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## Canada's homeownership rate falls to 20-year low, census shows

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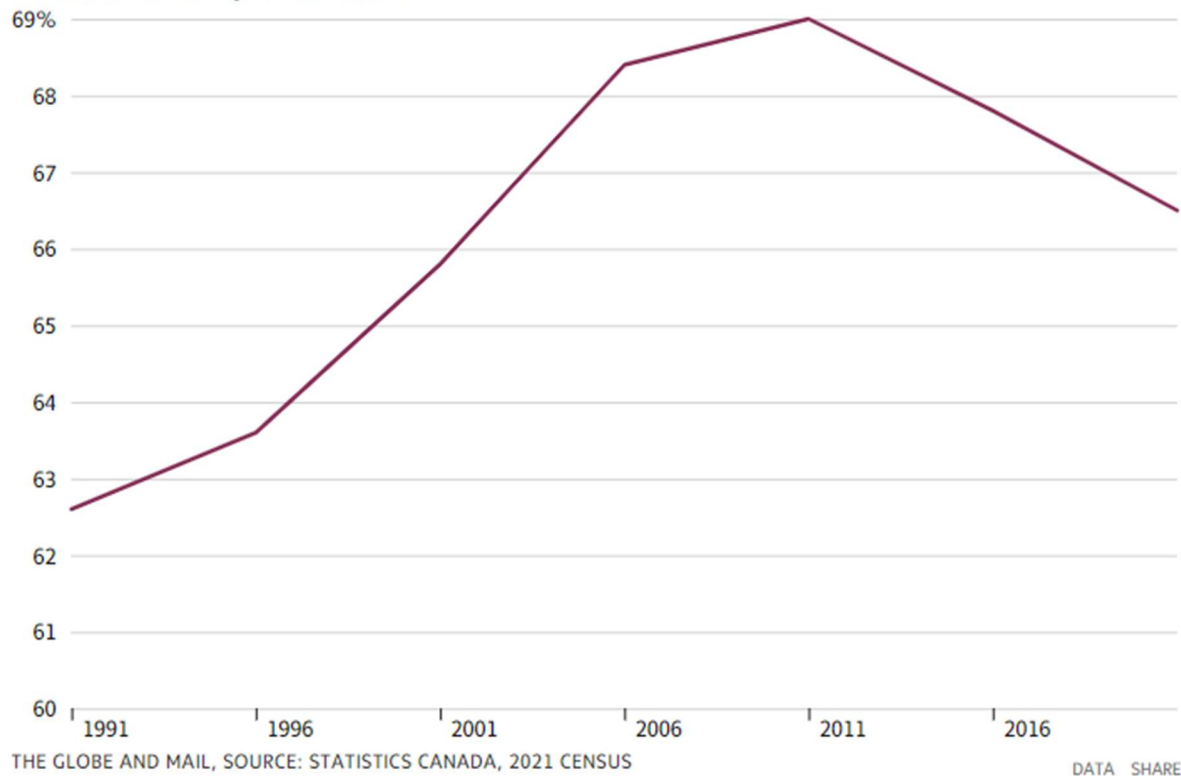


A construction worker works on a new home in Ottawa on May 27, 2021. The steady climb in home prices has pushed many would-be buyers out of the market and into rentals.

PATRICK DOYLE/REUTERS

Canada's homeownership rate dropped to 66.5 per cent last year, new census data show, the lowest level since the turn of the century as more Canadians became renters.

### The homeownership rate in Canada



Statistics Canada also released data on the Indigenous population in Canada alongside figures on housing. The census found that the Indigenous population in Canada continues to grow faster than the non-Indigenous population, but at a slower rate than previous data reports. The overall Indigenous population is also younger than the non-Indigenous population by an average of 8.2 years, the data show. Among the Indigenous groups, Inuit are among the youngest, followed by First Nations.

On housing, the percentage of homeowners has been in decline since reaching a high of 69 per cent in 2011. The steady climb in home prices has pushed many would-be buyers out of the market and into rentals. At the same time, the share of people living alone or with roommates has been on the rise.

The census found that the increase in renters outpaced that of homeowners over the past five years, with some of the biggest rises occurring in mid-sized metropolitans in B.C. and Ontario such as Kelowna, Barrie and Oshawa. Last year, the nation's rental rate was 33.1 per cent compared with 31.8 per cent in 2016.

“People who live alone or with roommates are less likely to own their home than other households, such as couples with or without children,” said the census report released by Statistics Canada.

In British Columbia, home to the country's priciest real estate, the homeownership rate fell to 66.8 per cent from 70.0 per cent. And in Ontario, the rate fell to 68.4 per cent from 71.4 per cent.

Census records fewer Indigenous-language speakers in Canada, but bump in youngest generation.

John Ibbitson: The 2021 census tells us Canada's population isn't aging - it's aged.

Surprisingly, the census showed that shelter costs had become more manageable over the previous five years. The national unaffordability rate dropped to 20.9 per cent last year from 24.1 per cent in 2016, according to Statscan. The census defines unaffordability as a household spending more than 30 per cent of its gross income on shelter costs.

