

SOCIAL PLANNING COUNCIL OF OTTAWA

Ottawa's Families And Households: A Profile

1996 - 2001

October 2003

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SUMMARY

The Living Arrangement of Ottawa Residents

1. Ottawa residents tend to live in smaller households than they did in 1996. The average number of persons in private households in Ottawa fell from 3 persons in 1996 to 2.5 persons in 2001. Since 1996, the number of Ottawa's households has increased by 25,640 units, to 301,770. Three quarters of the new households are comprised of only one or two persons.
2. The number of households in Ottawa are growing faster than the city's population (9 percent and 7.3 percent respectively). A high ratio of household to population growth is not unique to the City of Ottawa. Households grew more rapidly than population in all the Ottawa-Gatineau municipalities. Masson-Angers, which leads population growth among the Ottawa-Gatineau municipalities¹ also presents the highest growth rate of households in the region, at 25 percent.
3. One-person households are the fastest growing household type in Ottawa, totaling 79,515 in 2001. Almost one-third (29 percent) of the one-person households are senior households.
4. Most municipalities in the region have experienced remarkable growth rates for one-person and childless-couple-households. In contrast, the number of households containing couples with children has declined for eight of the thirteen municipalities of the region, and has increased only slightly for the others. One exception to these trends is the Masson-Angers municipality, which has seen almost a 19⁰ percent growth of couple families with children.
5. Hiding behind the trend towards smaller households, is a large number (66,975) of households that contain 4-5 persons, and some containing six or more persons (7,875). Although relatively small in number, these households are growing very quickly; in fact faster than 3-person households.
6. Almost one-third of Ottawa's senior population lives in census families² (52,440). Nearly four in five (79 percent) of those who do not live in census families live alone (22,770).
7. While not all seniors living in census families are in need of physical care, the number of seniors living in census families raises concerns on the pressures that may be experienced by families caring for their older members. The proportion of adult (15+ years) residents providing unpaid care to seniors has increased from 16 percent in 1996 to 20 percent in 2001.

Ottawa Families

8. More than two-thirds (67 percent) of Ottawa households are family households³, totaling 206,530 families. These families, each composed on average of 3 persons, accommodate eight out of ten Ottawa residents and come in the following structural types:

¹ Social Planning Council, 2002 (op. cit.)

² "Census Family refers to a married couple (with or without children of either of both spouses), a couple living in 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 living common-law may be of opposite or same sex" (Statistics Canada, 2001 Census Dictionary)

- 44 percent are married couples with children
 - 29 percent are married couples without children
 - 4 percent are common-law couples with children
 - 8 percent are common-law couples without children
 - 16 percent are lone-parent
 - 0.7 percent are same-sex couples⁴ (same-sex couples are included in the counts of common-law couples)
9. The share of the “traditional” family, composed of a married couple with children, is declining, from 46 percent in 1996 to 44 percent in 2001. Conversely, the share of common-law couples with children is increasing from 6 percent of all families in 1996 to 8 percent in 2001. Lone-parent families continue to account for approximately 16 percent of all families.
 10. Almost two-thirds (64 percent) of Ottawa families have children; 27 percent of these have only one child, 26 percent have two children, and 11 percent have more than three children. On average Ottawa families have 1.2 children at home. Among all families, the share of families with children is declining slightly.
 11. Almost 70 percent of families with children are headed by married couples. Lone parents account for one-quarter (25 percent) of families with children, up from 24 percent in 1996; while common-law couples constitute only 6 percent of families with children.
 12. Common-law couple families are the fastest growing family type in Ottawa. Their number has increased by a significant 36 percent; followed by lone parent families (14 percent growth rate), and married couple families (7 percent growth rate).
 13. Among common-law couples, the 2001 census reported that 3,134 individuals are living as same-sex common-law partners (1,567 couples).
 14. Most common-law couples do not have children, but those who do are most likely to have only 0.5 children.
 15. There are 33,610 lone-parent families in Ottawa, 4,050 more than were counted in 1996. More than eight out of ten lone-parent families are led by women (27,910), but the number of male lone-parents (5,700) is increasing at more than twice the pace of their female counterparts: 24.9 percent and 12.0 percent respectively.
 16. Lone-parent families tend to have only one child and almost half the children in lone-parent families are between the ages of 10 – 19. Female lone-parent families tend to contain more children than male lone-parent families, reflecting patterns in custody and access.

Children in Families

17. There are 195,600 children aged 19 and younger in Ottawa. There has been an increase in the number of children in all age groups except for those aged 0 to 6.

³ Family households are households that contain at least one census family. They may or may not contain individuals other than the census family.

⁴ Data on the breakdown of same-sex couples into those with children and those without are not available.

18. 75 percent of Ottawa children below 19 years of age (151,125 children) live in a family led by a married couple. Lone-parent families are raising 19 percent of the city's children under 19 (38,405 children), while common-law couples are bringing up only 6 percent of children under 19 (11,900).
19. Children in lone-parent families are, on average, older than children in other types of families. Almost one in four 15-19 year-olds (22 percent) in Ottawa lives in a lone-parent family, compared to only one in ten 0-4 year olds.
20. Children in common-law families tend to be younger than those in other types of families, partly because the common-law families are proportionally more frequent among people in their mid to late twenties.
21. An increasing number of young adults are living in their parents' households. Since 1996, the number of 18-24-year-olds who are staying home with their parents has increased by 11%. Similarly, the number of children aged 25 and over who are still living at home has increased by 18%.

Occupied Private Dwellings: Composition and Changes in Tenure

22. Almost 60 percent of family households live in single detached homes.
23. The type of housing in which residents live varies considerably by both the size and type of household.
 - Almost 70 percent of married couples with children and nearly 60 percent of those without children live in single detached houses.
 - Roughly half of the common-law families with children and more than one-third of those without children live in single detached homes. The remainder of these families live in high rise buildings, semi-detached houses, row houses, other single-attached houses, apartments or flats in a detached duplex, and apartments in a building that has less than five storeys.
 - More than half of Ottawa lone-parent families live in semi-detached houses, row houses, other single-attached houses, apartments or flats in a detached duplex, and apartments in a building that has less than five storeys.
 - Non-family⁵ and one-person households tend to live in high-rise apartments, with more than 5 storeys. However, a significant number (about 20 percent) of one-person and non-family households live in single detached homes.
24. Among all dwelling types, single detached houses are the most numerous. In addition, this type of dwelling has registered the highest growth in numbers among all dwelling types, followed by row houses, units in high rise apartment buildings (condominiums and some high rent apartments), and by semi-detached dwellings. Almost all single detached houses (93 percent) are owner-occupied.

⁵ "Non-family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family." (Statistics Canada: 2001 Census Dictionary)

25. The number of units in apartment buildings with fewer than five storeys has diminished by almost 2,000 units. The number of detached duplex apartments and movable dwellings also declined, by 455 and 385 fewer units respectively.
26. Almost 60 percent of privately occupied dwellings in Ottawa are owner-occupied and the trend is an increasing rate of home-ownership. Since 1996, the number of owner-occupied dwellings has increased by a substantial 16 percent. Conversely, the number of tenant-occupied dwellings has declined slightly by 0.1 percent. The dominant factor in this trend is one of supply. From 1996 – 2001, 95% of all new dwellings in Ottawa have been constructed for the home-ownership market.

Standards of Good Housing: Are Ottawa Families and Households Well-housed?

27. The housing conditions of Ottawa residents have improved slightly since 1996. However, housing problems, by any definition, still exist for many families and households.
28. Housing affordability overall in Ottawa improved between 1996 and 2001, although it still remained a significant problem. The proportion of tenant and owner households in Ottawa spending more than 30 percent of their income on shelter declined from 31 percent in 1996 to 22 percent in 2001. In total, 65,620 households were spending more than 30 percent of their income on shelter in 2001. Housing affordability remained a significant problem particularly for tenants, with 37% of tenant households paying more than 30% of their income on rent (43,930 tenant households).
29. 21,123 households live in housing in need of major repairs (7% in both 1996 and 2001).
30. Short supply is the issue that lies behind most of the mediocre results in our rating of residents' housing conditions. The rental market is more plagued by supply issues. Problems in housing availability aggravate all the other standards of good housing and are reflected in low vacancy rates, rising rent levels, hikes in the new housing price index, and increasing homelessness.

INTRODUCTION

“Strong families develop strong values like community and sharing, kindness and caring. Families encourage values of humanity, diversity, and acceptance”.

Family Services à la famille Ottawa (FSO) Roundtable Participant

Families are the most basic, the most important, and the oldest institution of human societies. They fulfill important social functions. Moreover, families and households provide both financial and psychological support to members of the community. These functions and services are crucial for the very existence and smooth functioning of our society. Therefore, it is important that we understand and document changes that are occurring in families and households.

The family has been the subject of a vast amount of research under various disciplines from sociology to economics, law, psychology and religion. It is also the intended target of many social policies, and the playing field where many other policies that do not specifically address the family show their impacts. Moreover, families are agents of the social, economic, and political environment/systems, and therefore evolve as these change.

It is beyond the scope of this report to delve into an analysis of the complex venues through which families and households are affected by the economy, demography, and social policies. Rather, this report aims to describe observable changes that have occurred to, and within, Ottawa families and households, using the 1996 and 2001 census data. However, as the report describes the changes reported by recent data, it will also provide a general analysis of *some of the ways* in which the city’s population structure and movement, economic growth, and social policies by all levels of government may have affected Ottawa families and households. This analysis is based on a reading of literature from various disciplines (see the bibliography).

A descriptive report on Ottawa families and households and their housing conditions is useful to inform local researchers, social planners and voluntary sector organizations. An understanding of the size, structure, composition, and circumstances (financial and housing conditions) of families and households is particularly important for agencies that provide direct services to Ottawa’s families. Such information gives a context for their everyday work and provides necessary input for service planning.

This report is composed of three sections. Section One describes the various living arrangements of Ottawa’s residents and reports on continuing and emerging trends on how people group themselves into households. Section Two focuses on the family and analyses the structure and composition of each type of family - married couples, common-law couples (of same or opposite sex), and lone-parent families⁶. This section also reports on families from the perspective of children and documents changes in the family living arrangements of Ottawa’s children. Finally, Section Three reports on the housing conditions of Ottawa’s families and households.

THE CONCEPT OF FAMILY

The concept of the family varies with time and across cultures. It is shaped by traditions and values, economic modernity and growth, and social policies and legislation. Despite the fluidity

⁶ The report focuses only on the types of family reported by Statistics Canada censuses.

of the definition of the collective concept of family, the functions of families have not changed since the beginning of human history (The Vanier Institute of the Family). Since the beginning of time, families provide care and support to their respective members.

While there are many definitions of “family”, for the purposes of this report, we adopt Statistics Canada’s definition of the family, which formed the basis of the 2001 census data collection.

“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 living common-law may be of opposite or same sex.”

The Statistics Canada definition of family may exclude certain family types such as siblings living together or friends that have a long-term relationship of mutual support. Moreover, it limits the family relationship only to individuals living in the same dwelling.

