

Social Planning Council of Ottawa

Households and Families in Ottawa

A Profile of Families and Households in Ottawa
Based on the 2006 Census

December 2009

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INTRODUCTION

This report highlights the central role that families and households play in the productive and reproductive life of the City of Ottawa and the impact of current demographic and labour market trends in their composition. It discusses the challenges that families face to balance work and family responsibilities and key aspects of their social and economic inclusion/exclusion. This report is the fourth in a series of reports from the Social Planning Council based on the 2006 Census.¹ The first report, *This is Who We Are: A Social Profile of Ottawa Based on the 2006 Census*, launched in November 2008, provided the framework and benchmarks used in this thematic report.

The report presents a social and economic portrait of the families and households in Ottawa as reflected in the 2006 census data. It is divided in five thematic areas:

- Households;
- Families;
- Caregivers;
- Labour Market Integration;
- Incomes and Poverty

The first thematic area shows the distribution and changes in family households in Ottawa's population. The second highlights the diversity of families in Canada with a focus on families with children. The third analyzes the labour market integration of families as measured by their participation and unemployment rates. The fourth looks at incomes of families and the incidence of low income for families, children and seniors.

Most of the report is based on a standard Statistics Canada boundary, called the census sub-division. This corresponds to the boundaries of the City of Ottawa. In a few clearly defined cases, we provided information based on the boundary of the census metropolitan area (CMA) identified by Statistics Canada, as "Ottawa-Gatineau census metropolitan area (Ontario Part). This is an area slightly larger than the City of Ottawa proper, and includes a few areas within Russell Township on the east. We use CMA data only where comparable data was not available to us at the census sub-division level. The primary data of this report is based on data tabulations of Statistics Canada from the 2006 census and the 2006 Small Area Administrative Data Division. It also includes a data request on multi-family households in Ottawa. In addition, we have used data from the Canadian Social Data Consortium of the Canadian Council on Social Development.

Census information related to income is based on the full year prior to the survey (specifically 2005 for the most current census). We use the median income instead of the average income to analyze income inequality, because in using average income, high earners bring the average up.

¹ The second report in the series is *Challenging Transitions: A Profile of Early School Leavers Aged 15 to 24 in Ottawa, 2006*. Ottawa: Social Planning Council of Ottawa, November 2008. The third report in the series is *Immigrants' Economic Integration: Success and Challenges*. Ottawa Social Planning Council of Ottawa, June 2009.

This report provides limited information with respect to Aboriginal families. We acknowledge that this is also an issue of inclusion of Aboriginal issues on research. However, we do not currently have access to the custom data required for the 2006 census to properly profile Aboriginal families in Ottawa. Nor do we have the cultural knowledge this task requires. We believe that our contribution will be more valuable in a collaborative research with Aboriginal organizations. We are very grateful for the input provided for Family Services and the Aboriginal researcher Deborah Chansonneuve in the initial phase of this report.

We also gratefully thank United Way Ottawa for providing funds to the Social Planning Council to produce this report.

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The analysis in the report reflects the opinion of the SPC.

We hope that the findings of this report will assist policy makers, service providers, and researchers to strengthen the economic and social inclusion of families living in Ottawa. The evidence presented in this report highlights the struggle of working parents and stay-home parents to get the support and services they need to take care of their families. More importantly, the development of the children and their future has a multiplying effect on the quality of life in the city.

EXECUTIVE SUMMARY

Households

There are many one or two person households in Ottawa, and a significant number of people live alone. The analysis shows that the trend of the aging population is a major factor. The population 45 years and over is leading household growth, particularly the increase in one and two person households. One person households had the highest increase during the period 1996-2006 (25.2%) and in 2006 the dominant household size was two persons. Other key factors are changes in living arrangements and the presence of children. More people are living alone or in couples without children, which are increasing at a faster rate than couples with children. Despite this trend, it is very positive that the proportion of families with children in Ottawa (47.1%) still surpasses that of families without children (37.0%).²

One-third of the households in Ottawa are non-family households. This negates long-held assumptions and related social policy, that the family is the foundation of support for all members in society. While this is significant for many, society has changed greatly. More people are unattached individuals, living alone or with extended family or non-relatives. In 2006, there were 4,565 youth (aged 15-24) and 25,020 seniors (65 years and over) living alone. The growth of single person households is the leading cause for risk of isolation. Of particular concern are people with disabilities, older seniors (80+ years) and elderly women. These groups are more likely to be living alone than the general population and they all face additional access barriers. Thus, the increase in the number of small households (especially one person households) has implications for service delivery and outreach strategies.

At the other end of the spectrum are fewer large households, as well as multi-family dwellings. They represent a minority among households and families, and thus, the housing market is not responding to their needs in terms of unit size, quality and affordability. In 2006, there were 8,055 households with 6 or more persons and 4,340 multi-family households – half of these were immigrants and some were Aboriginal. The strong family traditions of these two groups play an important role in this, as does a shortage of affordable housing.

During the period 1996-2006, there was a significant increase (32.2%) in adult children living at home (25 years and over) – totaling 25,155 in 2006. The more difficult transition for youth into the labour market delays independent household formation. Increased divorce and separation rates also impact their return to the parental home. In the current environment there is a growing economic gap and increasing diversity. Amidst cultural diversity the extended family prevails. Adult children in the parental home may be integrated in the extended family; others may help to support the family unit and/or care for elderly parents.

Families

Common-law couples are growing faster than legally married couples. The latter are still the majority of couple families in Ottawa (72%); however, conjugal status in Ottawa has become

² Ontario and Alberta are the only two provinces with higher proportion of couples with children in comparison with couples without children.

more diverse with the inclusion of non-traditional families. In 2006, there were 186,710 couples in Ottawa and 1.3% of them were same-sex couples. Of these same-sex couples, 15.7% were married. This rate follows very closely the 16.4% national rate among same-sex couples. Women overwhelmingly predominate in the senior population in Canada; however, males represent the majority of seniors in same-sex couple families in Ottawa.

Forty-four percent of couple families do not have children. This trend includes baby boomer couples whose children have moved out. Work-family life conflict is also important to consider. These couples may delay having children because career patterns are built around traditional male roles, resulting in inflexibility in the workplace. The lack of effective support to working parents impacts the low Canadian fertility rate – the 1.5 fertility rate is below the 2.1 replacement rate.³ This is impacting the availability of labour force replacement. Ottawa's current labour force replacement ratio below zero (0.95) suggests a long-term contraction in the size of the economically active population in relation to young and retired individuals. It is expected that new immigrants will help to address this shortfall, but will not be able to change this trend in the short-term.

At the national level, the increasing trend of single-parent families seems to have stabilized; however, in Ottawa the number is increasing. In 2006, one in four families was lead by a single-parent. Women continue to represent the majority of single-parents (a ratio of 4.48 female-lead families, per one male lone-parent family); however the rate of single-fathers is rising. Female single-parents are characterized by the combination of low-income and larger families with young children, resulting in a higher risk of poverty. In 2006, more than one in five children lived in lone-parent families in Ottawa, most of them in female-lead households (83%). This further indicates the necessity for affordable and flexible childcare. Moreover, the issue of fees charged in early learning programs, recreation and schools is a major policy concern for the development of young healthy children in Ottawa.

Grandparents who are the main caregivers for their grandchildren deserve special attention. Since the 1980s there has been an increasing number of grandparents taking on a parental role with their grandchildren. These families are referred as “skip-generation” families. While we do not have data on numbers of children in Ottawa living with their grandparents, there is data for Ontario as whole. In the province there were 22,650 grandchildren living with their grandparents in 2006, representing a 27% increase over the previous decade. Of special interest for early childhood development programs are grandchildren 0-4 living with grandparents. In 2006, there were 1,930 children in this age group, of which 34.9% lived with one-grandparent families. Grandparents are taking on a primary-caregiver responsibility at an older age, putting them at risk of health and financial difficulties, and thus, poverty. There is a need for further research to identify gaps in services and to provide support to primary-caregiver grandparents.

It is expected that families with parents 65 years and over will continue to increase as baby boomers continue to age. This trend will increase family caregiving responsibilities, particularly for women. Women provide most of the unpaid caregiving work, despite the increasing participation of men in domestic work. The caregiving work performed by single parent families, especially single mothers, is of special concern. Their lower incomes prevent them from hiring child and senior care. This is occurring, despite Ottawa having an excellent

³ Statistics Canada, 2007a., pg. 27

service to coordinate such access. Both stay-at-home and employed caregivers will benefit from a comprehensive policy that addresses their health and financial challenges. It is encouraging that in recent years there has been more interest in improving caregiver supports. More resources are needed to address the diverse needs of caregiving families.

Labour Market

Individuals with children, particularly women, have higher unemployment rates. In 2006, the unemployment rate of women with children in Ottawa almost doubled the unemployment rate of their male counterparts (5.5% vs. 2.9%). The younger the children, the higher the unemployment rate for the parent. This is particularly true for more vulnerable women in the labour market. The unemployment rate of recent immigrant⁴ women with children under 6 years of age was 30%; for total immigrants and visible minority⁵ women and women with disabilities the rate was between 12% - 15%. Key factors were the lack of extended family in Canada for immigrants, which could play a support role for families raising children. These figures reinforce the need for policies to support families with young children to access the labour market.

The lack of adequate policies to support working parents affects family employment patterns. Many women are in temporary or part-time work. Research indicates that a significant number of them are in precarious jobs. They are characterized by a high risk of termination, limited benefits, irregular work-shifts and low income. For many women, working in these jobs is an involuntary decision, often taken out of a necessity to care for their families. In 2006, 60.6% of part-time/part-year⁶ workers in Ottawa were women.⁷ Higher childcare costs and fixed schedules do not respond to workplace demands. We can see the disconnect between the two-worker model of family financial stability and the lack of access to childcare one income families experience, particularly single mothers and working-poor families. With the exception of Québec, there has been little done to expand Canada's childcare system to meet the needs of the increasing number of working mothers.⁸

In general, the differences between the median incomes of couple families and lone-parent families are striking. They highlight the financial vulnerability of one-income families. Furthermore, female single-parents exhibit the lowest employment incomes in all work activities. In 2005 they earned \$79 per each \$100 of median income of their male counterparts working full-time/full-year⁹ and \$68 per each \$100 of median income of male lone-parents working part-time/part-year. The lowest incomes were exhibited by lone-parent families, particularly single mothers, suggesting that their needs should be prioritized. Access to childcare and training are needed to improve their financial situation.

⁴ Immigrants who arrived during the period 2001-2006

⁵ Includes both Immigrants and Canadian-born.

⁶ Worked part-time – 1-29 hours pr week – for all or part of the year or worked full-time for part of the year.

⁷ Data for Others than Full-time/Full-year work in Ottawa-Gatineau CMA (Ontario Part)

⁸ Barrette, J., 2009, pg. 18

⁹ Worked 49-52 weeks mostly full-time – 30 hours or more per week

Family Income and Poverty

Income

Employment is the main source of income for all families. 79.2% of couple families and 74% of lone-parent families' incomes came from employment in 2006. Disadvantaged single-parents lack income from investments and retirement funds and illustrate their disadvantaged position in the labour market (particularly single-mothers). The lower incomes of lone-parent families, especially in part-time/part-year work, explains the higher proportion of government transfers to this group. The fact that mothers with small children are less likely to be employed and the reality of long waiting-lists for subsidized childcare contribute to this situation. In 2005, 15.7% of lone-parent families' total incomes derived directly from government transfers, compared to 6.0% of those in couple families.

The current economic crisis and the increasing number of unemployed persons have further impacted the economic situation of low income families. Household debt is increasing faster than incomes in Canada. In late 2008, the average total debt load per household was about \$90,700¹⁰. Among the groups considered more at risk are one-income families and those insecurely attached to the labour market. They include workers in non-standard jobs. The working poor, earning less than \$20,000 per year (before taxes), are also affected.

Families depending on one income earner are more likely to live in poverty. As a result, two income earners have become the economic norm for families in order to maintain an adequate standard of living. In 2005, more than three in four (75.3%) couple families in Ottawa had dual income earners. However, the number of dual earners tends to decrease with higher number of children, increasing the economic vulnerability of large families.

A notable development has been the increase of the proportion of wives/female partners who are the primary breadwinners within couple families. In 2006, 8.3% of couple families in Ottawa had a wife or female parent as the sole income earner (100% contribution to family employment income). Women are also the primary income earners in nearly one third (30.8%) of families in Ottawa. Their contribution exceeds that of their husband/partner's in more than 51% of the cases. Nevertheless, the wife/female partner's contribution to family employment income also decreases with more children, further reaffirming the trend of income insecurity for large families.

Couple families with children exhibit the highest incomes among all families and lone-parent families the lowest ones, regardless of their number of children. As a result, lone-parent families are overrepresented in low-income brackets. In 2006, close to one in four (23.3%) reported incomes below \$20,000, compared with 4.0% of couple families. The proportion of lone-parent families in low income groups below \$30,000 with large families in 2006 was devastating. 44.7% of lone-parent families with 3 or more children were in this income group, compared to 7.9% for couple families. Many are female-lone parent families as the findings of this study indicate. The median income for all single mothers in 2005 was \$41,607. They earned \$70 per each \$100 of median income of their male counterparts.

¹⁰ Sauv , R., 2009, pg. 5

In contrast to couple families, lone-parent families have an inverse relation between age and income. A large segment of older parents in couple families are in higher income brackets. In 2005, seven in ten (70%) of couple families in the 45-54 and 55-64 age groups reported incomes of \$75,000 and over. An opposite trend developed for lone-parent families – up to the age of 54, they were concentrated with incomes below \$30,000.

Incidence of Low Income

Whether working or on government assistance, many families remain far below the poverty line. Social assistance rates and minimum wages do not reflect the cost of living and are below low income measures. There is a large number of working-poor families who do not have enough income to provide basic necessities for their children. This is particularly true for one-income families. Female-lead families bear the heaviest burden of intense poverty, as they have the lowest incomes among all families. Almost one third (31.7% before tax) of single mother families continue to experience significantly higher rates of low income compared to all families and couple families. Furthermore, the incidence of low-income is more severe for large families. In 2006, lone-parent families with 3 children exhibited the highest incidence of low income before tax in Ottawa (56.7% compared to 16.0% in couple families).

It is expected that the deprived economic status of single mothers will likely place them, as they age, among seniors living in poverty. Overall, seniors' income has improved in the last few years in Ottawa, but the incidence of low income is still high. Some seniors are more affected than others. In 2006, there were 10,886 (11.9%) seniors in the general population living with low income before tax. However, more seniors 75 years and over lived with low income, particularly immigrant seniors. The incidence of low income for seniors in this age group, in the general and immigrant population, was 13.2% (5,390) and 41.8% (2,100) respectively, before tax.

Of special concern is the disproportionate representation of immigrant families with low-income. In 2006, the incidence of low income on immigrant families double that of families in the general population (20.0% vs. 11.5%). Immigrant families not only have lower incomes, but face additional pressures. They typically have larger families, a larger proportion of seniors living with their extended families (compared to the general population) and additional expenses related to the mandatory 10-year family sponsorship agreement. Key factors that contribute to this situation are the lack of recognition of their credentials, their higher unemployment rates, their predominance in precarious jobs and their lack of access to affordable and flexible childcare.

A large percentage of children in Ottawa living in low-income families, grow up without access to an extensive range of opportunities and supports, which puts them at disadvantage in relation to other children. In 2006, there were 32,853 (18.7%) children under 18 years living below the poverty line. For youth aged 15-24 the incidence of low income was 23.7% (26,610). The negative consequences of poverty are more severe on the development of younger children. In 2006, Ottawa had 10,435 (19.8%) children aged under 6 years living within low income families (before taxes). This percentage skyrockets for children of this

age group living with immigrant (48.7%) and visible minority¹¹ families. Studies indicate that the impact of poverty is most detrimental in younger children.

