

2006 Census Housing Series: Issue 17 Housing conditions of households with children

INTRODUCTION

CMHC monitors housing conditions and provides information to inform and assist decision making, planning and policy formation by industry, all levels of government and non-profit organizations.

The housing in which Canada's children are raised plays a key role in their healthy development. This *Research Highlight* examines the housing conditions of households with children (see box for definition) based on custom data obtained from the 2006 Census of Canada. It presents data on 3.6 million family households with at least one child less than 18 years old, representing more than 6 million children under the age of 18.

DEFINITIONS AND HOUSEHOLDS EXAMINED

The universe of households tested for core housing need includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%. Shelter costs for farm households are not separable from costs related to other farm structures. Shelter costs are not collected for households whose housing costs are paid through band housing arrangements (both on- and off-reserve). For the purpose of measuring affordability, CMHC regards STIRs of 100% or more and STIRs for households with incomes of zero or less as uninterpretable.

Households with Children

For this highlight, **households with children** include all family households that have at least one child under the age of 18 years.

According to the *2006 Census Dictionary*, children are "blood, step- or adopted sons and daughters (regardless of age) who are living in the same dwelling as their parent(s), as well as to grandchildren in households where there are no parents present." While a child can be of any age, this highlight focuses on households with children under the age of 18.

Family Households

By definition, households where children live with their parents constitute family households. Family households include a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent – of any marital status – with at least one child living in the same dwelling. A couple may be of opposite or same sex. Most of these couple and lone-parent families live in one-family households. However, a few reside in multiple-family households.

Acceptable Housing and Core Housing Need

The term **acceptable housing** refers to housing that is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).
- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

FINDINGS

Households with children becoming relatively less common in Canada

In 2001, 33% of households were family households with at least one child less than 18 years old (see Table 1). By 2006, this proportion had decreased to 31%, although the number of such households increased from 3.56 million in 2001 to 3.64 million in 2006. The decrease in the proportion of households with children largely reflected a decrease in couples with children less than 18 years old (from 26% to 24%), while the proportion of lone-parent and multiple-family households with children younger than 18 years old remained fairly constant (at 6% and 1%, respectively).

Table 1 Distribution of households, Canada, 2001 and 2006

	2001		2006	
	(#)	(%)	(#)	(%)
All households	10,805,615	100.0	11,766,140	100.0
Family household with at least one child less than 18 years old	3,564,230	33.0	3,640,680	30.9
Couples	2,760,070	25.5	2,773,255	23.6
Lone parents	652,980	6.0	699,910	5.9
Multiple families	151,180	1.4	167,515	1.4
All other households	7,241,385	67.0	8,125,465	69.1

Source: CMHC (census-based housing indicators and data)

Households with children more common among Aboriginal households

In 2006, 44% of Aboriginal households were family households with children, a larger proportion than was the case among non-Aboriginal households (30%) (see Figure 1). Couples with children accounted for 28% of Aboriginal households, lone-parent families with children for 14%, and multiple-family households with children for 2%.

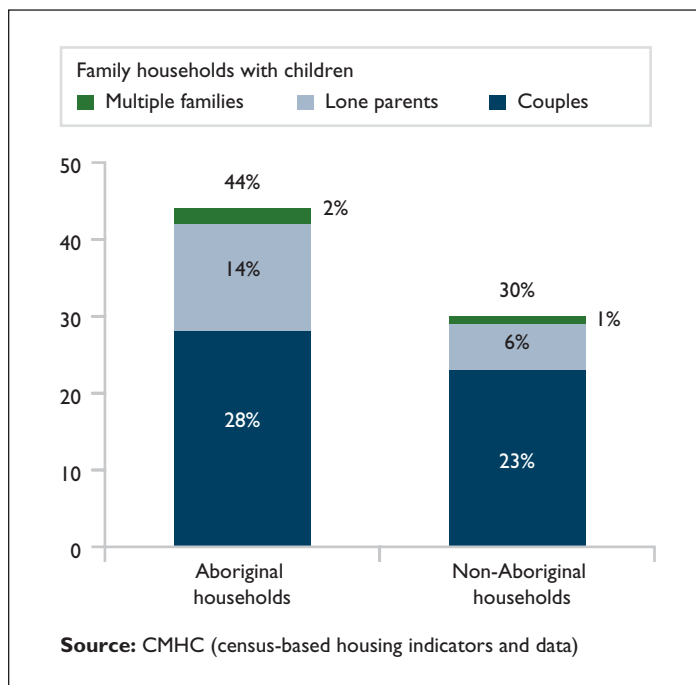


Figure 1 Family households with at least one child younger than 18 years old, as a percentage of households, by Aboriginal Status, Canada, 2006

Most family households with children live in single-detached houses

In 2006, 71% of couple households with children under age 18 lived in single-detached houses (see Figure 2). Another 12% of these families lived in apartments in 2006 and 16% lived in other types of multiple dwellings¹. Movable dwellings² accounted for 1%.

