



## The Housing and Socio-Economic Conditions of Lone-Parent 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 This research highlight draws on unpublished data from the 1991 Census of Population to profile the housing conditions of Lone-Parent Families. Lone-Parent family households are among those most likely to experience poverty and related housing problems. They are also frequently mentioned in discussions of child poverty.

**Lone-Parent Family** consists of a mother or father, with no spouse or common-law partner present, living with one or more children (never married sons and/or daughters). This research highlight examines only those lone-parent families who maintain their own households and have no additional persons living with them. These are the majority, 76% or 727,295, of the 954,710 lone-parent families enumerated by the 1991 Census. As a group, they comprised 11.3 percent of all families who did not share their accommodation with another person(s) in 1991.

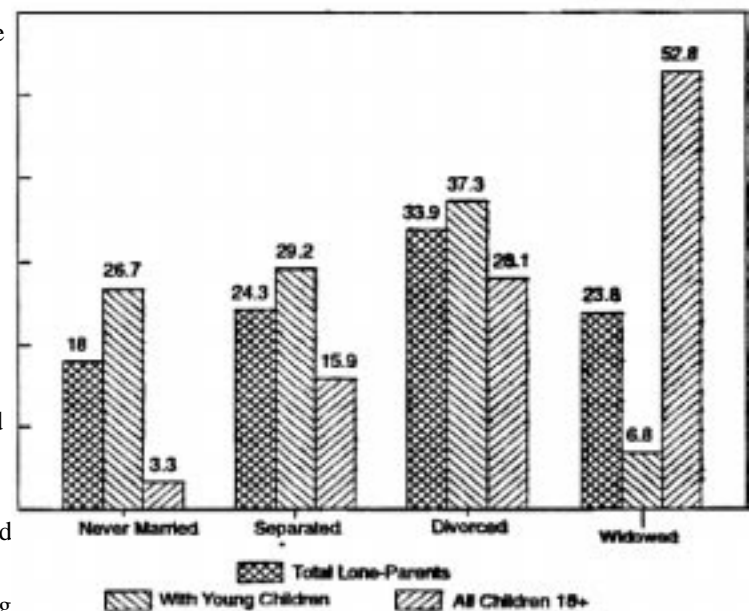
The majority (84.9%) of these lone-parent families are female-led. There are two main reasons for this. First, 33.9 percent are divorced and 24.3 percent are separated (Figure 1), and mothers tend to receive custody of the children. Second, 18.0 percent of lone parents have never married. In the age group 15-24, 80 percent of lone parents have never married.

### Demographic Profile

Lone-parent families are least common in Newfoundland and Saskatchewan and most common in Quebec, the Northwest Territories and the Yukon. With 64.7 percent living in Canada's Census Metropolitan Areas, they are more urbanised than two-parent families (58.9%).

Almost two-thirds (63%) of lone parents have at least one child under 18 years of age at home, and 85.7 percent of these lone parents are under 45 years old (Figure 2). The other third living with children 18 or over include elderly

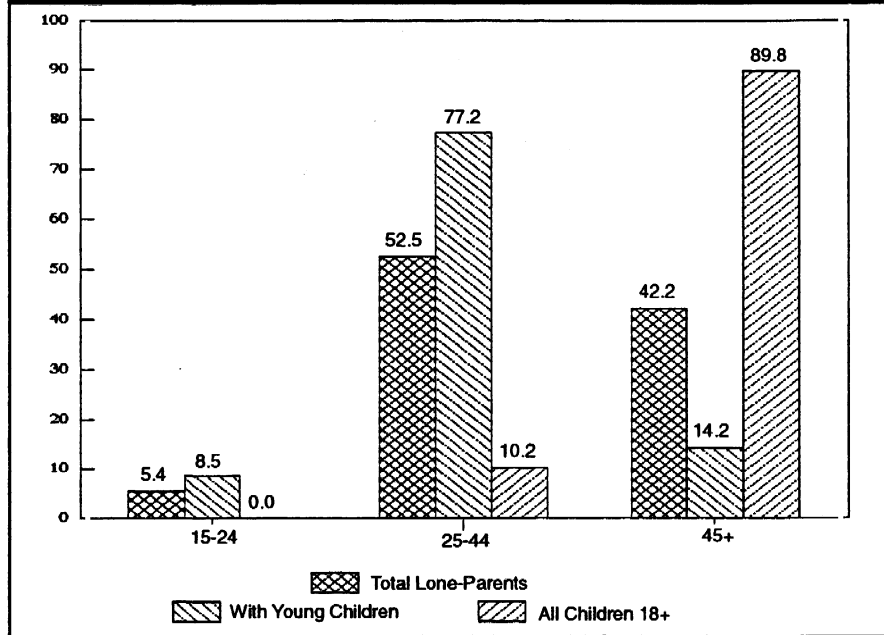
Figure 1: Marital Status of Lone Parents, Census 1991



