

**Living arrangements and housing affordability issues of young adults in Canada:  
Differences by nativity status**

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# **Living Arrangements and Housing Affordability Issues of Young Adults in Canada: Differences by Nativity Status**

## **Abstract**

Canada has witnessed a diversification of young adults' living arrangements. The percentage of young adults in nuclear families declined. Conversely, the percentage of young adults who live alone or with roommates increased. This diversification reflects growing inequalities in young adults' ability to transition into economic roles and access private safety nets. We document inequalities in young adults' risk of having unaffordable housing according to their living arrangements. Young adults who live solely with their children are most likely to have unaffordable housing. The opposite is true for those who live with their parents. Moreover, the protective effect of living with parents is smaller for the foreign-born than for the native-born. The National Housing Strategy in Canada should allocate considerable resources for the construction of affordable housing that can accommodate the diverse living arrangements of young adults.

*Keywords:* Living arrangements, housing affordability, nativity

## INTRODUCTION

Many young adults face formidable barriers to affordable housing access (Cournède and Plouin 2022). For example, in 2016, approximately one-in-five Canadian adults between the ages of 25 and 34 lived in unaffordable housing, spending 30% or more of their pretax income on housing (Author's calculations). A high housing cost burden may limit young adults' ability to find safe and affordable homes in neighbourhoods with desirable amenities (e.g., convenient transportation). They may also divert resources from other necessities like food and medical care (Cohen 2011; McConnell 2013; Downing 2016; Bentley et al. 2019; Chen et al. 2022).

In recent decades, Canada has witnessed a diversification in young adults' living arrangements. The share of young adults in Canada who live in “nuclear families” with their partners and young children has steadily decreased (Statistics Canada 2022a). Instead, a growing share of young adults in Canada lives alone, with parents, extended family, or roommates (Boyd and Pryor, 1989; Card and Lemieux 1997; Milan, 2016; Tang et al. 2019; Statistics Canada 2022). The diversification of young adults' living arrangements is attributed to elongated transition into adult economic roles and rising housing costs (Oppenheimer 1988; Milan 2016; Tang et al. 2019; Esteve et al. 2020).

A young adults' living arrangement is likely the product of both their ability to transition into adult economic roles and the availability of a private safety net (Card and Lemieux 1997; Mitchell et al., 2000). However, to date, no study has examined inequalities in young adults' housing experiences according to their living arrangements. Thus, the following questions still need to be addressed: (a) to what the extent to which living with parents or kin reduce young adults' risk of having unaffordable housing? (b) how does the protective effect of living with kin or parents compare with that of living with parents? and (c) how does the risk of having

unaffordable housing compare between young adults living alone and those living with roommates? Second, extant work on unaffordable housing seldom distinguish between moderately and severely unaffordable housing (Hulchanski 1994; Edwards 2019; Randle et al. 2021a). This aggregation exists, although material deprivation is more pronounced among those in severely unaffordable housing than those in moderately unaffordable housing (Leon and Iveniuk 2021).<sup>1</sup> Third, studies have yet to assess whether the association between living arrangements and housing affordability differs by nativity status, although many foreign-born young adults may not be able to live with parents or extended kin because they remained in their origin country. Thus, foreign-born young adults who live alone may have a higher risk of having unaffordable housing than their native-born peers.

To fill this gap, our study first documents variations in young adults' risk of having unaffordable housing according to their living arrangements. Next, we compare the severity of housing affordability issues experienced by young adults with the various living arrangements. Third, we assess whether the association between young adults' living arrangements and the risk of having unaffordable housing differs by nativity status. Across all analyses, we define young adults as those between the ages of 25 and 34.

We contribute important insights to the literature on housing inequality. Past studies have documented the diversification of young adults' living arrangements (Boyd and Pryor 1989; Esteve et al. 2020; Statistics Canada 2022) and the rise in housing affordability (Moore and Skaburskis 2004; Randle et al. 2021a). They seldom document inequalities in young adults' risk

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<sup>1</sup> Following convention, we denote that young adults have “severely unaffordable housing” when they spend 50+% of their pretax household income on housing and moderately unaffordable housing if they spend 30-49% of their pretax household income on housing.

of having unaffordable housing according to their living arrangements. Our study fills this gap. Additionally, unlike prior work, our study distinguishes between young adults with moderately and severely unaffordable housing and identifies young adults with the highest risk of experiencing housing vulnerability. By identifying young adults with the highest risk of having severely unaffordable housing, such insights can help design effective policies that direct resources to those with the greatest need. Such insights may be particularly valuable as Canada implements its National Housing Strategy – an 82-billion-dollar federal housing program to address Canadians' housing needs (Government of Canada 2018). Finally, we document nativity differences in the association between living arrangements and the risk of having unaffordable housing. Our findings underscore the importance of policy interventions aimed at addressing the housing needs of immigrants. These interventions may be particularly important given that Canada's new immigration plan seeks to attract 400,000+ immigrants annually, which is over 1% of the Canadian population (Immigration Refugees and Citizenship Canada 2020).

## **BACKGROUND**

### **Diversification of young adults' living arrangements and housing affordability**

Establishing an independent household is considered a major milestone that signals young adults' transition into adulthood (Berrington et al. 2009; Treas and Batalova 2011). In North America, there is a general expectation that young adults will reach this milestone between 18 to 25 years of age (Settersten 1998). Reaching this milestone around this age is important for two reasons. First, it is a sign that young adults are on a trajectory to financial independence. It also sets the stage for young adults to reach milestones like marriage or parenthood successfully (Settersten 1998; Treas and Batalova 2011).

Researchers attribute the diversification of young adults' living arrangements to their elongated school enrolment and declining economic prospects (Berrington et al. 2009; Card and Lemieux, 1997; Maroto and Severson 2020; Tomaszczyk and Worth 2020). Prolonged enrolment in school, declining real wages, and greater job insecurity may limit young adults' ability to become financially independent and establish their own households (Bell et al. 2007; Berrington et al. 2009; Boyd and Pryor, 1989; Card and Lemieux, 1997). Co-residence with family is a strategy for stretching resources during economic hardships (Mykyta 2012). Young adults may increasingly rely on housing assistance from family or may have to pool resources with family to cover housing costs, contributing to the rise in young adults who live with parents or extended family ((Bell et al. 2007; Boyd and Pryor 1989; Cross 2018; Hareven 1990; Ruggles 1987). Not all young adults have access to family support or may desire to live with kin during financial hardships. Some may pool resources with friends or strangers, contributing to a rise in young adults living with roommates.

Poorer economic prospects have meant that many young adults cannot meet the prerequisites to marriage, forcing them to postpone or forego marriages (Oppenheimer 1988; Schneider et al. 2018).. Similarly, parenthood entails making sizable financial, emotional, and temporal long-term commitments; thus, increases in employment uncertainty have meant that young adults are increasingly postponing or foregoing parenthood (Hofmann and Hohmeyer 2013; Schneider, 2015). Young adults' retreat from marriage has contributed to fewer young adults who live with a partner and even fewer partnered young adults with children (McNamee and Raley 2011; Smock and Schwartz 2020; Randle et al. 2021b). Some of the unpartnered young adults may opt for solo living.

The decoupling between marriage and childbearing has meant that growing numbers of socioeconomically disadvantaged young adults have children before school completion and rear their children in single-parent households (McLanahan and Jacobsen 2014). Such a change may reflect reductions in stigma associated with non-marital fertility and opportunity costs associated with childbearing due to the barriers to socioeconomic advancement for young adults from lower strata (Edin and Kefalas, 2004).

Overall, these findings suggest that young adults' living arrangements are the product of their ability to transition into adult economic roles and the existence of a private safety net (Boyd and Pryor 1989; Mitchell, 2000). The processes contributing to changes in young adults' living arrangements lead us to expect that the risk of having unaffordable housing will be lowest among young adults who reside solely with their partners and highest among those who reside solely with their children. The relative risk of having unaffordable housing for the remaining group of young adults is a priori unclear. For example, those who live alone may be a group with more individual resources than young adults who live with extended kin or roommates, which renders them at a lower risk of having unaffordable housing. However, their inability to pool resources with others may produce a heightened risk of having unaffordable housing.

Prior work has either documented the trends in living arrangements (e.g., Boyd and Pryor, 1989; Cross 2018; Mitchell et al., 2000; Pilkauskas 2012; Harvey et al. 2021) or in housing affordability (Choi and Ramaj 2023a). To date, no study has documented inequalities in young adults' risk of having affordable housing according to their living arrangements. Our study fills this gap.