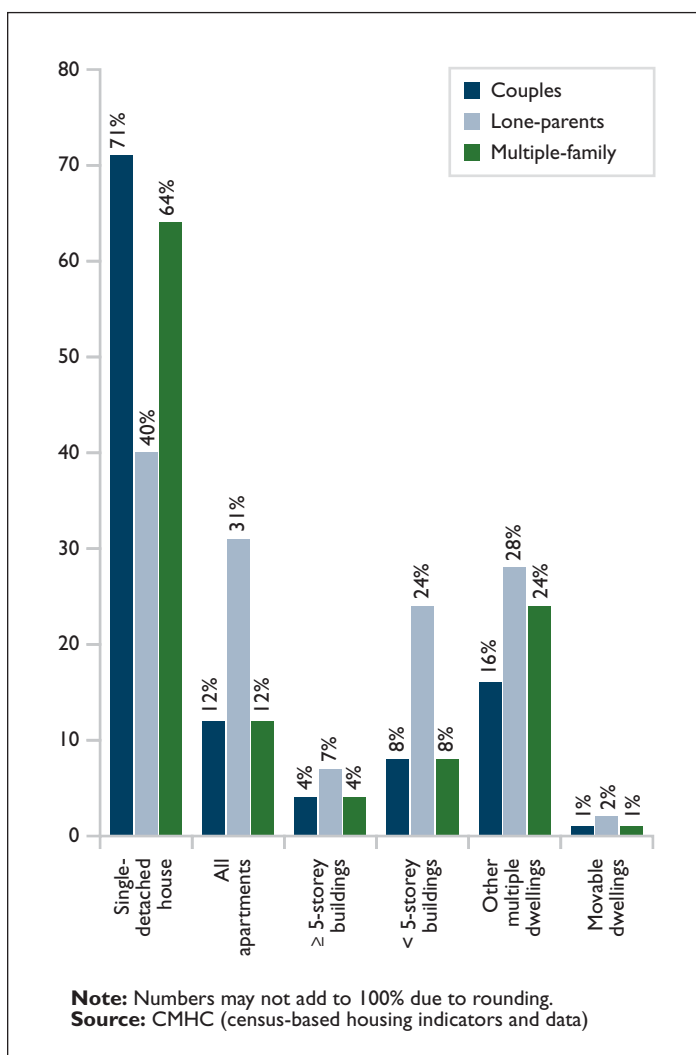


Figure 2 Percentage of family households with at least one child under age 18, by dwelling type and household type, Canada, 2006

Lone-parent families with at least one child under age 18 were far more likely than two-parent families to live in apartments (at 31%) in 2006. About 40% lived in single-detached houses, 28% in other multiple dwellings units, and 2% in movable dwellings.

Two-parent families with children are usually owners

In 2006, about 82% of two-parent households with children lived in dwellings owned by a household member, compared to 46% of lone-parent households with children (see Figure 3).

