



The Housing and Socio-Economic Conditions of Young-Couple Families: 1991 Census Profile

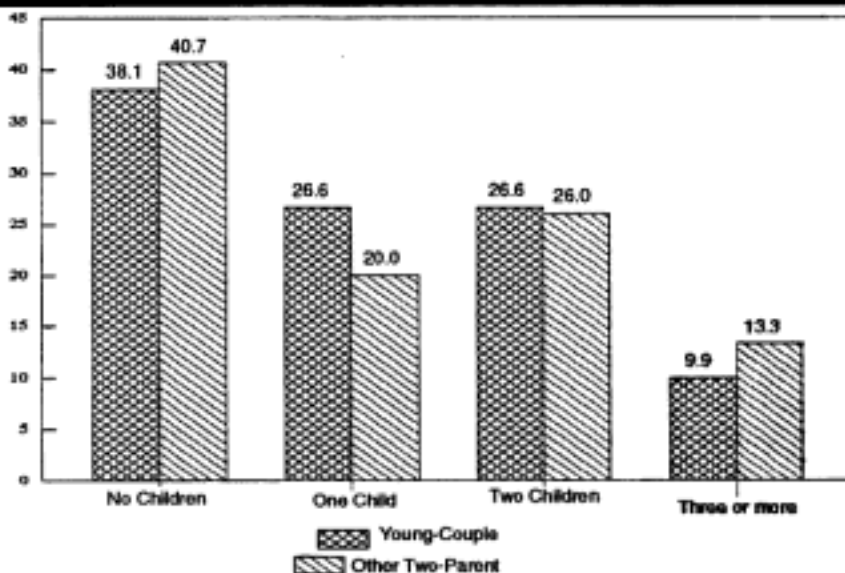
Introduction

Shelter requirements and conditions vary by type of family. This research highlight draws on unpublished data from the 1991 Census of Population to profile the housing conditions of Young-Couple Families. It identifies those raising their children in rental housing as being most likely to experience housing problems.

A Young-Couple Family is a couple (married or common-law, without children or with children who have never married) in which both spouses are younger than 35. They are in the child-rearing, early career years of the family life cycle. This research highlight examines only those young-couple families who maintain their own households and have no additional persons living with them. There were 1,330,120 of these young-couple families enumerated by the Census in 1991, and they comprised 20.6 percent of all couple-led families who did not share their accommodation with other persons.

Demographic Profile

Figure 1: Number of Children at Home in Young-Couple and Other Two-Parent Families, Census 1991



In most areas of Canada, they form about one-fifth of all families; they are least common in British Columbia and most common in the Northwest Territories. Three in five young-couple families live in Census Metropolitan Areas.

Young-couple families are slightly more likely to have children living at home than older parents (61.9% versus 59.3%) (Figure 1). They also have fewer and younger children —only 9.9 percent have three or more, compared to 13.3 percent for older parents; and 86 percent has at least one child under six, compared to only 20.8 percent of older parents.

Young couples are also more likely to live common-law than older couples - 24.6 percent compared to 7.3 percent.

Socio-Economic Profile

Young-couple families are highly mobile: 79.8 percent moved in the five years prior to the 1991 Census, compared to 33.3 percent of older-couple families. Young couples without children are most mobile; 90.2 percent moved, compared to 73.4 percent of young couples with children.

Young-couple families tend to have higher levels of education. Just over 60 percent of both males and females in young-couple families have at least some post-secondary education, compared to 51.2 percent of males and 43.8 percent of females in older-couple families.

Labour force participation rates are much higher for young-couple families – 96.6 percent of husbands participate in the labour force, compared to 74.9 percent of husbands in older-couple families, although younger-couple husbands had slightly higher unemployment rates – 8.7 percent versus 6.4 percent (Table 1).

