

Under one roof: Three generations living together

by Janet Che-Alford and Brian Hamm

In contemporary Canadian society it is rare to find grandparents, parents and children living together. In the vast majority of cases, grandparents live in one home, while their children and grandchildren live in another. This “intimacy-from-a-distance” relationship, which largely reflects both grandparents’ and parents’ mutual preference for privacy and independence, has become somewhat like a prescribed norm. It is, therefore, not surprising to find that in 1996, three-generation households represented less than 3% of all family households in Canada.

Nonetheless, the number of three-generation households has risen 39% over the past decade, from some 150,000 in 1986 to more than 208,000 in 1996, a rate of increase more than twice that of all family households. This article uses census data to examine the characteristics of three-generation households in 1986 and 1996. It also explores why some families may be more likely than others to settle into an arrangement where grandparents, parents and children live under the same roof.

Over half of three-generation households have one grandparent
Canada’s 208,000 three-generation households take many different shapes and forms. In 1996, the most common arrangement consisted of a home shared by one grandparent, two parents and any number of children — 31% of three-generation households fell into this category. The next two most common arrangements were

those centred around a single parent and children, but while one grandparent rounded out the first type of family (some 24% of three-generation families), two grandparents were present in the second (24%). Finally, in 21% of cases, three-generation households were made up of two grandparents, two parents and children.

Although many people might believe that extended family living is

CST What you should know about this study

This study is based on data from the 1986, 1991 and 1996 Censuses of Population.

Three-generation household: one in which at least one member of each of the three direct, parent-child generations is present.

Family household: one which contains at least one economic family, that is, 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.

Activity limitations: sometimes called disability, it is the consequence of an impairment in terms of functional performance and activity by the individual. For instance, the consequence of spina bifida may be the inability to walk.

more common in rural Canada, the vast majority of three-generation households (80% in 1996 and 74% in 1986) live in cities. The urban concentration of these households is no different than that of the general population.

The provincial distribution of three-generation households also resembles that of the general population. The majority of these households were found in Ontario (44%), British Columbia (16%) and Quebec (16%), which taken together accounted for 76% of the nation's three-generation households in 1996, up from 70% in 1986. However, as a percentage of all households, they were most common in Newfoundland (just over 4%) and least common in Quebec (less than 2%).

Asian immigrants contribute to rise in three-generation households

The provincial distribution of households reveals strong associations between three-generation households and the immigrant population. Overall, nearly half of all three-generation households in Canada were headed by immigrants.¹ This average, however, masks some widely varying scenarios; in both British Columbia and Ontario, immigrants headed every six out of ten three-generation households, while the proportion was closer to four out of ten in Alberta and just three out of ten in Quebec.

Through successive waves of arrivals over the years, immigrants have come to account for a substantial share (17%) of Canada's population. Since the 1970s, the overall number of immigrants from the United Kingdom and Europe has declined, while the number of those from Asia has increased. Three-generation families are part of

1. Census respondents are asked to identify a reference person or "head" for their household and then to describe the relationship of each household member to this individual.

this trend. In 1996, more than one out of five family households (22%), and nearly half of three-generation households (46%), were headed by immigrants. Among immigrants who arrived between 1986 and 1996, Asians made up the majority (75%) of three-generation household heads.

The gain of Asian immigrants may explain, at least in part, the rising number of three-generation households in Canada

This gain of Asian immigrants may explain, at least in part, the recent rise of three-generation households in Canada. People born in Asia are more culturally accustomed to live in a large, extended family system. And because most Asian immigrants are recent arrivals, they are more likely to uphold the traditions of their country than immigrants who have been in Canada longer.

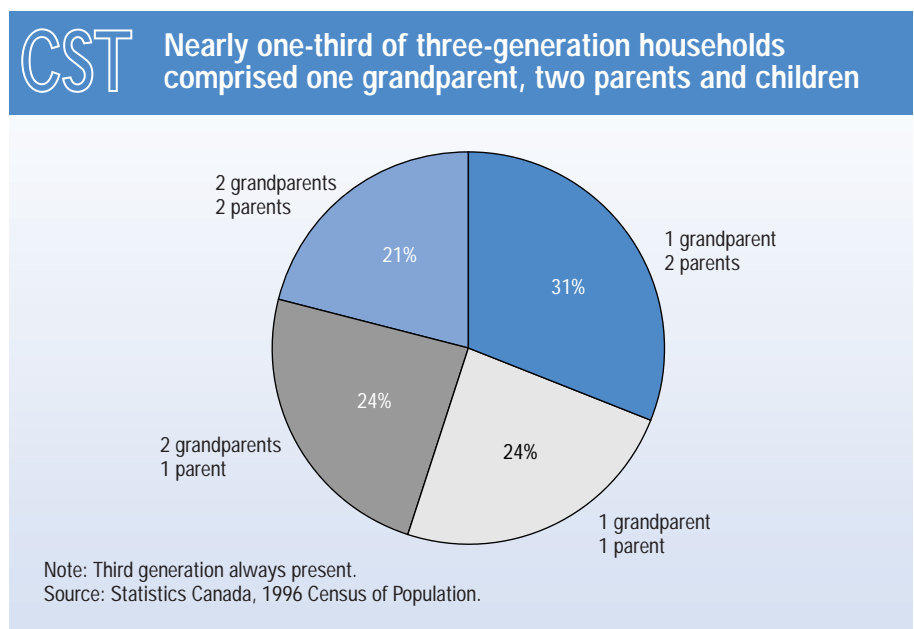
Family re-unification may also have contributed to the increase of three-generation households. Indeed, between 1986 and 1996, family re-unification accounted for more than 30% of all immigrants.² The arrival of an elderly parent joining the family of

an adult child can add to the pool of three-generation households.