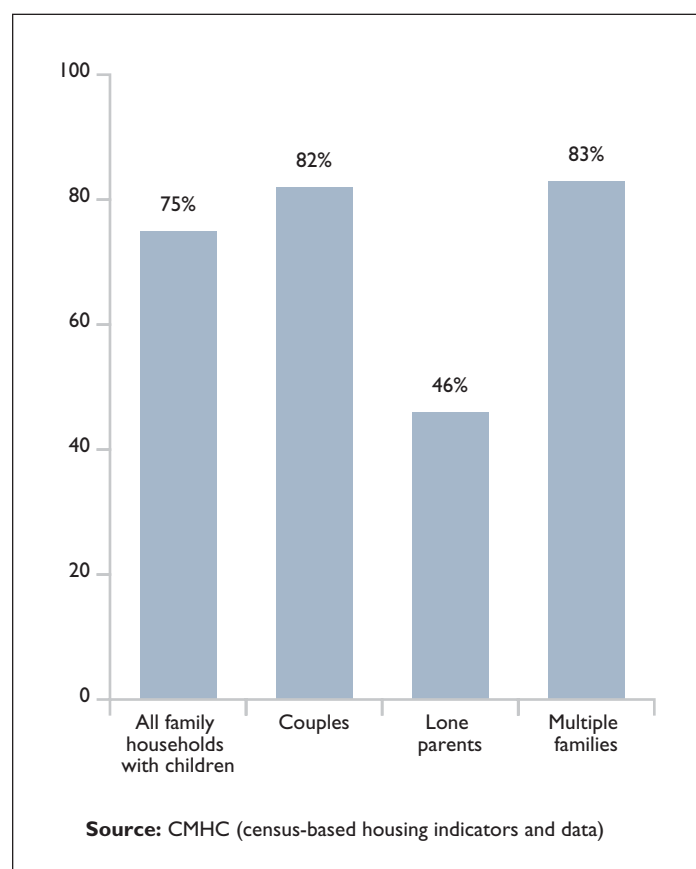


Figure 3 Homeownership rates of family households with at least one child under age 18, Canada, 2006

¹ Other multiple dwellings include semi-detached houses, row houses, duplexes and single-attached houses

² Movable dwellings include mobile homes and other movable dwellings.

Family households with children spent one-fifth of their income on shelter

On average, couple households with at least one child under 18 years old spent 20% of their income on shelter costs (see Table 2). Couples with children that owned their homes – the most common type of family households with children – spent 19% of their income on shelter costs, compared to 24% among those that rented their homes. Lone-parent households with at least one child less than 18 years old spent, on average, 30% of their income on shelter costs with owners spending 28% and renters spending 33%.

Most family households with children live in acceptable housing

Overall, about 66% of family households with children live in dwellings that meet the housing standards of affordability, adequacy and suitability. Approximately 34% lived in homes not meeting at least one standard, higher than the 29% of all other households (see Table 3).

About 92% of family households with children lived in adequate dwellings; the remainder (about 8%) resided in dwellings that needed major repairs (see Table 3).

Table 3 Percentage of household living below housing standards, by standard, Canada, 2006

	Total below any standard	Below affordability standard	Below adequacy standard	Below suitability standard
All households	30.5	21.4	7.1	6.0
Family household with at least one child less than 18 years old	34.5	20.5	7.9	12.8
Couples	28.0	16.1	6.8	9.6
Lone parents	56.1	39.5	12.4	18.9
Multiple families	51.2	14.0	7.2	39.7
All other households	28.7	21.8	6.8	2.9

Source: CMHC (census-based housing indicators and data)

Among such households, lone-parent households with children were most likely to living in dwellings needing major repairs, at 12%.

At 13%, a higher proportion of family households with children were crowded than of all other households (at 3%) (see Table 3). Crowding was most common among multiple family households with children, at 40%, followed by such lone-parent households at 19%.

Table 2 Average incomes, shelter costs and shelter-cost-to-income ratios (STIRs), by tenure, Canada, 2006

	Total			Owned			Rented		
	Average annual income	Average monthly shelter cost	Average STIR	Average annual income	Average monthly shelter cost	Average STIR	Average annual income	Average monthly shelter cost	Average STIR
	(\$)	(\$)	(%)	(\$)	(\$)	(%)	(\$)	(\$)	(%)
All households	72,391	905	21.8	85,857	983	18.7	41,943	725	28.9
Family household with at least one child less than 18 years old	88,041	1,165	22.1	101,685	1,283	20.3	46,531	802	27.6
Couples	97,831	1,229	20.2	107,028	1,307	19.4	55,410	864	24.3
Lone parents	44,860	876	30.2	59,120	1,069	27.7	32,682	710	32.5
Multiple families	106,392	1,309	18.4	112,843	1,379	18.1	75,550	965	19.7
All other households	65,379	788	21.7	77,852	831	17.9	40,417	700	29.3

Source: CMHC (census-based housing indicators and data)

In terms of bedroom shortfalls, 9% of family households with children needed one additional bedroom, 3% needed two additional bedrooms, and 1% needed three or more additional bedrooms (see Figure 4). Multiple-family households with children had the highest incidences of one-bedroom, two-bedroom and three-or-more-bedroom shortfalls, at 23%, 10% and 7%, respectively. About 15% of such lone-parent households had a one-bedroom shortfall, 3% had a two-bedroom shortfall, and 1% had a three-or-more-bedroom shortfall.

