

# **The rise of women's role in society: impacts on housing and communities**

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## **Background**

In the coming years, a number of emerging demographic and socio-economic trends will shape our housing and communities —neighbourhoods, villages, towns and cities. These trends indicate that families are getting smaller and the structure of the Canadian family is changing; the number of immigrants and visible minorities are growing; life expectancy for Canadians is increasing; the bridges between generations are expanding; young adults are tending to remain in, or return to, their parental home depending primarily on the state of the economy; more Canadians are living alone than ever before; the Canadian population is aging rapidly; real household incomes and retirement trends are changing; urban dynamics are shifting; and women's role in society is on the rise. There is no doubt that each of these trends will accelerate rapidly in the coming years and that they will start having significant impacts on housing and communities not too far into the future.

## **Objective**

This article will examine the rise of women's role in society and the potential impacts on housing and communities. It will discuss emerging issues and possible options to address them.

## **When did all start and what is happening?**

In the early part of the 20th century, the primary role of most adult women was to care for their family and home. By comparison, men more often worked outside the home for pay and assumed the role of the household head.<sup>1</sup> As an example, in 1911, only 7.8% of the household heads were women.<sup>2 3</sup>

However, and particularly over the past sixty years, Canadian women have progressively become more important in society and —through this path— have turned the idea of taking leadership in the social, economic, and political fronts into an increasingly balanced responsibility between men and women. For instance, in 2006, women were the primary household maintainers<sup>4</sup> in 38% of the total (owners +renters) private households in Canada;<sup>5</sup> and in 2010, women in dual-earner couples born from 1981 to 1990 did 47% of couples' total paid work and 53% of couples' housework.<sup>6</sup>

## **Statistical profiles further exemplify women's extraordinary achievements**

### *The rising profile of women in education*

Canadian women have made substantial gains in education over the last few decades and are now more likely to have a university degree than men. For instance, in 2006, for every 100

women aged 25 to 49 with a university degree, there were 84 men with the same level of education. The corresponding ratio in 1981 was 157 men for every 100 women.<sup>7</sup>

Women made up almost 61% of all university graduates in 2007, up from 56% in 1992;<sup>8</sup> and the proportion of women who had a bachelor's degree or higher increased from 19.2%, in 2001, to 23.3% in 2006.<sup>9</sup>

The more educated Canadian women have become, the more employed they have been. For instance, in 2009, 56.2% of the women graduated from high school, 59.1% of women with some postsecondary training and 74.7% of women with a university degree were employed.<sup>10</sup>

### *The rising profile of women academics*

Women in Canada have made substantial employment progress in the academic field. For example, the number of women full-time university teachers jumped by over 50% between 1990/91 and 2002/03, more than double the growth in women's full-time employment in general. As a result, close to 11,000 women were full-time faculty members of Canadian universities in the 2002/03 academic year and accounted for 30% of all full-time academics — a notable improvement from 20% a decade earlier.<sup>11</sup>

### *The rising profile of women in the labour force*

"The increased participation of women in the paid work force<sup>12</sup> has been one of the most significant social trends in Canada" in the past 35 years. In 2004, 58% of all women aged 15 and over were part of the paid work force, up from 42% in 1976.<sup>13</sup> "In 2009, 72.9% of women with children under the age of 16 living at home were employed, nearly twice the rate of 39.1% recorded in 1976. The employment rate for women with children under the age of 3 was 64.4% in 2009, more than double the proportion of 27.6% in 1976."<sup>14</sup>

In 2004, women made up 87% of all nurses and health-related therapists, 75% of clerks and other administrators, 65% of teachers and 57% of those working in sales and service. They also made up 55% of all doctors and dentists in Canada, up from 43% in 1987; 51% of those employed as business and financial professionals, up from 38% in 1987; 72% of all those employed in social science or religious occupations, up from 62% in 1987; and 37% of all those employed in managerial positions, up from 30% in 1987.<sup>15</sup>

In 2006, there were more women than men in Canada's core public administration (CPA), both in the knowledge-based occupations —such as scientific and professional workers and those involved in computer systems— and in the less knowledge-based occupations —such as technical, operational and administrative staff. Women's employment progress at CPA has been substantial over time; for instance, in 2006 women represented the majority (55.9%) of the knowledge-based workers, up from 43.6% in 1995. Furthermore, the number of women in the executive group more than doubled between 1995 and 2006.<sup>16</sup>

In 2009, women made up 47% of Canada's labour force.<sup>17, 18</sup> In the same year, 58.3% of women, representing 8.1 million women, were employed; this is more than double the number of women employed in 1976.<sup>19</sup>

### *The rising profile of women as business entrepreneurs and leaders*

"A growing number of women are self-employed. In 2009, nearly 1 million women, 11.9% of all those with jobs, were self-employed, up from 8.6% in 1976. Women accounted for 35.5% of all self-employed workers in 2009, up from 30.7% in 1991 and 26.3% in 1976."<sup>20</sup>

In 2010, the number of women executives (35) at the highest levels of corporate Canada lingered around 7 per cent, compared to a base of below 5 per cent in 2005.<sup>21</sup>

The Top 100 Awards honour and celebrate 100 exceptional Canadian women who are proven achievers in the public, private and not-for-profit sectors. As of December 1, 2011 —the year marking the ninth anniversary of the Awards— 584 women across Canada had received this distinction, including 83 women who were inducted into Canada's Most Powerful Women: Top 100 Hall of Fame.<sup>22</sup>

### *The rising profile of women in economic power*

Although, in general, women's pay is still lower than men's, women's pay has been rising substantially and the gap in average hourly wages between men and women has been narrowing steadily over the past 22 years. For instance, in 1988, women earned only 75.7 cents in average hourly wages for every \$1 earned by men; by 2008, they were earning 83.3 cents on the dollar.<sup>23</sup> During the same period, the wage gap narrowed for all age groups, and older workers benefited the most. For example, in 1988, women aged 25 to 29 earned only 84.6 cents in wages for every \$1 earned by men of the same age group; by 2008 they were earning 90.1 cents on the dollar —a 5.6 percentage points gain. In 1988, women aged 50 to 54 earned only 64.5 cents in wages for every \$1 earned by men in the same age group; by 2008 they were earning 80.7 cents on the dollar —a 16.2 percentage points gain.<sup>24</sup>

Women entering today's labour market are increasingly similar to men in terms of their wages and education. Part of the decline in the gender wage gap may be due to a cohort-replacement effect. As the younger cohorts 'replace' older cohorts, the overall wage gap declines simply because the gap is smaller for the new cohorts than for those who preceded them.<sup>25</sup>

Between 2000 and 2008, the average total income for Canadian women increased at almost twice the pace as it did for men, although women continued to have lower income levels.<sup>26</sup> Women's incomes in 2008 were highest between the ages of 45 and 54; the average total income for women in this age group was \$40,900. Women aged 35 to 44 had the next highest average total income at \$36,300; and women aged 16 to 19 had the lowest average total income, at \$7,100.<sup>27</sup>

Women's higher education and income have prompted a steady and substantial increase in the incidence of dual-income families over the past 35 years. For example, in 1976, 47% of husband-wife families (including common-law) were dual-income; by 2008, 64% of husband-wife families were dual-earner.<sup>28</sup>

As the education and income levels of women have increased, the incidence of dual-earner families in which the wife earned more than the husband has also grown. In 1976, about 12% of wives in dual-earner families earned more than their husbands; by 2008, this share had more than

doubled to 29%.<sup>29</sup> "These women tend to be older and more educated than their secondary-earner counterparts."<sup>30</sup>

The incomes of lone-parent families headed by women have been rising over the past 22 years, and the gap between lone-parent families headed by women and lone-parent families headed by men has been narrowing. For example, from 1998 to 2008, real average total incomes of lone-parent families headed by women grew 51%; those of lone-parent families headed by men grew only 13%. In other words, lone-parent families headed by women had incomes worth 53% of those of lone-parent families headed by men in 1998; by 2008 this figure was 70%.<sup>31</sup>

Unattached women<sup>32</sup> experienced real income growth from 1998 to 2008. For instance, unattached women under 65 years of age saw real income growth of about 23%, compared with about 25% among unattached men in the same age group. For unattached women and men aged 65 or more, total real income grew about 15%.<sup>33</sup>

Over the past three decades, the incidence of low income among women has decreased. In 1976, almost 15% of women lived in low-income situations. By 2008, only 10% of women lived in low income.<sup>34</sup>

#### *The rising profile of women in pension plan membership*

Women accounted for 76% of the growth in Retirement Pension Plan membership from 2005 to 2009. In 2009, they made up 49.1% of total membership. "And as of January 1, 2010, this percentage rose to 49.8, the highest ever."<sup>35</sup> Also in 2009, women made up about one-half of the 4.5 million members of defined benefit pension plans.<sup>36</sup>

#### *The rising profile of women in homeownership*

In 2003, 80% of women who were partners in a husband-wife family lived in an owner-occupied home.<sup>37</sup> In the same year, 38% of unattached women aged 15 to 64, and 53% of unattached women 65 years old or more owned their homes.<sup>38</sup>

In 2006, and for the first time ever, nearly 53% of lone-parent households headed by women, and close to 49% of women living alone, owned their home, up from roughly 48% and 45% respectively in 2001. Women homeowners living alone were likely to be older —about one-half were aged 65 or older;<sup>39</sup> they were also more likely to be widowed — 47.3%.<sup>40</sup>

In 2007, 30 per cent of single never-before married women, 45 per cent of divorced or separated women, and 64 per cent of widowed women, were homeowners.<sup>41</sup>

The percentage of dual-earner families among Canadian husband-wife families (including common-law unions) went up from approximately 47% in 1976 to almost 64% in 2008.<sup>42</sup> When people enter into a conjugal union, their family earnings can increase substantially when both spouses work, and this can result in a much higher homeownership rate among them. Higher income can also offset the differences in homeownership rates resulting from differences in people's age. For example, young people with high incomes have similar rates of ownership as those 10 to 20 years older with low incomes.<sup>43</sup>

The percentage of Canada's dual-earner families in which wives earned more than their husbands rose dramatically from about 12% in 1976 to approximately 29% in 2008.<sup>44</sup>

#### *The rising profile of women in home finances*

When it comes to family finances, women are becoming more active and involved. "In 2009, more than 75% of women in couple families stated that they were either solely responsible for the management of household income and investment decisions, or that they shared these responsibilities with their spouse and about 15% stated that their spouse was responsible for the household financial management."<sup>45</sup>

#### *The rising profile of women in federal politics*

In May 2011, seventy-six, or 25% of the 308 Members of Canada's House of Commons were women.<sup>46</sup> By contrast, in January 2011, sixty-seven, or roughly 22%, of the 305 Members of Canada's House of Commons were women;<sup>47</sup> and in 1980, only sixteen, or roughly 5.5%, of the 293 Members of the House were women.<sup>48</sup>

In May 2011, ten, or nearly 26%, of the 39 ministers in the Canadian Ministry (Cabinet) were women,<sup>49</sup> same number as in January 2011, when also ten, or just over 26%, of the 38 ministers in the Canadian Ministry (Cabinet) were women, but up from seven in the Conservative government of 2006-08.<sup>50</sup>

#### *The rising profile of women in provincial politics*

Catherine Callbeck had been the first and only Canadian woman to win a provincial election until October 11, 2011, she was elected Premier of Prince Edward Island on January 25, 1993.

On October 11, 2011, Kathy Dunderdale became the second woman in Canadian history to win a provincial election; she is currently Newfoundland and Labrador's Premier.

Two other women have been sworn in as provincial Premiers in Canada: Christy Clark as British Columbia's 35th Premier on March 14, 2011; and Alison Redford as the 14th Premier of Alberta on October 7, 2011

### **Women's demographic profile**

#### *The population:*

Women have steadily been outnumbering men for the past 35 years. In 1956, there were 103 males for each 100 females in Canada, a ratio not much different from previous years. But this started to change in 1976, when there were roughly 99 males for every 100 females. Thereafter, females continued to increasingly outnumber males until 2006, when there were 96 males for every 100 females.<sup>51</sup> Nevertheless, new population projections indicate that the gender ratio will narrow back to 98 males for every 100 females by 2011, and that it will remain at this level for both 2031 and 2036 (Table 1).

By the end of 2011 there will be roughly 11.9 million of women who will be between 15 and 64 years of age, representing about 50% of the total Canadian working-age population. Close to 3.4 million of these women will be between 15 and 29 years of age, another 3.5 million will be between 30 and 44, and yet another 4.9 million will be between 45 and 64 (Table 1).<sup>52</sup> In the same year, roughly another 2.8 million of women in Canada will be 65 years old or more.<sup>53</sup>

Canada's working-age population—people between the ages of 15 and 64— will make up 69% of the total population in 2011 and, thereafter, will decline gradually until 2030—the year when the entire baby boom generation will have turned 65 years of age or more. By 2031, the working-age population will make up only 61% of Canada's total population and will remain at this level until 2036. Throughout 2011, 2031 and 2036 women will make up 50% of Canada's working-age population (Table 1).

Age group	Year											
	2011				2031				2036			
	Thousands, and per cent, of people by age group											
	female	%	male	%	female	%	male	%	female	%	male	%
0-14	2,753.4	49	2,906.8	51	3,339.2	49	3,504.5	51	3,365.6	49	3,532.4	51
15-29	3,433.9	49	3,577.8	51	3,553.4	49	3,702.4	51	3,797.2	49	3,945.9	51
30-44	3,516.8	50	3,546.8	50	4,091.1	50	4,082.8	50	4,051.4	50	4,033.9	50
45-64	4,938.6	50	4,883.7	50	5,125.7	50	5,084.2	50	5,384.2	50	5,331.7	50
65+	2,760.3	55	2,214.0	45	5,135.2	53	4,475.4	47	5,538.3	53	4,841.6	47
Total 0-65+	17,403.0	50	17,129.1	50	21,244.6	50	20,849.3	50	22,136.7	51	21,685.5	49
	female + male = 34,532.1 (100%)				female + male = 42,093.9 (100%)				female + male = 43,822.2 (100%)			
Total 15-64 <sup>54</sup>	11,889.3	50	12,008.3	50	12,770.2	50	12,869.4	50	13,232.8	50	13,311.5	50
	female + male = 23,897.6 (100%)				female + male = 25,639.6 (100%)				female + male = 26,544.3 (100%)			

**Table 1:** —Adapted from: Statistics Canada. 2010. "Population Projections for Canada, Provinces and Territories 2009 to 2036." Table 11-1, Population by age group and sex, medium-growth - historical trends (1981 to 2008) scenario (M1), July 1st—Canada, 2010 to 2036. June 2010. Page 167. Statistics Canada Catalogue No. 91-520-X. Retrieved on February 17, 2011 from: <http://www.statcan.gc.ca/pub/91-520-x/91-520-x2010001-eng.pdf>

*Women are living longer than ever before and are expected to live even longer in the future*

Statistics Canada's medium assumption regarding mortality indicates that Canadian females' life expectancy at birth would increase from 82.9 years in 2006 to 87.3 years in 2036—a gain of 4.4 years in 30 years—and that males life expectancy would rise from 78.2 years in 2006 to 84.0 years in 2036—an increase of 5.8 years. This also suggests that the existing gap between male and female life expectancies will continue to narrow.<sup>55</sup>

*Women make up 49%-69% of the seven generations of Canadians born in the past 100 years*

In 2006, females made up 69% of the Pre-1922 Generation; 56% of the Baby-Boomers' Parents Generation; 51% of each the Second World War Generation, the Baby-Boom Generation and the Baby-Bust Generation; 50% of the Echo Generation; and 49% of the Millennium Generation (Table 2).

Table 2 — The seven generations of Canadians born in the past 100 years (pre-1922 to 2011) — Canada

Type of Generation and years in which it was born <sup>56</sup>	Generation characteristics by age, per cent of the Canadian population, size of the generation, and gender <sup>57</sup> — Canada 2006							Observations
	Aged in 2006	Percent of the Canadian Population	Size of the Generation in Thousands of People	Females		Males		
				Thousands of Females	% Females	Thousands of Males	% Males	
Pre-1922 Generation	85+	1.64	520.610	358.680	69	161.930	31	This generation - the smallest of all - lived in an era in which "the primary role of most adult women was to care for their family and home." <sup>58</sup>
Baby-Boomers' Parents Generation 1922-1938	68-84	9.60	3,039.460	1,688.655	56	1,350.815	44	This generation had lower education and income, a higher total fertility rate, and larger households than those of their children (the baby-boomers). It has also fared worse financially than their children's generation.
Second World War Generation 1939-1945	61-67	6.40	2,020.000	1,035.140	51	984.865	49	This generation - the second smallest of all - is similar to the baby boomers' parents generation, but with smaller households.
Baby-Boom Generation 1946-1965	41-60	30.16	9,536.500	4,842.755	51	4,693.755	49	In 1966, this generation made up more than 40% of the Canadian population. Today, it remains as the largest <sup>59</sup> and most influential one. During the height of this generation, in 1959, there were 479,300 births and the total fertility rate was close to four children per woman, <sup>60</sup> the highest recorded since comparable Canada-wide vital statistics were first compiled in 1921. <sup>61</sup>
Baby-Bust Generation 1966-1974	32-40	12.40	3,907.835	1,991.200	51	1,916.635	49	This generation, largely made up of children of the Second World War generation, corresponds to years following the baby-boom, <sup>62</sup> which were marked by a rapid decline of fertility rates and fewer births. <sup>63</sup>
Echo Generation 1975-1995	11-31	27.5	8,688.810	4,316.555	50	4,372.250	50	This generation is the "echo" of the baby-boom and is made up of baby-boomers' children. "When baby boomers reached childbearing age, the sheer size of this cohort contributed to a higher number of births, creating an echo like effect, beginning in the late 1970s. This increase was particularly noticeable in the late 1980s and early 1990s, a time when fertility rates also rose, and resulted in a recent historical peak of 404,700 births in 1990." <sup>64</sup>
Millennium Generation 1996-2011	0-10	12.3	3,899.660	1,903.945	49	1,995.720	51	"The subsequent decrease of fertility rates throughout the 1990s, combined with the smaller cohort of baby bust women reaching their reproductive ages, again produced fewer births and in the year 2000 only 327,900 babies were born. Currently, many women from the echo generation have entered their childbearing years, and fertility rates have edged up slightly which could account for the higher number (342,200) of babies born in 2005." <sup>65</sup>

**Table 2** — Sources: Adapted from the following four Statistics Canada publications—"2006 Census of Population" Data Table: Age (123) and Sex (3) for the Population of Canada - 100% Data. Statistics Catalogue no. 97-551-XCB2006011 (Canada, Code01) —2007. "Portrait of the Canadian Population in 2006, by Age and Sex," 2006 Census. Age and sex, 2006 Census. July 2007. Statistics Catalogue no. 97-551-XIE — 2008. "Report on the Demographic Situation in Canada 2005 and 2006." July 2008. Statistics Canada Catalogue no. 91-209-X —2009. "Births 2007." September 2009. Statistics Canada Catalogue no. 84F0210X. Complete individual endnotes are throughout the Table.

### *Women's attitudes towards retirement*

As Canadian women are living longer and healthier lives than ever before, and their economic situation and role in society continue to rise, their views and attitudes towards retirement-age are becoming increasingly diverse. As a result, some of these women might retire from work at age 65, others gradually after 65 and yet others might continue their working careers for many more years to come. When considering their retirement from full-time paid work, many of the women who might retire at 65, or gradually after 65, might also consider making a smooth transition between full-time work and retirement either by reducing their work hours, or enlisting themselves as formal volunteers to serve in their communities on a part, or full, time basis.

### *Women are key bridges between generations in the family*

As more and more baby boomers turn seniors (i.e. 65 years old or more), Canadians continue to live longer, and women continue to have their children at a later age than they did in the past, a growing group of the Canadian population will face simultaneous responsibilities for looking after the support and care needs of their young children and their aging parents. This group of the population—which can vary in size and age spread—is known in the literature as the "sandwich generation" or the "bridge generation," and women are key members of it. Many of the people in the sandwich generation, particularly those belonging to the Baby Bust and Echo generations, will also face increasing work responsibilities outside their home and have fewer siblings than members of other generations—such as the Baby Boom Generation—to help them care for their aging parents.

An analysis of the data resulting from the Statistics Canada General Social Survey indicated that in 2002, about 712,000 Canadians aged 45 to 64 faced simultaneous responsibilities for raising children and caring for seniors—people 65 years old or more. Nearly 83%, or 589,000, of these people also did paid work at the same time; and working women spent almost twice as much time (29 hours per month) caring for a senior than their men counterparts (13 hours per month). For those spending more than 8 hours per month, 50% had to change their social activities, 35% had to change their work schedule, and 55% had extra expenses.<sup>66</sup>

“In addition to the 2002 General Social Survey, which covers only those aged 45 to 64, the Census reveals the recent growth of those in the sandwich generation aged between 25 and 64—slightly more than 2 million individuals in 2001, up from 1.7 million in 1996. In the Census, a sandwiched person is defined as looking after children 15 and under while providing care to a senior.”<sup>67</sup>

### *Most women live with family members, but an increasing number are living alone*

By 2001, 83% of women in Canada were living with family members (Table 3). However, between 1981 and 2001, the proportion of women living with their spouse decreased by 8 percentage points while the proportion of women living in a common-law union increased by 5



percentage points. In 1981, 56% of women aged 15 or more were partners in a husband-wife family, by 2001 there were only 48%. In the same period, the proportion of women living in a common-law union more than doubled, rising from just 4% in 1981 to 9% in 2001.<sup>68</sup>

In addition, more women in Canada are lone parents. Between 1970 and 2001, the proportion of women who were lone parents increased by 4 percentage points, from 5% in the early 1970s to roughly 9% in 2001. In 2001, there were over 1 million lone-parent families headed by women. That year, 20% of families with children were headed by women lone parents, double the figure in 1971.<sup>69</sup>

Furthermore, an increasing number of women are living alone and women aged 65+ are, by far, the most likely women to live alone. In 2001, over one and a half million women, or roughly 14% of the total population of women aged 15 or more, were living alone, more than double the roughly 7% of women aged 15 or more who were living alone in 1971.<sup>70</sup> Older women are by far the most likely to live alone. In 2001, roughly 38% of all women aged 65 or more were living on their own, compared with only 13% of those aged 45-64, 7% of those 25-44, and 3% of those 15-24 (Table 3).