It must be noted, however, that the 2001 census definition of the family is a more inclusive one than the definition previously used. The definition of family has been widened to include same-sex partners living together in a common-law relationship and the concept of “children” has also been broadened. Unlike the 1996 census concept of children, which referred only to “never married sons or daughters”, the 2001 census allows for the counting of any children of any age regardless of current or previous marital status, who are living in their parents’ or grandparents’ households.

This change of the statistical definition of “family” and of “child” is expected to result in a slight increase in the number of families and children. Moreover, it may affect other related concepts such as household types and, in particular, the classification of households into family and non-family households.

DATA AND METHODOLOGY

This report uses a combination of research methodologies and approaches. First, the 1996 and 2001 census data are used to describe the changes that have occurred in the structure, composition, and housing conditions of Ottawa families and households. The report adopts the Statistics Canada concepts of families and households as two inter-related, but distinct, concepts. A household is a broad concept comprising both the notions of census families and economic families⁷. Households refer to any one person or group of persons residing in a private dwelling. The relationship between the members of a given household determines its classification as either a family household, or a non-family household⁸. Family households (in the report referred to as families) are households containing at least one census family, defined as: “a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children”. Although the main focus of this report is analyzing changes in the structure, composition, and housing conditions of Ottawa families, a general outlook of the broad trends characterizing Ottawa households is also provided.

⁷ The concept of an ‘economic family’ is broader than census families and refers to households composed of two or more persons that are related by blood, marriage, or conjugal union. For example, unlike the ‘census family’ concept, economic families would include, two sisters living together, a census family living with relatives, or two or more census families living in one dwelling.

⁸ Statistics Canada classifies households into a) one family households, b) multiple family households, and c) non-family households. For the purposes of this report, the former two types of households are regrouped into a generic ‘family households’, which may contain one or more census families.

Second, the report incorporates feedback received from the participants of a *'Family Issues Discussion Session'* held by the Social Planning Council in March 2003. The participants pointed out the need to include existing social policies that may have contributed to the creation of trends. In addition, participants identified that more information was needed on specific policies. We integrated this feedback by inserting policy boxes in appropriate places in the report.

Finally, the report quotes comments made by a group of Ottawa residents who have shared their views on family lives in a **Roundtable on the Ottawa Family** organized by **Family Services Ottawa**. We owe Family Services Ottawa a debt of gratitude for granting the Social Planning Council the privilege to observe the discussions and for allowing us to include participants' stories in this report⁹. We believe that the views of community members on the family complement this report's quantitative and policy analysis.

Unless otherwise stated, all data used in this report come from Statistics Canada's 1996 and 2001 censuses¹⁰. The scope of most of the data is geographically limited to the City of Ottawa. However, in some parts of the report, publicly available data¹¹ on the Ontario portion of the Ottawa-Gatineau region are used to allow for a greater detail of analysis¹².

THE POLICY CONTEXT

This report will highlight some of the policies that directly affect Ottawa families and households. Policy highlights are provided in boxes throughout the report. Each box will provide information on a specific federal, provincial or municipal policy domain that relates to the topic discussed in the text. The following paragraphs will set the context for the policy highlights included in this report.

Canada's Social Infrastructure

In 1996, the Canada Health and Social Transfer (CHST) replaced the Canada Assistance Plan (CAP) and the Established Programs Financing and Fiscal Arrangements Act as the primary vehicle used by the federal government to transfer funds to provinces for health, education, and social services. Federal transfers to the provinces were, as a result, reduced from 29.4 billion in 1995 to 25.1 billion in 1998. The CHST is a "block fund," in that the transfers are not earmarked for specific program areas, but are left up to individual provinces to allocate. The rules for provinces under the CHST administrative guidelines are much less strict than those under CAP. For example, for the administration of social assistance under the CHST provinces may now choose to deny social assistance to people for administrative reasons. Provisions for accountability were weakened, and provinces funneled increasing proportions of the CHST to health (and education, to a lesser extent), leaving less in the pot for social services. According to the Child Poverty Action Group in Toronto, "the introduction of the Canada Health and Social Transfer (CHST) and the federal government's reluctance to play a leadership role have severely weakened an already fragile framework of family support." (Freiler et al, 1998).

The Romanow Commission raised concerns about the lack of accountability for federal funds under the CHST block fund. In response to the Commission's recommendations, the federal government has agreed to remove health funding from the CHST and channel it through a new

⁹ A comprehensive report on the Roundtable on Ottawa Families is forthcoming from Family Services à la famille Ottawa.

¹⁰ Statistics Canada, Census 2001.

¹¹ Statistics Canada makes publicly available some standard data for higher levels of geography such as census metropolitan areas, provinces, and territories and data for Canada.

¹² Detailed data on the City of Ottawa is not yet available to the Social Planning Council.

Canada Health Transfer. The proportion of funds currently used by the provinces for health will be separated, and the remaining funding will presumably be left for education and social services. It remains to be seen whether this is a positive or negative development for social welfare programs, as the separation of health funds will highlight the low proportion of funding actually being allocated to such programs. This could result in pressure to increase social funding, or it may leave social programs even more exposed to cuts.

The Social Union Framework Agreement

Through the 1990s, the federal government has gradually shifted control over social programs to the provinces. Starting with its 1990 decision to limit funds transferred under CAP (“the cap on CAP”), followed by the 1996 implementation of the CHST, the federal government gradually reduced its transfers to the provinces for social programs, and thereby reduced its bargaining power at the federal-provincial table. In 1999, the decrease in the bargaining power of the federal government was made explicit in the Social Union Framework Agreement (SUFA), through which the federal government agreed not to initiate any new social programs without the consent of a majority of provinces. This agreement also allowed provinces to “determine the detailed program design and mix best suited to its own needs” and to “reinvest any funds not required” to meet the stated objectives in “the same or a related priority area.” The SUFA requires the federal government to consult with provinces before renewing or changing funding levels in existing social transfers. A handful of initiatives have been launched through SUFA, most notable the Early Childhood Development Agreement (September 2000) and the agreement on child care in March 2003.

The Family: Whose Jurisdiction?

Federal, provincial, and municipal social policies impact Ottawa families in numerous ways, including but not limited to:

- Child, youth and adult education;
- Health care for all members of the family;
- Home care and long term care for people living with disabilities and the aging;
- Social services in times of difficulties;
- Income programs;
- Childcare to assist working parents;
- Recreation policies and programs, especially for the young;
- Work and incomes (labour market policies);
- Affordable, suitable, and adequate housing;
- Family and divorce law;
- Child protection and domestic violence legislation and programs;
- Family reunification policies under immigration law;
- Neighborhood vitality and community building policies, including zoning.

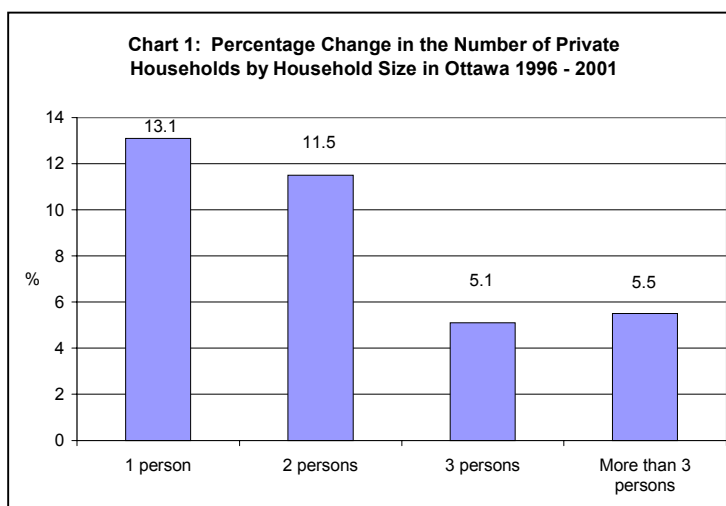
The large scope of policies affecting the family necessitates coordination between stakeholders that differ in culture, means, and mandate; stakeholders that include citizens, community agencies, academia, think tanks, the municipality, provincial ministries, and federal departments (Thompson et al, 1999). The challenge for policy makers is to coordinate and systemize the contributions of these stakeholders in a way that they can continuously inform appropriate policy formation.

SECTION ONE - RESIDENTS' LIVING ARRANGEMENTS

OTTAWA'S HOUSEHOLDS

Ottawa residents live in 301,770 private households, each containing an average of 2.5 persons, down from an average of 3 persons per household in 1996. Since 1996, 25,640 new households have been created, representing a 9 percent growth over the numbers reported by the 1996 census. Over the same period, the city's population has grown by 52,936 persons, i.e. 7.3 percent¹³. The fact that household growth exceeds population growth is due to a decline in the size of households. Over 75 percent of the newly created households are comprised of either one or two persons.

Currently, one-person households represent more than a quarter of Ottawa households and are the fastest growing household type in the City. Chart 1 shows that one- and two- person households have increased by 13 and 12 percent respectively, compared to the 5.1 and 5.5 percent growth rate of three- and more-than-three-person households respectively.



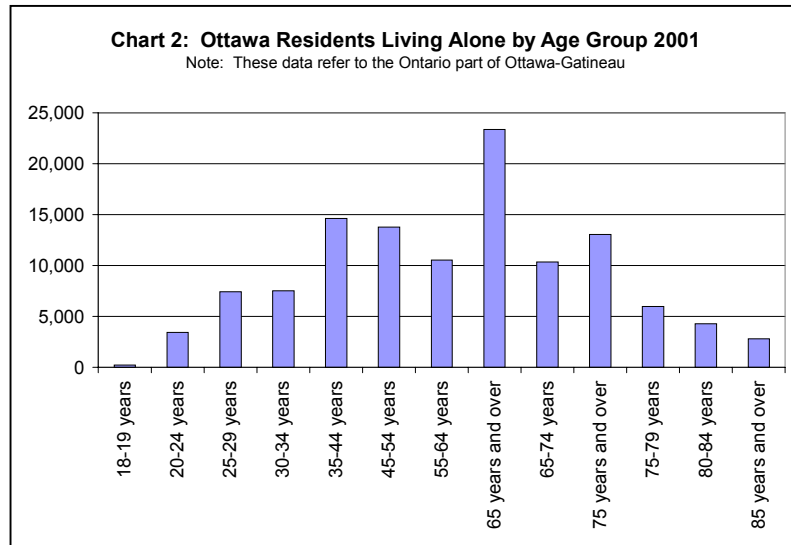
The average household size varies across the City by neighborhood. Households in urban neighborhoods tend to be smaller than those in the suburban areas, which may be explained by the types of housing that are available and by the demographic, social, and economic character of these neighborhood's respective residents.

