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1996 CENSUS: PRIVATE HOUSEHOLDS, HOUSING COSTS AND SOCIAL AND ECONOMIC CHARACTERISTICS OF FAMILIES

- Between 1991 and 1996, the number of people living alone continued to grow much more rapidly (15%) than the overall population (6%).
- The average renter household spent slightly more of its income on shelter in 1996 than it did five years earlier. The proportion increased from 21% in 1991 to 23% in 1996.
- During the past 15 years, there has been a significant increase in the proportion of children under the age of 15 whose parents were both working. In contrast, there was little change in the proportion of children in female lone-parent families in which the mother was employed.

The 1996 Census

The 1996 Census products released today on private households, housing costs, and social and economic characteristics of families are:

From *The Nation* series: 18 tables (households and housing costs: 14 tables; families: 4 tables), providing data for Canada, provinces and territories, and census metropolitan areas (Package No. 10, catalogue no. 93F0030XDB96000.) The price for the set or any subset of tables is \$60. Eleven extracts from some of these tables will be available free of charge on the Statistics Canada Internet site (www.statcan.ca) under **1996 Census**.

From the Area Profiles series: electronic area profiles for census divisions and census subdivisions. Profiles for the remaining geographic levels—CMA/tracted CA/CT, CMA/CA, FED (1996 Representation Order), FED (1987 Representation Order/EA), and FSA—will be available on July 9, 1998. Prices for area profiles vary depending on the format and geographic level required by the user.

For further information, contact your nearest Statistics Canada Regional Reference Centre.

1996 Census: Private households, housing costs and social and economic characteristics of families

Statistics Canada today releases data from the 1996 Census on occupied private dwellings and housing costs, and the social and economic characteristics of families. This is the last of 11 reports that have painted a new statistical portrait of the nation.

The first section of this report provides information about housing in Canada. It analyses the growth in private households, including those in which people live alone.

In addition, it provides data on individuals who own their own home, or rent their shelter. This is followed by an assessment of monthly shelter costs, particularly those incurred through mortgage payments or rent. There is also an analysis of households that spend 30% or more of their income on shelter, and are thus considered likely to have affordability problems.

The second section provides information on selected characteristics of parents and children. It analyses the labour force activity of parents with children under the age of 15, and the educational attainment of women with pre-schoolers.

PRIVATE HOUSEHOLDS

The number of private households in Canada increased 8.0% between 1991 and 1996 to 10,820,050. This rate of growth surpassed the 6.2% growth in the population that lived in private households during the same period.

The faster growth rate in private households relative to the population continued a long-term trend. Between 1981 and 1986, private households increased 8.6%, double the 4.1% growth rate in the population in those households. Similarly, between 1986 and 1991, private households increased 11.4%, while the population in private households went up 7.9%.

In 1996, 28.4 million individuals lived in these private households in Canada. In addition to households, the census also counted the number of

Private households by age group of household maintainer¹ and by population, Canada 1981 - 1996

	1981	1986	1991	1996	Change 91-96
Private households	8,281,530	8,991,670	10,018,265	10,820,050	8.0%
Under 30	20.1%	17.2%	14.4%	11.7%	
30-49	40.1%	42.4%	45.2%	46.5%	
50-64	22.9%	22.4%	21.3%	21.8%	
65 and over	16.8%	18.0%	19.1%	20.1%	
Family households	6,231,950	6,635,370	7,242,595	7,685,475	6.1%
Under 30	17.8%	15.2%	12.5%	9.9%	
30-49	46.1%	48.2%	50.9%	52.0%	
50-64	24.1%	23.7%	22.5%	23.1%	
65 and over	12.1%	13.0%	14.0%	15.0%	
One-person households	1,681,195	1,934,755	2,282,490	2,622,180	14.9%
Under 30	23.9%	19.0%	15.3%	12.1%	
30-49	22.5%	26.3%	30.4%	32.8%	
50-64	20.0%	19.6%	18.9%	19.5%	
65 and over	33.7%	35.1%	35.4%	35.6%	
Population in private households	23,797,380	24,773,110	26,731,705	28,390,680	6.2%
Under 30	51.0%	47.4%	44.0%	41.3%	
30-49	26.0%	28.5%	31.4%	32.9%	
50-64	14.0%	14.1%	13.8%	14.3%	
65 and over	9.0%	9.9%	10.8%	11.5%	
Population aged 65 and over in institutional collective dwellings	194,230	221,095	247,570	256,520	3.6%