## **Nativity differences in the association between living arrangements and odds of having unaffordable housing**

The association between young adults' living arrangements and their risk of having unaffordable housing also likely differs by nativity status due to four reasons. First, many foreign-born young adults are international students or temporary workers who migrated to Canada without accompanying parents or extended family. For these young adults, the option to live with parents and relatives may not be available even during times of financial hardships. Some foreign-born young adults may live alone because they do not have family that can take them in or family with whom they can pool resources to cover housing costs in the destination country. As such, foreign-born young adults who live alone may have a disproportionately high risk of having unaffordable housing.

Discrimination in the labour market may be a reason why foreign-born young adults are less likely than their native-born peers to establish independent households. Relative to their native-born peers with comparable levels of education, foreign-born young adults, particularly ethno-racial minorities, have lower returns to education, earn lower wages, experience underemployment, and have greater job precariousness (Li 2001; Slack and Jensen 2007; Dean and Wilson 2009). Due to their economic disadvantage, foreign-born young adults may have a greater need to pool resources with kin and non-kin to cover high housing costs (Mitchell et al., 2004). Thus, the risk of having unaffordable housing may be much more pronounced for foreign-born young adults who live alone than for their native-born peers.

Greater reliance on informal support from family may be another reason why the association between young adults' living arrangements and their risk of living in unaffordable housing differs by nativity status. While native-born young adults have access to formal public



support like subsidized housing, many foreign-born young adults may not have access to such support due to their legal status – non-permanent residents in Canada (Walsh et al. 2015). Even if public support is available, language barriers and limited understanding of how to navigate the social institutions in destination countries may limit their ability to access these resources (Teixeira and Drolet 2018). Thus, it may be more customary for foreign-born young adults to rely on informal support from families; whereas, the native-born rely on informal support from kin when confronted with an economic crisis (Cross 2018). Limited availability and access to public support mean that co-residence with parents and extended kin will have a much larger protective effect for foreign-born than for native-born young adults.

Cultural preferences and norms may be another reason. Many immigrants originate from countries or cultures that emphasize familism (Britton 2013; Ho and Park 2019). These cultures prioritize family needs over individual needs (Cross 2018). Immigrants who originated from these countries are more likely than others to offer housing assistance in the form of co-residence to family members in need (Mitchell et al., 2000). They may also be less averse to asking for housing assistance from a family member when they are experiencing economic difficulty. By contrast, in Canada, the native-born, who are disproportionately White, tend to originate from families that emphasize independent living (Kamo 2000). They will not move in with parents and relatives unless their economic situation is unusually dire (Choi and Ramaj 2023b). The implication is that the native-born who live with their parents and extended kin are a more negatively selected group than their foreign-born counterparts (Choi and Ramaj 2023b). The protective effects of living with parents and relatives will be much larger for the native-born than for the foreign-born.

To date, researchers have not empirically tested whether the association between young adults' living arrangements and their risk of having unaffordable housing varies by nativity status. Our study fills this gap.

### **Canada: The setting for our study**

Canada offers an ideal setting for an examination of the association between young adults' living arrangements and their risk of having unaffordable housing. First, Canada has witnessed the diversification of young adults' living arrangements. For example, the percentage of young adults aged 20 to 34 who live with at least one of their partners increased from 31% in 2001 to 35% in 2021 (Statistics Canada 2022a). The percentage of young adults aged 20 to 34 who live alone rose from 9% in 2001 to 15% in 2021 (Statistics Canada 2022a). Second, Canada is undergoing a housing affordability crisis (Campaign 2000 2018). Canada reports the lowest number of housing units per 1,000 individuals among G7 countries (Canada Mortgage and Housing Corporation 2018; Perrault 2021). Housing prices have also increased precipitously - at double the rate of the rise in income (OECD 2023). In 2018, roughly one-in-five Canadian households were spending at least 30% of their pretax income to pay for housing (Randle et al. 2021b). Third, Canada is currently implementing the *National Housing Strategy* – a housing plan where the Canadian federal government will invest 82 billion dollars to address the housing needs of vulnerable populations (Government of Canada 2018). Young adults have been identified as one of the groups who are deemed the most vulnerable.

## Hypotheses

We hypothesize the following:

- *Hypothesis 1:* The risk of having unaffordable housing will be highest among those in single-parent households and lowest among those with co-residential partners and children.
- *Hypothesis 2A:* Young adults who live with their parents and extended kin will have a lower risk of unaffordable housing relative to young adults living alone, because they have access to a private safety net during economic hardships.
- *Hypothesis 2B:* Young adults who live alone will have a lower risk of unaffordable housing relative to young adults who live with parents and extended kin, because they are a select group who have already transitioned into adult economic roles or are on route to do so.
- *Hypothesis 3:* Foreign-born young adults are more likely than their native-born peers to live in unaffordable housing. They will also be more likely than their native-born peers to experience more severe forms of unaffordable housing.
- *Hypothesis 4A:* Living with parents and extended kin will have a much larger protective impact on foreign-born young adults' risk of having unaffordable housing than that of their native-born counterparts as foreign-born have less access to formal support.
- *Hypothesis 4B:* Living with parents and extended kin will have a much larger protective impact on Canadian-born young adults' risk of having unaffordable housing than that of their foreign-born because Canadian-born place a greater emphasis on independent living.

## **DATA AND METHODS**

### **Data**

We relied on confidential microdata files of the 2016 long-form Canadian Census.<sup>2</sup> The census enumerates the Canadian population every five years, collecting a household roster with information about the relationship between household members. The 2016 long-form Canadian Census reported information for 8.8 million residents in 3.1 million households, a 25% sample of Canadian residents (Statistics Canada 2020). This dataset was well-suited for our analysis for several reasons. First, it collected several indicators of housing attainment, including shelter-cost-to-income ratios (STIR). Second, it included several measures of housing composition, including household type and each household member's living arrangement. Third, it collected basic sociodemographic information about each household member, which was used to ascertain respondents' nativity status and identify the individual factors contributing to differences in young adults' risk of having unaffordable housing. Finally, it reported geographic identifiers, which were used to capture the racial, nativity, and socioeconomic compositions of the respondent's place of residence.

### **Sample**

Our sample consisted of young adults between the ages of 25 and 34. We excluded respondents under age 25 because they may not be old enough to establish independent households. We restricted our sample to those under the age of 35 because the average age at marriage in Canada is 30 years of age, and large shares of individuals 35 years and older are no longer at risk of living alone (Statistics Canada 2022b). We excluded Indigenous residents

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<sup>2</sup> Statistics Canada has not released the 2016 Canadian Census to researchers.

because a focus of our paper is nativity differences and an overwhelming majority of Indigenous people are Canadian-born. We did not consider respondents with missing STIR information. Finally, respondents may have altered their living arrangements in response to having unaffordable housing. To mitigate the impact of potential biases due to endogeneity, we limited our sample to those who did not move within 12 months of the interview date. The sample consisted of 767,900 young adults (i.e., 567,600 Canadian-born and 200,300 foreign-born). Please see Table A1 for the impact of each sampling restriction.

Past studies on housing attainment have used a variety of alternate age ranges (e.g., 20-29, 18-34) to define "young adult." As a robustness check, we conducted supplementary analyses applying a variety of distinct age restrictions. Our results are robust, with the only noteworthy difference being that younger respondents are more likely than their older peers to have unaffordable housing. Appendix Tables A2-A3 presents these results.

## **Variables**

### **Dependent variables.**

*Residence in unaffordable housing* distinguishes young adults who have unaffordable housing from those who do not.

*Severity of housing affordability* distinguishes young adults who have affordable, moderately unaffordable, and severely unaffordable housing.

For both variables, we defined having *unaffordable housing* as spending 30% or more of their pretax household income on housing costs. We defined having *moderately unaffordable housing* as spending 30-49% of pretax income and *severely unaffordable housing* as spending 50% or more of their pretax income on housing costs.

## **Independent variables**

To capture *young adults' living arrangements*, we used information about the household type and each household member's living arrangement and distinguished young adults who (a) lived alone, (b) lived solely with their children, lived with non-kin roommates, (d) lived solely with their partners, e) lived with their partners and children, (f) lived in extended kin households, and (g) lived with their parents. As a robustness check, we constructed an alternate measure of young adults' living arrangements using information about each household member's relationship to Person 1 and obtained similar results. Our results are robust. Appendix Tables A4-A5 presents the results.

*Respondent's nativity status* distinguished the Canadian-born from the foreign-born.

## **Control variables**

We controlled for individual characteristics, including *age*, *sex* (male, female), *race* (White, Black, East Asian, South Asian, Southeast Asian, Middle Eastern/North African [MENA], Other), *education* (less than high school, high school graduate, college diploma below bachelor's degree, bachelor's degree, advanced degree), *enrolled in school during the previous year* (enrolled vs. not), *employment status* (yes, no), *rental housing* (yes, no), and *subsidized housing* (yes, no).