Table 1: Households in Ottawa by Size, 1996-2001

Household Size	Number of Households				Percent Distribution		Percent Contribution to 1996-2001 Growth
	1996	2001	Absolute Change	Percent Change	1996	2001	
1 person	70,285	79,515	9,230	13.1	25.5	26.3	36.0
2 persons	87,790	97,925	10,135	11.5	31.8	32.5	39.5
3 persons	47,090	49,480	2,390	5.1	17.1	16.4	9.3
More than 3 persons	70,965	74,850	3,885	5.5	25.7	24.8	15.2
Total	276,130	301,770	25,640	9	100	100	100

The declining size of households and the prevalence of one- and two-person households among the newly created households are the result of the City's demographic and economic features. For example, Ottawa's aging population and declining births are reflected in an increase in the number of people living alone and in the number of couples without children at home. As the proportion of seniors in the City's population increases, the number of one- and two-person households will continue to rise. In 2001, seniors (individuals aged 65 or over) represented almost one-third (29 percent) of persons living alone.

¹³ Social Planning Council, 2002



Hiding behind the trend towards smaller households, is a large number (66,975) of households that contain 4-5 persons, and some containing six or more persons (7,875). Although relatively small in number, these households are growing very quickly, in fact, faster than 3-person households.

Households in the Ottawa-Gatineau Region

A high ratio of household to population growth and declining household sizes are not unique to the City of Ottawa. Table 2 shows that households grew more rapidly than population in all the Ottawa-Gatineau municipalities. Masson-Angers, which leads population growth among the Ottawa-Gatineau municipalities¹⁴, also has the highest growth rate of households in the region, at 25 percent.

Table 2: Percent Change in Population and Household Types, 1996 - 2001

Ottawa-Gatineau Municipalities	Population	Private Households	One-person households	Couples with children	Couples without children
Masson-Angers	22.8	25	34.5	18.5	19.2
Le Peche	4.4	12.6	44.7	-5.4	9.8
Val-des-Monts	8.5	12.5	28.7	4.2	15.2
Hull	6.3	9.8	20.3	3.2	6.8
Ottawa	7.3	9	12.8	4.8	16.7
Aylmer	3.6	9.1	32.4	-1.1	13.4
Gatineau	2.2	8.3	33.6	-8	20.2
Clarence-Rockland	4.9	7.6	24.5	-0.9	14.1
Russell	4.2	5.9	7.5	-3.7	18.8
Chelsea	2.2	5.7	22.6	4.1	10.8
Pontiac	-2.1	5.2	28.6	-12.3	13.9
Buckingham	0.7	4.2	13.4	-8.6	9.6
Cantley		
Ottawa-Hull	6.6	9.1	15.9	2.6	15.9
Canada	4.4	6.9	13.5	-0.9	11.6

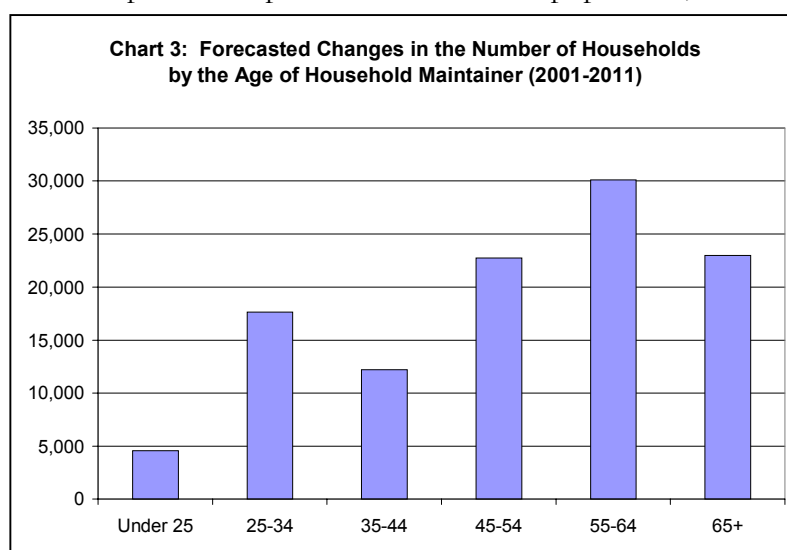
¹⁴ Social Planning Council, 2002 (op. cit.)

Most municipalities have experienced remarkable growth rates for one-person and childless-couple-households; while the number of households containing couples with children has declined for eight of the 13 municipalities of the region, and has increased only slightly for the others. One exception to these trends is the Masson-Angers municipality, which has seen almost 19% percent growth of couple families with children.

The trend toward smaller households and the increasing number of households can be expected to affect the City’s housing and energy demand, consumption patterns, urban/rural landscape and, through these, the economy, the environment, and the demand for support services.

SENIORS’ LIVING ARRANGEMENTS

The living arrangements of seniors (individuals aged 65 years and over) constitute an integral part of the trends towards smaller household sizes, as they constitute a significant and growing share of the Ottawa population. Seniors now represent 12 percent of the Ottawa population, and their numbers have grown rapidly between 1996 and 2001: 16 percent compared to 7 percent between 1991-1996¹⁵. Moreover, demographic forecasts show that, over the next ten years, households maintained by seniors will be among the fastest growing household types. Hence seniors’ living arrangements will have an important effect in shaping the overall character of Ottawa’s households.



Almost one third of the senior population lives in census families, either as spouses, common-law partners or as children¹⁶. Nearly four in five seniors (79 percent) who do not live in census families live alone and 16 percent live with relatives. Seniors who live alone totaled 22,770, up from 21,595 and represented almost one-third (29 percent) of all persons living alone.

Table 3: Seniors’ Living Arrangement, 1996-2001

	Number of Persons Aged 65 years and over		Percent Change	Percent Distribution	
	1996	2001		1996	2001
Family persons (i.e. living with family)**	44,995	52,440	16.5	61.2	64.6
Non-family persons (i.e. not living with family)**	28,520	28,715	0.7	38.8	35.4
Total	73,520	81,155	10.4	100	100

* “Family persons refer to household members who belong to a census family. They, in turn are further classified as spouses, common-law partners, lone-parents, or children”

** “Non-family persons refer to household members who do not belong to a census family”. They may or may not be related to members of the census family.”

(Statistics Canada, 2001 Census Dictionary)

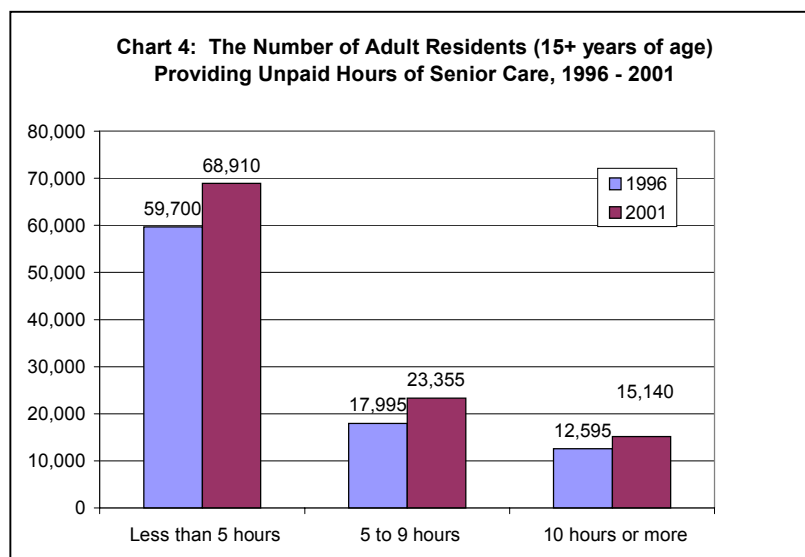
¹⁵ Social Planning Council, 2002 (op. cit)

¹⁶ A person aged 65 and over would be counted as a child if she or he is living in the parent’s household.

Table 4: The Living Arrangements of Seniors Not Living in Census Families 1996 - 2001

	1996	2001	Change		Percent Distribution	
			Absolute	Percentage	1996	2001
Living with relatives	5,610	4,580	-1030	-18	19.7	15.9
Living with non-relatives	1,315	1,365	50	4	4.6	4.8
Living alone	21,595	22,770	1175	5	75.7	79.3
Total	28,520	28,715	-195	-0.7	100	100

While not all seniors living in census families are in need of physical care, the number of seniors living in census families raises concerns about the pressures that may be experienced by families caring for their older members. The proportion of adult residents providing care to seniors has increased from 16 percent in 1996 to 20 percent in 2001. 107,405 individuals reported that they provide unpaid care to seniors, 17,115 more than in 1996.



Further research on the living conditions of seniors living alone is necessary. We need to know the current age-structure of seniors living alone and their level of physical and financial independence, and to what extent isolation and health problems exist.

“Eldercare is becoming a grave challenge. Adult children are having to take time off work to care for aging and ill parents. For some seniors, there is no ‘blood family’, and their retirement homes become their family, with each resident looking out for the other”
FSO Family Roundtable Participant

HOME CARE

As part of the February 2003 federal/provincial/territorial **Accord on Health Care Renewal**, it was agreed that home care was a priority initiative to be funded through the Health Reform Fund. This fund received \$16 billion over five years in the 2003 federal budget, although only \$1 billion will be spent in the first year. Health Ministers will decide by September 2003 the set of minimum services that will be covered by the home care agreement. Both levels of government have committed to providing coverage for short-term acute home care, including acute community mental health, and end-of-life care. It is important to note that the range of services to be covered do not include long-term home care for the chronically ill, although the system may be expanded to cover this sector at some point in the future.

In the budget tabled in February 2003, the federal government also outlined a plan to allow workers access to a **Compassionate Leave** policy. Starting January 4, 2004, employees would be entitled to take a leave of absence and receive Employment Insurance benefits for six weeks while caring for a gravely ill child, parent or spouse.

SECTION TWO: OTTAWA FAMILIES

“Family is still the basic unit of society and better support to families is the key to resolving many of our social ills.”

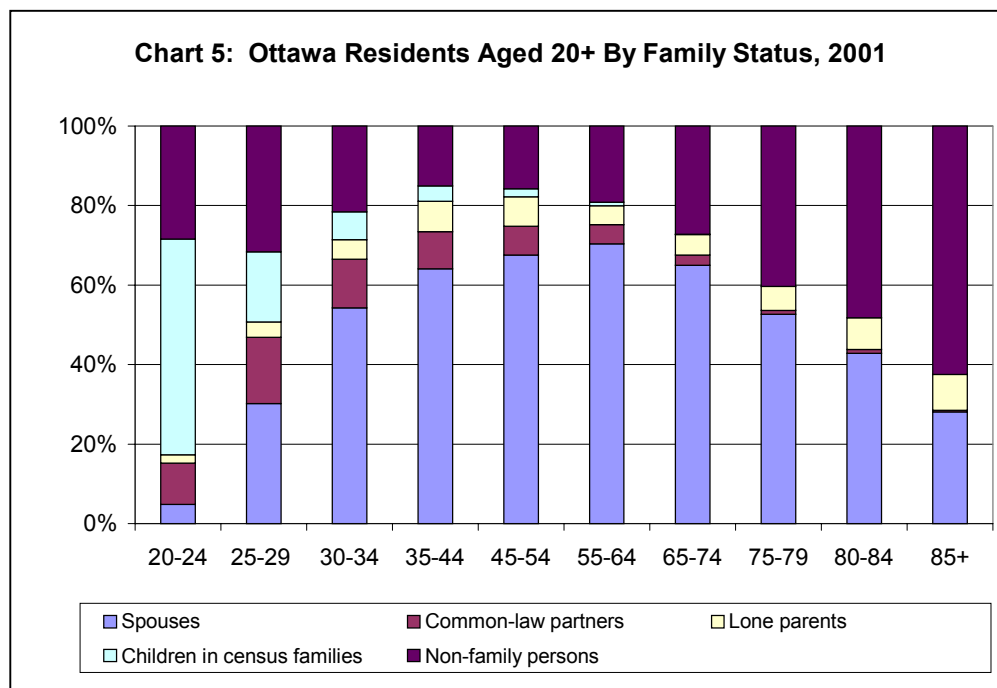
“We are all part of a family. Individual success depends a lot on strong family support, whether that is blood family or created family”.

