

SPECIAL STUDIES ON 1996 CENSUS DATA HOUSING CANADA'S CHILDREN

Introduction

CMHC is responsible for monitoring housing conditions and providing up-to-date information to inform and assist decision-making, planning and policy formation by industry, all levels of government and non-profit organizations.

This is the fourth in a series of concise studies that explores the housing conditions of households reported by the 1996 Census of Canada. This study presents data on 3.3 million non-Aboriginal households with children.

The environment in which Canada's children are raised plays a key role in their healthy development and the future health of the nation. The condition of children's housing is one of the most important factors in their physical environment.

To explore the housing environment of children, this study uses data from a variety of Statistics Canada sources, including custom tabulations of 1996 Census data, the Household Income Facilities and Equipment micro-data base (HIFE) and the National Longitudinal Survey of Children and Youth (NLSCY)¹. The study profiles the housing conditions of children and examines the development outcomes of children living in housing below today's standards.

Commonly used terminology

Most Canadians have access to a dwelling unit that is adequate in condition, suitable in size and affordable.

- An adequate dwelling does not, according to its residents, require major repairs.
- A suitable dwelling has enough bedrooms for the size and make-up of the occupying household².
- To be affordable, shelter costs³ should consume less than 30% of before-tax household income.

Some Canadians live in dwellings which do not meet one or more of these standards. In some cases these households could afford to rent housing which meets all three standards; in others, they cannot. A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its income to pay the average rent of alternative local market housing that meets all three standards. Some households in core need may live in social housing which requires the tenant to pay 30% of their income as part of a rent-geared-to-income program.

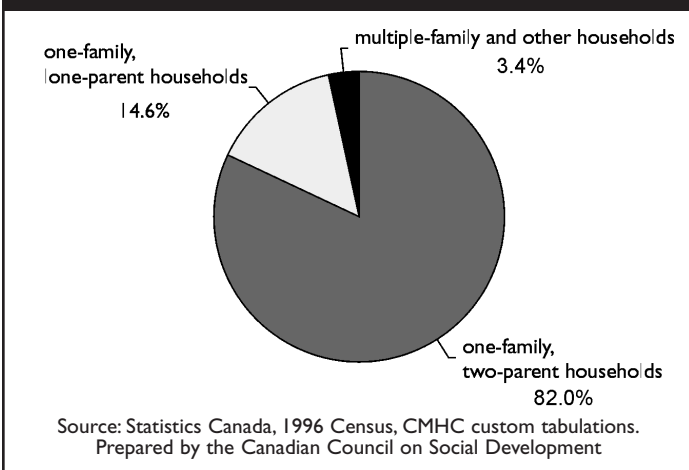
Findings

Most children live in two-parent households

Of the 5,362,000 children under the age of 15 in 1996, 4,387,000 (82%) lived in one-family, households with two parents. Another 15% lived in one-family, lone-parent households, a household type that has increased in numbers in the 1990s. Three per cent of children lived in multiple-family and other households (Figure 1).



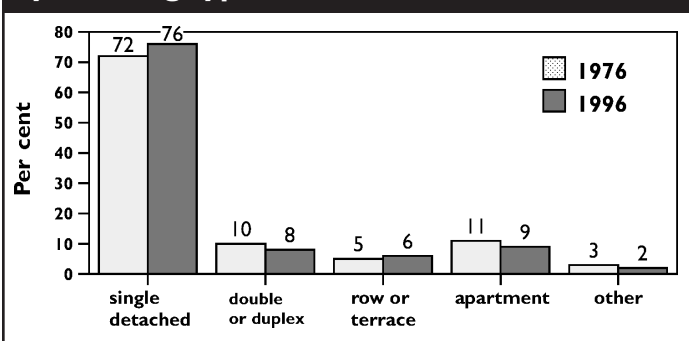
Figure 1. Percentage of children under age 15 in households, by living arrangements, Canada 1996



Most children grow up in single detached houses

Among two-parent families with children, the single detached house has been the most common dwelling type over time. In 1976, 72% of these households with children under age 18, lived in single detached houses, and this proportion increased slightly to 76% by 1996. Only 11% of these families lived in apartments in 1976, and this proportion declined to 9% by 1996. Households in other types of dwellings also remained similar over the twenty-year period (Figure 2a).