It is expected that the Ontario Poverty Reduction Strategy released in November 2008 will assist in reducing poverty levels, particularly for children. The objective of the Strategy is to reduce child poverty by 25% in five years, thereby removing 90,000 children from poverty. The government of Ontario is now required to set a new poverty reduction target and action plan every five years or sooner, based on public consultation. However, the effectiveness of the plans will depend on the government maintaining its commitment to make the required investments. The present economic crisis is increasing the number of people affected by poverty and thus requires immediate action. The Ottawa Poverty Reduction Strategy will be approved at the end of 2009 and has an important role to play on this regard.

Key Issues of Family Policy

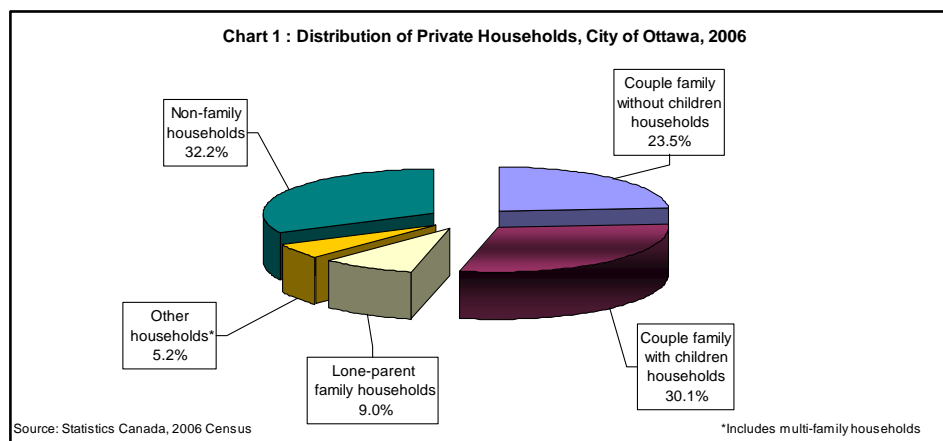
The income and poverty analysis previously mentioned suggest that policies supporting families are inextricably linked to their income and society's safety net. An important factor at play in the case of income is the fast changing labour market in Canada's globalized economy. We are experiencing high levels of unemployment combined with a decrease of quality of jobs and wages below the poverty line. Increasing number of working poor families are unable to meet their families' basic needs. On the other hand, the 800+ rules of Ontario's welfare system and income security programs' restricted eligibility criteria and benefits trap people in poverty. A robust strategy is needed to integrate different areas of family policy, in order to break down the cycle of isolated and conflicting measures that have characterized the existing social safety net. What some progress has been achieved through the 2008 Ontario Policy Reduction Strategy, more needs to be done. The eradication of poverty is a long-term commitment that should involve governments at all times and all levels regardless of their political affiliation. Filling the vacuum of leadership at national level will also help to achieve poverty reduction and improve the well-being of families and their children.

¹¹ Includes both immigrants and Canadian-born.

HOUSEHOLDS

A “household” refers 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 (unattached individuals). The relationship between the members of a given household determines its classification as either a family household, or a non-family household. “Family households” are households with two or more people who are either legally married or living in common-law with or without children living at home, or single parents with their children. “Non-family households” include single person households, households of unrelated people, or households where some members are related but are not spouses, parents or children to each other.

Out of 321,100 households in Ottawa, close to seven in ten (67.8%) are family households. Almost one in four (23.5%) of Ottawa’s households are families without children. This is a national trend reflecting declining fertility rates and the aging population. The chart below shows the distribution of Ottawa’s households. Almost one third (32.2%) of households are non-family households, i.e. households of unattached individuals.



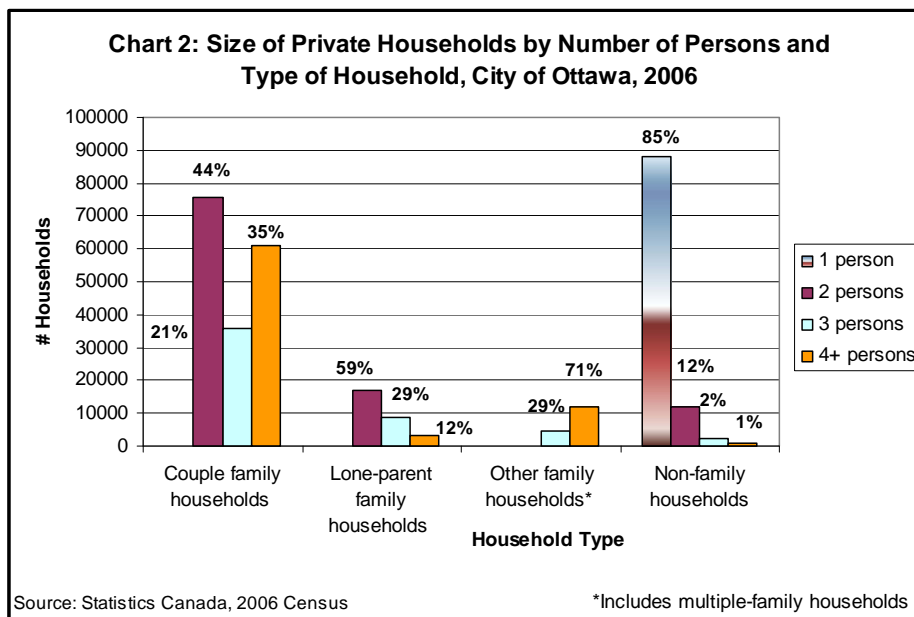
More Small Households and People Living Alone

The 2006 census shows an increase since 2001 in the number of small households (one or two person households), including people living alone. Large families are decreasing. In Ottawa, the proportion of families with children (47.1%) still surpasses that of families without children (37.0%).¹² However, there is slow growth in the number of couples with children. During the 1996-2006 period, the proportion of couples without children increased almost three times faster than couples with children (26.0 vs. 9.6%). The high proportion of families without children reflects the increasing importance of two-person households (32.6%), which represented the dominant household size in 2006. It is significant that Aboriginal families and immigrant families are more likely to have children than families in the general population, representing an important source of population growth.

¹² Ontario and Alberta are the only two provinces with higher proportion of couples with children in comparison with couples without children.

In addition, many people in Ottawa are single and thus impacting the prevalence of one-person households. In 2006, more than one third (35.4%) of Ottawa's population above 15 years of age were single. One-person households had the highest household increase during the period 1996-2006 (25.2%). Together with households comprised of couples without children, these had the fastest growth rate among Ottawa's households. Key factors are the increasing divorce and separation rates, the aging population trend (related to higher rates of widowhood) and the reality of today's labour market, which can result in people moving away from their family to obtain suitable employment.

The following chart presents the size of private households in Ottawa.



The older population 45 years and over is leading household growth. Fewer residents aged 25-44 lived as couples or lone-parents during the 2001-2006 period. In 2006 their proportion declined to 41.3% from 46.2% in 2001. By contrast, the importance of couples and lone-parents aged 45-64 rose in 2006 to 42.0% from 38.0% in 2001.¹³ The majority of the senior population in private households live with their spouses (their families), as the table below shows. In 2006, of 91,475 seniors in private households, two-thirds (65.8% lived) with a spouse and / or their children and the remaining third lived in non-family households (i.e. on their own, with extended family or with non-relatives). The percentages for immigrant and visible minority¹⁴ seniors and seniors with disabilities were similar.

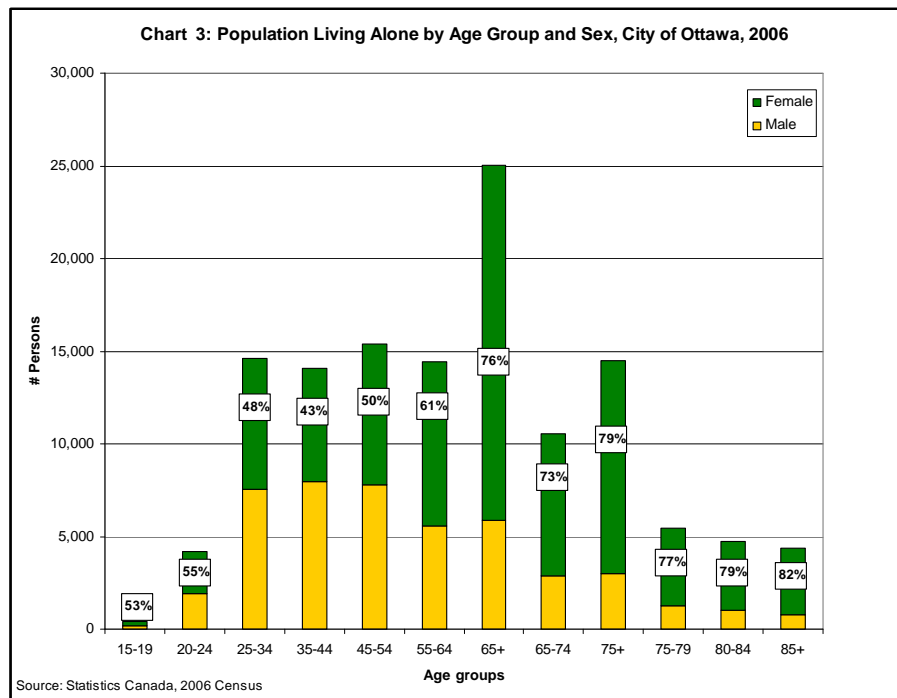
¹³ Data from Ottawa-Gatineau CMA (Ontario part).

¹⁴ Visible minorities are defined by the Employment Equity Act, as non-Caucasian in race or non-white in colour, other than Aboriginal. They include immigrant and Canadian-born: Chinese, South Asian, Black, Filipino, Latin American, Southeast Asian, Arab, West Asian, Korean and Japanese groups.

Of seniors not living with a spouse or their children (i.e. in non-family households), 16% lived with other relatives. However, there are notable differences in the living arrangements of seniors for different population groups. As we see from the table above, among the general population 71% of seniors live either with a spouse, their children or other relatives, compared to 78% of immigrant seniors, 93% of recent immigrant seniors¹⁵, 83% of visible minority seniors¹⁶, and 69% of seniors with disabilities. Key factors contribute to a higher proportion of immigrant and visible minority seniors living with nuclear or extended family compared to the general population. They include extended family values rooted in immigrant and visible minority cultures, grandparents' central role in the upbringing of grandchildren, traditions of extended family support for working parents and the arrival of immigrant seniors under 10-year family sponsorship agreements.

People Living Alone

In 2006, 85% (88,110) of non-family households were one person households (people living alone) representing 13.2% of Ottawa's population aged 15 years and over. The chart below illustrates the distribution of the general population living alone by age and sex. There were 100,870 seniors, of which one in four (24.8%) lived alone (25,020). Of 113,090 youth aged 15-24 living in the city, 4,565 lived alone (4.0%).



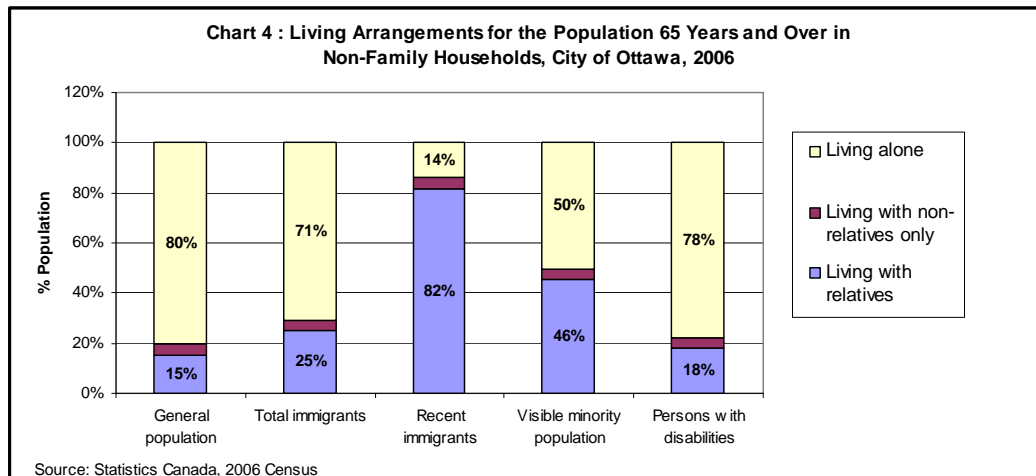
Women living alone predominate in the senior population due to their longer life expectancy and the tendency to be younger than their spouse or partner. As a result, there is a greater proportion of senior women who are widowed and living alone. The ratio between female

¹⁵ Population that arrived in Canada during the five years preceding the census. For the 2006 Census, recent immigrants are landed immigrants who arrived in Canada between January 2001 and Census Day, May 16, 2006

¹⁶ Includes immigrants and Canadian-born visible minority population

and male seniors living alone increases considerably for older seniors, with 73% of younger seniors (65 – 74) living alone being women rising to 82% of older seniors (85+) living alone.

There are also differences between different population groups or seniors. The following chart illustrates the living arrangement of seniors who are in a non-family household (i.e. living lone, with extended family or with non-family members). Of particular concern are seniors with disabilities living alone. In 2006, of 18,175 seniors with disabilities living in non-family households, 78% lived alone.



A Small Number of Larger Households and Multi-Family Households

One-family households are the norm in Ottawa. Of 223,530 households, 98.1% were one-family households. Among these households, a small number (3.6% or 8,055 households) were larger households with 6 or more persons in Ottawa. Many of these are immigrant family households which have, on average, a smaller number of rooms per person than Canadian-born families. The average number of rooms is 4.7 per household for recent immigrants, compared to 6.3 for Canadian-born.¹⁷

As well, there are a small number of multi-family households in Ottawa, including multi-generational families. In 2006, there were 4,340 multi-family households (1.9% of households) in Ottawa. Half of these were immigrant households. Some were Aboriginal. Strong extended-family traditions of immigrants and Aboriginal residents play an important role in this, as does a shortage of affordable housing. Multi-family households have also been associated with strategies to overcome increasing housing costs and unmet childcare and senior care needs, as a support to recent immigrant family members and as a means to enable home ownership.

¹⁷ Wachsmuth, D., 2008, pg.9

Presence of Children	One Family Households			Multi-Family Households			Total Family Households		
	Number	%	Median Income	Number	%	Median Income	Number	%	Median Income
Total Households	223,530	100.0%	\$87,428	4,340	100.0%	\$118,069	227,875	100.0%	\$87,939
Without Children	81,890	36.6%	\$83,075	600	13.8%	\$131,912	82,485	36.2%	\$83,239
With Children under 25 years	124,950	55.9%	\$92,053	3,515	81.0%	\$117,623	128,460	56.4%	\$92,746
No children under 25 years	16,700	7.5%	\$82,046	235	5.4%	\$116,197	16,930	7.4%	\$82,462

Source: Statistics Canada, 2006 Census

In 2006, half of the multi-family households had children aged under 25 years, and higher median incomes than one-family households, as a result of the combined family incomes. More than half of these households were immigrants. Nonetheless, median incomes of immigrant households were lower compared to those of the general population.

Presence of Children	General Population			Immigrant Population		
	Number	%	Median Income	Number	%	Median Income
Total - Family households	4,340	100.0%	\$118,069	2,260	100.0%	\$112,062
Without children	600	13.8%	\$131,912	265	11.7%	\$114,152
With children under 25 years	3,515	5.4%	\$117,623	1,875	83.3%	\$109,696
No children under 25 years	235	8.1%	\$116,197	115	5.1%	\$115,154
% General Population Multi-Family Households				52.1%		

Source: Statistics Canada, 2006 Census

A Significant Increase in Adult Children Living at Home

An analysis of household living arrangements indicates that the population in the age group 25-44 are spending more time at the parental home or living alone. As such, they are delaying family formation and childbearing which is reflected in the lower fertility rate.

