



Families, Children, and Housing Need in Canada, 1991

Introduction

In advance of our celebration of the International Year of the Family in 1994, this issue of *Research and Development Highlights* explores family housing conditions in Canada. Its special focus is on those in housing need.

All data pertains to 1991 and is derived from Statistics Canada housing cost surveys sponsored by a partnership of the provincial housing agencies with CMHC. These surveys covered over 9.5 million households — all those outside of institutions and living off reserve in the ten provinces. One-third or 3.15 million of these households supported children under 16 years of age. In total, these families housed 5.62 million young Canadians.

Findings

Family Household Characteristics

Different socio-economic characteristics and housing conditions distinguish Canada's three basic family household groups. Two-parent family households are the most prevalent, comprising 85 per cent of all families. They have the highest incomes and allocate the smallest proportion of income to housing. On average four persons in size, two-parent households own their homes eight times out of ten. Single parents, primarily females, account for 13 per cent of family households. These families have the lowest incomes and spend the highest proportion of income on shelter. On average three persons in size, they rent seven times out of ten. Other configurations of family households make up the remaining two per cent of families with children under 16. These include, for example, single parents sharing with parents, and aunts and uncles or grandparents living with children.

Canada's Family Households Profiled, 1991

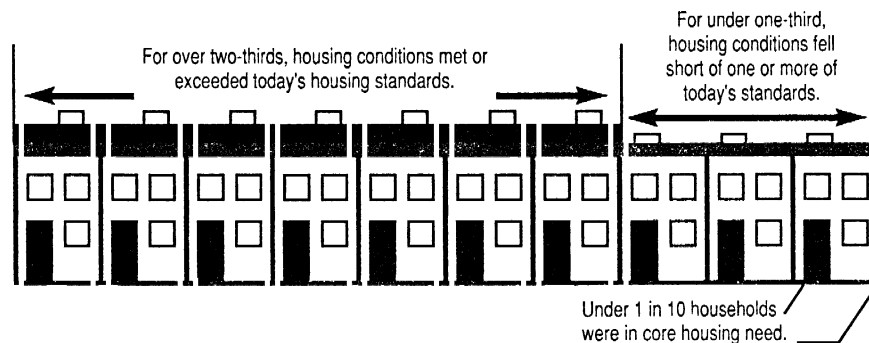
	1 Parent Households	2 Parent Households	Other Family Households	All Family Households
Numbers (0005) households	399	2,680	71	3,149
children	638	4,872	109	5,620
Own:Rent (ratio)	31:69	80:20	58:42	73:27
Female-led	86%		60%	
Income (1990 \$)	\$25,500	\$56,700	\$46,300	\$52,500
Shelter Costs-to-Income Ratio	32.1%	18.2%	21.6%	20.1%

How Well Housed Are Our Families and Young Canadians?

Canadian families are well housed. In 1991, 68 per cent or 2.125 million family' households enjoyed housing which meets or exceeds all of today's standards.

Of the rest, 54 per cent spent more than today's norm (paying 30 per cent or more of their household income for shelter), while 46 per cent occupied housing considered crowded or inadequate. However, most of these family households had the means to afford to rent dwelling units of suitable size which were in adequate condition. Only 309,000 were unable to obtain unsubsidized market rental housing meeting crowding and adequacy norms without spending 30 per cent or more of their household incomes. They were in core housing need (Figure 1). And, although they represented less than ten per cent of all family households in 1991, these households were home to some 548,000 young Canadians.

Figure 1 Proportion of family households that are in need, 1991



While almost unknown to most family households, core housing need is strikingly familiar to some. In 1991, single-parent households and their children were 11 times more susceptible to housing need than two-parent family households. Similarly, families who rent are much more prone to housing need than those who own. For every owner family in housing need, there were six renter-family households and their children. Single parents who rent are the most prone to housing need: one of every two experienced core housing need in 1991.

Similarly families who rent are much more prone to housing need than those who own.

Canada's Family Households in Core Housing Need, 1991

	1 Parent Households	2 Parent Households	Other Family Households	All Family Households
Numbers ('000s)				
households				
- owners	29	52		90
-renters	145	69	1	219
-all	174	121	14	309
children				
-owners	50	108	-	171
-renters	241	126	-	376
-all	291	234	23	548
Own:Rent (ratio)	17:83	43:57		29:71
Income (1990 \$)	\$14,000	\$16,700	\$18,600	\$15,300
Shelter Costs-to-Income Ratio	47.1%	45.3%	37.3%	46.0%

Other families in core housing need is too small to present reliable estimates by tenure.