lone parents living with never married sons or daughters, and 89.9 percent of these lone parents are 45 years or older, while 52.8 percent are widowed.

**Unemployment rates are highest for lone parents with young-children.**

Figure 2: Age Distribution of Lone-Parent Families, Census 1991



### Socio-Economic Profile

Lone parents are relatively mobile as 54.0 percent moved in the five years prior to the 1991 Census, compared to only 44.1 percent of two-parent families. Lone-parent families with young children are the most mobile, with 67.6 percent moving, compared to only 30.8 percent with children 18 or over.

Lone parents are less educated: both male and female lone parents are more likely than spouses in two-parent families to have less than a grade 9 education. Younger lone parents, however, are better educated than older lone-parents—19.0 percent have a university

Table 1: Labour Force Activity of Lone-Parent Families

	All Lone-Parent Families		With Younger Children		With All Children 18+	
<b>TOTAL</b>	<b>727,295</b>	<b>100.0</b>	<b>458,350</b>	<b>100.0</b>	<b>268,945</b>	<b>100.0</b>
In Labour Force	454,040	62.4	321,195	70.1	132,845	49.4
Employed	393,685	54.1	271,660	59.3	122,025	45.4
Unemployed	60,355	8.3	49,530	10.8	10,825	4.0
Unemployment Rate	n/a	13.3	n/a	15.4	n/a	8.1
Not in Labour Force	273,255	37.6	137,150	29.9	136,105	50.6

n/a = Not applicable

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

education compared to 13.0 percent of older lone parents. Lone parents are also less likely to be in the labour force and more likely to be unemployed. Forty percent of lone parents supporting younger children were either not in the labour force or were unemployed (Table 1). Being less educated and less likely to be active in the labour force, lone parents average about half the income of two-parent families – \$29,485 compared to \$55,294 (Table 2). This is in part due to the fact that

53.1 percent of lone-parent families have only one income while 89.0 percent of two-parent families have two or more incomes.

Approximately one-third of lone parents report government transfer payments as their major source of income, compared to 12.9 percent of two-parent families.

These circumstances result in four times as many lone-parent as two-parent families falling below Statistics Canada's Low Income Cut-Offs (LICOs) – 39.9 percent compared to 9.1 percent. Over half (53.3%) of lone parents with younger children have low incomes compared to only 17.1 percent of lone parents with older children (Table 2).

**Home ownership falls outside the economic reach of most female-led families.**

**Table 2: Income Characteristics of Lone-Parent Families**

	Lone-Parent Families	Two-Parent Families
<b>Income Distribution</b>		
Under \$10,000	15.8%	2.9%
10,000—29,999	44.8%	20.1%
30,000—49,999	24.3%	28.8%
50,000 plus	15.1%	48.3%
Average income	\$29,485	\$55,294
<b>Above Low Income</b>		
With young child	45.7%	89.1%
With child 18+	82.4%	94.3%
Average income	\$42,020	\$59,661
<b>Low Income</b>		
With young child	39.2%	9.1%
With child 18+	53.3%	10.1%
Average income	17.1%	5.4%
	\$11,032	\$12,665

**Housing Profile**

Lone-parent families are only about half as likely as two-parent families to own their dwellings. Those that do own are more likely to be male (60.9% own) or 55 years of age or older (69.2% own).

