



Aviva Canada  
Executive Report  
June 2021

# How we live



## “Introduction

The past year has been one like no other, with the impacts of the COVID-19 pandemic continuing to be felt across the world, in our communities and our homes.

This report from Aviva Canada – How We Live – examines different facets of our lives in these times: our homes, our living aspirations, our work and wellbeing, our possessions and our hopes for the future.

It looks at how our attitudes and behaviours have changed over the course of the year and considers the potential impact of recent events.

We know that COVID-19 has had an impact on Canadian housing prices – but how has this affected homeownership plans? We know that what ‘home’ looks like has shifted and changed, but will those changes be permanent? And with so much emphasis on the home, are we doing enough to ensure they’re protected?

This report seeks to explore these questions and examine the long-term impacts the pandemic has had in 2020 and 2021 for people living and working in Canada.”



**Phil Gibson,**

Managing Director,  
Personal Insurance & Data Science,  
Aviva Canada



## Chapter one:

### Homes – property values and buying/selling aspirations

Are people realistic about the value of their homes? And how has the global pandemic affected who's selling, who's buying and whose plans have been completely altered?

[Go to chapter](#)

## Chapter two:

### Homes – renovations and improvements

How has COVID-19 affected the way we view our home, and changed our plans for improvements? Are we more likely to DIY or hire someone to help? How have Canadian lifestyles within the home changed since the beginning of the pandemic?

[Go to chapter](#)

## Chapter three:

### Homes – purpose and people

Has COVID-19 affected the lifestyles of Canadians whose work lives have shifted to the home? What adaptations have they made to fit the new functionality of remote working and has this benefited the lives of Canadians?

[Go to chapter](#)

## Chapter four:

### Homes – possessions and protection

How has COVID-19 affected purchasing behaviour and what possessions are Canadians purchasing? Are we taking proactive measures to ensure our homes and possessions are well protected from natural disasters, theft and more?

[Go to chapter](#)

## Chapter five:

### Transportation – changing habits and the future of the commute

Have people's transportation habits changed because of COVID-19? Who is purchasing new vehicles and why? Has the pandemic impacted the future of the work commute forever?

[Go to chapter](#)



## Chapter one:

### Homes – property values and buying/selling aspirations

The following chapter examines the impact of the COVID-19 pandemic on Canadian homes, both on the perceived value and any long or short-term plans Canadians may have for buying and selling.

# Most Canadians have an accurate understanding of the value of their home – particularly in Ontario and Quebec

It's well known that Canadians face some of the highest home prices in the world, with prices expected to continue rising in 2021<sup>1</sup>. For most Canadians, their home is likely their most valuable possession – both in terms of dollar amount and sentimental value. So, when asked to estimate the value of their homes, unsurprisingly, homeowners produce an overall average Canadian house price of \$641,267, which is only slightly higher than the projected 2021 average price of \$620,404<sup>1</sup>, according to the Canadian Real Estate Association (CREA).

	Total	Atlantic	Quebec	Ontario	MB	Sask	AB	BC
Home values 2021 (consumer belief)	<b>\$641,267</b>	\$309,843	\$371,870	\$854,712	\$428,467	\$359,584	\$433,181	\$1,044,405
CREA projected values (2021)	<b>\$620,404</b>	\$266,266	\$407,469	\$823,656	\$306,260	\$293,629	\$420,837	\$780,276
% difference self reported to 2021 CREA	<b>3%</b>	16%	-9%	4%	40%	22%	3%	34%

Note that the higher price in BC could be driven by the larger percentage volume of respondents from the greater Vancouver area vs. major regions in the other provinces. In Quebec, our survey saw a smaller percentage volume of respondents from Montreal vs. other regions, which could explain the lower than expected estimated price. In Manitoba and Saskatchewan, we saw a higher percentage volume of respondents between the ages of 18 and 34, who valued homes higher than older respondents from the same regions.

<sup>1</sup><https://www.crea.ca/news/market-forecast-to-begin-easing-from-current-record-levels-over-the-second-half-of-2021-and-into-2022/>



# Canadians continue to be optimistic

When homeowners are asked about the impact of COVID-19 on the value of their properties, Canadians continue to be optimistic. Over half of homeowners (55%) believe their house has actually increased in value since the start of the pandemic. Only one fifth of Canadians (18%) think the value of their homes has not changed in this time, and less than one tenth (8%) think there has been some decrease in value and most think this reduction is slight. This is fairly consistent across homeowners in urban, semi-urban, semi-rural and rural areas, however, contradictory to the optimism seen by most, some homeowners living in urban regions of Canada believe that their property value has decreased in the last year – urban homeowners are almost twice as likely to feel their property value has decreased. This could be due to the decrease in condo prices in urban centers. In addition, sub-urban and semi-rural homeowners are much more likely to believe their home has significantly increased in value, which could be due to the belief that more people are fleeing cities as the pandemic continues.

## Has home value changed as a result of COVID-19? Among homeowners...

	Total	Atlantic	Quebec	Ontario	MB	Sask	AB	BC
<b>Significantly/ slightly increased</b>	<b>55%</b>	45%	63%	65%	56%	28%	16%	55%
Significantly increased	<b>22%</b>	18%	30%	30%	15%	2%	0%	14%
Slightly increased	<b>33%</b>	27%	34%	36%	40%	27%	16%	41%
Stayed the same value	<b>18%</b>	31%	12%	15%	21%	35%	31%	18%
Slightly decreased	<b>6%</b>	5%	1%	4%	3%	11%	24%	8%
Significantly decreased	<b>2%</b>	1%	1%	1%	n/a	1%	9%	2%
Don't know	<b>18%</b>	18%	23%	15%	19%	25%	20%	18%

## Consumer belief on house value after the pandemic

Area	Urban	Sub-urban	Semi-rural	Rural
Significantly increased in value	21%	32%	31%	21%
Slightly increased in value	42%	41%	41%	40%
Stayed the same value	20%	16%	17%	23%
Slightly decreased in value	9%	6%	7%	4%
Significantly decreased in value	3%	1%	1%	2%
Significantly decreased	1%	1%	1%	n/a



