



HOUSING MARKET
INFORMATION

HOUSING MARKET INSIGHT

**CENSUS
METROPOLITAN AREAS**

Household Projections

DATE RELEASED: JUNE 2022

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Focusing in on urban centres

In January 2021, CMHC released the first in a series of *Housing Market Insight* (HMI) reports dedicated to demographic analysis in the context of housing. It featured our household projections for Canada and the provinces as well as a discussion on the uses and limitations of demographic projections in the context of short- and longer-term housing analysis.

In this second HMI of the series, we present our household projections for Canada's major urban centres. Given that the housing market is a local phenomenon, this narrower focus is, in principle, a more realistic, relevant, and useful vantage point from which to consider the future. These projections were made possible thanks to new population projections specially prepared for CMHC by Statistics Canada. We take this opportunity to thank Statistics Canada for their invaluable collaboration in this project.

The report contains three sections. In the first we review the main concepts and methodology. In the second, we present the household projections for selected Census Metropolitan Areas (CMA) according to key age groups and examine their potential implications for housing. In the third, we present our projections of the total number of households by CMA according to three population growth scenarios: low-, medium- and high-growth.

Demographic projections

When scientists, businesses and governments think about the world of tomorrow, demographic projections are often the starting point. Be it to estimate future environmental impacts, future market share or expected health care costs, they are the basis of any formal outlook.

Moreover, in long-term analyses rely more on demographic projections than economic forecasts. This is the case because of the greater stability of its underlying inputs (e.g., fertility, mortality) relative to the much more volatile drivers of the economic forecasts.

While *population* projections are by far the most widely used, *household* projections are more suited to the housing sector outlook since, by definition, a dwelling is identified to a household and not an individual.

Projecting the number of households not only provides insight into aggregate housing trends, but also sharpens our focus on critical aspects such as age, tenure and geography. Given the highly differentiated nature of housing (each dwelling being unique), estimating household formation through these filters provides, in principle, a clearer, more detailed view of the issues facing tomorrow's housing sector.

Uncovering specific patterns in household formation leads to more pointed questions around future housing supply and demand. For example, observing that the fastest household formation is among households led by young people would lead us to consider certain specific factors in determining the growth of the housing stock.

As mentioned, housing markets are essentially local realities. It therefore makes sense to examine the evolution households at the urban level. However, while data do exist at the urban level, they can imply estimation and modelling issues that can limit the focus. These issues will be identified in the methodological section.

Methodology

Contrary to widespread belief, the term projection is not synonymous to the term forecast. A forecast is the expression of a practitioner's best expectation of a future value. This expectation is usually based on a highly technical and sophisticated infrastructure, such as structural econometric models. In contrast, a projection is the extrapolation of a present value into the future, based on calculation method and a set of assumptions, typically called "scenarios".

We use the plural when referring to projections as they are always presented in relation to a collection of scenarios. This is because contrary to the forecast, no specific scenario is given preference. Decisions on which scenario to use are left to the users, each according to their different needs (analytical, budgetary, policy).

The first step in projecting the number of households is projecting the population. The methodology used by Statistics Canada is the widely accepted *Cohort Component Model*. This is an accounting model that uses the components of population change (births, deaths and migration). The method projects population scenarios by age and sex based on given assumptions of fertility, mortality and migration to a base population. A definition of the population projection is presented in the figure below.

The cohort component method is an accounting model that uses the components of population change (births, deaths and migration) according to the following equation for CMAs:

$$\text{Population}(t+1) = \text{population}(t) + \text{Natural increase}(t,t+1) + \text{migratory increase}(t,t+1)$$

where:

$$\text{Natural increase}(t,t+1) = \text{births}(t,t+1) - \text{deaths}(t,t+1)$$

And

$$\text{Migratory increase}(t,t+1) = + \text{net international migration}(t,t+1) + \text{net interprovincial migration}(t,t+1)$$

$$\text{net interregional migration}(t,t+1)$$

where

$$\begin{aligned} \text{net international migration}(t,t+1) = & \text{Immigrants}(t,t+1) \\ & - \text{Emigrants}(t,t+1) - \text{Net temporary emigrants}(t,t+1) \\ & + \text{Returning emigrants}(t,t+1) + \text{Net non-permanent residents}(t,t+1) \end{aligned}$$

The method projects population scenarios by age and sex based on given assumptions of fertility, mortality and migration to a base population.

Once the population is projected, we assign headship rates to each of its age cohorts. The headship rate (now called the primary household maintainer rate) is the proportion of primary household heads (or maintainers) for a given population.

As with the assumptions underlying the population projections, those pertaining to headship rates reflect assumptions on future socio-economic trends. For example, to assume an increase in the headship rate for a given cohort is to assume that something will encourage more of its members to form households (for example a change in economic conditions).

So, while technically, household projections rely exclusively on demographic assumptions (since there is no explicit involvement of key socio-economic data in the calculation), we can now appreciate that these harbor implicit economic conditions. For example, assuming constant interprovincial migration going forward, contains an implicit assumption of future economic conditions.

In addition, we note that when projecting at the urban level, we must add assumptions pertaining to interregional migration (migration between cities of a same province) to the net migratory component of population growth. This adds an additional layer of complexity, which is compounded by the requirement that total interregional migration must sum to zero. In other words, the migratory assumptions for a given city cannot be made independently of the assumptions of the others.

Given these multiple layers of complexity, it is common practice to start by holding some inputs constant: those that are either expected to remain unchanged or for which change is unknown. We have produced projections according to ten population growth scenarios. We present three in this report: low-, medium- and high growth. In addition, we have held headship rates constant. Following the methodology, we make no claim as to the likelihood of one scenario over another.

Household projections according to the maintainer age

Demographic projections typically focus on aggregate numbers: total population and total households. While the importance of a macroscopic view cannot be denied, examining the projections according to the age structure is more instructive in the case of housing. This is because of the highly age-related nature of housing choices.

In figure 1, we present, for each of the selected CMAs, the household projections according to the age of maintainer (formerly called “household head”), based on the medium growth scenario. To show how these distributions change, we present results for 2022, 2032 and 2042.

In examining these distributions, we can identify, first, the age groups for which there are significantly more (or less) household maintainers and second, their evolution over two decades. Even a quick glance reveals a significant diversity among CMAs. Let us look at some of these features and what they may imply for housing.

In the Calgary CMA, we see that in the next twenty years the distribution (currently dominated by the 30-45 years group) will grow and shift proportionally in all age groups. By 2042, the 40-50 years group will take over. So, to the extent that we consider housing needs and preferences as age-determined, then the projections imply mainly growth of the current context, with only slight change in nature. As mentioned, all age groups are projected to post growth. One interesting example is the 65+ age group. According to the medium growth projection, the number of households goes from 120,000 in 2022 to approximately 200,000 in 2032 and 250,000 in 2042. Given the specific housing preferences and needs of older households, it is relevant to have in mind that the current number could possibly double in the next twenty years.

Projections for the Halifax CMA tell a quite different story. Currently, the distribution is uniformly (same frequency for all groups under consideration) distributed for maintainers aged 25 to 70 years. This situation would change noticeably in the next twenty years, as the 30-55 group is expected to have the dominant share. To get more insight into the expected preferences of this group, we would need to assume whether their current preferences (by tenure and building type, to name but two) will remain unchanged. As with the projections for the Calgary CMA, those for Halifax show growth in older households. This similarity does not likely spell of the same housing implications going forward given Halifax's different socioeconomic profile and its specific housing stock. One major implication pertains to the need for older households to move or “age in place”.

Currently, in the Montréal CMA, dominance seems equally distributed among maintainers aged 35-65 years. This is a rather broad group comprised of households with several housing characteristics. By 2042, two groups gain proportionally significant shares: the 45-55 and the 70+ age groups. Therefore, following these projections, Montréal would go from a context where housing preferences and needs are more widely distributed to one where those of specific groups become more pronounced. Given the long and durable nature of the housing stock, expecting such a story would have implications on the nature of what is built today.

Projections by age for the Saskatoon CMA present their own unique features. Currently, the dominant categories are households maintained by someone aged between 30 and 45 years. This is a group for which many households are on the verge of moving into a bigger home or renovating to accommodate their evolving needs.

In the next ten to twenty years, the dominant age group shift and grow more than other groups. By 2042, Saskatoon will have a notable share of households (aged between 40 and 65 years) in a more stable housing context. Saskatoon will also post growth in the number of older households. During next decade, this is projected to occur in the 70-80 years group, and in the decade after in the 80-90 years group. This latter group is characterized by more intense and specific health care needs, which have obvious implications for housing arrangements and costs.

At first glance, one could say that the projections for the Saint-John's CMA broadly reflect the current context, characterized by a uniformly distributed number of households across the 30-70 years range. A closer look shows the extent to which the 70-85 years group grows in the next two decades, to the point of approaching the numbers of younger age groups. So, the current "flatness" of the distribution will extend to include older households, resulting in a context of more varied housing needs.