Homeownership falls outside the economic reach of most female-led families with young children. As a result, 69.1 percent rent (Figure 3) and 71.8 percent live in apartments.

Lone-parent families are also more likely to experience low housing standards. According to the National Occupancy Standard<sup>1</sup>, 13.7 percent live in dwellings that are crowded, given the size and composition of the household. Like most Canadians, however, the majority of lone parents live in dwellings in adequate condition. Nevertheless, in 1991, 11.6 percent stated they occupied dwellings in need of major repair, and the majority of these were female lone parents with younger children. Affordability is the major housing challenge facing lone parents. One of every four (26.4%) lone-parent owners and one half (53.2%) of lone-parent renters pay 30 percent or more of their income for housing. Almost all are female parents with young children and with incomes below the LICOs.

<sup>1</sup>Housing 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.

When lone-parent households that live below the individual standards of suitability, adequacy and affordability have insufficient incomes to afford suitable and adequate rental housing, they are identified as being in core housing need. Four of ten lone-parent families are in core need – 19.1 percent of male - and 42.7 percent of female-led families, 18.3 percent of owners and 54.4 percent of renters (Table 3). Just over 50 percent of lone parents with children under 18 are in core need, compared to just under 17 percent of those whose children are all 18 years or older. Mothers with young children are in need 55.5 percent of the time, and the majority rent and live in apartment-style dwellings.

Affordability is by far the most important cause of lone-parent housing need. This is confirmed by the fact that the average incomes of the different types of lone parents in housing need range from 25 to 40 percent of those not in need (Table 3).

In conclusion, lone-parent families, because of the significant degree of poverty they experience, are much more likely to live below acceptable housing standards than two-parent families and much less likely to have the income to improve their housing situation. Lone-parent female renters face the highest level of housing need.

Figure 3 : Lone-Parent Family Households by Tenure, Census 1991

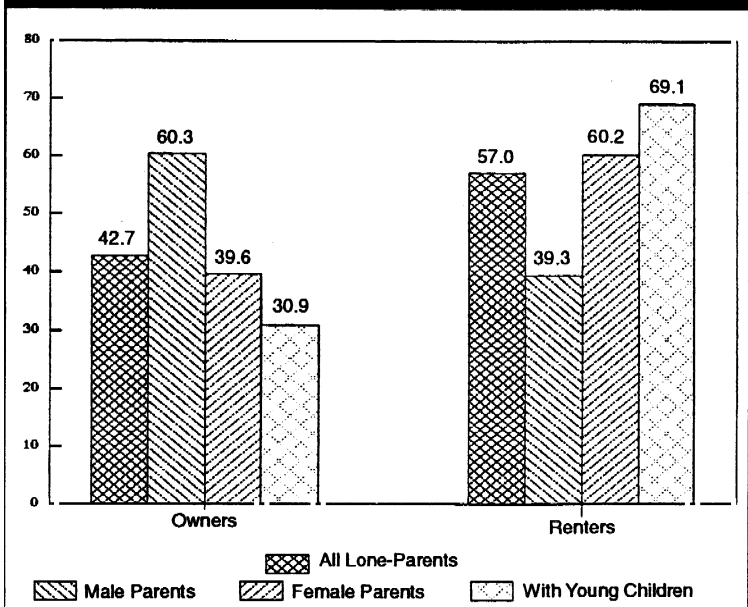


Table 3: Lone-Parent Families in Core Housing Need

	TOTAL	IN NEED		AVERAGE INCOME	
				InNeed	NotInNeed
				\$	\$
ALL	727,295	280,040	38.5	12,342	40,718
Males	109,805	20,345	18.5	13,808	52,482
Females	617,490	259,695	42.1	12,227	37,870
Owners	310,575	53,370	17.2	14,211	47,418
Renters	414,710	224,675	54.2	11,881	31,793
Child<18	458,340	234,425	51.1	11,961	34,500
Child>18	268,950	45,615	17.0	14,301	46,439

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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