In 2006, there were 25,115 adult children living at home aged 25 years and over. Their number increased 32.2% during the 1996-2006 period. There are more adult children living in their parent's home in lone-parent families. In 2006, about 18.5% of adult children 25 years or more lived in lone-parent families, compared to 7.6% in couple families. This is an additional factor that contributes to the incidence of low-income among lone-parent families although some of these adult children may be contributing to the family income.

The literature indicates that the transition to adulthood is now much more of a “back and forth” process than was generally the case in the past. Children move out of the family home but move back again. There is a trend across Canada for young people to stay longer in the parental home on average than had been the case formerly. This significantly reflects the high cost of setting up on one's own, and the longer average periods of time that young people are in education. Many move from job to job, either by choice or because the work is non-standard. Many start their work experience in high school, and may continue to work part-time or not if they go on to higher education. As well, many move between the labour market and education, as they define a good fit for their interests and abilities.¹⁸

¹⁸ SPC, 2008.

There are many factors influencing the trend of increasing numbers of adult children in the parental home. Among these are extended years of study as a result of higher demands of specialization by the labour market, increasing youth unemployment, low-income in precarious part-time/part-year jobs, lack of affordable housing, adult children contributing to the family income, adult children returning home after separation from a partner (with or without children), de-institutionalization of people with disabilities resulting in adult children with disabilities living with the parent(s), and cultural factors of immigrant families. As well, some adult children at home are taking care of an older parent.

In the current context, of a growing economic gap and increasing diversity, it is important to keep in mind that youth staying in the parental home may be significantly contributing members of the family, even helping to support the parental family unit. The assumption that they have failed to be productive if they are in the parental home is not consistent with the current economic reality nor with various cultural practices.

Implications

The increase in the number of small households (especially one person households) has implications for service delivery and sustainable growth. 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.

A slightly higher proportion of immigrant seniors and significantly higher proportion of recent immigrant seniors live with nuclear or extended family. It is critical that immigrant and visible minority families caring for their seniors have appropriate supports, equitable to those available to the general population. A significant percentage of immigrant seniors do not speak the official languages and, as a result, face exclusion. Many senior services are available only in English or French and many are not culturally-sensitive. Some ethnic community organizations have developed programs to address the issue of senior isolation, but lack adequate funding.

With one-third of households in Ottawa being non-family households, it is important to consider long-held assumptions and related social policy, that the family is the foundation of support for all members of society. While this is significant for many, society has changed significantly, and many are living with extended family, with non-relatives or living alone. In particular, the significant growth in people living alone, while strongly related to the aging of the population, is found within all age groups and has profound implications across all aspects of social policy.

The population living alone has significant importance for services targeted to youth aged 15-24 and seniors 65 years and over. The needs of these two groups vary significantly across age groups and gender issues. While young adults in the age groups 15-19 and 20-24 share many commonalities, they are also at different stages of their life course, have different opportunities and challenges, and are affected differently by the circumstances of living alone. As well, male and female younger seniors in the age group 65-74 have needs that differ from those of seniors in the older age group 80 years and over.

Perhaps the best understood implication of the growth of single person households is the risk of isolation. And while not all people living alone are isolated, of particular concern are people with disabilities, older seniors and senior women, all of whom are more likely to be living alone than the general population and all of whom face additional access barriers. This points to the need for effective outreach programs for people of all ages living alone – young people, working age and seniors, to ensure they are aware of community services and supports available to them.

On the other end of the spectrum of household size are large families (of 6 people or more). Because they are a minority among households and families, the housing market is not responding to their needs in terms of unit size, quality and affordability. The housing market is primarily oriented to the dominant household size (2 persons) and the aging population needs. The shortage of suitable housing for large families in both social and market housing can result in families doubling up to pay the rent and risking living in low quality and overcrowded housing.

Finally, the significant increase in the number of adult children living with their parents is an important trend. For young people, the transition to the labour market and to independent households is becoming delayed, and more a “back and forth” between living in the parental home and in other household situations. Much of our social policy framework anticipates that this transition is much more a linear process. For example, recent research has identified how the design of social assistance and subsidized housing policies creates barriers for young people engaged with these systems as they attempt to transition to the labour market.¹⁹

¹⁹ Stapleton, J. 2007

FAMILIES

A family (also called “census family”), is a legally married couple or 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 married couple or a common-law couple may be of the same or opposite sex.

Common-Law Couples are Growing Faster than Legally Married Couples

The majority of couple families in Ottawa are married couple families (72%). However, as we see from the table below, during the period 1996-2006, the number of common-law families increased 57.2%, compared to 11.3% for legally married couples.

Families	Number of Families			% Share in Families			% Growth Rate 1996-2006
	1996	2001	2006	1996	2001	2006	
Married-couple families	143,260	153,655	159,420	75.3%	75.4%	71.8%	11.3%
with children at home	89,035	93,355	96,235	46.8%	45.8%	43.3%	8.1%
without children at home	54,225	60,300	63,185	28.5%	29.6%	28.4%	16.5%
Common-law-couple families	17,360	23,620	27,290	9.1%	11.6%	12.3%	57.2%
with children at home	6,420	7,520	8,360	3.4%	3.7%	3.8%	30.2%
without children at home	10,940	16,100	18,930	5.8%	7.9%	8.5%	73.0%
Lone-parent families	29,640	33,615	35,440	15.6%	16.5%	16.0%	19.6%
Female parent	24,965	27,910	28,975	13.1%	13.7%	13.0%	16.1%
Male parent	4,675	5,705	6,465	2.5%	2.8%	2.9%	38.3%
Total census families	190,260	203,890	222,150				16.8%

Source: Statistics Canada, Census of 1996, 2001 and 2006

Common-law conjugal status that was before associated with young persons, is now gaining ground among people over 40 years. In 2006, 44.1% of persons 15 years and over in common-law relationships were 40 years and over. As we see from the table below, the shift in conjugal status is also observed in the decrease of spouses legally married. In 2006, the proportion of legally married spouses in the age groups 15-24 and 25-39 were lower than that of common-law partners in the same age groups (0.6% & 24.7%, compared to 11.2% & 44.7%).

Family Status	Age Groups											
	15-24		25-39		40-54		55-64		65+		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Spouses	2,055	0.6%	78,895	24.7%	125,470	39.4%	59,440	18.6%	52,985	16.6%	318,840	100.0%
Common-law-partners	6,105	11.2%	24,400	44.7%	17,065	31.3%	5,085	9.3%	1,920	3.5%	54,580	100.0%
Lone-parents	1,195	3.4%	8,115	22.9%	16,390	46.3%	4,545	12.8%	5,185	14.6%	35,435	100.0%

Source: Statistics Canada, 2006 Census

Conjugal Status has Become More Diverse with the Inclusion of Non-Traditional Families

In 2006 there were 186,710 couples, 98.7% of them were opposite-sex couples and 1.3% same-sex couples²⁰.

²⁰ EGALE Canada states the underreporting of same-sex couples in the census as a result of the history of discrimination. However, it recognizes that their inclusion on the statistics is the step on the right direction.

Close to one in four (38.6%) same-sex couples in Canada live in Ontario. Among them, 13.8% reside in Ottawa. There is more prevalence of married couples in Ontario (21.5%) than in the country as a whole (16.4%), while Ottawa follows very closely the national prevalence (15.7%).

Out of the 2,415 same-sex couples in Ottawa, more than one in five were male (55.9%). The majority of same-sex couples were common-law (84.3%), a key factors being that same-sex marriage became legal in Canada only in 2005.²¹

Table 5: Number of Same-sex Couples by Type of Union (Married, Common-Law) and Sex in Canada, Ontario and Ottawa-Gatineau CMA (Ontario Part), 2006

Geographic Area	Same-Sex Married Married Couples			Same-Sex Common-law Couples			Total Same-Sex Couples		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Canada	4,010	3,455	7,460	20,730	17,155	37,885	24,740	20,610	45,350
Ontario	2,025	1,740	3,765	7,695	6,050	13,745	9,720	7,795	17,510
Ottawa-Gatineau CMA (Ontario part)	195	185	380	1,155	875	2,035	1,350	1,060	2,415

Source: Statistics Canada, 2001-2006 Censuses

Contrary to the national demographic trend, where women predominate in the senior population, males represent the majority of seniors in same-sex couple families in Ottawa. In 2006, out of 120 seniors in same-sex unions, 70.8% were male. Senior families will experience a significant increase in the next decade with the passage to seniority of the large group of persons currently between 55 to 64 years of age. More than seven in ten (74.0%) of persons in same-sex unions in Ontario were in the age group 35-64. Research points out the higher vulnerability of same-sex seniors, because of the history of discrimination and exclusion (until relatively recently) from spousal benefit plans and other legal protections. “They have faced a lifetime of discrimination which has had a negative impact upon their health as they age.” It has also lead some LGBT seniors to stay in safer but lower paying jobs, which has affected their financial security, particularly for women.²²

There are Fewer Couples With Children

In 2006, out of 186,710 couple families, 44.0% did not have children. Among the key factors, are delays in family formation and childbirth, the decrease in the fertility rate, and the impact of baby boomers²³ children moving out. Research identifies the main factors related to the delay in childbearing as inflexible higher education systems, high youth unemployment, housing markets and career patterns built around traditional male roles. An unequal share in unpaid housework and childrearing between male and female partners is also a factor.²⁴

Demographic analysis forecasts that by 2026, Canada will not be able to replace its population, as a result of the drop in fertility rates. In 2003, the average age when Canadian

²¹ In July 2005 Canada became the fourth country in the world and the first country in the Americas to legalize same-sex marriage nationwide with the enactment of the Civil Marriage Act.

²² Brotman, S. et al, pg. 1

²³ Persons born between 1947-1966

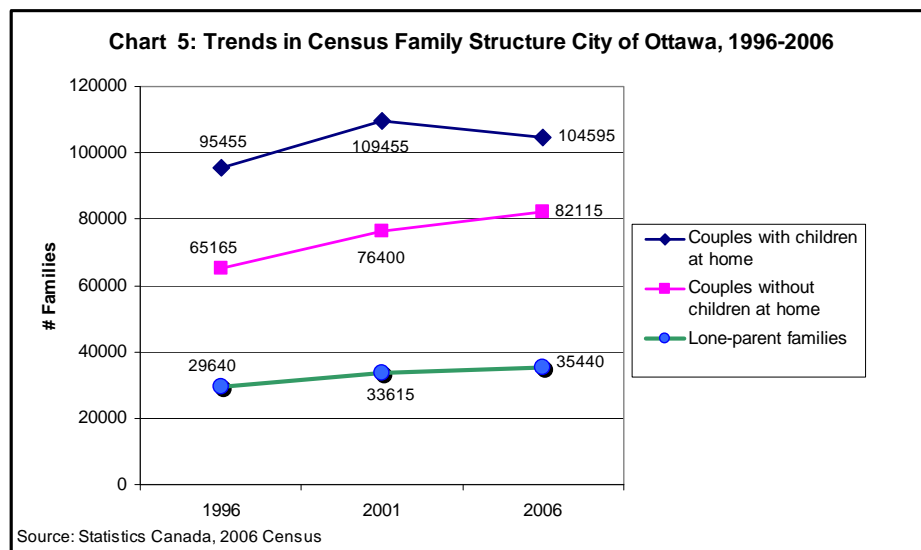
²⁴ Sauv , R., 2006, pg. 3

women had their first child was 28.0 years, up from 23.6 years during most of the 1960s. The fertility rate has declined to 1.5 children per woman and is expected to remain at that level to 2026.²⁵ This in turn impacts the availability of labour force replacement.

Common-law couples are more likely to not have children than married couples. In 2006, out of 27,290 common-law couples, 69.4% did not have children, compared with 39.6% (63,185) of married couples. Furthermore, common-law couples without children are increasing faster. During the 1996-2006 period, they exhibited a 73.0% increase, compared to 16.5% for married couples. Key research findings suggest that married couples have more stable relationships as a result of financial security than common-law couples, and this factor impacts the decision to have children.

One in Four Families are Lead by a Lone-Parent

As we see from the chart below, there has been a steady increase in recent decades of lone-parent families. In 2006, out of 140,035 families with children in Ottawa, 25.3% were lead by lone-parents. Furthermore, research has noted that there is under-reporting of lone-parent families, because some are “hidden” within multiple-family households, where they live with their extended families.²⁶



Key factors that have influenced this trend are the increasing rates of divorce and separation of couples, widowhood in younger ages and the arrival of refugee single-mothers who lost their partners in armed conflicts prior to their arrival in Canada. The increase percentage of divorced persons during the 1996-2006 period, was nearly double the percentage of legally married persons (20.8% vs. 11.5%).

The majority of lone-parent families are female-lead households. In 2006, there were 35,440 lone-parent families, an increase of 19.6% from 29,640 in 1996. More than eight in ten (81.8%) were lone-mother families. However, the rate of single-fathers is rising. During the

²⁵ Sauv , R., 2006, pg. 4

²⁶ Ambert, A-M, 2006, pg. 3

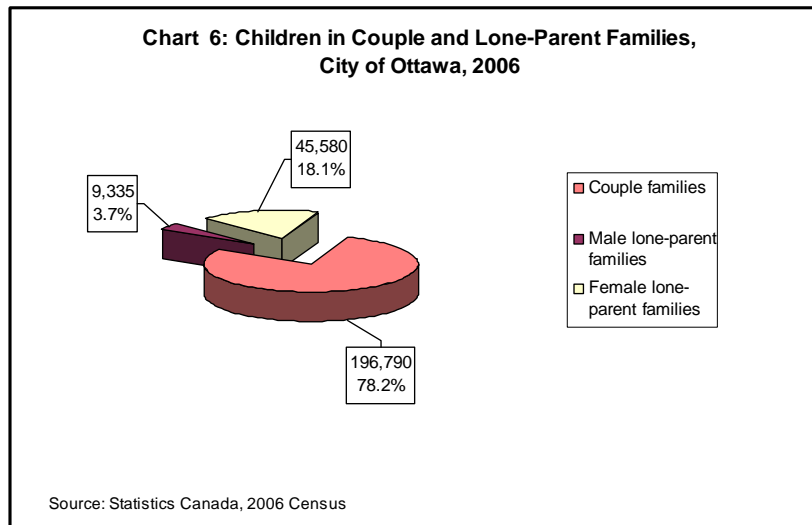
period 1996-2006 lone-father families increased at more than twice the rate (38.3%), compared to lone-mother families (16.1%). However, Ottawa maintains a ratio of 4.48 female-lead families, per one male lone-parent family. Studies indicate that factors that may have contributed to this trend are the decrease in mothers being awarded sole custody and an increase in joint custody arrangements.

More lone-parent families have one child than couple families. In 2006, out of 104,595 couple families with children, 37.2% had one child, compared to six in ten single-parent families (60.2%). Among lone-parent families, female-lead households have more children than male-lead families. Of 35,440 lone-parent families, 28.9% had 2 children, 80.7% of them single-mother families. 90.0% of lone-parent families with three and more children (3,850) were also female-lead. Included in these families are a significant number of refugee single mothers who lost or were separated from their partners in armed conflicts prior to their arrival in Canada.

Single-parent large families are particularly vulnerable to low-income. In 2001, between 35% and 65% of lone-parent families lived below the poverty line in Canada.²⁷ Adolescent single-parents are even more at risk of poverty. They are more likely to be unemployed, hold precarious jobs and have low levels of education.

More than One in Five Children Live in Lone-Parent Families

In 2006, 78.2% of the 251,720 children living in Ottawa were part of a couple-lead family and 21.8% were part of a lone-parent family. More than eight in ten (83.0%) children in single-parent families lived in female-lead households. The chart below presents the distribution of children in couple and lone-parent families in Ottawa.