FSO Roundtable Participant

There are 206,530 family households in Ottawa, 20,840 more families than in 1996. These families, with an average of 3 persons, account for more than two thirds (67 percent) of Ottawa households and accommodate eight out of ten Ottawa residents. In addition, the number of families is growing at a faster rate than both the city’s population and households (11 percent compared to 7.3 and 9 percent of population and household growth rates, respectively).

The high growth rate in the number of Ottawa families is stimulated by the city's current demographic context. Over the period between 1996 - 2001, population growth in the city was mainly concentrated in the middle and older age groups between 35 - 54 (SPC, 2002), which is the stage of life where people are most likely to form and maintain their own families.

The proportion of Ottawa residents who are spouses, common-law partners and lone parents is highest for the 35-44 age group and gradually decreases for older age-groups. As the population age-structure shifts into older age groups, the rate of growth in the number of families may be halted or even decline, while the proportion of non-family persons may increase. A factor which may affect this trend may come from a future improvement in the longevity, independence and overall good health of seniors, who may continue to maintain their families up to an advanced age.



CHANGING FAMILIES

The share of families in Ottawa households has been stable since 1996 at about two-thirds of all households, but the structure, composition, and living arrangements of Ottawa families have changed significantly.

The picture of families in Ottawa that emerges from the 2001 census data is one characterized by a great diversity in type, composition, residence, ethnicity, life stage, and financial capabilities. The share of the “traditional” family, composed of a married couple with children, declined, from 46 percent in 1996 to 44 percent in 2001. Conversely, the share of common-law couples with children increased from 6 percent of all families in 1996 to 8 percent in 2001. Lone-parent families continue to account for approximately 16 percent of all families.

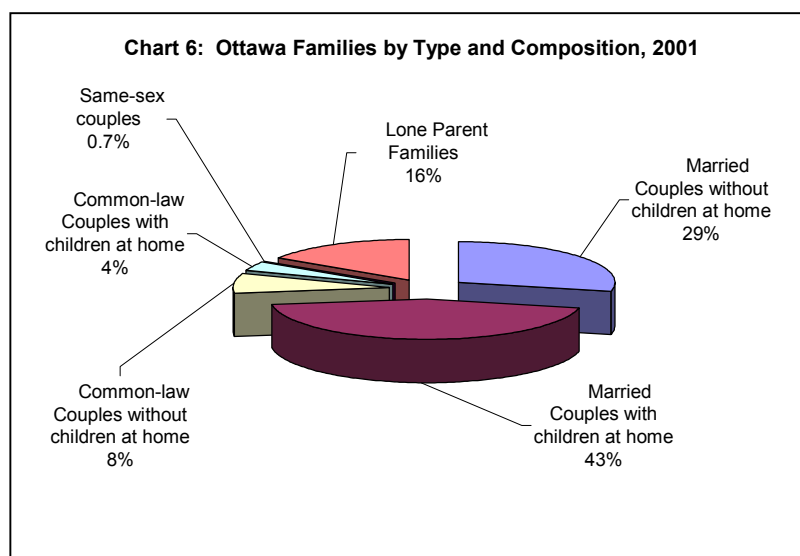


Table 5: Families in Ottawa by Structure and Composition, 1996-2001

Types of Families	1996	2001	% Change	Percent Distribution	
				1996	2001
Married Couples without children at home	54,225	60,295	11.2	28.5	28.6
Married Couples with children at home	89,035	93,355	4.9	46.8	44.3
Common-law Couples without children at home	10,940	16,095	47.1	5.8	7.6
Common-law Couples with children at home	6,420	7,520	17.1	3.4	3.6
Same-Sex Couples (* included in the common-law counts)		1,567*	--	--	0.7*
Lone Parent Families	29,490	33,610	13.7	15.5	15.9
Total Families	190,180+	206,530+	10.9	100	100.7

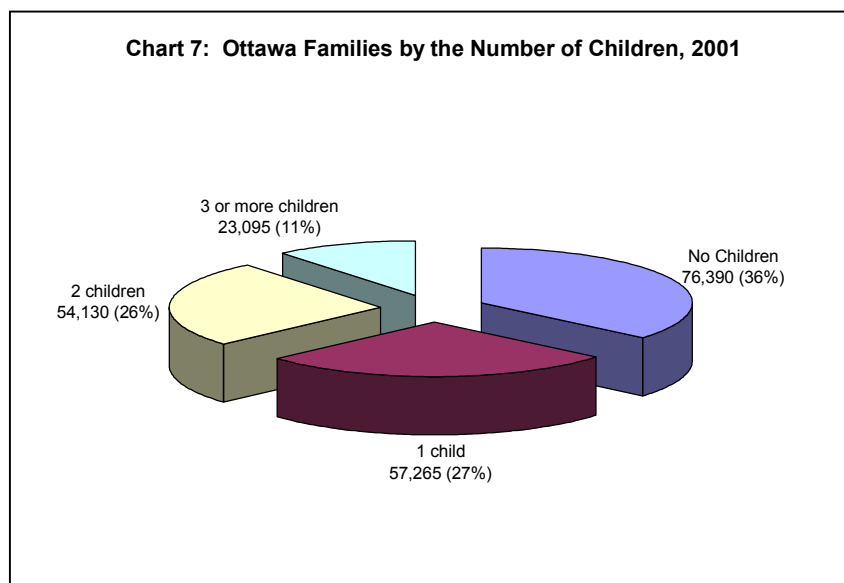
* Same-sex couples were not counted before 2001. Data on the presence of children in same-sex couple families is not available for this report.

+ Reflects rounding by Statistics Canada.

In terms of living arrangements, the average size of the Ottawa family remained the same as was reported in 1996: 3 persons per family. However, more pronounced growth rates were reported for the number of very small and very large families. Nearly half (46 percent) of the Ottawa families are composed of two persons, reflecting the high proportions of childless couples¹⁷ (including couples who never had children and those whose children have left home) and single parent families with one child.

¹⁷ The term ‘couples’ in this report includes both married and common-law couples, either of which can be two persons of the same or opposite sex. Moreover, “childless couples” include couples who never had children and those whose children have left home.

Among all families, the share of families with children among all families is declining slightly. Nearly two-thirds (64 percent) of Ottawa families have children, compared to 66 percent in 1996. Of these, 27 percent have only one child, 26 percent have two children, and 11 percent have three or more children. On average Ottawa families have 1.2 children living at home¹⁸. Almost 70 percent of families with children are headed by married couples.



The demands of a modern economy and the availability of family planning measures have reduced family sizes over the past few decades. Birth control has been legally available in Canada since 1969, and abortion has been decriminalized since 1988. While prescriptions (e.g., birth control pills) are not covered under Ontario Health Insurance, most women have had reasonable access to the means of controlling their family size. Along with economic, demographic, and labour market factors, women's greater control over their fertility contributed to smaller families in all industrialized countries, Canada included.

An exception to the trend towards small-sized families is found in a small but growing number of multi-family households - that is, two or more families living in one dwelling. Data reported in Table 6 indicate that Ottawa has a few thousand households each containing two or more census families (4,225 households or 1.4%). Although small in number, the multiple-family households is growing at a significant 33 percent growth rate.

Table 6: Ottawa Households by Type - 1996 - 2001

Types of Households	1996	2001	Change		% Distribution	
			Absolute	Percentage change	1996	2001
One-family households	183,320	202,305	18,985	10.4	66.3	67.0
Non-family households	89,605	95,235	5,630	6.3	32.4	31.6
Multiple-family households	3,175	4,225	1,050	33.1	1.1	1.4
Total	276,600	301,770	25,170	9	100	100

In general, data indicates that Ottawa families are relatively more concentrated in the periphery of the city.

¹⁸ Children at home include persons of any age living in their parents' or grandparents' households regardless of marital status as long as they are not living with their partner.

COUPLE FAMILIES

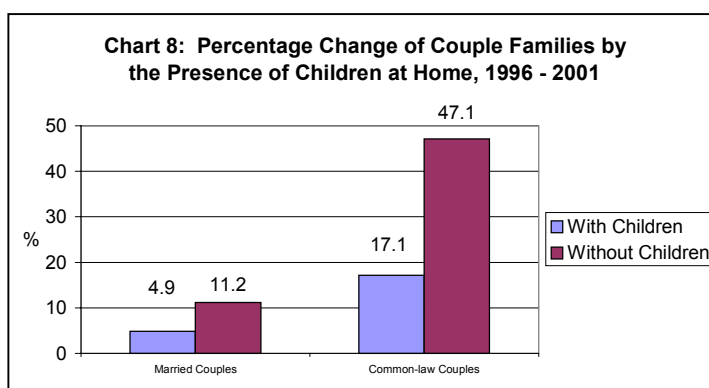
Currently there are 177,270 couple families¹⁹ in Ottawa. Almost nine out of ten Ottawa couples (living in the same dwelling) are married, but an increasing number of couples are living in a common-law relationship.

Table 7: Couple Families in Ottawa by Structure and Composition, 1996-2001

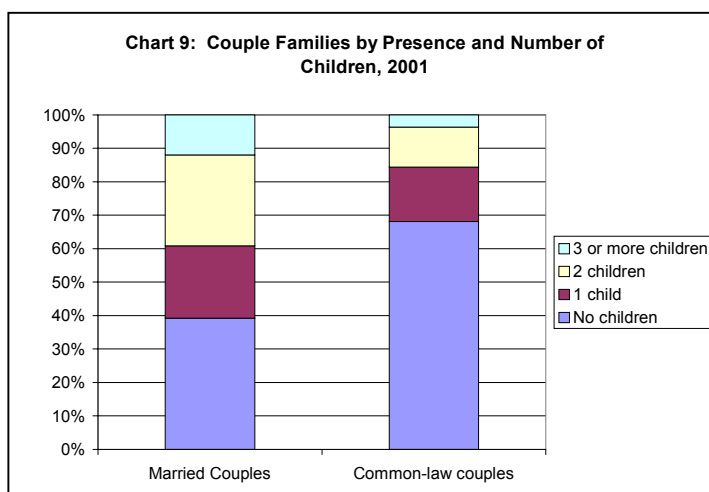
Couple Families by the Presence of Children at Home	1996	2001			% Distribution	
			Change in Number	Percent Change	1996	2001
Married Couples without children at home	54,225	60,295	6,070	11.2	28.5	34.0
Married Couples with children at home	89,035	93,360	4,325	4.9	46.8	52.7
Common-law couples without children at home	10,940	16,095	5,155	47.1	5.8	9.1
Common-law couples with children at home	6,420	7,520	1,100	17.1	3.4	4.2
Total couple families	160,475	177,270*	19,925	12.4		

*reflects rounding

The number of couples living together without being legally married has increased by 36 percent. The next greatest increase is among lone-parent families (14 percent growth rate), followed by married couple families (7 percent growth rate). The increasing number of common-law families among couple families is in small part due to changes in Statistics Canada's conceptualization of the family, which now counts same-sex unions as common-law couple families.