Table 3 — Living arrangements of women and men by age group — Canada 2001										
Living arrangements	Per cent of women and men by age group									
	15-24		25-44		45-64		65 or older		All age groups	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Living with family										
with spouse	4.8	1.9	54.9	49.4	65.7	70.9	43.2	73.5	48.3	51.0
with common-law partner <sup>1</sup>	9.2	5.1	15.3	16.2	6.7	8.4	1.2	2.8	9.4	10.0
lone parents	3.4	0.4	11.3	2.2	8.7	3.0	8.0	2.2	8.7	2.1
with parents	70.8	79.9	6.0	11.4	1.4	2.0	0.2	0.1	14.0	19.0
with extended family	1.9	2.2	1.3	2.0	2.1	1.2	7.5	2.7	2.6	1.9
Total living with family	90.1	89.4	88.8	81.3	84.6	85.6	60.1	81.4	83.0	84.0
Not living with family										
living with non-relatives	6.5	7.0	3.7	6.3	2.1	2.4	1.6	1.8	3.3	4.7
living alone	3.4	3.4	7.4	12.4	13.3	11.9	38.3	16.8	13.7	11.3
Total not living with family	9.9	10.5	11.2	18.7	15.4	14.4	39.9	18.6	17.0	16.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total population (000s)	1,945.2	2,022.3	4,596.8	4,417.0	3,670.1	3,544.5	2,018.8	1,584.4	12,230.9	11,568.1

Includes same-sex couples. Source: Statistics Canada, 2001 Census of Canada

**Table 3** — Adapted from: Statistics Canada, March 2006. "Women in Canada." Fifth Edition. A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-XIE. Table 2.1 Family status of women and men aged 15 and over, 1971 to 2001, and Table 2.2 Family status of women and men, by age, 2001. p. 45. Retrieved on January 28, 2011, from: <http://www.statcan.gc.ca/pub/89-503-x/89-503-x2005001-eng.pdf>

Women aged 25-64 are much more likely than other younger or older women to be living with their spouse or common-law partner. In 2001, roughly 70% of the women in both the 25-44 and the 45-64 age groups were living with their spouse or common-law partner,<sup>71</sup> as compared to only 44% in the 65+ age group and 14% in the 15-24 age group.

Women between the ages of 25 and 44 are the most likely women to be living in a common-law relationship. In 2001, 15% of these women were living with a common law partner, compared with 9% of those aged 15 to 24, 7% of those aged 45 to 64 and just 1% of women aged 65+.<sup>72</sup>

Women aged 25 to 44 are also the most likely women to be lone parents. In 2001, 11% of women in this age range were lone parents, while the figure was 9% among those aged 45 to 64, 8% among those women aged 65+, and 3% among those in the 15 to 24 age range. In all age groups, though, women were far more likely than their male counterparts to be lone parents.<sup>73</sup>

Women between the ages of 45 and 64 are the most likely women to be living with their spouse. In 2001, roughly 66% of these women were living with their spouse, compared with 55% of those aged 25-44, 43% of those aged 65+, and 5% of those aged 15-24.

Women aged 65+ are considerably more likely than other women in the younger age groups, and men aged 65+, to live with extended family members. In 2001, 8% of women aged 65 or more lived in an extended family setting, versus 2% or less of women in the younger age groups and 3% of men aged 65+.<sup>74</sup>

#### *Women are marrying at older ages than they did in the past*

In 2002, the average age at first marriage for brides was 28 years, up from 26 in 1990 and 22 in 1971. In the same period, the average age at first marriage for grooms rose from 24 years in the early 1970s to around 30 today.<sup>75</sup>

#### *Women are having more children, but at older ages than they did in the past*

“Canada’s fertility rate hit a 10-year high in 2006. The average number of children per woman rose to 1.6 from 1.5 in 2005. The average age of women giving birth jumped to 29 years from 27 years in 1996. For the first time, the fertility rate of Canadian women aged 30 to 34 surpassed that of women aged 25 to 29.”<sup>76</sup>

#### *The majority of women live in urban areas*

In 2001, the large majority (80%) of women in Canada lived in an area classified as urban. The remaining 20% lived in an area classified as rural.<sup>77</sup>

#### *Residential mobility among women is relatively high*

Between 1996 and 2001, 42% of all women aged 15 or more made at least one residential move. The majority of women who do move, however, only change residences within the same community. Between 1996 and 2001, 22% of all women aged 15 or more changed their place of residence within their community at least once. At the same time, 16% of all women moved from

one community to another: 13% moved within the same province, while 3% moved from one province to another.<sup>78</sup>

### **Women's impacts on housing are becoming increasingly important**

From the statistical profiles presented in this article, it is very apparent that the profile of women in Canadian society is rising rapidly at all fronts. Women are becoming more educated; more important in the labour force, more involved and successful as business entrepreneurs and business leaders; more independent and powerful in decisions regarding their housing and their home finances; more influential in politics; and more economically powerful in society.

With these important emerging attributes, there can be little doubt that women will increasingly become more visible in society and that, through this path, they will have increasingly important impacts on housing and communities in the years to come.

#### *Impacts on housing markets*

There is indication that women have significant impacts on the housing markets in all major cities across Canada, according to a 2007 Royal LePage survey on female homebuyers. In Halifax, for example, between 2002 and 2007, women drove a large portion of the activity in the condominium market; and a small but growing proportion of young women bought homes requiring a range of renovations. In Montreal, home buying among women increased significantly between 2003 and 2007. Much of this growth was supported by the increasing number of women in executive and professional careers whose improved financial situation enabled them to purchase a home. In Ottawa, home buying activity among women increased steadily between 2002 and 2007, with many single women renters becoming homeowners as a result of improved job security and income. In Toronto, many women continued to purchase real estate between 2002 and 2007. This trend was primarily driven by both the professional women's desire to live in downtown Toronto and their realization that real estate can be a solid long-term investment. In Winnipeg, the number of women buyers entering the housing market rose dramatically between 2002 and 2007 – a trend noted among those who were single, divorced and widowed. In Regina, the number of single women purchasing a home in 2006 surpassed the number of their single men counterparts, and in 2007, single women purchasing a home accounted for approximately 20 per cent of the activity in the city. In Edmonton, an increasing number of women bought real estate between 2002 and 2007 — a trend was noted among all women, including first-time home buyers, professional women trading up their homes, and divorced or widowed women changing their place of residence. In Calgary, where the average age of first-time women homebuyers decreased between 2002 and 2007, a surge in activity in the housing market among young, single women homebuyers was noted. Women who were trading-up their homes and women who were first-time buyers were particularly active in the market. In Calgary's urban core, first-time women homebuyers favoured to buy condominiums due to affordability, downtown location and maintenance-free lifestyle. And in Vancouver, where women have traditionally played a significant role in the housing market, women's impact was increasingly more prominent between 2002 and 2007. First-time female homebuyers in Vancouver represented the most active purchasing group, followed closely by women who were divorced, mature move-up buyers, and widows.<sup>79</sup>

#### *Women homebuyers — a relevant group for study*

Of the 18 million home buyers identified in the 2003 American Housing Survey as living in a home they purchased in 2000-3, married couples made up the majority (63%), followed by unmarried women (20%) and unmarried men (17%). The rise in the proportion of unmarried women home buyers—a fast-growing group which increased its share of home buyers by 50 percent in eight years—<sup>80</sup> made the industry take notice and prompted interest in finding out more about their characteristics, preferences and buying behaviours and examining ways for the industry to respond to the needs of this increasingly important segment of the population.<sup>81</sup> This findings lend credence to the proposition that today's women homebuyers are a relevant group for study because of their particular importance to the housing industry.

The increasing interest in unmarried female homebuyers comes as the housing industry acknowledges the significant and growing role that women are playing in housing decisions, according to "Buying For Themselves: An Analysis of Unmarried Female Home Buyers." This paper used information from the 2003 American Housing Survey to describe unmarried female home buyers. In the paper, unmarried female homebuyers were segmented into five groups: single moms (31%); living with other adults (25%); young singles (18%); middle-aged singles (17%); and seniors living alone (9%). "Single mothers" —defined as living with their own children under 18 and no other adults in the household— were mostly under the age of 45 (85%) and previously married (71%), only 28% were younger single mothers who had never been married; they usually chose a home located near good schools, preferred single family units with more bedrooms than the homes of other female buyers, just over 50% were first-time homebuyers and only 7% lived in condominiums. Of the "living with other adults" group — defined as too heterogeneous a group to be characterized with common characteristics— almost 50% were under the age of 45, half were divorced or separated, 15% were widows and about 10% were seniors; there were multiple adults in the households; 94% lived in single-family units and less than 50% were first-time buyers. Of the "young singles" group —defined as under 45 years of age and living alone—almost 30% were divorced or separated and over 70% had never been married; they were more likely to buy condos in larger, central city developments than other unmarried female buyers; two-thirds were first-time home buyers; and they preferred smaller, older units. The "middle-aged singles" group —defined as 45 to 64 years of age and living alone— were much more likely to have been previously married than young singles, 65% were divorced or separated and 18% were widows; many more than young singles were second-time buyers; more than 75% had purchased a home before, either alone or with a former spouse; those previously married were more likely to buy a newly built unit; and the never-married group had a higher share of buyers purchasing more expensive homes. The "Seniors" group —defined as 65 years old or more and living alone— were mostly widows (more than 75%); and most likely to live in non-metro areas, in larger multifamily structures, and in two-bedroom units; more than nine out of ten were previous home owners, allowing almost 70 percent to purchase their recent home without mortgage financing.<sup>82</sup>

#### *Women vs. men as homebuyers*

A home buying survey by the US National Association of Realtors, found that the percentage of home buyers who were single women more than doubled from 11%, in 1981, to 21% in 2005, while the percentage of single men buyers went down 1 percentage point from 10% to 9% in the same period.<sup>83</sup> Another US home buying survey found that both men and women are increasingly concerned with having a space to work in their homes; women may be inclined to

make up their mind more quickly than men when buying a home; 55 per cent of women find it more important to be closer to their extended family (those that do not live in their household) than to their job, compared to only 37 per cent of men; and 64 per cent of women said that if they found the home of their dreams but had concerns about its security, they would no longer be interested. More than half of men agreed (51 percent).<sup>84</sup>

### *Factors influencing women's decision to buy a home*

According to a 2009 TD Canada Trust Women and Home Ownership Poll surveying women 18 years of age or older across Canada, 37% of women who had purchased their homes independently were between the ages of 18-29, 30% were between 30-39, and the remaining 33% were 40 years old or older. Of all women who had purchased a home independently, 67% said that the first home they had purchased had been a house; only 14% said that it had been a condominium. When these women who had purchased a home independently were asked to rate the important factors impacting their decision to purchase a specific home, 98% said cost, 97% said neighbourhood and location, 96% said security and safety, 72% said proximity to work, and 65% said proximity to family.<sup>85</sup>

### *Homeownership among women*

In 2006, more than two-thirds of Canadian households (nearly 68.7%) owned their dwelling, the highest rate of homeownership since 1971 —this means that of the nearly 12.4 million households in Canada in 2006, just over than 8.5 million owned their home<sup>86</sup> and nearly 3.9 million (31.3%) were renters. The same year, of the just over 8.5 million households that owned their home, close to 2.8 million (33%) were households in which women were the primary household maintainers and nearly 5.7 million (67%) households in which men were the primary household maintainers. Of the roughly 3.9 million Canadian households who were renters in 2006, nearly 50% were households in which women were the primary household maintainers, the rest were households in which men were the primary household maintainers (Table 4).

		Housing tenure					
		Owner households		Renter households		Total owner + renter households	
		Number	%	Number	%	Number	%
Primary household maintainer	Women	2,771,865	58.86	1,937,010	41.14	4,708,875	100
	Men	5,737,915	74.72	1,941,495	25.28	7,679,410	100
	Total Women + Men	8,509,780	68.69	3,878,505	31.31	12,388,285	100

<sup>1</sup>Primary household maintainer refers to the first person in the household identified as the one who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006034 (Canada, Code01)

**Table 4:** — Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 2011. Age Groups of Primary Household Maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006 Census - 20% Sample Data.

## *Homeownership rates over the life course of Canadians and successive generations*

Examining current and historical homeownership rates of the population by gender and age groups, and homeownership rates over the life course of Canadians as well as successive generations of the population, is very relevant because of the particular importance of the resulting information for planners and analysts to estimate future need and demand for housing and community planning and development.

In 2006, the homeownership rate among households in which women were the primary household maintainers rose quickly from 18% to 59% between the ages of 15 and 40 of the household maintainers, then it continued to climb at a slower pace until it reached the peak of 68% between the ages of 51 and 60 of the primary maintainers, afterwards, it declined to the mid 60s between the ages of 61 and 74 of the primary maintainers, and thereafter it further declined to about 61% between the ages of 75 and 84 of the maintainers. The rate remained at 52% at age 85 or more of the primary household maintainers. By comparison, the homeownership rates among households in which men were the primary maintainers were higher, by several percentage points, for all the age groups of the maintainers.<sup>87</sup>

The following type of information, which is not readily available for "women only" in the existing literature, can prove to be useful in women's specific case analyses.

According to a 2010 Statistics Canada research paper, "the homeownership rate rises quickly with the age of household maintainers in the period before the age of 40, and continues to climb thereafter at a slower pace until reaching the plateau near age 65, when about three quarters of Canadian households own their homes. The homeownership rate changes little from age 65 to 74 but starts declining after age 75" (Table 5).<sup>88</sup>

Age groups	Year							
	1971	1976	1981	1986	1991	1996	2001	2006
	Proportion							
All ages	0.603	0.623	0.625	0.626	0.630	0.640	0.663	0.689
20 to 34	0.361	0.443	0.446	0.426	0.419	0.410	0.414	0.460
35 to 54	0.695	0.726	0.738	0.724	0.711	0.699	0.709	0.729
55 to 64	0.715	0.718	0.736	0.750	0.758	0.764	0.772	0.779
65 to 74	0.689	0.661	0.661	0.685	0.706	0.733	0.754	0.763
75+	0.657	0.610	0.571	0.575	0.587	0.623	0.663	0.680

<sup>1</sup>Household primary maintainers are the people who pay for shelter costs. Source: same as for Table 4.

**Table 5:** Adapted from: Feng Hou. June 2010. "Homeownership over the Life Course of Canadians: Evidence from Canadian Censuses of Population." Research Paper. Text table 2, page 23. Analytical Studies Branch Research Paper Series. Statistics Canada Catalogue No. 11F0019M — No. 325. Retrieved on April 20, 2011, from: <http://www.statcan.gc.ca/pub/11f0019m/11f0019m2010325-eng.pdf>

The same Statistics Canada paper indicates that successive generations of the Canadian population are achieving higher homeownership rates near the later part of their working lives. It also shows that the peak level of ownership is 73% for the 1916-20 birth cohort, 76% for the

1926-30 cohort, and 77% for the 1936-40 cohort, and that it rises further, to 78%, for the 1941-45 birth cohort. The paper further suggests that it is likely that the peak level of ownership continue to rise and approach 80% among those born in the early 1950s.<sup>89</sup>

### **Potential impacts on housing and communities — one generation at a time**

From the preceding discussions, it is very apparent that, in general, Canada's women's impact on housing and communities will be increasingly stronger as we move into the future. But it is also apparent that different generations of women can have different types of impacts depending on their own circumstances and the socio-economic times they live in. Therefore, the following sections will describe the seven generations of women that were born in the past 100 years (Table 2), and explore their particular potential impacts on housing and communities.

#### **Pre-1922 Generation — Canadians born before 1922**

##### *Highlights*

- The Pre-1922 Generation is the smallest of the seven generations discussed in this article
- The average number of persons per household in Canada was 5.0 in Census year 1901, 4.8 in Census year 1911, and 4.6 in Census year 1921<sup>90</sup>
- In 1921, there were 264,879 births.<sup>91</sup> The total fertility rate (TFR)<sup>92</sup> for 1921 is not available in the current literature. However, the following information can provide hints about the level of fertility at the time: "for the 1941 Census, detailed information was collected on fertility. Women who were or had been married were asked if they had ever given birth to a child. Over 83% of those 15 years old or over had birthed a child and one in five had given birth to six or more."<sup>93</sup> The women of the Pre-1922 Generation that were born between 1911 and 1921 were between 20 and 30 years old in 1941
- In 2006, the nearly 359,000 women of this generation made up roughly 1.13% of the Canadian population
- The women in this generation were 85 years old or more in 2006, and will be 90 years old or more in 2011

##### *Living alone*

In 2006, about 59% of the women of the Pre-1922 Generation living in private households were living alone. In fact, in the same year, a total of 365,175 Canadians aged 85 or more years were living in private households. Of these, about 65% (or 238,900) were women and roughly 35% (or 126,275) were men. Of the 238,900 women, 59.01% (or 141,075) were living alone; and of the 126,275 men, only 28.4% (or 36,400) were living alone.<sup>94</sup>

##### *Types of housing tenure and types of dwellings*

In 2006, Canada's private households in which women of the *Pre-1922 Generation* were the primary household maintainers held the following types of housing tenure and occupied the following types of dwellings:<sup>95</sup>

### *Housing tenure*

*Roughly 52% of the households in the Pre-1922 Generation owned their home.* In fact, of the total (owners + renters) 172,115 households in which women of this generation were the primary household maintainers, 89,400, or 51.94%, owned their home, and 82,715, or 48.06% were renters. By comparison, of the total 104,065 households in which their men counterpart were the primary household maintainers, 74,165, or nearly 71%, owned their home; and only 29,900, or roughly 29%, were renters.

### *Types of dwellings*

*Sixty-seven per cent of the owner households lived in single-detached houses.* Indeed, of the total 89,400 owner households, 59,455, or 67 per cent, lived in single-detached houses; 18,250, or roughly 20%, lived in apartment buildings; and 11,695, or just over 13 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Nearly 57% of the owner households that lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 18,250 owner households that were living in apartment buildings, 10,370, or 11.6%, lived in apartment buildings that had fewer than five storeys. The remaining 7,880, or 8.82%, were living in apartment buildings that had five or more storeys.

*About 85% of the renter households lived in apartment buildings.* Indeed, of the total 82,715 renter households, only 4,625, or nearly 6%, lived in single-detached houses; 70,510, or 85.23%, lived in apartment buildings; and 7,580, or roughly 9%, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Just over 52% of the renter households that lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 70,510 renter households that were living in apartments, 36,785, or 52.17%, lived in apartment buildings that had fewer than five storeys. The remaining 33,725 households, or 47.83%, were living in apartment buildings that had five or more storeys.

### *Over one-third of women aged 85+ live in collective dwellings*

In 2001, 97.7% of all Canadian women aged 65 to 74 years, 90.4% of all Canadian women aged 75 to 84 years, and 64.6% of all Canadian women aged 85 years or more, were living in private households. By comparison, 2.3% of all Canadian women aged 65 to 74 years, 9.6% of all Canadian women aged 75 to 84 years, and 35.4% of all Canadian women 85 years old or more, were living in collective dwellings, primarily residences for senior citizens, nursing homes and chronic and long-term care facilities.<sup>96</sup>



### *Who are the women of the Pre-1922 Generation?*

The women of the Pre-1922 Generation make up most of the current "very old seniors" group of the Canadian population (year 2011). These women had the largest number of children of the women of all the generations discussed in this article and, therefore, they have been able to rely on them for much of their support needs and companionship.

The women of the Pre-1922 Generation lived in an era in which the primary role of most adult women was to care for their family and home. In 1911, for example, only 7.8% of Canada's household heads were women, and this percentage grew to just 8.4% in 1921. By comparison, men more often worked outside the home for pay and assumed the role of the household head;<sup>97</sup> men were also seen by society as the ones who would put the bread on the table for the family.

The women of the Pre-1922 Generation also lived during the Great Depression — one of the most difficult economic times in history. Women born in 1911, for example, were between 18 and 28 years of age during the Great Depression. The Great Depression was ushered in by the stock market crash of October 29, 1929. It ended as dramatically a decade later on September 3, 1939, when the Second World War began. Severe unemployment, drought and lack of a social safety net, resulted in widespread poverty and suffering during the 1930s. During these years, the unemployed received uneven treatment across Canada. Married men or men with families were favoured over single men and women when relief or relief work was distributed. Many cities established residence requirements to keep out job seekers from other provinces or towns.<sup>98</sup>

### *Impacts on housing and communities*

The women of the Pre-1922 generation will play the largest role over the next decade or so, in spurring a need and demand for supportive housing and communities.<sup>99</sup> Canada's housing and support service industries will be increasingly challenged and given the opportunity to find innovative ways of addressing the rapidly changing needs of these women as they grow older. The most vulnerable will be those who are poor, live alone, become frail, develop physical disabilities or suffer from dementia.

It is apparent that, in spite of their advanced age and changing health and living arrangements, most of the women of the Pre-1922 generation will want to continue to live independent lifestyles, in the home of their choice, for as long as possible (that is, to age in place).