Our models also accounted for the sociodemographic composition of our geographic contexts. We constructed a *high co-ethnic share* by first calculating a relative clustering index: dividing the share of co-ethnics in the DA by the corresponding share for Canada (Borjas 2000; Parks 2005; Warman 2007). Then, if this ratio was larger than 1.25, we classified the dissemination area as a locale with a high share of co-ethnics. Like Sari (2012) and Custers (2019), we constructed a *neighbourhood economic disadvantage scale* by conducting factor

analyses on four measures of neighbourhood socioeconomic wellbeing: proportion without a high school diploma, proportion unemployed, proportion classified as being in poverty, and median income (alpha-Cronbach: 0.73). Higher scores are a sign of greater socioeconomic disadvantage. We also included a measure of *respondent's metropolitan area of residence* (Toronto/Montreal/Vancouver [TMV], census metropolitan areas outside of TMV, not in a census metropolitan area), and *region* (British Columbia, Ontario, Quebec, and Other). Continuous geographic context variables were standardised to have a mean of 0 and a standard deviation of 1.

### **Modelling strategy**

We estimate logistic regression models predicting young adults' odds of having unaffordable housing according to their living arrangements and nativity status, net of all controls. We also estimate multinomial logistic regression models predicting the competing odds of having affordable housing, moderately unaffordable, and severely unaffordable housing according to young adults' living arrangements and nativity status, net of controls. All analyses were weighted and account for clustering within dissemination areas. We use the estimated coefficients from the logistic regression model and population means to compute the predicted percentages of young adults who have unaffordable housing, disaggregated by living arrangement and nativity group. We then use the estimated coefficients from the multinomial logistic regression model and population means to compute the predicted percentages of young adults who have moderately and severely unaffordable housing, disaggregated by living arrangement and nativity status.

## RESULTS

### Nativity differences in young adults' living arrangements

Table 1 documents variations in the distribution of young adults' living arrangements by nativity status. The modal living arrangement among young adults ages 25 to 34 is co-residence with a partner and children (27 percent). The second most common living arrangement is co-residence with parents (20 percent). Thirteen percent of young adults live with their extended kin, and an equal share lives alone. The least common living arrangement is being a single parent residing solely with their children (3 percent). The distribution of young adults' living arrangements varies by nativity status. Nativity differences are most pronounced among young adults who reside with their extended kin: 22 percent of foreign-born versus 10 percent of Canadian-born young adults. Relative to their Canadian-born peers, lower shares of foreign-born young adults reside alone: 10 percent of the foreign-born versus 14 percent of the Canadian-born. Similarly, lower shares of foreign-born young adults live with their partners: 39 percent of the foreign-born versus 46 percent of the Canadian-born.

*Table 1 goes here.*

### Sample characteristics

Table 2 presents sample characteristics, disaggregated by young adults' living arrangements. Relative to the overall sample, higher shares of young adults who live with kin are foreign-born: 43 percent who live with kin versus 26 percent of all respondents. By contrast, lower shares of young adults who live alone are foreign-born (20 percent). Men are more likely than women to live alone, but less likely than women to live in single-parent households. Higher shares of young adults living alone are White: 80 percent who live alone vs. 73 percent of all sampled individuals. Relatively high shares of young adults living with their parents are East and



South Asians: 19 percent of young adults living with parents versus 13 percent of all sampled respondents. Higher shares of young adults living with extended kin are ethno-racial minorities: 50 percent who live with kin versus 27 percent of all sampled respondents. Higher shares of young adults living in single-parent families are Black Canadians: 13 percent who live solely with children versus 4 percent of all sampled respondents.

*Table 2 goes here.*

Young adults who only cohabit with their partners are the most socioeconomically advantaged. To illustrate, 45 percent of young adults who live only with their partners have a bachelor's degree or more, compared to 34 percent of their peers with alternate arrangements. Those who live solely with their children are the most disadvantaged. For example, 45 of young adults who live solely with their children have a high school education or less, which contrasts with 28 percent of their peers who cohabit with their partners and children. Similar patterns obtain in comparisons with employment status. Those who live alone are more socioeconomically advantaged than other groups, except for their peers who cohabit with their partners. For example, 86 percent of young adults who live alone work, compared with 74 percent of their peers who live with their parents. Socioeconomic differences between young adults who live with their parents and roommates are minimal. These two groups, however, are more educationally advantaged than those who reside with their extended kin.

Those in single-parent households are most likely to rent; whereas, the opposite is true for those who live with their parents. To illustrate, 72 percent of young adults in single-parent households live in rental homes, compared to 16 percent of young adults who live with parents. The remaining groups' propensity to rent falls in between these extremes. Among these groups, the propensity to rent is highest among those who live with roommates (64 percent), followed by

those who live alone (60 percent), those who cohabit with their partners only (42 percent), those who cohabit with kin (26 percent), and those who cohabit with their partners and children (25 percent). Young adults who live solely with their kin are significantly more likely than other young adults to live in subsidized housing: 21 percent versus less than 4 percent.

Young adults who live with roommates, partners only, or alone are less likely than other young adults to live in locales with high concentrations of co-ethnics: 35-37 percent of those who live with roommates, alone, or partner only versus 49-59 percent of other young adults. Those who reside with their parents tend to reside in the most economically advantaged locales, but the opposite is true for young adults who live only with their children. Higher shares of young adults who live with their parents or extended kin are located in Ontario: 51 percent of those who reside with parent and 47 percent of those who reside with extended kin versus 33-39 percent of other adults. The same pattern holds for residence in Toronto, Montreal, and Vancouver and residence in locales with higher shares of foreign-born.

### **Differences in housing affordability by living arrangement and nativity status**

Figure 1 documents variations in the predicted percentages of young adults who have unaffordable housing by young adults' living arrangements and nativity status. They are obtained by using the coefficients from a logistic regression model predicting the odds of living in unaffordable housing and population means. Appendix Table 6 presents the results from the logistic regression models.

*Figure 1 goes here.*

Among the Canadian-born, young adults in single-parent households are most likely to have unaffordable housing (51 percent). Those who live alone are a close second, at 38 percent.

Differences in unaffordable housing rates are *less* salient among the remaining five groups: 7-16 percent. Among the remaining groups, the predicted unaffordable housing rates are highest among those who live with roommates, followed by those who reside with their partners, and those who live with their extended kin and parents. For example, 16 percent of Canadian-born young adults with roommates have unaffordable housing, compared with 10 percent of their peers with co-resident partners and children, and 7 percent of their peers who live with their parents.

Foreign-born young adults are more likely than their Canadian-born peers to have unaffordable housing. To illustrate, 20 percent of foreign-born young adults living with roommates have unaffordable housing, compared with 16 percent of their Canadian-born peers. Exceptions exist. First, the percentage of young adults who live alone are not significantly different from that of their Canadian-born peers. Second, the percent of foreign-born young adults in single-parent households is lower than that of their Canadian-born peers: 46 percent of foreign-born versus 51 percent of Canadian-born young adults.

The pattern of variation in foreign-born young adults' unaffordable housing rates by living arrangements is similar to that observed among their Canadian-born peers. Unaffordable rates are highest among those who live only with minor children, followed by those who live alone, those who live with roommates or partners, and those who live with parents or extended kin. Exceptions to this pattern exist, however. First, among the foreign-born, differences in unaffordable housing rates between those who live in one-person and single-parent households are relatively small. Specifically, among the foreign-born, there is a 4-percentage point differential in unaffordable housing rates between those who live in one-person households and those who live in single-parent households. This compares with a 13-percentage point

differential for the Canadian-born. Second, among the foreign-born, young adults with a co-resident partner and children have higher unaffordable housing rates than their peers who live with roommates. The opposite, however, is true for the Canadian-born. Twenty-three percent of foreign-born young adults who co-reside with their partners and children live in unaffordable housing, which contrasts with 20% of their peers living with roommates. This compares with 13% and 16% of their Canadian-born peers.

### **Differences in severity of housing affordability issues by living arrangements and nativity status**

Figure 2 estimates the predicted rates of having moderately and severely unaffordable housing using the coefficients from a multinomial logistic regression model predicting the competing odds of living in moderately and severely unaffordable housing and population means. Please see Appendix Table 7 for the results from the multinomial logistic regression models. Panel A focuses on the Canadian-born. Consistent with the general patterns reported in Figure 1, young adults living solely with their children are most likely and those living with parents or kin are least likely to live in moderately affordable housing. To illustrate, 32 percent of Canadian-born young adults living solely with their children have moderately unaffordable housing, which contrasts with 12 percent of those living with roommates and 5 percent of those living with parents. Differences between those living with parents and extended family are virtually nonexistent. The patterns of variation for the percentage of young adults living in severely unaffordable housing by living arrangement is similar to that for the percentage living in moderately unaffordable housing.