Projecting Toronto ten years forward, we see how significantly the distribution changes for the 35 to 50 years age group. Indeed, by 2032 the projected number of households maintained by people in this category dominates. These maintainers are in family situations, active on the job market and less likely to be moving outside the city. While these are households whose size has reached its peak, there is likely changing needs in terms of space, which can translate into demand for larger dwellings. Not surprisingly, we see that 10 years later, the 40 to 60 gains in prominence. Similarly, we could expect that during this ten-year period there would still be some moving up.

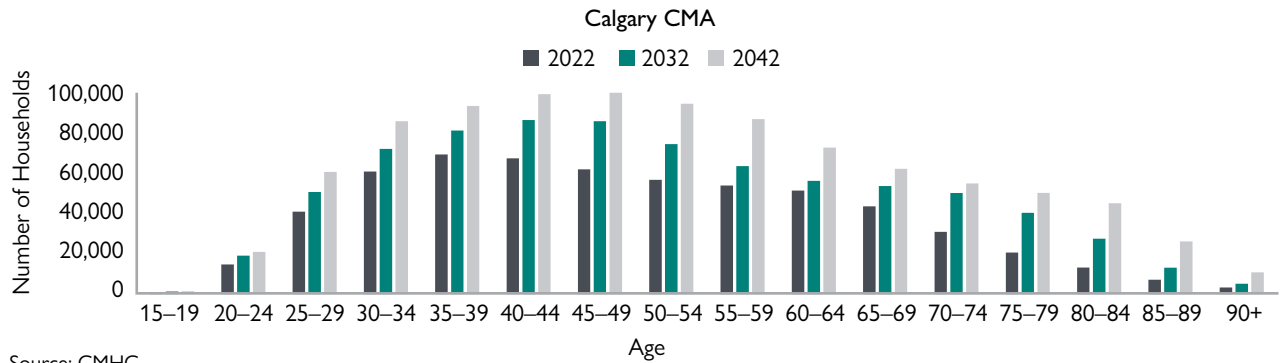
Still for Toronto, we note as well that between 2022 and 2042, there is a progressive increase of the proportion of households whose maintainers are aged 65 years and over. While this group does not dominate the distribution, its proportion is such that it merits attention, given the specific housing needs of older households.

From a qualitative perspective, the projections for the Vancouver CMA are similar to those of Toronto. While there are some differences in specific age segments, we see an increase in the number and share of both middle aged and senior households. As was pointed out earlier, the implications for Vancouver are likely different from those in the Toronto CMA. Apart from the different socioeconomic profiles of these households, there is also the rather unique geographical configuration of the housing stock of Vancouver as opposed to Toronto. This underlines the point that demographic forecasts, while essential in laying the groundwork for long term analysis, need to be accompanied by complementary analytical tools.

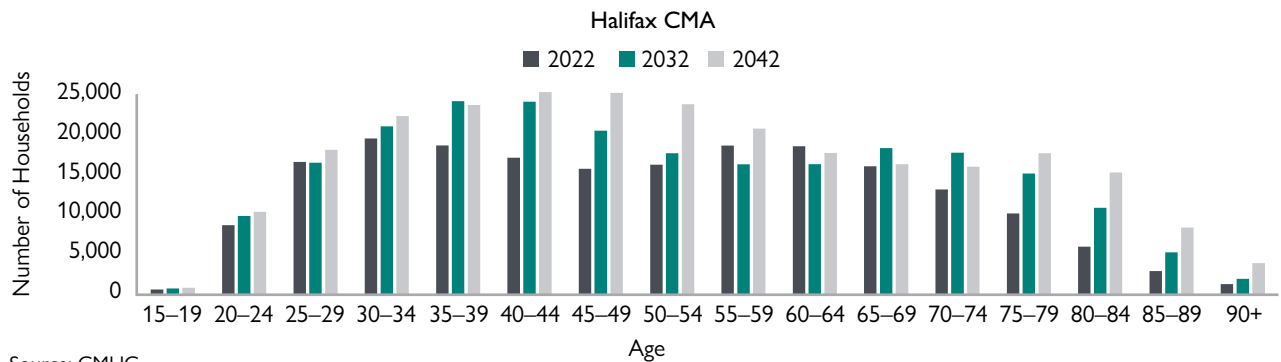
The Winnipeg CMA also presents a similar path to those of Toronto and Vancouver. The "middle aged household growth part is made up of two phases: growth of the 40-50 years group by 2032 and of the 50-60 years group by 2042. As for the projected number of elderly households, we observe that for those aged between 60 and 75 years, the share remains stable while that of households aged over 75 years will post growth in both levels and share. Considering all of this together, we see that the growth in households will be more widely distributed by 2042. We can expect that a city for which housing needs are more diverse may face more challenges in prioritizing and coordinating supply.

While this detailed information is, in principle, more relevant in the analysis of specific long-term housing choices, it must be recalled that it is based on a specific population growth scenario (the medium growth M1 scenario) which, in turn, is based on an equally specific migratory story. Therefore, to understand how variable the distributions could be, we need to calculate them according to the low and high population growth scenarios.

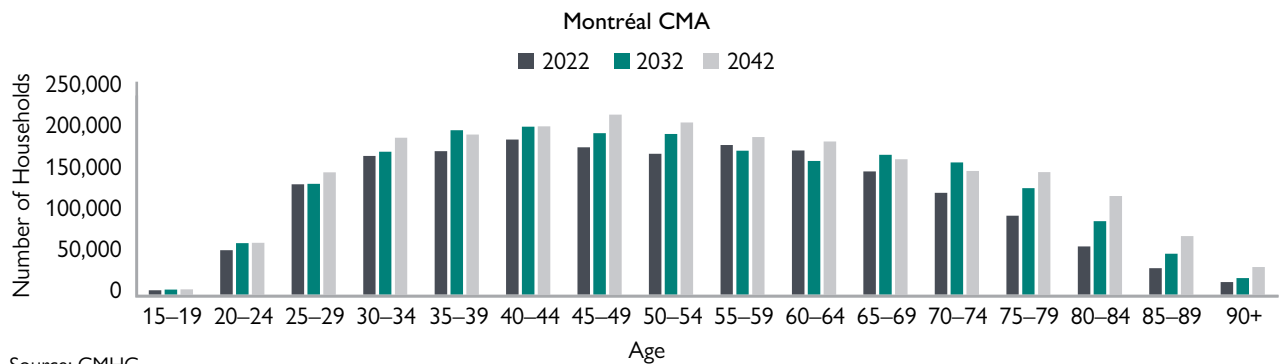
Figure 1: Number of households per age of maintainer according to medium growth scenario