The distribution of children in census families by age shows different patterns between couple and lone-parent families. Both type of families have a higher proportion of children aged 0-14 (59.7% and 44.8%, respectively). Nevertheless, the distribution within lone-parent

²⁷ Ambert, A-M, 2005, pg. 3

families is different. Single fathers have a majority of youth aged 15-24 (44.2%) and single mothers a majority of children aged 0-14 (46.3%). Of special interest for early child development programs are children 0-4 years. In 2006, of 44,055 children in this age group, 11.8% lived in lone-parent families. Of those, nine in ten lived with female single parents. They in turn were affected by a lack of access to affordable and culturally-sensitive daycare and the impact of high unemployment rates on women with children.

The table below presents the number of children in Ottawa in census families.

Table 6 : Number of Children in Census Families by Age Group and Type of Family, City of Ottawa, 2006

Age of Children	Children in Couple Families	Children in Lone-Parent Families			Total Children
		Total	Male Parent	Female Parent	
Children 0-14	117,545	24,625	3,535	21,095	142,175
0-4	38,845	5,210	490	4,725	44,055
5-9	38,115	8,075	1,175	6,895	46,190
10-14	40,585	11,340	1,870	9,475	51,930
Youth 15-24	64,310	20,110	4,125	15,985	84,425
15-19	38,695	12,000	2,345	9,655	50,700
20-24	25,615	8,110	1,780	6,330	33,725
Adult Children at Home 25+	14,935	10,175	1,675	8,500	25,120
25-29	8,695	3,220	630	2,590	11,920
30+	6,240	6,955	1,045	5,910	13,200
Total Age Groups	196,790	54,910	9,335	45,580	251,720

Source: Statistics Canada, 2006 Census

Ten Percent of Same-Sex Couples in Ontario have Children at Home²⁸

In 2006, 9.7% of same-sex couples in Ontario had children. Their proportion mirrored the national percentage of 9%.²⁹ Children were more common for women in same-sex couples than for men. Out of 1,695 same-sex couples with children in the province, 82.3% were in female-lead same-sex couple families, as the table below indicates.

Table 7 : Same-Sex Couples by Presence of Children in the Household, Ontario 2006

Same-Sex Couples with Children	Number of Couples			Percentage	
	Total	Male	Female	Male	Female
Total couples with children only	1,695	300	1,395	17.7%	82.3%
Common-law couples with children only	1205	170	1035	14.1%	85.9%
Married couples with children only	490	130	360	26.5%	73.5%
Total same-sex couples	17,510	9,720	7,790		
% Total couples by presence of children	9.7%	3.1%	17.9%		

Source: Statistics Canada, 2006 Census

Rachel Epstein notes “the importance of paying attention to the complexity of the experience of lesbian parents and their children in an effort to avoid creating a community ‘blueprint’ on how families should look.” She raises the concern that LGBT families are “parenting in a social climate in which some people believed they should not be allowed to be parents.” This has implications on the “fact that children continue to feel the social stigma attached to their

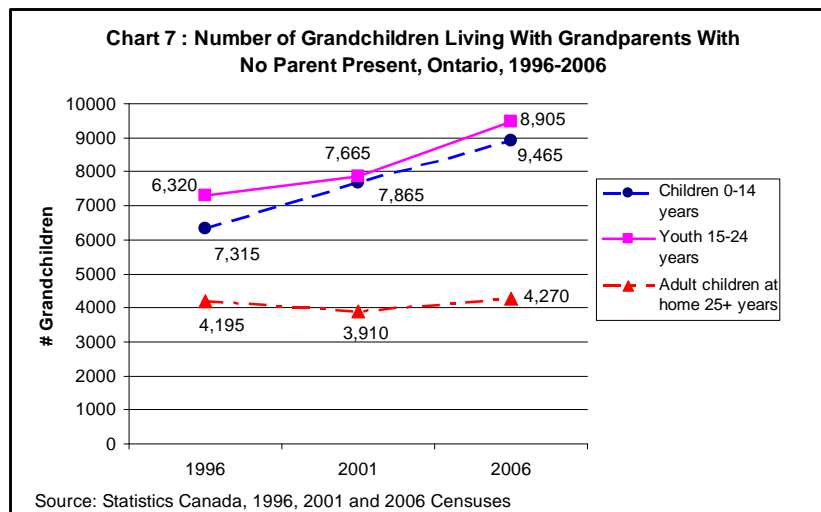
²⁸ Data for Ottawa was not available

²⁹ Statistics Canada, 2007a, pg.12

families that involves schools and assumption[s] that anything wrong with their children has to do with their parents' sexual option."³⁰

The Phenomenon of the “Skip Generation Families”

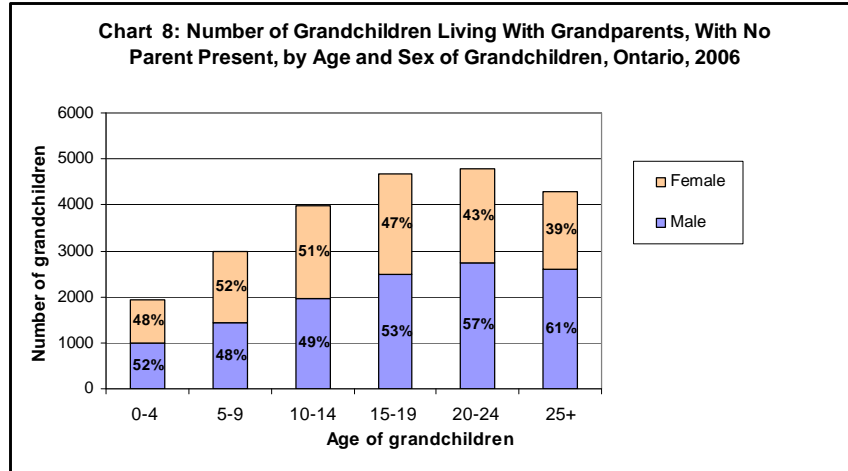
Since the 1980s, a trend has emerged of increasing numbers of grandparents taking on a parental role with their grandchildren. These families are referred to as “skip-generation families.” Among the factors that explain the absence of parents are divorce, teen pregnancy, death, incarceration and alcohol and drug abuse.³¹ While we do not have data on numbers of children in Ottawa living with their grandparents, there is data for Ontario as a whole, to help demonstrate the situations and the needs in Ottawa. In Ontario there were 22,650 grandchildren living with their grandparents in 2006, up from 17,830 in 1996, a 27% increase. The number of children aged 0-14 increased faster than youth aged 15-24 during this period (40.9% vs. 29.4%). Adult children 25 years and over had the lowest increase (1.8%). The chart below reveals the increasing trend.



The age and sex of grandchildren living with grandparents without a parent present is a parameter to guide the provision of services for these families. The proportion of children aged 0-14 (39.3%) and youth aged 15-24 (41.8%) was very similar. Adult grandchildren 25 plus living at home were near one in five (18.8%). The distribution by sex indicates that the majority (42.7%) of male grandchildren were primarily youth aged 15-24. By contrast, there were more female grandchildren of younger age (0-14 years) (43.1%). The distribution of grandchildren by age and sex is presented in the chart below.

³⁰ Epstein, R. pg. 7 and 9

³¹ Rosenthal, C., 2009, pg. 1



Grandchildren in the youth group aged 15-24 predominate in one-grandparent families. In 2006, 50.0% of them were living in a family with one-grandparent. However, grandchildren aged 0-14 predominated in grandparents couple families (62.6%). There is a significant difference in the proportion of adult grandchildren 25 years or more living at home. 73.2% of them were living with one-grandparent family, compared to 26.8% living in grandparent couple families. Grandparent-families with one income are more vulnerable to low income and thus poverty. This is a fact that police makers and service providers should take into consideration.

Of special interest for early childhood development programs are younger grandchildren living with grandparents. In 2006, there were 1,930 children aged 0-4 living with grandparents in Ontario, 65.1% lived with grandparent couples and 34.9% with one-grandparent families. The table below provides the distribution of the number of grandchildren by age and type of grandparent family.

Table 8: Number of Grandchildren Living With Grandparents With No Parent Present, by Age Group and Type of Grandparent Family, Ontario, 2006

	Grandparent Couple	One Grandparent	Total
Children 0-14	5,575	3340	8905
0-4 years	1,260	675	1,930
5-9 years	1,865	1,140	3,000
10-14 years	2,450	1,525	3,975
Youth 15-24 years	4,735	4,735	9,465
15-19 years	2,585	2,105	4,690
20-24 years	2,150	2,630	4,775
Adult children at home 25+ years	1,145	3125	4,270
25-29	755	1,560	2,315
30+	390	1,565	1,955
Total	11,455	11,195	22,650
%	50.6%	49.4%	100.0%

Source: Statistics Canada, 2006 Census

Grandparents who are the main caregivers to their grandchildren deserve special attention. They face generational and economic challenges. They are taking on this responsibility at an

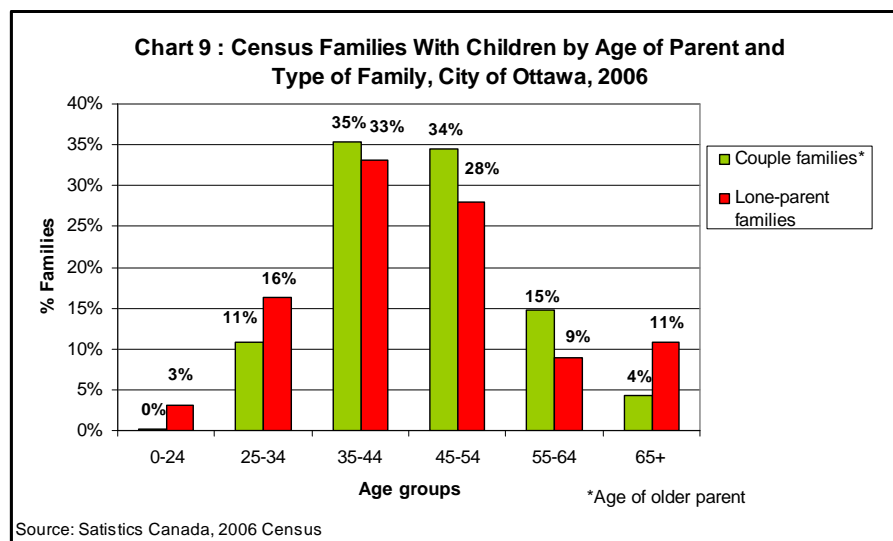
older age, putting them at risk of health and financial difficulties, which can lead to more families and children living in poverty. One of the main barriers in obtaining financial assistance are conflicting policies and eligibility criteria that exclude grandparents.³²

Increasing Importance of Older Parents

Among families with children, couple families have an increasing importance of older parents aged 45 years and over. Of total families with children in Ottawa, 52.2% had parents aged 45 plus - 78.8% of them were couple families. Close to seven in ten (76.3%) couple families are in the older age group, 55 years and over. This age group includes parents who will become seniors in the next decade. It is expected that senior parent families will continue to increase as baby boomers continue to age. In general, the family structure was highly impacted by the large cohort of baby boomers aged about 41-60 in 2006, and their relatively large number.

Parents in single-parent families are younger, compared to parents in couple families. They comprise only 21.2% of families with parents aged 45 years and over. These families have also a lower percentage of parents aged 55 plus (23.7%) than couple families. By contrast, lone-parent families predominate in the younger age groups 0-24 (83.8%). Families in this age bracket tend to have low income and thus be more affected by poverty.

Almost all younger families under the age of 24 have one child. These parents are very vulnerable to labour market changes and incidence of low-income. Lone-parents in this age group with 2 children (4.3%) are more at risk. Support to younger families below 25 years is key to ensuring completion of studies for the parents, access to training and childcare, and to ensure their adequate integration to the labour market. The following chart depicts the percentage of families with children by age of parents in Ottawa.



³² Legislative Assembly of Ontario, 2008

The Aging Population Trend will Multiply Family Caregiving Responsibilities

It is expected that by 2031 about one in four (25%) Canadians will be 65 years and over. A major factor is the journey of baby boomer to seniority. In 2006, the senior population of Ottawa accounted for 100,875 persons. It increased at a rate of 26.0% during the 1996-2006 period. However, the increase climbed to 62.6% among seniors aged 80 and over who also have the greatest need for care. This trend has impacted family caregiving unpaid work. Moreover, caregivers' responsibilities have increased to assist the recovery of relatives who are now discharged early from hospitals. As well, the predominance of an institutional approach on senior care has left families caring for their seniors, without the appropriate support. This situation has contributed to overstressed families, particularly women, who are juggling their multiple roles with work, childcare and senior care responsibilities. Of particular concern is the lack of programs and services that reflect their diversity, (e.g. ethnic minority seniors and seniors who do not speak English or French). This deficit marginalizes and isolates seniors and leaves their family caregivers without the supports they need.

It is expected that the increasing caregiving demand will have a harder impact on women. Despite increasing participation of men in the domestic sphere, women provide most of the unpaid caregiving work. In 2005, 36.2% of the population 15 years and over in Ottawa did unpaid childcare and 18.1% unpaid senior care. However, more than 60% of the unpaid work was on women's shoulders, with 15 hours or more for housework and childcare, and 10 hours or more for senior care.

Despite the invaluable contribution of caregivers to society, few public policies and programs support them and the few that do exist have an insufficient impact. Research notes the lack of a comprehensive system or strategy in place to support caregivers. What exists is a patchwork of programs and policies, some targeted to caregivers directly and others targeted to care receivers, with some indirect support to their caregivers. There is also a concerning fact that caregivers' financial situation is not taken into account on assessment to access services. Moreover, there is a tendency to immediately assume family members are responsible to provide the care.³³ Lone-parents caregivers are in a more difficult situation.

The existing tax credits, labour policies and respite care measures available to caregivers are not effective. Non-refundable tax credits require a taxable income, which excludes the poorest caregivers; the income cut-off for tax-credits is too low, excluding caregivers who are on the verge of economic security – only benefitting caregivers who are either severely impoverished themselves or are caring for an impoverished senior. There are long waiting lists in the regulated childcare system. The duration of the Compassionate Care Benefit Program of Employment Insurance is too short to provide care for a terminally-ill family member and short respite care services cannot provide a meaningful break for caregivers, usually they are only able to catch up with other family responsibilities, but not to rest and recuperate from physical and emotional stress.³⁴

³³ Fast, J., 2005 Transitions, pg. 8

³⁴ Fast, J. 2005, Transitions, pgs. 9-10

Families with Low-Income Unable to Off-Set Caregiving Costs

Of special concern, is the caregiving work performed by lone-parent families, particularly single-mothers. Lower incomes exhibited by them make less likely for mothers to hire paid housework, childcare and senior care. Consequently, they have exorbitant time demands from both their family and work responsibilities. Research has documented that the stress associated with caregivers' double-day work has negative consequences on their health. A survey from Statistics Canada found that 26% of fathers and 33% of mothers suffer from excessive stress as a result of not having enough time to take care of their families. This stress was most common among parents of children under 6 years, particularly lone-parents. A key contributing factor was the tension generated by daycare-related difficulties.³⁵

Implications

Income levels vary with family structure and are also a factor of exclusion. Lone-parent families are much more likely to live on low income than couple families, because they are commonly one income families. The combination of low income and higher number of young dependents in female-lead households also places them at a higher economic risk among one-income families. This further indicates the immediate need for and lack of affordable and flexible childcare. "In 2007, on average, full-time child care in Canada costs parents \$6,000 to \$12,000 a year for an infant, and \$5,000 to \$8,000 a year for a toddler or preschooler.³⁶ Many low income families will not be able to access the labour market and have adequate employment without childcare support programs. Moreover the issue of fees charged in early learning programs, recreation and schools is major policy concern in addressing the healthy development of young children in Ottawa.³⁷

There has been an increase of fees for recreational programs, despite the disproportionate poverty rates among Ottawa families with children under the age of 6. Lower levels of subsidies have further restricted access to the very services that could mitigate the impact of poverty on children's development. The lack of access to educational and recreational programs places low income children at increasingly disadvantage with respect to learning and development opportunities. The Protective Services Committee has recommended to the city that that the 2009-2010 Parks and Recreation Master Plan make services accessible by neighbourhood and inclusive, regardless of ability to pay, culture, physical ability or age.