*Figure 2 goes here.*

Panel B focuses on the foreign-born. Foreign-born young adults are generally more likely than their Canadian-born peers to have severely unaffordable housing. For example, 7 percent of foreign-born young adults living with roommates have unaffordable housing, compared to 4 percent of their Canadian-born peers. Patterns are somewhat more complex for moderately unaffordable housing. Foreign-born young adults living with their partners and family are more likely than their Canadian-born peers to have moderately unaffordable housing. For instance, 16 percent of foreign-born young adults living with roommates have unaffordable housing, compared to 10% of their Canadian-born peers. Deviating from this pattern, nativity differences are minimal among those who live alone or with roommates. To illustrate, 22-23 percent of foreign-born and Canadian-born young adults have moderately unaffordable housing. Foreign-born young adults in single-parent households are less likely than their Canadian-born peers to live in moderately unaffordable housing: 24 percent versus 32 percent.

*Figure 2 goes here.*

Irrespective of their nativity status, having severely unaffordable housing is generally uncommon among young adults. In most groups, the percentage of young adults in severely unaffordable housing does not exceed 7 percent. Furthermore, on average, the percentage of young adults in each living arrangement who have moderately unaffordable housing is two to three times that who have severely unaffordable housing. Two exceptions are worth noting. Approximately 20 percent of young adults who live alone or solely with children have severely unaffordable housing. Furthermore, among the foreign-born, the percentage of young adults who live alone or solely with children in severely unaffordable housing is not significantly different from that in moderately significant housing. To illustrate, 22% of foreign-born young adults who

live alone have moderately unaffordable housing, compared to 19% of their peers who have severely unaffordable housing.

## **LIMITATIONS**

Like all studies, our study has a few limitations. First, we rely on data from the 2016 Canadian Census. To our knowledge, this is the only Canadian dataset with information on each household member's living arrangement, information about shelter costs-to-income ratios (STIR), and sufficiently large numbers of young adults to disaggregate them according to their living arrangements and nativity status. This dataset, however, is a cross-sectional dataset. Therefore, we cannot establish whether living arrangements “cause” changes in young adults' risk of having unaffordable housing. To mitigate the impact of the endogeneity issues, we excluded individuals who moved within 12 months of the interview date. We also ran robustness checks limiting our sample to those who did not move within five years of the interview date and obtained robust estimates (Tables A8-A9). We recommend that future studies using longitudinal data establish the association between young adults' living arrangements and their risk of having unaffordable housing. Additionally, the 2016 Canadian census did not collect several variables of interest, including young adults' access to private safety nets, ability to secure economic resources for independent housing, or cultural views about co-residence with kin. We cannot test many of the mechanisms contributing to the relationship between young adults' living arrangements and their risk of having unaffordable housing. Instead, we establish the association between young adults' living arrangements and their risk of having unaffordable housing, net of the young adults' sociodemographic traits and geographic contexts. Supplementary analyses

using additive models showed that most of the differences in young adults' living arrangements remained, net of individual and geographic controls.

## **DISCUSSION**

Young adults' declining economic prospects and rising housing costs have contributed to the diversification of their living arrangements. In many developed countries like Canada, the share of young adults establishing their independent households with a spouse or cohabiting partner has diminished. Instead, the share of young adults who reside with their parents, relatives, or roommates has increased dramatically. Partly due to the retreat from marriage and the rise in non-marital fertility, we have also witnessed a rise in the share of young adults in one-person and single-parent households. The type of living arrangement that young adults select is likely a reflection of both – their economic ability and their access to private safety nets offered by family during times of economic hardship. To date, studies have not examined the relationship between young adults' living arrangements and their housing vulnerability. To fill this gap, our study documents inequalities in young adults' housing affordability according to their living arrangements. The immigration process may limit foreign-born young adults' labour market prospects and access to private safety nets; thus, we also examine nativity differences in the relationship between young adults' living arrangements and their risk of having unaffordable housing. Our study has several noteworthy findings.

Our results show that the risk of having unaffordable housing differs according to young adults' living arrangements. Offering partial support for the predictions of *Hypothesis 1*, our results suggest that the risk of having unaffordable housing is highest among young adults in single-parent households. Young adults in one-person households are a close second. Young

adults who live solely with children are more socioeconomically disadvantaged than other young adults, but young adults living alone are more socioeconomically advantaged than all other young adults except for those who cohabit solely with their partners. For at least two-in-five young adults, being able to afford housing as the sole earner in the household proves to be a challenge. Thus, living alone or only with minor children increases young adults' risk of having unaffordable housing significantly. Housing policy, including Canada's National Housing Strategy, should consider offering more housing assistance like subsidized housing to young adults who are the sole earner in a household. This policy intervention may prove to be particularly effective for Canadian young adults who live alone.

Second, our results reveal that young adults who reside with parents or extended kin have the lowest risk of unaffordable housing. This finding deviates from *Hypothesis 1*, which predicts that young adults with coresidential partners will have a lower risk of having unaffordable housing than those who live with their parents. It is consistent with the predictions of *Hypothesis 2A*, which suggest that those who live with their parents have a lower risk of having unaffordable housing than those who do not. For young adults in Canada, the time-honoured strategy of relying on families for support during economic hardships proves to be an effective strategy for young adults during the housing affordability crisis (Harvey et al. 2021). Even the select group of young adults who can meet the economic prerequisites of establishing an independent home, and in many cases, the economic prerequisites to marriage, are more vulnerable to having unaffordable housing than those who live with their parents and kin. Nonetheless, this finding raises concerns that private safety nets are buffering the financial impact of the housing affordability crisis. By transferring resources to their children, some aging parents may be using the funds earmarked for retirement to assist their grown children who are in crisis (Wiemers et



al. 2017). This may be a source of economic hardship for aging parents' economic wellbeing over the long run (Fingerman et al. 2015).

Third, our results suggest that the foreign-born are generally more likely than their Canadian-born peers in similar living arrangements to have unaffordable housing. These differences are particularly pronounced for the risk of having severely unaffordable housing, with exceptionally high shares of foreign-born young adults having severely unaffordable housing. This finding is consistent with *Hypothesis 3*. By 2025, Canada is seeking to attract approximately 500,000 immigrants each year, which exceeds 1% of its total population size. Significant numbers of the recruited immigrants are or will become young adults. Federal, provincial, and local governments must ensure that immigrants have access to affordable housing. Given the negative impact of unaffordable housing on the health and wellbeing of immigrants (Pollack et al. 2010), solving housing affordability issues for immigrants may hold the key to their successful socioeconomic integration.

Finally, in line with *Hypothesis 4B*, our results show that Canadian young adults benefit more from living with parents and extended kin than their foreign-born peers. This may be because foreign-born parents have fewer resources at their disposal and may have a much greater need to pool their resources with one another to pay for expensive housing costs (Kamo 2000; de Valk and Bordone 2019; Choi and Ramaj 2023b). It is equally possible that the emphasis on independent living may mean that Canadian-born who live with their parents and kin are a particularly disadvantaged group and living with kin alleviates much of their financial issues (Choi and Ramaj 2023b).

As Canada implements its National Housing Strategy, it should consider addressing the housing needs of young adults, who are one of the groups particularly vulnerable to housing

affordability issues. Doing so may involve building housing units that accommodate their diverse living arrangements and considering subsidizing or creating more affordable units for those who have been identified as the most vulnerable in this group: young adults who live alone or live only with their children.

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## TABLES

Table 1. Distribution of Living Arrangements by Nativity Status

	Total	Canadian-born	Foreign-born
Living arrangements	767,800	567,500	200,300
Parents	20	20	19
Other kin	13	10	22
Partners and children	27	28	25
Partners w/o children	17	18	14
Roommates	7	6	8
Alone	13	14	10
Children only	3	3	2
Total	100	100	100

Source: 2016 Canadian Census. Sample: 767,800 young adults between the ages of 25 and 34 (i.e., 567,500 Canadian-born and 200,300 foreign-born). Notes: Percentages are weighted. Numbers are not weighted.