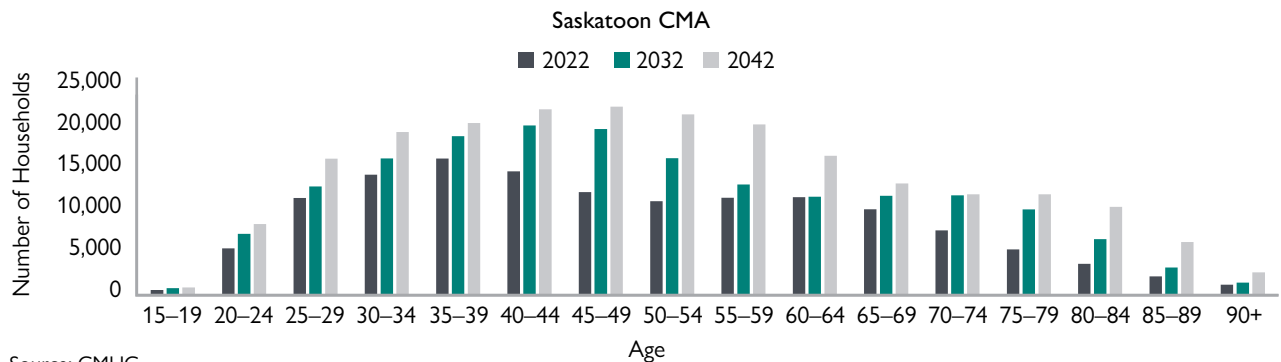
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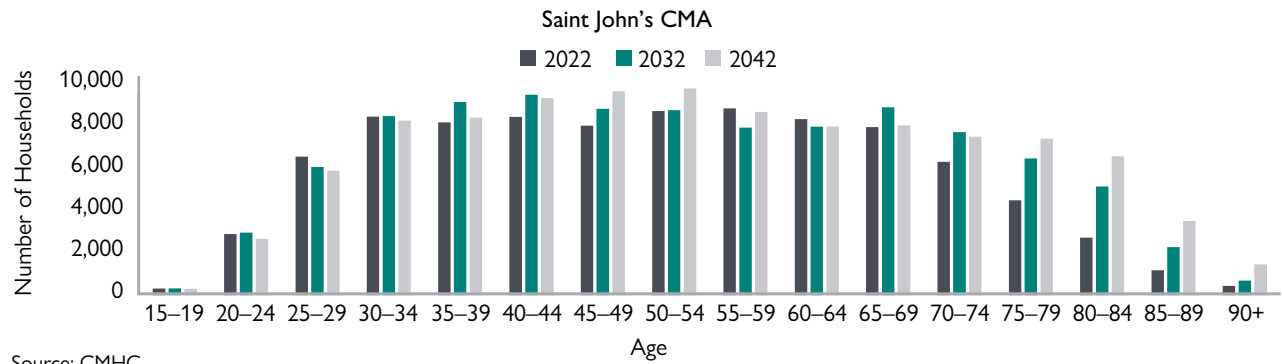
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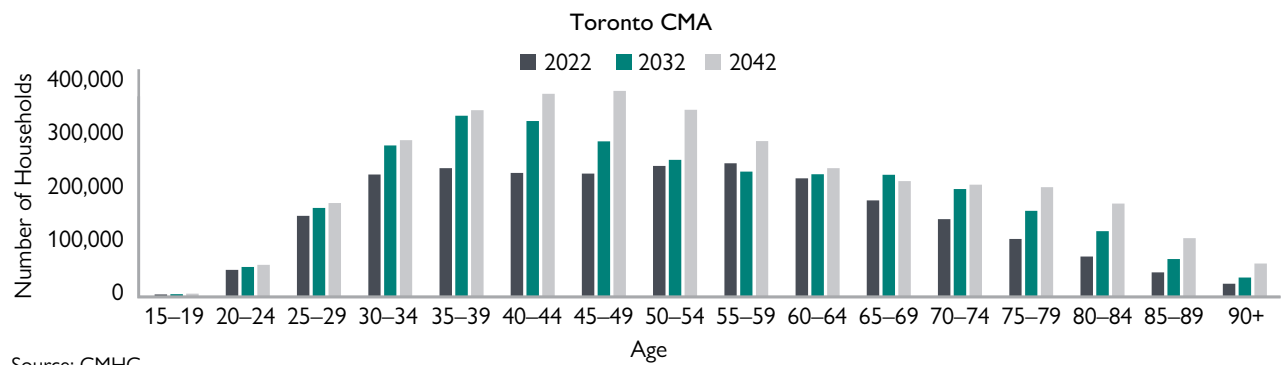
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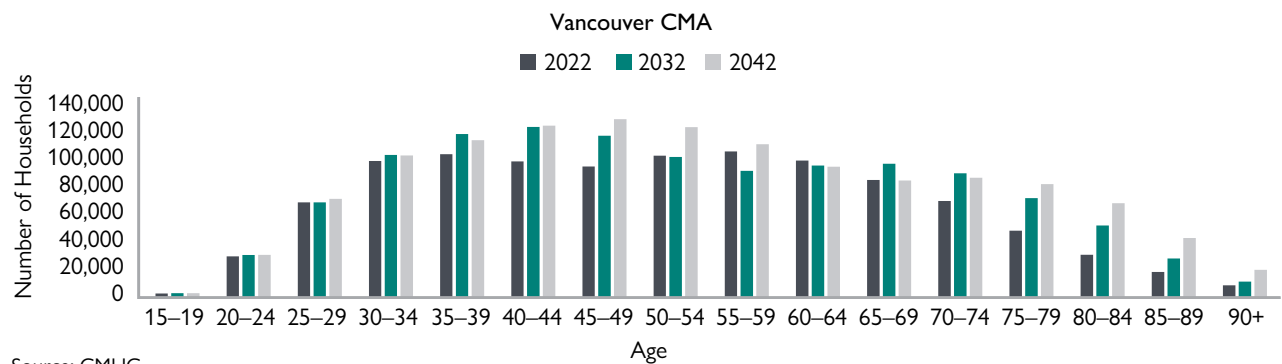
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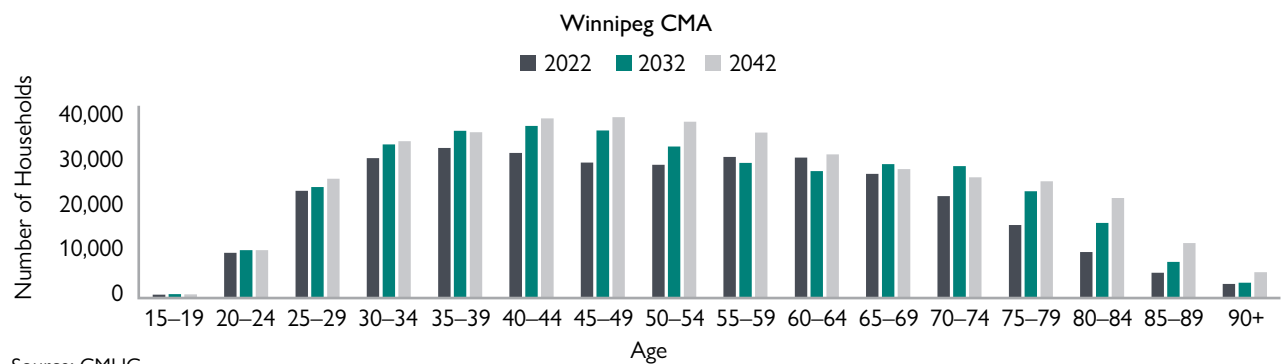
Source: CMHC



Source: CMHC



Source: CMHC



Source: CMHC

Total household projections

Over the next two decades, the number of households in Canada's major urban centres is projected to increase. Figure 2 illustrates this growth for each of the eight selected CMAs according to the low-, medium (M1) and high population growth scenarios. What is first apparent is the linear aspect of projections for the high- and medium growth scenarios.

All centres, except for the Saint-John's CMA, exhibit steady growth in the numbers of households throughout 2042. This steadiness (or linearity) is a common feature of projections and reflects a prudent approach relative to a specific narrative. As socioeconomic forces act upon population and household growth, the actual path forward will be much less linear.

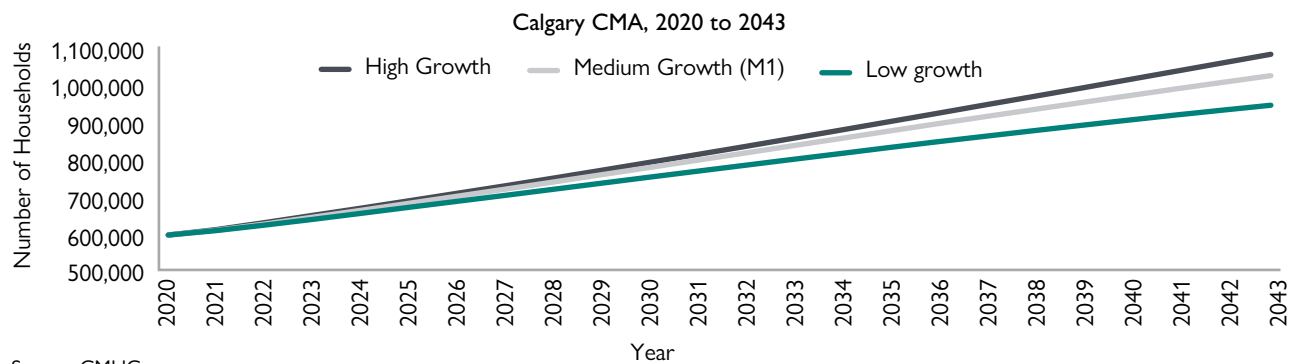
From a quantitative standpoint, the annual growth in the sample is between 1 to 3 per cent. In general, CMAs with relatively younger population posted the slightly higher annual growth. This is the case of Calgary and Saskatoon, in particular. These regional differences are more apparent when examining the growth rates over census periods. Table 1 presents the 5-year household formation for each of the selected CMAs. Indeed, when applying this frequency, we observe notably higher growth rates as we move from east to west, where the population is generally younger.

When examining growth rates over time, we see that all CMAs post declining numbers, even those whose population is younger.