# Canadians are more hopeful than realistic when it comes to purchasing their first home,

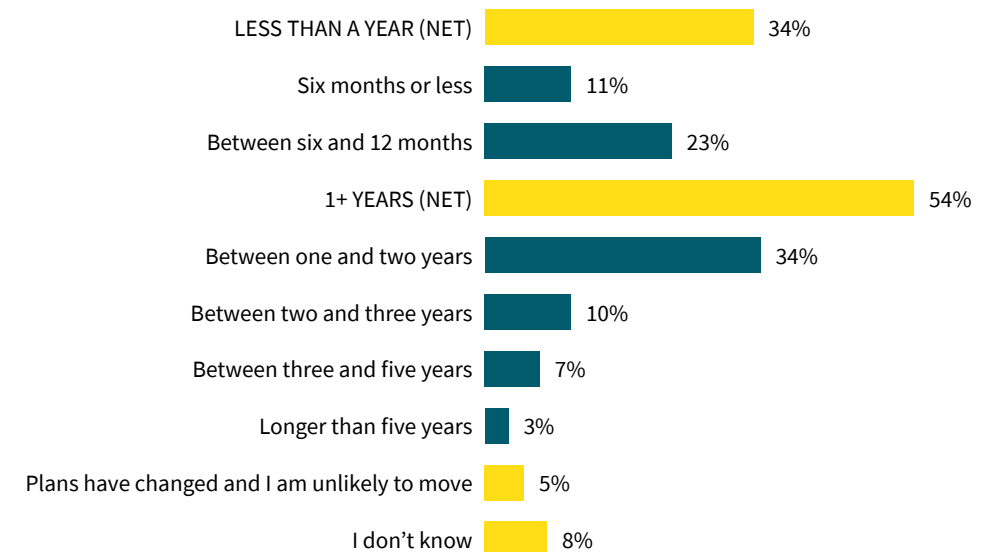
with many indicating their plans to buy, sell or move have been delayed by at least a year

Many people indicated their plans to buy, sell or move have changed due to the pandemic – but while one-third thinks these plans have been delayed for less than a year, about 34% think their plans have been delayed for one to two years. Some Canadians still have hope, particularly in Ontario, as 12% say they hope to buy their first home in the next 12 months. However, there is some pessimism here, as only 7% think it will actually happen in the next 12 months. In particular, those living in Manitoba, Saskatchewan and Quebec are more pessimistic than the rest of the country about the possibilities of buying a first home in the next 12 months. This is likely due to the price perception of homes in these three markets.

## % of total population that...

	Total	Atlantic	Quebec	Ontario	MB	Sask	AB	BC
Plan to buy first home	12%	11%	11%	13%	11%	8%	12%	14%
Actually think buying first home will happen in the next 12 months	7%	10%	5%	8%	4%	4%	10%	8%

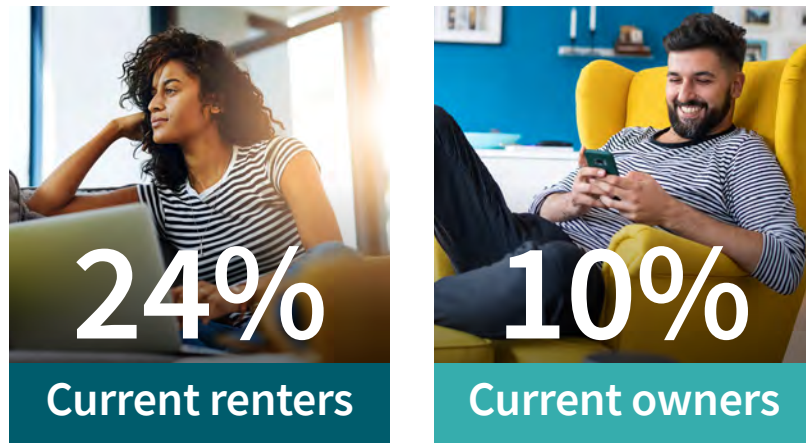
## How long Canadians think their plans to buy/sell/move will be delayed



# Overall, the pandemic has had a significant impact on Canadians' plans to buy homes

According to a consumer behavior report commissioned by Aviva Canada<sup>2</sup> earlier in 2021, 50% of the Canadian population reported their household income has been impacted by COVID-19 – many have lost their jobs and 15% report seeing their household income being cut by as much as 50%. In addition, this consumer behaviour report found that one in five Canadians are struggling financially as a result of the pandemic. According to the How We Live survey, more than half of Canadians under 55 years old say they didn't buy a home due to anxiety over their job security. Renters' plans to buy were significantly more impacted by the pandemic than current homeowners.

**When asked if they were planning to buy but didn't due to COVID-19, we found out that affected this percentage of respondents:**



<sup>2</sup>\*Aviva Canada, Buckley, P., & Ramdeo, C. (2021, June). Covid-19 consumer behavior insights (Spring 2021). [https://www.aviva.ca/content/dam/aviva-public/ca/pdf/Reports/covid-19\\_report\\_spring\\_2021.pdf](https://www.aviva.ca/content/dam/aviva-public/ca/pdf/Reports/covid-19_report_spring_2021.pdf)

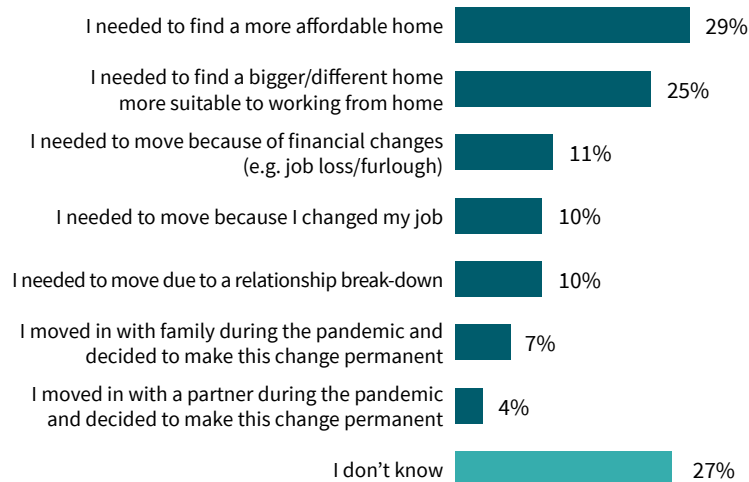




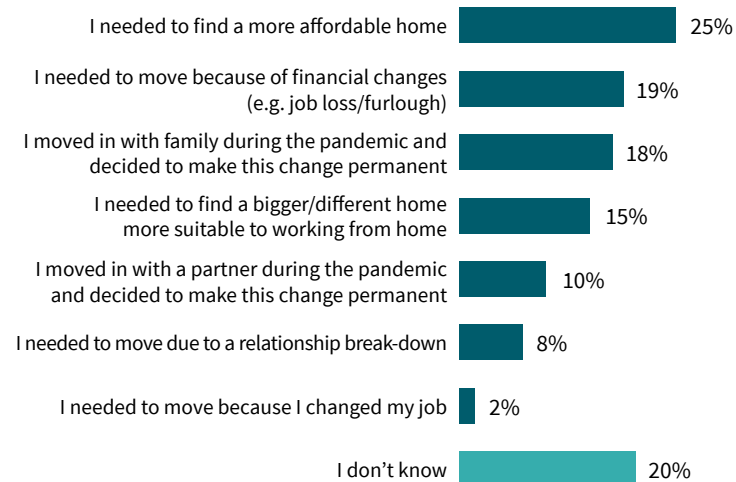
# Affordability was the driving force behind unexpected buying and selling of homes or starting a new, unplanned rental tenancy during the pandemic

Of those who bought a home even though they were not planning to, they cite the top reason as needing to find an affordable home (29%). The secondary reason, however, was because they needed a bigger or at least different home more suitable for work from home needs (25%). For those who unexpectedly sold, financial elements were a bigger factor, with the top reason being needing to find a more affordable home (25%) and the second due to financial changes like job loss (19%). This trend continues when it comes to renters, who cited the need for an affordable home as the main reason for an unplanned moved (29%) followed by the need to move due to financial changes such as job loss (21%).