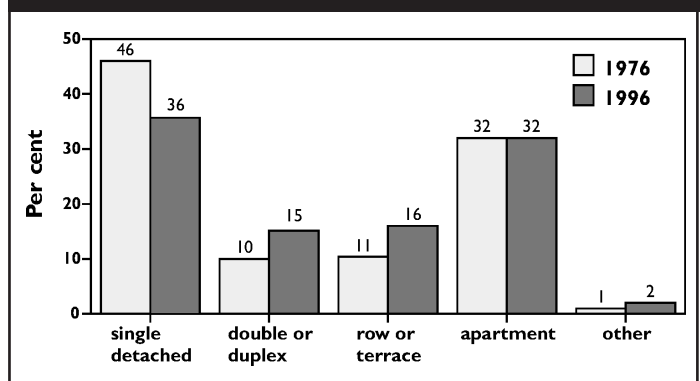
Figure 2a. Percentage of two-parent households with children under age 18, by dwelling type, Canada, 1976 and 1996



Lone-parent families with children under age 18 were far more likely than two-parent families to live in apartments. As well, the proportion of lone-parent families in most dwelling types has shifted between 1976 and 1996. In

1976, 32% of lone-parent families lived in apartments, and 46% lived in single detached houses. Another 11% lived in row or terrace units and 10% lived in duplexes. While the proportion of these families in apartments in 1996 was the same (32%), the proportion in single detached houses fell to 36%. Also, the proportion in row or terrace units rose to 16% and in duplexes rose to 15% (Figure 2b).

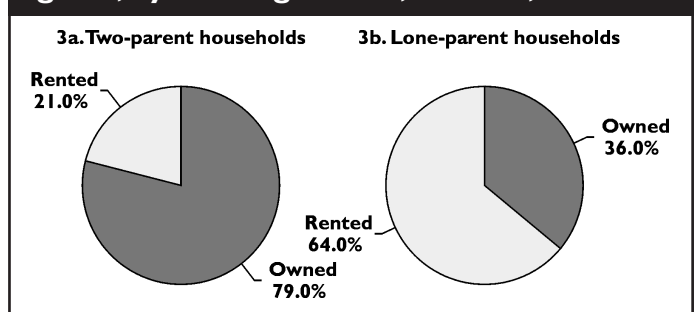
Figure 2b. Percentage of lone-parent households with children under age 18, by dwelling type, Canada, 1976 and 1996



Two-parent families with children are usually owners

In 1996, four-fifths (79%) of two-parent households with children lived in dwellings owned by a household member. In contrast to two-parent households, nearly two-thirds of lone-parent households (64%) lived in rented dwellings (Figure 3).

Figure 3. Percentage of two-parent and lone-parent households with children under age 18, by housing tenure, Canada, 1996



Most children lived in affordable dwellings. On average, two-parent households spent 21% of their income on shelter costs. Two-parent owner households—the most

common type of household with children—spent 19% of their income on shelter costs, and renter households spent 25%. However, lone-parent households spent on average far more of their income (34%) on shelter costs. Among lone-parent households, owners spent 28% of their income on shelter and renters spent 37% (Table 1).

Table 1. Average shelter-cost-to-income ratios for two-parent and lone-parent households by tenure, Canada, 1996

Average Shelter-cost-to-income Ratio (STIR)	Two-parent households	Lone-parent households
Total	21%	34%
Owners	19%	28%
Renters	25%	37%

Most children are well-housed

Overall, the vast majority of children live in shelter environments that meet or exceed current housing standards. Figure 4 depicts the dwelling conditions of households with children evaluated using today's standards for assessing the quality of housing in Canada. Most households with children (88%) lived in dwellings suitable in size for the number of people living in them. Only 9% lived in dwellings short one bedroom for the number of residents and 3% had a two- or three-bedroom shortfall. Also, 92% of dwellings with children were in good repair.