Those deciding to stay put in the homes they have occupied for many years will most likely prompt a need for innovative combinations of home adaptations, assistive technologies, and home and community-based support services; those deciding to move somewhere else will most likely prompt a demand for a wide range of innovative supportive housing options.

## Baby-Boomers' Parents Generation — Canadians born between 1922 and 1938

### *Highlights*

- The Baby-Boomers' Parents (BBP) Generation is the 3rd smallest of the seven generations discussed in this article (Table 2)

- The average number of persons per household in Canada was 4.6 in Census year 1921, 4.4 in Census year 1931 and 4.3 in 1941<sup>100</sup>
- In 1922, at the height of this generation, there were 259,800 births;<sup>101 102</sup> the total fertility rate (TFR) for that year is not available. However, at the second height of the generation, in 1930, there were 250,365 births and the TFR was close to 3.3 children per woman<sup>103</sup>
- In 2006, the nearly 1.7 million women of this generation made up roughly 5.6% of the Canadian population
- The women in this generation were between 68 and 84 years of age in 2006, and will be between 73 and 89 in 2011

### *Two age groups*

The women of the Baby-Boomers' Parents Generation consist of two distinct age groups, the older group, aged 75 to 84 in 2006, and the younger group, aged 68 to 74 in 2006. Therefore, the discussions in the following two sections —*Living alone* and *Types of housing tenure and dwellings*— will be addressing the particular circumstances of each of these two groups separately.

#### *Living alone*

*Nearly 45% of the women in the older group of the Baby-Boomers' Parents Generation living in private households were living alone in 2006.* In fact, in the same year, a total of 1,407,150 Canadians aged 75 to 84 were living in private households. Of these, 57% (or 806,375) were women and 43% (or 600,775) were men. Of the 806,375 women, 45% (or 363,470) were living alone; and of the 600,775 men, only 19% (or 113,845) were living alone.<sup>104</sup>

*At least 27% of the women in the younger group of the Baby-Boomers' Parents Generation living in private households were living alone in 2006.* This percentage is an approximation based on the following Census data for the 65 to 74 age group (as a Living alone Census tabulation for the 68 to 74 age group is not readily available in the existing literature): In 2006, a total of 2,239,580 Canadians aged 65 to 74 were living in private households. Of these, 52% (or 1,173,245) were women and 48% (or 1,066,335) were men. Of the 1,173,245 women, 27% (or 322,015) were living alone; and of the 1,066,335 men, only 14% (or 151,855) were living alone.<sup>105</sup>

#### *Types of housing tenure and types of dwellings*

In 2006, Canada's private households in which women of the *Baby-Boomers' Parents Generation* were the primary household maintainers held the following types of housing tenure and occupied the following types of dwellings:<sup>106</sup>

##### *Housing tenure*

*Roughly 61% of the households in the 75-to-84 age group owned their home.* In fact, of the total (owners + renters) 473,005 households in which women of this age group were the primary household maintainers, 287,825, or 60.85%, owned their home, and 185,180, or 39.15% were renters. By contrast, of the total 507,735 households in which men of their age-group counterpart

were the primary household maintainers, 403,290, or 79.43 per cent, owned their home; and only 104,445, or 20.57 per cent, were renters.

*The proportion of households that owned their home was greater in the 68-to-74 age group, at nearly 65%. Actually, of the total (owners + renters) 342,400 households in which women of this age group were the primary household maintainers, 221,160, or 64.59%, owned their home, and 121,240, or 35.41% were renters. By contrast, of the total 581,675 households in which men of their age-group counterpart were the primary household maintainers, 480,040, or 82.52 per cent, owned their home; and only 101,635, or 17.48 per cent, were renters.*

### *Types of dwellings*

*Just over 66% of the households in the 75-to-84 age group that owned their homes lived in single-detached houses. In truth, of the total 287,825 households who owned their homes, 190,840, or 66.3 per cent, lived in single-detached houses; 53,915, or 18.74 per cent, lived in apartment buildings; and 43,070, or roughly 15 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.*

*Similarly, just over 66% of the households in the 68-to-74 age group that owned their homes lived in single-detached houses. In fact, of the total 221,160 households in this age group who owned their home, 146,985, or 66.46 per cent, lived in single-detached houses; 35,725, or 16.15 per cent, lived in apartment buildings; and 38,450, or 17.39 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.*

*Close to 55% of the households in the 75-to-84 age group that owned their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys. Indeed, of the 53,915 households in this age group who were homeowners and were living in apartment buildings, 29,640, or 54.98%, lived in apartment buildings that had fewer than five storeys. The remaining 24,275, or 45.02%, were living in apartment buildings that had five or more storeys.*

*By comparison, nearly 59% of the households in the 68-to-74 age group that owned their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys. In truth, of the 35,725 households in this age group who were homeowners and were living in apartment buildings, 21,055, or 58.94%, lived in apartment buildings that had fewer than five storeys. The remaining 14,670, or 41.06%, were living in apartment buildings that had five or more storeys.*

*Just over 82% of the households in the 74-to-84 age group that were renters lived in apartment buildings. Indeed, of the total 185,180 households in this age group that were renting their home, only 12,050, or 6.51%, lived in single-detached houses; 152,095, or 82.13%, lived in apartment buildings; and 21,035, or 11.36 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.*

*By comparison, close to 79% of the households in the 68-to-74 age group that were renters lived in apartment buildings. In fact, of the total 121,240 households in this age group that were renting their home, only 9,185, or 7.58%, lived in single-detached houses; 95,415, or 78.7%,*

lived in apartment buildings; and 16,640, or 13.72 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Roughly 56% of the households in the 75-to-84 age group that rented their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 152,095 total renter households in this age group that were living in apartments, 84,585, or 55.61 per cent, lived in apartment buildings that had fewer than five storeys. The remaining 67,510 households, or 44.39%, were living in apartment buildings that had five or more storeys.

*By comparison, roughly 61% of the households in the 68-to-74 age group that rented their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* In truth, of the 95,415 total renter households in this age group that were living in apartments, 57,785 households, or 60.56%, lived in apartment buildings that had fewer than five storeys. The remaining 37,630, or 39.44%, were living in apartment buildings that had five or more storeys.

#### *Who are the women of the Baby-Boomers' Parents Generation?*

The women of the Baby Boomers' Parents Generation make up much of the current "older seniors" group of the population (year 2011). These women had the second largest number of children of the women of all the generations discussed in this article and, therefore, will be able to rely on them for much of their support needs and companionship in the future.

The women of the Baby-Boomers' Parents Generation were between 7 and 17 years of age during the Great Depression.<sup>107</sup> In fact, the first-year women of this generation (those born in 1922) were 7 years old when the Great Depression started (1929) and 17 when it ended (1939). The last-year women of the generation (those born in 1938) were a year old when the Great Depression ended.

But the women of the Baby-Boomers' Parents Generation also lived through the 2nd World War (1939-1945) —They were between 17 and 23 years old during the time of this war. In fact, the first-year women of this generation (those born in 1922) were 17 years old when the War started, and 23 years when it ended. The last-year women of this generation (those born in 1938) were a year old when the War started.

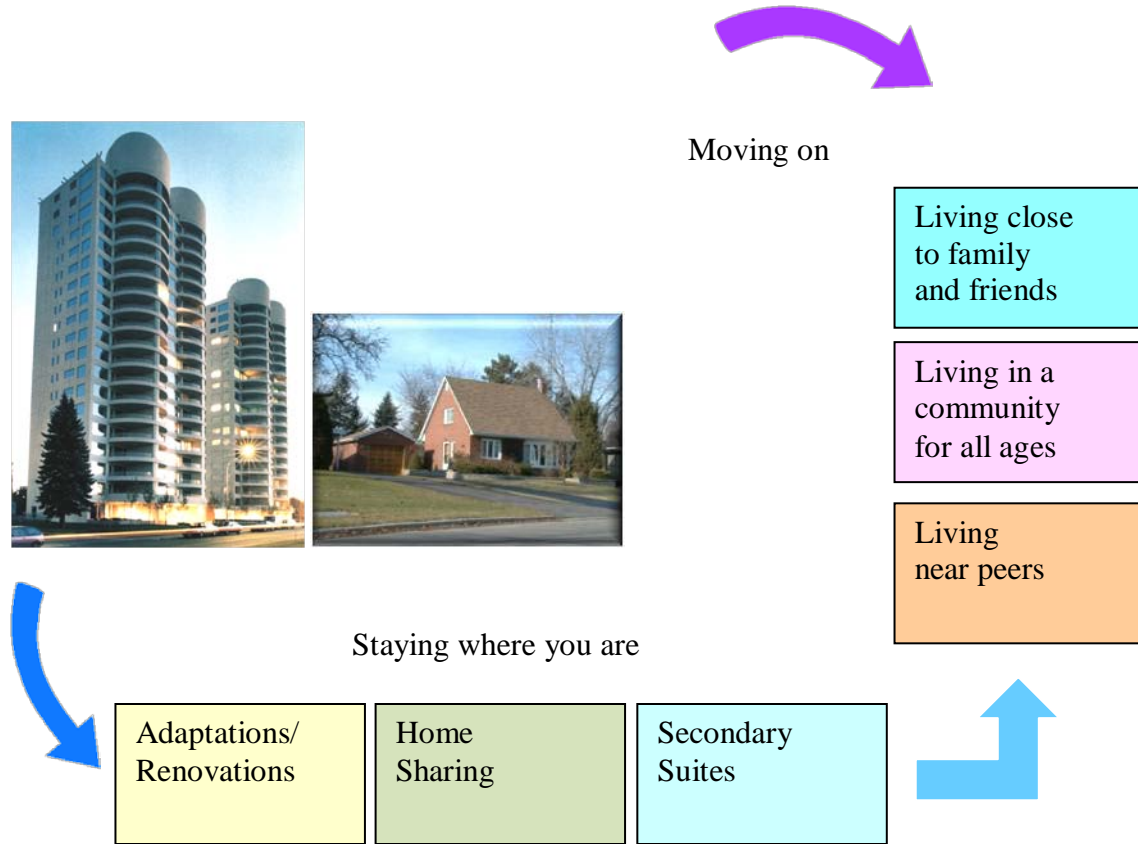
"During the Second World War, the role of women in Canadian society changed dramatically. Canada needed women to pitch in and support the war effort from their homes, to work at jobs that were traditionally held by men, and to serve in the military. Canadian women enthusiastically embraced their new roles and responsibilities and helped contribute to the success of Canada's Victory Campaign."<sup>108</sup>

#### *Impacts on housing and communities*

The women of the Baby Boomers' Parents Generation will play the largest role over the next two decades in prompting a demand for a wide range of housing choices (Exhibit 1) combined with a

variety of community-based support services designed to enable them to continue to live independent lifestyles for as long as possible.

### Exhibit 1: Housing Choices



#### *Housing choices*

Whether women of the Baby Boomers' Parents Generation live in single-detached houses, apartment buildings or other dwelling — and rent or own their home— they have two major housing choices: they can stay where they are, or they can move on (elsewhere) —Exhibit 1.

#### *Choosing to stay where they are*

It is very possible that the overwhelming majority of the women in the Baby Boomers' Parents Generation may wish to remain in their present home for as long as possible — "age in place"— even if there were changes in their health. And as this preference appears to be getting stronger among them, it would be logical to think that the range of housing choices for women in the Baby Boomers' Parents Generation should start off by making their homes a better place to live in.

Both renters and owners who decide to remain in their home for as long as possible may need to make physical adaptations to their homes to meet their changing needs. To get an idea of the

magnitude of the need, one can look at data from the Statistics Canada 2001 Participation and Activity Limitation Survey (PALS). Of the total population aged 65 years or more with disabilities, almost one in five either already had made home modifications or reported that they needed them. Both renters and owners may also need to access various types of community-based support services as they get older.

Some homeowners living in single or semi-detached houses may want to consider major home renovations, such as creating a bedroom, a bathroom or a laundry room on the ground floor of a 2-storey home so that they do not have to climb stairs. Others may want to consider sharing their home with someone who can provide them with companionship or assist them with some of the activities of daily living, such as mowing the lawn or removing the snow. Still others may want to consider a number of options that can help them supplement their income, such as creating a secondary suite that they can rent to others, or tapping into their home equity.

#### *Aging in place, including home care*

As mentioned, the overwhelming majority of the women in the Baby Boomers' Parents Generation may want to continue to live in their homes for as long as possible. This will mean growing demands for home adaptations that can enable them to do so. It will also mean increasing demands for support services, including home care and personal care from family, friends and neighbours and increased reliance on government and private service providers. According to the 2001 PALS (survey), almost three-quarters of those 65 years old or more with disabilities reported receiving help from one or more of these sources. Almost one-third of those receiving help got it from voluntary, private or government agencies.

#### *Choosing to move on (elsewhere)*

In spite of the fact that the overwhelming majority of the women in the Baby Boomers' Parents Generation wish to age in place, still a good proportion of them may want, or find it necessary, to move on (elsewhere). Their decisions to move from their current home to a new home will often be driven by factors that "push" them from their current home, or by factors that "pull" them to their new home, or by a combination of the two. The following are examples of these factors, although there is no readily available rating statistics for them.

#### *Push factors include:*

- the burden associated with the tasks of maintaining a single-detached house, such as housekeeping, lawn mowing, snow removal and house repairs
- Inappropriate design or size of the current home
- Decline in health, i.e.: difficulty with activities of daily living, such as climbing stairs
- Loss of a spouse

#### *Pull factors include:*

- A better home, more responsive to current health needs
- Better access to support and health services, recreational facilities and amenities
- A more appealing lifestyle
- Increased safety and security

- Greater affordability
- Proximity to family and friends.

The range of choices for those who choose to move on (elsewhere) includes the following:

- a) moving to a secondary suite —such as an accessory apartment or a garden suite— or to a mingle suite, *to be close to family and friends*;
- b) moving to a new and better home located *in a community for all ages*; and
- c) moving to a housing development where they can *live near their peers*, such as a lifestyle retirement community, a supportive housing development or an assisted living village.

The decisions of the women in the Baby Boomers' Parents Generation who decide to move elsewhere will have the following impacts on housing and communities:

1. growing demands for new and innovative housing choices;
2. increasing demands for a wide range of support services, including home maintenance services, social, recreational and food services, and health and home care services; and
3. increasing demand for innovative and practical ways of delivering the needed housing and support services at a cost that users can afford

#### *Supportive housing, including assisted living*

One promising option for the women of the Baby-Boomers' Parents Generation is supportive housing. Supportive housing is the type of housing that helps people in their daily living through the provision of a physical environment that is safe, secure, enabling and homelike and through the provision of support services such as meals, housekeeping and social and recreational activities. There can be various forms of supportive housing depending on the levels and types of services that are provided. The most service-enriched forms of supportive housing, such as assisted living could be an alternative to institutional care.

Supportive housing can be most beneficial to older people who need help to carry out activities of daily living; those who are frail or have disabilities and those who are living alone. It can also benefit those who prefer to live with their peers in an environment where they can enjoy companionship and the freedom to pursue different interests and lifestyles.

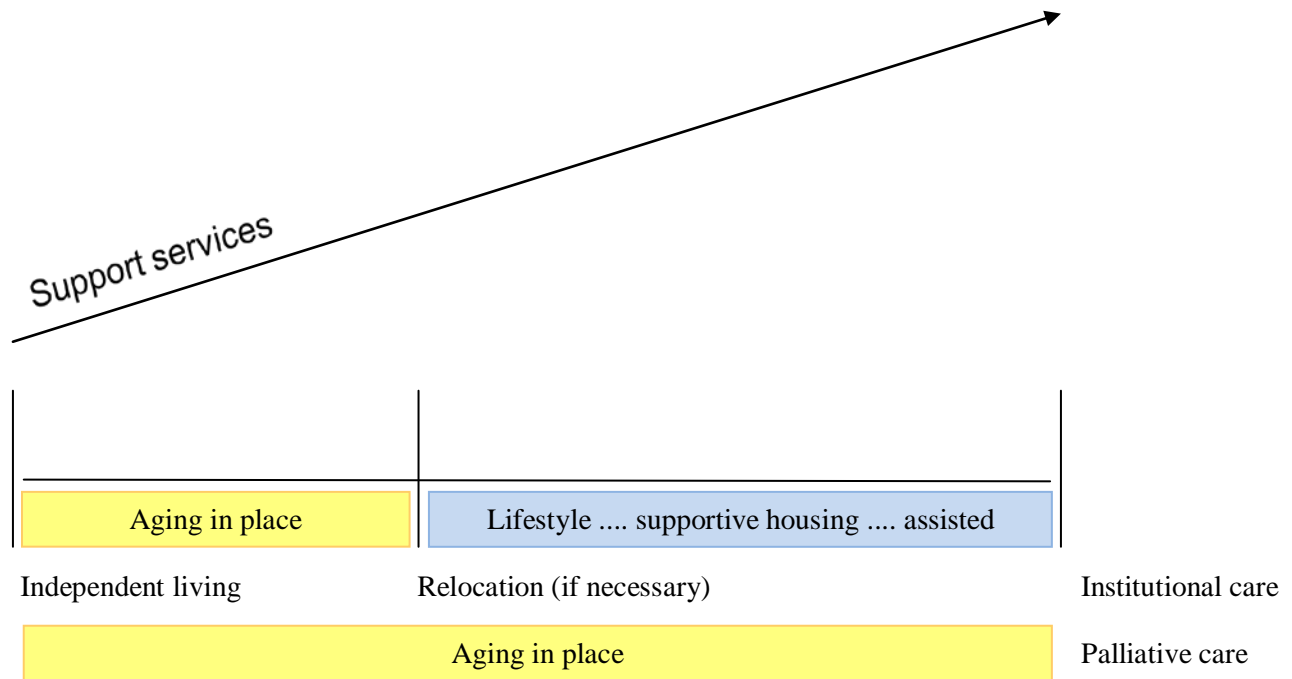
Supportive housing can be made available in a variety of building types and sizes. These range from small bungalows, to homes shared by a group of eight to 10 people, to larger buildings containing many dwellings. Supportive housing can also be made available in various forms of tenure, including rental, condominium and life leases.<sup>109</sup>

#### *Community planning*

With the aging of the Canadian population upon us, our communities —cities, towns and villages— will need to be more responsive to the needs of older women. This means that communities should enable these women to go safely and promptly to the places they need and want to go to; to participate in recreational, social and community activities; and to access the types of support services they need. The overall objective would be to create communities that are accessible and supportive of their overwhelming desire to live independently for as long as

possible —aging in place—by providing them with the necessary continuum of housing and service choices (Exhibit 2). This continuum should allow them to age in place for their lifetime in the homes where they have been living for many years, or to "relocate" (if necessary) to other housing choices that can better satisfy their lifestyle needs, such as *lifestyle* retirement communities, or better meet their changing needs for support, such as *supportive housing* and *assisted living*.

Exhibit 2: Continuum of housing and service choices



## Second World War Generation — Canadians born between 1939 and 1945

### *Highlights*

- The Second World War (WW) Generation is the 2nd smallest of the seven generations discussed in this article
- In Census year 1941, the average number of persons per household in Canada was 4.3<sup>110</sup>
- In 1945, at the height of this generation, the TFR was 3.0 children per woman.<sup>111</sup> There were 288,730 births that year.<sup>112</sup>
- In 2006, the just over 1 million women of this generation made up roughly 3.3% of the Canadian population
- The women in this generation were between 61 and 67 years of age in 2006, and will be between 66 and 72 in 2011



### *Living alone*

In 2006, more than 20% of the women in the Second World War generation living in private households were living alone. This percentage is an approximation based on the following Census data for the 60 to 64 age group (as the *Living alone* Census tabulation for the 61 to 67 age group is not readily available in the existing literature): In 2006, a total of 1,568,350 Canadians aged 60 to 64 were living in private households. Of these, 51% (or 799,620) were women and 51% (or 768,730) were men. Of the 799,620 women, 20% (or 161,325) were living alone; and of the 768,730 men, only 13% (or 103,265) were living alone.<sup>113</sup>

### *Types of housing tenure and types of dwellings*

In 2006, Canada's private households in which women of the Second World War generation were the primary household maintainers held the following types of housing tenure and occupied the following types of dwellings:<sup>114</sup>

#### *Housing tenure*

Nearly 66% of the households owned their home. In fact, of the total (owners + renters) 387,060 households, 255,240, or 65.94%, owned their home, and 131,820, or 34.06%, were renters. By contrast, of the total 793,960 households in which men of the Second World War generation were the primary household maintainers, 660,595, or 83.20 per cent, owned their home; and only 133,365, or 16.79 per cent, were renters.

#### *Types of dwellings occupied by owner households*

Nearly 66% of the households that owned their home lived in single-detached houses. In truth, of the total 255,240 households who owned their homes, 167,560, or 65.65 per cent, lived in single-detached houses; 37,715, or 14.77 per cent, lived in apartment buildings; and 49,965, or 19.58 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, movable dwellings and other single-attached houses.

Just over 64% of the households that owned their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys. Indeed, of the 37,715 households who were homeowners and were living in apartments, 13,445, or 35.65%, lived in apartment buildings that had five or more storeys. The remaining 24,270, or 64.35%, were living in apartment buildings that had fewer than five storeys.

#### *Types of dwellings occupied by renter households*

Nearly 76% of the households that were renters, lived in apartment buildings. Indeed, of the total 131,820 households that were renting their home, only 11,050, or 8.38%, lived in single-detached houses; 100,135, or 75.96%, lived in apartment buildings; and 20,640, or 15.66 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

And just over 65% of the households that rented their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys. Indeed, of the total 100,135 renter

households that were living in apartments, 34,885, or 34.84%, lived in apartment buildings that had five or more storeys. The remaining 65,250, or 65.16%, were living in apartment buildings that had fewer than five storeys.