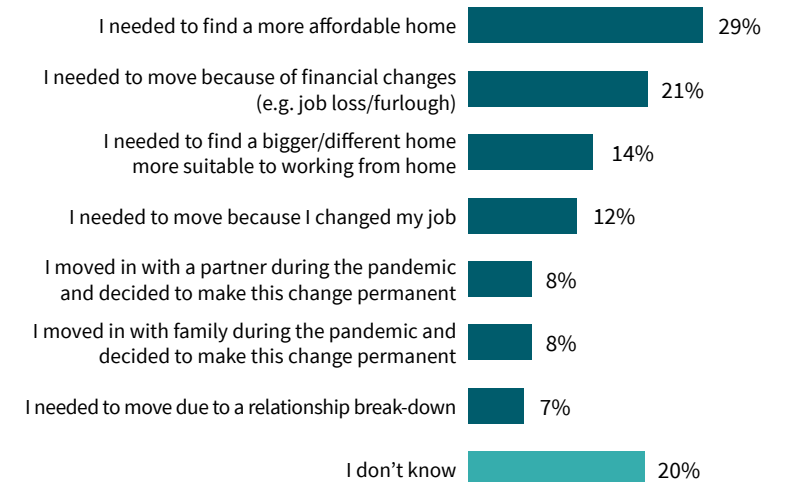
## Unplanned buying



## Unplanned selling



## Unplanned renting



# One in three Canadians are considering relocating as a result of the pandemic

When asked if the COVID-19 pandemic has made them consider moving to a different type of location the next time they move, 31% of Canadians said yes, with over one third of these considering moving to a semi-rural or rural location. Particularly, Canadians with children at home were more likely (38%) to say they are considering moving to a different type of location compared to those without children (25%). In addition, renters are twice as likely to consider relocating than current homeowners.

## Consumer who want to move

Area	Total	Urban	Sub-urban	Semi-rural	Rural
OVERALL: Would Canadians move	31%	10%	8%	8%	5%
Homeowners who want to move	27%	4%	7%	7%	9%
Renters who want to move	42%	8%	10%	12%	12%



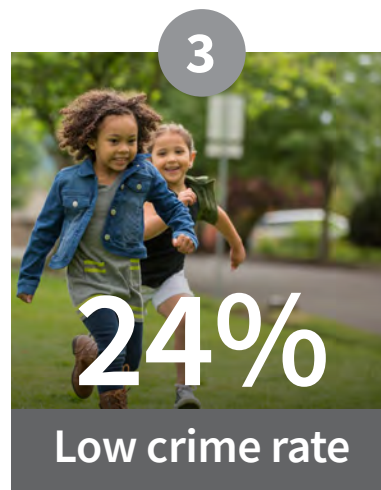
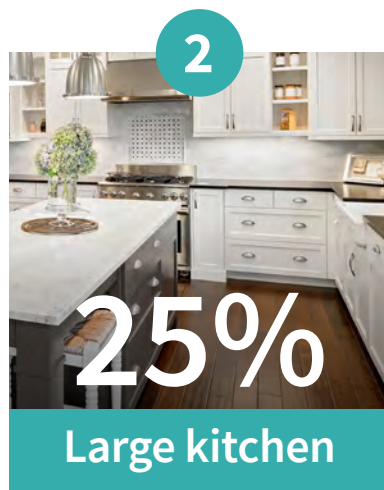
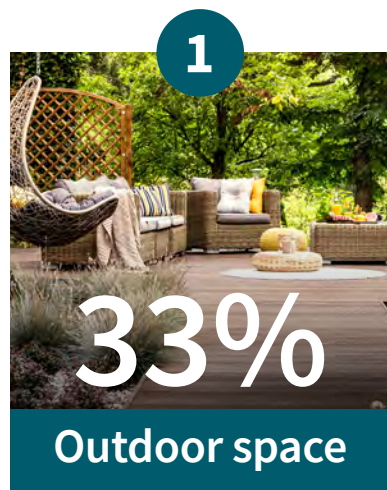
“As Canadians consider moving to completely different areas and away from large cities, this may come with some surprises. Not only are crickets much louder at night than you might expect, but there’s more to think about than just the mortgage and property taxes, because there are insurance considerations when it comes to rural vs. urban properties. The age of the home, its proximity to fire hydrants or firehalls, and flood risk are all factors that insurers take into account. It’s best to discuss these things with both your insurance broker or agent and your real estate agent before settling on your dream home.”

**Phil Gibson,**  
Managing Director,  
Personal Insurance & Data Science



# Proximity to parks, distance from the city, backyard space and overall better quality of life are key factors when considering moving – particularly for parents

A third of those surveyed indicate that choosing a property with an outdoor space for entertaining, gardening or a play area for kids is the number one essential factor when choosing their next property – followed by the need for a large kitchen (25%) and low crime rate which is deemed essential by a quarter (24%). This need for a backyard increases to 45% for Canadians with children at home.



Regardless of age, Canadians who are looking to move are consistent in their desire for a better quality of life. But younger and growing families are more inclined to want to move into larger homes as they look to accommodate lifestyle changes like newborns and parents or in-laws moving in.

## Lifestyle changes after moving

	18 – 34	35 – 44	45 – 54	55 – 64	65+
Quality of Life	45%	44%	47%	43%	29%
Social Life	21%	13%	21%	14%	16%
Larger Home	22%	20%	6%	1%	4%
Affordable Location	35%	31%	31%	17%	28%