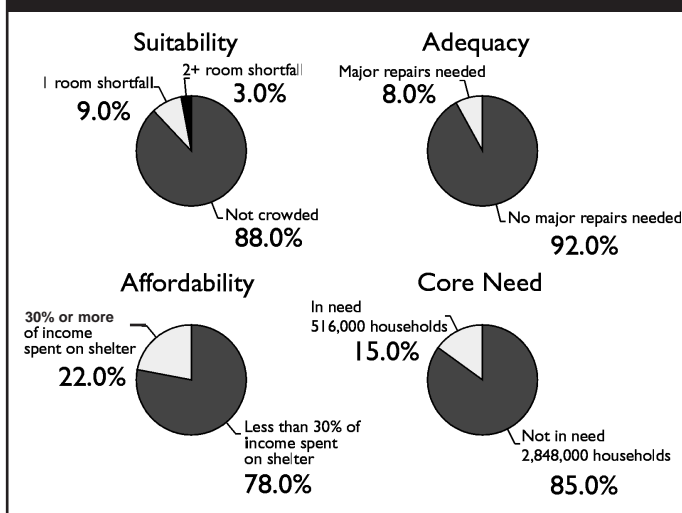
Furthermore, 78% of households with children lived in affordable housing, where the household paid less than 30% of their before tax income in shelter costs. Of the remaining 22%, 15% paid between 30 and 49% of their income in shelter costs and 7% paid 50% or more of their income in shelter costs.

About one in seven households with children are in core housing need

Although the news is good for most children, in 1996 a notable proportion lived in core housing need as defined previously.

In 1996, 3,364,000 households were home to children under 18 years of age. Among these households, 516,000 were in core need, comprising 15% of the total (Figure 4)⁴.

Figure 4. Percentage of households with children under age 18 below each housing standard, Canada, 1996



Renter households with children were far more likely to have lived in core housing need than owner households with children: 36% of renter households were in housing need, compared to 7% of owner households. Among those most likely to live in core housing need were renter, lone-parent households of which over half (57%) lived in need.

On average, two-parent households in core housing need spent 49% of their income on shelter costs. Two-parent owner households spent 50% of their income on shelter costs, and renter households spent 47%. Similarly, lone-parent households in core need spent on average 50% on shelter costs. Among them, owners and renters spent about the same proportion of their income (50% and 49%) on shelter. (Table 2).

Table 2. Average shelter-cost-to-income ratios for two-parent and lone-parent households in core housing need, by tenure, Canada, 1996

Average Shelter-cost-to-income Ratio (STIR)	Two-parent households in core housing need	Lone-parent households in core housing need
Total	49%	50%
Owners	50%	50%
Renters	47%	49%

Housing condition linked to child development outcomes

Using the NLSCY, it is possible to link children's housing conditions to their development outcomes. An index was constructed to model two of the three commonly used housing standards: suitability and adequacy. The frequency of poor outcomes was shown for children who lived in:

- non-crowded dwellings in good repair (sufficient housing)
- dwellings that were either crowded or in need of major repair, and
- dwellings that were crowded and in need of major repair⁵ (insufficient housing)

Outcome measures included the incidence of indirect and direct aggressive behaviour, presence of property offences, level of school performance, presence of asthma and overall health condition.

While most children had good development outcomes, those children who lived in insufficient dwelling conditions (defined using the index described above) were notably less likely to score as well as other children. This trend was consistent for all of the outcome measures examined.

For example only 72% of children aged 0 to 11 residing in insufficient housing (the poorest condition) had excellent overall health (Figure 5) as opposed to 89%

of children who lived in sufficient housing, a difference of 17 percentage points. Similarly, 67% of children aged 4 to 11 residing in insufficient housing did not exhibit direct aggressive behaviour as opposed to 88% of children that lived in sufficient housing, a difference of 21 percentage points⁶.

