



## Housing Conditions of Female-Led Households



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*“In 2016, more than one third of female-led households lived in dwellings below one or more housing standards, compared to one quarter of male-led households. Female-led households living below standards were also more likely to fall into core housing need than male-led households.”*

### Introduction

In 2016, 40% of Canadian households were led by women. Women may face unique barriers to housing because they are more likely to have low incomes, engage in part-time and precarious work and take on more caregiving responsibilities. Households with a female primary maintainer were also disproportionately represented in the rental market. This issue of Socio Economic Analysis examines the housing conditions of female-led households using data from the 2016 Census and prior censuses.

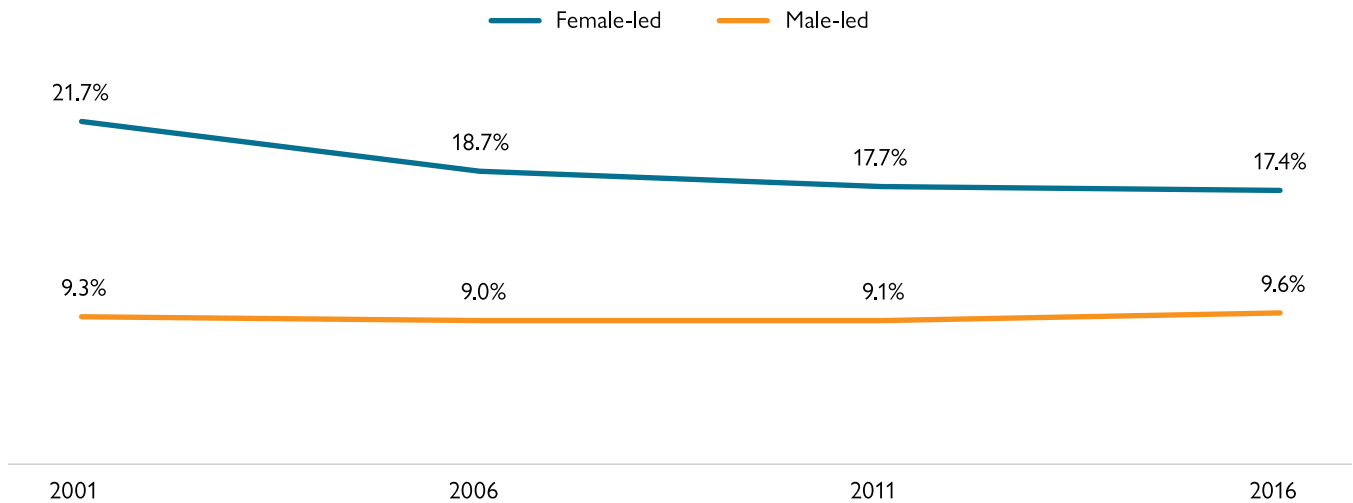
### Highlights

Historically and at present, female-led households have been much more likely to be in core housing need, compared to male-led households (see figure 1). The incidence of core housing need among female-led households declined by 4 percentage points between 2001 and 2016; however, most of the decline took place prior to 2011. Male-led households have seen a fairly consistent incidence of core housing need since 2001.



The proportion of female-led households in core housing need declined between 2001 and 2016; however, the most recent years contributed little to the change.

**Figure 1: Percentage of female-led and male-led households in core housing need, Canada, 2001-2016**



Source: CMHC (Census-based housing indicators and data)

Among female-led households, core housing need decreased faster in all the Atlantic provinces, Quebec and the Northwest Territories, compared to the average decrease across Canada during this period. In Ontario, Manitoba, Alberta, British Columbia, Yukon and Nunavut, the rate of decline was slower than the average. Unlike in other parts of Canada, the incidence of core housing need among female-led households in Saskatchewan increased from 19.2% in 2001 to 20.2% in 2016.

The rather stable core housing need rate for female-led households at the national level from 2011 to 2016 was largely a result of the two opposite trends in Canada’s largest provinces. The rate decreased in Quebec, from 14.7% in 2011 to 11.6% in 2016, whereas the rate increased in Ontario, from 19.1% to 21.0% over the same period.