### *Who are the women of the Second World War Generation?*

The women of the Second World War Generation make up much of the current "younger seniors" population (year 2011). In many ways, this generation is similar to the Baby-Boomers' Parents Generation. However, there are a few differences between these two generations that are worth noting. For example, the Second World War Generation is younger and smaller, and has a relatively higher residential mobility, than the Baby-Boomers' Parents Generation.

Another important difference between the women of the Second World War Generation and the women of the Baby-Boomers' Parents Generation is that the women of the Second World War Generation neither lived through The Great Depression (1929-1939),<sup>115</sup> nor lived as adults during the 2nd World War. In fact, the first-year women of the Second World War Generation were born in 1939, the same year The Great Depression ended, and the same year the 2nd World War started.

### *Impacts on housing and communities*

In the years to come, the women of the Second World War Generation will be increasingly reflecting on their current housing situation, and on the housing and support service choices that can enable them to continue to live independently in their community for as long as possible. Depending on their own circumstances, they will have a range of choices to consider. Many of them may decide to stay put in their current home while making the necessary home renovations, modifications or adaptations to better suit their needs. Others may decide to move from their current home to another home (new or existing one) that can better meet their needs in terms of the design and size of the home, lifestyle opportunities, amount of home maintenance required, or the overall cost of housing. Many more may just want to switch from living in a house to living in an apartment building; and yet others may want to switch from owning their home to renting it or leasing it. Still many others may want to switch from owning their home freehold to owning their home in a condominium development. And yet, there will be many others who may want to consider switching from living in the community where they currently live to living in another community that can provide them with increased safety and security, and better opportunities to enjoy a higher quality of life by allowing them to live in a variety of housing options and to walk, bike or take public transportation to go to the places they most frequently need to go every day, such as the homes of family and friends, grocery stores, shopping malls, recreational areas, support services, the doctor's office and health facilities.

It is, therefore, very clear that over the next few years the women of the Second World War Generation will create a demand for home renovation services, and a variety of housing choices and communities that can support their needs and enable them to continue to live independently for as long as possible. It is also very apparent that the planning, housing and support service industries will be given the opportunity to respond with innovative ideas.

### *Why would women move from their current home?*

For the households<sup>116</sup> of the Second World War Generation, their decisions to move from their current home to a new home will often be driven by factors that "push" them from their current home, or by factors that "pull" them to their new home, or by a combination of the two. These factors are described in the section dealing with the Baby-Boomers' Parents Generation, under "*Choosing to move on (elsewhere).*"

*How often do women aged 65+ move?*

In 2001, 20.3% of women in Canada living in private households and aged 65 to 74 years reported that they had changed addresses in the past five years. By comparison, 19% of their counterpart aged 75 to 84 years and 18.7% of those aged 85 years or more also reported that they had changed addresses in the past five years.<sup>117</sup>

*What are the likely housing trends as households of the 2nd World War Generation grow older?*

By year 2020-2023, the women of the 2nd World War Generation will be between 75 and 84 years old — the same age the women of the older group of the Baby-Boomers' Parents Generation were in 2006, and by year 2024-2030, they will be 85 years old or more —the same age the women of the Pre-1922 Generation were in 2006. If by 2020-2023, the women of the 2nd World War Generation establish the same type of housing trends as the women of the older group of the Baby-Boomers' Parents Generation did in 2006; and if by 2024-2030, they also establish the same type of housing trends as the women of the Pre-1922 Generation did in 2006, we will likely see the following housing trends among the households in which women of the Second World War Generation are the primary household maintainers:<sup>118</sup>

*The proportion of owner households will most likely decrease as the proportion of renter households increases.* For example, the proportion of owner households will decrease from 66% in 2006, to 61% by 2020-2023, when these households reach the ages between 75 and 84, and further to 52% by 2024-2030, when these households reach the age of 85 or more. Meanwhile, the proportion of renter households will increase from 34% in 2006, to 39% by 2020-2023, when these household reach the ages between 75 and 84, and to 48% by 2024-2030, when these households reach the age of 85 or more

*Owner households living in single-detached houses will be the least likely to move from their current home.* In fact, the proportion of owner households living in single-detached houses will remain nearly flat at 66% from 2006, through 2020-2023, when these households reach the ages between 75-84, and then again through 2024-2030, when these households reach the age of 85 years or more

*Households moving from owning to renting will most likely be those owner households living in "other dwellings," such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.* For instance, the proportion of owner households living in apartment buildings will increase from nearly 15% in 2006, to nearly 19% by 2020-2023, when these households reach the ages between 75 and 84, and then to just over 20% by 2024-2030, when these households turn 85 years old or more. Meanwhile, the proportion of owner households living in "other dwellings" will decrease from nearly 20%, in 2006, to nearly 15% by 2020-2023, when these households reach the ages between 75 and 84, and then to 13% by 2024-2030, when these households reach the age of 85 years or more.

*Renter households living in single-detached houses and "other dwellings" will most likely move to rental apartment buildings.* For example, the proportion of renter households living in apartment buildings will increase from 76% in 2006, to roughly 82% by 2020-2023, when these households reach the ages between 75 and 84, and then to roughly 85% by 2024-2030, when these households turn 85 years old or more. Meanwhile the proportions of renter households living in single-detached houses and the proportion of renter households living in "other dwellings" decrease respectively from 8.4% and 15.6% in 2006, to 6.5% and 11.4% by 2020-2023, when these households reach the ages between 75 and 84, and then to 5.6% and 9.1% by 2024-2030, when these households turn 85 years old or more

*Owner households living in "other dwellings" will most likely move to condominium apartment buildings.* For instance, the proportion of owner households living in "other dwellings" will decrease from nearly 20%, in 2006, to nearly 15% by 2020-2023, when these households reach the ages between 75 and 84, and further to 13% by 2024-2030, when these households turn 85 years old or more. Meanwhile the proportion of owner households living in apartment buildings will increase from nearly 15%, in 2006, to nearly 19% by 2020-2023, when these households reach the ages between 75 and 84, and further to 20.4% by 2024-2030, when these households turn 85 years old or more.

*Why would owner households living in single-detached houses be the least likely to move?*

Much of the existing literature suggests that a growing number of owner empty-nester couples and live-alone older households, who are currently living in single-detached houses, are occupying houses that are too big for their needs and increasingly more difficult for them to maintain. In fact, some financial advisers further suggest that these types of households could be better off if they were to trade their current home for a smaller one that is less expensive and easier to maintain. The same advisers also claim that these consumers could use the "additional cash" resulting from the difference in the price between the old and the new home, to travel and enjoy a richer lifestyle.

Meanwhile, we have learned in this article that as women primary household maintainers of the Second World War Generation grow older, the proportion of owner households living in single-detached houses (roughly 66%) will most likely remain unchanged over the years to come.

So, why would owner households living in single-detached houses be the least likely to move from their current home? One possible reason could be that there are too many issues affecting their decisions to move from their not-so-perfect current home to a new, smaller and better home. A second reason could be that many of them might think that there are not really many housing options available in the market place which can match their wants and needs in terms of size, price and location. Let us take a closer look at this second reason:

In terms of home size, many empty-nest households may find that the majority of the new homes available in the market are too small to accommodate their space needs; in fact, many of them may not see themselves capable of moving from a three or four bedroom single-detached house into a much smaller one-bedroom bungalow —which is one of the most widely available option in the market. Others may be concerned that as during their retirement they will be spending much more time in their home than they did when they were working full time, the new

bungalow may prove to be too small for their needs. Still others may be concerned that a new home of this type—which are mostly based on the open floor concept model— may not provide them with the level of privacy they will require from time to time to carry out certain daily living activities, such as being on their own, or watching their own favourite TV news or show, or doing some part-time work from home. Yet other households, may be concerned that the new home may not have a spare room to accommodate a friend or family member as a temporary guest.

In terms of price, many of these households may not be sure that moving into a smaller home can actually save them enough money to be able to travel and enjoy a richer lifestyle. In fact, many of these households may be highly concerned that moving from a three or four bedroom single-detached house into a smaller home, like the one-bedroom bungalow discussed above, can be more costly than expected. These types of concerns may be quite real and valid. In fact, an experienced, local Real Estate agent in Eastern Ontario, indicated that 22 out of 26 of his older housing consumer clients whom he had helped to downsize from single-detached houses to smaller homes, had paid as much, or more money, than the amount of money they had received from the sale of their former three or four bedroom single-detached houses.

In terms of location, new homes are often situated in new subdivisions and usually in suburbia, although, increasingly, they can also be found in small towns. With some exceptions, these new homes may lack some of the most important location attributes of an existing single-detached house that is situated in an older, well-established and central residential neighbourhood of a city—such as convenient access to public transportation, shopping, family and friends, and medical and health services— which can play a key role in enabling the women of the Second World War Generation to continue to live independently in their homes for as long as possible.

These examples outline important challenges and opportunities for the planning and housing industries to bring about new and innovative ideas that can produce the types of housing options that the women of the Second World War Generation will most likely need and want. An important consideration for innovation will be to find out from these consumers about their lifestyle, housing and economic situation and the types of housing choices and communities they need and would consider for themselves. With this information in hand, "innovation" in the housing industry could be as successful as it has been in other industries, such as in the high-technology industry where many companies have been able to succeed so well by responding so precisely and timely to consumers needs and wants.

## Baby-Boom Generation — Canadians born between 1946 and 1965

### *Highlights*

- The Baby-Boom (BB) Generation is the largest of the seven generations discussed in this article
- The average number of persons per household in Canada was 4.0 in Census year 1951, 3.9 in Census year 1961, and 3.7 in Census year 1966<sup>119</sup>
- In 1959, at the height of this generation, the TFR was 3.9 children per woman, and the annual births were 479,300.<sup>120</sup>
- In 2006, the just over 4.8 million women of this generation made up roughly 15.2% of the Canadian population

- The women in this generation were between 41 and 60 years of age in 2006, and will be between 46 and 65 in 2011

### *Two age groups*

The women of the Baby-Boom Generation consists of two distinct "waves," or age groups, the first wave, or older group, aged 51- to- 60 in 2006, and the second wave, or younger group, aged 41- to- 50 in 2006. Accordingly, the discussions in the following two sections —*Living alone* and *Types of housing tenure and dwellings*— will be addressing the particular circumstances of each of these two waves, or age groups, separately.

### *Living alone*

Nearly 14% of the women in the women's older age group of the Baby-Boom Generation living in private households were living alone in 2006. This percentage is an approximation based on the following 2006 Census data for the 50- to- 59 age group (as a *living alone* Census tabulation for the 51- to- 60 age group is not readily available in the existing literature): In 2006, a total of 4,398,250 Canadians aged 50 to 59 were living in private households. Of these, 51% (or 2,246,005) were women and 49% (or 2,152,245) were men. Of the 2,246,005 women, just under 14% (or 312,780) were living alone; and of the 2,152,245 men, just over 13% (or 284,935) were living alone.<sup>121</sup>

By comparison, only about 8% of the women in the women's younger age group of the Baby-Boom Generation living in private households were living alone in 2006. This percentage is an approximation based on the following 2006 Census data for the 40- to- 49 age group (as a *Living alone* Census tabulation for the 41- to- 50 age group is not readily available in the existing literature): In 2006, a total of 5,184,350 Canadians aged 40 to 49 were living in private households. Of these, 51% (or 2,642,540) were women and 49% (or 2,541,805) were men. Of the 2,642,540 women, 7.98% (or 210,805) were living alone; and of the 2,541,805 men, 12.95% (or 329,045) were living alone.<sup>122</sup>

These statistics also indicate that, in 2006, the number and proportion of men living alone in the younger group of the Baby Boom Generation were higher than the number and proportion of their women counterparts. This is a reversal of the trend observed in the three previous generations, where both the proportions and numbers of women living alone were higher than the proportions and percentages of their men counterparts.

### *Types of housing tenure and types of dwellings*

In 2006, Canada's private households in which women of the *Baby Boom Generation* were the primary household maintainers held the following types of housing tenure and occupied the following types of dwellings:<sup>123</sup>

### *Housing tenure*

Just over 68% of the households in the older group (those aged 51-to-60 in 2006) owned their home. In fact, of the total (owners + renters) 810,710 households in this age group, 551,460, or 68.02%, owned their home, and 259,250, or 31.98% were renters. In contrast, of the total

1,657,160 Canadian households in the 51 to 60 age group in which men were the primary household maintainers, 1,361,780, or 82.18 per cent, owned their home; and only 295,380, or 17.82 per cent, were renters.

*By comparison, nearly 66% of the households in the younger group (those aged 41-to-50 in 2006) owned their home.* In fact, of the total (owners + renters) 1,000,625 households in this age group, 659,275, or 65.89%, owned their home, and 341,350, or 34.11% were renters. By comparison, of the total 1,921,755 Canadian households in the 41-to-50 age group in which men were the primary household maintainers, 1,502,605, or 78.19 per cent, owned their home; and only 419,150, or 21.81 per cent, were renters.

#### *Types of dwellings occupied by owner households*

*Close to 68% of the households in the older group (those aged 51-to-60 in 2006) that owned their home, lived in single-detached houses.* In truth, of the total 551,460 households who owned their home, 372,975, or 67.63 per cent, lived in single-detached houses; 67,330, or 12.21 per cent, lived in apartment buildings; and 111,155, or 20.16 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*By comparison, nearly 71% of the households in the younger group (those aged 41-to-50 in 2006) that owned their home, lived in single-detached houses.* In truth, of the total 659,275 households that owned their home in this age group, 466,280, or 70.73 per cent, lived in single-detached houses; 61,185, or 9.28 per cent, lived in apartment buildings; and 131,810, or 19.99 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Sixty-seven per cent of the households in the older group (those aged 51-to-60 in 2006) that owned their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 67,330 home owner households that were living in apartment buildings, 22,210 or 32.99%, lived in apartment buildings that had five or more storeys. The remaining 45,120, or 67.01%, were living in apartment buildings that had fewer than five storeys.

*By comparison, almost 70% per cent of the households in the younger group (those aged 41-to-50 in 2006) that owned their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Actually, of the 61,185 home owner households that were living in apartment buildings, 18,520 or 30.27%, lived in apartment buildings that had five or more storeys. The remaining 42,665, or 69.73%, were living in apartment buildings that had fewer than five storeys.

#### *Types of dwellings occupied by renter households*

*Just over 69 per cent of the households in the older group (those aged 51-to-60 in 2006) that were renters, lived in apartment buildings.* Indeed, of the total 259,250 households in this age group that were renting their home, 28,370, or 10.94%, lived in single-detached houses; 179,435, or 69.21%, lived in apartment buildings; and 51,445, or 19.85 per cent, lived in other dwellings,

such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*By comparison, only 61% of the households in the younger group (those aged 41-to-50 in 2006) that were renters lived in apartment buildings.* Indeed, of the total 341,350 households in this age group that were renting their home, 48,105, or 14.09%, lived in single-detached houses; 207,595, or 60.81%, lived in apartment buildings; and 85,650, or 25.1 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Close to 71% of the households in the older group (those aged 51-to-60 in 2006) that rented their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 179,435 renter households that were living in apartment buildings, 52,360, or 29.18%, lived in apartment buildings that had five or more storeys. The remaining 127,075, or 70.81%, were living in apartment buildings that had fewer than five storeys.

*By comparison, 73% of the households in the younger group (those aged 41-to-50 in 2006) that rented their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 207,595 renter households that were living in apartment buildings, 55,885, or 26.92%, lived in apartment buildings that had five or more storeys. The remaining 151,710, or 73.08%, were living in apartment buildings that had fewer than five storeys.

#### *Who are the women of the Baby Boom Generation?*

The women of the baby-boom generation make up much of the current (year 2011) middle-age Canadian population, and are part of a highly heterogeneous population group spanning over nearly 20 years and ranging from women in their mid-forties, who are in the middle or near the peak of their working careers, to women who are entering retirement age (arbitrarily defined as 65 years of age).

Baby boom women have experienced a very different social and economic climate from women of previous generations. Because of changes in society's attitudes and values, they stayed in school longer, married later, and had fewer children. Over roughly three decades, 1964 to 1994, they entered the labour force in unprecedented numbers.<sup>124</sup>

Compared with women 20 years older and 20 years younger, baby boom women aged 25 to 29 in 1977 (59 to 63 in 2011) have done particularly well in the labour market over the years. They began their careers by out-earning women 20 years older. Twenty years later they out-earned women in the Echo Generation aged 25 to 29.<sup>125</sup>

Baby boom women came in two "waves": the first consisted of those born from 1946 to 1955 (aged from 56 to 65 years in 2011), and the second of those born from 1956 to 1965 (aged from 46 to 55 years in 2011). The second wave was considerably larger than the first. For instance, at ages 16 to 25, typically the age range when people first enter the labour market, the second-wave women totalled 2.3 million. By contrast, first-wave women had numbered only 1.9 million. And at ages 26 to 35, the second-wave women totalled almost 2.5 million, compared with just 2.1 million for the first wave.<sup>126</sup>



In 2006, the first wave of baby boom women were aged 41 to 50 years; they totalled 2,662,240, and made up 55% of all the baby boom women. The second wave, aged 51 to 60 years, totalled 2,180,520 and made up 45% of all the baby boom women. In total, there were 4,842,760 baby boom women and they were aged between 41 and 60 years.<sup>127</sup> By 2011, the women in the baby boom generation will be aged between 46 and 65 years and most likely will account for nearly 5 million people (Table 1).

Most of the women of the Baby-Boom Generation were in their adulthood during Canada's 1981-1982 and 1990-1992 recessions and recoveries.<sup>128</sup> In fact, the first wave of these women were between 27 and 35 years old during the 1981-1982 recession, and between 37 and 44 during the 1990-1992 recession; and the second wave were between 17 and 25 during the 1981-1982 recession and between 27 and 34 during the 1990-1992 recession.

The 1980s and 1990s were difficult time for many Canadians: jobs no longer offered lifetime security, and stagnant wages, coupled with government restraints left Canadians feeling that their standard of living was being eroded. Although the 1990s began with a recession, they ended with a strong economic recovery. Unemployment levels were lower than they had been for ten years. For the first time since 1972, the federal and some provincial governments were running surpluses, income tax rates began to drop and disposable income began to rise at rates higher than inflation. Canadians began to hope that the economic prosperity of the late 1990s would result in greater purchasing power and more wealth.<sup>129</sup>

Because the baby boom spanned two decades, those born in the early years of the period (1946) were adults when the last boomers were infants (1965). As a result, baby boom women joined the labour force at different times. The different rates of economic growth since the 1960s meant that at each stage of their working lives early boomers experienced different economic conditions than did late boomers. This, in turn, affected their employment and earnings.<sup>130</sup>

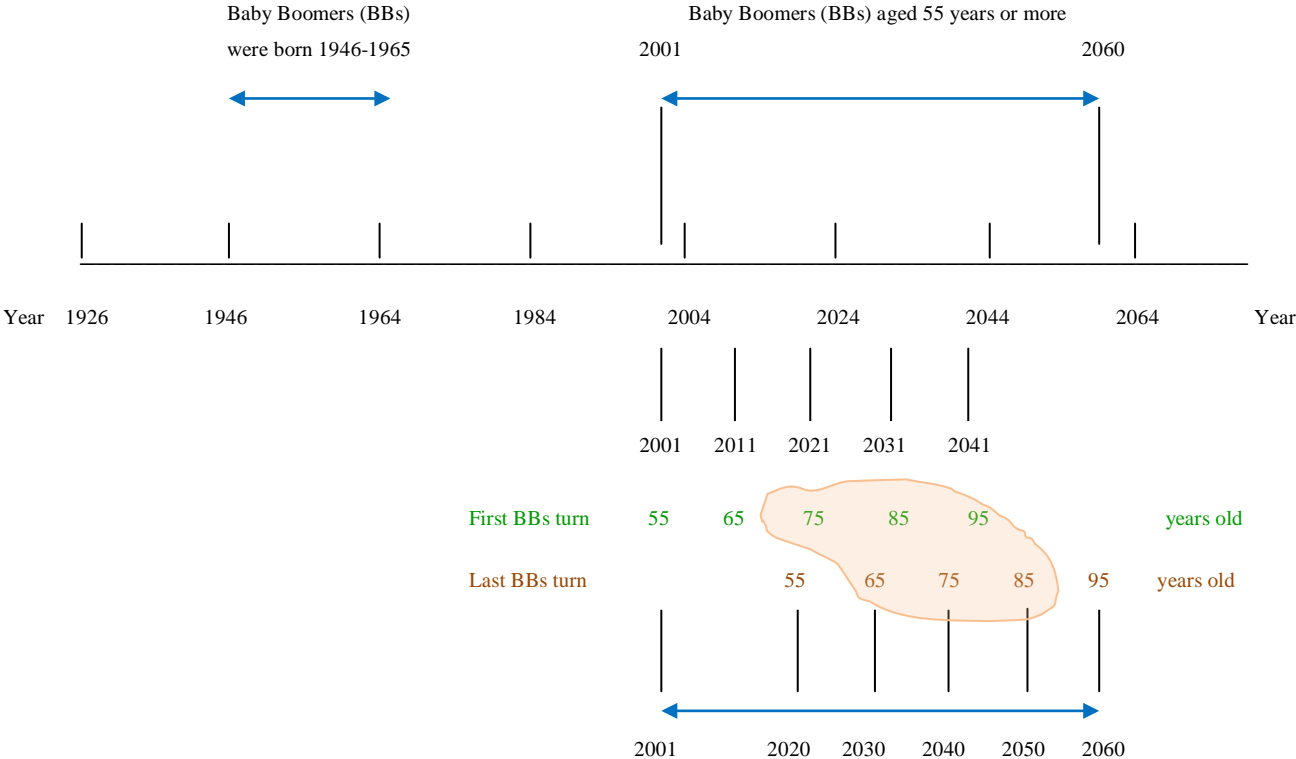
The massive influx of baby boom women into the labour market made dual-earner families the majority. Thus, it is not surprising that women's overall share of family employment income has increased. For example, at ages 26 to 35, second-wave women were contributing 36% of family income, up from 33% for the first wave. As well, women's share increased at every income level, even at the top (\$100,000 or more —1990\$), where it rose from 26% to 32%.<sup>131</sup>

### *Impacts on housing and communities*

Baby boomers have been having an impact on housing and communities since the early 1980's, when the first baby boomers started to reach age 36. An example is their high demand, throughout many years, for large single-detached houses in newly developing suburbia across Canada. And it is well understood that they will continue to have an impact on housing and communities for at least the next five decades, that is, until 2060 when the last baby boomers will turn 95. But what will be different at this time is that as baby boomers grow older, their demands will start switching gradually towards housing and communities that are more supportive of their changing needs, in terms of a wide range of aspects, including their health, lifestyle and family structure. Their pressure will be enormous, both on new and existing housing and on new and existing communities, and there will be ample challenges and opportunities across Canada for governments and the planning and the housing industries to respond.