While these findings shed some light on the connection between housing conditions and some child development outcomes, additional research is needed to more fully explore the linkage. Unfortunately, the small sample and variable configuration of the NLSCY prevents a more thorough analysis of this relationship.

Conclusion

Most children live in one-family households headed by two parents. They are most likely to live in single detached dwellings, owned by their parents.

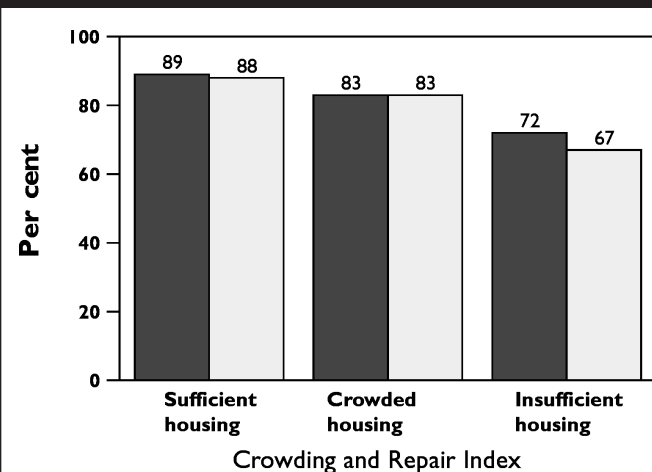
Between 1976 and 1996, there was relatively little change in the dwelling type of two-parent households. In contrast, the share of lone-parent households in single detached houses declined while the shares in row or terrace units and duplexes increased over the same time period.

Overall, most children are well-housed. Their dwellings are suitable for the number and mix of members in their household, are in good repair and are affordable based on their household's total before tax income.

However, some children are members of households that live in dwellings which fall below established housing standards. In 1996, approximately 15% of households with children were in core housing need: 36% of renter households and 7% of owner households. Lone-parent households with children that rented were among those most susceptible to living in core housing need: 57% of them were in this situation.

For the six development outcomes measured, children in sufficient housing as measured using the NLSCY for this study were consistently more likely to score high than those in insufficient housing. For example, children in sufficient housing were 24% more likely to have excellent health, compared to children in insufficient housing, and were 31% more likely to be non-aggressive.

Figure 5. Children* by crowding and repair index, showing percentage in excellent health and non-aggressive, Canada, 1996



*Health status is for children aged 0 to 11, aggressive behaviour status is for children aged 4 to 11. Source: Statistics Canada's Longitudinal Survey of Children and Youth, (1996/1997) microdata. Prepared by the Canadian Council on Social Development

These differences suggest that a child's healthy development is linked to the condition of its housing. These findings underscore the need to ensure that children are well housed.

Endnotes

1. The Census data used here do not include farm, Aboriginal, Indian band or Indian reserve households or households paying 100% or more of their income in shelter costs. HIFE and NLSCY data do not include households on Indian reserves or in the northern territories.
2. The suitability criteria follow the National Occupancy Standard, described in *Core Housing Need in Canada*, CMHC, 1991, p. 4.
3. Shelter costs include payments for electricity, fuel, water, municipal services, rent (for renters) and mortgage payments, property taxes and any condominium fees (for owners).
4. These 1996 Census numbers on core housing need cannot be compared to similar 1991 Census numbers previously published by CMHC due to different methodologies.
5. Reasonable proxies for CMHC housing standards were created using the NLSCY. See the forthcoming full study for a description of the index construction.
6. Children's health and aggression status was based on their primary caregivers' responses to selected NLSCY questions on their health and behaviour.

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Research Report: *Housing Canada's Children*

Research Consultants: Canadian Council on Social Development

A full report on this project is available from the Canadian Housing Information Centre at the address below.

Housing Research at CMHC

Under Part IX of the *National Housing Act*, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

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