Table 2. Sample Characteristics by Living Arrangements, All Sampled Respondents

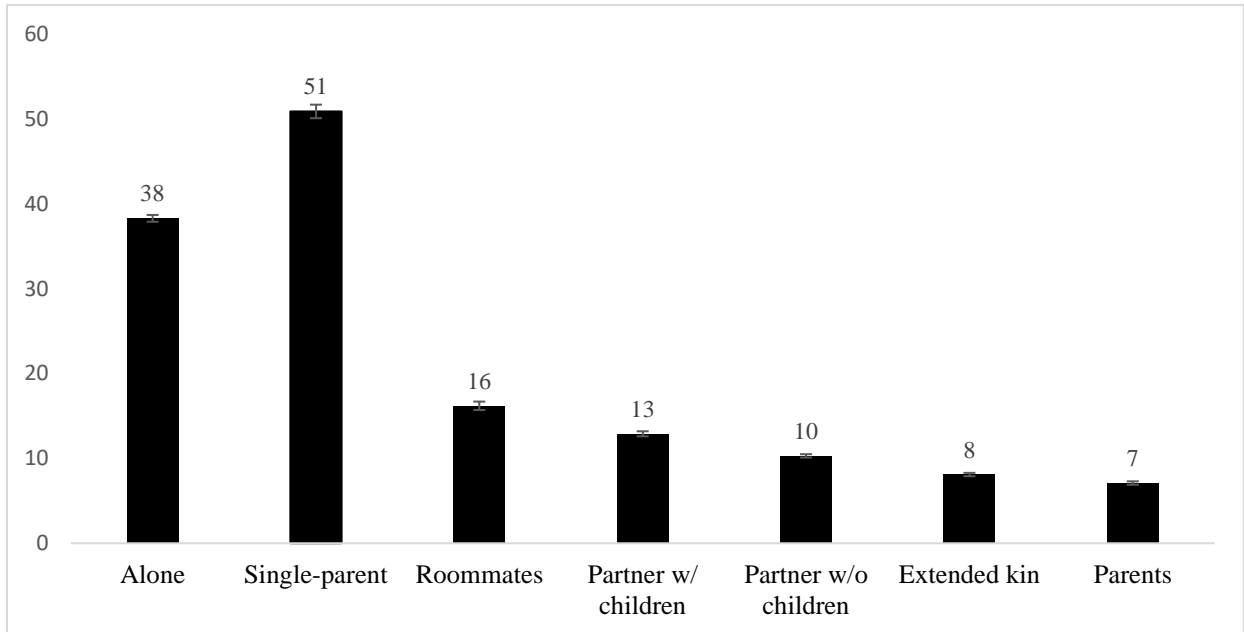
	Total	Living Arrangements						
		Alone	Parents	Partner, no child	Partner, children	Only children	Kin	Room- mate
<b>N</b>	767,800	97,300	152,300	131,700	210,600	24,200	100,500	51,200
<b>Percentage distribution (%)</b>	100	10	2	14	25	19	22	8
<b>Individual traits</b>								
<b>% Foreign-born</b>	26	20	24	21	24	19	43	29
<b>Mean Age</b>	30	30	28	30	31	31	29	29
<b>% Female</b>	51	41	39	52	61	89	53	39
<b>Ethno-race (Col %)</b>								
White	73	80	65	82	80	78	50	71
Black	4	4	5	2	3	13	6	5
East Asian	6	6	10	6	3	1	9	7
South Asian	7	3	9	4	5	2	18	6
Southeast Asian	4	2	4	2	2	1	9	6
MENA	3	3	4	2	3	1	3	2
Other	3	2	4	3	2	4	5	3
<b>Education (Col %)</b>								
Less than high-school	8	6	8	4	8	17	11	8
High School	22	19	26	16	20	28	29	27
Diploma Below Bachelor's	35	35	31	35	40	45	32	31
Bachelor's	25	28	26	31	22	8	21	25
Above Bachelor's	10	12	8	14	9	2	7	9
<b>% Employed</b>	80	86	74	91	78	65	75	80
<b>% Enrolled in school</b>	18	19	25	17	11	21	18	22
<b>% Renting</b>	35	60	16	42	25	72	26	64
<b>% Subsidized housing</b>	3	3	2	1	2	21	2	2
<b>Neighborhood context (DA)</b>								
<b>Region (col. %)</b>								
Quebec	23	30	19	24	29	28	13	19
Ontario	39	34	51	35	33	39	47	34
British Columbia	13	13	12	14	10	8	16	16
Other	25	23	18	27	29	26	24	31
<b>Metropolitan type (Col %)</b>								
Not in CMA	23	21	17	21	33	32	16	17
CMA, not TMV	37	37	33	41	38	37	34	43
TMV	40	42	51	38	29	31	50	40
<b>% High coethnic share</b>	47	37	52	37	51	49	59	35
<b>Avg. % foreign-born</b>	0.27	0.27	0.31	0.25	0.20	0.21	0.35	0.30
<b>S.D. (% foreign-born)</b>	0.21	0.20	0.22	0.19	0.19	0.20	0.22	0.20
<b>Economic disadvantage</b>	-0.06	0.11	-0.15	-0.09	-0.11	0.37	-0.08	0.02
<b>S.D. (Economic disadvantage)</b>	0.64	0.64	0.64	0.59	0.62	0.75	0.61	0.64

Source: 2016 Canadian Census. Sample: 767,800 young adults between the ages of 25 and 34. Notes: Percentages are weighted. Numbers are not weighted.

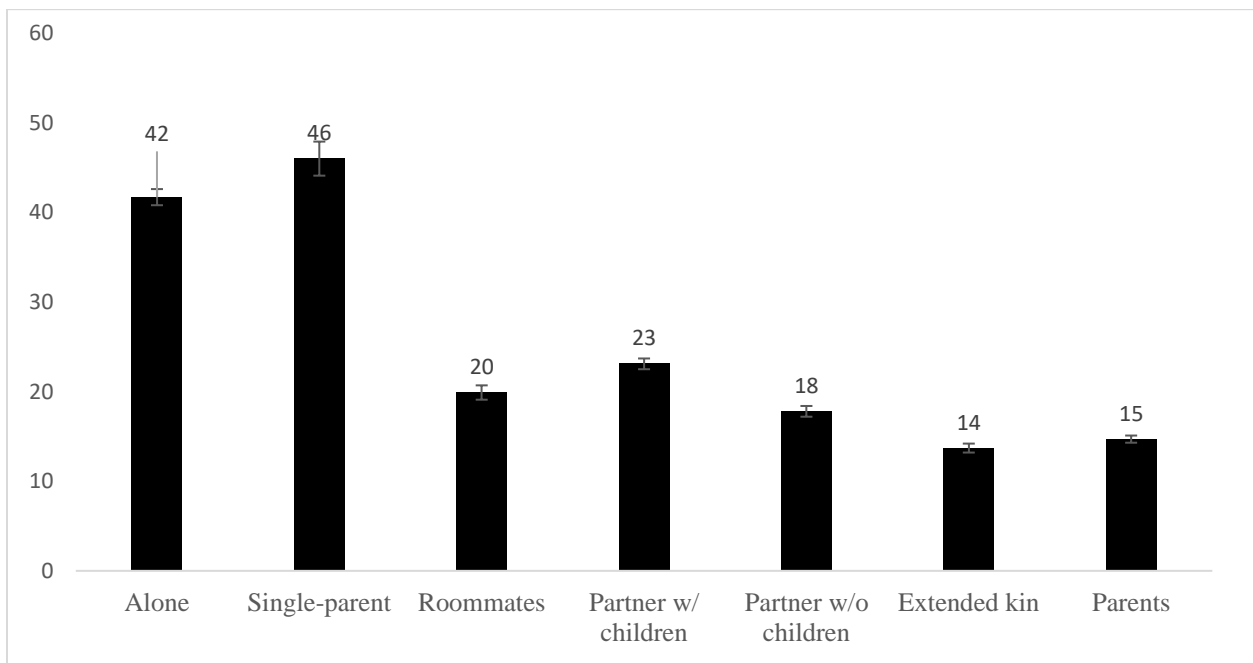
## FIGURES

Figure 1. Predicted Percentages of Having Unaffordable Housing by Living Arrangement and Nativity Status

### (a) Canadian-born



### (B) Foreign-born

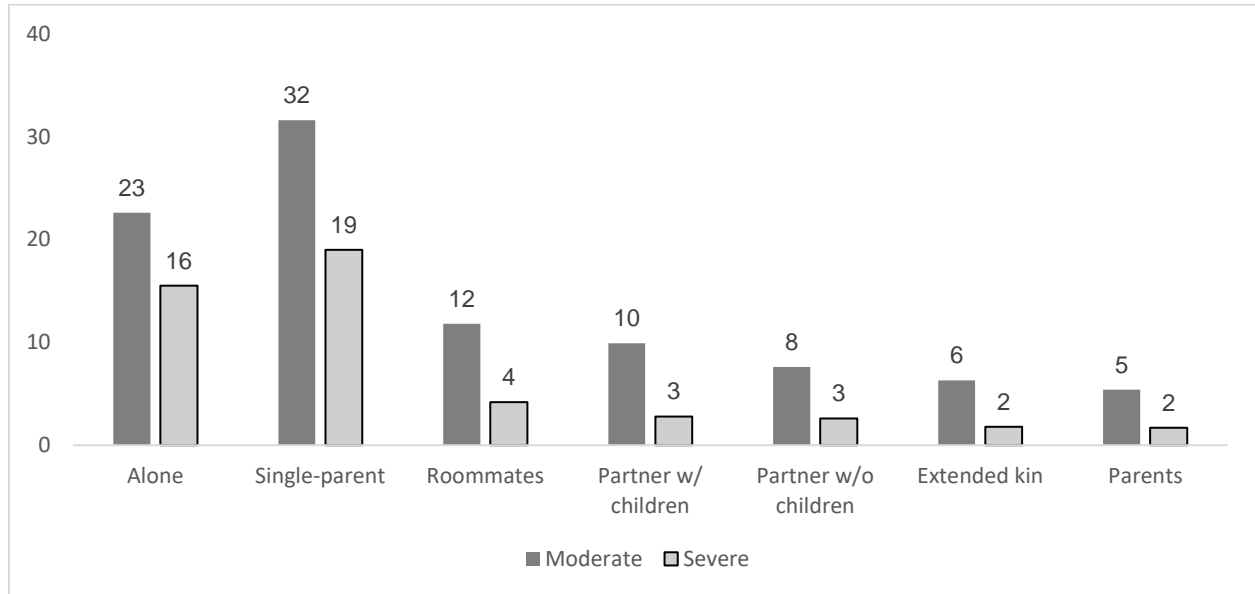


Source: 2016 Canadian Census. Sample: 767,800 young adults between the ages of 25 and 34.