However, the census was conducted in the spring of 2021, when the federal government had been providing income support to those who had lost work from the COVID-19 restrictions. That helped many Canadians pay for their shelter costs such as rent, utilities and mortgages. Meanwhile, mortgage rates were at a record low and landlords had been slashing rental prices to attract tenants, many of who fled their rental units when they lost work.

Housing advocates said the drop in the unaffordability rate does not mean that the country's housing problem is improving.

"When this data was collected, there was a sudden amount of government transfers to lower-income households," said Andy Yan, director of Simon Fraser University's city program. "People got income but it was temporary. This is not the end of housing challenges for most Canadians," he said.

Since the spring of 2021, the housing market has become more expensive for owners and renters. Mortgage rates have more than doubled with the Bank of Canada aggressively raising interest rates to slow inflation. As well, the price of rent has jumped as Canadians continue to get priced out of the market and more people immigrate to Canada.

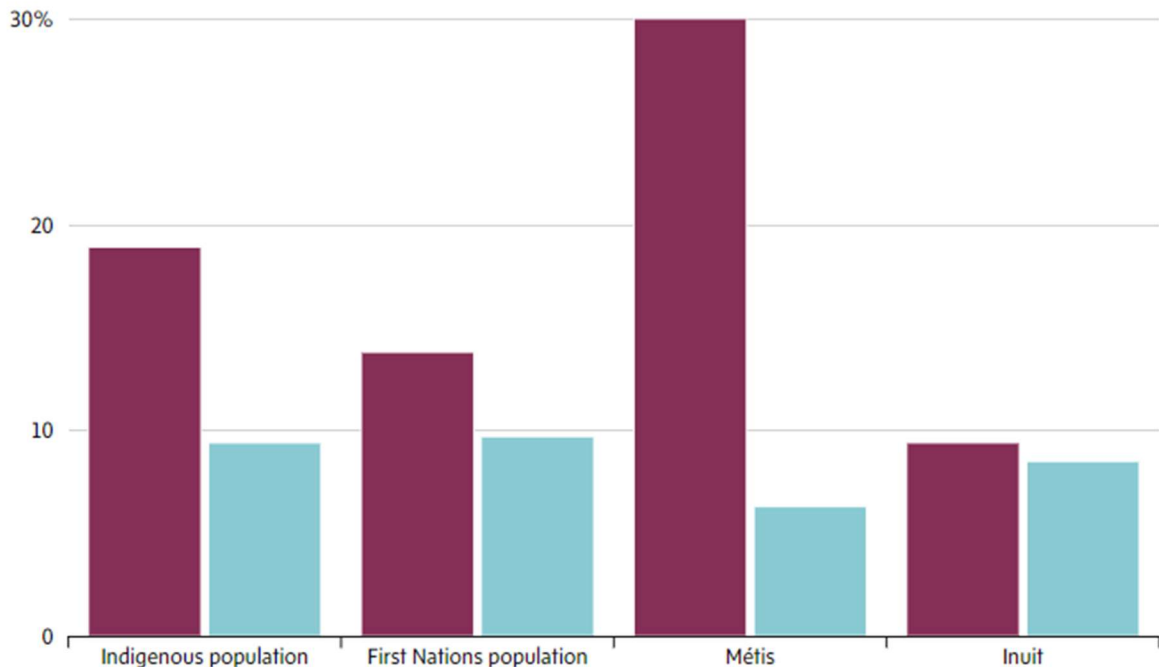
The data released on Wednesday were the fifth of seven release dates for 2021 census results.

The census counted 1.8 million Indigenous people in the country. That made up 5 per cent of the country's total population last year compared with 4.9 per cent in 2016.

It found that the Indigenous population increased by 9.4 per cent over the past five years, nearly double the pace of the non-Indigenous population. But the growth was not as steep as the previous five years, when the Indigenous population grew by 18.9 per cent from 2011 to 2016.

### Growth rate of the Indigenous population

● 2011 to 2016 ● 2016 to 2021



THE GLOBE AND MAIL, SOURCE: STATISTICS CANADA, 2021 CENSUS, NOTE: RATES ADJUSTED FOR INCOMPLETELY ENUMERATED RESERVES AND SETTLEMENTS, AND OTHER CHANGES IN RESERVES

DATA SHARE

One of the main reasons for the increase was natural growth, or higher birth rates and increased lifespans. The other reason was response mobility, when people who may not have previously identified as Indigenous are now more likely to do so. Statistics Canada said this is in part because of personal reasons, modern treaties and agreements, changes to legislation, court cases, and broader societal factors that can influence how people identify. The agency said determining how much of the increase from people likely to self-identify as Indigenous is something that can be studied further.

Statscan and the census also showed differences between the growth rates of the three main Indigenous groups.

“We see Métis growth has slowed and we see First Nations with registry status has slowed again, all still higher than the non-Indigenous population,” Christopher Penney, director of Statscan’s Centre for Indigenous Statistics and Partnership, told reporters on a call to discuss the census.

While the overall First Nations population grew 9.7 per cent from 2016, the growth was slower for First Nations with registered or treaty Indian Status at 4.1 per cent compared to non-Status or non-registered Treaty Indians that grew 27.2 per cent since 2016.

The Métis population grew by 6.3 per cent over the five-year period, while the Inuit population grew by 8.5 per cent.