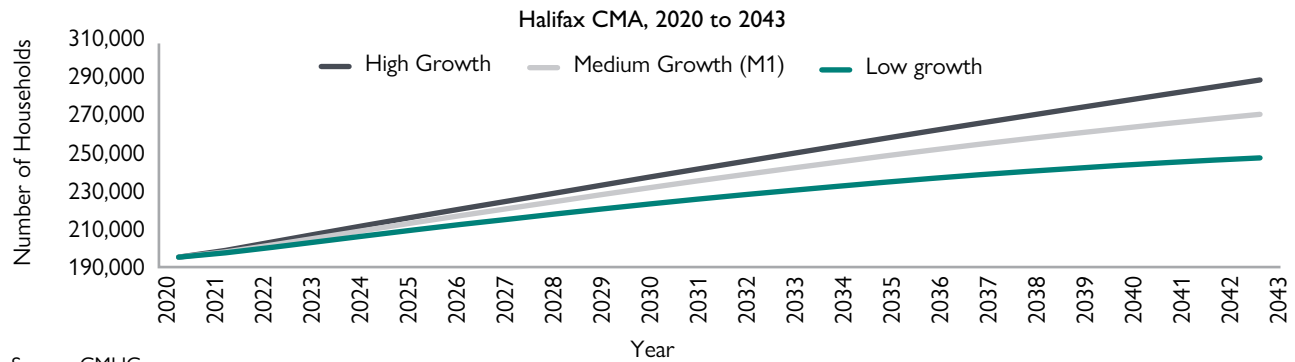
When comparing growth scenarios, we are not surprised to observe that the spread between high- and low growth increases as we move toward the projection horizon. However, we should point out that the "high-to-medium" spread is generally smaller than the "medium-to-low" spread.

As for the level estimates, the numbers are noteworthy. When applying constant headship rates to the medium population growth scenario (otherwise called M1) the projected number of additional households for the combined 8 CMAs is approximately 2.5 million from 2021 to 2041. This estimate reaches 3.1 million in the "high growth". In the "low growth" scenario, the projected number is 1.7 million. As mentioned above, the "high-to-medium" spread of approximately a half million is smaller than the "medium-to-low" spread of nearly one million. While these numbers are substantial, it must be recalled that they correspond to two decades of growth.

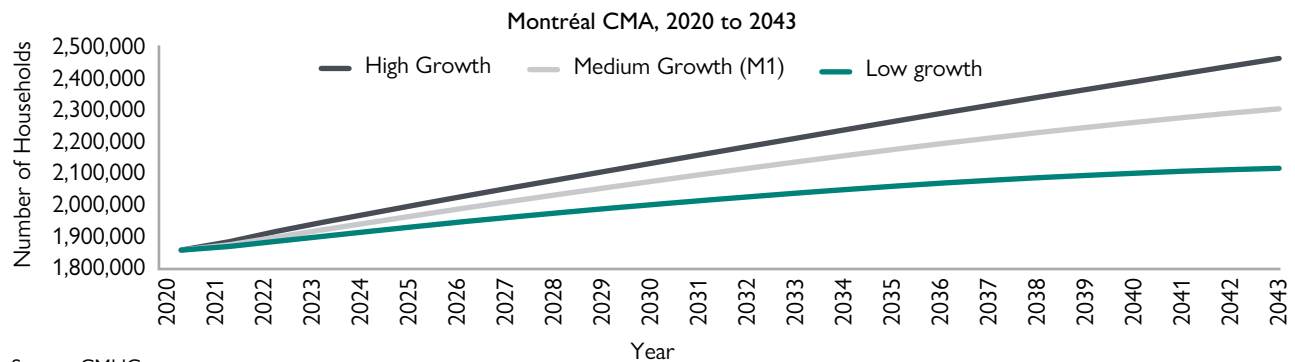
It is a well-documented fact that the natural components of population change relatively slowly over time. This is precisely why demographic projections are considered a useful tool in long-run analysis. In contrast, the migratory component is much more volatile. This volatility is compounded when considering the population at the urban level, since assumptions on three levels of migration must be made: interregional, interprovincial and international. To appreciate this, we needn't look any further than the last five years in Canada, in which several unforeseen phenomena have greatly influenced migration: the surge in non-permanent residents, the COVID-19 pandemic and the likely increase in refugees from the Middle East and Ukraine. To this list we must add the evolving economic (i.e., labour market) landscape, urban densification which will also have continued impacts on the relative growth of urban centres.

Figure 2: Projected number of households

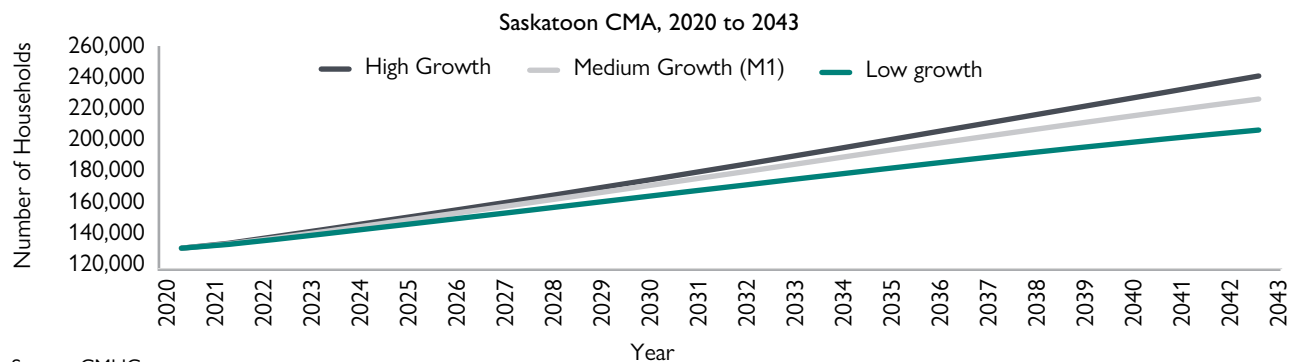
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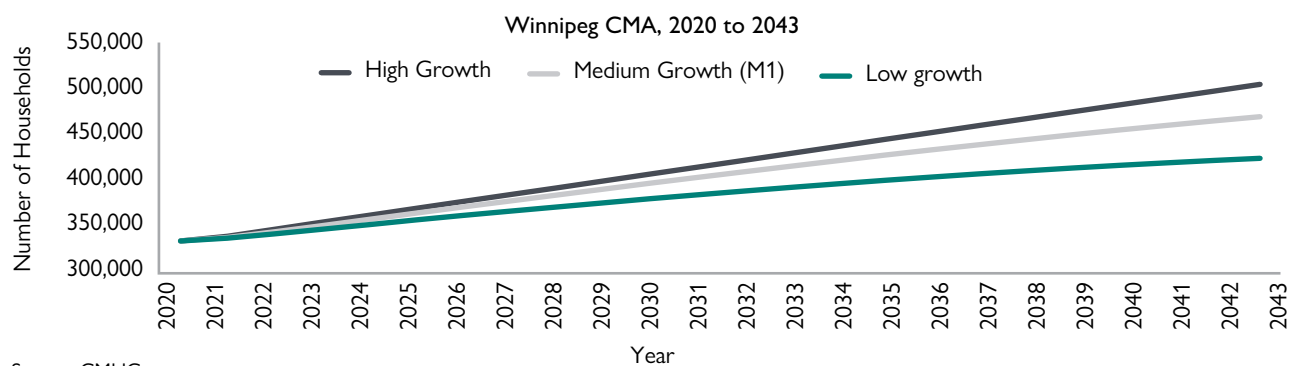
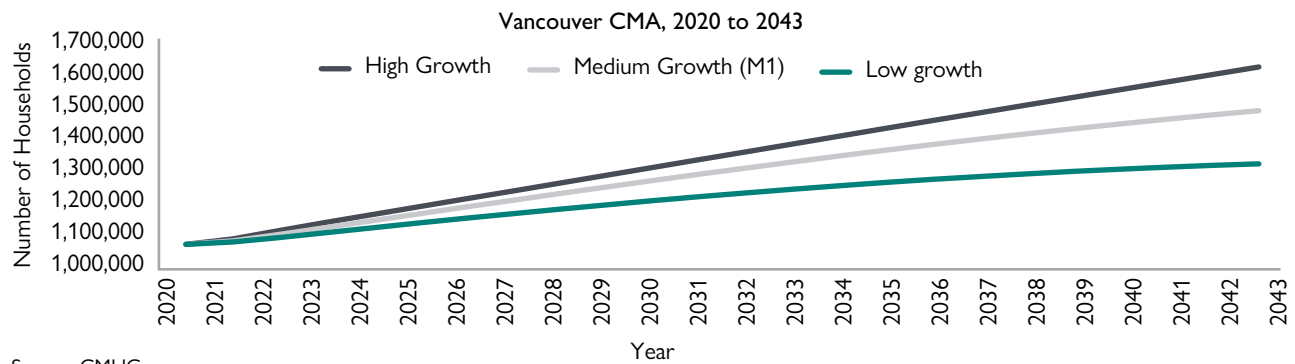
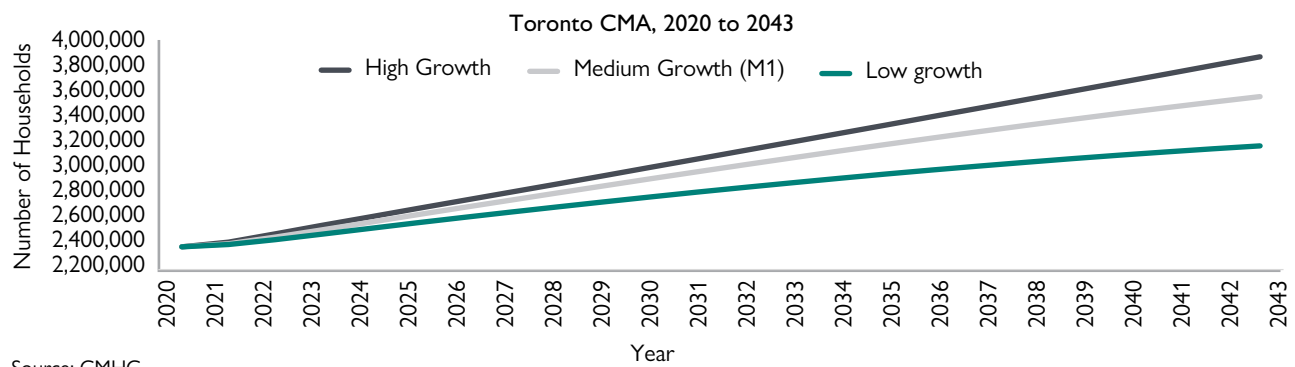
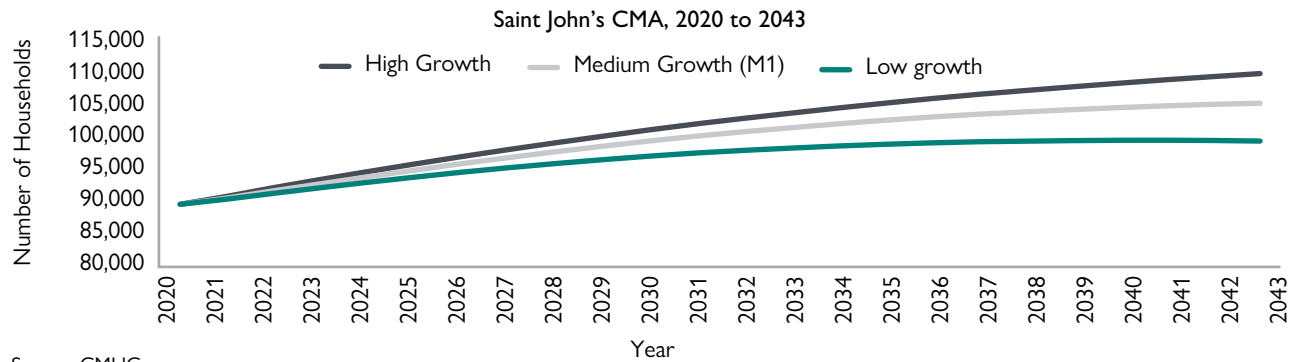