Core housing need for female-led households improved in part because they were more likely to be able to access acceptable housing and in part as a result of declines in the share of households who were more likely to fall into core housing need (such as lone-parent households and women living alone) among the total number of female-led households.

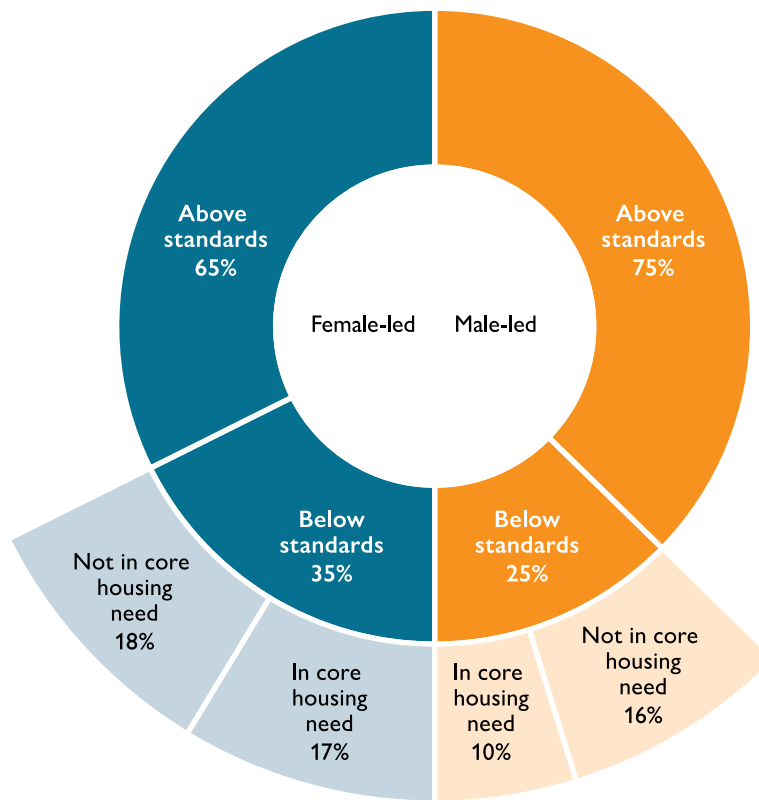


## Housing standards and core housing need

In 2016, more than one third of female-led households lived in dwellings below one or more housing standards, compared to one quarter of male-led households. Female-led households living below standards were also more likely to fall into core housing need than male-led households (see figure 2). As a result, female-led households in general had a higher incidence of core housing need than male-led households.

*Female-led households were more likely to be both below the housing standards and in core housing need in 2016.*

**Figure 2: Percentage of female-led and male-led households living below standards and in core housing need, Canada, 2016**



