

Almost three-quarters of households with more than one income recipient owned their home in 1986, in contrast to slightly less than half of households with only one income recipient.

Among households owning their home, the proportion with a mortgage was highest in Alberta (60%), the Yukon (56%), and Quebec (56%).

Newfoundland's households owning their own home were least likely to have a mortgage, with only one in every three households in this situation in 1986.

(All data on home-ownership and shelter costs are for non-farm, non-reserve households only.)

The condominium alternative. The condominium is an increasingly popular form of home-ownership. While Canada's 235,000 owner-occupied condominiums accounted for only 4.3% of owner-occupied dwellings in 1986, their number grew rapidly from 1981 to 1986, increasing by 37%.

This form of ownership was concentrated in highly urbanized provinces, notably Ontario (54% of all owner-occupied condominiums were in this province), British Columbia (20%) and Alberta (9%). Quebec, which accounted for over one-quarter of all occupied dwellings was a notable exception, with only one-eighth of owner-occupied condominiums.

Home values. According to the 1986 Census, taken in a period when Ontario's economy was growing strongly relative to other provincial economies, Ontario households owning their dwellings reported the highest average estimated value (\$104,063), up one-third from 1981. British Columbia's households reported the second-highest values on average (\$98,850), followed by households in Alberta (\$84,936).

Among the major urban centres, the residents of the Toronto metropolitan area reported the highest estimated value on average (\$142,282), followed by residents of Vancouver (\$127,311), Ottawa-Hull (\$116,802) and Victoria (\$103,466).

Five years previously, in the 1981 Census, residents of Ontario reported the third highest average value of dwelling, behind first-ranked British Columbia and second-ranked Alberta. Among the major urban centres, residents of the Vancouver Census Metropolitan Area (CMA) gave the highest value on average (\$171,726), followed by the Victoria CMA (\$132,529), the Calgary CMA (\$114,666), and the Toronto CMA (\$114,284).

7.4.3 Home-ownership trends

Following a slight decline in home-ownership over the 1961-76 period, the pattern of home-

ownership has not changed significantly throughout Canada since 1976. Overall, 62% of all private dwellings in Canada were owner-occupied. But ownership varied from about 28% in the Northwest Territories to about 80% in Newfoundland.

In 1986, 17% of all household maintainers under the age of 25 were homeowners. For the 25 to 34 year age group, the proportion increased very sharply to about 49%, and reached a peak of 76% for the group aged 45 to 54. Among the elderly, the proportion of homeowners was less than for the middle-aged groups, with 69% for the group aged 65 to 74 years, and 57% for the group 75 years and over. These figures reflect a change in lifestyle for some seniors who move to rental apartments or institutions to avoid home maintenance.

This pattern of home-ownership reflects the notion of the "life cycle" of most households. First, young householders tend to rent their dwellings, becoming homeowners later, and remaining so until much later in life when housing needs again change.

In summary, the period 1981 to 1986 has seen a continuation of previously established trends in households and families.

7.4.4 Home heating

Although international oil prices declined significantly during the 1980s from their record levels in the 1970s, the movement away from oil for home heating continued during the first half of the 1980s.

From 1981 to 1986, the number of dwellings using oil or kerosene as the principal fuel for home heating declined by more than 1,200,000, a drop of 43% over the five-year period. During the same period, the number of dwellings using piped gas for heating increased by over 600,000 or 20%, and the number using electricity by over one million, or a 50% increase.

A revolution in home heating. The 25 years from 1961 to 1986 saw a dramatic shift in fuels used for home heating. Coal and coke, still in common use in 1961, had nearly disappeared just 10 years later. Wood, which had appeared destined for the same fate during the 1960s, experienced a minor resurgence as a fuel for home heating in the 1970s and early-1980s.

Subsequent to the sharp increase in international oil prices in 1973, oil and kerosene, which had been the principal heating fuels used in almost six out of 10 dwellings in the 1960s and early 1970s, lost favour with consumers.