Baby boomers were born between 1946 and 1965 (Exhibit 3). The first baby boomers (BBs) turned 55 years of age in 2001 and will turn 95 in 2041. The last baby boomers will turn 55 in 2020 and 95 in 2060. So baby boomers aged 55 years or more will be having their impact on housing and communities from 2001 to 2060 and beyond, but the most significant impact of the baby boom generation will be between years 2021 and 2050, that is, the period of time in which, simultaneously, the first baby boomers will be aged between 75 and 95 years (and beyond) and the last baby boomers will be aged between 65 and 85.

**Exhibit 3: Baby Boomers**



The most significant impact of the Baby-Boom generation might be between 2021 and 2050

*Impact on the housing market*

In 2006, Canada's private households in the 41 to 50 age group in which *women* were the primary household maintainers, had roughly a 66% homeownership rate. In the same year, Canada's private households in the same age group in which *men* were the primary household maintainers, had a homeownership rate of roughly 78%. That is, there was a gap of 12 percentage points between the ownership rate among households in which second-wave *baby-boom women* were the primary household maintainers and the ownership rate among households in which second-wave *baby-boom men* were the primary household maintainers, in favour of

men. Assuming that *baby-boom women* continue to rise in society, it is possible that the ownership rate among households in which *second-wave baby-boom women* are the primary household maintainers will increase gradually over time and that eventually it can achieve parity with the homeownership rate among households in which *second-wave baby-boom men* are the primary household maintainers. And, through this historical improvement, *baby-boom women* will have such a big impact on the housing market that it will surprise many planners and other members of the housing industry across Canada.

The gradual growth in the homeownership rate among households in which *second-wave baby-boom women* are the primary maintainers will likely have impacts on:

- The demand for new homes
- The demand for existing homes

Baby-boom women will also have impacts on the housing market as they approach retirement age (meaning age 65 for these discussions). But at this time in their lives, the types of impacts on the housing market will depend on what these women decide to do with their current housing.

They will have two major choices:

1. To stay put in their current homes for as long as possible (age in place), or
2. To move from their current home to:
  - a) a smaller home (that is, to trade-down their current home)
  - b) another home of a similar size, but more satisfactory to their needs because of its location, price, design features or lower maintenance
  - c) a home where they can live close to family and friends, or
  - d) a home in a housing development where they can live close to their peers

An overarching consideration should be that the actions of the baby boom women who are approaching retirement age will have an impact on the housing market as follows.

- The actions of those who decide to stay put in their current homes for as long as possible could result in an increased demand for home renovations to accommodate changes in their lifestyles or family structure, and/or for home adaptations to accommodate changes in their health situation
- The actions of those who decide to move out of their current homes into a new home could result, simultaneously, in a significant source of supply of existing homes for sale (the homes they are leaving behind them) and an equally significant demand for new and existing housing when they start looking for their new homes.

#### *Impact on second homes, vacation homes and cottages*

If women continue to rise in society, the impact of the baby-boom women on the market of second homes, vacation homes and cottages is likely to rise commensurately. Although statistics specific to baby boom women regarding this matter are not readily available in the existing literature, the following statistics for baby boomers, both men and women, can provide some indication of the potential impact:

"From 1999 to 2005, baby boomers were responsible for much of the increase in second homes, vacation homes and cottages. Households with maintainers aged 45 to 64 accounted for almost three-quarters of the total increase in households owning secondary homes. In the same period of time, the number of households with maintainers in this age group rose by about a quarter as more and more baby boomers reached these ages. The percentage of households in this age group owning secondary homes was slightly higher in 2005 (12 per cent) than in 1999 (11 per cent). In 2005, half (51 per cent) of all owners of secondary residences were aged 45 to 64—the ages when household incomes and net worth are typically at a peak."<sup>132</sup>

### *Housing choices*

The women of the baby-boom generation are highly heterogeneous for a variety of reasons: first of all, they are of different age groups, ranging from women who are in their mid 40's and in the middle of their professional careers, through women who are in their 50's and at the peak of their careers, to women in their 60's who are approaching the age of retirement; secondly, they have a variety of living arrangements, ranging from women who live alone or with non-relatives, through women who live with their spouses (or common-law partners) and their children, to women who are lone parents, live with their parents or are part of empty-nester families; thirdly, they have a wide range of incomes and assets —both non-financial assets, such as their principal residence, and financial assets, such as registered retirement savings and other savings; and fourthly, they are different in terms of their health, lifestyles, social and cultural backgrounds, and attitudes towards housing and community.

This heterogeneity among women of the baby boom generation, combined with the level of innovation and sophistication that members of the planning and housing industries can provide, is what will influence the demand for housing in the future and define the preferences for the types of housing choices and communities where the baby-boom women generation will want to live in. The range and types of housing choices could include the following:

#### *Housing for the executive women*

Women who occupy executive positions, live with a spouse (or common-law partner) and work extended hours from home, need a home that enables them to carry their work activities from home without interfering with the privacy and/or the work activities of their spouses (or common-law partners), who may also occupy executive positions. Homes featuring two master bedroom suites or a flexible design that allows for the creation of two master bedroom suites, when needed, could respond to the needs of these types of executive women. Each master bedroom suite would have a bedroom, a clothes closet, a place to work and a full bathroom.

#### *Housing for the work-from-home women*

For a variety of reasons, some women may need or want to work from home. Homes featuring a private office suite that allows these women to carry out the necessary work activities without interfering with the privacy of the home could serve the housing-and-work needs of these women. The private office suite, which would have direct access from the street through a shared entrance lobby that would provide independent access both to the home and the office suite, would have its own door, a clothes closet, a place to work and do business with clients, and a full bathroom.

### *Housing for single women who may want to share their housing with others*

For economic or companionship reasons, some single women may want to share their home with one of their peers while maintaining a maximum level of independence and privacy. Homes featuring two private self-contained bedroom suites, a shared home entrance lobby with a two-piece washroom, and a common area containing a full kitchen and a combined dining and living room, could satisfy the housing needs of these women. The home entrance lobby would be a key design component of the home and must provide the level of privacy that is required between the occupants of the self-contained bedroom suites and between visitors and occupants of the self-contained bedroom suites. The home entrance lobby and the common area containing the kitchen and combined dining and living room would usually be located in the central area of the home, between the two self-contained bedroom suites. Each of the self-contained bedrooms suites would have a bedroom, a full bathroom, a storage and utility room, a private outdoor living area and its own "front door" with direct access from the home entrance lobby. The common area containing the kitchen and the combined dining and living room would also have its own "front door," with direct access from the home entrance lobby.

### *Housing for single women, lone-mothers or widows who want to live close to family and friends*

For economic or companionship reasons or for convenient and ready access to informal support, some single women, lone-mothers or widows may want to live close to family and friends, while maintaining a maximum level of independence and privacy. Secondary suites —such as accessory apartments and bi-family houses— could satisfy the housing needs of these women. An accessory apartment is a self-contained home built within a single-detached house, and provided with its own private entrance, usually through an entrance lobby that is shared with the house. A bi-family house is a large home that contains two self-contained semi-detached houses; one of these houses is usually a 2-storey, 3 or 4 bedroom house; the other is a single floor, 1 or 2 bedroom house which has its own front entrance from the street and a municipal address.

### *Housing for women in their retirement*

Older women who have retired from work, live alone, are part of an empty-nester household, have difficulty with climbing stairs and live in a 2-storey single-detached house that is difficult to maintain, may want to consider moving to a smaller home —such as a bungalow— which provides for an easier and more convenient lifestyle, reduced home maintenance and sustained independence. A bungalow is a single storey, 1-or- 2-bedroom house that is specifically designed to reduce home maintenance and facilitate an easier and independent lifestyle; it can be a detached, semi-detached or a town house and is usually located in a condominium development. Bungalows that have an office suite and offer floor layouts which provide occupants (when there are more than one) with opportunities to enjoy some privacy among themselves, seem to be the most promising in the market place. An office suite, such as the one described above under *Housing for the work-from-home women*, could be used alternatively as an office suite or as a guest-suite for visiting family members and friends.

### *Housing for women with changing needs*

For increased accessibility, adaptability and affordability in the home, some women may want to consider FlexHousing™, a concept in housing that incorporates, at the design and construction stages, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants. The intention of FlexHousing™ is to allow homeowners to occupy a dwelling for longer periods of time, perhaps over their entire lifetimes, while adapting to changing circumstances and meeting a wide range of needs.<sup>133</sup>

### *Housing for women in the sandwich generation*

Many baby boom women delayed having their children until they were well established in their professional careers. This is resulting in an increasing number of baby boom women between the ages of 46 and 65 years, who are finding themselves having to care for their dependent children at the same time that they are having to care for their older parents. Known as the women in the sandwich generation, these women, who are also facing the challenge of balancing their family obligations and work responsibilities at the same time, need to live in an environment that is supportive of their needs. This means that they need to live in communities that provide them with opportunities to: a) access the types of support services they need to be able to play their dual care giving role; and b) live in a variety of housing options, ranging from those that can enable them to live close to their aging parents to those that can enable them to work from home.

### *Impact on communities*

Housing the Baby-Boom Generation beginning in the late 1960s involved a large surge in construction, especially relative to the stock of existing housing. In the first half of the 1970s, housing starts added over 3% (and in some years almost 4%) to the housing stock. Growth was interrupted by prohibitively high interest rates and recession in the early 1980s, but resumed with better job prospects and cheaper credit. By 1987, new starts constituted over 2.5% of the stock. By the early 1990s, however, most boomers had been housed (although not exclusively in owner-occupied dwellings).<sup>134</sup>

There is no doubt that the nearly 4.8 million baby boom women will continue to have significant impacts on the way our communities work. Communities will have to respond by adopting planning and development strategies to address the wide ranging needs of these women, and to help them realize their full potential. In spite of their highly heterogeneous nature, baby boom women have a common ground in terms of their community demands: they all want communities that provide them with opportunities to enjoy a high quality of life by enabling them to access the types of support services they need; live in a variety of housing options according to their needs; walk, bike or take convenient public transportation to go to the places they most frequently need to go every day, such as work, schools, grocery stores, shopping malls, parks and recreational areas, hospitals, and health and fitness facilities; and be safe and secure.

## Baby-Bust Generation — Canadians born between 1966 and 1974

### *Highlights*

- The Baby-Bust (BBust) Generation is the 3<sup>rd</sup> largest of the seven generations discussed in this article

- The average number of persons per household in Canada was 3.7 in Census year 1966, 3.5 in Census year 1971 and 3.1 in Census year 1976<sup>135</sup>
- In 1966, at the height of this generation, the TFR was 2.8 children per woman,<sup>136</sup> and the annual births were nearly 373,626.<sup>137</sup>
- In 2006, the nearly 2 million women of this generation made up roughly 6.3% of the Canadian population
- The women in this generation were between 32 and 40 years of age in 2006, and will be between 37 and 45 by the end of 2011

### *Living alone*

In 2006, nearly 8% of the women in the Baby-Bust Generation living in private households were living alone. This percentage is an approximation based on the following Census data for the 30 to 39 age group (as the *Living alone* Census tabulation for the 32 to 40 age group is not readily available in the existing literature): In 2006, a total of 4,194,115 Canadians aged 30 to 39 were living in private households. Of these 51% (or 2,150,550) were women and 49% (or 2,043,555) were men. Of the 2,150,550 women, 7.7% (or 165,670) were living alone; and of the 2,043,555 men, 12.8% (or 261,110) were living alone.<sup>138</sup>

### *Types of housing tenure and types of dwellings*

In 2006, Canada's private households in which women of the Baby Bust Generation were the primary household maintainers held the following types of housing tenure and occupied the following types of dwellings:<sup>139</sup>

#### *Housing tenure*

*Fifty-nine per cent of the households owned their home.* In fact, of the total (owners + renters) 756,580 households in which women of the Baby-Bust Generation were the primary household maintainers, 446,730, or 59.05%, owned their home, and 309,850, or 40.95% were renters. In contrast, of the total 1,259,700 Canadian households in which men were the primary household maintainers, 877,545, or 69.66 per cent, owned their home; and only 382,155, or 30.34 per cent, were renters.

#### *Types of dwellings occupied by owner households*

*Just over 69% of the households that owned their homes lived in single-detached houses.* Actually, of the total 446,730 Canadian households in which women of the Baby-Bust Generation were the primary household maintainers, 310,475, or 69.5 per cent, lived in single-detached houses; 45,210, or 10.12 per cent, lived in apartment buildings; and 91,045, or 20.38 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Nearly 65% of the households that owned their home and lived in apartments, lived in apartment buildings that had fewer than five storeys.* In fact, of the 45,210 home owner households that were living in apartment buildings, 15,885, or 35.14%, lived in apartment buildings that had five or more storeys. The remaining 29,325, or 64.86%, were living in apartment buildings that had fewer than five storeys.

### *Types of dwellings occupied by renter households*

*Nearly 59% of the households that were renters, lived in apartment buildings.* Indeed, of the total 309,850 Canadian renter households in which women of the Baby-Bust generation were the primary household maintainers, 46,760, or 15.09%, lived in single-detached houses; 182,390, or 58.86%, lived in apartment buildings; and 80,700, or 26.05 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Just over 72% of the households that rented their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the total 182,390 renter households that were living in apartment buildings, 50,300 households, or 27.58%, lived in apartment buildings that had five or more storeys. The remaining 132,090, or 72.42%, were living in apartment buildings that had fewer than five storeys.

### *Who are the women of the Baby-Bust Generation?*

The nearly 2 million women of the Baby-Bust Generation are highly educated relatively to previous generations and make up an important component of Canada's labour force. They went to university at the time when full-time university enrolment rates for women in Canada were rising dramatically. By 1989, when the youngest women of the Baby-Bust Generation were roughly 23 years old, there were more women enrolled full time at Canadian universities than men, and the percentage of women continued to grow into the late 1990s, a period of time in which the oldest women of the Baby-Bust Generation were turning 24 years of age.<sup>140</sup>

The women of the Baby-Bust Generation grew up during Canada's 1981-1982 and 1990-1992 recessions and recoveries.<sup>141</sup> The youngest of them were between 5 and 8 years old during the 1981-1982 recession, and between 16 and 18 during the 1990-1992 recession; and the oldest between 15 and 16 during the 1981-1982 recession, and between 24 and 26 during the 1990-1992 recession. "These two recessions, which were discussed earlier in this article in the section dealing with the *Baby-Boom Generation*, caused severe downturns in the Canadian economy, involving large drops in GDP, business investment and employment."<sup>142</sup>

### *Impacts on housing*

The women of the Baby-Bust Generation have already had important impacts on the housing market. For instance, "from 1997 to 2003, couples in their thirties accounted for the largest proportion (40%) of first-time home buyers, because they were more likely to have formed independent households and there were simply more of them."<sup>143</sup>

### *What are the likely housing trends as households of the Baby-Bust Generation grow older?*

By year 2025-2026, the women of the Baby-Bust Generation will be between 51 and 60 years old—the same age the women of the older group of the Baby-Boom Generation were in 2006. If by this time, the women of the Baby-Bust Generation establish the same type of housing trends as the women of the older group of the Baby-Boom Generation did in 2006, we will likely see



the following housing trends among the households in which women of the Baby-Bust Generation are the primary household maintainers:<sup>144</sup>

### *Housing Tenure*

*The proportion of owner households will increase gradually from 2006 to 2026* —For instance, the proportion of owner households in which women of the Baby-Bust Generation are the primary household maintainers will grow from 59%, in 2006, to 68% by 2026, when these households reach the ages between 51 and 60 years.

*As the proportion of owner households increases, the proportion of renter households will decrease commensurably from 2006 to 2026*—For example, the proportion of renter households in which women of the Baby-Bust Generation are the primary household maintainers will decrease from 41%, in 2006, to 32% by 2026, when these households reach the ages between 51 and 60 years.

### Types of dwellings

We will probably see the following additional trends between 2006 and 2026:

1. The proportion of owner households living in single-detached houses will decrease from nearly 70% to roughly 68%
2. The proportion of renter households living in single-detached houses will decrease from nearly 15% to roughly 11%
3. The proportion of owner households living in apartment buildings will increase from roughly 10% to nearly 12%
4. The proportion of renter households living in apartment buildings will increase from 59% to roughly 69%
5. The proportion of owner households living in "other dwellings," which was roughly 20% in 2006, will remain the same by 2026
6. The proportion of renter households living in "other dwellings" will decrease from 26% to nearly 20%

### Moving from current home

Based on the six housing trends noted above, the following moves regarding types of tenure and types of dwellings are also likely to occur:

1. Nearly 2 percentage points of owner households living in single-detached houses will move to condominium apartment buildings, and
2. About 4 percentage points of renter households living in single-detached houses and 6 of renter households living in "other dwellings" will move to renter apartment buildings

Another possible housing trend —perhaps the most important to consider!

In 2006, of Canada's total private renter and owner households in which *women* of the Baby-Bust Generation were the primary household maintainers, 59% were owner households. By comparison, in the same year, of Canada's total renter and owner households in which *men* of the

Baby-Bust Generation were the primary household maintainers, nearly 70% were owner households.<sup>145</sup>

If over the years to come, Canadian women in general continue to reach towards a state of homeownership parity with men, we will likely see an increasing number of households in which women of the Baby-Bust Generation are the primary household maintainers pursue further homeownership. This, in turn, could result in a steady and gradual demand for housing. Baby bust women will most probably be looking for a range of housing options that is very similar to the one described above in the section *The women of the Baby-Boom Generation*.

### *Impacts on communities*

The women of the Baby-Bust Generation are currently having important social and economic impacts on communities across Canada through their ongoing activities, such as advancing in their working careers, establishing new social networks, participating in recreational and fitness activities, forming new households, buying or renting new homes and, some, caring for their growing families. These, coupled with their continued desire to thrive in society, will prompt further economic growth, and improvements in a wide range of community services and facilities in the future.

## Echo Generation —Canadians born between 1975 and 1995

### *Highlights*

- The Echo Generation is the 2<sup>nd</sup> largest of the seven generations discussed in this article
- The average number of persons per private household in Canada was 3.1 in Census year 1976,<sup>146</sup> 2.7 in 1991 Census year, and 2.6 in Census year 1996.<sup>147</sup>
- In 1990, at the height of the Echo Generation, the TFR was 1.7 children per woman,<sup>148</sup> and there were 404,700 births.<sup>149</sup>
- In 2006, the just over 4.3 million women of this generation made up roughly 14% of the Canadian population
- The girls and women of this generation were between 11 and 31 years of age in 2006. By the end of 2011, they will all be women aged between 16 and 36 years.

### *Two age groups*

The girls and women of the Echo Generation consist of two distinct age groups, the older group, aged 25-to-31 in 2006, and the younger group, aged 11- to-24 in 2006. Accordingly, the discussions below will be addressing the particular circumstances of each of these two age groups separately. However, as there is no primary household maintainers under age 15, the discussions about the younger group in the section *living alone*, and in all the sections dealing with housing and primary households maintainers, will be referring to people aged 15-to-24, instead of 11-to-24.

### *Living alone*

About 9% of the women in the older group of the Echo Generation (those aged 25-to-31 in 2006) living in private households were living alone in 2006. This percentage is an approximation based on the following Census data for the 25- to-34 age group, as a *Living alone* Census tabulation for the 25-to-31 age group is not readily available in the existing literature: In 2006, a total of 3,970,995 Canadians aged 25 to 34 were living in private households. Of these, 51% (or 2,033,755) were women and 49% (or 1,937,240) were men. Of the 2,033,755 women, 9% (or 181,920 ) were living alone; and of the 1,937,240 men, 13% (or 251,440) were living alone.<sup>150</sup>

By comparison, only 3.5% of the women in the younger group of the Echo Generation (those aged 15-to-24 in 2006 ) living in private households were living alone in 2006. In fact, in 2006, a total of 4,187,850 Canadians aged 15 to 24 were living in private households. Of these, 49% (or 2,053,385) were women and 51% (or 2,134,466) were men. Of the 2,053 385 women, only 3.5% (or 71,540) were living alone; and of the 2,134,465 men, close to 3.7% (or 77,880) were living alone.<sup>151</sup>

### *Types of housing tenure and types of dwellings*

In 2006, Canada's private households in which women of the Echo Generation were the primary household maintainers held the following types of housing tenure and occupied the following types of dwellings:<sup>152</sup>

#### *Housing tenure*

*Just over 41% of the households in the older group owned their home.* In fact, of the total (owners + renters) 524,370 households in which women of the older group of the Echo Generation (aged 25-to-31 in 2006) were the primary household maintainers, 217,165, or 41.41%, owned their home, and 307,205, or 58.59% were renters. In contrast, of the total 641,985 Canadian households in which men aged 25-to-31 in 2006 were the primary household maintainers, 325,130, or 50.64 per cent, owned their home; and 316,855, or 49.36 per cent, were renters.