Table 1: Labour Force Activity of Husbands in Young-Couple Families Compared to Other Two-Parent Families, Census 1991

| | Husbands in Young-Couple Families | | Husbands in Other Two-Parent Families | | Lone Parents in Lone-Parent Families | |
|---------------------|-----------------------------------|-------|---------------------------------------|-------|--------------------------------------|-------|
| TOTAL | 1,330,120 | 100.0 | 4,391,720 | 100.0 | 727,295 | 100.0 |
| In Labour Force | 1,285,390 | 96.6 | 3,287,815 | 74.9 | 454,040 | 62.4 |
| Employed | 1,173,350 | 88.2 | 3,077,340 | 70.1 | 393,685 | 54.1 |
| Unemployed | 112,045 | 8.4 | 210,480 | 4.8 | 60,355 | 8.3 |
| Unemployment Rate | n/a | 8.7 | n/a | 6.4 | n/a | 13.3 |
| Not in Labour Force | 44,725 | 3.4 | 1,103,900 | 25.1 | 273,255 | 37.6 |

Young-couple families without children average \$47,969 income per year, those with children \$45,937. Ninety percent of young-couple families rely on wages and salaries as their major source of income, compared to 70 percent of older-couple families. While 86.6 percent of young-couple families rely on two incomes, for older-couple families the figure is 64.2 percent. but a further 25.5 percent report three incomes.

n/a Not applicable

Note: Unemployment Rate refers to the proportion of those in the labour force who are unemployed.

Among young-couple families, those with children are more likely

to rely on one income (18.4% versus 3.8%). are more likely to have low incomes (13.3% versus 8.5%) and are more likely to be dependent on government transfers as a source of income (37.6% versus 19.7%).

Housing Profile

Just over half of the young-couple families (56.9%) own their dwellings compared to 84.7 percent of older-couple families. While many start out renting, by the time the primary household maintainer is 30-34 years old, 70 percent of young-couple families own their dwellings (Figure 2).

Young-couple families with children (65.5%) are more likely to own than those without (43.0%), and owners in general are more likely (80.3%) to own single detached housing. Young-couple families, both with and without children, who rent are more likely to live in apartment-style dwellings (61.9%).

According to the National Occupancy Standard', only 2.2 percent of young-couple families live in dwellings that do not have enough bedrooms to accommodate them suitably. As well,

like most Canadians, the majority of young-couple families live in dwellings in adequate condition. Nonetheless, in 1991, 8.6 percent (112,000) stated they occupied dwellings needing major repairs. The majority of these young-couple families (52%) were renters.

Like other Canadians, young-couple families find housing affordability to be more of a potential problem than crowding or adequacy. Some 21.3 percent (157,000) of young-couple families who own their home pay 30 percent or more of their income on shelter. Eighty-one percent of these families, however, have incomes above Statistics Canada's Low Income Cut-Offs (LICOs), averaging \$42,000 and \$46,000 for those with and without children respectively. The remaining 19 percent though, have incomes below the LICOs, averaging only \$7,620 for childless young couples and \$13,724 for those with children. This creates serious housing affordability problems.

Renter young-couple families spend far less than owners on housing, but they are also four times as likely as owner young couples to have low incomes. As a result, 20 percent of young-couple family renters spend more than the norm of 30 percent on shelter, and 70 percent (77,775) of these have low incomes, compared to 19 percent for owners. Over 60 percent or approximately 48,000 of these low-income renter families were raising children on average annual incomes of \$13,090 in 1991.

When owners and renters who live below the individual standards of suitability, adequacy and affordability have insufficient incomes to afford rental housing which meets standards, they are identified as being in core housing need.

As most young couples have enough money to improve their own housing conditions, they are far less likely than lone-parent families to fall into core housing need. Nonetheless, one in ten (130,330) is in need, and two-thirds (89,030) have children (Table 2). Approximately 71 percent (92,1000) of the young-couple families in need are renters (34,760 childless couples and 57,660 families with children).

These figures serve to highlight the fact that the incidence of need is much higher amongst renters than owners – 16.5 percent versus 5.1 percent. It is also slightly higher amongst young-couple families with children than it is amongst young childless couples – 11.2 percent versus 8.3 percent. The highest incidence of need (20.9%) is amongst young-couple families, with children who rent. This compares with 12.2 percent of childless couples who rent, 6.0 percent of families with children that own, and 3.1 percent of childless couple owners.