Table 1: Household formation according to according to three time intervals and three population growth scenarios

CMA	Year	Low growth		Medium growth		High growth	
		formation	chg. (%)	formation	chg. (%)	formation	chg. (%)
Saint John's	2021 level	90,703		90,875		91,144	
	2026	4,239	5	5,411	6	6,254	7
	2031	3,013	3	4,331	4	5,138	5
	2036	1,607	2	3,001	3	3,986	4
	2041	409	0	1,777	2	2,969	3
Halifax	2021 level	197,722		198,187		198,990	
	2026	14,796	7	19,015	10	21,651	11
	2031	13,174	6	17,993	8	20,745	9
	2036	10,921	5	16,238	7	20,107	8
	2041	8,247	3	13,873	6	19,150	7
Montréal	2021 level	1,869,796		1,875,229		1,884,825	
	2026	80,017	4	117,829	6	146,412	8
	2031	66,830	3	106,645	5	132,297	7
	2036	54,496	3	97,085	5	129,726	6
	2041	37,088	2	81,345	4	123,581	5
Toronto	2021 level	2,399,983		2,406,439		2,419,426	
	2026	216,472	9	289,340	12	332,646	14
	2031	202,812	8	286,231	11	331,936	12
	2036	176,180	6	268,524	9	337,291	11
	2041	144,353	5	242,514	7	340,606	10
Winnipeg	2021 level	339,002		339,720		341,056	
	2026	24,883	7	33,466	10	38,209	11
	2031	22,796	6	32,630	9	37,835	10
	2036	19,611	5	30,376	7	38,180	9
	2041	15,632	4	26,917	6	37,913	8
Saskatoon	2021 level	135,532		135,763		136,219	
	2026	16,955	13	20,337	15	21,998	16
	2031	17,531	11	21,621	14	23,637	15
	2036	17,322	10	22,046	12	25,320	14
	2041	15,819	8	21,033	11	25,889	12

CMA	Year	Low growth		Medium growth		High growth	
		formation	chg. (%)	formation	chg. (%)	formation	chg. (%)
Calgary	2021 level	597,143		598,059		599,814	
	2026	77,890	13	90,395	15	96,460	16
	2031	80,432	12	96,182	14	103,670	15
	2036	78,382	10	97,227	12	109,813	14
	2041	72,071	9	93,592	11	112,783	12
Vancouver	2021 level	1,084,205		1,087,731		1,093,914	
	2026	74,620	7	106,288	10	125,672	11
	2031	67,250	6	102,471	9	122,572	10
	2036	54,381	4	93,000	7	122,502	9
	2041	38,197	3	78,987	6	120,283	8

Source: CMHC projections based of Statistica Canada population projections

Note: Raw numbers, unrounded.

Household formation in the broader context of housing demand and supply

It cannot be sufficiently emphasized that household formation projections, by themselves, do not directly correspond to likewise growth in housing demand, nor do they speak to the adequacy of housing stocks. Making such determinations would require considering a host of factors.

To begin with, there is the question of which scenario bears the greatest likelihood. As outlined in the methodological section, the difficulty of forecasting economic cycles complicates the choice of migration and headship rate assumptions. In other words, not having a sufficiently tight grip on the long-term economic outlook obscures our view on key demographic assumptions.

The challenge of choosing the optimal migration story merits special consideration. When projecting at the urban (CMA) geographical, three levels of migration (international, interprovincial and interregional) must be accounted for. As mentioned earlier, given the integrated nature of both interprovincial and interregional migration flows (one region's gain is another region's loss) a comprehensive view of all migration flows is imperative when presenting projections at a national level.

Assuming we were able to somewhat get around the macroeconomic hurdle, there remains the challenge of correctly projecting tenure type of future households. Do we assume that future generations of households will be more buyers or renters? To what degree will cohorts behave like their predecessors?

As well, the question of the housing choices of older (non-newly formed) households cannot be overlooked. Part of future new housing demand may indeed come from the changing needs and wants of older households. Needs that the existing housing supply may not be able to meet.

While current market observations are providing initial insights into these questions, constant, regular and precise monitoring will be crucial going forward. Given the number and significance of each of these challenges, it is incumbent on any long-term analysis of the housing market (be it from a demand or supply perspective) to proceed in a gradual and systematic manner, from general foundations to incrementally specific scenarios. It is also essential that users have a clear understanding of the desired use of the projections. This will prove invaluable in establishing assumptions and scenarios.

Conclusion

Following the 2021 publication of its national and provincial household projections, CMHC presents its projections for eight of Canada's major urban centres, chosen for their demographic weight and regional character. Given that the housing market is eminently a city phenomenon, this narrower focus is, in principle, a more realistic, relevant, and useful vantage point. These urban projections are based on new population projections (for Census Metropolitan Areas, CMA) specially prepared for CMHC by Statistics Canada.

According to our projections, the total number of households in all eight CMAs will grow in the next two decades (2043), regardless of the population growth scenario used. As expected, the magnitude of this growth varies by geography and by the underlying growth assumption. The projections for the CMAs in Eastern Canada generally exhibit more modest and slowing growth than those in the West. That said, each CMA shows unique growth features that must be considered individually. Our projections also reveal slowing growth in all CMAs. When taking all eight CMAs, projected household formation in the next two decades ranges from 1.7 to 3.1 million, depending on the population growth assumption used. The most important factor that will condition the magnitude and range of these projections, is the migration scenario. Because CMAs are impacted by three migratory phenomena (international, interprovincial and interregional), the task of deciding on the most likely scenario is far from trivial.

Given the equal importance of understanding the age structure characteristics of the projections, we presented, for each of the selected CMAs, the distribution of households per age of maintainer according to medium growth scenario. To show the evolution of these distributions, we presented results for 2022, 2032 and 2042.

The distributions of projected households by the age of the maintainer show a high degree of variability among CMAs. There are marked differences in both the shape of the distribution and how it is projected to evolve over time. In the Montréal CMA, the 35-60 age group currently dominates. As of 2032, this group shifts into the older age groups. The Toronto CMA shows an equally high number of maintainers whose ages go from 30 to 65 years. By 2032, the 30-60 group will see a significant increase. Currently, the Vancouver CMA presents a somewhat similar situation to Toronto.