*By comparison, 18 % of the households in the younger group owned their home.* In fact, of the total (owners + renters) 242,010 households in which women of the younger group of the Echo Generation (aged 15-to-24 in 2006) were the primary household maintainers, 43,610, or 18.02%, owned their home, and 198,400, or 81.98% were renters. In contrast, of the total 211,375 Canadian households in which men (aged 15-to-24 in 2006) were the primary household maintainers, 52,770, or 24.97 per cent, owned their home; and 158,605, or 75.03 per cent, were renters.

#### *Types of dwellings occupied by owner households*

*Just over 62% of the households in the older group that owned their home lived in single-detached houses.* In truth, of the total 217,165 households who owned their home, 135,525, or 62.41 per cent, lived in single-detached houses; 33,400, or 15.38 per cent, lived in apartment buildings; and 48,240, or 22.21 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*By comparison, only 54% of the households in the younger group who owned their home lived in single-detached houses.* In fact, of the total 43,610 households that owned their home, 23,445, or 53.76 per cent, lived in single-detached houses; 9,195, or 21.09 per cent, lived in apartment buildings; and 10,970, or 25.15 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.<sup>153</sup>

*Sixty-six per cent of the households in the older group that owned their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 33,400 home owner households that were living in apartments, 11,315, or 33.88%, lived in apartment buildings that had five or more storeys. The remaining 22,085, or 66.12%, were living in apartment buildings that had fewer than five storeys.

*By comparison, just over 71% of the households in the younger group that owned their home and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 9,195 home owner households that were living in apartments, 2,635, or 28.66%, lived in apartment buildings that had five or more storeys. The remaining 6,560, or 71.34%, were living in apartment buildings that had fewer than five storeys.

#### *Types of dwellings occupied by renter households*

*Just over 65% of the households in the older group that were renters, lived in apartment buildings.* Indeed, of the total 307,205 households that were renting their home, 36,445, or 11.86%, lived in single-detached houses; 201,075, or 65.46%, lived in apartments; and 69,685, or 22.68 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*By comparison, just over 70% of the households in the younger group that were renters, lived in apartment buildings.* Indeed, of the total 198,400 households that were renting their home, 19,445, or 9.8%, lived in single-detached houses; 139,575, or 70.35%, lived in apartment buildings; and 39,380, or 19.85 per cent, lived in other dwellings, such as semi-detached houses, row houses, flats in duplex apartments, mobile homes and other single-attached houses.

*Just over 75% of the households in the older group that rented their homes and lived in apartment buildings, lived in apartment buildings that had fewer than five storeys.* Indeed, of the 201,075 renter households that were living in apartment buildings, 50,095 households, or 24.91%, lived in apartment buildings that had five or more storeys. The remaining 150,980, or 75.09%, were living in apartment buildings that had fewer than five storeys.

By comparison, just over 77% of the households in the younger group that rented their homes and lived in apartments, lived in apartment buildings that had fewer than five storeys. Indeed, of the 139,575 renter households that were living in apartments, 31,870 households, or 22.83%, lived in apartment buildings that had five or more storeys. The remaining 107,705, or 77.17%, were living in apartment buildings that had fewer than five storeys.

#### *Who are the girls and women of the Echo Generation?*

The girls and women of the Echo Generation (aged 11-31 in 2006) grew up in a period characterized by changes in the labour market and two economic recessions. Self-employment

and service-sector employment, both of which tend to offer lower earnings, increased between 1977 and 1997. The 1980s and 1990s also recorded increases in the proportion of dual-income families, highlighting women's increased attachment to the labour force and the need for more than one income to support a family.<sup>154</sup>

The two economic recessions (1981-1982 and 1990-1992), which were discussed earlier in this article in the sections dealing with the *Baby-Boom and the Baby-Bust* generations, caused severe downturns in the Canadian economy, involving large drops in GDP, business investment and employment."<sup>155</sup>

Many of the girls and women of the Echo Generation were also affected by a third downturn in the economy: the 2008-2009 recession. In fact, during this recession the first-year and last-year women of the older group of the Echo generation were respectively 33-34 and 27-28 years of age, and the first-year women and last-year girls of the younger group were respectively 26-27 and 13-14 years of age.

The 2008-2009 recession was a severe economic downturn, involving large drops in GDP, business investment and employment, but it was less severe than those starting in 1981 and 1990. By 2010, the major macroeconomic indicators of real GDP and employment had recovered their losses posted during the 2008-2009 recession. The return to pre-recession levels signified that the recovery portion of the business cycle was complete and the expansion phase had began. The global economic downturn which began in 2008 was the most severe and synchronized since the 1930s. Canada was the only G7 nation to have recouped its losses from the 2008-2009 recession.<sup>156</sup> As the global economic downturn continues through 2011, it remains to be seen how it would further affect Canada—and the women of the Echo Generation—in the future.

Of all the girls and women of the Echo Generation (aged 11-31 in 2006), the last-year women of the older group and the first-year women of the younger group were born during the first recession. The first-year girls of the older group were between 6 and 7 years old during the first recession and, when they became women, between 15 and 17 during the second recession. The last-year girls of the younger group were just between 3 and 5 years old during the second recession.

Compared with women of previous generations, the women of the Echo Generation (aged 15-31 in 2006) are more highly educated. "Beginning in the 1970s, women enrolled increasingly in male dominated fields of study such as law, engineering and medicine. By 1989, there were more women enrolled full time at Canadian universities than men, and the percentage of women had continued to grow into the late 1990s."<sup>157</sup>

The women of the Echo Generation (aged 15-31 in 2006) are an important share of the young adult population (those between 18 and 34 years of age). Young adults are a highly heterogeneous group, reflecting the rapidly growing ethnic diversity of the Canadian population over the last 30 years: almost one in 5 is foreign-born, one in 6 is a member of a visible minority group; they are also the most mobile group in the population—about one in four had moved in the year prior to the 2001 Census—as they actively seek out new education and employment opportunities and form their own households; and they are also more likely to live in one of Canada's largest cities where education and job opportunities tend to be more abundant.<sup>158</sup>

According to Statistics Canada, women generally go through the major transitions to adulthood at a younger age than men. They are more likely to leave home, marry and have children at a younger age. In 2001, for example, 60% of men and 73% of women aged 25 were no longer living with their parents, compared with 78% of men and 89% of women aged 25 in 1971. Many social and economic factors have contributed to the delay in transitions to adulthood over time. Young adults today have a big incentive to continue their schooling beyond secondary completion for economic reasons.<sup>159</sup> However, not only are today's young adults leaving home at later ages than their parents' generation, but they are also more likely to be returning.<sup>160</sup>

In fact, over the last two decades, one of the trends for young adults has been their growing tendency to remain in, or return to, the parental home. This trend has continued during the past five years. For example, in 2006, 43.5% of the 4.0 million young adults aged 20 to 29 either stayed in the parental home or moved back in, up from 41.1% in 2001. Among young adults aged 20 to 24, 60.3% were in the parental home in 2006, up from 49.3% in 1986. By comparison, of the young adults aged 25 to 29, 26.0% were in the parental home in 2006, up from 15.6% two decades earlier.<sup>161</sup>

The findings of a recent Statistics Canada article suggest that the division of labour and role expectations for men and women are continuing to evolve, and that this may be especially true for *young adults born between 1980 and 1995*, who grew up during a period of changing family dynamics and family formation. The article examined the changes in the participation in, and time spent on paid work and unpaid household work of young adults aged 20 to 29 from three generations: those born from 1957 to 1966; those born from 1969 to 1978; and *those born from 1981 to 1990*. The article found that compared with those born from 1957 to 1966 and those born from 1969 to 1978, *those born from 1981 to 1990* were the least likely to be married or living common-law and have children. *Those born from 1981 to 1990* were also the most likely to be still living at home with at least one parent. A further examination of men and women, aged from 20 to 29, in dual-earner couples confirmed the trend that spouses, in this age group, are increasingly sharing economic and domestic responsibilities. For instance, in 2010, women in dual-earner couples *born from 1981 to 1990* did 47% of couples' total paid work and 53% of couples' housework.<sup>162</sup>

The girls and women of the Echo Generation (aged 11-31 in 2006) also grew up in a knowledge-based era in which innovation in technology and communications revolutionized the way people live, think, create, communicate, entertain, socialize and work. Indeed, this has also been an era in which the world has become more connected and accessible to everyone than ever before. An era initially marked by the introduction of personal computers (1975), user-friendly computer operating systems, such as Microsoft Windows (1985), and the increasingly popular use of cellular phones (in the 1980s); and further continued with the availability of the public Internet in the 1990s, portable media players, such as the iPods (2001), digital video-and-music player and organizer computer applications, such as the iTunes (2003), online social networking services, such as Facebook (2004), information and blogging networking services, such as Twitter (2006), smart phones, such as the iPhones (2007), and tablet computers, such as the iPads (2010).

*What are the likely housing trends as households of the older Echo Generation grow older?*

By year 2022-2025, the women of the older group of the Echo Generation will be between 41 and 50 years old — the same age the women of the younger group of the Baby-Boomers Generation

were in 2006. If by this time, the women of the older group of the Echo Generation establish the same type of housing trends as the women of the younger group of the Baby-Boomers Generation did in 2006, we will likely see the following housing trends among the households in which women of the older group of the Echo Generation are the primary household maintainers:<sup>163</sup>

### *Housing Tenure*

*The proportion of owner households will increase gradually from 2006 to 2025*—For instance, the proportion of owner households in which women of the older group of the Echo Generation are the primary household maintainers will grow from 41%, in 2006, to 66% by 2025, when these households reach the ages between 41 and 50 years.

*As the proportion of owner households increases, the proportion of renter households will decrease commensurably from 2006 to 2025*—For example, the proportion of renter households in which women of the older group of the Echo Generation are the primary household maintainers will decrease from 59%, in 2006, to 34% by 2025, when these households reach the ages between 41 and 50 years.

### *Types of dwellings*

We will probably see the following additional trends between 2006 and 2025:

- The proportion of owner households living in single-detached houses will increase from nearly 62% to nearly 71%
- The proportion of renter households living in single-detached houses will increase from nearly 10% to roughly 14%
- The proportion of owner households living in apartment buildings will decrease from roughly 15% to nearly 9%
- The proportion of renter households living in apartment buildings will decrease from 70% to roughly 61%
- The proportion of owner households living in "other dwellings," which was roughly 22% in 2006, will decrease to nearly 20%
- The proportion of renter households living in "other dwellings" will increase from nearly 20% to nearly 25%

### *Moving from current home*

Based on the housing trends noted above under *Types of dwellings*, the following moves regarding types of tenure and types of dwellings are also likely to occur:

- Nearly 6 percentage points of households living in condominium apartment buildings will move to owning either single-detached houses or "other dwellings"
- About 9 percentage points of renter households living in apartment buildings will move to owning single-detached houses, or renting single-detached houses or "other dwellings"

*What are the likely housing trends as households of the younger Echo Generation grow older?*

By year 2022-2023, the women of the younger group of the Echo Generation (aged 15-24 in 2006) will be between 32 and 40 years old — the same age the women of the Baby-Bust Generation were in 2006. If by this time, the women of the younger group of the Echo Generation establish the same type of housing trends as the women of the Baby-Bust Generation did in 2006, we will likely see the following housing trends among the households in which women of the younger group of the Echo Generation are the primary household maintainers:<sup>164</sup>

### *Housing Tenure*

*The proportion of owner households will increase gradually from 2006 to 2023* —For instance, the proportion of owner households in which women of the younger group of the Echo Generation are the primary household maintainers will grow from 18%, in 2006, to 59% by 2023, when these households reach the ages between 32 and 40 years.

*As the proportion of owner households increases, the proportion of renter households will decrease commensurably from 2006 to 2023*—For example, the proportion of renter households in which women of the younger group of the Echo Generation are the primary household maintainers will decrease from 82%, in 2006, to 41% by 2023, when these households reach the ages between 32 and 40 years.

### *Types of dwellings*

We will probably see the following additional trends between 2006 and 2023:

- The proportion of owner households living in single-detached houses will increase from nearly 54% to nearly 70%
- The proportion of renter households living in single-detached houses will increase from nearly 12% to roughly 15%
- The proportion of owner households living in apartment buildings will decrease from roughly 21% to nearly 10%
- The proportion of renter households living in apartment buildings will decrease from 66% to roughly 59%
- The proportion of owner households living in "other dwellings," which was roughly 25% in 2006, will decrease to nearly 20%
- The proportion of renter households living in "other dwellings" will increase from nearly 23% to 26%

### *Moving from current home*

Based on the housing trends noted above under *Types of dwellings*, the following moves regarding types of tenure and types of dwellings are also likely to occur:

- Nearly 11 percentage points of households living in condominium apartment buildings, and 5 of owners living in "other dwellings" will move to owning single-detached houses, and



- About 9 percentage points of renter households living in apartment buildings will move to renting single-detached houses, renting "other dwellings," or owning single-detached houses

### *Impacts on housing and communities*

It is very apparent that the Echo Generation started to have an impact on the housing market in the mid 1990s, when the first-year members of the older group of the generation started to turn in their twenties. In fact, "from 1997 to 2003, the highest probability of buying a first home was among households in their twenties." But the impact of the Echo Generation continued to accelerate into the new Millennium. "According to the feature article in the 2005 *Canadian Economic Observer*, social and demographic forces, including the maturation of the Echo Generation, declining household size and rising immigration, increased the number of new households and the demand for housing over the first half decade of the new millennium. The boom intensified after 2001, amplified by declining interest rates."<sup>165</sup> Between 1995 and 2007, Canada experienced a sustained surge in dwelling starts. In fact, dwelling starts more than doubled from 110,933 in 1995 to 228,343 in 2007.<sup>166</sup>

In 2006, the roughly 4.3 million girls and women of the Echo Generation made up nearly 50% of the total Echo Generation (roughly 8.7 million people). They were close to 90% the size of their Baby-Boom counterparts and made up nearly 14% of the Canadian population. Based on these numbers alone, it is very apparent that as they continue to move into households of their own, the women of the Echo Generation will likely have at least as big an impact on housing and communities as their Baby-Boom counterparts did.

### *Housing*

The women of the Echo Generation will most likely be looking for housing that provides them with a sense of safety and security, is affordable, requires little maintenance, and is flexible enough and versatile to meet their unique and changing needs. Many will be looking for housing in which they can live on their own—owning freehold or in a condominium or renting. Others will be looking for housing they can share with their peers—either owning freehold or in a condominium or renting. For those sharing a home—which they will probably do for making their housing more affordable or for satisfying their desire to forming a non-family household, instead of living alone—there will be a need for homes in which all bedrooms in the home have their own private bathroom, thus enabling each of the people in the sharing household to have the privacy they need and want. These homes will also need to be designed so that each of the household members, and their visitors, can enter the home and use the common dining and living facilities without interfering with the privacy of the other members of the household.

As a result of these possible housing scenarios, the characteristics and dynamics of the demand for housing will most likely be different from what we have experienced in the past. The big challenge will be for the housing and planning industry to respond accordingly.

### *Communities*

The women of the Echo Generation will have increasingly important social and economic impacts on communities through their advancing in educational activities, initiating their

working careers, establishing new social networks, participating in entertainment and recreational and fitness activities, forming new households, and buying or renting or sharing new homes. These activities, coupled with their growing desire to succeed in society, will prompt further economic growth and prosperity in communities across the country.

The women of the Echo Generation will most likely be looking forward to live in communities that provide them with a sense of belonging and a sense of safety and security. Many will be looking forward to live in "downtown like" neighbourhoods where they can go from their home to the places they need to go every day, such as work, school and shopping, by simply walking, bicycling or taking the public transit. They will also be looking for mixed-use residential neighbourhoods—rich in nightlife—in which they have immediate access to parks, walking and jogging paths, fitness facilities, and restaurants and other places of entertainment where they can socialize with their peers on an ongoing basis.

#### *Correlation between people's age and type of neighbourhood they live in*

Current literature suggest that there is often a correlation between people's age and the type of neighbourhood in which they live in. As an example, in the City of Ottawa, and based on 2001 Census data, young adults in their twenties, represented 28% of the population of Downtown, the highest such concentration in Ottawa. Around the University of Ottawa, up to 58% of the population was in their 20s. High concentrations of people in this age group were also found around Carleton University, in the Inner Area (the older neighbourhoods surrounding the downtown core) and parts of Merivale (the neighbourhoods surrounding the Experimental Farm). There was also a concentration of the population in their twenties in the Kanata Town Centre, in the City of Kanata, a suburban community located just west of Ottawa. By comparison, the lowest percentage of people in their 20s was found in the rural area and the three suburban communities outside the City's Greenbelt: Kanata, Orleans and Barrhaven.<sup>167</sup>

#### *Correlation between young women and low maintenance housing*

Among Canada's large urban areas, Ottawa is the youngest with 47.1% of its population under 35. The fact that Ottawa has a young population that is more predominantly female than most other major cities could mean that Ottawa has a higher propensity for lower maintenance housing, both now and in the longer term. Market studies suggest that, due to costs and professional or family-related time constraints, female and younger homebuyers are less inclined to opt for larger and maintenance intensive homes.<sup>168</sup>

### The Millennium Generation—Canadians born between 1996 and 2011

#### *Highlights*

- The Millennium Generation is, so far, the 4<sup>th</sup> largest of the seven generations discussed in this article
- The average number of persons per private household in Canada was 2.6 in Census year 1996, 2.6 in Census year 2001 and 2.5 in Census year 2006<sup>169</sup>
- In 2008, Canada's total fertility rate (TFR) was 1.68 children per woman, edging up 1.3% from 1.66 in 2007. This is the highest TFR recorded since 1992, when it was 1.69<sup>170</sup>

- In 2006, the nearly 1.9 million girls of this generation made up roughly 6% of the Canadian population
- The girls in this generation were between 0 and 10 years of age in 2006. By the end of 2011, they will be between 5 and 15 years old

*Living alone*

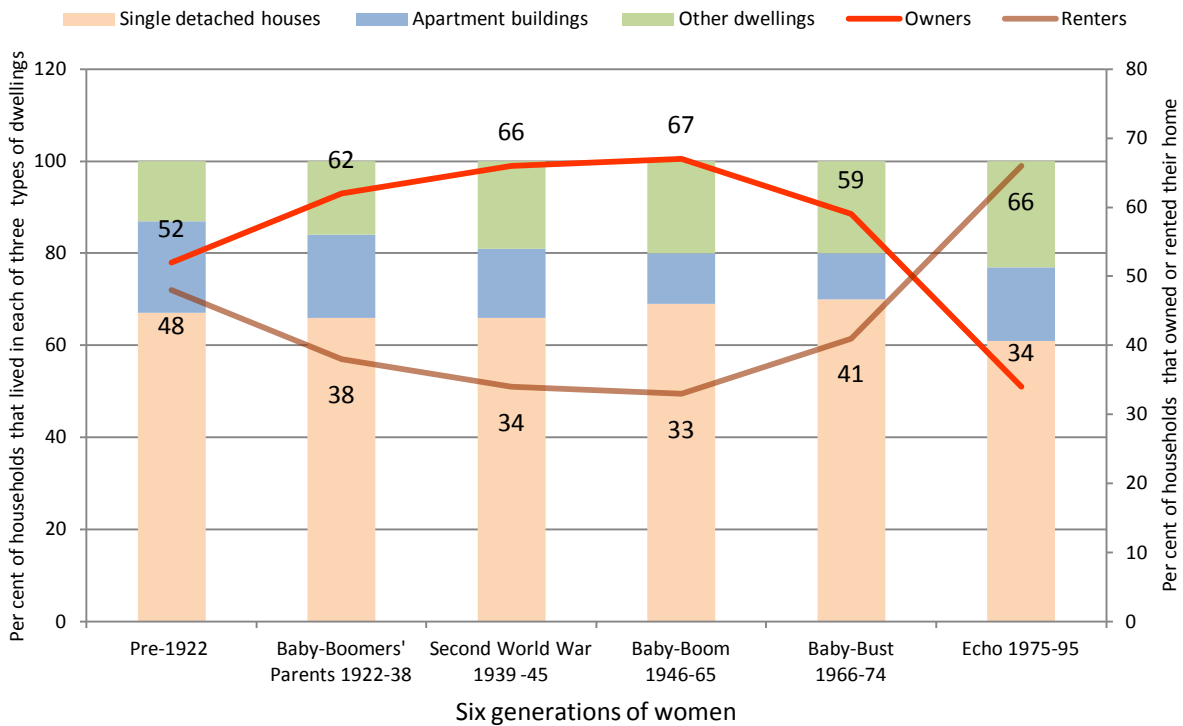
In 2006, none of the girls in the Millennium Generation living in private households were living alone. In fact, in the same year, a total of 5,562,525 Canadian boys and girls under 15 years of age were living in private households. Of these, 49% (or 2,714,380) were girls and 51% (or 2,848,150) were boys. Of the 2,714,380 girls and 2,848,150 boys, none was living alone.<sup>171</sup>

*Note to readers:*

*At this time, year 2011, it seems to be too early to discuss housing and community aspects related to the Millennium Generation because the girls of this generation, who will be only between 0 and 15 years old by the end of 2011, are too young to qualify as primary household maintainers.*

**The housing tenure and types of dwellings — across six generations of women**

**Chart 1: Distribution of the housing tenure and types of dwellings among households in which women were the primary household maintainers - Summary across generations  
Private households - Canada 2006**



**Chart 1** —Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 2011. Age Groups of Primary Household Maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006 Census - 20% Sample Data

Chart 1 shows a summary of the distribution of the housing tenure and types of dwellings among households in which women of six different generations were the primary household maintainers in 2006. Across the six generations, the red line represents the per cent of homeowner households, the brown line represents the per cent of renter households, and the tri-coloured bars show the per cent of *homeowner households* that lived in each of three types of dwellings.

