### **Demographic Documents**

# Unpacking Canada's multigenerational households: A look at the people who call them home

by Nora Galbraith and Nadine Laflamme

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### Overview of the study

This study uses data from the 2021 Census of Population to describe the sociodemographic and economic characteristics of persons living in a household composed of three or more generations of the same family. It also examines how these characteristics differ by generation (youngest, middle, or oldest).

### **Highlights**

- In 2021, 2.4 million people in Canada lived in a multigenerational household, representing 6.5% of all persons living in a private household. The prevalence of this living arrangement varied considerably across the country. While 1 in 4 persons (24.9%) in Nunavut lived in a multigenerational household, this was the case for 3.1% of persons living in Quebec.
- Consistent with patterns observed in other countries, individuals representing the oldest generation within a multigenerational household were predominantly women.
- In 2021, about 1 in 8 (12.2%) one-parent families lived in a multigenerational household. Most (79.3%) of the parents heading these families were the middle generation in the household, residing with both their children and their parents.
- Over half (52.7%) of people living in multigenerational households in 2021 were racialized, and two-fifths (40.5%) were born outside Canada—both proportions considerably higher than those of the population living in other households (24.7% and 25.5%, respectively).
- Multigenerational living was most prevalent among people reporting ethnic or cultural origins rooted in South Asia: In 2021, more than one-third of persons with Sikh (36.6%) or Punjabi (34.2%) ethnic or cultural origins lived in a multigenerational household. Proportions were also relatively high among those with Tamil (21.7%), Pakistani (19.3%), Indian (19.0%) or Sri Lankan (18.7%) ethnic or cultural origins.
- Among individuals comprising the oldest generation in a multigenerational household, nearly one-quarter (23.8%) did not know English or French well enough to conduct a conversation.
- Compared to other households, a lower proportion of multigenerational households had unaffordable housing (20.8% versus 11.1%), but a relatively higher proportion were characterized as crowded (4.7% versus 28.3%).
- Compared to other households, a lower proportion of multigenerational households were in low income (15.5% versus 4.3%), and similarly, a smaller proportion were in core housing need (10.3% versus 4.6%).

#### Introduction

Over recent decades, Canada has experienced rapid growth in households made up of various combinations of immediate family, extended relatives and non-relatives. Among these, multigenerational households—where three or more generations of the same family live together—are among the most prominent.

In 2021, there were nearly half a million multigenerational households in Canada (441,750), representing a 21.2% increase in number from 2011 (364,505).<sup>2</sup> This growth rate exceeded that of all households combined, which rose by 12.4%. The increase in multigenerational households may reflect a deliberate strategy among families facing challenges related to housing affordability and the cost of living, as well as shifting lifestyle and cultural preferences.<sup>3</sup> As the ethnocultural composition of the population continues to evolve<sup>4</sup> alongside population aging,<sup>5</sup> multigenerational living arrangements may play an increasingly important role in the care and support networks of children, parents and older adults in the coming years.

The remainder of this study unpacks Canada's multigenerational households, describing the sociodemographic and socioeconomic characteristics of the people who call them home.

# Multigenerational living is most prevalent in Nunavut, British Columbia and Ontario, while rare in Quebec

There were 2.4 million people living in multigenerational households in Canada in 2021, representing 6.5% of all persons living in private households.<sup>6</sup> Regionally, the prevalence of multigenerational living varies substantially (Table 1). Half (50.2%) of all people living in multigenerational households in 2021 resided in the province of Ontario—an overrepresentation given that the province accounted for 38.6% of Canada's total population that year. Similarly, the population living in multigenerational households was overrepresented in British Columbia (17.7%) compared to its share of Canada's total population (13.5%). Together, Ontario and British Columbia were home to two-thirds (67.9%) of all people living in multigenerational households in 2021.