¹Refers to the person or persons in the household who pay the rent, or mortgage, or taxes, or the electricity, etc., for the dwelling. If no person in the household is responsible for such payments, Person 1 is considered to be the only household maintainer.

people who lived in "collective dwellings", which refer to commercial, institutional or communal dwellings such as rooming houses, hotels, hospitals, jails, missions and so on. About 449,000 people lived in 22,615 collective dwellings in 1996.

In 1996, 256,520 people aged 65 and over lived in institutional collective dwellings, up 3.6% from 1991. While the number of people aged 65 and over in the population increased 11.3% between 1991 and 1996, the number of seniors who lived in this type of dwelling increased only one-third as fast (+3.6%).

The remainder of this report provides information on individuals and families who lived in private households.

More people living alone

In 1996, family households represented 71% of all households, compared with 24% for one-person households. The remaining 5% of households were those consisting of two or more people not necessarily in a family.

More people were living alone in 1996. Between 1991 and 1996, the number of one-person households increased 15% to 2.6 million. The growth in one-person households continued the trend observed in previous censuses. Between 1981 and 1986, the number of one-person households increased 15%, and between 1986 and 1991, it increased 18%. As a result, one-person households accounted for 24% of all households in 1996, up from 20% in 1981. This increase contributed significantly to the faster growth rate in households relative to the growth rate in population.

More than one-third (36%) of persons living alone were aged 65 and over, about the same proportion as in 1986 and 1991. Of these individuals, the majority, about three-quarters or 708,245 people, were women. In fact, of the 1.5 million women who lived alone in 1996, almost half were aged 65 and over.

Only 12% of the people who lived alone in 1996 were under the age of 30, compared with 15% five years earlier and 24% in 1981. This decline reflects both the aging of the baby boomers and an increase in the proportion of young people who stayed in their parental homes.

Tenure by age group of household maintainer¹, Canada 1981 – 1996

	1981	1986	1991	1996	Change 91-96
Total owners	5,141,930	5,580,930	6,272,045	6,877,785	9.7%
Under 30	10.6%	8.5%	6.7%	5.1%	
30-49	44.9%	45.7%	47.5%	47.3%	
50-64	27.5%	27.1%	25.7%	26.0%	
65 and over	17.1%	18.6%	20.0%	21.7%	
Owners living alone	535,960	666,415	831,495	1,050,515	26.3%
Under 30	7.6%	6.4%	5.3%	4.2%	
30-49	18.7%	22.2%	25.7%	27.8%	
50-64	27.0%	25.1%	23.4%	22.9%	
65 and over	46.7%	46.4%	45.6%	45.1%	
Total condominium	171,090	234,520	367,760	514,720	40.0%
Under 30	14.6%	10.4%	9.5%	7.7%	
30-49	47.5%	41.3%	38.0%	38.9%	
50-64	23.1%	26.8%	25.1%	23.7%	
65 and over	14.8%	21.5%	27.3%	29.7%	
Renters	3,139,600	3,368,495	3,719,505	3,905,145	5.0%
Under 30	35.8%	31.6%	27.4%	23.2%	
30-49	32.3%	36.8%	41.3%	45.0%	
50-64	15.5%	14.6%	13.7%	14.4%	
65 and over	16.5%	17.0%	17.5%	17.3%	

¹Refers to the person or persons in the household who pay the rent, or mortgage, or taxes, or the electricity, etc., for the dwelling. If no person in the household is responsible for such payments, Person 1 is considered to be the only household maintainer.