Housing Affordability and Income

Housing affordability is the predominant cause of core housing need amongst family households: 84 per cent of family households in need in 1991 spent 30 per cent or more of their incomes on housing. Only 48,000 core need families or 16 per cent lived in crowded or inadequate housing.

Behind these family housing affordability problems lie low incomes. In 1991, household income for families in core need was one-quarter of that for families not in need. And shelter expenditures consumed 2.7 times more of their household incomes than they did for families not in need.

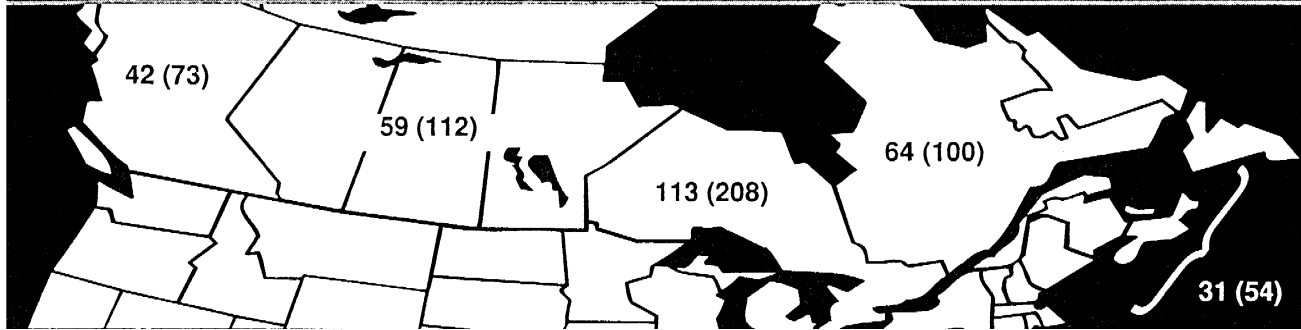
Where do Families in Need Live?

In 1991, 71 per cent of all families in core housing need were renters even though only 27 per cent of all family households rented. The largest single concentration resided in apartments or flats in Canada's urban areas: some 120,000 renting families and their 185,000 children. Indeed, just over three in ten urban family renters living in apartments were in core housing need in 1991. These are the family households whose children are most susceptible to housing need in Canada.

The only region of the country in which family housing need was significantly lower than average was Quebec. Only eight per cent of family households and their children lived in need in Quebec, while 11 per cent or more experienced housing need conditions in the Prairies and British Columbia (Figure 2).

**In 1991,
household
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Figure 2 Family households and children in core need by region, 1991
 (all estimates in '000s, number of children in parantheses)



Conclusion

Though less than one in ten Canadian family households lives in housing need today, the number affected is still significant. According to the most recent data available, some 309,000 and their 548,000 children experience housing need. Very few of these family households live in crowded or inadequate housing. The dominant cause of housing need is affordability, and the family households most affected are renters in urban areas, especially single parents and their children.

Earlier Research and Development Highlights Publications

- Issue 1 Mobility Characteristics of Canadian Households
- Issue 2 Condition of Canada's Housing Stock
- Issue 3 Accessory Apartments: Characteristics, Issues and Opportunities
- Issue 4 The Value of Canada's Homeownership Housing Stock
- Issue 5 Canadians and Their Housing: Income, Tenure and Expenditure Shifts
- issue 6 Potential Housing Demand Projections
- Issue 7 A Comparison of Housing Needs Measures Used in Canada, the United States and England
- Issue 8 Concentration of Wealth Through Ownership
- Issue 9 A Socio-Demographic Profile of Canadians Experiencing Health or Activity Limitations
- Issue 10 Developing Quality of Life Indicators for Canadian Municipalities
- Issue 11 Canadian Housing Need, 1991

A future issue of *Research and Development Highlights* will examine in greater detail the income and labour force characteristics of all households in housing need, including families.

This issue of *Research and Development Highlights* has been produced as a result of work carried out in the Research Division of Canada Mortgage and Housing Corporation (CMHC). It is the second issue to examine the nature of housing need in Canada in 1991. More general information on housing needs measurement concepts and tools is also available from Issue 7 of this series or from the comprehensive NHA report, 'Core Housing Need in Canada.'

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The Research and International Affairs Directorate of CMHC carries out and finances a broad range of research on the social, economic and technical aspects of housing. This *CMHC Research and Development Highlights* issue is one of a series intended to inform you about the nature and scope of these activities.

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