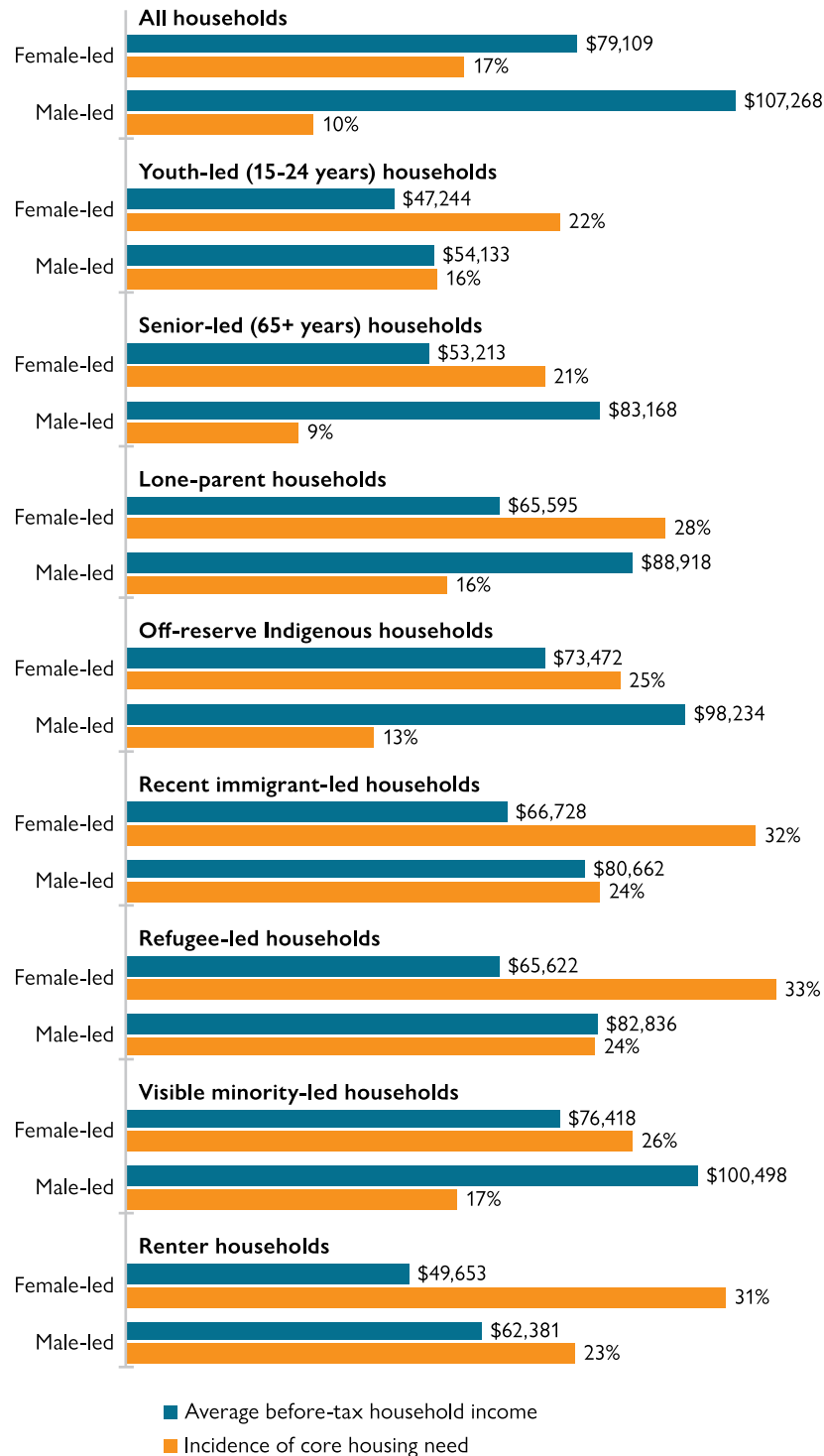
Note: Percentages may not add up because of rounding.  
 Source: CMHC (Census-based housing indicators and data)

When in core housing need, female-led and male-led households had similar likelihoods of living in unaffordable, inadequate or unsuitable housing. Among female-led households in core housing need, 90% paid 30% or more of their before-tax household income for their current dwelling, compared to 91% of male-led households. Likewise, 14% of female-led households in core housing need lived in dwellings needing major repairs, similar to the 13% of male-led households. When considering suitability, 12% of both female-led and male-led households lived in crowded dwellings.



Various female-led household types had consistently higher incidences of core housing need and lower household incomes than male-led households in 2016.