Six out of 10 householders owned their home

In 1996, 6.9 million Canadian householders owned their home, a 10% increase from 1991. This growth rate was slightly faster than the 8.0% increase in all private households. Just over six out of every 10 households owned their home in 1996. Renter households numbered 3.9 million, 5.0% more than in 1991.

Condominiums continued to account for the fastest rate of growth by far in owner-occupied households. Owner-occupied condominium units numbered 514,720 in 1996, an increase of 40% from 1991. This follows increases of 57% between 1986 and 1991, and 37% between 1981 and 1986.

Just over 1 million people who lived alone owned their home in 1996, up 26% from 1991. This increase accounted for one-third of the overall rise in the number of homeowners between 1991 and 1996. These individuals accounted for 15% of all owner-occupied households in 1996.

Steady decline in young households

During the past 15 years, there has been a steady decline in the number of households with maintainers under the age of 30, from 1.7 million in 1981 to 1.3 million in 1996.

Household maintainers in this age group comprised 12% of all household maintainers in 1996, compared with 20% in 1981.

The decline in the proportion of households with young maintainers was due to several factors. The population aged 15 to 29 declined to 5.8 million in 1996 from 6.7 million in 1981. These people represented 21% of the total population in 1996, compared with 28% in 1981. In addition, the number of people in this age group who stayed in their parental homes increased to 3.2 million, or 55% of the total for this age group, compared with 47% in 1981. Finally, fewer people in this age group lived as couples and formed their own families.

At the same time, the number of households with a maintainer aged 65 and over continued to increase, from 1.4 million in 1981 to 2.2 million in 1996. These households accounted for 20% of all households in 1996, compared with 17% in 1981.

The proportion of older householders who own their home has been increasing. In 1996, it reached 69% for the group aged 65 and over, while only 28% of all households with a maintainer under the age of 30 owned their home. In 1991, 66% of households with a maintainer over 65 owned their home, up from 63% in 1981.

Almost nine out of every 10 young homeowners had a mortgage

In 1996, 88% of homeowners under the age of 30 had a mortgage on their dwelling, just slightly higher than the proportion five years earlier.

Not surprisingly, the number and proportion of mortgage-free homeowners increased with the age group of the household maintainer. Among maintainers aged 30 to 49, one-quarter of households were mortgage-free in 1996. For households with maintainers aged 50 to 64, the proportion jumped to 59%.

Almost nine in 10 households (88%) with a maintainer aged 65 and over were mortgage-free in 1996, about the same proportion as in 1991.

Proportion of income spent on shelter increased for renters

In 1996, the average renter household spent slightly more of its income on shelter than it did in 1991, while the average for homeowners remained the same.

Definitions

Shelter cost and household income: refers to private non-farm, non-reserve households with household income greater than zero.

Household income: refers to the total income of all household members 15 years and over received in 1995. The 1990 incomes have been adjusted by changes in the Consumer Price Index.

Household maintainer: refers to the person or persons in the household who paid the rent, the mortgage, or the major bills, for the dwelling.

Monthly shelter costs: refers to rent, mortgage payments, condominium fees, electricity, gas, oil or other heating fuels, water and other municipal services.

The proportion of income a household spends on housing is influenced by such factors as size of income, location, the type and size of dwelling, and whether the dwelling is rented, owned with a mortgage or owned free of a mortgage.

On average, renters paid \$595 for shelter costs in 1996, down 2.5% from 1991 after adjusting for inflation. However, between 1991 and 1995, average household income for renters declined 12.4% to \$30,635. Again, these relative changes in household income and shelter costs resulted in more renters paying a higher proportion of their income on shelter. The proportion increased from 21% in 1991 to 23% in 1996.