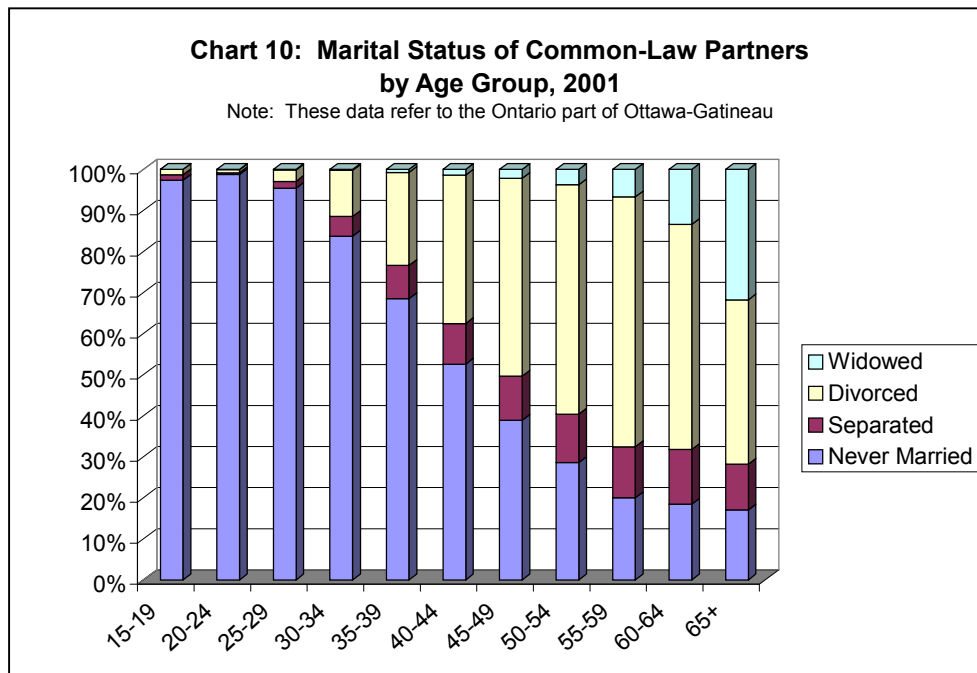
Common-law couples are less likely than married couples to have children. Almost 70 percent of common-law couples and almost 40 percent of married couples have no children at home. On average, there are 1.2 children in married-couple families and only 0.5 children in common-law couple families.



In addition, the number of common-law couples without children at home has increased substantially by 47 percent compared to an 11.2 percent increase for married couples without children. The absence of children from a large proportion of Ottawa's common-law unions is likely explained by the fact that these unions are proportionally more concentrated among the 25-34 year-olds, who often enter into this type of union as a prelude to marriage²⁰.

¹⁹ Families formed by two adults living in the same dwelling - whether they be married or not, whether they are of the same or opposite sex, and whether they have children or not - are referred to as *couple families*.

²⁰ Changing Conjugal Life in Canada (report on the 2001 General Social Survey, Cycle 15)



Among common-law couples, the census enumerated same-sex partners for the first time in Canada's census taking history. 3,134 same-sex partners have identified themselves to be living in a common-law relationship (1,567 couples).²¹ Male same-sex partners outnumbered female same-sex partners, and constitute 58.5 percent of all the gay couples living in common-law relationships.

LONE-PARENT FAMILIES

Lone parents can be of any marital status: never married, separated, divorced or widowed. While in the beginning of the century lone-parent status was mainly the result of widowhood, divorce and separation are now the cause of most cases of lone-parenthood²².

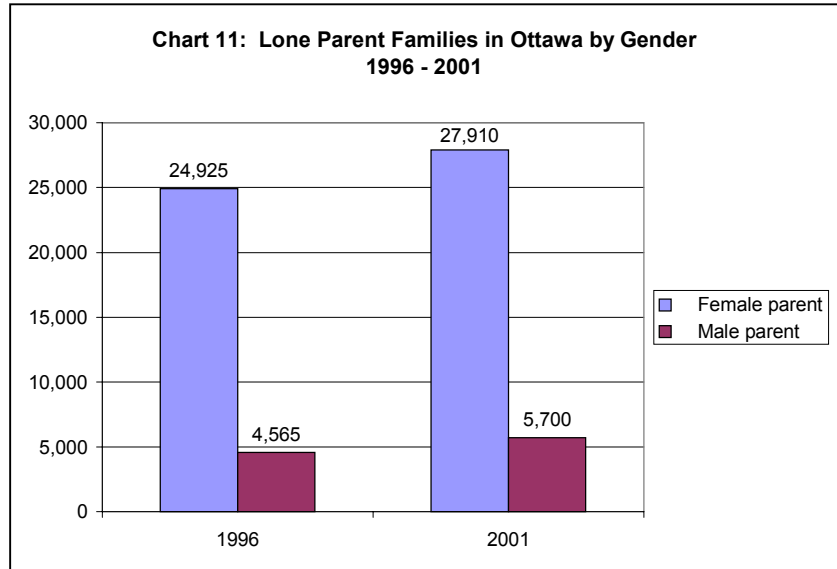
Demographically, Ottawa lone-parents are proportionally more concentrated in the 35-54 and above 80 age groups²³.

²¹ It is important to note that this figure does not represent the size of the gay and lesbian community, some members of whom may be living alone, with relatives or with their parents.

²² The Vanier Institute of the Family, 2000.

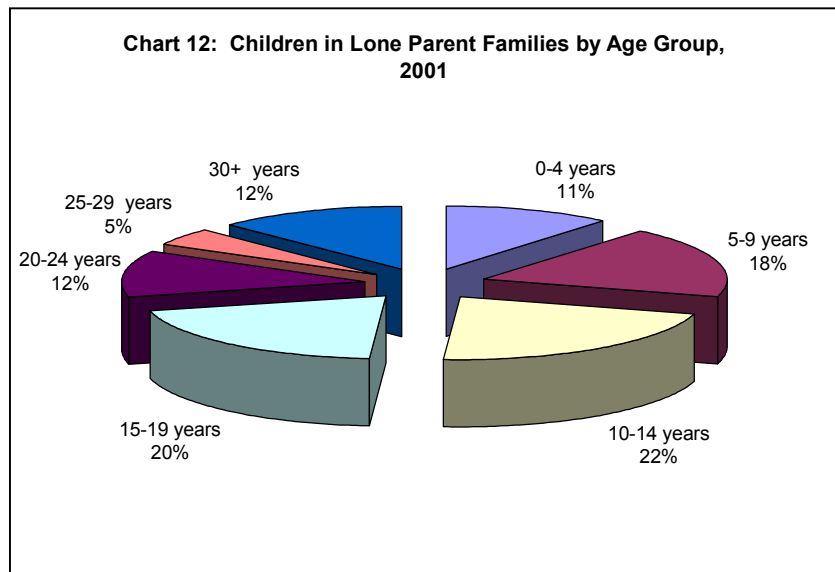
²³ Nearly 10 percent of Ottawa's 80 plus year-olds are reported to be lone-parents. Such designation may not be accurate and is likely to be the result of changes in the concept of "child" (see box number 1). The 2001 census has broadened the concept of "child" to include children of any age and of any marital status living in the household of their parents or grandparents, so long as this child does not also have a partner living with him or her. This definition may have introduced a reporting anomaly. For example a divorced woman taking care of her 90-year-old mother may be reported as a child living in his mother's household. Thus most likely some of Ottawa's above-80-year-olds may be living with their children rather than being lone-parents in the strict sense of the term.

There are 33,610 lone-parent families in Ottawa, 4,050 more than in 1996. The number of male-led lone-parent families (5,700) increased between 1996 and 2001 at more than twice the pace of female-led lone parent families (24.9% and 12.0% respectively). Despite this change, 83% (27,910) of lone parent families are still led by women.



Ottawa lone-parents account for one-quarter (25 percent) of families with children, up from 24 percent in 1996. They are raising 19 percent of Ottawa children (38,405 children) aged below 19. Almost half the children in lone-parent families are between the ages of 10-19.

Approximately 60 percent of lone-parents in Ottawa have only one child. Female lone parent families tend to have more children than male-led lone-parent families. This is reflective of the fact that, in cases of divorce and separation, mothers usually become the primary caregivers.



DIVORCE, CUSTODY AND CHILD SUPPORT LAWS

In Canada, the federal government shares responsibility with the provinces and territories for family law matters. When making decisions about children after separation and divorce, the federal **Divorce Act** applies to parents who were married and are now divorced or are planning to divorce. The **Children's Law Reform Act** of Ontario has governed custody and access in Ontario since 1990. The principle of the act is that the best interests of the children are to be considered above all else. Provincial or territorial laws apply to parents who were never married or are not planning to divorce. On May 1, 1997 new laws respecting child support came into force, including **Federal Child Support Guidelines** and additional federal enforcement measures to help the provinces and territories ensure that family support obligations are respected. Ontario's amendments, which reflect the federal Guidelines, apply to new or revised child support orders made under the provincial **Family Law Act** of Ontario as of December 1, 1997.

Divorce rates tend to fluctuate with the economy – increasing during times of prosperity. The divorce rate in Canada has decreased gradually in the 1990s. Because of the increase in common-law relationships over this time, however, divorce rates are not as accurate as they might be (as they do not include dissolution of common-law relationships).

In December 2002, the federal government introduced a bill (**Bill C-22**) to amend the Divorce Act, the Family Orders and Agreements Enforcement Assistance Act, and related legislation. As of July 2003, this bill had not yet been passed into law. The intent of the bill is to “modernize” Canada’s family justice system, and it replaces the language of custody and access with “parental responsibility” and “contact.” The idea is to make the laws more “child-focused.” Critics such as the Ontario Women’s Justice Network suggest that the bill’s attempt to maintain gender neutrality actually disregards the existing division of labour within families and women’s role as primary caregivers of children [OWN], “Custody and Access Lobby Continues,” March 3, 2003]. Other key issues include the recognition of family violence, mandatory mediation, the enforcement of child support. It remains to be seen what impact this legislation (if passed) will have on parents who divorce and their families.