Throughout this report, we have emphasized the “assumption dependent” nature of demographic projections and the necessity of understanding the disaggregated results, especially those pertaining to age groups and cohorts. The aggregate results, while often headline grabbers, conceal great deal of detail that requires understanding if we are to from projections to forecasts.

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Technical Glossary

The following is an abridged list of Key demographic definitions and concepts used in this report.

For a comprehensive list, please refer to Statistics Canada's web page pertaining to population estimation methods <https://www150.statcan.gc.ca/n1/en/catalogue/91-528-X>

Age cohort

Refers to a group of people born around the same time. They can be organized by single year of birth or a grouping of years, as in five-year age cohorts, for example.

Fertility

A measure of the number of children that a woman will have. The total fertility rate looks at the total number of children over her lifetime, while the replacement fertility rate refers to the number of children a woman would need to have for the population to replace itself without migration.

Mortality

A measure of the number of deaths. The mortality rate is the number of deaths per 1,000 members of the population presented by age cohort.

Migration

Refers to the relocation of people from one area to another. It includes international migration, which captures immigration and emigration, and internal migration, which captures interprovincial migration.

Household

Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.

Household formation

The net change in the number of households over the projection period.

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Alternative text and data for figures

Figure 1: Number of households per age of maintainer according to medium growth scenario

Calgary CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	1,079	1,067	1,072
	20 to 24	15,358	15,043	15,174
	25 to 29	42,806	41,587	42,126
	30 to 34	63,462	62,043	62,678
	35 to 39	71,932	70,877	71,347
	40 to 44	69,775	69,078	69,386
	45 to 49	64,004	63,577	63,765
	50 to 54	58,539	58,263	58,388
	55 to 59	55,656	55,410	55,527
	60 to 64	53,081	52,826	52,953
	65 to 69	45,000	44,747	44,878
	70 to 74	31,959	31,754	31,864
	75 to 79	21,329	21,167	21,256
	80 to 84	13,635	13,506	13,579
	85 to 89	7,396	7,314	7,361
	90 and over	3,395	3,353	3,377

2032	15 to 19	1,357	1,286	1,331
	20 to 24	20,229	18,996	19,684
	25 to 29	54,015	49,445	52,187
	30 to 34	76,927	68,804	74,224
	35 to 39	86,445	77,556	83,608
	40 to 44	91,144	84,439	88,942
	45 to 49	89,828	85,519	88,368
	50 to 54	77,585	74,984	76,679
	55 to 59	66,051	64,224	65,410
	60 to 64	58,492	56,768	57,903
	65 to 69	55,895	53,894	55,236
	70 to 74	52,431	50,259	51,699
	75 to 79	42,300	40,146	41,525
	80 to 84	29,039	27,139	28,313
	85 to 89	14,023	12,836	13,544
	90 and over	5,562	4,963	5,306
2042	15 to 19	1,635	1,276	1,464
	20 to 24	23,119	19,911	21,590
	25 to 29	66,974	57,720	62,422
	30 to 34	95,815	80,332	88,352
	35 to 39	104,107	86,125	96,154
	40 to 44	109,033	91,268	102,153
	45 to 49	108,331	93,206	102,896
	50 to 54	100,954	90,797	97,308
	55 to 59	91,863	85,198	89,394
	60 to 64	76,781	71,901	74,856
	65 to 69	65,866	61,415	64,057
	70 to 74	58,297	53,892	56,565
	75 to 79	53,524	48,758	51,723
	80 to 84	48,433	43,173	46,441
	85 to 89	28,517	24,467	26,919
	90 and over	12,155	9,836	11,173

Halifax CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	728	711	717
	20 to 24	9,073	8,611	8,786
	25 to 29	17,112	16,438	16,720
	30 to 34	19,926	19,447	19,656
	35 to 39	18,973	18,626	18,780
	40 to 44	17,361	17,156	17,245
	45 to 49	15,933	15,810	15,864
	50 to 54	16,414	16,335	16,370
	55 to 59	18,798	18,739	18,767
	60 to 64	18,718	18,660	18,691
	65 to 69	16,206	16,146	16,179
	70 to 74	13,289	13,222	13,261
	75 to 79	10,289	10,215	10,259
	80 to 84	6,118	6,055	6,092
	85 to 89	3,059	3,017	3,041
	90 and over	1,412	1,391	1,403

2032	15 to 19	896	817	860
	20 to 24	10,756	9,328	9,942
	25 to 29	17,654	15,525	16,620
	30 to 34	22,103	19,527	21,175
	35 to 39	25,237	22,553	24,341
	40 to 44	24,952	22,936	24,276
	45 to 49	21,079	19,829	20,643
	50 to 54	18,086	17,338	17,811
	55 to 59	16,604	16,115	16,419
	60 to 64	16,590	16,186	16,437
	65 to 69	18,647	18,151	18,460
	70 to 74	18,119	17,479	17,875
	75 to 79	15,576	14,785	15,265
	80 to 84	11,308	10,481	10,974
	85 to 89	5,616	5,056	5,382
	90 and over	2,185	1,904	2,063
2042	15 to 19	1,072	807	942
	20 to 24	11,791	9,315	10,456
	25 to 29	20,138	16,557	18,239
	30 to 34	24,716	20,214	22,464
	35 to 39	26,159	21,158	23,858
	40 to 44	27,457	22,589	25,479
	45 to 49	26,860	22,904	25,372
	50 to 54	24,976	22,206	23,956
	55 to 59	21,564	19,767	20,900
	60 to 64	18,292	17,115	17,848
	65 to 69	16,818	15,841	16,444
	70 to 74	16,514	15,471	16,117
	75 to 79	18,395	16,872	17,811
	80 to 84	16,127	14,262	15,395
	85 to 89	9,087	7,624	8,488
	90 and over	4,444	3,469	4,020

Montréal CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	5,389	5,284	5,325
	20 to 24	55,243	52,917	53,803
	25 to 29	137,221	131,163	133,591
	30 to 34	171,621	165,128	167,813
	35 to 39	176,519	171,632	173,661
	40 to 44	189,540	186,321	187,650
	45 to 49	179,556	177,496	178,349
	50 to 54	171,122	169,919	170,425
	55 to 59	181,550	180,729	181,093
	60 to 64	174,833	174,112	174,453
	65 to 69	149,430	148,733	149,083
	70 to 74	123,543	122,821	123,196
	75 to 79	95,919	95,182	95,572
	80 to 84	58,679	58,048	58,382
	85 to 89	32,234	31,771	32,013
	90 and over	15,380	15,117	15,252

2032	15 to 19	6,400	5,931	6,187
	20 to 24	66,390	59,199	62,384
	25 to 29	143,516	125,721	134,062
	30 to 34	183,668	160,024	172,964
	35 to 39	208,903	184,158	198,929
	40 to 44	211,095	190,832	203,201
	45 to 49	200,841	187,017	195,448
	50 to 54	197,734	189,069	194,371
	55 to 59	176,406	170,537	174,126
	60 to 64	163,700	158,938	161,811
	65 to 69	171,248	165,974	169,150
	70 to 74	162,585	156,202	159,989
	75 to 79	131,852	124,807	128,882
	80 to 84	91,876	84,985	88,846
	85 to 89	51,976	46,633	49,534
	90 and over	21,425	18,491	20,022
2042	15 to 19	7,308	5,548	6,416
	20 to 24	69,604	56,825	62,772
	25 to 29	163,270	135,381	148,069
	30 to 34	209,976	172,036	189,858
	35 to 39	214,478	172,710	193,801
	40 to 44	221,851	181,201	203,699
	45 to 49	232,347	196,785	217,842
	50 to 54	218,688	192,479	208,402
	55 to 59	197,637	179,823	190,693
	60 to 64	190,525	177,503	185,377
	65 to 69	168,322	157,252	163,891
	70 to 74	154,179	142,947	149,653
	75 to 79	153,734	140,002	148,222
	80 to 84	125,522	110,388	119,323
	85 to 89	76,203	63,571	70,802
	90 and over	37,397	28,787	33,460

Saskatoon CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	539	532	535
	20 to 24	5,579	5,445	5,500
	25 to 29	11,700	11,381	11,518
	30 to 34	14,490	14,148	14,301
	35 to 39	16,414	16,088	16,239
	40 to 44	14,814	14,612	14,704
	45 to 49	12,294	12,172	12,228
	50 to 54	11,167	11,110	11,136
	55 to 59	11,579	11,534	11,556
	60 to 64	11,644	11,592	11,618
	65 to 69	10,204	10,151	10,178
	70 to 74	7,670	7,626	7,650
	75 to 79	5,393	5,356	5,376
	80 to 84	3,666	3,632	3,651
	85 to 89	2,164	2,137	2,152
	90 and over	1,178	1,162	1,171