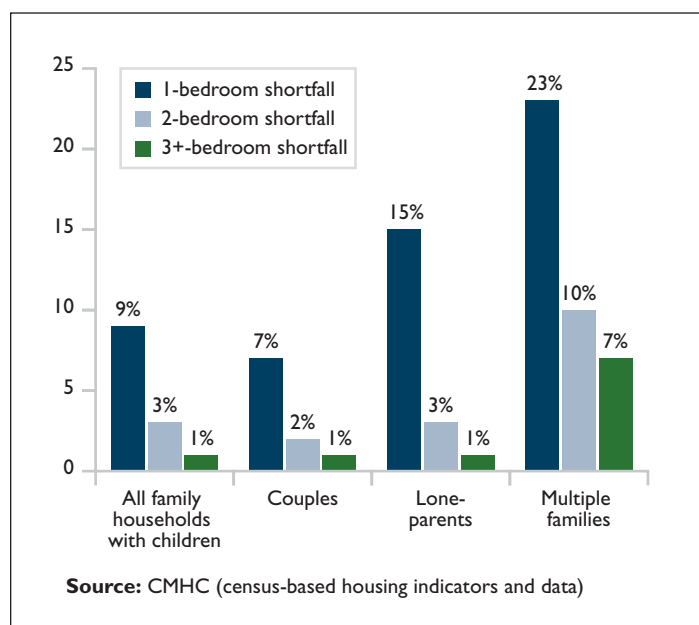


Figure 4 Bedroom shortfall for family households with at least one child younger than 18 not meeting the suitability standard, Canada, 2006

About 79% of family households with children lived in affordable housing, where the household paid less than 30% of their before-tax income on shelter costs. About 14% of family households with children paid between 30% and 49% of their before-tax income on shelter costs and 6% paid 50% or more of their before-tax income on shelter costs (see Figure 5).

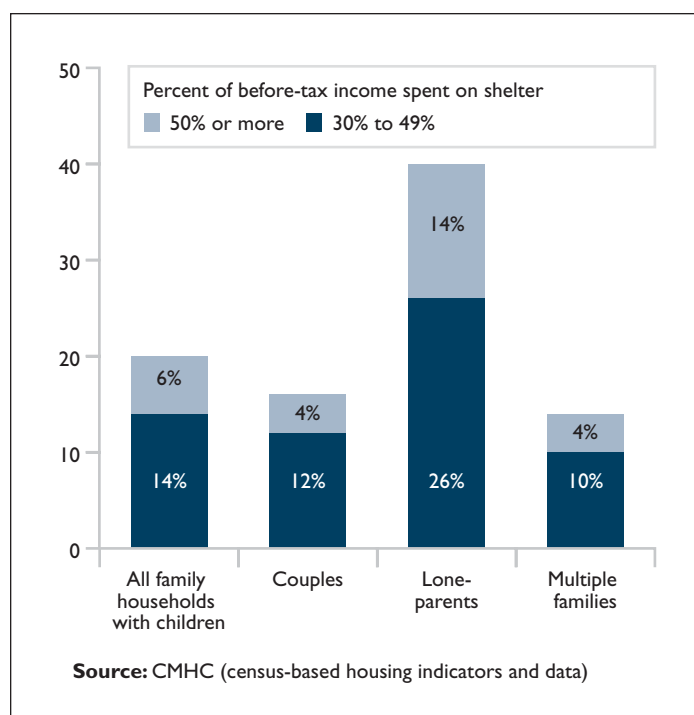


Figure 5 Percent of before-tax income spent on shelter for households with at least one child younger than 18 not meeting the affordability standard, Canada, 2006

Lone-parent households with children were the most likely to fall below the affordability standard, with 26% paying between 30% and 49% of their before-tax income on shelter and 14% paying 50% or more.

Most family households with children lived in, or had sufficient income to access, acceptable housing, in 2006

As mentioned above, about 2.4 million, or 66%, of family households with children were living in acceptable housing. Of the 1.3 million households (34%) with children living below standards, 764,900 households (which accounted for 21% of all family households with children) had sufficient incomes to access an alternative local dwelling that meets housing standards (see Table 4).