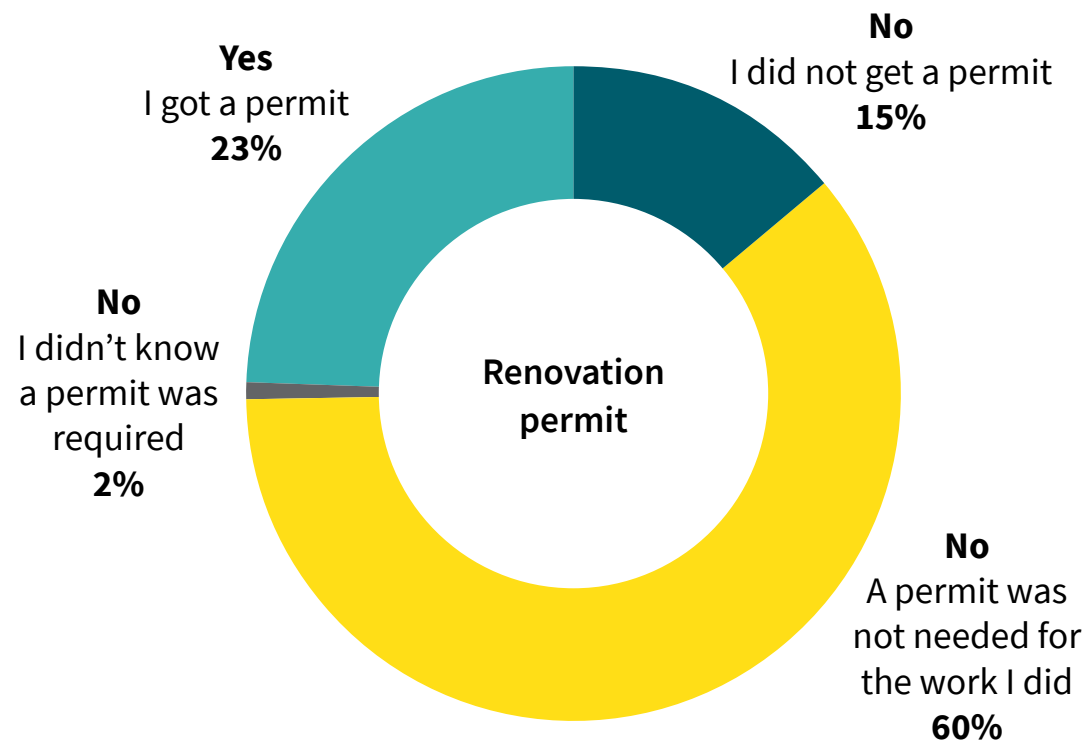
## Chapter two:

### Homes – renovations and improvements

The following chapter examines how Canadians have changed or planned to change their homes as a result of COVID-19, both in terms of renovations and changes to the occupants within.

# In the last year, 17% of Canadians improved their home space through renovations

The most popular renovation in 2020 was the backyard (17%). Only a third of those who made changes to their home hired someone to complete the work, with most tackling it themselves. Of those who made changes, 40% have updated or intend to inform their insurance provider about these changes, while over half said they don't need to.



# Renovations are top of mind when thinking ahead to early 2022

In the next 12 months, 13% of Canadians plan to make changes to their home through renovations. Of this group, two thirds will renovate their backyard, while the remainder will renovate their basement to add an entertainment area/additional living space. Canadians with children under 18 living at home are twice as likely (36%) to be considering a renovation compared to those without children under 18 (18%). Almost two thirds who plan to renovate cite COVID-19 as the main reason for their decision.

## Children at home

	Below 12	Below and above 12	Above 12	Above 18
Backyard Space	77%	58%	56%	47%



“With people spending so much time at home last year, it’s no surprise Canadians are changing their spaces to fit their current needs. For those planning to make major changes to their home, they should know that renovations like finishing a basement, removing structural supports or building an addition, could impact their insurance coverage. These renovations may change the home’s rebuild value. It’s always good practice to check in with your insurance broker or agent when considering renovations so you are adequately covered.”



**Phil Gibson**, Managing Director, Personal Insurance & Data Science



Canadian homeowners who renovated in the past year spent an average of \$4,525. The priciest home changes on average included adding an addition to their home, renovating their backyard, renovating their basement to add an entertainment space, and renovating to add a work from home office, with average spend of \$10,800, \$6,222, \$3,789 and \$2,796 respectively.

**Renovation price**

	Price
<b>Avg Renovations Price</b>	<b>\$4,525</b>
Backyard	\$6,222
Entertainment	\$3,789
Office	\$2,796
Playroom	\$2,249
Addition	\$10,800

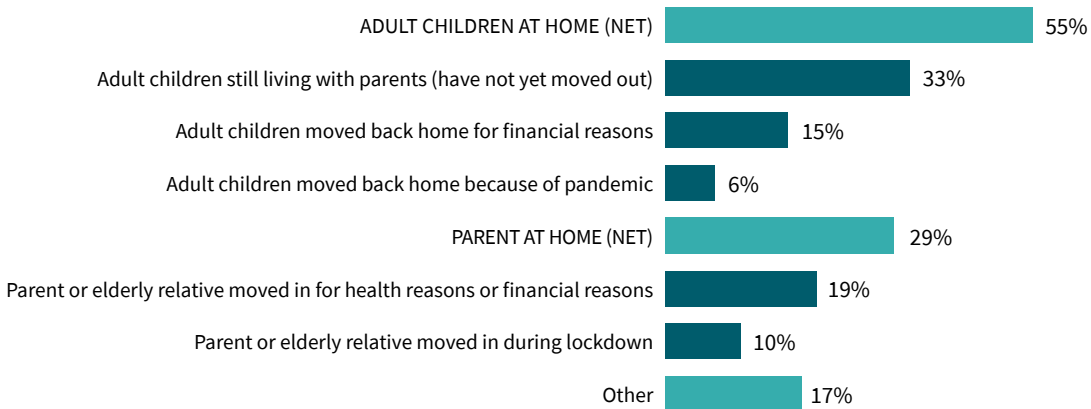
While many of these arrangements may have been intended as short-term measures originally, our study shows that two thirds of those who are currently working from home have considered working from home permanently, and of those two thirds, 17% have already had their request to work from home approved. However, one third (32%) have considered working from home permanently but haven't made the request yet.

This suggests that some of the past and future changes to Canadians' homes could become much more permanent. As Canadians continue to adapt their homes, they may consider making use of additional spaces like garages or sheds. But people should also note that if they alter the use of a building permanently - for example if a garage is converted into an office or a business is started from a home - they may need to inform their home insurance provider. So, if in doubt, it's best to check with your insurance agent.



# When it comes to the people living inside Canadian homes, multigenerational living, while not common, is a reality for 16% of Canadians

Less than two in 10 Canadians surveyed say they are currently living in a multi-generational household. This is especially true for those aged 18-34. Among those living in a multi-generational household, over half have adult children at home for a variety of reasons, primarily that their children haven't moved out yet, their children moved back because of financial reasons or because of the pandemic.



When it comes to making changes to their property to potentially meet these needs, one in 10 Canadians say they plan to develop an in-law suite – especially those aged 18-34 (17% vs. 7% among those 35+), and those living in a multi-generational home (25% vs. 7% among those who are not).





## Chapter three:

### Homes – purpose and their people

The following chapter examines the impact of COVID-19 on Canadians lifestyles for those whose work lives have shifted to the home, the adaptations they've made to fit the functionality of remote working and how their spending patterns and possessions have changed.



# Most Canadians feel the benefits of shifting to a remote working environment with more flexibility and a lack of commute, but others are experiencing more stress with longer working hours and missing in-person interaction

There is no question that the pandemic has changed lives for many Canadians across the country. In the past year, 45% of Canadians have experienced changes in their households with almost two in 10 stating that they are working from home. For one in four Canadians under the age of 54, working from home has become the norm. Younger Canadians, especially those 18 to 34, are most likely to have experienced changes as a result of COVID-19. One in four report they recently started a new job, in some cases their first job, with 25% of them reporting they're able to work from home.