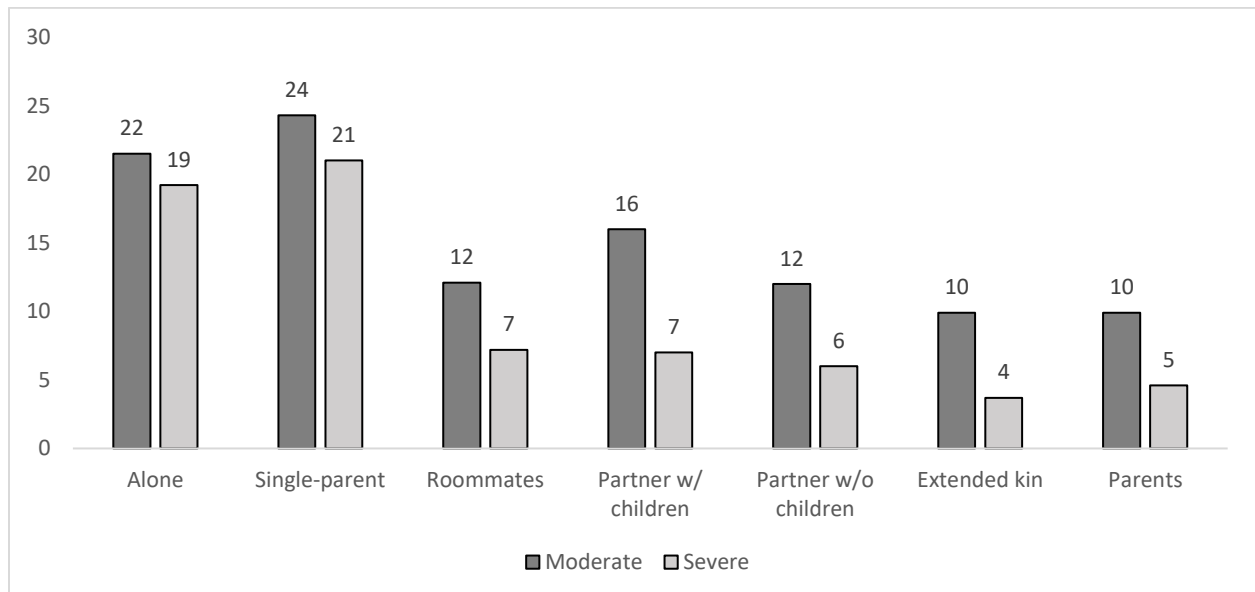
Notes: Predicted probabilities computed using coefficients from Table 3 and population means.

Figure 2. Predicted Percentages of Having Moderately or Severely Unaffordable Housing by Living Arrangement and Nativity Status

**(A) Canadian-born**



**(B) Foreign-born**



Source: 2016 Canadian Census. Sample: 767,800 young adults between the ages of 25 and 34 (567,600 Canadian-born and 200,300 foreign-born), Notes: Predicted probabilities are computed using coefficients from Table 4 and population means.

## APPENDIX TABLES

Table A1. Sample restrictions

	N	%
Total	8,787,900	100.0
Exclusions		
Age below 25 or above 34	7,662,900	87.2
Indigenous	61,500	0.7
Dependent variable not applicable (missing)	10,500	0.1
Moved within last year	285,100	3.2
N	767,900	

Source: 2016 Canadian Census.



Table A2. Predicted Percentages of Having Unaffordable Housing by Living Arrangement and Nativity Status, Alternative Age Ranges

	Canadian-born			Foreign-born		
	%	95th CI		%	95th CI	
<b>Main text: Ages 25-34</b>						
Alone	38	38	39	42	41	43
Solely with children	51	50	52	46	44	48
Roommates	16	16	17	20	19	21
Partner and children	13	13	13	23	23	24
Partner	10	10	11	18	17	18
Parents	7	7	7	15	14	15
Extended kin	8	8	8	14	13	14
<b>Robustness Check: Sample restricted to ages 18-34</b>						
Alone	44	44	45	47	46	48
Solely with children	55	54	56	47	45	49
Roommates	20	20	21	25	25	26
Partner and children	16	16	16	25	25	26
Partner	13	13	13	20	19	21
Parents	8	8	9	15	15	15
Extended kin	9	9	9	15	14	15
<b>Robustness Check: Sample restricted to ages 20-29</b>						
Alone	49	48	49	52	51	53
Solely with children	57	56	59	46	43	49
Roommates	21	20	22	27	26	28
Partner and children	18	18	19	26	25	27
Partner	14	14	15	22	21	23
Parents	9	8	9	15	15	16
Extended kin	9	9	10	15	15	16

Source: 2016 Canadian Census.

Table A3. Predicted Percentages of Having Moderately and Severely Unaffordable Housing by Living Arrangement and Nativity Status

	Moderately			Severely		
	%	95th CI		%	95th CI	
<b>Main text: Ages 25-34</b>						
<b>Canadian-born</b>						
Alone	23	22	23	16	15	16
Solely with children	32	31	32	19	18	20
Roommates	12	11	12	4	4	4
Partner and children	10	10	10	3	3	3
Partner	8	7	8	3	3	3
Parents	5	5	6	2	2	2
Extended kin	6	6	7	2	2	2
<b>Foreign-born</b>						
Alone	22	21	22	19	19	20
Solely with children	24	23	26	21	20	23
Roommates	12	11	13	7	7	8
Partner and children	16	15	16	7	7	7
Partner	12	11	12	6	6	6
Parents	10	10	10	5	4	5
Extended kin	10	10	10	4	4	4
<b>Sample restricted to ages 18-34</b>						
<b>Canadian-born</b>						
Alone	23	23	24	21	20	21
Solely with children	32	31	33	23	22	24
Roommates	14	13	14	6	6	6
Partner and children	12	11	12	4	4	4
Partner	9	9	9	4	4	4
Parents	7	6	7	2	2	2
Extended kin	7	7	7	2	2	2
<b>Foreign-born</b>						
Alone	19	19	20	26	26	27
Solely with children	23	21	24	24	22	25
Roommates	12	11	13	12	11	12
Partner and children	16	16	17	9	9	9
Partner	12	11	12	8	7	8
Parents	10	10	10	5	4	5
Extended kin	10	10	10	5	5	5

Table A3 (Continued)

	Moderately			Severely		
	%	95th CI		%	95th CI	
<b>Sample restricted to ages 20-29</b>						
<b>Canadian-born</b>						
Alone	25	24	25	24	23	24
Solely with children	32	31	34	25	24	26
Roommates	14	14	15	6	6	7
Partner and children	13	13	14	4	4	5
Partner	10	9	10	4	4	4
Parents	7	6	7	2	2	2
Extended kin	7	7	7	2	2	2
<b>Foreign-born</b>						
Alone	19	18	20	32	31	33
Solely with children	23	20	25	23	21	26
Roommates	12	11	13	13	13	14
Partner and children	16	15	17	10	9	10
Partner	12	12	13	9	9	10
Parents	10	10	11	5	5	5
Extended kin	10	9	10	5	5	5

Source: 2016 Canadian Census.