Homeowners on average paid \$754 each month in shelter costs, down 1% from 1991, after adjustment for the price of goods and services based on the Consumer Price Index. However, this decline occurred as their average household income fell 5% to \$59,285 between 1990 and 1995, again after adjusting for inflation. As a result, this average proportion of income spent on shelter remained the same (15%) in 1991 and in 1996.

A mortgage made a significant difference in the average monthly shelter cost for owners. Mortgage-free households paid \$330 a month on average in 1996, compared with an average of \$1,128 among households with a mortgage.

Homeowners aged 30 to 49 with a mortgage paid on average \$1,151 per month in shelter costs in 1996, the highest level of any age group. This represents a 5.2% decline from 1991, mirroring a 4.6% decline in their average household income, which fell to \$65,880.

One in four households spent 30% or more of income on shelter

The allocation of 30% or more of a household's income to housing expenses is frequently used as a threshold for assessing housing affordability. While households spending 30% or more of income on shelter costs are not necessarily experiencing housing affordability problems, the 30% measure provides a useful benchmark for assessing trends in housing affordability.

Shelter cost and household income in constant (1995) dollars by tenure and age group of household maintainer¹, Canada 1991 and 1996

	Average shelter cost			Average household income		
	1991	1996	Change 91-96	1990	1995	Change 90-95
	\$	\$	%	\$	\$	%
Owners	761	754	-0.9	62,319	59,285	-4.9
Under 30	1,032	939	-9.0	54,729	50,800	-7.2
30-49	967	950	-1.8	69,698	66,382	-4.8
50-64	617	666	7.9	67,021	64,195	-4.2
65 and over	366	390	6.6	41,567	40,056	-3.6
With mortgage	1,179	1,128	-4.3	66,496	63,686	-4.2
Under 30	1,152	1,025	-11.0	56,132	52,077	-7.2
30-49	1,214	1,151	-5.2	69,072	65,880	-4.6
50-64	1,125	1,136	1.0	69,407	66,632	-4.0
65 and over	931	958	2.9	42,584	41,815	-1.8
Mortgage free	317	330	4.1	57,879	54,289	-6.2
Under 30	271	276	1.8	45,821	41,057	-10.4
30-49	331	339	2.4	71,311	67,905	-4.8
50-64	334	345	3.3	65,691	62,530	-4.8
65 and over	294	313	6.5	41,438	39,820	-3.9
Renters	610	595	-2.5	34,959	30,635	-12.4
Under 30	605	577	-4.6	33,562	27,779	-17.2
30-49	649	628	-3.2	39,850	34,466	-13.5
50-64	592	582	-1.7	35,801	31,765	-11.3
65 and over	542	544	0.4	25,082	23,635	-5.8

¹Refers to the person or persons in the household who pay the rent, or mortgage, or taxes, or the electricity, etc., for the dwelling. If no person in the household is responsible for such payments, Person 1 is considered to be the only household maintainer.

Private household by tenure and affordability by age group of household maintainer¹, showing average shelter cost and average household income in constant (1995) dollars, Canada 1991 and 1996