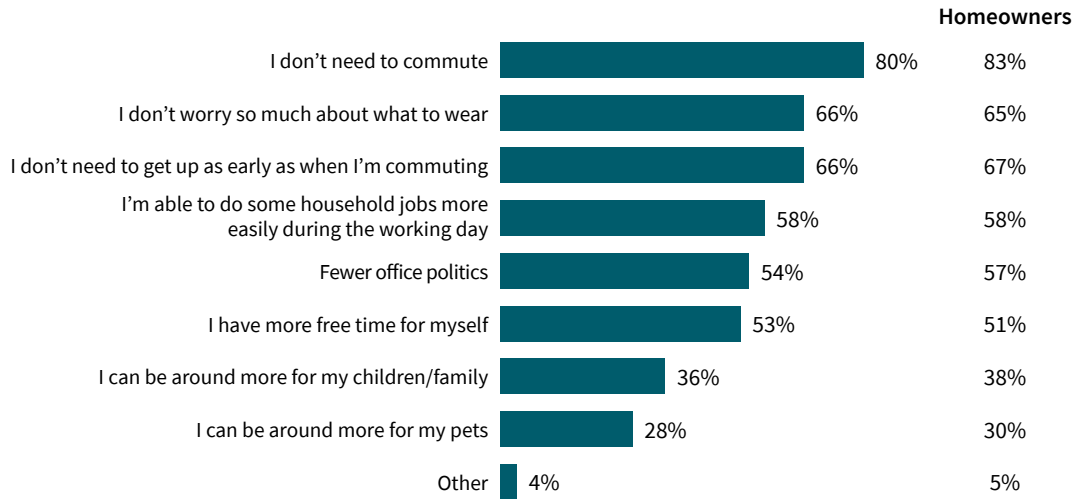
The separation that for decades existed between work and home, with the traditional 9-5 job, has shifted. For many, remote working allows for more flexible scheduling with about 45% of Canadians now able to manage their schedule to better suit their life outside of work and 35% stating that their work hours have changed. Four in 10 Canadians say working from home is less stressful, this is true especially when comparing women to men (50% vs. 34%).



The benefit of working from home for many Canadians (54%) is the ability to spend time on other personal activities such as fitness, hobbies, and household tasks rather than commuting to and from work. Other benefits include a flexible work schedule and less stress from the lack of commute.

### Those working from home who find it less stressful indicate this is because they do not have to commute

In terms of reasons for being less stressful when working from home, eight in ten believe the lack of daily commuting is the main benefit (80%). Furthermore, they also don't need to worry about what to wear nor do they need to get up early (66% each), followed by being able to do some household jobs more easily (58%), fewer office politics (54%), and they have more free time to themselves (53%). About a third say they can be around their children more often (36%) or around their pets (28%).



**Although there have been many positive changes for Canadians working remotely, there are some who feel the strain of the virtual environment, with one in three saying their work hours have extended later into the evening. Specifically, employees who are working remotely are twice as likely to finish their workday later, compared to their work hours prior to the pandemic (30% vs 15%).**

For those who feel working remotely has become more stressful, the main reasons are the inability to see co-workers in person (54%), finding it difficult to switch off at the end of the day (52%) and too many distractions in the household to get work done such as children and pets (43%). Additionally, they stated a lack of suitable space to work and/or competing with others in their household for workspace (28% and 24%) as reasons for working from home being more stressful. Younger Canadians are more apt to feel a higher level of stress working from home, with 26% stating it has become more stressful.

Adults are not the only ones who've experienced significant life changes since the pandemic hit. Many children across the country have shifted from in-person schooling to virtual education with their teachers and other students. 60% of Canadians who are experiencing a significant lifestyle shift are those with children under the age of 18 at home.

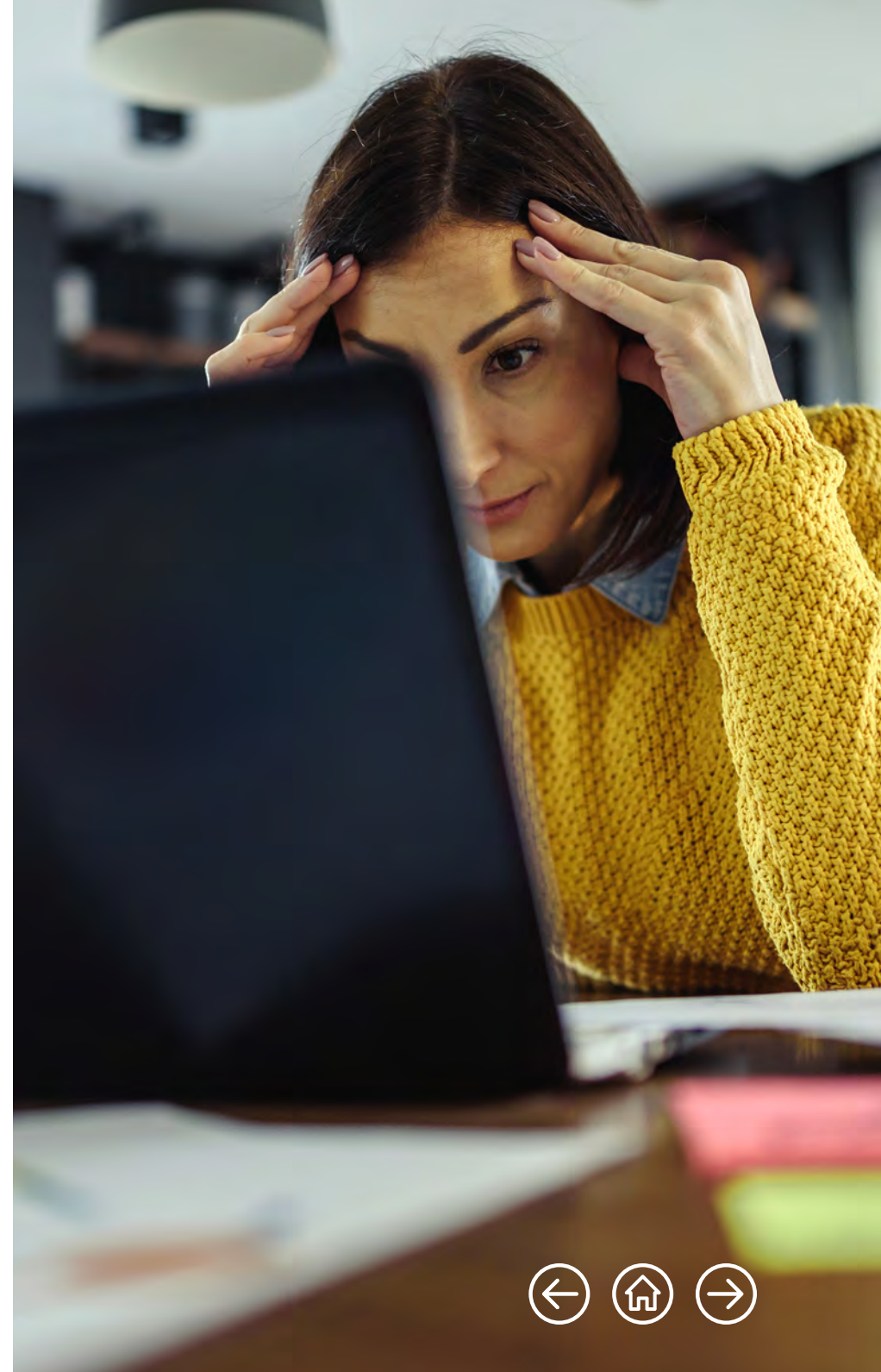
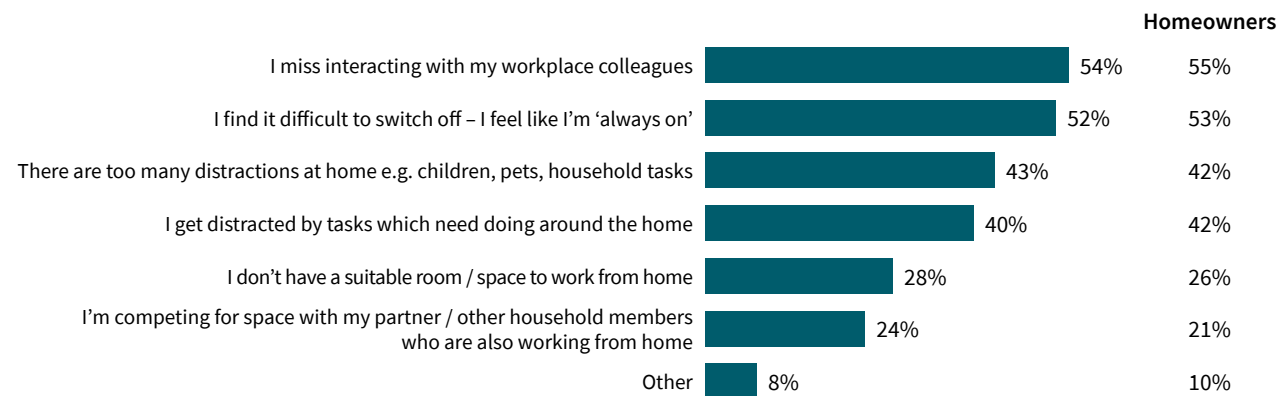
Age	18 – 34	35 – 44	45 – 54	55 – 64	65+
Change in stress	62%	55%	64%	58%	55%
More stress	26%	17%	17%	11%	18%
Less stress	36%	37%	47%	47%	37%
Same level of stress	35%	40%	33%	36%	40%
I don't know	3%	5%	3%	5%	6%