There is a great need of financial support for families with stay at home parents taking care of children. This is particularly important in the case of families with children with disabilities. Having a child with a disability impacts families' employment pattern. In 2004/05, the child's primary caregiver was not currently working (and has not done so in the previous year) for 34% of young children with disabilities compared with 27% of young children without disabilities.³⁸ Accessing childcare for children with special needs is challenging, although Ottawa has an excellent service to coordinate such access. Research findings

³⁵ Barrette, J. 2009, pg. 9

³⁶ACTEW, 2007

³⁷ For more information on this subject please see the Report *Is Everybody Here: Inclusion and Exclusion of Families with Young Children in the Ottawa Area*, published by the Social Planning Council in March 2007.

³⁸ Government of Canada, 2008, pg. 64

indicate that slightly less than one in eight programs nationally (12.2%) includes five or more children with special needs. Since it is estimated that between 5% and 20% of children have special needs, it is clear that these children are grossly under-represented in Canadian child care centres.³⁹

Caregivers whose dependents live with them, and who cannot afford to hire extra help, are at the highest risk of developing conditions related to physical stress (e.g. sleep deprivation, exhaustion). The most affected within this group are older caregivers. Moreover, time demands and financial worries represent an additional emotional pressure that could lead to increased anxiety, stress and depression. In the case of employed caregivers, higher levels of financial demands directly impact the work-family balance, increase absenteeism and the likelihood of becoming unemployed or having non-standard employment (e.g. irregular work hours).⁴⁰ Key factors that negatively influence a caregiver's financial situation are constraints on work schedules (full-time employment), lack of flexibility in the labour market, lack of effective support programs and caregiving related expenses.

It is necessary to develop a comprehensive policy framework and establish adequate services that support both employed caregivers and stay-at-home caregivers. This is an issue that affects the entire population. Data indicates that the majority of employed Canadians have caregiving responsibilities and close to one in five (16.8%) employed individuals in Canada have both childcare and elder care responsibilities – some of them caring for multiple seniors.⁴¹ It is positive that in recent years there has been an increasing focus on improving caregiver supports in Ottawa. This is a critical area which will require increased resources to adequately address the diverse needs of caregiving families in Ottawa.

The issue of grandparents who are 'primary caregivers' deserves special attention. Their role severely impacts their risk of low income, particularly for one-grandparent families and grandparents 65 years and over. Despite their important contribution to family cohesion and to foster care savings, there is no comprehensive policy in place to support them. There is a need for further research surrounding this issue, in order to identify the gaps in services and to provide adequate supports to grandparents who are primary caregivers. Policy makers and service providers should be aware of the support these families require and the barriers they face in caring for their grandchildren.

³⁹ Irwin, S. H., 2002, *Transitions*, pg. 7

⁴⁰ Duxbury, Linda et al, 2009, pg. 11

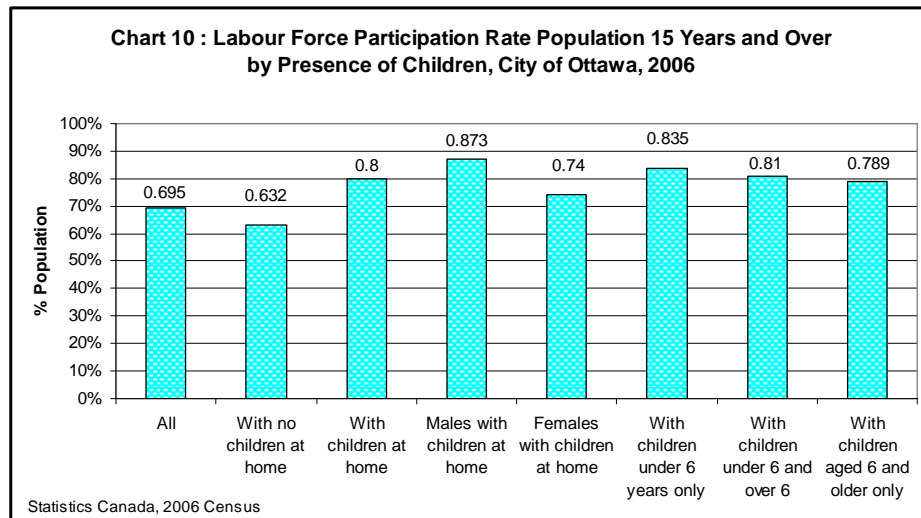
⁴¹ Duxbury, Linda et al, 2009, pg. 8

LABOUR MARKET INTEGRATION

The analysis of the labour market is essential to understand household family dynamics in Ottawa. Among the key aspects are the increasing participation of women with children in the labour market and their higher unemployment rates, the constraints of employment choices for women with children, and the lack of effective policies that support families in balancing work and family responsibilities.

Increasing Participation of Families with Children in the Labour Market

In 2006, families with children at home living in Ottawa had a higher labour market participation rate than families without children – 80% compared to the 69%. The chart below presents the labour market participation rates by presence of children in Ottawa.



Women's increased participation in the labour market has not been accompanied by effective policies to support working families. The increasing demand of work hours has left many parents, particularly mothers, struggling to balance work and family responsibilities. Research data suggests an increase in parental work time during the last decades. This shift has in turn diminished family time, leading to negative consequences for the well-being of the family. Weekly hours of work for couples increased from an average of 58 in 1976 to 65 hours in 2008.⁴² While this has had a positive impact on family incomes, it also raises the concern of additional expenses and availability of services required by families with children with increasing work hours.

Increasing participation of women in the labour market, without appropriate family supports, is associated with families delaying childbirth, having only one child or not having children at all. While some women exercise their choice of motherhood in making this decision, others do so based on lack of family support policies. The increasing specialization of the labour market, requiring extended years of education in order to access employment and financial stability, has been also linked with the delay of union formation. In 2003, Canadian

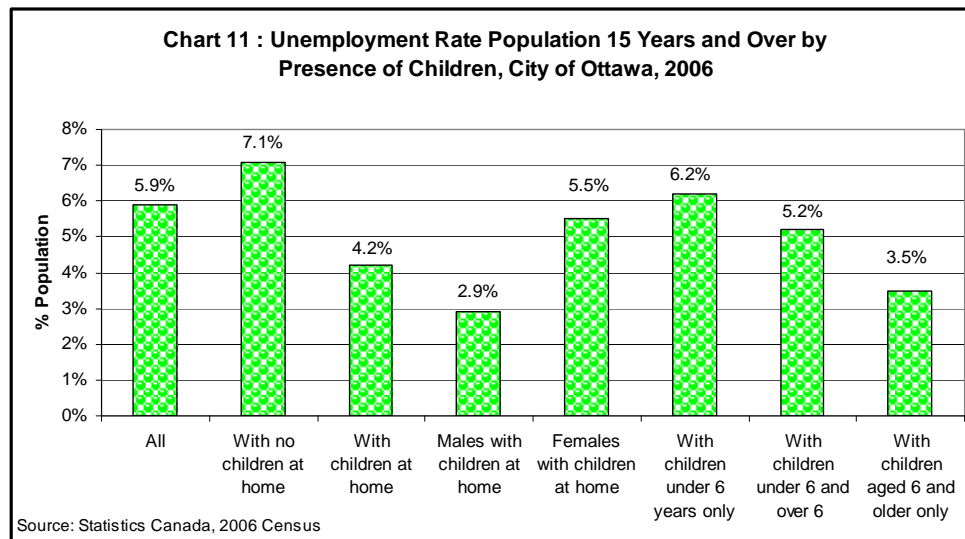
⁴² La Rochelle-Côté, S. et al, 2009, pg. 5

women on average were 28.5 years when they were first married, compared with less than 23 years old throughout most of the 1960s⁴³. Young men and women are faced with the challenge of accessing the specialized labour market and achieve economic independence before starting their own families.

Despite the higher participation rate exhibited by women with children, the lack of support policies increases their likelihood of leaving the labour market when their children are younger. Even though, in recent years, men have been participating more actively in the care of the family, women still allocate higher number of hours in caring for children and elderly parents. In 2000 across Canada, over 40% of wives with children who left their jobs, did so for family reasons. As well, over a quarter of female lone-parent who left jobs in the same year, did so for personal and family reasons.⁴⁴ Among flexible employment policies suggested in family studies to support working families we find: parental leave, flexible work schedules and options to reduce work hours when children are younger.

Higher Unemployment Rates for Women With Children

Despite women with children being more likely to be in the workforce, they experience a high unemployment rate. In 2006, the unemployment rate of women with children of all ages in Ottawa was almost double the unemployment rate of their male counterparts (5.5% vs. 2.9%), as the chart below illustrates. The unemployment rate increased for parents with younger children under 6 years (6.2%) and only showed improvements when children were older (3.5%). This trend follows the age at which children are at school full-time. The chart below presents the unemployment rates in Ottawa by presence of children.



Women with children under 6 years of age have unemployment rates significantly higher than those of men across different groups of population (total immigrants, recent immigrants⁴⁵, visible minority population⁴⁶ and persons with disabilities). In 2006, the

⁴³ Statistics Canada, 2007a pg.27

⁴⁴ Sauv , R., 2002, pg.3

⁴⁵ Immigrants who arrived during the period 2001-2006

unemployment rate of women in the general population with children under 6 years was 10.1%. However, the rate was greater for recent immigrant women — 30% and between 12%-15% for women in the other mentioned groups. A key factor influencing this trend is the lack of extended family in Canada for immigrants, which could play a support role for families raising children. These figures reinforce the need for support for families with young children in facilitating access to employment. Programs supporting families with children under six, such as “Success by Six,” represent a step in the right direction. However, more needs to be done to meet the needs of diverse families with young children and particularly, to support working parents access to childcare. In Ottawa, there is about one licensed childcare space for every 10 children under the age of 12. In May 2007, there were 9,000 families registered in the city’s centralized waiting list for licensed childcare.⁴⁷

The lack of support policies increases their likelihood of women leaving the labour market when their children are younger. Even though, in recent years, men have been participating more actively in the care of the family, women still allocate higher number of hours in caring for children and elderly parents. In 2000 across Canada, over 40% of wives with children who left their jobs, did so for family reasons. As well, over a quarter of female lone-parent who left jobs in the same year, did so for personal and family reasons.⁴⁸

Lack of Adequate Policies to Support Working Parents Influences Family Employment Patterns

While employment rates for women are increasing at national level, many of them are in non-standard jobs. A large number of these jobs are temporary or part-time work, self-employment or contract work. They are characterized by a high risk of termination, offering limited benefits, providing limited access to entitlements such as Employment Insurance, minimal job security and are more likely to offer inadequate wages.

Women are more likely to work in non-standard jobs than men, particularly women with children in couple families and single mothers. In 2000, 44% of employed women and 31% of employed men in Canada worked in non-standard jobs.⁴⁹ In 2005, 60.6% of part-time/part-year workers in Ottawa were women.⁵⁰ Moreover, studies indicate that for many women, part-time employment is not a choice, but rather, it is often a decision taken out of necessity to care for their families. The involuntary part-time employment rate rose from 12% to 36% between 1976 and 1994, with 69% of these jobs held by women.⁵¹ There is also extensive literature indicating that women and immigrants, particularly recent immigrants, experience significant under-employment rates, including involuntary part-time work. In 2006, 64.2% of female recent immigrants were in part-time or part-year jobs.

⁴⁶ Includes both immigrants and Canadian-born

⁴⁷ Community and Protective Services Committee of the City of Ottawa, 2008, pg.1

⁴⁸ Sauv , R., 2002, pg.3

⁴⁹ Sauv , R., 2002, pg.18

⁵⁰ Data for Others than Full-time/Full year work in Ottawa-Gatineau CMA (Ontario Part)

⁵¹ Barrette, J., 2009, pg.17

Female Lone-Parents Exhibit the Lowest Employment Incomes in All Work Activities

Differences between median incomes of couple families and lone-parent families are striking. They highlight the financial vulnerability of one-income families. In both full-time/full-year⁵² and part-time/part-year⁵³ work activity lone-parent families had significantly lower incomes compared to couple families (56% for full time median income and 47% for part-time work). The change of median income by work activity during the period 2000-2005 indicates that decreases in full-time/full-year only affected female-lone parents (1.8%). By contrast, they exhibited the higher increase rate (10.0%) of median income in part-time/part-year work during this period. However, their median incomes did not improve between those years. Instead they exhibited the lowest median incomes for all work activity and in relation to male lone-parents. In 2005, they earned \$79 per each \$100 of median income of their male counterparts working full-time/full-year and \$68 per each \$100 of median income of male lone-parents working part-time-part/year. The table below presents the median employment incomes of families in Ottawa by work activity.

Economic Families	Median Income in Constant (2005) Dollars								
	Total Work Activity			Full-time/Full-year			Part-time/Part-year**		
	2000	2005	% Change 2000-2005	2000	2005	% Change	2000	2005	% Change 2000-2005
Total Economic Families	\$84,432	\$86,692	2.7%	\$99,376	\$103,689	4.3%	\$62,405	\$65,056	4.2%
All Couple economic families	\$92,408	\$95,296	3.1%	\$105,541	\$110,191	4.4%	\$70,814	\$72,911	3.0%
Couple families with children	\$100,452	\$104,443	4.0%	\$107,653	\$113,993	5.9%	\$77,833	\$78,606	1.0%
Lone-parent families	\$46,146	\$47,211	2.3%	\$61,735	\$61,759	0.0%	\$31,862	\$33,882	6.3%
Female-lone parent families	\$41,676	\$42,982	3.1%	\$57,794	\$56,732	-1.8%	\$28,436	\$31,267	10.0%
Male-lone parent families	\$60,529	\$62,928	4.0%	\$68,937	\$71,924	4.3%	\$45,833	\$46,025	0.4%

* Refers to the presentation of income statistics from two or more census in terms of the value of the dollar in one of those census
 ** Data from "Al I others than full-time-full year"
 Source: Statistics Canada, 2001 and 2006 Census

Implications

Higher childcare costs and fixed schedules that do not respond to workplace demands can create a negative stressor on family life responsibilities. Women in low income families, particularly single-mothers, face lack of access to affordable childcare, even though childcare has been strongly associated with a high return-to-work rate for mothers. With the exception of Québec, there has been little done to expand Canada's childcare system to meet the needs of the increasing number of working mothers.⁵⁴ Moreover, there is an apparent disconnect between the two-worker model of family financial stability and the lack of access to childcare that one income families experience, particularly single mothers.

Research indicates that parents are overworked and stressed from extended work-hours impinging on their family time. In Canada only 25% of workers experiencing a work/family conflict have access to flextime and very few collective agreements - just 6% - include

⁵² Worked 49 to 52 weeks mostly full-time –30 hours or more per week

⁵³ Worked part-time –1 to 29 hours per week– for all or part of the year or worked full-time for part of the year

⁵⁴ ACTEWA, 2007

provisions on work time and management.⁵⁵ Statistics Canada research in parental work time and earnings, indicate that families now have to work more hours than past generations did in order to meet their financial necessities. Studies indicate that workplace conditions are impacting family quality relations, increasing the risk of fostering dysfunctional families and developing health related problems, including burnout. Furthermore, findings indicate that the unavailability of working parents does have an impact on children's learning skills, which can lead to increased conflicts and lower self-esteem among teenage children.⁵⁶ Lone-parent families, particularly single mothers, are more likely to hold non-standard jobs, and consequently, to be more affected by work-family life conflict. Single-parent families exhibit the lowest incomes (\$41,607 in 2005) among families, suggesting that their needs should be prioritized with a view of improving their access to childcare and training so that they may improve their financial situation.