	1991	1990	1996	1995
	Average shelter cost	Average household income	Average shelter cost	Average household income
	\$			
Owners with mortgage	1,179	66,496	1,128	63,686
Under 30	1,152	56,132	1,025	52,077
30-49	1,214	69,072	1,151	65,880
50-64	1,125	69,407	1,136	66,632
65 and over	931	42,584	958	41,815
Spent <30% on shelter	1,058	75,834	1,056	74,526
Under 30	1,025	64,020	954	61,022
30-49	1,097	77,240	1,082	75,402
50-64	993	80,959	1,051	80,278
65 and over	718	56,566	793	56,813
Spent 30%+ on shelter	1,531	39,181	1,331	33,309
Under 30	1,435	38,651	1,196	30,751
30-49	1,601	42,095	1,372	35,407
50-64	1,511	35,694	1,351	31,797
65 and over	1,196	25,220	1,140	25,218
Owners without mortgage	317	57,879	330	54,289
Under 30	271	45,821	276	41,057
30-49	331	71,311	339	67,905
50-64	334	65,691	345	62,530
65 and over	294	41,438	313	39,820
Spent <30% on shelter	313	60,209	325	57,255
Under 30	260	49,161	262	47,104
30-49	330	73,393	337	71,269
50-64	333	68,759	344	66,677
65 and over	286	42,988	304	41,493
Spent 30%+ on shelter	404	10,645	402	10,213
Under 30	386	7,711	357	6,076
30-49	379	8,563	367	7,778
50-64	364	8,691	368	8,067
65 and over	451	13,540	456	13,826
Renters	610	34,959	595	30,635
Under 30	605	33,562	577	27,779
30-49	649	39,850	628	34,466
50-64	592	35,801	582	31,765
65 and over	542	25,082	544	23,635
Spent <30% on shelter	570	45,309	566	43,212
Under 30	572	44,186	552	41,003
30-49	614	49,790	605	46,966
50-64	561	47,959	569	46,220
65 and over	445	32,027	457	31,445
Spent 30%+ on shelter	686	15,561	634	14,096
Under 30	662	14,671	607	12,699
30-49	729	16,650	665	14,539
50-64	650	13,807	600	12,514
65 and over	668	16,055	628	16,052

¹Refers to the person or persons in the household who pay the rent, or mortgage, or taxes, or the electricity, etc., for the dwelling. If no person in the household is responsible for such payments, Person 1 is considered to be the only household maintainer.

Percentage of households with affordability problems by household type and age group of household maintainer¹, showing tenure, Canada 1996

	Total	Owners	Owners with mortgage	Owners without mortgage	Renters
	%				
Total	26.6	16.9	26.3	6.3	43.2
Under 30	41.5	27.8	29.5	14.7	46.7
30-49	26.1	19.2	23.8	5.3	38.5
50-64	22.3	15.6	28.1	7.1	42.9
65 and over	23.6	11.0	47.5	6.0	50.7
Couples with children	17.9	14.8	20.4	2.9	30.4
Under 30	30.2	24.7	26.7	6.2	35.5
30-49	18.5	15.8	20.0	3.0	29.6
50-64	12.5	10.6	19.7	3.0	27.2
65 and over	8.7	6.6	27.4	1.9	24.5
Couples without children	15.8	11.9	24.8	3.7	27.3
Under 30	23.0	19.5	20.7	5.2	25.1
30-49	17.3	14.8	18.4	3.7	22.5
50-64	16.3	13.9	28.7	5.7	30.4
65 and over	11.7	7.1	43.3	2.3	34.1
Lone-parent families	44.7	28.3	43.4	7.8	57.5
Under 30	74.3	55.3	63.1	25.7	76.4
30-49	48.1	37.1	45.3	11.8	55.5
50-64	27.2	20.0	34.0	8.1	39.9
65 and over	15.4	9.0	38.4	3.5	34.6
Multiple-family	16.9	15.0	22.3	2.8	24.6
Under 30	27.3	24.6	27.7	4.7	30.3
30-49	20.1	18.9	23.5	3.3	24.3
50-64	12.6	11.4	18.3	3.0	21.0
65 and over	10.2	8.7	23.5	1.9	21.9
One-person households	42.2	27.5	50.1	15.4	51.9
Under 30	55.4	51.3	56.9	30.7	56.1
30-49	40.2	35.0	43.0	16.3	42.9
50-64	44.0	31.8	52.8	20.1	54.6
65 and over	38.7	18.6	73.7	13.3	59.1
Two-or-more person households	29.5	17.5	27.7	6.3	37.1
Under 30	40.5	27.7	29.2	21.1	42.6
30-49	25.4	19.0	22.4	7.0	30.0
50-64	26.9	20.4	35.4	8.2	37.0
65 and over	15.6	9.2	43.6	3.9	30.9

¹Refers to the person or persons in the household who pay the rent, or mortgage, or taxes, or the electricity, etc., for the dwelling. If no person in the household is responsible for such payments, Person 1 is considered to be the only household maintainer.