CHILD CARE AND OTHER CHILDREN'S PROGRAMS

Access to affordable, quality child care is an issue for many families. While the number of children 0 – 6 has declined in Ottawa, there is still a shortage of licenced daycare spaces. The federal government promised a national child care strategy first during its 1993 election campaign, although little has been forthcoming. When the federal and provincial governments signed the **Early Childhood Development Agreement** in September 2000, there was little accountability with respect to how the money would be spent by the Provinces, so money that flowed to Ontario went to programs other than child care. The Ontario Government's spending on child care decreased by 13% between 1995 and 1998. In 2000, the province changed its cost-sharing arrangements with municipalities. As a result, all municipalities were required to fund 20% of fee subsidies, wage grants, resource centres, and special needs services. Previously, the municipalities' contribution was limited to 20% of fee subsidies with the provincial government paying 100% of other items. Furthermore, the 1998 Ontario school funding formula affects the over one-third of child care programs which are located in schools. According to the Ontario Coalition for Better Child Care, these programs are facing evictions, withdrawal of support services, and new or increased rental charges.

The federal promise of a child care strategy was addressed in a minimal way in the March 2003 federal-provincial agreement (**Multilateral Framework on Early Learning and Child Care**) and confirmed in the 2003 federal budget, with a plan to transfer funds to provinces. The agreement "backloaded" the money, so that very few new dollars will flow in the first two fiscal years of the agreement. It is not yet clear how Ontario will respond to the agreement in terms of local implementation.

The **Child Care Expense Deduction** does not create affordable child-care spaces, but it helps parents pay for their child care. The Expense Deduction was increased in 1998 from \$5,000 to \$7,000 for children under age 7, and from \$3,000 to \$4,000 for children aged 7 to 16. This deduction is estimated to benefit approximately 65,000 Canadian families with children.

National Child Benefit Reinvestment Programs: The money taken from social assistance recipients' National Child Benefits is "reinvested" in programs for children. Each municipality in Ontario is responsible for reinvesting its share of the NCB into local programming that supports and benefits low income families with children. Specific programs vary from one municipality to the next, according to local priorities.

CHILDREN IN FAMILIES

There are 195,600 children aged 19 and younger in Ottawa. There has been an increase in the number of children in all age groups except for those aged 0 to 6²⁴. This reduction in the size of the cohort of the youngest children is a reflection of declining fertility rates. Since 1996, the number of children 0-6 year-old has declined by 7 percent²⁵.

Three out of four (75 percent) children aged 19 and under live in a family led by a married couple; 19 percent live in lone-parent families, and only 6 percent live in common-law couple families²⁶.

National data from the 2001 General Social Survey indicate that step families that include children of either or both partners from previous union(s) are growing in number²⁷, and accounted for almost 12

percent of Canadian couples with children, up from 10 percent. Among the step families, blended families (families containing children from previous unions of *both* partners) are increasing rapidly and currently account for 40 percent of all Canadian step families²⁸.

Children in lone parent-families are, on average, older than children in other types of families. Almost one in four 15-19 year-olds (22 percent) in Ottawa lives in a lone-parent family, compared to approximately one in ten 0-4 year olds. Conversely, children in common-law families tend to be younger than those in other types of families, partly because common-law partners are proportionally more concentrated in the younger age groups (25-34).

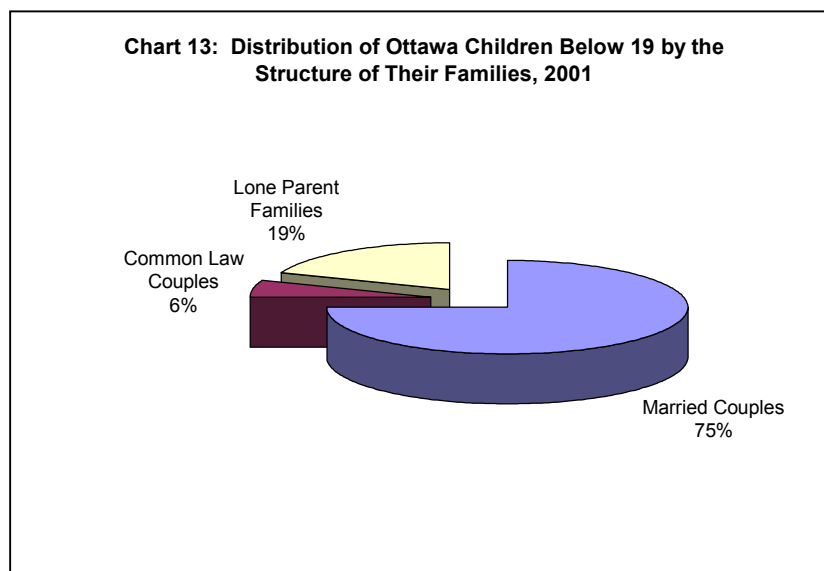


Table 8: Percent Distribution of Ottawa Children by Age Group and by the Structure of Their Families

Child Age Groups	Married Couples	Common Law Couples	Lone Parent Families
0-4 years	78.7	8.2	13.1
5-9 years	74.7	6.6	18.7
10-14 years	73.2	5.2	21.6
15-19 years	73.9	3.8	22.3
Total Age Groups	75.0	5.9	19.0

²⁴ These data refer to the Ontario part of the Ottawa-Gatineau metropolitan area.

²⁵ Social Planning Council (2002): 'A Profile of Ottawa's Population – A Demographic Report: 1996-2001'.

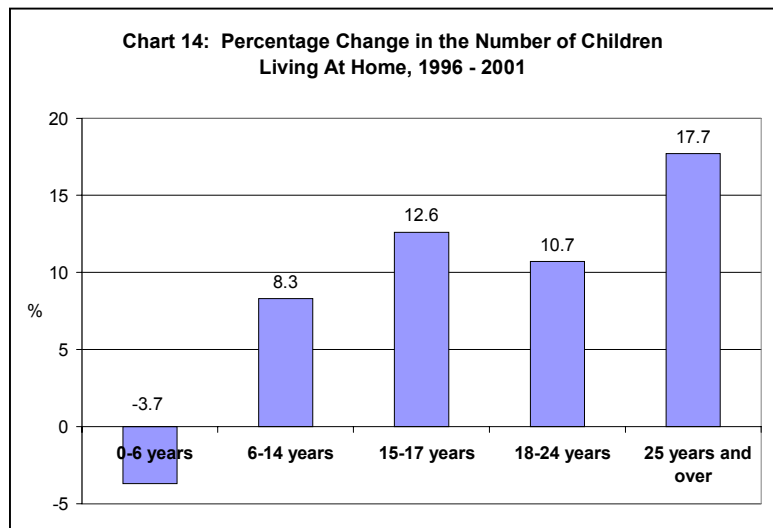
²⁶ These data refer to the Ontario part of the Ottawa-Gatineau metropolitan area.

²⁷ Statistics Canada. 2002. Changing Conjugal Life in Canada (Analysis of the General Social Survey, Cycle 15)

²⁸ Statistics Canada. 2002. Changing Conjugal Life in Canada (Analysis of the General Social Survey, Cycle 15)

Families may care for children older than 19 years and often assume the costs inherent in a young adult's transition from adolescence to independence and adulthood. Despite the recent economic boom, more and more young adults are staying in their parents' households. Chart 14 shows that the number of 18-24-year-olds who are staying home with their parents has increased by 11%. Similarly, the number of children aged 25 and over who are still living at home has increased by 18%. A combination of factors has influenced this trend.

1. **Youth Unemployment.** In periods of economic downturn, young people are more susceptible to suffer unemployment than older workers. Even when the economy improves, youth employment may be slower to recover than employment for older age groups.



2. **The Need for Higher Education.** Increased numbers of youth are pursuing higher education and debt loads are increasing for those who do. This is compounded by increasing educational requirements in the labour market, and loss of unskilled jobs from Canada.

3. **High Rents.** The increased cost of rental housing creates a barrier for young people wanting to live independently. In particular, rent may be prohibitive for the seasonally employed and low-wage earning workers, categories where youth are over-represented.

YOUTH IN THE LABOUR MARKET

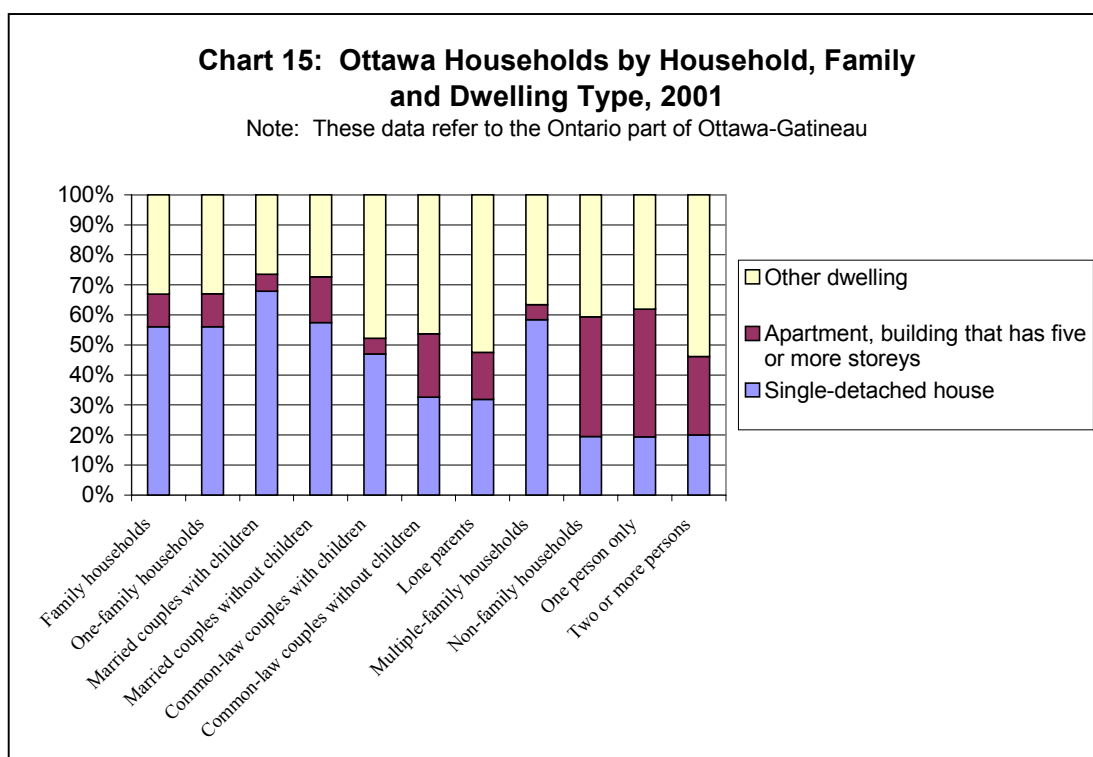
The nineties were difficult for youth economically, with high unemployment, low wages, and increasing student loans that must be paid back upon graduation. Increasing numbers of youth chose to delay leaving home and starting a family as a result of increased economic uncertainty. The **Youth Employment Strategy (YES)** was launched in 1997 during a period of high youth unemployment. The YES was designed to provide young people with work experience and to ease the school-to-work transition during a time of falling labour market participation rates for youths. This type of program likely has little effect on the financial stability and earnings of the youth who participate, as it involves short-term placements and not substantially higher than average wages for typical youth jobs.