BB women had the highest rate of homeownership (67%), followed in order by the women of the Second WW generation (66%), the BBP generation (62%), the BBust generation (59%), the Pre-1922 generation (52%), and the Echo generation (34%).

At their age, the women of the Pre-1922, BBP and Second WW generations may have already experienced their highest level of homeownership in their lifetime. By contrast, the women of the BB, BBust and Echo generations are most likely to increase their homeownership rates in the years to come

### Women living alone — implications for housing and communities

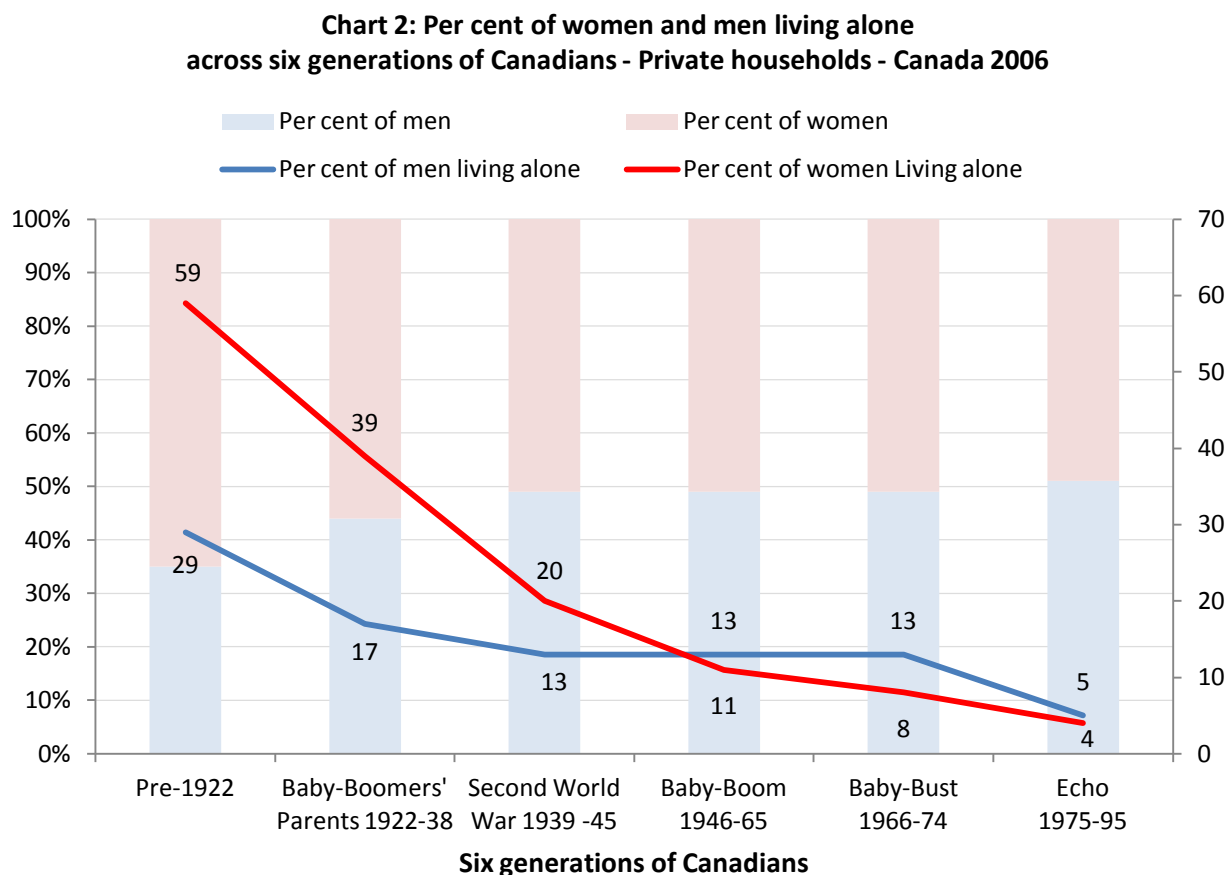
In 2006, one-person households accounted for 26.8% of all Canadian households, up from 25.7% five years earlier. In the same year, just under half (47.8%) of Canadians who lived alone owned their accommodation, while just over half rented it. Women who lived alone continued to have a higher homeownership rate than their male counterparts, 48.7% compared with 46.7% for men.<sup>172</sup>

Table 6 shows the numerical and percentage distribution of the population of men and women, and of men and women living alone, across six of the seven generations of Canadians born in the past 100 years.

Table 6 Distribution of men and women living alone Across six of the seven generations of Canadians born in the past 100 years (pre-1922 to 2011) Private households — Canada 2006						
Generation	Total men + women	Total men + women living alone	Total men	Men living alone	Total women	Women living alone
Pre-1922 Age 85+	365,175 100%	177,475 48.59%	126,275 34.58%	36,400 28.83%	238,900 65.42%	141,075 59.05%
Baby-Boomers' Parents Age group 64-84 (65-84)*	5,419,050 100%	1,605,975 29.63%	2,394,160 44.18%	415,945 17.73%	3,024,900 55.82%	1,190,030 39.34%
Second WW Age group 61-67 (60-64)*	1,568,350 100%	264,600 16.87%	768,730 49.01%	103,275 13.44%	799,620 50.98%	161,325 20.17%
Baby Boom Age group 41-60 (40-59)*	9,582,600 100%	1,137,570 11.87%	4,694,050 48.98%	613,980 13.07	4,888,545 51.01	523,585 10.71%
Baby Bust Age group 32-40 (30-39)*	4,194,115 100%	426,785 10.17%	2,043,555 48.72%	261,110 12.80%	2,150,550 51.28%	165,670 7.70%
Echo Age group 15-31 (15-29)*	8,282,040 100%	384,585 4.64%	4,193,325 50.63%	208,655 4.98%	4,088,720 49.37%	175,925 4.30

**Table 6** —Source: Statistics Canada. 2006. "Household Living Arrangements (11), Age Groups (20) and Sex (3) for the population in Private Households of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census" - 20% Sample Data. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-553-XCB2006018 (Canada, Code01). Retrieved on May 24, 2011, from: <http://www.statcan.gc.ca> —Note: The population and percentages for all the generations, except for the Pre-1922 generation, are approximations based on Census data available for the closest age groups, shown in parenthesis.

In Chart 2, we can see the graphic distribution of men and women across the six generations (bi-coloured bars in the background), the percentages of women living alone (red line) and the percentages of men living alone (blue line). The women of the Pre-1922 Generation had the highest percentage of women living alone (59%), followed in order by the BBP Generation (39%), the Second WW Generation (20%), the BB Generation (11%), the BBust Generation (8%), and the Echo Generation (only 4%).



**Chart 2** —Source: Statistics Canada. 2006. "Household Living Arrangements (11), Age Groups (20) and Sex (3) for the population in Private Households of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census" - 20% Sample Data. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-553-XCB2006018 (Canada, Code01). Retrieved on May 24, 2011, from: <http://www.statcan.gc.ca> — Note: The percentages for all the generations, except for the Pre-1922 generation, are approximations based on Census data available for the closest age groups to the age groups of the generations.

Among the three younger generations (BB, BBust and Echo), the proportion of women living alone was marginally lower than the proportion of their men counterparts. However, starting at the BB Generation, the situation began to reverse and the proportion of women living alone grew dramatically higher and higher and higher than the proportion of men living alone through each of the three older generations (Second WW, BBP and Pre-1922).

Women who live alone do have implications for housing and communities. As compared to women who live in larger households, women who live alone often have less economic resources, fewer social supports and higher feelings of insecurity and isolation; need smaller living spaces and a wide range of housing options that can enable them to live on their own, with their peers, or near their peers, and to rent, own or co-own their home; need to live in communities —with increased safety, security and high connectivity— which allow them to have easy access to social support from family and friends and to community-based networks that can bring them together so that they can socialize with other people; and require a unique range of home and community services that can help them maintain a high quality of life.

**Women's impacts on communities — generation by generation & across the generations**

As discussed, it is very apparent that women’s impacts on communities will only be increasing as we move into the future, and that these impacts will result in the need and demand for a wide range of housing options and community services. It is also clear that communities —cities, towns, villages and neighbourhoods— will need to be aware of the types of community attributes that women will most likely be looking for, when considering the types of communities they want to live-in. While all the women across the various generations will have a common ground in terms of the community attributes they will be looking for (right column of Table 6), the women of each of the generations will also have their own specific ideas about the types of community attributes that would benefit them the most (left column of Table 6). You, the reader of this article, should be aware that the community attributes outlined in the left column of Table 6, are just examples, and that none of them should be interpreted as being exclusive of a given generation, but rather, also possibly applicable to other generations. In addition, all the attributes outlined in the same table should be interpreted as also applicable to men.

Table 6 Key community attributes women will most likely be looking for	
Generation by generation	Across the generations
Pre-1922 women will most likely be interested in secure, safe, crime-and-ice-free sidewalks; resting places along pedestrian routes and safe street crossings; housekeeping services, meals on wheels, grocery-store shuttle services; social, companionship and religious programs; accessible public transportation; and supportive housing options in case they can no longer remain in their current homes.	Women, across all the generations will have a common ground: they will all want to live in communities that provide them with a sense of belonging and with the opportunities to enjoy a high quality of life by enabling them to live
BBP women would be particularly keen in living in communities that are accessible, and supportive of their overwhelming desire to live independently for as long as possible by providing them with the necessary continuum of housing and support service choices. This continuum should allow them either to live for their lifetime in the homes where they have been living for many years, or to "relocate" (if necessary) to other housing choices that can better satisfy their needs.	
Second WW women will most likely be seeking communities where they can walk from their home to visit family and friends, see their doctor and do their daily grocery shopping; participate	

<p>in social, educational and recreational activities, and work as volunteers. Those living alone and in single-detached houses will most likely need snow removal and lawn-care services.</p>	<p>in a variety of housing options, be safe and secure, access the types of community services they need, and walk, bike or take convenient public transportation to go to the places they most frequently need to go every day, such as schools, work, grocery stores, shopping malls, parks and recreational areas, places for entertainment, fitness centres, and medical and health facilities.</p>
<p>Baby boom women will be particularly interested in living in communities where they can pursue their professional careers, or their retirement and hobbies; walk or drive short distances to visit their nearby-living aging parents and grown-up children. They might also be interested in living in a community where they can walk or jog everyday of the week to keep themselves fit and healthy. Those living alone in single-detached houses might also be keenly interested in having their snow removed and/or their lawn cared-for for pay. Yet others might want to live in a community close to universities or colleges where their children can go for their higher education.</p>	
<p>Baby-Bust women will be particularly interested in communities that offer good employment opportunities, children day-care centres, and primary and secondary education schools. They might also be interested in living in a community that offers plenty of opportunities for fitness, social, civic and educational engagement.</p>	
<p>Echo women will particularly be looking forward to live in "downtown like," mixed-use residential neighbourhoods —rich in nightlife— in which they can have immediate access to parks and walking and jogging paths, fitness facilities, restaurants, bars, cafes and other places of entertainment where they can socialize with their peers on an ongoing basis. Schools and day care centres for their children, and employment opportunities for themselves will most likely be in their community priority list.</p>	

**Women VS men — impacts on housing across the generations**

Women's remarkable impacts on housing, as compared to men's, are also being recorded in Canadian statistics. Examples can be seen as one compares levels of homeownership in year 2006 among primary household maintainers across six of the seven generations of Canadian men and women born over the past 100 years (Table 2).

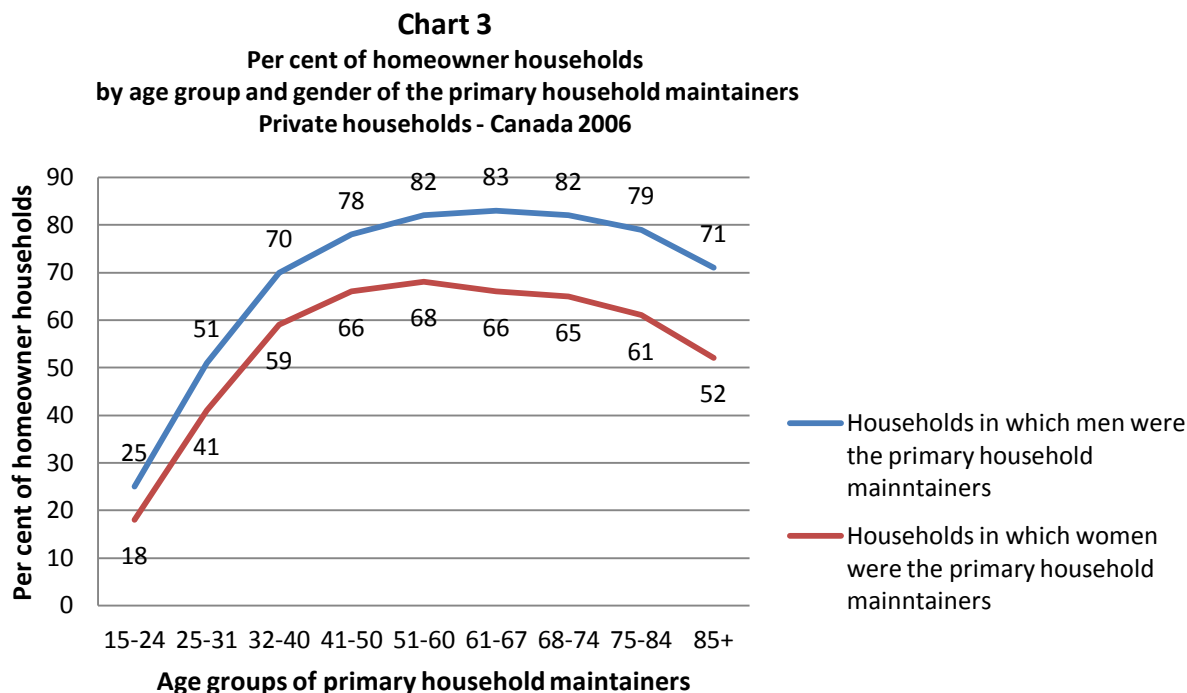
*Please note that in the following discussions the terms "households in which women are the primary household maintainers" and "households in which men are the primary household maintainers," will often be replaced with the terms "women-led households" and "men-led households."*

**Example number 1**

In 2006, there were 4,708,875 private women-led households in Canada; of these, 2,771,865 (59%) owned their home. By comparison, in the same year, there were 7,679,410 private men-led households; and of these, 5,737,915 (or 75%) owned their home.<sup>173</sup> By examining the individual homeownership trajectories of these two types of households by age-groups of the primary household maintainers (Chart 3), one can observe the following trends and based on them offer two conclusions:

*Trend one:* —throughout all the age groups, the percentages of men-led homeowner households were higher than the percentages of women-led homeowner households.

*Trend two:* —the percentage of homeownership among men-led households rose quickly from about 25% to 70%, between age groups 15-24 and 32-40 of the primary household maintainers, then it continued to climb at a slower pace until it peaked at 83% at ages 61-67; afterwards, it declined to 82% at ages 68-74, and thereafter it further declined to about 79% at ages 75-84. The rate remained at 71% at age 85+ of the primary household maintainers.



**Chart 3** — Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 11, 2011, Age Groups of Primary Household maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006, Census – 20% sample Data

*Trend three:* —the homeownership rate among women-led households rose quickly from 18% to 59%, between age groups 15-24 and 32-40 of the primary household maintainers, then it continued to climb at a slower pace until it peaked at 68% at ages 51-60; afterwards, it declined to the mid-60s, at ages 68-74, and then, it further declined to about 61% at ages 75-84. The rate remained at 52% at ages 85+ of the primary household maintainers.

*Trend four:* —the smallest gap between the percentage trajectories of the men-led households and the women-led households, was seven percentage points and occurred at ages 15- 24. By comparison, the largest gap was 19 percentage points and occurred at age 85+.

*Trend five:* —the households in which *women of the younger generations are the primary households maintainers* had the best chances to reach homeownership parity with their men's households counterparts.



*Conclusion one:* —as women continue to rise in society— it is very reasonable to think that an increasing number of women-led households will lead their way towards reaching homeownership parity with their men-led households counterparts. It is also very reasonable to think that it will be the women-led households in which the primary household maintainers are the youngest, say those between 15 and 40 years of age, who will have the earliest and best chances to reach homeownership parity with their men-led households counterparts.

*Conclusion two:* an increasing number of *homeowner households* in which women are the primary household maintainers will mean growing demands for housing in the future.

There is, however, a *caveat which temporarily concerns the validity of the latter conclusion:* will households in which men are the primary household maintainers carry their current share of homeownership into the future, or will they progressively lose some of it as the homeownership share among their women's households counterparts increases?

### ***Example number 2***

In 2006, there were 2,771,865 private women-led homeowner households in Canada; of these, 1,873,540 (or nearly 68%) lived in single-detached houses. By comparison, in the same year, there were 5,737,915 private men-led homeowner households; and of these, 4,455,665 (or nearly 78%) lived in single-detached houses.<sup>174</sup> By examining the individual percentage trajectories of these two types of households by age-groups of the primary household maintainers (Chart 4), one can observe the following trends and based on them offer two conclusions:

*Trend one:* — throughout all the age groups, the percentages of households that lived in owned single-detached were higher among men-led households than they were among women-led households.

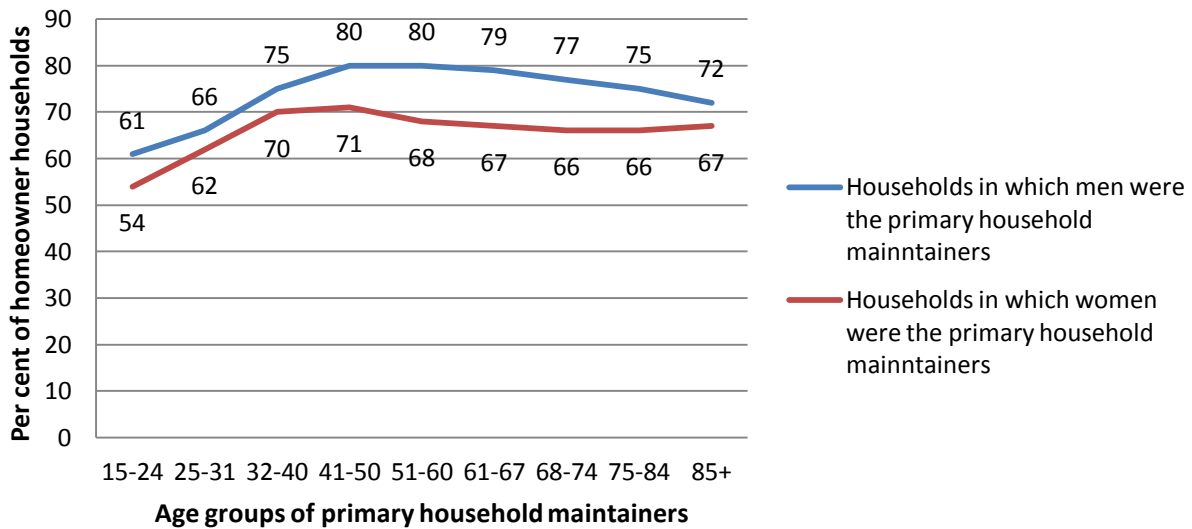
*Trend two:* — the percentage of men-led households rose quickly from 61% to 80%, between ages 15-24 and 41-50, then it peaked *at just over 80%, at ages 51-60*, and then gradually declined until it reached 72%, at ages 85+.

*Trend three:* — the percentage of women-led households rose quickly from 54% to 70% between ages 15-24 and 32-40, then it further climbed up at a much slower pace until it peaked at 71%, at ages 41-50; afterwards, it declined gradually until it reached the bottom at 66%, at ages 75-84, it then climbed up again gently slow to reach roughly 67%, at ages 85+.

*Trend four:* — the smallest gap between the percentage trajectories of men-led households and women-led households was 4-5 percentage points and occurred between ages 25-31 and 32-40. By comparison, the largest gap was 12 percentage points and occurred at between ages 51-60 and 61-67.

*Trend five:* — as women continue to rise in society— it may be reasonable to assume that over the years to come, an increasing percentage of women-led households will live in owned single-detached houses, and that this could lead towards homeownership parity between women-led and men-led households living in owned single-detached houses.

**Chart 4**  
**Per cent of homeowner households living in single-detached houses**  
**by age groups and gender of the primary household maintainers - Private**  
**households - Canada 2006**



**Chart 4** —Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 11, 2011, Age Groups of Primary Household maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006, Census – 20% sample Data.

*Conclusion one:* — women-led households, in which the primary household maintainers are between 25 and 40 years of age, will have the earliest and best chances to reach homeownership rate parity with their men-led household counterparts.

*Conclusion two:* — as women continue to rise in society— it may be reasonable to anticipate that women-led households in which the primary household maintainers are between 25 and 40 years of age, might prompt a gradual increase in the demand for single-detached houses in the future.

Nevertheless, an important question will remain unanswered for a while: will men-led households, in which the primary household maintainers are between 25 and 40 years of age, carry their current share of homeownership in single-detached houses into the future, or will they progressively lose some of it as the percentage of homeownership in single-detached houses among their women-led households counterparts increases?