2032	15 to 19	770	715	751
	20 to 24	7,492	6,915	7,233
	25 to 29	13,430	12,202	12,900
	30 to 34	16,894	15,076	16,249
	35 to 39	19,621	17,416	18,908
	40 to 44	20,796	18,819	20,187
	45 to 49	20,199	18,812	19,759
	50 to 54	16,535	15,734	16,280
	55 to 59	13,298	12,814	13,139
	60 to 64	11,800	11,435	11,676
	65 to 69	11,927	11,510	11,784
	70 to 74	12,015	11,510	11,833
	75 to 79	10,366	9,835	10,160
	80 to 84	6,796	6,342	6,610
	85 to 89	3,341	3,041	3,213
	90 and over	1,491	1,319	1,414
2042	15 to 19	941	719	837
	20 to 24	9,081	7,635	8,415
	25 to 29	17,436	14,922	16,222
	30 to 34	21,069	17,628	19,403
	35 to 39	22,438	18,186	20,477
	40 to 44	23,993	19,484	22,110
	45 to 49	23,927	20,013	22,431
	50 to 54	22,522	19,673	21,504
	55 to 59	20,993	19,074	20,315
	60 to 64	17,034	15,773	16,570
	65 to 69	13,646	12,646	13,258
	70 to 74	12,331	11,363	11,956
	75 to 79	12,382	11,260	11,957
	80 to 84	10,941	9,700	10,458
	85 to 89	6,664	5,665	6,254
	90 and over	2,890	2,314	2,637

Saint John's CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	320	315	317
	20 to 24	2,957	2,868	2,902
	25 to 29	6,676	6,497	6,568
	30 to 34	8,571	8,390	8,465
	35 to 39	8,255	8,150	8,194
	40 to 44	8,490	8,428	8,454
	45 to 49	8,060	8,022	8,038
	50 to 54	8,747	8,717	8,730
	55 to 59	8,867	8,843	8,855
	60 to 64	8,362	8,331	8,347
	65 to 69	7,986	7,955	7,973
	70 to 74	6,337	6,303	6,323
	75 to 79	4,514	4,478	4,499
	80 to 84	2,743	2,711	2,730
	85 to 89	1,189	1,172	1,182
	90 and over	444	437	441

2032	15 to 19	327	309	319
	20 to 24	3,104	2,859	2,963
	25 to 29	6,337	5,846	6,077
	30 to 34	8,793	8,083	8,495
	35 to 39	9,390	8,748	9,159
	40 to 44	9,674	9,213	9,507
	45 to 49	8,940	8,661	8,835
	50 to 54	8,849	8,652	8,772
	55 to 59	8,006	7,853	7,944
	60 to 64	8,061	7,891	7,992
	65 to 69	9,001	8,765	8,909
	70 to 74	7,844	7,555	7,730
	75 to 79	6,630	6,271	6,485
	80 to 84	5,326	4,901	5,151
	85 to 89	2,389	2,126	2,277
	90 and over	734	631	689
2042	15 to 19	336	267	301
	20 to 24	2,899	2,492	2,677
	25 to 29	6,298	5,581	5,901
	30 to 34	8,850	7,764	8,277
	35 to 39	8,934	7,842	8,420
	40 to 44	9,771	8,709	9,346
	45 to 49	9,988	9,111	9,668
	50 to 54	10,036	9,400	9,800
	55 to 59	8,851	8,432	8,691
	60 to 64	8,138	7,789	7,999
	65 to 69	8,204	7,821	8,052
	70 to 74	7,688	7,239	7,514
	75 to 79	7,669	7,029	7,421
	80 to 84	6,925	6,079	6,587
	85 to 89	3,785	3,130	3,513
	90 and over	1,624	1,242	1,456

Toronto CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	5,780	5,595	5,666
	20 to 24	53,551	50,362	51,582
	25 to 29	158,848	148,578	152,996
	30 to 34	236,258	226,241	230,647
	35 to 39	246,391	239,531	242,511
	40 to 44	236,086	231,737	233,591
	45 to 49	233,987	231,130	232,334
	50 to 54	248,001	246,159	246,942
	55 to 59	252,559	251,169	251,782
	60 to 64	224,285	223,038	223,618
	65 to 69	182,765	181,644	182,180
	70 to 74	147,319	146,328	146,809
	75 to 79	110,042	109,196	109,608
	80 to 84	77,088	76,335	76,702
	85 to 89	47,247	46,671	46,945
	90 and over	25,810	25,440	25,608

2032	15 to 19	6,560	5,793	6,183
	20 to 24	63,053	52,602	57,219
	25 to 29	182,859	151,456	167,900
	30 to 34	304,188	251,593	285,252
	35 to 39	360,382	303,533	341,148
	40 to 44	344,904	305,952	331,090
	45 to 49	301,580	278,453	292,940
	50 to 54	263,484	249,491	258,173
	55 to 59	239,705	230,165	236,071
	60 to 64	234,247	225,995	231,190
	65 to 69	233,521	224,514	230,245
	70 to 74	206,933	197,359	203,347
	75 to 79	166,344	157,024	162,616
	80 to 84	128,119	119,113	124,240
	85 to 89	75,225	68,441	72,116
	90 and over	39,625	34,986	37,326
2042	15 to 19	8,347	6,024	7,173
	20 to 24	71,036	53,028	61,128
	25 to 29	205,446	153,191	177,039
	30 to 34	341,624	250,808	295,280
	35 to 39	399,672	295,816	351,499
	40 to 44	421,392	324,247	382,279
	45 to 49	417,737	337,231	387,763
	50 to 54	371,945	319,621	352,181
	55 to 59	305,864	274,242	293,476
	60 to 64	251,537	229,625	242,591
	65 to 69	226,282	207,025	218,205
	70 to 74	219,583	200,120	211,537
	75 to 79	215,519	194,153	206,889
	80 to 84	185,457	162,969	176,274
	85 to 89	119,094	100,694	111,231
	90 and over	70,132	55,805	63,482

Vancouver CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	4,053	3,878	3,944
	20 to 24	33,532	31,163	32,062
	25 to 29	76,073	70,890	73,081
	30 to 34	106,002	101,287	103,321
	35 to 39	109,116	106,248	107,480
	40 to 44	102,730	101,005	101,741
	45 to 49	98,353	97,212	97,705
	50 to 54	105,893	105,194	105,512
	55 to 59	108,818	108,288	108,552
	60 to 64	102,079	101,575	101,846
	65 to 69	87,796	87,326	87,594
	70 to 74	72,343	71,922	72,180
	75 to 79	50,409	50,051	50,283
	80 to 84	32,713	32,394	32,605
	85 to 89	19,950	19,703	19,868
	90 and over	10,066	9,919	10,013

2032	15 to 19	4,800	4,178	4,469
	20 to 24	39,417	32,193	35,246
	25 to 29	86,370	70,859	78,715
	30 to 34	128,501	105,738	119,758
	35 to 39	143,482	121,066	135,584
	40 to 44	141,562	126,300	136,004
	45 to 49	129,232	119,843	125,688
	50 to 54	110,097	104,204	107,883
	55 to 59	98,218	94,022	96,671
	60 to 64	101,675	97,904	100,332
	65 to 69	103,384	99,243	101,968
	70 to 74	96,628	92,269	95,145
	75 to 79	78,172	73,981	76,702
	80 to 84	57,930	53,869	56,451
	85 to 89	32,669	29,613	31,515
	90 and over	14,414	12,646	13,696
2042	15 to 19	5,771	4,105	4,890
	20 to 24	44,046	32,287	37,351
	25 to 29	98,742	73,483	84,806
	30 to 34	143,977	105,305	123,976
	35 to 39	157,480	116,523	138,325
	40 to 44	165,151	127,250	149,726
	45 to 49	163,745	131,960	151,659
	50 to 54	147,442	126,169	139,221
	55 to 59	127,477	113,620	122,007
	60 to 64	107,225	97,087	103,112
	65 to 69	95,917	86,969	92,230
	70 to 74	97,952	88,999	94,369
	75 to 79	93,669	84,270	90,056
	80 to 84	80,097	70,249	76,317
	85 to 89	53,133	44,689	49,795
	90 and over	27,074	21,311	24,642

Winnipeg CMA

Year	Age (Years)	Number of Households		
		High Growth	Low Growth	Medium Growth
2022	15 to 19	914	890	899
	20 to 24	10,788	10,249	10,465
	25 to 29	25,337	24,129	24,652
	30 to 34	32,397	31,445	31,865
	35 to 39	34,398	33,727	34,027
	40 to 44	33,090	32,615	32,829
	45 to 49	30,741	30,470	30,591
	50 to 54	30,098	29,974	30,031
	55 to 59	31,831	31,730	31,780
	60 to 64	31,700	31,584	31,644
	65 to 69	28,077	27,939	28,013
	70 to 74	23,085	22,946	23,022
	75 to 79	16,596	16,470	16,540
	80 to 84	10,540	10,432	10,493
	85 to 89	5,857	5,784	5,825
	90 and over	3,327	3,282	3,307