**Figure 3: Incidences of core housing need and average household incomes for female-led and male-led households, for selected household types, Canada, 2016**



Source: CMHC (Census-based housing indicators and data)

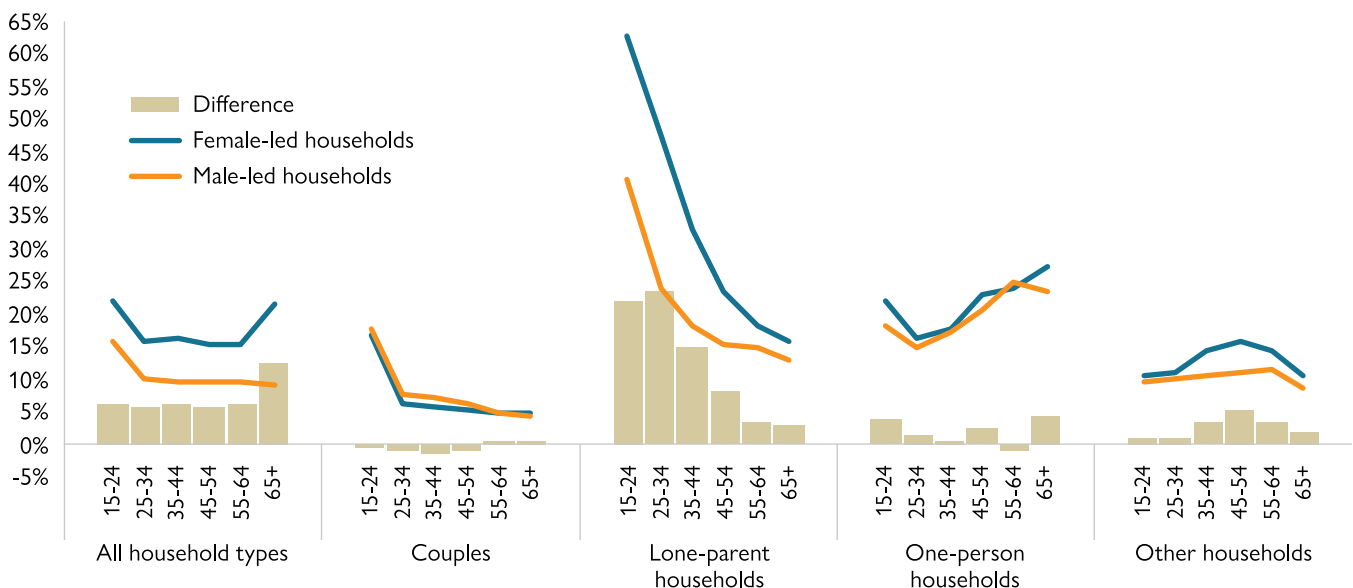


Some types of female-led households were more likely to face core housing need than others. For example, senior female-led (at 21%) and youth female-led households (at 22%) had higher incidences of core housing need than households where the female primary maintainer was aged 25 to 55 (at 16%). Similarly, off-reserve Indigenous households with a female primary maintainer were more likely to fall into core housing need, at 25%, than were non-Indigenous female-led households (at 17%).

The gap in incidences of core housing need between female-led and male-led households typically shrank with age until 65 years and then grew again. Among senior-led households, particularly in the case of one-person households, this gap remained high because of the gap in incomes between male and female seniors.

*The gap in core housing need rates between female-led and male-led households decreased with age, most notably among lone-parent households.*

**Figure 4: Percentage of female-led and male-led households in core housing need by age of primary household maintainer and household type, Canada, 2016**



Note: Percentages may not add up because of rounding.  
 Source: CMHC (Census-based housing indicators and data)

## Summary

Female-led households were less likely to live in core housing need in 2016 (17.4%) than in 2001 (21.7%), while the incidence for male-led households was about the same in 2016 (9.6%) as in 2001 (9.3%). The higher incidence of core housing need for female-led households arose from their higher likelihood of living in unacceptable housing and their lower average household income than male-led households. In addition, female-led households were more likely to share characteristics of households who faced higher incidences of core housing need (such as lone-parent households, seniors living alone and renters).

## Key Terms

### Female-led households

Female-led households are those households having identified a woman as their primary maintainer—the person most responsible for paying the household's expenses.

### Core housing need

A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

Housing standards are defined as follows:

- ▶ Adequate housing is reported by its residents as not requiring any major repairs.
- ▶ Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- ▶ Suitable housing has enough bedrooms for the size and composition of the resident household according to National Occupancy Standard (NOS) requirements.

Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter cost-to-income ratios less than 100% are assessed for core housing need.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in core housing need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.