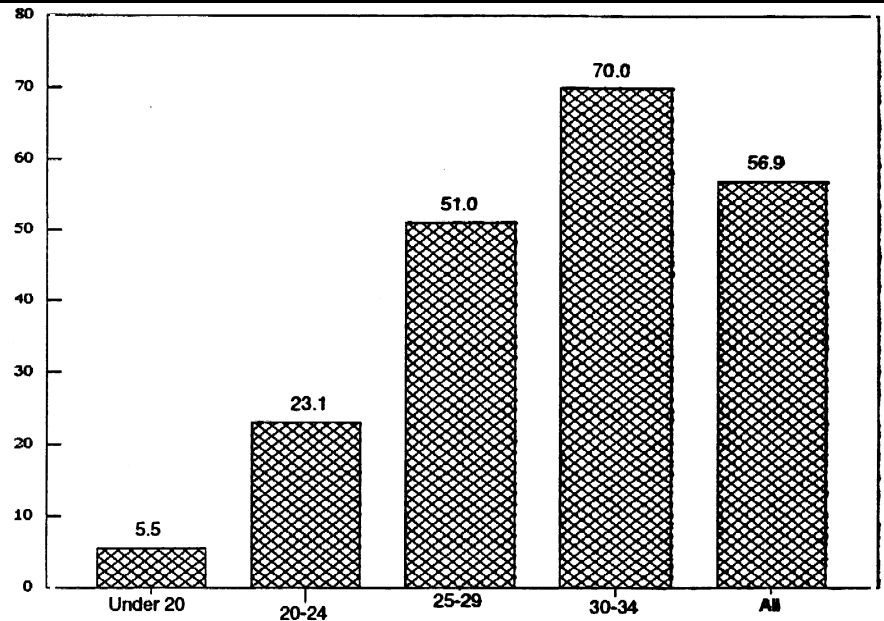
⁴Housing standards that reflect today's societal expectations are based on suitability, adequacy and affordability.

Suitability is based on the *National Occupancy Standard* which sets requirements for the specific number of bedrooms for each household based on its size and composition. Households that live in dwellings with less than the required number of bedrooms are considered to be crowded.

Adequacy requires that a dwelling must possess all basic plumbing facilities and require only regular upkeep and maintenance.

Affordability states that a household should not be required to spend 30 percent or more of its income to acquire shelter that is suitable and adequate.

Figure 2: Homeownership by Age Group of the Primary Household Maintainer in Young-Couple Families, Census 1991



One in ten young couple families is in core need and two-thirds of these households have children.

Affordability is the predominant cause of core housing need among young-couple families. This is emphasized by the fact that the average incomes of young couple families in core need are only 20 to 30 percent of those of families not in need. Average 1991 annual incomes of the different types of households (Table 2) range from just over \$10,000 to about \$16,000 for those in need to \$43,000 to \$59,000 for those not in need.

Table 2: Young-Couple Families in Core Housing Need

| | TOTAL | IN NEED | | AVERAGE INCOME | | |
|------------------------|-----------|---------|---------------|----------------|---------------|---------------|
| | | Cot | Row | in Need | Not in Need | |
| | | | | \$ | \$ | |
| ALL | 1,297,465 | 130,330 | 1100.0 | 10.0 | 14,028 | 52,966 |
| Owners | 736,580 | 37,895 | 29.1 | 5.1 | 15,082 | 58,861 |
| Renters | 560,890 | 92,430 | 70.9 | 16.5 | 13,596 | 44,655 |
| Childless Couples | 499,425 | 41,290 | 31.7 | 8.3 | 11,242 | 53,432 |
| Owners | 214,025 | 6,530 | 5.0 | 3.1 | 10,621 | 63,274 |
| Renters | 285,400 | 34,760 | 26.7 | 12.2 | 11,359 | 46,101 |
| Families with Children | 798,045 | 89,030 | 68.3 | 11.2 | 15,320 | 52,643 |
| Owners | 522,555 | 31,365 | 24.1 | 6.0 | 16,011 | 56,986 |
| Renters | 275,490 | 57,660 | 44.2 | 20.9 | 14,944 | 42,782 |

Young-couple families are more mobile, better educated but more likely to be unemployed than older-couple families.

In conclusion, young-couple families are much less likely to experience housing problems than lone-parent females. For most, their problems are transitory and quickly disappear as they move into their early 30s.

Young-couple families, with children, who rent experience the most difficult housing circumstances.

This highlight presents some of the findings from a joint CMHC/Statistics Canada research paper, Lone Parents, **Young Couples and Immigrant Families and Their Housing Conditions: A 1991 Census Profile**. To obtain a copy of this paper, call the Canadian Housing Information Centre, (613) 748-2367. For further information, contact Mr. John Engeland, Research Division, CMHC, (613) 748-2799 or E-Mail: jengelan@cmhc.e-mail.com

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