Labour market, social family and educational policies are not responding effectively to the impact of labour market trends on families and individuals. More monetary and non-monetary supports are needed to prevent working individuals from becoming low income, and assisting those currently in low income to escape poverty. Access to adequate support means that, after having paid non-negotiable items such as housing, utilities, food, childcare and health, individuals and families have sufficient income left to pay for other necessary items, such as adequate clothing, basic telephone service and transportation costs.

Additionally, there is no measure in place to financially support parents – mostly mothers – who choose to be stay-at-home parent to take care of their children when they are younger. Furthermore, lack of a systemic approach, penalizes parents who are not linked to the labour market in terms of their contributions to pension plans. An estimated 90% of surveyed couple families indicated that they would prefer to have a stay-at-home parent when the children are younger.⁵⁷

Work-family life balance is an issue than concerns all – employers, employees, communities and policy makers. It affects a family's well-being, influences procreation decisions, and impacts the availability of labour force. Ottawa Labour Force replacement is below zero (0.95), highlighting a long-term contraction in the size of the economically active population in relation to young and retired individuals. There is a pressing need to develop public policy that supports parents both stay-at-home parents and working parents. The 2007-2008 Child Care Service Plan of the City of Ottawa echoes the community's need to improve access to affordable and flexible childcare, further described in this report. It also stresses inclusion of the more vulnerable children.

⁵⁵ Barrette, J. 2009, pg. 18

⁵⁶ Barrette, J. 2009, pg. 14

⁵⁷ Bibby, R., 2004, pg.6

INCOME OF FAMILIES AND POVERTY

This section examines income levels of families from all sources of income. As well, it also examines the incidence of family poverty. As previously stated, income levels of families are related to labour market outcomes, including employment incomes. The median employment income of lone-parent families is significantly lower than that of families comprised of couples, particularly those employed in part-time/part-year work. This precarious situation contributes to the enlarged number of working poor families, with a multiplying effect on their children and youth. Overall income levels are also affected by barriers to access other sources of income such as government transfers (e.g. lack of access to child tax benefits for Ontario Works recipients). Income policies to ensure adequate standards of living for those families working and stay-at-home parents will benefit all Ottawa residents. The economic well being of Ottawa's diverse families is strongly linked to labour market policies as well as family policies.

Income

Employment is the Main Source of Income for All Families

79.2% of couple families and 74.0% of lone-parent families income came from employment. Higher percentages of incomes from investments and retirement funds in couple families, illustrate the disadvantaged position of lone-parent families in the labour market, particularly single-mothers. Lower incomes of lone-parent families, especially in part-time/part-year work, explains the incidence of higher proportion of government transfers within this group. In 2005, 15.7% of lone-parent families' total income derived directly from government transfers, compared to 6.0% of those in a couple family. The fact that mothers with small children are less likely to be employed and the reality of long waiting lists for subsidized childcare contributes to this situation. Child tax benefits and social assistance had the highest proportion of government transfers for lone-parents (29.9% and 27.2%, respectively). On the other hand, the relatively high proportion of government transfers from Canada/Quebec Pension Plan (CPP/QPP) and the Old Age Security Pension observed in all families is linked to the aging population trend. Payments on the CPP/QPP are based on the contributing history of families 65 and over who have worked with the public sector. Also, immigrant families who have arrived in the country on a late working-age have little or no access to senior benefit programs. As a result, they rely more on their earnings on their senior years than those from other population segments.

Families Economic Security Impacted by Debt

The Bank of Canada stated this year that one of the biggest risks facing the Canadian economy is household debt.⁵⁸ Households' debt is increasing faster than incomes. Among the groups considered more at risk of not servicing the debt are unemployed workers of declining sectors (e.g. Information Technology), self-employed workers), persons living with low income, particularly one-income families, and those insecurely attached to the labour market. Among them are workers in non-standard jobs and the working poor earning less than \$20,000 per year before taxes in full-time/full-year jobs. However, research findings

⁵⁸ Carmichael, K. 2009

suggest that many households struggle to manage debt. As such, 62% of households with incomes under \$30,000 struggle to keep their personal debt under control. The reported ratio is 54% for those with incomes of \$30,000 to \$60,000 and to 41% for those with incomes of \$80,000 to \$100,000.⁵⁹ In late 2008, the average total debt load per household was about \$90,700. It increased of 71% in real terms between 1990-2008. This figure increased six times faster than that of reported income levels.⁶⁰

One Income Families are More Likely to Live in Poverty

The “traditional” employment pattern of male bread winners (stay at home wife/mother), is now a reality for only 16.7% of couple families in Ottawa. Two income earners have become the economic norm for families in order to maintain an adequate standard of living. In 2005, more than seven in ten (75.3%) couple families in Ottawa had dual income earners⁶¹. However, dual earners tend to decrease in large families. A significant factor is the challenges to balance work and family responsibilities.

Couple families with three children or more have a lower proportion of dual earners, which increases their economic vulnerability. In 2006, 10.4% couple families with dual earners, had three children or more, compared to 25.8% with one child. There is also a decreasing trend of female single earners as the number of children increase in the families. In 2006, couple families had 5.5% of female single earners with three children or more, compared to 20.8% with one child. The proportion of families with male single earners only changed for families with three children or more (21% with 1 child, 12.4% with 3 children or more).

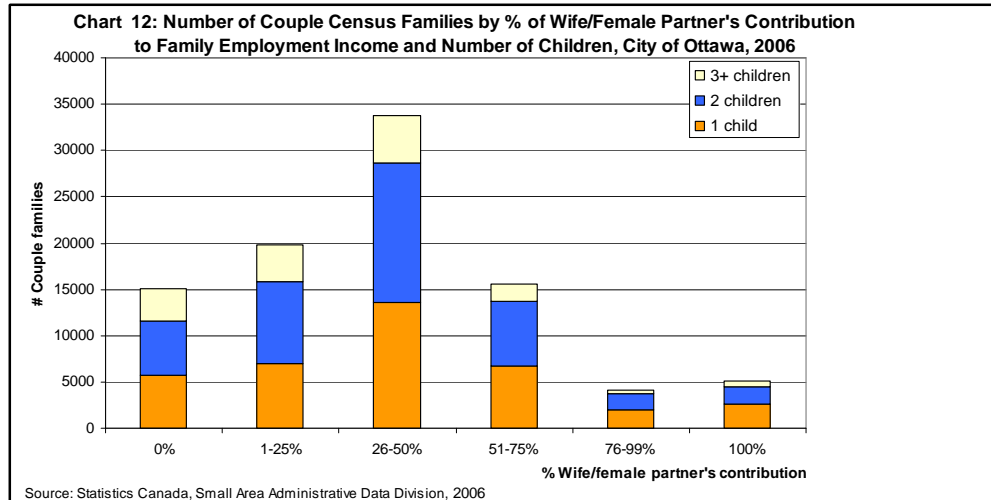
A notable development in Canada between 1967 to 1982 had been the increase of the proportion of wives/female partners who were the primary breadwinners within couple families (11% up to 19%). In 2006, 8.3% of couple families in Ottawa had a wife or female parent as the sole earner (100% contribution to family employment income). Women are also the primary income earners in more than one third (30.8%) of families in Ottawa. Their contribution exceeds that of their husband/partner’s in more than 51% of the cases.

Wife/female partner’s contribution to family employment income decreases with more children. This trend reaffirms the analysis presented before. In 2006, of families with children with wife/female partner’s contribution of 51% plus, 45.8% had one child and 12.0% three children and more. As well, of couple families with wife/female partner sole income earner (100%), 51.1% of them had one child and 13.5% had three children and more. The chart below depicts the decreasing trend between wife’s contribution with higher number of children.

⁵⁹ Lochhead, C. et al, 2009, Transitions, pg. 4

⁶⁰ Sauv , R., 2009, pg. 5

⁶¹ Dual earners are husband-wife families in which both spouses reported employment income in 2006. A husband-wife family includes all married and common-law couples with or without children or other relatives in the same households. It does not include same-sex couples.



Couple Families with Children Exhibit the Highest Incomes Among All Families

In general, couple families with children (that are 18 years of age or older) exhibit the highest incomes. This may be related to more mothers entering the labour market as their children get older and the possibility of more income earners in the family. Within couple families, married couples had the highest incomes in 2005, compared to common-law couple families (\$115,462 vs. \$109,998). Moreover, during the 2000-2005 period the incomes of married couples increased faster than those of couple families (4.0% vs. 0.2%). Research indicates that a key factor in the financial status of couple families is a higher long-term commitment, this in turn is believed to influence the financial stability of married couples.

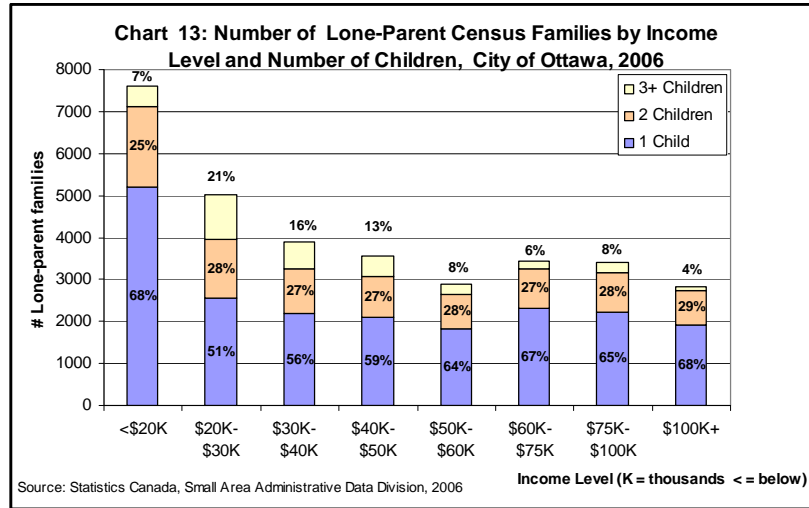
On the other hand, lone-parent families exhibit the lowest incomes among all families. The more affected within this group were single mothers, whose median income in 2005 was \$41,607. They earned \$70 per each \$100 of median income of their male counterparts. Moreover, the 2000 Ontario Urban Aboriginal Child Poverty Report found that 40% of single Aboriginal mothers earn less than \$12,000 per year. During the period 2000-2005 the median income of female-lead households rose 4.5%, but the increase did not impact the income gap. Single-mothers median income remained 42.2% below that of single-fathers. The following table presents the median incomes of census families in Ottawa.

Census Family Structure	Median Income		
	2000	2005	% Change 2000-2005
Total Census Families	\$82,095	\$84,461	2.9%
Married couples	\$91,993	\$95,660	4.0%
Married couple without children	\$78,690	\$81,218	3.2%
Married couples with children under 18 years	\$96,707	\$101,200	4.6%
Married couples with children 18 years and over only	\$114,771	\$115,462	0.6%
Common-law couple families	\$78,724	\$78,877	0.2%
Common-law couples without children	\$78,659	\$78,531	-0.2%
Common-law with children under 18 years	\$73,277	\$74,582	1.8%
Common-law couples with children 18 years and over only	\$121,529	\$109,998	-9.5%
Female lone parents	\$39,821	\$41,607	4.5%
Male lone-parents	\$56,489	\$59,153	4.7%

* Refers to the presentation of income statistics from two or more census in terms of the value of the dollar in one of those census
Source: Statistics Canada, 2006 Census

Lone-Parent Families Overrepresented in Low-Income Groups

The family structure also influences the number of families with low income levels. The analysis by income groups reveals that lone-parent families are overrepresented in low-income groups. In 2006, close to one in four (23.3%) reported incomes below \$20,000, compared with 4.0% of couple families. Moreover, half of them concentrated on the income bracket below \$40,000. By contrast, half of couple families were in the \$100,000 plus income group. The chart below presents the income level by number of children of lone-parent families in Ottawa.

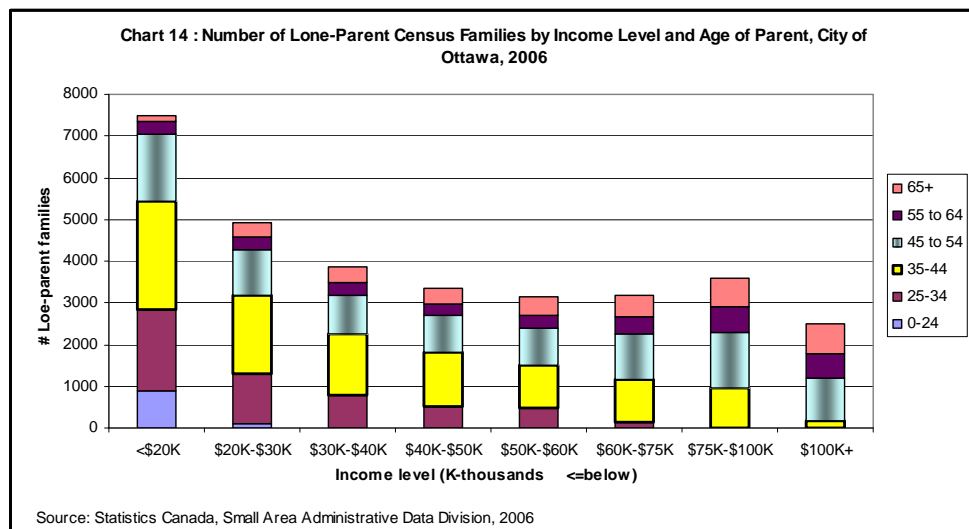


The proportion of lone-parent families in the low income bracket below \$30,000 with 3 or more children in 2006 was devastating. 44.7% of lone-parent families with 3 or more children were in this income group, compared to 7.9% for couple families. These extreme income inequalities were evident in all lone-parent families, regardless of the number of children. Many of these families are single-mother families based on information presented on previous sections. Policies to support families with children living within these precarious income conditions are necessary to improve this situation. The table below presents the distribution of families in Ottawa with incomes below \$30,000.

Couple Families			
Number of Children	<math><20</math>K\$	20K\$ - 30K\$	<math><20</math>K\$ - 20-30K\$
1 child	5.2%	3.5%	8.7%
2 children	3.4%	2.8%	6.2%
3+ children	2.8%	5.1%	7.9%
Lone Parents			
1 child	25.7%	12.5%	38.2%
2 children	21.5%	16.1%	37.6%
3+ children	14.4%	30.3%	44.7%
*K= thousands			
Source: Statistics Canada, Small Area Administrative Data Division, 2006			

Lone-Parent Families Inverse Relation Between Age and Income

There is a large segment of older parents in higher income groups which directly reflects the relatively better labour income results of baby boomers. This is especially evident in couple families. In 2005, seven in ten (70.0%) of couple families in the 45-54 and 55-64 age groups reported incomes of \$75,000 or over. Data also showed that parents in couple families moved to higher income levels as they aged. An opposite trend also developed for lone-parent families, with the exception of those in the 55-64 and 65 plus age groups, their incomes remain the same regardless of age. On the contrary, lone-parents up to the age of 54 were concentrated on incomes below \$30,000. Of particular note is that all young single-parents in the age group 0-24 reported incomes below \$30,000. This was also the case for 53.9% young couple families within this age group. The income disadvantages of younger couples require concrete measures to supporting them and ensuring they are not trapped in a circle of poverty. The chart below shows the composition of lone-parent families by age group and income.



Incidence of Low Income

Statistics Canada, describes the Low Income Cut-Off (LICO) as the income threshold below in which families and households are likely to spend 20% more of their gross income on food, shelter and clothing, compared to the average Canadian household. Those below the LICO are likely to spend 55% of their before tax income on food, shelter and clothing. The table below provides the income of different sized families in Ottawa that can be considered to be living below this income level. 2006 was the first time Statistics Canada provided information on the LICO before tax and after tax. Comparison with previous years is appropriate using before tax income.