## Alternative text and data for figures

**Figure 1: Percentage of female-led and male-led households in core housing need, Canada, 2001-2016**

	2001	2006	2011	2016
Female-led	21.7%	18.7%	17.7%	17.4%
Male-led	9.3%	9.0%	9.1%	9.6%

Source: CMHC (Census-based housing indicators and data)

**Figure 2: Percentage of female-led and male-led households living below standards and in core housing need, Canada, 2016**

	Female-led	Male-led
Above standards	64.7%	74.6%
Below standards	35.3%	25.4%
Below standards and not in core housing need	17.9%	15.8%
Below standards and in core housing need	17.4%	9.6%

Note: Percentages may not add up because of rounding.  
 Source: CMHC (Census-based housing indicators and data)



**Figure 3: Incidences of core housing need and average household incomes for female-led and male-led households, for selected household types, Canada, 2016**

	Average before-tax household income	Incidence of core housing need
All female-led households	\$79,109	17%
All male-led households	\$107,268	10%
Female youth-led (15-24 years) households	\$47,244	22%
Male youth-led (15-24 years) households	\$54,133	16%
Female senior-led (65+ years) households	\$53,213	21%
Male senior-led (65+ years) households	\$83,168	9%
Female-led lone-parent households	\$65,595	28%
Male-led lone-parent households	\$88,918	16%
Female-led off-reserve Indigenous households	\$73,472	25%
Male-led off-reserve Indigenous households	\$98,234	13%
Female recent immigrant-led households	\$66,728	32%
Male recent immigrant-led households	\$80,662	24%
Female refugee-led households	\$65,622	33%
Male refugee-led households	\$82,836	24%
Female visible minority-led households	\$76,418	26%
Male visible minority-led households	\$100,498	17%
Female-led renter households	\$49,653	31%
Male-led renter households	\$62,381	23%

Source: CMHC (Census-based housing indicators and data)





**Figure 4: Percentage of female-led and male-led households in core housing need by age of primary household maintainer and household type, Canada, 2016**

	Female-led households	Male-led households	Difference
<b>All household types</b>			
15-24	22.2%	15.9%	6.3p.p.
25-34	16.0%	10.2%	5.7p.p.
35-44	16.0%	9.7%	6.3p.p.
45-54	15.2%	9.6%	5.7p.p.
55-64	15.4%	9.4%	6.0p.p.
65+	21.4%	8.9%	12.5p.p.
<b>Couples</b>			
15-24	16.8%	17.5%	-0.7p.p.
25-34	6.4%	7.6%	-1.2p.p.
35-44	5.9%	7.3%	-1.5p.p.
45-54	5.1%	6.2%	-1.1p.p.
55-64	4.7%	4.7%	0.0p.p.
65+	4.6%	4.5%	0.2p.p.
<b>Lone-parent households</b>			
15-24	62.9%	40.7%	22.2p.p.
25-34	47.4%	23.9%	23.6p.p.
35-44	32.8%	18.0%	14.8p.p.
45-54	23.5%	15.2%	8.2p.p.
55-64	18.3%	14.9%	3.4p.p.
65+	15.8%	13.1%	2.7p.p.
<b>One-person households</b>			
15-24	21.9%	18.1%	3.8p.p.
25-34	16.3%	14.9%	1.5p.p.
35-44	17.8%	17.2%	0.6p.p.
45-54	22.8%	20.6%	2.1p.p.
55-64	24.0%	24.9%	-1.0p.p.
65+	27.3%	23.3%	4.0p.p.
<b>Other households</b>			
15-24	10.5%	9.6%	0.9p.p.
25-34	10.7%	9.9%	0.8p.p.
35-44	14.1%	10.7%	3.4p.p.
45-54	15.8%	10.8%	5.0p.p.
55-64	14.3%	11.2%	3.1p.p.
65+	10.4%	8.3%	2.0p.p.

Note: Percentages may not add up because of rounding.  
 Source: CMHC (Census-based housing indicators and data)