SECTION THREE: HOUSING CONDITIONS

Good housing is a crucial factor in the quality of life experienced by Ottawa residents. However, for a variety of reasons, access to good housing remains unattainable for many Ottawa families and households. This section will provide an overview of the housing conditions of Ottawa residents living in private, non-farm, non-reserve dwellings, using the 1996 and 2001 census data. In addition, drawing upon current research, this section will seek to provide an understanding of the factors that lie behind the observed trends.

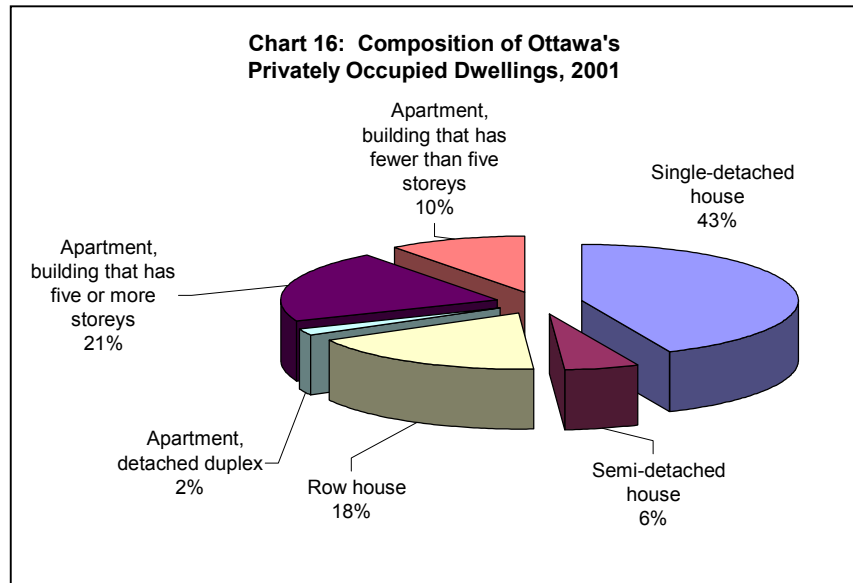
There is a great variation in the types of housing that shelter different types of families and households. The data reported in Chart 15 indicate that the type of housing in which residents live varies considerably by both the size and type of household.

- Almost 60 percent of all family households live in single detached houses.
- Almost 70 percent of married couples with children and nearly 60 percent of married couples without children live in single detached houses.
- Roughly half of common-law families with children and more than one-third of those without children live in single detached homes. The remainder of these type of families live in high rise buildings, semi-detached houses, row houses, other single-attached houses, apartments or flats in a detached duplex, and apartments in a building that has less than five storeys (i.e. the “Other dwelling” category in the chart below).
- More than half of Ottawa lone-parent families live in semi-detached houses, row houses, other single-attached houses, apartments or flats in a detached duplex, and apartments in a building that has less than five storeys (the “Other dwelling” category in the chart below).
- Non-family and one-person households tend to live in high-rise apartments, with more than 5 storeys. However, a significant number (about 20 percent) of one-person and non-family households live in single detached homes.

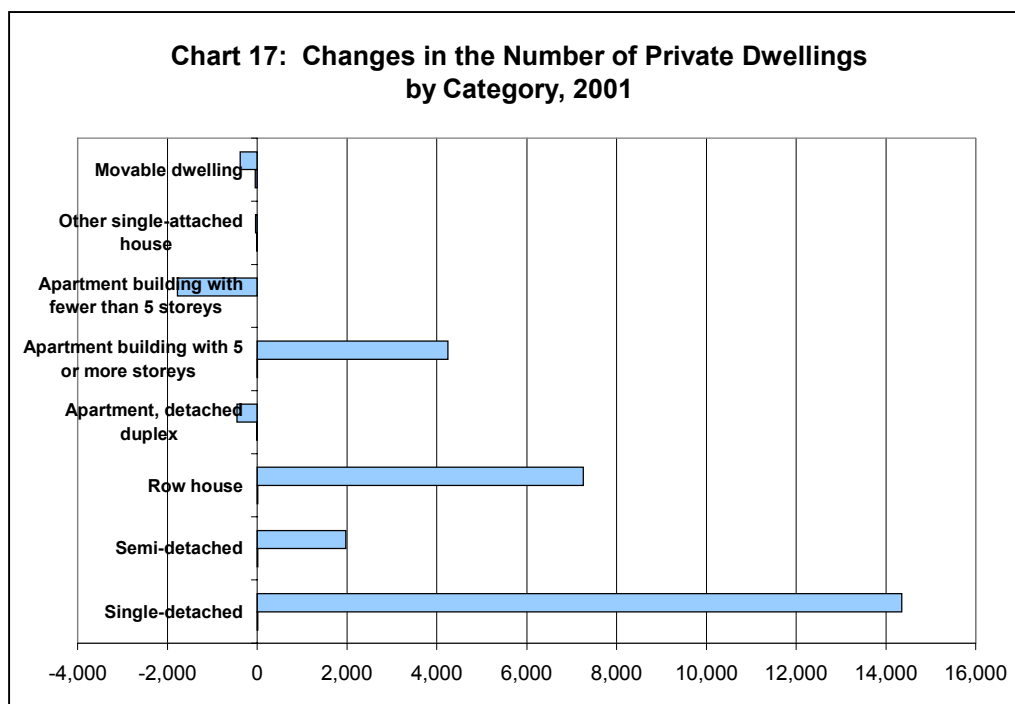


OCCUPIED PRIVATE DWELLINGS: COMPOSITION AND CHANGES IN TENURE

Although Ottawa's occupied, private housing stock presents some diversity, it is largely skewed towards single detached homes. Almost half (43 percent) of the city's privately occupied housing is single detached homes, 21 percent is high rise apartment buildings, 18 percent is row houses, 10 percent is low rise apartment buildings, and 2 percent is detached duplex apartment buildings.



The largest growth among occupied dwelling types occurred for detached houses, followed by row houses, high-rise apartment buildings, and lastly by semi-detached dwellings. The increase in units in high-rise apartment buildings has been primarily condominiums, with some high rent apartments. The inventory of apartment buildings with fewer than five storeys has, on the other hand, diminished by almost 2,000 units. Detached duplex apartments (with 455 fewer units) and movable dwellings (with 385 fewer units) followed in this declining path. Almost all single detached homes (93 percent) are owner-occupied, which means that Ottawa's new housing supply has almost exclusively served the home-ownership market (particularly for single detached homes, with some row houses and condominiums).



Local research reveals that the main factor behind the weak (at times negative) supply of the other types of housing, particularly rental housing, is lack of economic incentive (Pomeroy, 2002). In a report prepared for the City of Ottawa, Steve Pomeroy states that given the competition for zoned building land between ownership and rental housing, “high land costs and a range of public fees and charges” exclude the profitability of rental housing projects, particularly low-income housing. In addition, according to Canada Mortgage and Housing Corporation (CMHC), demographic shift to the middle, economically more stable, age-groups and a decline in the younger, frequently renter population was also among the factors fuelling Ottawa’s housing market²⁹.

Lack of private-sector incentives is compounded by public policies that favor home owners. In a recent report, David Hulchanski (2002) argues that government policies assist home-buyers and home owners through a number of measures, including direct subsidies through exemption from tax on investment in first homes and on capital gains, direct mortgage lending, and mortgage insurance for protection against loss of income. Conversely, governments have, over the years, withdrawn from their involvement in both the rental and social housing sectors. The result is a growing wealth gap between home-owners and renters, which in turn works to further encourage developers to build for those who can afford the most. (Hulchanski, 2002).

The rental market serves many groups, including seniors, low-income families and households, lone-parent families, students, and newcomers as they establish themselves in their new country. Difficulties in the renter market perpetuate the disadvantages faced by vulnerable groups. “Poverty and housing tenure are becoming more and more closely connected. There is a great deal of *social need* for housing, but the households in need lack the money to generate effective demand in the marketplace. A market with a great deal of demand, but very little supply, is a market that has failed.” (Hulchanski, 2002.)

MUNICIPAL ZONING BY-LAWS

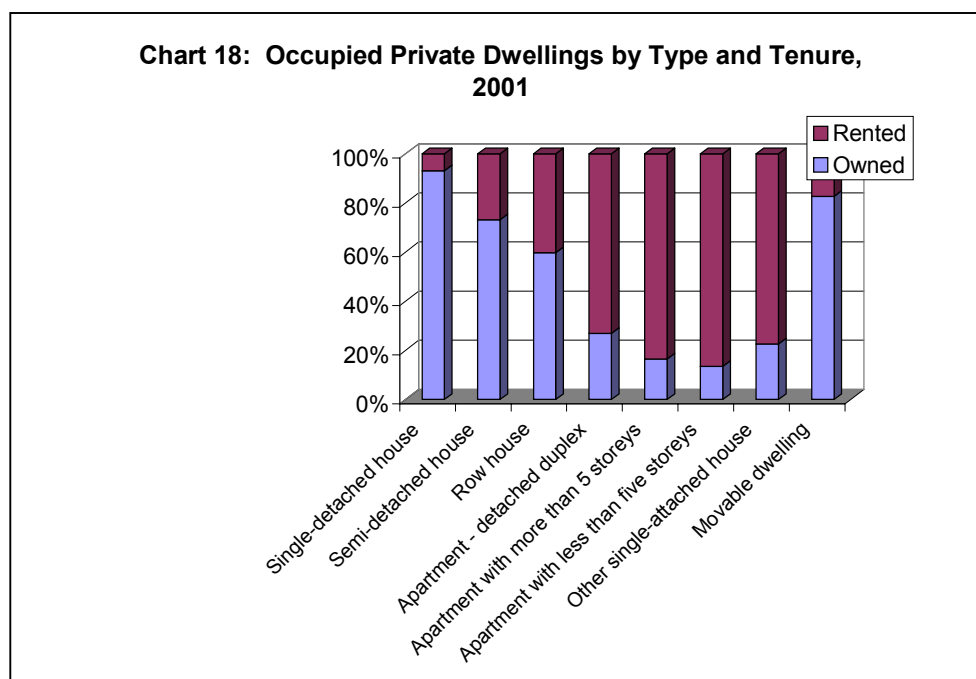
The Official Plan outlines in a broad manner the land use and development guidelines within Ottawa. A zoning by-law outlines how a specific parcel of land may be used. An Official Plan and the related zoning by-laws can either encourage or discourage a mix of housing in neighbourhoods, rather than “ghettoizing” high-density affordable housing in urban cores while suburbs sprawl with single-family homes. Current zoning policy in Ottawa tends to make it difficult to increase housing densities, situate affordable housing, or plan mixed use communities with homes, shops and services, and workplaces all within easy reach. Tax policies and land development policies also contribute to the unavailability of affordable housing (whether rental or owner-occupied). These factors, combined with a faster return on ownership development, lead to a trend where the vast majority of residences constructed are single family homes, even though the need is greater for smaller living units, such as townhouses and apartments.