2005 Low-Income Cut-offs For Ottawa (500,000 population and over)							
Family Size	1	2	3	4	5	6	7
2005 Low Income Cut Offs Before Tax	20,778	25,867	31,801	38,610	43,791	49,389	54,987
2005 Low Income Cut Offs After Tax	17,219	20,956	26,095	32,556	37,071	41,113	45,155

Source: Statistics Canada, Catalogue No.75F002MIE

Lone-Parent Families Experience Significantly Higher Rates of Low-Income

People, who live in poverty, have lower economic and social status; this is further accentuated by the lack of power to change these outcomes. In 2005, there were 121,209 residents in Ottawa living on a low income before taxes (15.2%) with 98,084 living on a low income after tax (12.3%). Unattached individuals were significantly more likely to live in poverty than individuals living in all families (34.1% compared to 11.1% before taxes). As we can see from the table below, among families, lone-parent families continue to experience significantly higher rates of low income compared to all families and couple families. In particular, almost one third of female single-parent families were living on low income (31.7% before tax). Lone-parent families are commonly single earner families. Canadian female-lone parents are almost five times more likely to be poor than couple families. They face one of the highest poverty rates in the country.⁶² In 2006, improvements on low income status in Ottawa through the tax system were small, but notable.

There is a significant concern that a large proportion of lone-parents, particularly single mothers, who are not poor are always at risk of falling into poverty. As one-income families, they are often more vulnerable to the effects of unemployment, illness or disability. This report attempts to document the economic disadvantage single mothers experience in relation to actual unemployment rates, part-time/part-year work and employment income. Moreover, research findings suggest that the deprived economic status of single mothers will likely place them as they age among seniors living in poverty. The following table presents the incidence of low income (LICO) of families in Ottawa before and after tax.

Table 12: Individuals, Families and Children Living With Low Income (LICO),					
Population	Number in Low Income Before Tax*	Incidence of Low Income Before Tax (%)	Number in Low Income After Tax*	Incidence of Low Income After Tax (%)	% Improvement through tax measures
General Population					
Persons in private households (in families and non-family persons)	121,209	15.2%	98,084	12.3%	-2.9%
Families	24,526	11.1%	18,781	8.5%	-2.6%
Couple families	13,937	7.6%	10,452	5.7%	-1.9%
Male lone-parent families	1,028	17.4%	822	13.9%	-3.5%
Female lone-parent families	8,673	31.7%	6,895	25.2%	-6.5%
Individuals aged under 18	32,853	18.7%	27,231	15.2%	-3.5%

Source: Statistics Canada, 2006 Census

⁶² Townson, M. , 2009

Families Who Have to Rely on Social Assistance Live Below the Poverty Line

The National Council of Welfare stated that welfare rates do not properly reflect inflation and are at the lowest level since 1986. As a result, social assistance rates are below Statistics Canada low income measures. A single parent with 1 child would qualify for \$11,040 of social assistance per year from Ontario Works. A couple with one child would qualify for \$12,432, which is less than half of the amount they would need reach the poverty line. Ontario Disability Support Program benefits are also below the poverty line. A single parent with one child who qualifies for these benefits, receives \$17,076 per year. A couple with one child receives \$19,356 per year.⁶³ Moreover, research documents inconsistent policies across Ministries that create systemic barriers for people on low income (e.g. assessment of income, assets, bursaries), that affect access to education and affordable housing, among others).

Of special concern is the disproportionate representation of immigrant families on low-income. In 2006, the incidence of low income on immigrant families was twice of that of families in the general population (20.0% vs. 11.5%). Ottawa is also among cities with recent immigrant households experiencing low incomes at a proportion of two to four times greater than that of Canadian-born households and affecting 50-55% of all recent immigrant households. It is estimated that close to 60% of all recent immigrant families lead by a single parent had incomes below LICO in 2006.⁶⁴ Immigrant families not only have low incomes, but face additional pressures. They typically have larger families, a larger proportion of seniors living with their extended families (compared to the general population) and additional expenses related to the mandatory 10-year family sponsorship agreement. Moreover, they are overrepresented on part-time or part-year jobs that tend to be precarious jobs.

Severe Impact of Low-Income on Children and Youth

It is estimated that one in 8 children are growing up in poverty in Ontario.⁶⁵ In 2006, the child poverty rate in Ottawa was 18.7% (32,853) for children under 18 years. For youth aged 15-24 the rate was 23.7% (26,610). The incidence increased 1.7 (39.8%) times for immigrant youth in this age group. Moreover, the 2000 Urban Aboriginal Child Poverty Report from the Ontario Federation of Indian Friendship Centres found that 52.1% of all Aboriginal children in Ontario were poor. The report recommended strategic actions to eradicate child poverty and the recognition that Aboriginal children, youth and families need culturally-appropriate resources and legislation.

Research on early child development highlights the negative consequences on children living in low income families and its drastic effect on children under 6 years of age. In 2006 in Ottawa there were 10,435 (19.8%) children in this age group living within low income families (before taxes). This percentage skyrockets for children under 6 living with immigrant (47.8%) and visible minority⁶⁶ (38.0%) families and with families with disabilities

⁶³ Income Security Advocacy Centre, Toronto and Ottawa Living Wage Campaign

⁶⁴ FMC, 2009, pgs. 33 & 42.

⁶⁵ Legislative Assembly of Ontario, 2008.

⁶⁶ Includes both Immigrants and Canadian-born

(25.0%). The table below presents the incidence of low income (LICO) before and after tax for these groups of population.

Population	Number in Low Income Before Tax*	Incidence of Low Income Before Tax (%)	Number in Low Income After Tax*	Incidence of Low Income After Tax (%)	% Improvement through tax measures
General Population					
Persons in private households (in families and non-family persons)	121,209	15.2%	98,084	12.3%	-2.9%
Persons aged under 6	10,435	19.8%	8,854	16.8%	-3.0%
Persons aged 65+ years	10,886	11.9%	6,312	6.9%	-5.0%
Total Immigrants					
Persons in private households (in families and non-family persons)	40,370	22.7%	32,189	18.1%	-4.6%
Persons aged under 6	959	48.7%	861	43.7%	-5.0%
Persons aged 65+ years	4,660	15.1%	2,746	8.9%	-6.2%
Recent Immigrants					
Persons in private households (in families and non-family persons)	12,691	43.0%	10,920	37.0%	-6.0%
Persons aged under 6	960	49.0%	862	44.0%	-5.0%
Persons aged 65+ years	331	29.0%	285	25.0%	-4.0%
Visible Minority Population (immigrant and Canadian-born)					
Persons in private households (in families and non-family persons)	50,016	31.0%	40,336	25.0%	-6.0%
Persons aged under 6	6,127	38.0%	5,160	32.0%	-6.0%
Persons aged 65+ years	2,342	22.0%	1,490	14.0%	-8.0%
Persons with Disabilities					
Persons in private households (in families and non-family persons)	31,083	21.0%	25,162	17.0%	-4.0%
Persons aged under 6	656	25.0%	604	23.0%	-2.0%
Persons aged 65+ years	6,822	14.0%	3,898	8.0%	-6.0%
* Number calculated by the Social Planning Council based on % of Low-Income					
Source: Statistics Canada, 2006 Census					

The negative effect of poverty on children is the focus of the Ontario Poverty Reduction Strategy released in November 2008. The goal is to reduce child poverty by 25% in five years, thereby removing 90,000 children from poverty. In April 2009, the Community and Protective Services Committee of the City of Ottawa approved the Ottawa Poverty Reduction Strategy Framework. The Ottawa Poverty Reduction Strategy was developed in consultation with the community and will be presented for approval to City Council in the later part of 2009. Both strategies, Ontario's and Ottawa's used the low income measure LIM. This poverty measure provides information about how many residents in Canada have an income lower than 50% (before and after tax) of the adjusted median income for all Canadians economic families in a given year.⁶⁷

On a further point, senior's poverty level is of concern for seniors living with their spouses or partners and their family caregivers. Overall, seniors' income has improved in the last few years, but the incidence of low income is still high. Some seniors are more affected than others. In 2006, there were 10,886 (11.9%) seniors in the general population living with low income before tax. Their representation rose to 29% for recent immigrant seniors, 22.0% for visible minority seniors⁶⁸ and to 14.0% for seniors with disabilities. Today, more seniors 75 years and over live with low income, particularly immigrants. The incidence of low income for seniors in this age group in the general and immigrant population was 13.2% (5,390) and 16.3% (2,100), respectively, before tax.

⁶⁷ For information on similarities and differences between LICO and LIM, please see the glossary of terms.

⁶⁸ Includes both immigrants and Canadian-born visible minority seniors

The Low Income Measure – LIM shows that the incidence of low-income is more severe for large families, particularly lone-parent families. As this report suggests, one-income families and large families are more at risk of low-income. In 2006, lone-parent families with 3 children exhibited the higher incidence of low income before tax in Ottawa (56.7%, compared to 16.0% in couple families). The incidence of low income decreased for families with 2 children, but was still significantly high for lone-parent families. They had an incidence of low income before tax of 34.4%, compared to 7.0% in couple families.

Number of children	Couple Families						Lone-Parent Families					
	Total Couple Families	Low Income					Total Lone-Parent Families	Low Income				
		Before Tax		After Tax		% change		Before Tax		After Tax		% change
		Number	%*	Number	%*			Number	%*	Number	%*	
Without children	82,500	6,300	7.6%	5,230	6.3%	-1.3%	n/a	n/a	n/a	n/a	n/a	n/a
1 child	43,110	3,370	7.8%	2,920	6.8%	-1.0%	20,460	5,860	28.6%	5,170	25.3%	-3.4%
2 children	43,080	3,020	7.0%	2,510	5.8%	-1.2%	9,040	3,110	34.4%	2,700	29.9%	-4.5%
3 children +	17,850	2,850	16.0%	2,310	12.9%	-3.0%	3,600	2,040	56.7%	1,750	48.6%	-8.1%
Total	186,540	15,540	8.3%	12,970	7.0%	-1.4%	33,100	11,010	33.3%	9,620	29.1%	-4.2%

n/a= not applicable LIM= Low Income Measure
 % calculated by the Social Planning Council of Ottawa, based on number of families living with low income before and after tax
 Source: Statistics Canada, Small Area Administrative Data Division, 2006

Implications

The growth of non-standard, precarious employment has led to low-paying jobs, poor benefit coverage and less job security (e.g. temporal jobs). These effects, combined with the reduction of Employment Insurance benefits in the 1990s, have increased the economic risk to families. In 2007, only 30% of unemployed Ontarians received Employment Insurance, compared to approximately 80% in 1990.⁶⁹ Changes in the labour market and effective policies are necessary to decrease the proportion of working poor families and increase the probability of success for those attempting the move out of poverty.

The significant gap in median incomes between family types, as presented in this report, shows how different the “playing field” opportunity is for low income families in Ottawa. Children in these families grow up without access to an extensive range of opportunities, supports and experiences, which give them developmental disadvantages in relation to other children. Research findings indicate that a higher family income has a direct influence on children’s social, emotional, cognitive and behavioural outcomes and well being. In contrast, the negative consequences associated with living in a low-income family increases with the duration of time spent on low income, and in general, the effect during the early years is more detrimental to younger children than during their elementary or secondary school years.⁷⁰

Whether working or on government assistance, many families remain far below the poverty line. Additionally, minimum wages do not reflect the cost of living and are below low-income cut-offs. As a result, a large number of working families do not have enough income to provide their children basic necessities, such as housing, healthy food and clothing every month. Female-lead families bear the heaviest burden of intense poverty, as they have the

⁶⁹ Campaign 2000, 2009, pg. 3

⁷⁰ Success by Six, 2008, pg. 9

lowest incomes and highest poverty rates. Moreover, they are more likely to lose income as a result of an irregular attachment to the labour force due to family needs. This in turn, jeopardizes their eligibility for Employment Insurance and impacts their access to professional development opportunities and career advancement.

The prevailing belief is that if you are employed you can meet your needs. While working appears to reduce the severity of poverty, it does not eliminate it nor is it a guarantee of escaping it. In fact, there is a cluster of people within the Canadian population, who, despite the fact that they are working, find themselves living in poverty and unable to support themselves and their families adequately. They are called the working poor⁷¹. In 2001, 13% of unattached individuals and 11% of families in Ottawa were “working poor.”⁷²

Working families earning minimum wage and holding non-standard jobs face significant financial stress. They earn too much to be eligible for social assistance and to access certain subsidies and social programs, such as subsidized drug cards. Access to childcare determines the likelihood of a parent to be employed. Parents cannot seek employment or training if they are on a daycare waiting list. As a result, the income earned by working poor families is not sufficient to replace the costs related to employment. Lack of appropriate support places them in an extremely vulnerable position and compromises their children’s future.

Conflicting policies are hindering opportunities for families to get out of poverty. Families who are poor tend to move out of low income when there is a second earner, when the major income earner moves into full time work, or when there is change in the number of dependents (e.g. a child contributes to the family income). However, conflicting policies on accessibility (e.g. access to social housing, bursaries to study and Ontario Works) pose barriers for families attempting to make this happen. It can be seen as a positive, that the Ottawa Poverty Reduction Strategy has included this concern in its proposed strategic actions.

The government of Ontario is now required to set a new poverty reduction target and action plan every five years or sooner, based on public consultation. However, the effectiveness of the plans will depend on the government maintaining the political commitment to make the required investments. The present economic crisis is increasing the number of people affected by poverty and thus requires immediate action.

KEY ISSUES OF FAMILY POLICY

The income and poverty analysis previously mentioned suggests that policies supporting families are inextricably linked to their income and society’s safety net. An important factor at play in the case of income is the fast changing labour market in Canada’s globalized economy. The labour market has changed dramatically in the last decades. It has become highly specialized with the advent of manufacturing jobs being shipped abroad and a decreasing quality of domestic jobs in terms of stability, benefits and wages. There is also an increasing number of working-poor families holding full-time jobs, that

⁷¹ Unattached individuals and families working at least a combined total of 49 weeks either full-time or part-time in the reference year and whose family income falls below the low income cut-off before taxes.

⁷² For more information on this topic, please see the Working Poor of Ottawa, SPC, 2005

nonetheless are still unable to meet their families' basic needs. Two-income worker families have become the economic norm in order to achieve a level of economic security. Thus, one-income families and families who cannot access affordable and flexible daycare in order to enter the labour market are at a higher risk of poverty. Increasing workplace demands, non-traditional and extended hours have also widened the family time deficit. Furthermore, the current economic crisis has exacerbated these conditions. Family policy advocates emphasize the need for policies aimed at balancing work and family responsibilities, reduce family stress and ensure the well-being of children. Among these we find access to affordable and flexible childcare and guaranteed income for home-stay parents who chose to raise their children.

There is a concern that without a robust strategy that integrates different areas of family policy, it would be impossible to break down the cycle of isolated and conflicting measures that have characterized the existing social safety net. The absence of a consistent approach at the government level has eroded the eligibility to Employment Insurance (EI) and social assistance benefits, directly contributing to the high poverty levels that we now experience.

In December, 2009 a panel of anti-poverty advocates was appointed to advise the government on a welfare system review, including Ontario Works (OW) and Ontario Disability Support Program (ODSP). The ODSP Action Coalition presented a proposal for ODSP Rule Changes called: *'Stupid Rules' Have Dire Consequences*. The title relates to the conflictive measures that have excluded many ODSP applicants as exemplified by the 50-55% approval rate on a first application in Ottawa. John Stapleton, a member of the appointed review panel sees the challenge of fixing this dysfunctional social system, as "whether [the reviewers] can choose to attempt to unravel a set of 800 rules, most of which are cast in the negative (i.e. no one is eligible unless...) or can they envisage a new and better system independent from resolving the current one." Trapped in the web of the social system are grandparent families taking care of grandchildren without a parent present, in need of adequate support to assist their contribution to society. The Ontario auditor-general comments on its 2009 report present a picture of the 'welfare trap'.