In 1996, almost 2.8 million households, or 26% of all households, spent 30% or more of their income on shelter, compared with 23% in 1991. People who rented comprised the majority (60%) of these households, while 33% were households that owned a home with a mortgage, and the remaining 7% were households that owned a home without a mortgage.

In 1996, the average monthly shelter cost for households with potential affordability problems was \$1,331 for owners with mortgages on their dwellings, \$402 for mortgage-free owners, and \$634 for renters.

Housing affordability problems affected renters more than owners. In 1996, 1.7 million renters, or 43% of all renters, spent 30% or more of their household income on shelter. This compares with 1.3 million renters, or 35% of the total, five years earlier. This increase among renters accounted for two-thirds of the increase of 600,000 between 1991 and 1996 in the total number of households that spent 30% or more of their income on housing.

In 1996, 1.1 million homeowners, or 17% of all homeowners, spent 30% or more of their household income on shelter. This was an increase from 930,650 in 1991, which was 15% of the total.

Middle-aged homeowners, those aged 30 to 49, who had a mortgage, were most likely to spend 30% or more of their income on housing. In 1996, they paid an average of \$1,372 in shelter costs, a 14.3% decline from 1991. Between 1990 and 1995, their average household income declined almost 16%, resulting on average in a substantially higher proportion of their income being devoted to the cost of shelter.

Affordability problems most common among people who lived alone

Certain types of households were more likely to spend 30% or more of their income on housing. In terms of absolute numbers, the most numerous households were people who lived alone, family households consisting of couples with children, and lone-parent family households.

In 1996, 42% of one-person households, or about 1.1 million, spent 30% or more of their income on shelter, up from 37% in 1991. Three-quarters of these households were renters in 1996, the same proportion as in 1991.

Households spending 30% or more of income on housing, selected census metropolitan areas 1991 and 1996

	Montreal			Toronto		
	1991	1996	% change 91-96	1991	1996	% change 91-96
Total households	1,221,325	1,335,975	9.4	1,352,735	1,479,950	9.4
Households paying 30%+	342,780	428,605	25.0	360,220	477,110	32.4
% of households paying 30%+	28.1	32.1	-	26.6	32.2	-
Total renters	647,975	688,105	6.2	565,555	613,580	8.5
Total renters paying 30%+	234,240	303,405	29.5	185,015	270,170	46.0
Renters paying 30%+ as % of all renters	36.1	44.1	-	32.7	44.0	-
Renters paying 30%+ as % of all households paying 30%+	68.3	70.8	-	51.4	56.6	-
Total owners	573,345	647,875	13.0	787,180	866,370	10.1
Total owners paying 30%+	108,545	125,205	15.3	175,210	206,945	18.1
Owners paying 30%+ as % of all owners	18.9	19.3	-	22.3	23.9	-
Owners paying 30%+ as % of all households paying 30%+	31.7	29.2	-	48.6	43.4	-
	Ottawa-Hull			Vancouver		
	1991	1996	% change 91-96	1991	1996	% change 91-96
Total households	345,635	382,955	10.8	600,320	684,690	14.1
Households paying 30%+	76,110	100,180	31.6	164,285	224,940	36.9
% of households paying 30%+	22.0	26.2	-	27.4	32.9	-
Total renters	153,250	157,305	2.6	254,435	277,525	9.1
Total renters paying 30%+	47,660	65,405	37.2	104,680	129,425	23.6
Renters paying 30%+ as % of all renters	31.1	41.6	-	41.1	46.6	-
Renters paying 30%+ as % of all households paying 30%+	62.6	65.3	-	63.7	57.5	-
Total owners	192,385	225,650	17.3	345,885	407,170	17.7
Total owners paying 30%+	28,455	34,770	22.2	59,605	95,515	60.2
Owners paying 30%+ as % of all owners	14.8	15.4	-	17.2	23.5	-
Owners paying 30%+ as % of all households paying 30%+	37.4	34.7	-	36.3	42.5	-

About 18% of all family households consisting of couples with children at home spent 30% or more of their income on shelter in 1996. The majority of these 663,445 households were homeowners with a maintainer aged 30 to 49, most of whom carried a mortgage on their dwelling. The 1991 Census found a similar pattern.