Zoning by-laws in Ottawa vary with the former municipal boundary lines, but the new **Official Plan** provides the framework to harmonize policies across the City. The new Official Plan permits additional residential living space (secondary suites) in existing houses as well as “garden suites”. There is still room for improvement, though, in terms of enhancing the ability to locate small-scale affordable or special needs housing in neighbourhoods across the City. Multi-use zoning across the City would permit and support the creation of mixed-use communities by recognizing a range of uses within a zoning designation. It remains to be seen how the new Official Plan will be implemented.

²⁹ CMHC. Spring 2002. Housing Market Outlook.

HOME OWNERSHIP IN OTTAWA

More than 60 percent of private dwellings in Ottawa are owner-occupied and the trend is an increasing rate of ownership. The number of owner-occupied private dwellings has increased by a substantial 16 percent since 1996. Conversely the number of tenant-occupied dwellings has declined slightly by 0.1 percent, to 39 percent. The dominant factor in this trend is one of supply. From 1996 – 2001, 95% of all new dwellings in Ottawa have been constructed for the home-ownership market (Pomeroy, 2002). Other factors include low mortgage rates, forbidding rental prices, and low rental vacancy rates.



STANDARDS OF GOOD HOUSING: ARE OTTAWA FAMILIES WELL-HOUSED?

Canada Mortgage and Housing Corporation defines standards of good housing in terms of affordability, adequacy and suitability of housing. Sufficient data is available to rate average housing conditions according to the CMHC standards. However, at the time of writing this report, the Social Planning Council did not have data on the housing standards for particular groups. It must be noted that analysis in this section is limited to privately housed residents and does not include all those who are homeless or are living in collective dwellings including shelters, nursing homes, treatment centers and institutions for persons with disabilities, and correctional institution residents.

Affordability

“Affordable housing is adequate when suitable shelter can be obtained without spending 30 per cent or more of before-tax household income” (CMHC, 2003). Thus defined, housing affordability overall in Ottawa improved between 1996 and 2001, although it still remained a significant problem. The proportion of tenant and owner households in Ottawa spending more than 30 percent of their income on shelter declined from 31 percent in 1996 to 22 percent in 2001. In total, 65,620 households were spending more than 30 percent of their before-tax income on shelter in 2001. Housing affordability remained a significant problem particularly for tenants, with 37% of tenant households paying more than 30% of their income on rent.

Table 9: Households Paying More than 30 percent of Income on Shelter by Tenure

	1996		2001	
	Tenants	Owners	Tenants	Owners
Average gross expenditure on shelter	\$707	\$978	\$772	\$1,010
Total households spending more than 30 percent of their income on shelter	48,935 41%	23,640 20%	43,930 37%	21,690 12%
Total residents in private non-farm non-reserve dwellings	118,845	116,670	118,135	182,210

Housing affordability is tied to the wealth and income of households, and for most people, income and accumulated wealth depend on the performance of the local labour market³⁰. At the time the census was taken, the Ottawa labour market was close to “full employment” with an unemployment rate of only 5.8 percent. Despite the booming economy, housing affordability was beyond the reach of more than one-third (37 percent) of tenants and 12 percent of homeowners.

While an expanding economy and job growth is necessary, they do not eliminate problems in housing affordability. On the contrary, economic booms exert pressures on the housing market and can lead to skyrocketing rent and home price increases. This external market factor jeopardizes housing affordability for a number of people, including low-income families and households and those on fixed incomes. Well planned policies are necessary to insulate vulnerable groups from the negative effects of market forces. As well, housing prices, particular mortgage payments, do not adjust quickly to downturns in the economy. More research is necessary to understand how the massive layoffs which occurred just after the 2001 census affected the numbers of people facing housing affordability problems.

It is internationally recognized that a well-planned, neighborhood-centered, fair housing policy increases the local economy’s vitality, viability and resistance to external shocks including the cyclical economic booms and busts³¹. The provision of affordable housing should thus be an integral part of local and national economic policies.

Adequacy

“Adequate housing is one that is not in need of major repair”. (CMHC, 2003) The proportion of occupied private dwellings that are in need of major repair remains close to 7 percent. In other words, 21,123 families and households live in sub-standard homes that are in need of major repair. This is an increase of 1,365 households since 1996. Further research and more detailed data are needed to document the social, economic and geographic distribution of these families and households; research that should also identify workable solutions to improve the housing conditions of the affected families and households.

Suitability

“Suitable shelter is housing that is not crowded, meaning that it has sufficient bedrooms for the size and make-up of the occupying household” (CMHC, 2003). Further research and detailed data are needed to report on over-crowding, particularly in light of previous sections of this

³⁰ This assertion excludes all working age residents that find themselves in the impossibility or non-necessity of working due to disabilities, legal reasons (lacking work permit) or access to inherited or otherwise accumulated wealth.

³¹ International Housing Conference. March 2003. Paris. Housing in the Market Place. Paris. 2003

report which underlined the substantial growth of multiple-family and very large households (33 percent since 1996). Not much is known about the socio-economic characteristics and the geographic distribution of these households.

Availability

Issues of housing availability arise mainly when housing supply is either insufficient or inadequate given the level and type of demand. Data reported in the previous subsection indicate that the composition of new housing is skewed towards single detached houses, which mainly target the home-ownership market. It is thus the rental market that is relatively more plagued by supply and availability problems. Problems in housing availability aggravate all the other standards of good housing and are reflected in low vacancy rates, rising rent levels, hikes in the new housing price index, and increasing homelessness.

The vacancy rate for rental housing was 1.9 percent in 2002, meaning that only 19 units were vacant for every 1,000 rental units (SPC, OSC 2002). A healthy vacancy rate should be 3 percent. The annual average growth in the new housing price index was highest in Ottawa, compared to all other Canadian cities surveyed in 2002 (Statistics Canada, *The Daily*, February 12, 2003). Moreover, the levels of average rent in the Ottawa metropolitan area went up by 1.3 percent between 2001 and 2002. Changes in the rent levels varied at the neighborhood level between Vanier's 7.9 rent hikes to Westboro where rents actually declined by 3.3 percent (CMHC as quoted in SPC OSC 2003).

HOUSING POLICIES AFFECTING OTTAWA FAMILIES AND HOUSEHOLDS

In 1993, the federal government ended all support for new social housing. Upon election in 1995, the Ontario government cancelled all planned social housing units. Between 1999 and 2002, the Ontario government downloaded responsibility for maintaining social housing to municipalities.

On May 30, 2002, the federal and Ontario governments announced that they had signed an **Affordable Housing Program Agreement** which will provide \$489 million over the next five years to build 10,500 units of affordable housing in the province. \$245 million comes from the federal government, while \$20 million comes from Ontario. This agreement may build some new units, but it is not expected to have a large impact on the need for affordable housing units.

In terms of the private housing market, the Ontario government substantially weakened rent control with the **Tenant Protection Act** (1997). This led to large increases in average market rents.

In early 2003, the City passed **Ottawa's New Official Plan**. The plan includes "*access to housing for all*" as one of the core principles that will guide growth over the next 20 years. Recognizing the housing crisis faced by the city, the document incorporates policies that would encourage the development of new affordable housing. For example, restrictions on the creation of secondary units have been removed from all residential zones. The challenge for the City will be to realize this strategy through appropriate by-laws, policies, and incentives. Although the plan includes a requirement that at least 25% of new units in any large development be dedicated to affordable housing, there are loopholes in this requirement that which affordable housing advocates fear will make this requirement ineffective. A key issue in the Official Plan is the framework for "affordable" housing. The current definition does not ensure that housing is affordable for low-income households.

In July, 2002, the City announced the launch of a new housing partnership program, called **Action Ottawa**, which will see the City together with the private developers and non-profit organizations, build 240 units of affordable rental housing over the next four years. Also in this initiative, problems arise with the definition of "affordable" housing. Under this affordable housing strategy, the City solicits the construction of affordable housing through the provision of incentives to developers, who come up with housing projects where at least 60 percent of the units are geared to low-income households. To this end, an affordable unit is defined as one where the rent is up to 70 percent of the average market rent levels as set by the CMHC. The problem with this definition is that, in periods of housing scarcity such as now, the average market rent can be high, and 70 percent of this still proves to be beyond the reach of low-income households.

In terms of home-ownership, both a growing economy and the 1990s hi-tech boom were contributing factors in rising prices in Ottawa. But policy changes have also had an impact on home ownership. Low interest rates (federal policy) coupled with high rents (provincial policy) have encouraged many first-time buyers into the market, contributing to already escalating housing prices.

Glossary

This report uses Statistics Canada's definitions of various terms, as used in the 2001 census data collection.

Family (also called "census family"):

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 living common-law may be of opposite or same sex.

Please note the change in the concept of "children", explained below.

This definition excludes certain family types such as siblings living together or friends that have a long-term relationship of mutual support. Moreover, it limits the family relationship only to individuals living in the same dwelling.

Couple Families:

Families formed by two adults living in the same dwelling - whether they be married or not, whether they are of the same or opposite sex, and whether they have children or not.

Children:

Any children of any age regardless of current or previous marital status (as long as they are not living with their partner), who are living in their parents' or grandparents' households. A person aged 65 and over would be counted as a child if she or he is living in the parent's household.

This definition is more broad than that used in 1996, which referred only to "never married sons or daughters."

Step Families:

Families that include children of either or both partners from previous union(s).

Blended Families:

Step families which contain children from previous unions of *both* partners.

Non-Family Persons

Household members who do not belong to a census family. They may or may not be related to members of the census family.

Household (also referred to as "private household"):

Households refer to any one person or group of persons residing in a private dwelling. Statistics Canada classifies households into a) one family households, b) multiple family households, and c) non-family households. For the purposes of this report, the former

two types of households are regrouped into a generic ‘family households’, which may contain one or more census families. The relationship between the members of a given household determines its classification as either a family household, or a non-family household.

a) Family Households (in the report referred to as “families”):

Households containing at least one census family, defined as: “a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children”.

b) Non-Family Households

Households composed of two or more persons that are related by blood, marriage, or conjugal union. For example, non-family households would include two sisters living together, a census family living with relatives, or two or more census families living in one dwelling.

Urban :

Geographic areas with at least 1,000 population and with a population density of at least 400 inhabitants per square kilometer.

Suburban :

Small urban areas that are not adjacent with the urban core of a census metropolitan area or census agglomeration.

Rural:

A geographic area with less than 1,000 population and with a population density below 400 inhabitants per square kilometer.

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