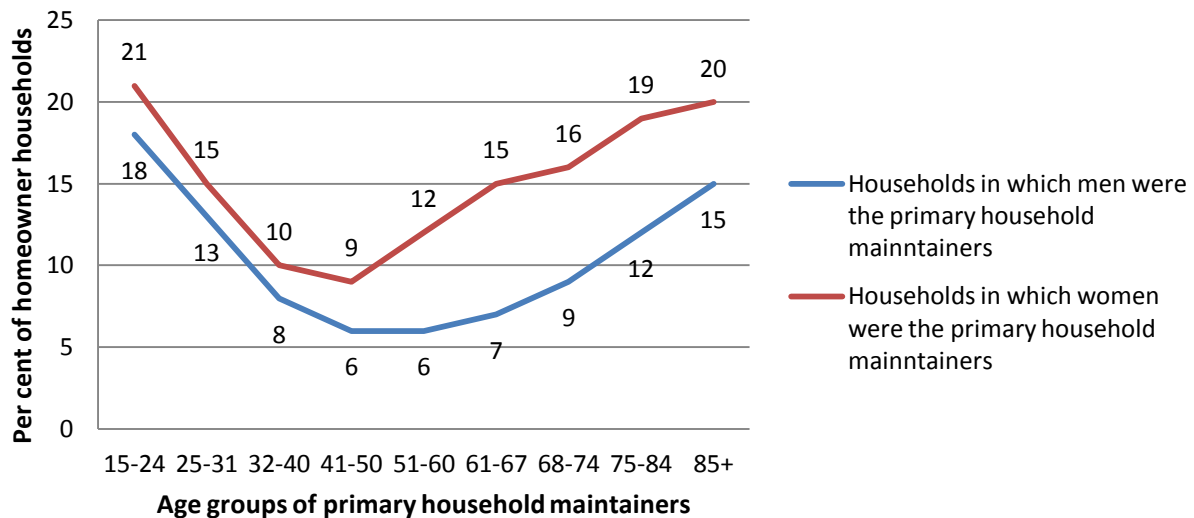
***Example number 3***

In 2006, there were 2,771,865 private women-led homeowner households in Canada; of these, 361,935 (or just over 13%) lived in apartment buildings. By comparison, in the same year, there were 5,737,915 private men-led homeowner households; and of these, 434,715 (or roughly 7.6%) lived in apartment buildings.<sup>175</sup> By examining the percentage trajectories of these two types of households by age-groups of the primary household maintainers (Chart 5), one can observe the following trends and based on them offer one conclusion:

*Trend one:*— throughout all the age groups, the proportion of homeowner households that lived in apartment buildings was higher among women-led households than it was among men-led households.

*Trend two:*— as women continue to rise in society— an increasingly higher percentage of women-led households might decide to live in condominium apartment buildings in the future.

**Chart 5**  
**Per cent of homeowner households living in apartment buildings**  
**by age group and gender of the primary household maintainers**  
**Private households - Canada 2006**



**Chart 5** — Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 11, 2011, Age Groups of Primary Household maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006, Census – 20% sample Data.

*Trend three:*— the percentage of women-led households declined quickly from 21% to 10% between ages 15-24 and 32-40, then it further declined at a much slower pace until it bottomed down at 9%, at ages 41-50; afterwards, it escalated rapidly from 9% to 20% between ages 41-50 and 85+.

*Trend four:*— the percentage of men-led households also declined very rapidly from 18% to 8% between ages 15-24 and 32-40, it then continued to decline at a slower pace to nearly 6%, at ages 41-50; afterwards, it plateaued at 6% between ages 41-50 and 51-60, and then it reversed its course to climb from 6% to 15% between ages 51-60 and 85+.

*Trend five:*— the smallest gap between the percentage trajectories of women-led households and men-led households was only 2 percentage points and occurred at ages 25-31 and 32-40. By comparison, the largest gap was 8 percentage points and occurred at ages 61-67.

*Trend six:*— two distinctly opposite trends can be observed, particularly among women-led households: 1) as the primary household maintainers grew older, from ages 15-24 to ages 41-50, an increasingly smaller percentage of households decided to live in condominium apartment buildings; and 2) as the primary household maintainers grew even older, from ages 41-50 to ages 85+, an increasingly greater percentage of households decided to live in condominium apartment buildings.

*Conclusion one:* — as women continue to rise in society— there are two important age-related scenarios to consider for the future: 1) women-led households in which the primary household maintainers are 41-50 years old or more will most likely prompt a higher demand for condominium apartment buildings; and 2) as the primary household maintainers of women-led households grow older, from ages 15-24 to ages 41-50, a decreasing proportion of these types of households might want to live in condominium apartment buildings while an increasing proportion of the same types of households might prefer to live in owned single-detached houses.

#### ***Example number 4***

In 2006, there were 2,771,865 private women-led homeowner households in Canada; and of these, 536,390 (or just over 19%) lived in "other dwellings." By comparison, in the same year, there were 5,737,915 private men-led homeowner households; and of these, 847,530 (or nearly 15%) lived in "other dwellings."<sup>176</sup> By examining the individual percentage trajectories of these two types of households by age-groups of the primary household maintainers (Chart 6), one can observe the following trends and based on them offer two conclusions:

*Trend one:* — throughout all the age groups, the proportion of households that lived in "other dwellings" was higher among women-led households than it was among men-led households.

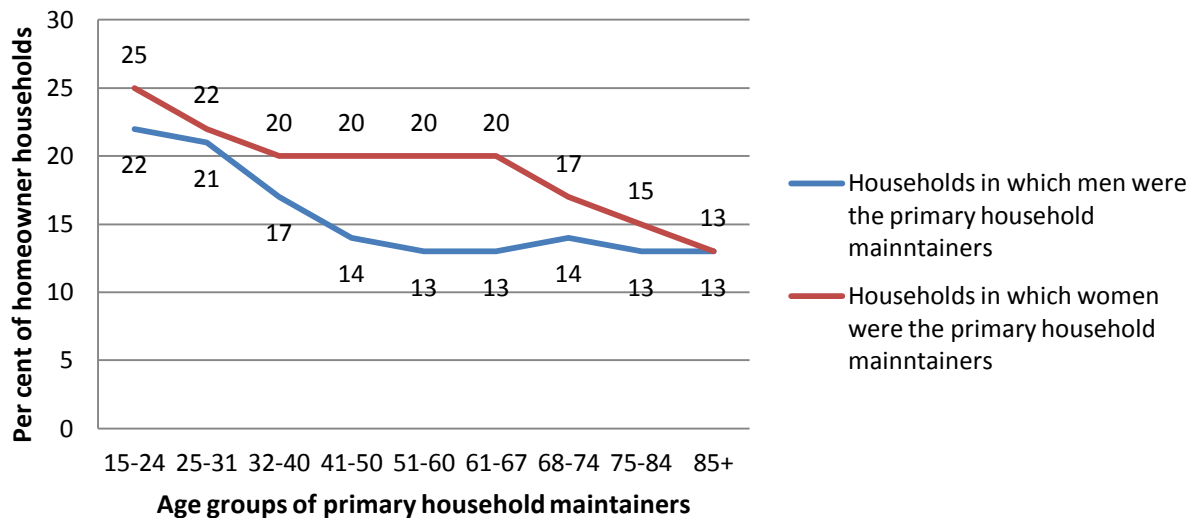
*Trend two:* — throughout all the age groups, the gap between the percentage trajectories of women-led households living in "other dwellings" and men-led households living in "other dwellings" varied widely, from 1 percentage point at ages 25-31, through 7 percentage points at ages 51-60 and 61-67, to zero percentage points at ages 85+.

*Trend three:* — the percentage of women-led households living in "other dwellings" declined rapidly from 25% to 20% between ages 15-24 and 32-40, it then plateaued at 20%, between ages 32-40 and 61-67; and afterwards, it further declined from 20% to 13% between ages 61-67 and 85+.

*Trend four:* — the percentage of men-led households declined slightly from 22% to 21% between ages 15-24 and 25-31, it then further declined at a much faster pace until it bottomed down at 13%, between ages 51-60 and 61-67; afterwards, it climbed back to 14%, at ages 68-74, then it declined back to 13%, at ages 75-84, and then it plateaued at 13% between ages 75-84 and 85+.

*Trend five:* — both the proportion of women-led households and the proportion of men-led households declined respectively from 25% and 22%, at ages 15-24, to 13% at ages 85+.

**Chart 6**  
**Per cent of homeowner households living in "other dwellings"**  
**by age groups and gender of household primary maintainers**  
**Private households - Canada 2006**



**Chart 6** —Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 11, 2011, Age Groups of Primary Household maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006, Census – 20% sample Data.

Trend six: — as the primary household maintainers grew older, a decreasing percentage of women-led and men-led households decided to own and live in "other dwellings."

*Conclusion one:*— as women continue to rise in society— it may be reasonable to assume that in the future, a decreasing proportion of women-led households might decide to own and live in "other dwellings," particularly as they grow older, starting at ages 15-24.

*Conclusion two:*— there are two other important age-related scenarios to consider for the future: 1) many of the women-led households in which the primary maintainers are between 15 and 40 years of age might prefer to live in owned single-detached houses rather than in owned "other dwellings;" and 2) many of the households in which the women primary maintainers are 61 years old or more, might prefer to live in owned condominium apartment buildings rather than in owned other dwellings.

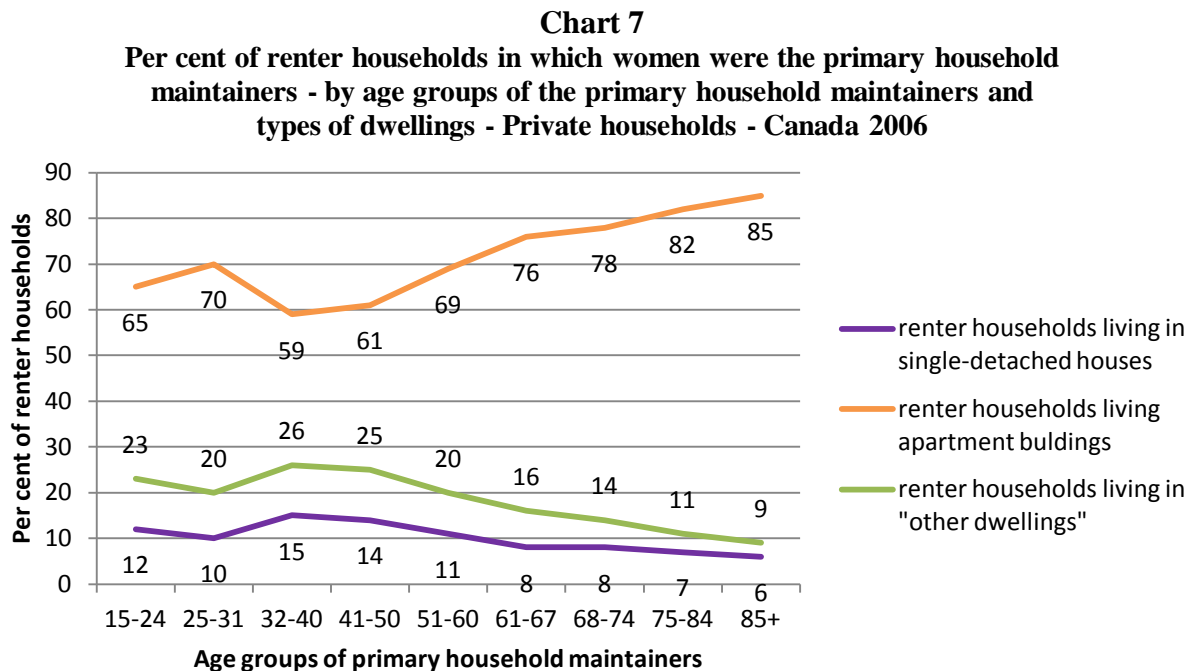
**Example number 5**

In 2006, there were 1,941,495 private men-led renter households in Canada. By comparison, in the same year, there were 1,937,010 private women-led renter households; and of these, 216,040 (or just over 11%) lived in single-detached houses; 1,328,225 (or nearly 69%) lived in apartment buildings; and 392,745 (or just over 20%) lived in "other Dwelling."<sup>177</sup> By examining the percentage trajectories of the women-led renter households by age-groups of the primary household maintainers (Chart 7), one can observe the following trends and based on them offer one conclusion:

Trend one: — throughout all the age groups— the percentages of households that lived in apartment buildings were substantially higher than the percentages of households that lived in "other dwellings," or in single-detached houses.

Trend two: — throughout all the age groups, the percentage trajectory of the households living in apartment buildings was quite a contrast to the percentage trajectories of the households living in single-detached houses, or in "other dwellings." The most dramatic contrast between these two sets of trajectories started to occur when the primary household maintainers reached aged 41 — in fact, starting at age 41, the older the primary household maintainers were, the greater was the probability for renter households to live in apartment buildings, as compared to in single-detached houses or in "other dwellings."

Trend three: — women-led renter households in which the primary household maintainers were 41 years old or more, overwhelmingly prefer to live in apartment buildings as compared to single-detached houses or "other dwellings."



**Chart 7** —Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 11, 2011, Age Groups of Primary Household maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006, Census – 20% sample Data

Trend four: — two other contrasting trends occurred between age groups (15-24 and 25-31) and (25-31 and 32-40): 1) while the percentages of households that lived in single-detached houses and in "other dwellings" declined respectively from 12% to 10% and from 23% to 20% between these two age groups, the percentages of households that lived in apartment buildings increased from 65% to 70%; and 2) while the percentages of households that lived in single-detached houses and in "other dwellings" climbed respectively from 10% to 15% and from 20% to 26%

between these two age groups, the percentage of households that lived in apartment buildings declined from 70% to 59%.

Trend five:— an increasing percentage of women-led renter households, in which the primary household maintainers were 15-24 years of age, preferred to live in apartment buildings until they reached ages 25-31. Interestingly, from ages 25-31 to ages 32-40, many of these households may have gradually switched to live either in rented single-detached houses or in "other dwellings."

Conclusion one: — as women continue to rise in society— it may be reasonable to assume that an increasing number of households in which women of the younger generations are the primary household maintainers might decide to own their home, instead of renting it.

If this assumption becomes a reality, the percentage of renter households in which women of the younger generations are the primary household maintainers might decline, and as a result, over the coming years, there could be a lower demand for rental housing and a higher demand for owned housing.

### **The impact of women's population size**

The size of women's population is another factor that can impact on housing demand and community planning over the coming years. In 2006, there were nearly 11 million women between the ages of 15 and 64 years, representing roughly 50.5% of the total Canadian working-age population.<sup>178</sup> Over the next 25 years, the women' population in this age group is expected to grow from nearly 11.9 million in 2011, to close to 12.8 million by 2031 and to just over 13.2 million by 2036, representing roughly 50% of Canada's working-age population throughout these years.<sup>179</sup>

### **Women as an emerging economy**

Over the past 100 years, women have become an increasingly important segment of the Canadian population. They have also become widely different from generation to generation in many respects, for example, in their education, in their social status, in their economic situation, and in their needs and wants for housing and communities. More particularly, over the past twenty years, Canadian women have made substantial gains in the labour force and although in general their average income remains lower than men's average income, the income gap between men and women has been narrowing steadily over this period. As women continue to rise in society and through this path of success become progressively more important and influential in the economic market place, it may not be unreasonable to think of them as an emerging economy.

### **Homeownership gap between men and women**

For most Canadians, homeownership is a symbol of success and wellbeing, it is also a symbol of social status, financial security and economic stability. As mentioned earlier in this article, in 2006, more than two-thirds of Canadian households (or nearly 69%) owned their dwelling, the highest rate of homeownership since 1971.<sup>180</sup> In the same year, Canada's private households in which men of the Second World War Generation were the primary household maintainers had

the highest rate of homeownership (83%) among the households of all the generation of Canadians born in the past 100 years (Table 7). Across all these generations, the homeownership rate among households in which men were the primary household maintainers was much higher than the homeownership rate among households in which women were the primary household maintainers.

Table 7: Per cent of homeowner households by population generation and gender of the primary household maintainers Private Households — Canada, 2006 Census — 20% Sample Data				
Population Generation	Age group of primary household maintainers (in years)	Per cent of homeowner households		Gap between a) and b) in percentage points
		a) in which women were the primary household maintainers	b) in which men were the primary household maintainers	
Pre-1922 Generation	85+	52	71	19
Baby-Boomers' Parents Generation	68-84	62	81	19
Second World War Generation	61-67	66	83	17
Baby-Boomers Generation	41-60	67	80	13
Baby-Bust Generation	32-40	59	70	11
Echo Generation	15-31*	34	44	10
Total average	15-85+	59	75	16

Note: \*Here, the Echo Generation does not include people aged 11-14 because there is no primary household maintainers under the age of 15.

**Table 7:** Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 2011. Age Groups of Primary Household Maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006 Census - 20% Sample Data

An interesting fact is that the smallest homeownership rate gap between these two types of households (10 percentage points) occurred at the youngest age group of the maintainers (15-31 years) and that the largest gap (19 percentage points) occurred at the oldest age group of the maintainers (85+ years).

It is very apparent that the homeownership gap between these two types of households remains fairly high. However, this might change. In fact, as women continue to rise in society, it may not be unreasonable to assume that more and more of them will become homeowners over the next few years, and as the pace of this scenario develops further, women will most likely achieve homeownership parity with their counterparts men not too far into the future. And through this remarkable improvement, women will have such a big impact on the housing market that it will surprise many planners and other members of the housing industry across Canada.

### Next steps

It is very apparent that now is the time for community planners, designers, developers, and the housing industry in general to start tapping into the housing and community needs of women.

Analyzing the population characteristics and the latest housing trends and needs and preferences for housing and communities across the various generations of women, and comparing them with those of their men counterparts can be highly relevant to the community planning and housing



industries. This analysis can result in invaluable information for analysts to estimate housing need and demand; for planners to develop appropriate community plans; and for developers, builders and designers to develop, design and build the types of housing that women and their families need, want and can afford.

It is also important to emphasize that examining ways for the planning and housing industries to respond to women's housing and communities needs and wants, can, not only result in innovative community and housing solutions, but also in successful business for all involved.

## **Conclusion**

This article explored the rise of women's role in society and the potential impacts on housing and communities. From the information presented, it is very clear that the profile of women in Canadian society continues to rise rapidly at all fronts. More than ever before, women are becoming more educated; more important in the labour force, more involved and successful as business entrepreneurs and business leaders; more independent and powerful in decisions regarding their housing and their home finances; more influential in politics at all levels; and more economically powerful in society

There is also much indication that women are already having significant impacts on the housing markets in all major cities across Canada. For example, between 2002 and 2007, women drove a large portion of the activity in the condominium market in Halifax; home buying among women increased significantly between 2003 and 2007 in Montreal; and first-time women homebuyers represented the most active purchasing group in Vancouver.<sup>181</sup>

Women's remarkable impacts on housing are also being recorded in Canadian statistics. Examples can be seen as one compares levels of homeownership among household primary maintainers across six of the seven generations of Canadian men and women born over the past 100 years, namely the Pre-1922 Generation, the Baby-Boomers' Parents Generation, the Second World War Generation, the Baby-Boom Generation, the Baby-Bust Generation, and the Echo Generation.

As the women of all these generations grow older, they will have increasingly important impacts on housing by prompting a steady and ongoing demand for a wide range of innovative housing choices that can meet their needs and preferences across generations. Nevertheless, the most significant impacts will be felt as the women of the younger generations continue to rise in society and through this successful path lead their way towards reaching homeownership parity with their men counterparts. In 2006, the ownership rate among households in which women were the primary household maintainers was nearly 59%. By comparison, the rate among households in which men were the primary household maintainers was nearly 75%.<sup>182</sup>

As the women of all these generations grow older, they will also have important impacts on communities by prompting the demand for communities that can meet their unique needs and preferences across generations. To this end, it will be necessary to examine the potential of "Smart Growth" strategies that can make communities more compact, with a good mix of land uses, and well-connected streets, sidewalks and pathways which allow easy walkability and access to support services and amenities. It will also be necessary to examine ways of creating more "Livable communities," in which there is a choice of affordable housing and transportation,

a sense of safety and security, a range of civic amenities and well-kept public places that provide opportunities for recreation, and social, cultural and civic engagement. And it will also be necessary to create more “Sustainable communities” that meet the needs of current and future generations while minimizing the impact on the environment.

Clearly, the need and opportunities for the planning, developing, building and housing and service industries to explore and implement these ideas will exacerbate over the coming years.

The next step, therefore, will be for local policy makers, planners, designers, developers, builders, financial institutions and others in the community and housing industries to find out, specifically at the local level, what kinds of housing and services women need; what types of living arrangements and lifestyles they want to pursue; and what sorts of communities they want to live in. Based on this information, they should be able to respond promptly by planning, developing, building and making available the types of housing choices and communities that women and their families need, want and can afford, now and in the future.

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<sup>107</sup> The Great Depression and its effects are outlined in the section "*Who are the women of the Pre-1922 Generation?*" of this article.

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<sup>115</sup> The Great Depression and its effects on people are outlined above in this paper, in the section "Who are the women of the Pre-1922 Generation."

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<sup>175</sup> Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 2011. Age Groups of Primary Household Maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006 Census - 20% Sample Data

<sup>176</sup> Source: Statistics Canada. Custom Tabulation from the 2006 Census, EO1706, August 2011. Age Groups of Primary Household Maintainer (13), Structural Type of Dwelling (10), Sex of Primary Household Maintainer (3) and Housing Tenure (4) for the Private Households of Canada, 2006 Census - 20% Sample Data

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