It is not people who are the problem. Instead it's the 800+ rules that trap people in poverty and powerlessness, failing to provide social and community supports and education and training tools to enable opportunity, and leave people so short of income that living a healthy dignified life is impossible.

An important concern for a healthy family and early child development is the lack of access to affordable and adequate housing. Inadequate funding and poor maintenance of social housing have translated into low quality neighbourhoods, stereotyping their residents. The Rent Supplement Program that provide affordable accommodation to eligible low and moderate-income households is however a step in the right direction. Nonetheless, OW and ODS housing allocations continue to be much below the rental market. The Ontario's General-Auditor indicates that *more than half of the new 'affordable' housing funded by the Ontario government is not really affordable to the*

households that need it the most. According to the 2009 evaluation of the Ontario Poverty Reduction Strategy the consultations to develop a long-term affordable housing strategy are underway. In this process it is important to address conflicts with other policies of social assistant recipients living in subsidized housing.

The goal of the Working Income Tax Benefit (WITB) introduced in Canada in 2007, is to help low-income earners to move out of poverty and help social assistant recipients transition into the labour market. It offers refundable tax-credits to low-income individuals, based on their employment earnings. Stapleton's assessment of this program states two important points. Ontario needs to integrate the WITB with the income-security structure. "Currently it rests awkwardly beside Ontario's social assistance programs." As a result, its approach is ineffective in promoting full-time work for social assistance recipients. The WITB reaches its maximum allowable benefit at part-time hours and offers no leeway to full-time workers to cover welfare cutback impacts (additional income and income supplements, such as drug card, dental services and subsidized childcare). Stapleton recommends increasing benefits to an appropriate level corresponding to the income that full-time workers would need in order to be above the low income measure (LICO). He also warns about an EI recipient influx who will have exhausted their benefits and who will need an effective bridge back to the labour market in order to regain their economic independence. Stapleton proposal is "a 'hand-up' to help low-income earners leave social assistance and an alternative to welfare for those seeking other temporary income-security options." In 2006, 20% of Ottawa's population 15 years and over working either full-time or part-time during the whole year, were living below the poverty line.

As this report suggests children are at a greater risk of poverty, particularly children living with female lone-parents. The higher incidence of poverty affecting them contradicts Canada's international commitments. In addition, the current recession has increased the number of families and children affected by homelessness and lack of food as the 2009 Report Card of ENDING Homelessness in Ottawa demonstrates. Moreover, community consultations and research findings indicate that rising school and recreational programs fees have contributed to the exclusion of children living in poverty. The implementation of the Canada Child Tax Benefit (CCTB) is considered the most important lever in reducing children's poverty. This is an income supplementation program that pays the same amount to all families with the same income, regardless of the source of income (e.g. social assistance). The 2009 Senate Report on Poverty and Housing recommended a gradual increase of the CCTB to an annual maximum amount of \$5,000 per child by 2012. It is positive that in July 2008 the Ontario government announced the end of the highly criticized claw-back of the CCTB for families receiving social assistance. However, the province's poorest families in OW continue to suffer from the claw-back of the Ontario Child Benefits (OCB). The OCB benefits were increased in July 2009 to a maximum of \$1,100/child/year. The commitment of the Ontario Poverty Reduction Strategy is to raise the OCB to a maximum of \$1,310/child/year within a 5-year period. Low-income families who are not in social assistance receive the full amount. Claw-backs discriminate against children, compromises their present and future development. This situation impacts the whole

country. Both, the low fertility rate and labour force replacement rate are clear indications that more needs to be done to support families and their children. Specific programs targeted to single mothers are essential to lift them and their children out of poverty.

The Guarantee Income has had a positive impact in reducing the number of seniors living below the poverty line. However, data shows a significant number of immigrant seniors living with low income. Many of them are under the family's "10-year sponsorship agreement" that prevents their eligibility. Sponsor families may be part of the working poor population as a result of changes in the labour market or as consequence of not recognizing their professional credentials, while others may have lost their jobs in the current economic recession. Community advocates have recommended reducing the sponsorship period of parents and grandparents to 3 years, the current sponsored period of spouses/partners.

Poverty outcomes are not inevitable. Poverty does not transfer from generation to generation, but is the result of systemic barriers that exclude people. Families living in poverty are not passive actors, but agents of social development looking for opportunities to contribute to the society.

Existing policies and programs entrap people in poverty, creating unintended perverse effects which make it virtually impossible for too many people to escape reliance on income security programs and even homeless shelters. Their escape into employment should allow them to support themselves and their families with an income adequate to meet their basic needs. (Senate Report "In From the Margins: A Call to Action on Poverty, Housing and Homelessness, pg.5)

CONCLUSIONS AND RECOMMENDATIONS

This report highlights the increasing diversity of families in Ottawa and their important social contribution in their role as workers, parents and caregivers. However, they also face labour market and poverty challenges that are of concern to researchers, policy makers and family services organizations. As the analysis and recommendations indicate, specific interventions are needed to improve their quality of life and economic security. We believe that the well-being of families is intrinsically linked to the healthy development of the society. Failure to address the negative effects of poverty described in this research will negatively impact the lives of our children and compromise the future of the society.

Recommendations

Develop a robust strategy that integrates different areas of family policy

The practice of developing isolated measures to tackle family issues has generated inconsistency and conflicts. Restricted eligibility criteria and benefits claw-backs have hurt the same people they want to help. It is difficult to navigate and understand how the social system works. Negative outcomes of this dysfunctional system are deepening poverty levels and a division of citizens on non-spoken criteria of who “deserves” to get the benefits and who does not. Overlooked in this situation are factors at play in the labour market that marginalize individuals and are responsible for the increasing number of working-poor families. Bridges between income security programs and the labour market are weak, particularly for workers without knowledge of official languages, low-skilled workers, foreign professionals whose credentials/work experience is not recognized and families with children in need of affordable and flexible childcare, particularly single mothers.

Develop a comprehensive policy framework to support parenting

The proposed policy framework should include working parents, stay-at-home parents and other guardians, including grandparents and others fulfilling the primary parental role, even if they are not biological or adoptive parents. Key areas to address include the following:

Work with multicultural communities to develop culturally appropriate services for families, including parenting programs, family counselling, school integration, and improved accessibility to support programs.

Work with family services agencies to identify the particular needs of single-fathers, and allocate resources to ensure that programs are inclusive of both male and female lone-parents. This is important in order to respond to the increasing number of single father headed households, while keeping in mind that women continue to represent the majority of single parents.

Develop an integrated childcare system with a continuum of services that meet the needs of all children, at all ages, including those at risk and those who have special needs. The proposed system must be affordable to families and provide access to evening and weekend

childcare, and include more part-time care.⁷³ Funding should be allocated to save threatened childcare subsidies and to create new affordable childcare spaces.⁷⁴ Additionally, the provision of daycare services at the workplace should be promoted. This alternative can help to alleviate work-family life conflict.⁷⁵

Develop education packages about non-traditional families that contribute to the awareness of the diversity of families in Ottawa. Among these, researchers have suggested: continuing education programs that equip professionals and service providers, already working in the field, with the necessary information to better serve the needs of LGBT families and break the isolation of same-sex seniors. Another suggestion is to create a sexuality and sexual orientation module within the human sciences programmes of Canadian universities and colleges, developed in collaboration with the LGBT community.⁷⁶

Ensure inclusion of all children in early childhood development, sports and recreation programs

Ensure that recreation services are reasonably accessible to the neighbourhood and inclusive regardless of ability to pay, culture, physical ability or age. This recommendation includes the enhancement of subsidies.⁷⁷

Recent research has proposed improving the financial base and accessibility of recreation programs by a) introducing a Leisure Access Card program for low-income individuals, b) including recreation in the Market Basket Measure as a basic need, c) ensuring inclusion and targeting of at-risk groups in the promotion and development of programs, d) establishing organised pick-ups and drop-offs for impoverished and at-risk individuals, and e) holding parent and youth events simultaneously to increase participation.

Develop a coherent policy framework to address systemic barriers, and lack or inadequacy of existent programs, contributing to poverty

Among the key aspects to address are the following:

Resolve duplication and remove barriers under Ontario Works, Ontario Disability Support Program, childcare needs testing, public housing and student assistance at the post-secondary level to ensure that these provide positive incentives, encouraging an environment where subsidized people are able to accept work and pursue post-secondary education.⁷⁸ We also include in this target group, female-lead families where gender-based violence and the risk of continuing violence or dangerous situations are an issue, because of the difficulties they experience accessing adequate programs.

⁷³ Childcare Plan 2007-2008 of the City of Ottawa, pg.4

⁷⁴ Campaign 2000, 2009, pg. 7

⁷⁵ Barrette, J., 2009, pg. 20 (In Québec only 2.5% of collective agreements include in-house daycare provisions. Others, without providing daycare services themselves, provide a daycare referral service to help parents find a spot for their children)

⁷⁶ Brotman, S., 2008, pgs. 27-28

⁷⁷ Consultations Ottawa's Park and Recreation Master Plan

⁷⁸ Stapleton, J., 2007, pg. 47 and Consultations of Ottawa Poverty Reduction Strategy, September 16, 2006.

Develop a comprehensive system to effectively support both employed and stay-at-home caregivers. This should reflect the increasing needs of the aging population. Measures should include improved financial support and promotion of flextime within the Private and Public Sectors to accommodate caregiving needs. Special attention should be given to addressing the gap between services and eligibility criteria affecting grandparents who are the primary caregivers of grandchildren without a parent present.

Annually increase social assistance rates utilizing a market basket measure that reflects the cost of living.⁷⁹ More importantly, Ontario Works should be encouraged to change its orientation from a welfare program designed to help the poorest of the poor to a program that supports transition to self-reliance.

Reduce income insecurity on the working poor by a) increasing the minimum wage to \$11/hour in 2011 and fully index it to inflation, b) developing job security policies that address the increasing instability in the labour market (e.g. non-standard jobs), c) ensuring health and dental benefits for low-wage workers, d) supporting worker-side payroll tax credits for low wage workers, e) increasing accessibility to Employment Insurance.

Reduce housing insecurity⁸⁰ by a) developing a Long-Term Affordable Housing Strategy with targets and timelines, b) providing a Housing Benefit to low-income individuals to reduce high shelter costs⁸¹, and c) providing more affordable housing & supportive housing.⁸²

Support organizations working with specific segments of the population to increase their access to affordable data

Aboriginal, LGBT and other organizations need access to data in order to properly serve their families and children. Data is too costly and organizations cannot afford it.

⁷⁹ Consultations Ottawa Poverty Reduction Strategy, September 16, 2009

⁸⁰ The number of Ontario renters who are couples with children living in core housing need (i.e. living in unaffordable substandard or overcrowded housing) declined by 5% between 2001-2006. By contrast, for lone-parent families who were renting, the number of households in core housing need increased in 5% during the same period (Campaign 200, pg. 5).

⁸¹ Ottawa's rent level are the third highest in the country (Wachsmuth, D., 2008, pg.9)

⁸² Campaign 200, 2009, pg. 7

Glossary of Selected Census Terms

Before and After Tax Income

Before-tax income is the sum of income from employment (both paid and self employment), investment income, retirement income and income from government transfer programs. After-tax income is before-tax income with income taxes paid deducted. Statistics Canada highlights the use of after-tax income for low income measurement. There are several reasons for this. First, both income taxes and transfers are methods of income redistribution. The before-tax rates only partly reflect the entire redistributive impact of Canada's tax/transfer system, by including the effect of transfers but not the effect of income taxes.

Census Families

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.

Children Living at Home

Includes children 0-14 years, youth 15-24 years and adult children 25 years or more living in the parental home.

Early School Leavers

Early school leavers are youth aged 15-24 who did not complete high school.

Economic Families

Economic families refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. A couple may be of opposite or same sex. For 2006, foster children are included.

Households (also referred to as "private household")

Household 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. The relationship between the members of a given household determines its classification as either a family household, or a non-family household.

Incidence of Low Income

The proportion of a given population with incomes below Statistics Canada's Low Income measures LICO or LIM.

Labour Force

Persons who are either employed or unemployed but seeking employment.

Labour Force Participation Rate

The percentage of the working age population that is in the labour force.

Labour Force Replacement Ratio

The Labour Force Replacement can be measured as a ratio of a current population aged 0-14 to the current population aged 50-64. It measures a community's capacity to sustain the size of its labour force, by comparing the population poised to enter the labour force over the next 15 years to the one preparing to exit the labour force over the same time. A ratio greater than one implies that a community's labour force will remain capable of supporting growth in the economy, whereas a ratio below one suggests a long-term contraction in the size of the economically active population in relation to young and retired individuals.

Low Income Cut-Offs (LICO)

The methodology used to establish Low income cut-offs is based on the share of income spent by average Canadian families on basic necessities (such as shelter, clothing, and food), to which 20 percentage points are added (arbitrary percentage set by Statistics Canada). The thresholds are adjusted periodically according to the Survey of Family Expenditures (FAMEX). The LICO thresholds therefore vary both by family size and by community size in recognition of the fact that shelter tends to cost more as the size of the community increases. However, geographical variations in the cost of transportation and other items do not enter into the calculation of these thresholds. Moreover, all communities of the same size have the same low-income thresholds (See table in the low Income section of this report for the variation of lines according to family size and size of locality for 2005 that applies to Ottawa). 2005 is the most recent year for which the LICO cut-offs have been calculated.

Low Income Cut-Offs (LIM)

Recalculated every reference year, the reference threshold of the low income measure corresponds to one half of the median income of all the family units of a population – namely, the economic families and the unattached individuals part of this population – after being adjusted according to an equivalence scale. This scale takes into account the number of persons per unit as well as the economies of scale in its consumption. It provides information about how many residents in Canada have an after-tax income lower than 50% of the adjusted median income for all Canadians economic families in a given year. LIM cut-offs are the most frequently used measure internationally, particularly when making comparisons between countries.

Median Income

The median income of a specified group of economic or census families or non-family persons 15 years of age and over is that amount which divides their income size distribution into two halves. That is, the incomes of the first half of the families or non-family persons are below the median, while those of the second half are above the median.

Multi-Family Households

Multi-family households are households in which two or more nuclear families reside in the same dwelling. They include multi-generational families.

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 on one dwelling.

Non-Family Persons

They are household members who do not belong to a census family. They may or may not be related to member of the census families.

Recent Immigrants

Recent immigrants are population that arrived in Canada during the five years preceding the census. For the 2006 Census, recent immigrants are landed immigrants who arrived in Canada between January 2001 and Census Day, May 16, 2006.

Visible Minorities

Visible minorities are defined by the Employment Equity Act, as non-Caucasian in race or non-white in colour, other than Aboriginal. They include: Chinese, South Asian, Black, Filipino, Latin American, Southeast Asian, Arab, West Asian, Korean and Japanese. The objective of this definition was to ensure visible minority equal access and representation in the public sector.

Work Activity

Refers to the number of weeks in which a person worked for pay or in self-employment in the reference year at all jobs held, even if only for a few hours, and whether these weeks were mostly full time (30 hours or more per week) or mostly part time (1 to 29 hours per week). Persons with a part-time job for part of the year and a full-time job for another part of the year were to report the information for the job at which they worked the most weeks. The term 'Full-year full-time workers' refers to persons 15 years of age and over who worked 49 to 52 weeks (mostly full time) in the reference year for pay or in self-employment.

Working Poor

Unattached individuals and families working at least a combined total of 49 weeks either full-time or part-time in the reference year, and whose family income falls below the Low Income Cut -Off Before Taxes. All working age members of an economic family must have between them at least 49 weeks of either full-time or part-time work.

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