Table 4 Housing conditions and core housing need status, by household type, Canada, 2006

	All households		Living in acceptable housing		Living in housing below one or more standards			
					Able to access acceptable housing		Unable to access acceptable housing	
	(#)	(%)	(#)	(%)	Not in core housing need		In core housing need	
	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)
All households	11,766,140	100	8,177,025	69.5	2,094,725	17.8	1,494,395	12.7
Family household with at least one child less than 18 years old	3,640,680	100	2,385,850	65.5	764,895	21.0	489,940	13.5
Couples	2,773,255	100	1,996,440	72.0	547,015	19.7	229,805	8.3
Lone parents	699,910	100	307,605	43.9	148,210	21.2	244,095	34.9
Multiple families	167,515	100	81,805	48.8	69,670	41.6	16,035	9.6
All other households	8,125,465	100	5,791,170	71.3	1,329,830	16.4	1,004,455	12.4

Numbers may not add to 100 per cent due to rounding.
Source: CMHC (census-based housing indicators and data)

In 2006, 13% of family households with children lived in core housing need

In 2006, 490,000, or 13%, of the 3.6 million family households with at least one child under the age of 18 years were living housing below standards, and did not have sufficient income to access an acceptable alternative; these households were in core housing need (see Table 4 and Figure 6).

Renter households with children were far more likely to be in core housing need (at 35%) than such owner households (at 7%). Among those most likely to live in core housing need were lone-parent renter households with children, with 48% falling into need.

On average, couple households with children and in core housing need spent 48% of their income on shelter costs (see Table 5). Such couple households that owned their home and were in core need spent 53% of their income on shelter costs, and renters spent 43%. Lone-parent households with children that were in core need spent, on average, 46% on shelter costs. Among them, owners spent 51% of their income on shelter, and renters spent 45%.

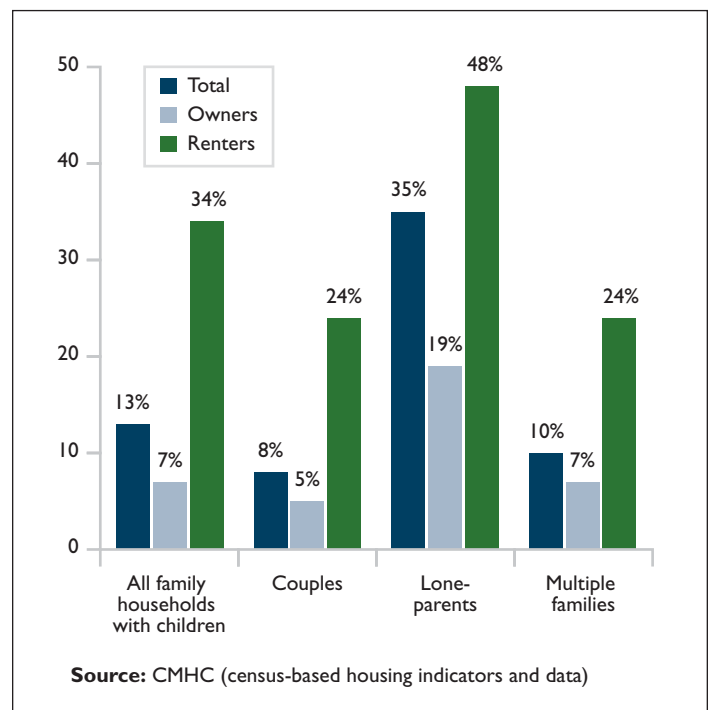


Figure 6 Percent of family households with at least one child under the age of 18 living in core housing need, by household type, Canada, 2006

Table 5 Average incomes, shelter costs and STIRs for households in core housing need, by and tenure, Canada, 2006

	Total			Owned			Rented		
	Average annual income	Average monthly shelter cost	Average STIR	Average annual income	Average monthly shelter cost	Average STIR	Average annual income	Average monthly shelter cost	Average STIR
	(\$)	(\$)	(%)	(\$)	(\$)	(%)	(\$)	(\$)	(%)
All households	19,968	756	48.7	22,789	909	49.7	18,496	675	48.2
Family household with at least one child less than 18 years old	26,148	947	46.7	30,075	1,232	51.7	23,881	782	43.7
Couples	29,027	1,076	47.5	31,369	1,316	52.9	26,913	858	42.6
Lone parents	22,674	812	46.3	26,573	1,067	50.8	21,366	726	44.8
Multiple families	37,777	1,153	39.7	38,244	1,346	44.5	37,179	898	33.3
All other households	16,954	663	49.7	18,869	736	48.6	16,004	626	50.2

Source: CMHC (census-based housing indicators and data)

Research Highlight

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CONCLUSION

Most households with at least one child less than 18 years old live in single-detached dwellings owned by the household. Overall, most households with children live in suitable, adequate and affordable homes, or had sufficient income to access such a home. However, in 2006, about 13% of households with children were in core housing need. The highest incidence of core housing need among such households was for lone-parent renter households (at 48%).

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