Age	18 – 34	35 – 44	45 – 54	55 – 64	65+
I miss interacting with my workplace colleagues	62%	38%	52%	66%	78%
I find it difficult to switch off – I feel like I'm "always on"	59%	49%	46%	48%	61%
There are too many distractions at home e.g. children, pets	49%	52%	33%	32%	26%
I get distracted by tasks which need doing around the home	40%	39%	43%	45%	24%
I don't have a suitable room / space to work from home	33%	25%	29%	22%	16%
I'm competing for space with my partner / other household members who are also working from home	42%	9%	15%	22%	13%
Other, please specify		5%	19%	13%	15%



## Those working from home who find it more stressful indicate that this is the case because they miss interaction or find it difficult to switch off

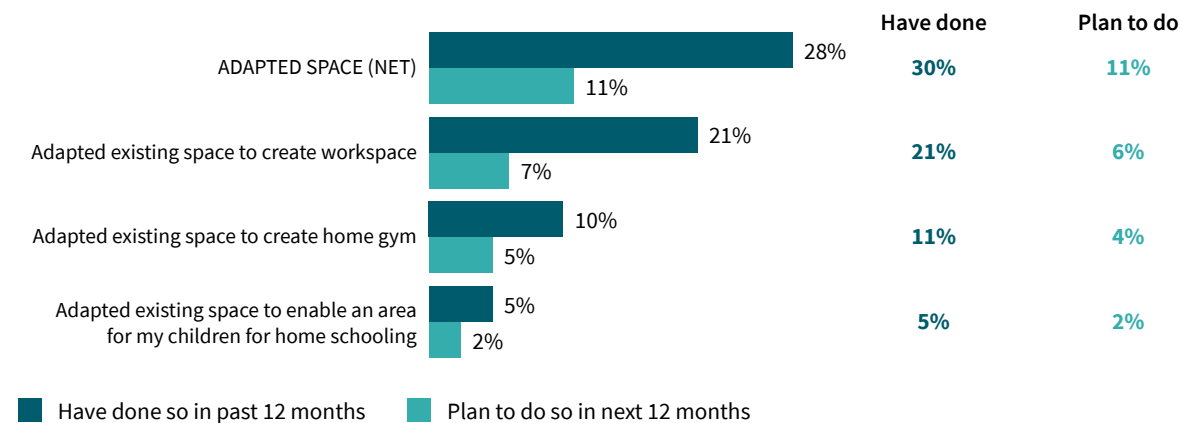
Among those who indicated that working from home is more stressful, more than half say that it is because they miss interacting with their colleagues (54%) and a similar proportion indicate that they find it difficult to switch off (52%). Other reasons mentioned are that there are too many distractions around their home such as children or pets (43%), distractions due to tasks that need to get done around the home (40%), not having a suitable home for working (28%) or having to compete for space with their partner (24%).



# Adapting spaces to fit the new normal

Working from home has been the main driver for significant adaptations to homes across the country

Nearly three in 10 Canadians have adapted their space in the past year (28%), slightly higher than those who renovated (17%). The most significant changes are adaptations to a current living space for a workspace (45%), a home gym (21%) and/or a space for homeschooling (11%). Expenditure for adapting spaces to better suit living situations during the pandemic is similar across the country, with the average cost coming in at \$783. Cost for adaptations is slightly higher for those living in Ontario with an average of \$806. Those living in Ontario were as likely as other regions to adapt existing space for a workspace but were more likely to adapt their space to include a home gym and play area for their children. An additional 11% of Canadians also intend to adapt their space in the next 12 months.



Only a quarter (27%) of those who have made at least one change in their homes in the past 12 months say they have already, or they intend to, update their content insurance. Almost two thirds have not updated it, while 5% say they currently don't have content insurance. If you're unsure of your coverage, it's important to discuss your policy with your insurance broker or agent to ensure your policy meets the needs of your updated home.