2032	15 to 19	1,125	1,014	1,075
	20 to 24	12,557	10,846	11,648
	25 to 29	29,102	24,972	27,282
	30 to 34	40,148	34,524	38,199
	35 to 39	43,033	37,586	41,221
	40 to 44	42,742	38,662	41,377
	45 to 49	40,447	37,648	39,519
	50 to 54	35,723	34,046	35,163
	55 to 59	31,365	30,386	31,015
	60 to 64	29,352	28,553	29,060
	65 to 69	31,157	30,124	30,780
	70 to 74	31,000	29,665	30,499
	75 to 79	25,471	24,042	24,908
	80 to 84	18,298	16,955	17,744
	85 to 89	9,086	8,221	8,716
	90 and over	4,031	3,554	3,817
2042	15 to 19	1,300	960	1,133
	20 to 24	13,915	10,842	12,304
	25 to 29	34,034	26,847	30,311
	30 to 34	45,102	35,232	40,246
	35 to 39	47,727	37,262	43,017
	40 to 44	50,540	40,344	46,427
	45 to 49	49,169	40,631	45,904
	50 to 54	45,425	39,614	43,286
	55 to 59	40,948	37,166	39,592
	60 to 64	34,856	32,283	33,892
	65 to 69	31,186	28,998	30,307
	70 to 74	29,489	27,157	28,552
	75 to 79	29,075	26,270	27,971
	80 to 84	25,688	22,523	24,428
	85 to 89	14,826	12,446	13,840
	90 and over	7,450	5,903	6,769

Figure 2: Projected Number of Households

Calgary CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	3,090	3,090	3,090
2021	3,198	3,179	3,190
2022	3,395	3,353	3,377
2023	3,591	3,519	3,560
2024	3,746	3,641	3,702
2025	3,934	3,788	3,872
2026	4,137	3,946	4,057
2027	4,324	4,082	4,221
2028	4,512	4,213	4,385
2029	4,706	4,345	4,552
2030	4,944	4,513	4,760
2031	5,246	4,734	5,028
2032	5,562	4,963	5,306
2033	5,950	5,249	5,651
2034	6,371	5,558	6,024
2035	6,809	5,875	6,410
2036	7,359	6,284	6,899
2037	8,179	6,919	7,641
2038	8,999	7,541	8,377
2039	9,752	8,095	9,046
2040	10,556	8,685	9,760
2041	11,353	9,261	10,465
2042	12,155	9,836	11,173
2043	13,063	10,495	11,979

Halifax CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	1,329	1,329	1,329
2021	1,355	1,346	1,351
2022	1,412	1,391	1,403
2023	1,472	1,436	1,456
2024	1,532	1,479	1,509
2025	1,581	1,509	1,550
2026	1,637	1,543	1,597
2027	1,701	1,584	1,651
2028	1,767	1,624	1,706
2029	1,852	1,679	1,778
2030	1,938	1,734	1,850
2031	2,047	1,807	1,944
2032	2,185	1,904	2,063
2033	2,342	2,014	2,200
2034	2,510	2,132	2,346
2035	2,685	2,252	2,497
2036	2,897	2,400	2,681
2037	3,232	2,650	2,978
2038	3,538	2,870	3,247
2039	3,776	3,031	3,451
2040	3,999	3,177	3,640
2041	4,233	3,332	3,841
2042	4,444	3,469	4,020
2043	4,653	3,604	4,198

Montréal CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	14,810	14,810	14,810
2021	14,846	14,725	14,787
2022	15,380	15,117	15,252
2023	15,838	15,408	15,629
2024	16,247	15,628	15,946
2025	16,643	15,815	16,242
2026	17,057	16,000	16,546
2027	17,461	16,160	16,833
2028	18,016	16,444	17,258
2029	18,657	16,792	17,760
2030	19,407	17,223	18,358
2031	20,383	17,837	19,163
2032	21,425	18,491	20,022
2033	22,699	19,327	21,091
2034	24,070	20,224	22,241
2035	25,553	21,195	23,486
2036	27,194	22,277	24,871
2037	29,203	23,649	26,590
2038	31,029	24,844	28,131
2039	32,726	25,918	29,551
2040	34,298	26,884	30,861
2041	35,893	27,869	32,197
2042	37,397	28,787	33,460
2043	38,943	29,743	34,767

Saskatoon CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	1,194	1,194	1,194
2021	1,149	1,142	1,146
2022	1,178	1,162	1,171
2023	1,200	1,174	1,188
2024	1,228	1,191	1,211
2025	1,242	1,193	1,220
2026	1,258	1,194	1,229
2027	1,272	1,194	1,237
2028	1,302	1,209	1,260
2029	1,336	1,225	1,286
2030	1,383	1,253	1,325
2031	1,440	1,290	1,372
2032	1,491	1,319	1,414
2033	1,567	1,370	1,479
2034	1,634	1,412	1,534
2035	1,712	1,463	1,601
2036	1,816	1,534	1,690
2037	1,996	1,671	1,851
2038	2,172	1,800	2,006
2039	2,338	1,920	2,153
2040	2,511	2,043	2,304
2041	2,695	2,175	2,466
2042	2,890	2,314	2,637
2043	3,105	2,467	2,827

Saint John's CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	447	447	447
2021	438	435	437
2022	444	437	441
2023	461	449	456
2024	473	455	465
2025	490	466	480
2026	516	483	502
2027	538	498	521
2028	574	524	552
2029	615	552	588
2030	651	576	618
2031	690	602	651
2032	734	631	689
2033	805	683	751
2034	872	729	809
2035	937	772	864
2036	1,037	844	952
2037	1,143	920	1,045
2038	1,251	995	1,138
2039	1,350	1,062	1,222
2040	1,443	1,123	1,302
2041	1,533	1,183	1,379
2042	1,624	1,242	1,456
2043	1,710	1,297	1,528

Toronto CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	23,832	23,832	23,832
2021	24,584	24,418	24,491
2022	25,810	25,440	25,608
2023	27,162	26,544	26,830
2024	28,292	27,389	27,814
2025	29,509	28,280	28,866
2026	30,850	29,249	30,021
2027	32,123	30,115	31,092
2028	33,506	31,049	32,254
2029	34,964	32,018	33,474
2030	36,550	33,070	34,803
2031	38,044	34,003	36,028
2032	39,625	34,986	37,326
2033	41,555	36,252	38,944
2034	43,656	37,636	40,711
2035	45,920	39,132	42,620
2036	48,672	41,020	44,975
2037	52,841	44,095	48,645
2038	56,754	46,892	52,052
2039	60,306	49,336	55,109
2040	63,711	51,622	58,021
2041	66,959	53,751	60,785
2042	70,132	55,805	63,482
2043	73,425	57,945	66,290

Vancouver CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	9,774	9,774	9,774
2021	9,764	9,698	9,741
2022	10,066	9,919	10,013
2023	10,369	10,126	10,281
2024	10,679	10,325	10,548
2025	10,990	10,513	10,811
2026	11,388	10,771	11,153
2027	11,765	10,996	11,468
2028	12,165	11,231	11,800
2029	12,610	11,495	12,169
2030	13,145	11,831	12,619
2031	13,775	12,241	13,156
2032	14,414	12,646	13,696
2033	15,241	13,205	14,408
2034	16,125	13,798	15,167
2035	16,992	14,363	15,904
2036	18,037	15,069	16,802
2037	19,739	16,323	18,313
2038	21,392	17,509	19,767
2039	22,863	18,520	21,039
2040	24,402	19,573	22,369
2041	25,764	20,466	23,530
2042	27,074	21,311	24,642
2043	28,396	22,160	25,762

Winnipeg CMA, 2020 to 2043

Year	Number of Households		
	High Growth	Low Growth	Medium Growth
2020	3,355	3,355	3,355
2021	3,282	3,261	3,272
2022	3,327	3,282	3,307
2023	3,347	3,274	3,314
2024	3,385	3,280	3,338
2025	3,412	3,273	3,350
2026	3,469	3,292	3,390
2027	3,513	3,295	3,415
2028	3,599	3,336	3,481
2029	3,673	3,363	3,534
2030	3,743	3,385	3,582
2031	3,883	3,467	3,697
2032	4,031	3,554	3,817
2033	4,245	3,696	3,999
2034	4,475	3,849	4,195
2035	4,703	3,997	4,387
2036	4,996	4,197	4,639
2037	5,466	4,545	5,055
2038	5,907	4,861	5,441
2039	6,299	5,131	5,780
2040	6,693	5,399	6,120
2041	7,069	5,649	6,441
2042	7,450	5,903	6,769
2043	7,864	6,182	7,125