Table A4. Predicted Percentages of Young Adults Living in Unaffordable Housing by Living Arrangement and Nativity Status, Alternative Operationalization of Living Arrangements

	Canadian-born			Foreign-born		
	%	95th CI		%	95th CI	
<b>Main text</b>						
Alone	38	38	39	42	41	43
Solely with children	51	50	52	46	44	48
Roommates	16	16	17	20	19	21
Partner and children	13	13	13	23	23	24
Partner	10	10	11	18	17	18
Parents	7	7	7	15	14	15
Extended kin	8	8	8	14	13	14
<b>Alternate Operationalization based on relationship with person 1</b>						
Alone	39	38	39	42	41	43
Solely with children	51	50	52	46	44	48
Roommates	18	18	19	25	24	27
Partner and children	13	13	13	23	22	23
Partner	10	10	11	18	17	18
Parents	7	6	7	13	13	14
Extended kin	13	12	13	21	20	22

Source: 2016 Canadian Census.

Table A5. Predicted Percentages of Young Adults Living in Unaffordable Housing by Living Arrangement and Nativity Status, Alternative Operationalization of Living Arrangements

	Moderately			Severely		
	%	95th CI		%	95th CI	
<b>Main text</b>						
<b>Canadian-born</b>						
Alone	23	22	23	16	15	16
Solely with children	32	31	32	19	18	20
Roommates	12	11	12	4	4	4
Partner and children	10	10	10	3	3	3
Partner	8	7	8	3	3	3
Parents	5	5	6	2	2	2
Extended kin	6	6	7	2	2	2
<b>Foreign-born</b>						
Alone	22	21	22	19	19	20
Solely with children	24	23	26	21	20	23
Roommates	12	11	13	7	7	8
Partner and children	16	15	16	7	7	7
Partner	12	11	12	6	6	6
Parents	10	10	10	5	4	5
Extended kin	10	10	10	4	4	4
<b>Alternate operationalization based on person 1</b>						
<b>Canadian-born</b>						
Alone	23	22	23	16	15	16
Solely with children	32	31	33	19	18	20
Roommates	13	13	14	5	5	5
Partner and children	10	10	10	3	3	3
Partner	8	7	8	3	2	3
Parents	5	5	5	2	1	2
Extended kin	9	9	10	4	3	4
<b>Foreign-born</b>						
Alone	22	21	22	19	19	20
Solely with children	24	23	26	21	20	22
Roommates	14	13	15	10	10	11
Partner and children	16	15	16	7	7	7
Partner	12	11	12	6	6	6
Parents	9	9	10	4	4	4
Extended kin	13	12	14	8	7	8

Source: 2016 Canadian Census.

Notes: The section highlighted in grey presents the results from the main text.

Table A6. Logistic Regression Predicting Odds of Unaffordable Housing

	$\beta$	OR	
<b>Living arrangement (Living alone)</b>			
Single-parent family, only	0.51	1.67	***
Living with roommates, only	-1.17	0.31	***
Couple with kids, only	-1.44	0.24	***
Couple without kids, only	-1.69	0.18	***
Living with other kin	-1.95	0.14	***
Living with parents, only	-2.10	0.12	***
<b>Foreign-born (Canadian-born)</b>	0.14	1.15	***
<b>Interactions b/w living arrangement &amp; Nativity Status</b>			
Single-parent family, only *FB	-0.34	0.71	***
Living with roommates, only *FB	0.11	1.12	***
Couple with kids, only *FB	0.57	1.76	***
Couple without kids, only *FB	0.49	1.64	***
Living with other kin *FB	0.44	1.55	***
Living with parents, only *FB	0.68	1.98	***
<b>Ethno-race (White)</b>			
Black	-0.03	0.97	
East Asian	0.60	1.83	***
South Asian	0.25	1.28	***
Southeast Asian	-0.38	0.68	***
MENA	0.70	2.01	***
Other	0.11	1.11	***
<b>Education (Less than high-school)</b>			
High School	-0.29	0.75	***
Diploma Below Bachelor's	-0.55	0.58	***
Bachelor's	-0.88	0.42	***
Above Bachelor's	-0.98	0.37	***
<b>Employed</b>	-0.72	0.49	***
<b>Rents dwelling</b>	0.17	1.19	***
<b>Lives in subsidized housing</b>	-0.90	0.41	***
<b>Region (Quebec)</b>			
Ontario	0.70	2.01	***
British Columbia	0.62	1.86	***
Other	0.41	1.50	***
<b>Metropolitan category (Not in CMA)</b>			
CMA, not Toronto, Montreal, Vancouver	0.25	1.28	***
Toronto, Montreal, Vancouver	0.53	1.69	***
<b>High co-ethnic share in DA</b>	-0.02	0.98	**
<b>Proportion foreign-born in DA<sup>#</sup></b>	0.09	1.10	***
<b>DA disadvantage score<sup>#</sup></b>	0.06	1.06	***
<b>Intercept</b>	-0.16	0.85	***

Source: 2016 Canadian Census. Sample: 767,800 young adults between the ages of 25 and 34. Notes: Model is weighted, accounts for clustering in dissemination areas (DA), and also includes age, sex, and school enrollment. <sup>#</sup> denotes standardised at the DA level. \*\*\*p<0.001, \*\*p<0.01, \*p<0.05

Table A7. Multinomial Logistic Regression Models Predicting the Competing Odds of Having Affordable, Moderately Unaffordable, and Severely Unaffordable Housing by Living Arrangement

	Affordable vs. Severe			Moderate vs. Severe		
	$\beta$	OR		$\beta$	OR	
<b>Living arrangement (Alone)</b>						
Only Children	-0.43	0.65	***	0.13	1.14	***
Roommates	1.61	5.00	***	0.67	1.96	***
Partner w/ children	2.11	8.25	***	0.89	2.44	***
Kin	2.53	12.50	***	0.87	2.38	***
Parent only	2.66	14.29	***	0.78	2.17	***
Partner w/o children	2.12	8.33	***	0.69	2.00	***
<b>Foreign-born (CB)</b>	-0.25	0.78	***	-0.26	0.77	***
<b>Living arrangement # FB</b>						
Only Children*FB	0.25	1.28	***	-0.10	0.90	***
Roommates*FB	-0.31	0.73	***	-0.27	0.76	***
Partner w/ children*FB	-0.78	0.46	***	-0.19	0.83	***
Kin*FB	-0.50	0.61	***	0.01	1.01	
Parent only*FB	-0.82	0.44	***	-0.12	0.88	***
Partner w/o children*FB	-0.65	0.52	***	-0.13	0.88	***
<b>Ethno-race (White)</b>						
Black	0.14	1.15	***	0.19	1.20	***
East Asian	-0.92	0.40	***	-0.54	0.58	***
South Asian	-0.12	0.88	***	0.19	1.20	***
Southeast Asian	0.53	1.69	***	0.22	1.25	***
MENA	-0.90	0.41	***	-0.34	0.71	***
Other	-0.07	0.93	**	0.07	1.08	
<b>Education (Less than high-school)</b>						
High School	0.30	1.35	***	0.00	1.00	
Diploma Below Bachelor's	0.60	1.82	***	0.08	1.09	***
Bachelor's	0.94	2.56	***	0.11	1.11	***
Above Bachelor's	1.05	2.86	***	0.08	1.09	***
<b>Employed</b>	1.11	3.03	***	0.63	1.89	***
<b>Rents dwelling</b>	-0.24	0.79	***	-0.10	0.91	***
<b>Lives in subsidized housing</b>	1.14	3.13	***	0.37	1.45	***
<b>Region (Quebec)</b>						
Ontario	-0.84	0.43	***	-0.21	0.81	***
British Columbia	-0.77	0.46	***	-0.22	0.81	***
Other	-0.52	0.59	***	-0.17	0.85	***
<b>Metropolitan type (Not in CMA)</b>						
CMA, not TMV	-0.21	0.81	***	0.06	1.06	***
Toronto, Montreal, Vancouver	-0.59	0.55	***	-0.10	0.91	***
<b>High co-ethnic share in DA</b>	0.03	1.03	**	0.00	1.00	
<b>% Foreign-born in DA<sup>#</sup></b>	-0.12	0.88	***	-0.06	0.94	***
<b>DA disadvantage score<sup>#</sup></b>	-0.04	0.96	***	0.03	1.03	*
<b>Intercept</b>	0.80	2.22	***	0.84	2.33	***

Source: 2016 Canadian Census. Sample: 767,800 young adults between the ages of 25 and 34. Notes: Analyses are weighted and account for clustering within dissemination areas (DA). We also control for age, sex, school enrollment. <sup>#</sup>: standardized at the DA level. Base outcome is severely unaffordable. CMA = census metropolitan area. . \*\*\*p<0.001, \*\*p<0.01, \*p<0.05.