## Chapter four:

### Homes – Possessions and Protection

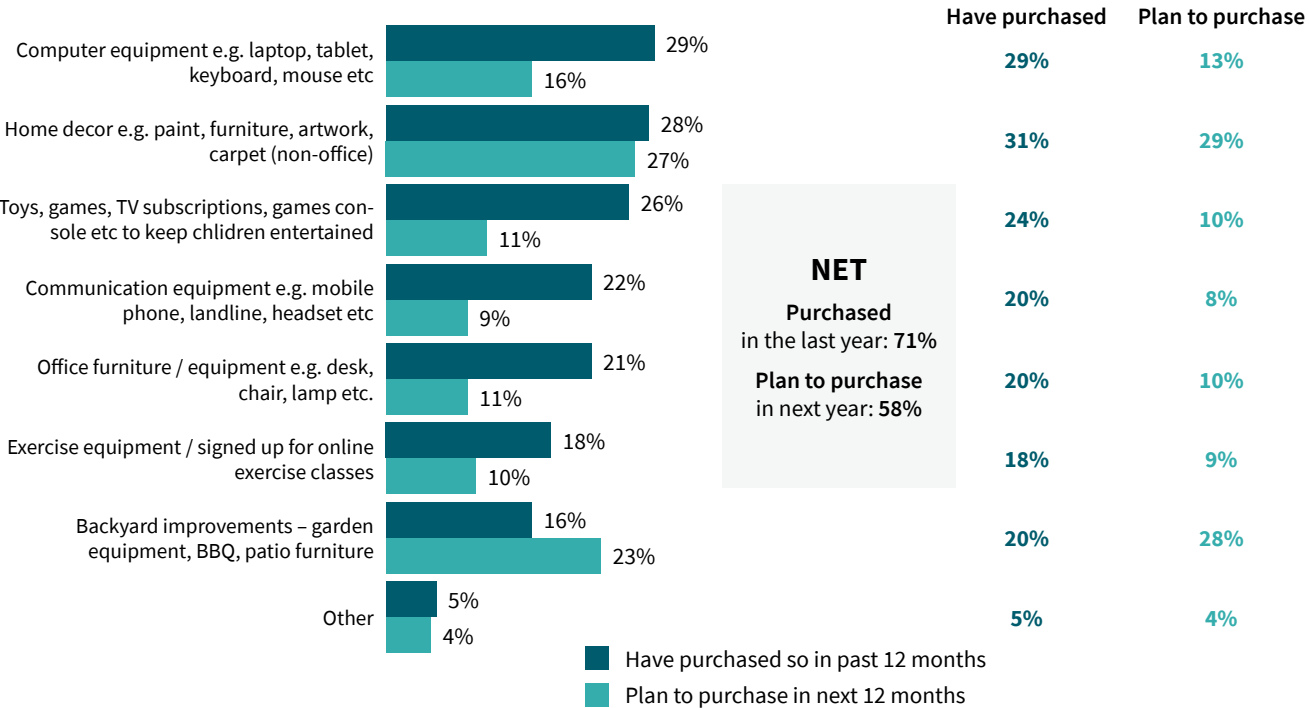
This chapter looks at how Canadians protect their homes and their possessions, as people have taken steps to protect their families and health in the last year.

# 4

# Many Canadians are purchasing new possessions

as a result of COVID-19 with work, entertainment and communication at the forefront of purchasing patterns

Canadians across the country have experienced various lockdowns that have impacted not only the way we are working and living within our space, but also impacted the items that are needed to stay connected and entertained. 30% of Canadians state they purchased a computer as result of lockdown, followed by 28% who purchased new home décor and 26% who purchased things like toys, TV subscriptions and video game consoles to help entertain kids. An additional 22% of Canadians have purchased new communication technology such as mobile phones and headsets. Although the pandemic has prevented many in-person interactions and activities, Canadians’ purchasing behaviour suggests we are still invested in staying connected.





# Most Canadians have not implemented additional proactive security measures

**to help protect their homes against events like weather catastrophes and home invasions**

As we've seen throughout the pandemic, the home has become more central to Canadians across the country. We've changed the uses of our homes – from a working and educational space to our own at-home gyms. We've updated them with renovations, adapted them to be more functional and purchased new possessions and yet, when it comes to preventative security measures, Canadians aren't as prepared for unexpected events such as fires, floods and thefts as we could be. Is it possible that the shift to working from home has caused us to have a false sense of security? In 2020, the pandemic might have shifted how we live, but severe weather events caused more damage than ever before. At \$2.4 billion in insured damage across the country, 2020 is now ranked as the fourth highest year in insurance losses since 1983, according to Catastrophe Indices and Quantification Inc.<sup>1</sup>

Aside from preparedness for a fire with items like fire alarms and fire extinguishers, less than 25% of Canadians have other protective measures in place such as a home security system, video surveillance (indoor and/or outdoor) and water detection systems. Despite increased focus on home, outside of a smoke alarm, Canadians could be doing more to protect their space. Renters are much less likely to have smoke alarms (58%), fire extinguishers (32%), and only 10% have invested in home security.

Of interest is the number of younger Canadians that are adopting new digital means of protecting their home with items such as smart doorbells, digital cameras inside and out and leak protection devices. 20% of younger Canadians say that they have installed video or camera security outside their house and almost 13% say they use smart doorbells.

<sup>1</sup>Toronto Star, February 18, 2021: <https://www.thestar.com/news/canada/2021/02/18/2020-insured-damage-from-severe-weather-tops-23b-in-canada-island-municipalities-know-first-hand-the-costs-of-high-water-levels-and-extreme-storms.html>

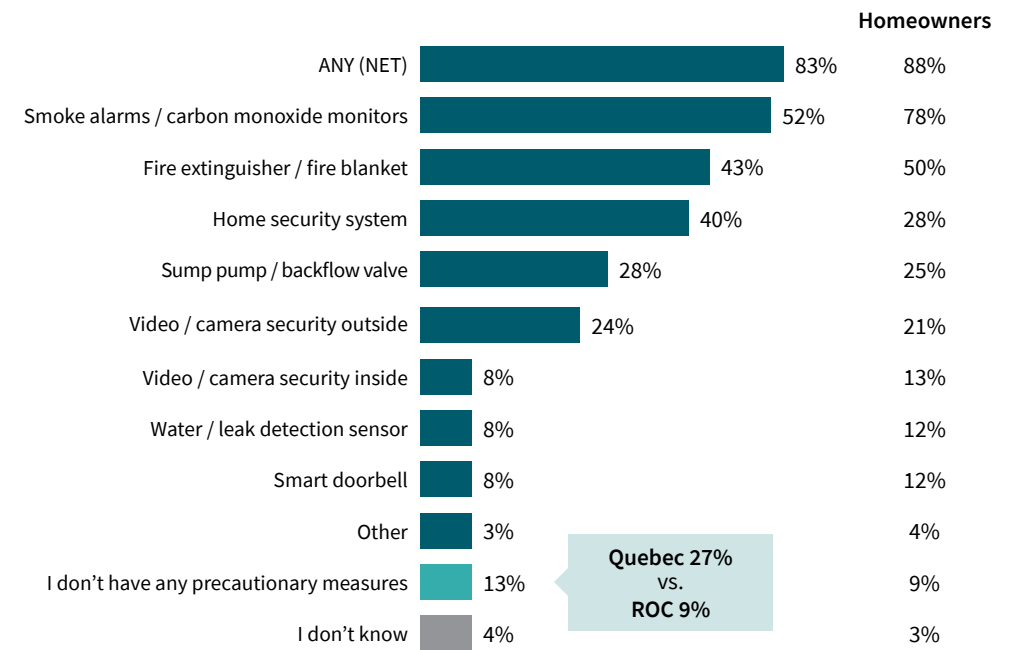




“With increased severe weather events and overland water damage being the top cause of loss, I encourage Canadians to consider leveraging technology to keep their homes safe. Canadians should talk to their insurance broker or agent to understand if there are discounts available to them if they have smart devices to help alert them to water leaks, backflow valves to automatically stop sewer backup or security systems to protect their homes.”