40% of three-generation households include someone with an activity limitation

Health is one of the key factors affecting people's living arrangements. This is particularly so when one's ability to perform specific household tasks (such as getting in and out of bed, cutting food, walking up and down the stairs) is compromised. The loss of functional independence is often a reason for a person to live with others, very often with relatives. According to the 1996 Census, 40% of three-generation households included someone with an activity limitation. The majority (over 70%) of these activity limitations had lasted, or were expected to last, at least six months. Three-generation households were also likely to have more than one family member with a disability; in 1996, for example, 13% of these households included two or more persons with limitations compared with 6% of all family households.

2. Citizenship and Immigration Canada. *Landed Immigrant Data System*.



Because older people are generally more susceptible to chronic health conditions, physical ailments and activity limitations, it is often assumed that grandparents account for the high proportion of persons with disabilities in three-generation households. However, 1996 Census data do not confirm this view. Indeed, they suggest that members with activity limitations were just as likely to belong to the younger as the older generation; for example, in 1996, 37% came from the oldest and 38% from the middle generation, with children accounting for the remaining 25%. The pattern was nearly identical in 1986, when the first and second generations each accounted for 38% of household members with limitations. It appears, then, that three-generation households act as family support systems for all members with disabilities, young or old.

Three-generation households pool resources for higher family incomes and larger homes

Pooling resources among family members can help secure shelter payments and reduce economic hardship. The 1996 Census asked each household to report who paid the rent or mortgage, taxes, electricity, and other expenses for the dwelling. These persons were labelled "household maintainers." It is reasonable to assume that if more than one maintainer is reported in a household, income pooling has taken place.

According to census data, households with multiple maintainers were quite common; about 45% of all family households and 48% of three-generation households had more than one maintainer. But it is in the case of three or more maintainers that major differences between households can be observed. While the probability of

having three or more maintainers was 13% in three-generation households, it was only 2% in all family households (and only slightly higher, 3%, in family households with three or more persons). It appears that pitching in for shelter payments among extended kin is quite an acceptable arrangement in three-generation households.

Three-generation households were also more likely to have multiple income recipients. In 1996, over 80% of these households had at least three income recipients compared with less than one-quarter of all family households. As a result, three-generation households had higher average incomes: \$66,000 versus \$57,000 for all family households. However, since these households also had more members, averaging five persons per household compared with three for all family households, their per capita



Three-generation households were more likely to have a member with an activity limitation...

	Three-generation households		All family households	
	No.	%	No.	%
Total households	208,500	100	7,841,000	100
With a person with activity limitation	82,700	40	1,594,200	20
Long-term	58,700	28	1,226,700	16
Not long-term	24,000	12	367,500	5
No person with activity limitations	125,800	60	6,246,800	80

... and to have multiple income recipients

Number of income recipients in the household				
None	35	0	8,140	0.1
One	2,800	1	1,052,075	13
Two	36,620	18	4,866,980	62
Three	77,905	37	1,233,845	16
More than three	91,100	44	679,955	9

Note: Numbers may not add to 100 due to rounding.

Source: Statistics Canada, 1996 Census of Population.



income (\$13,000) turned out to be lower than that of all family households (\$19,000). And if per capita income is used as a proxy for economic well-being, then members of three-generation households were considerably less well off than their counterparts in other families. However, pooling of resources does allow for economies of scale, which have the effect of raising the standard of living.

Like other family households, the majority of those with three generations (69%) lived in single detached houses in 1996 and most (77%) owned their homes. About one-third were mortgage-free. Unlike all family households, however, almost two-thirds of three-generation households (61%) lived in houses with more than seven rooms. But because they tend to have more members than the average household (five versus three), despite their larger accommodations, three-generation households ended up with less room per person. Considering that their houses were larger, it is not surprising that average shelter costs — for both owned and rented accommodation — were higher for three-generation families.

Grandparents help families cope financially

It is interesting to identify which generation in three-generation families contributes to household maintenance. In households with only one maintainer, that maintainer was most

often the grandparent: in 59% of cases in 1986 and 55% in 1996. In situations where there were multiple maintainers, the contribution of grandparents for shelter payments was also considerable. At least one grandparent helped out with household payments in about 55% of three-generation households in 1991 and 54% in 1996.³

From these figures it is clear that, over the past decade, grandparents have played a key role as contributors to shelter payments in three-generation households. This period coincides with a time when structural changes in the economy eroded the ability of many young families to be economically self-sufficient. The financial contribution of grandparents may have alleviated the harsher aspects of tough economic circumstances.

Summary

Despite a general preference for nuclear family households, some Canadians have settled into a living arrangement involving three generations — an arrangement which became much more common between 1986 and 1996. With current trends to longer lives, aging populations, and high levels of immigration, three-generation households will likely continue to increase in number, possibly at an

even faster rate. Increased longevity will result in more families with three or perhaps four generations living at the same time; older Canadians, particularly women, will likely spend more years in family roles such as grandparenthood. Many generations living together could have positive or negative implications for family life. On the one hand, it may generate new kinds of stresses on families' needs and obligations; on the other, it could signal inter-generational cohesion and family resilience.



Janet Che-Alford is a senior analyst and **Brian Hamm** is an analyst with Housing, Family and Social Statistics Division, Statistics Canada.

3. Information on multiple maintainers was not collected in 1986.