In 1996, about 44% of all lone-parent family households, or 472,495, had potential affordability problems, compared with 39% or 348,105, five years earlier. About 72% of these households in 1996 were renters, with a sizeable contingent of household maintainers aged 30 to 49.

Largest urban centres

About one-third of households in Canada's three largest census metropolitan areas spent 30% or more of their income on housing in 1996.

In Vancouver, 33% of the 684,690 households spent 30% or more of their income on housing in 1996. Close behind were Toronto and Montreal, at 32%. In Ottawa-Hull, the fourth largest census metropolitan area, the proportion was 26%.

Between 1991 and 1996, the number of households with potential affordability problems

increased 37% in Vancouver, compared with 32% in Toronto and Ottawa-Hull, and 25% in Montreal.

Renters were most likely to spend at least 30% of their income on housing in all four census metropolitan areas. Almost half of renters (47%) did so in Vancouver in 1996, as did 44% in Montreal and Toronto, and 42% in Ottawa-Hull.

In Toronto, the average shelter cost in 1996 for households which spent 30% or more of their income on housing was \$1,085, down 21% from 1991 after adjusting for inflation. However, average real income declined even more among these households (-23.1%).

In Montreal, the average shelter cost for these households was \$728 per month in 1996, a 16% decrease from 1991. At the same time, their real income declined 18%.

In Ottawa-Hull, the average shelter cost for these households declined 12% to \$881 between 1991 and 1996, while average household income declined 15%.

And in Vancouver, the average shelter cost for households which spent 30% or more of their income on housing increased 4.2% to \$1,070, while average real household income declined 3%.

Shelter cost and household income in constant (1995) dollars, selected census metropolitan areas

1991 and 1996

	Montreal			Toronto		
	1991	1996	Change 91-96	1991	1996	change 91-96
	\$		%	\$		%
Average shelter cost						
Total households	719	674	-6.3	981	940	-4.2
Households paying less than 30%	661	648	-2.0	837	872	4.2
Households paying 30% +	869	728	-16.2	1,375	1,085	-21.1
Average 1995 household income						
Total households	49,012	44,715	-8.8	66,983	60,382	-9.9
Households paying less than 30%	60,283	58,063	-3.7	78,603	76,317	-2.9
Households paying 30% +	20,124	16,456	-18.2	34,968	26,889	-23.1
	Ottawa-Hull			Vancouver		
	1991	1996	change 91-96	1991	1996	change 91-96
	\$		%	\$		%
Average shelter cost						
Total households	850	824	-3.1	805	866	7.6
Households paying less than 30%	806	803	-0.4	721	766	6.2
Households paying 30% +	1,006	881	-12.4	1,027	1,070	4.2
Average 1995 household income						
Total households	61,158	56,876	-7.0	56,967	54,316	-4.7
Households paying less than 30%	71,119	69,244	-2.6	68,469	68,348	-0.2
Households paying 30% +	25,884	21,963	-15.1	26,437	25,637	-3.0

SOCIAL AND ECONOMIC CHARACTERISTICS OF FAMILIES

This section highlights changes in the social and economic characteristics of families in recent years. It provides information on the labour force activity of parents with children under 15, and on the educational attainment of women with pre-school children.

More children with working parents

During the past 15 years, there has been a significant increase in the proportion of children under the age of 15 whose parents were both working. In contrast, there was almost no change in the proportion of children in female lone-parent families in which the mother was employed.

In 1996, there were 4.8 million children under the age of 15 living in two-parent families. Both parents were working in the case of about 60% of these children, up from 43% in 1981 and 58% in 1991.