**Phil Gibson**, Managing Director, Personal Insurance & Data Science

Age	18 – 34	35 – 44	45 – 54	55 – 64	65+
Smoke alarm / carbon monoxide monitors	67%	69%	76%	73%	76%
Home security system	23%	20%	25%	25%	20%
Fire extinguisher / fire blanket	39%	41%	45%	49%	50%
Video / camera security outside	21%	16%	22%	19%	11%
Smart doorbell	13%	12%	9%	10%	4%
Video / camera security inside	16%	13%	15%	9%	6%
Water / Leak detection sensor	12%	9%	9%	10%	9%
Sump pump / Backflow valve	18%	23%	21%	20%	18%



According to Aviva Canada claims data, overland water claims have seen an increase in frequency in recent years – meaning it’s more important than ever that Canadians take steps to protect their homes both through insurance endorsements and measures like sump pumps, backflow valves and general upkeep to the exterior of their homes. This is particularly important for people from Quebec, as we see this region experiencing more overland water claims than the other provinces.



## Chapter five:

### Transportation – changing habits and the future of the commute

This chapter looks at how the pandemic has altered people's transportation habits and the potential long-term impacts that COVID-19 has had on people's attitudes when it comes to driving, ridesharing services and public transportation.

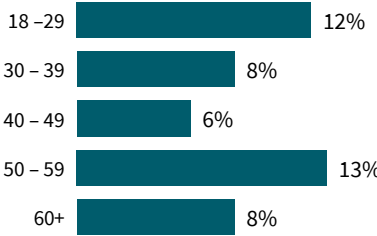
# Many Canadians have purchased new vehicles and are hesitant to start using public transit in the future

According to a separate study conducted by Aviva Canada<sup>4</sup>, Canadians' driving frequency throughout the last year has decreased since pre COVID-19 and continues to remain below historical averages; it's likely to stay consistent throughout the next six months as remote working and lockdowns continue across the country.

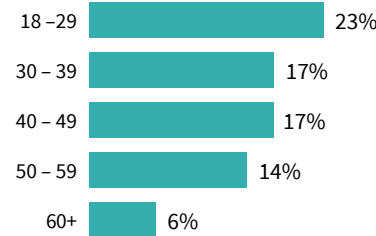
While the reduction in driving is temporary, Canadians' attitudes towards public transportation may have permanently changed due to COVID-19 impacting the ways in which people view commuting in the future. Close to 60% of Canadians state they are either not at all likely, or unlikely to use public transportation or ride-sharing services in the future and are much more likely to use their own vehicle for transportation. One in five Canadians state they feel transportation habits will be affected as company work from home protocols change post COVID-19.

In 2020, we saw the demand for vehicles increase across the country with 8% of Canadians stating they have purchased a new or used car in the past three months and an additional 15% looking to purchase a new or used car in the next six months. According to a survey done by autotrader.ca, 46% of people interested in buying a new vehicle specifically state the pandemic as a direct reason to avoid public transportation in the future<sup>5</sup>. Men are slightly more likely to consider purchasing a new vehicle over the next six months (19%) compared to women (12%).

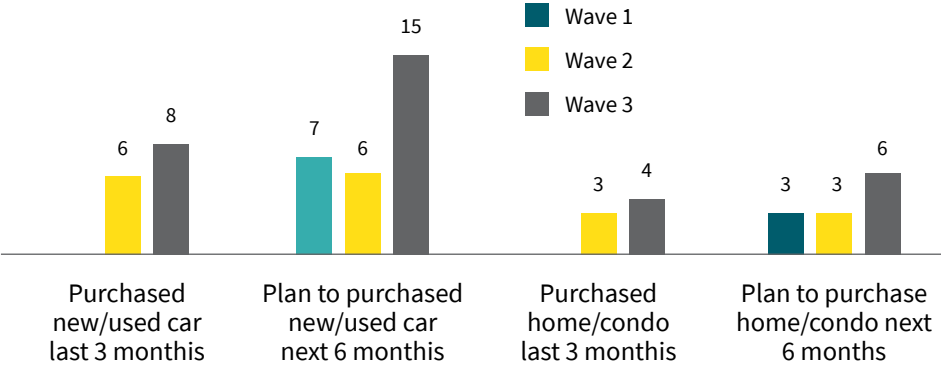
Have purchase a new car (Last 3 months)



Plan to purchase a new car (Next 6 months)



Purchase behaviour



<sup>4</sup>Aviva Canada, Buckley, P., & Ramdeo, C. (2021, June). Covid-19 consumer behavior insights (Spring 2021). [https://www.aviva.ca/content/dam/aviva-public/ca/pdf/Reports/covid-19\\_report\\_spring\\_2021.pdf](https://www.aviva.ca/content/dam/aviva-public/ca/pdf/Reports/covid-19_report_spring_2021.pdf)  
<sup>5</sup>Toronto Star, January 26, 2021: <https://www.thestar.com/business/2021/01/26/new-used-vehicle-demand-surges-amid-pandemic-lockdowns.html>





**Conclusion**



# “Aviva Canada’s How We Live report demonstrates the depth and the variety of changes that have affected people in Canada this year

While we’ll undoubtedly feel the impacts of COVID-19 for many years to come, what stands out to me as one of the greatest moments of these unprecedented times is how resourceful Canadians have been in the face of adversity. From working habits to living arrangements, from plans to buy homes to attitudes towards public transportation, people have adapted their lives and, in some cases, not just temporarily. This report shows that for many, they’d like some of these changes to be more permanent, truly changing how we live.

At Aviva Canada, we are monitoring these behaviours closely so we can develop products that suit Canadians’ changing needs. Despite the uncertainty of 2020 and 2021, and however we live, now and in the future, we’re here to help protect customers, businesses, and communities and all that’s important to them.”



**Phil Gibson,**

Managing Director,  
Personal Insurance & Data Science,  
Aviva Canada





## Methodology:

Unless stated otherwise, all data relates to a survey that was conducted by Leger through an online survey with 2,506 Canadians, 18 years of age and older, who currently own homes or rent in Canada. The survey was carried out between March 15-23, 2021. The results are considered accurate within plus or minus 2 percentage points, 19 times out of 20.

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