Table A8. Predicted Percentages of Having Unaffordable Housing by Living Arrangement and Nativity Status

	Canadian-born			Foreign-born		
	%	95th CI		%	95th CI	
Main text: People who did not move for at least 1 year						
Alone	38	38	39	42	41	43
Solely with children	51	50	52	46	44	48
Roommates	16	16	17	20	19	21
Partner and children	13	13	13	23	23	24
Partner	10	10	11	18	17	18
Parents	7	7	7	15	14	15
Extended kin	8	8	8	14	13	14
Sample restricted to people who did not move for at least five years						
Alone	37	36	38	41	39	43
Solely with children	47	46	49	37	35	40
Roommates	15	14	16	17	15	18
Partner and children	11	11	11	19	18	20
Partner	10	9	10	15	14	16
Parents	7	7	7	13	13	14
Extended kin	7	6	7	11	10	11
Young adults including movers and nonmovers						
Alone	41	40	41	46	45	46
Solely with children	54	53	55	50	48	51
Roommates	17	17	18	24	23	24
Partner and children	15	15	15	28	28	29
Partner	12	12	12	24	23	24
Parents	8	8	8	16	16	17
Extended kin	9	9	10	16	16	17

Source: 2016 Canadian Census.

Notes: The section highlighted in grey presents the results from the main text.



Table A9. Predicted Percentages of Having Moderately and Severely Unaffordable Housing by Living Arrangement and Nativity Status

	Moderately			Severely		
	%	95th CI		%	95th CI	
<b>Main text : People who did not move during the last year</b>						
<b>Canadian-born</b>						
Alone	23	22	23	16	15	16
Solely with children	32	31	32	19	18	20
Roommates	12	11	12	4	4	4
Partner and children	10	10	10	3	3	3
Partner	8	7	8	3	3	3
Parents	5	5	6	2	2	2
Extended kin	6	6	7	2	2	2
<b>Foreign-born</b>						
Alone	22	21	22	19	19	20
Solely with children	24	23	26	21	20	23
Roommates	12	11	13	7	7	8
Partner and children	16	15	16	7	7	7
Partner	12	11	12	6	6	6
Parents	10	10	10	5	4	5
Extended kin	10	10	10	4	4	4
<b>People who did not move for at least five years</b>						
<b>Canadian-born</b>						
Alone	20	19	20	17	16	18
Solely with children	28	26	29	20	18	21
Roommates	11	10	12	4	4	5
Partner and children	8	8	8	3	3	3
Partner	7	6	7	3	3	3
Parents	5	5	5	2	2	2
Extended kin	5	5	6	1	1	2
<b>Foreign-born</b>						
Alone	18	17	20	22	21	24
Solely with children	19	17	21	18	16	21
Roommates	10	9	12	6	5	7
Partner and children	13	12	14	6	6	6
Partner	9	8	10	5	5	6
Parents	9	9	10	4	4	4
Extended kin	8	8	8	3	2	3

Table A9 (Continued)

	Moderately			Severely		
	%	95th CI		%	95th CI	
Young adults including movers and non-movers						
Canadian-born						
Alone	24	24	24	16	16	17
Solely with children	33	32	33	21	20	21
Roommates	13	12	13	4	4	5
Partner and children	11	11	12	3	3	3
Partner	9	9	9	3	3	3
Parents	6	6	6	2	2	2
Extended kin	7	7	7	2	2	2
Foreign-born						
Alone	23	22	23	22	21	22
Solely with children	26	25	27	23	22	24
Roommates	13	13	14	9	9	10
Partner and children	18	17	18	10	10	10
Partner	14	13	14	9	9	10
Parents	11	10	11	6	5	6
Extended kin	11	11	12	5	5	5

Source: 2016 Canadian Census.

Notes: The section highlighted in grey presents the results from the main text.

Table A10. Sample characteristics by living arrangement, Canadian-born

	Total	Alone	Parents	Partner, no child	Partner, children	Only children	Kin	Non- kin Room
<b>N</b>	567,500	77,500	114,500	103,200	159,600	19,500	57,000	36,200
<b>Percentage distribution (%)</b>	100	14	20	18	28	3	10	6
<b>% Foreign-born</b>								
<b>Mean Age</b>	30	30	28	29	31	31	29	29
<b>% Female</b>	50	40	38	51	59	87	51	38
<b>Ethno-race (col. %)</b>								
White	90	92	79	94	96	92	80	92
Black	2	2	4	1	1	6	4	2
East Asian	3	3	5	2	1	<1	4	2
South Asian	2	1	5	1	1	1	6	1
Southeast Asian	1	1	3	1	1	<1	3	1
Middle Eastern/North African	<1	<1	1	<1	<1	<1	1	<1
Other	1	1	3	1	1	1	2	1
<b>Education (col. %)</b>								
Less than high-school	8	7	9	4	8	17	12	10
High School	23	21	27	17	21	29	31	29
Diploma Below Bachelor's	39	37	33	39	45	46	36	34
Bachelor's	23	26	23	29	20	7	17	22
Above Bachelor's	7	9	7	11	7	1	5	6
<b>% Employed</b>	82	87	74	93	83	67	76	82
<b>% Attended school in prior year</b>	16	17	24	16	9	19	17	19
<b>% Rents dwelling</b>	32	58	14	38	20	70	27	64
<b>% Lives in subsidized housing</b>	2	3	2	1	1	19	1	2
<b>Region (col. %)</b>								
Quebec	26	31	22	25	31	29	16	21
Ontario	36	32	48	34	30	35	42	32
British Columbia	11	12	11	12	9	8	15	16
Other	27	25	20	29	30	28	27	32
<b>Metropolitan category (col. %)</b>								
Not in CMA	28	24	21	25	40	39	24	20
CMA, not TMV	40	40	35	44	39	39	39	46
TMV	32	36	44	31	21	23	37	34
<b>% High coethnic share in DA</b>	40	32	46	33	47	44	42	25
<b>Mean pr foreign-born in DA</b>	0.21	0.23	0.26	0.21	0.14	0.16	0.25	0.24
<b>standard deviation</b>	0.18	0.18	0.20	0.17	0.14	0.16	0.20	0.17
<b>Mean DA disad score (s.d.)</b>	-0.09	0.08	-0.19	-0.12	-0.16	0.32	-0.11	0.00
<b>standard deviation</b>	0.62	0.63	0.64	0.58	0.58	0.72	0.62	0.63

Source: 2016 Canadian Census. Sample: 567,600 Canadian-born young adults between the ages of 25 and 34. Notes: Percentages are weighted. Numbers are not weighted.

Table A11. Sample characteristics by living arrangement, foreign-born

	Total	Alone	Parents	Partner, no child	Partner, children	Only children	Kin	Roommate
N	200,300	19,600	37,800	28,400	50,900	4,700	43,900	15,000
Percentage distribution (%)	100	10	19	14	25	2	22	7
<b>% Foreign-born</b>								
<b>Mean Age</b>	30	30	28	30	31	31	30	29
<b>% Female</b>	54	42	41	55	66	94	55	42
<b>Ethno-race (col. %)</b>								
White	24	31	21	38	29	19	11	20
Black	10	14	8	5	10	42	9	12
East Asian	17	22	23	18	12	6	16	20
South Asian	20	9	19	14	20	6	33	17
Southeast Asian	11	5	10	7	8	6	17	17
MENA	10	12	12	9	13	7	7	7
Other	8	7	8	9	8	15	7	7
<b>Education (col. %)</b>								
Less than high-school	8	4	5	3	11	17	10	6
High School	20	14	21	12	20	24	26	21
Diploma Below Bachelor's	26	24	27	23	27	41	27	24
Bachelor's	31	35	34	37	27	12	27	32
Above Bachelor's	16	23	12	25	16	5	11	17
<b>% Employed</b>	74	83	74	84	65	56	73	77
<b>% Attended school in prior year</b>	22	27	29	22	16	30	20	29
<b>% Rents dwelling</b>	43	68	25	57	44	81	26	64
<b>% Lives in subsidized housing</b>	4	4	4	2	4	30	2	3
<b>Region (col. %)</b>								
Quebec	17	26	12	20	22	24	9	15
Ontario	48	42	58	40	42	54	53	40
British Columbia	16	17	18	18	12	7	17	18
Other	20	15	12	21	24	15	20	28
<b>Metropolitan category (col. %)</b>								
Not in CMA	7	5	3	7	10	6	5	10
CMA, not TMV	30	26	24	32	34	30	29	35
TMV	64	69	74	61	56	65	67	55
<b>% High coethnic share in DA</b>	66	54	72	50	64	73	82	62
<b>Mean pr foreign-born in DA</b>	0.44	0.44	0.49	0.41	0.40	0.43	0.48	0.43
Standard Deviation	0.20	0.20	0.19	0.20	0.20	0.19	0.18	0.20
<b>Mean DA disadvantaged score</b>	0.04	0.20	-0.03	0.01	0.06	0.59	-0.04	0.09
Standard Deviation	0.66	0.66	0.66	0.61	0.68	0.83	0.60	0.67

Source: 2016 Canadian Census. Sample: 200,300 foreign-born young adults between the ages of 25 and 34. Notes: Percentages are weighted. Numbers are not weighted.