**Children aged 0 to 14 by employment of parent(s), Canada
1981, 1991 and 1996**

	1981	1991	1996
	%		
Both parents in two-parent family employed	43.4	58.2	60.2
Female lone parent employed	49.6	51.2	49.8
Male lone parent employed	82.4	75.6	72.9

Female lone parents were less likely to be employed than women in two-parent families. In 1996, 826,000 children under the age of 15 were living with female lone parents. The mother was employed in the case of about half of these children, unchanged from 1981. In contrast, the mother was employed in the case of nearly two-thirds of the children in two-parent families.

**Educational attainment of married women, women in common-law unions and female lone parents with children under 6, Canada
1996**

		Total aged 15 and over	Completed post-secondary certificate or degree		
		1996	1996	1986	1996
			#	%	%
Married women and women in common-law unions					
Now married	Total	1,150,710	638,800	40.3	55.5
	15-24	60,595	17,180	20.1	28.4
	25-34	703,520	388,655	40.0	55.2
	35-44	373,110	225,735	53.5	60.5
	45+	13,490	7,230	32.7	53.6
Common law	Total	246,180	98,945	27.3	40.2
	15-24	56,405	10,930	14.9	19.4
	25-34	142,445	64,095	31.3	45.0
	35-44	45,980	23,315	45.7	50.7
	45+	1,345	605	16.7	45.0
Female lone parents					
Never married	Total	129,430	36,670	20.5	28.3
	15-24	49,635	7,725	12.8	15.6
	25-34	64,255	22,180	24.9	34.5
	35-44	14,610	6,265	43.9	42.9
	45+	935	505	31.8	54.0
Previously married	Total	108,095	47,455	30.9	43.9
	15-24	7,900	1,545	14.2	19.6
	25-34	63,615	27,700	31.2	43.5
	35-44	34,110	17,095	44.7	50.1
	45+	2,470	1,115	24.1	45.1

Parents of pre-school children

The census showed that trends for pre-school children under the age of six were similar to those for all children under 15.

The proportion of pre-schoolers whose parents were both working also increased during the past 15 years. In 1996, both parents were working in the case of 56% of these pre-school children, compared with 38% in 1981 and 52% in 1991.

Both parents were working in the case of 57% of pre-school children living in married couple families, as opposed to 46% of pre-school children living in common-law couple families. This could be due in part to the fact that married women with pre-school children had higher levels of education than their counterparts who lived in a common-law union.

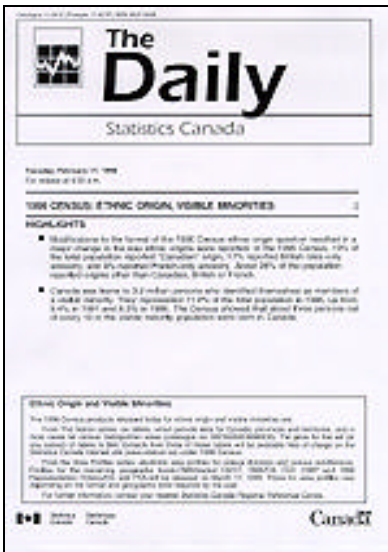
In 1996, 56% of married women with pre-schoolers had completed a post-secondary certificate

or degree, compared with 40% of women living in a common-law union. This difference was apparent among women in all age groups.

The proportion of pre-school children living in a female lone-parent family in which the mother was working declined slightly during the past 15 years. In 1996, the single mother was working in the case of 38% of these children, compared with 41% in 1981.

Census data also indicated that in general, female lone parents with children under six who had been married at some point in their lives were more likely to be working than female lone parents who had never been married. The data also show that only 35% of female lone parents had completed a post-secondary certificate or degree, compared to about 53% of women with partners.

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Editor: John Flanders (613-951-8292), flanjoh@statcan.ca
Head of Official Release: Chantal Prévost (613-951-1088), prevcha@statcan.ca

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