Table 1
Number, proportion and distribution of persons living in multigenerational households, Canada, provinces and territories, 2021

	Number of persons in private households	Distribution of persons in private households	Number of persons living in multigenerational households	Proportion of all persons in private households who live in multigenerational households	Distribution of persons in multigenerational households
Geography	number	percent	number	percent	
Canada	36,328,480	100.0	2,360,760	6.5	100.0
Newfoundland and Labrador	502,095	1.4	20,675	4.1	0.9
Prince Edward Island	150,485	0.4	4,930	3.3	0.2
Nova Scotia	955,860	2.6	41,380	4.3	1.8
New Brunswick	759,195	2.1	31,120	4.1	1.3
Quebec	8,308,475	22.9	256,220	3.1	10.9
Ontario	14,031,755	38.6	1,185,490	8.4	50.2
Manitoba	1,307,185	3.6	78,325	6.0	3.3
Saskatchewan	1,103,200	3.0	53,800	4.9	2.3
Alberta	4,177,720	11.5	256,685	6.1	10.9
British Columbia	4,915,940	13.5	417,890	8.5	17.7
Yukon	39,585	0.1	1,775	4.5	0.1
Northwest Territories	40,380	0.1	3,350	8.3	0.1
Nunavut	36,605	0.1	9,120	24.9	0.4

Source: Census of Population, 2021 (3901).

Statistics Canada, 2022a

Statistics Canada, Table 98-10-0138-01 Household type including multigenerational households and structural type of dwelling: Canada, provinces and territories, census metropolitan areas
and census agglomerations, https://doi.org/10.25318/9810013801-eng

<sup>3.</sup> Choi and Ramaj, 2023; Zhu et al, 2023; Lauster and von Bergmann, 2025.

<sup>4.</sup> Statistics Canada, 2022b.

<sup>5.</sup> Statistics Canada, 2022c.

<sup>6.</sup> For brevity, in the remainder of this article, the total population living in private households is referred to instead as "the total population" or "total persons." In 2021, 98.2% of the total population lived in private households. Source: Statistics Canada. Table 98-10-0046-01 <a href="Dwelling type">Dwelling type</a>, age and gender: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts. DOI: https://doi.org/10.25318/9810004601-eng

Owing to its small population, Nunavut accounted for a very small share of Canada's total population living in multigenerational households. However, this living arrangement was by far the most prevalent in that territory. In 2021, one in four Nunavut residents (24.9%) lived in a multigenerational household, more than triple the national average (6.5%). Previous studies have found that the prevalence of crowded housing was elevated among Inuit living in Inuit Nunangat (including Nunavut), owing to housing supply challenges and shortages.<sup>78</sup>

In contrast, multigenerational living was relatively rare in Quebec: In 2021, 3.1% of people in the province lived in a multigenerational household, the lowest proportion among the provinces and territories. Quebec has long held the highest share of persons living alone among the provinces and territories. It also has a low prevalence of young adults living with their parents<sup>10</sup> and grandchildren living with their grandparents. These patterns are thought to reflect a combination of relatively low shelter costs in Quebec's urban areas, as well as various sociocultural and structural factors—including the fact that a higher-than-average share of older adults in the province reside in long-term care homes or residences for older adults.

Overall, the prevalence of multigenerational living was slightly lower in rural<sup>13</sup> areas of the country (4.9%) than in urban<sup>14</sup> areas (6.8%). Within these urban areas, the census metropolitan area (CMA)<sup>15</sup> of Abbotsford-Mission had the highest share of persons living in a multigenerational household in 2021 (17.5%), followed by the CMA of Toronto (11.6%) (Map 1). In line with provincial patterns, various communities in Quebec had the lowest shares: One percent or fewer of all persons residing in the census agglomerations of Rimouski, Thetford Mines, Saint-Georges and Rivière-du-Loup were living in a multigenerational household in 2021.

<sup>7.</sup> Statistics Canada, 2022d.

<sup>8.</sup> Crown-Indigenous Relations and Northern Affairs Canada. (2019).

<sup>9.</sup> Tang et al, 2019; Statistics Canada, 2022a.

<sup>10.</sup> Red Deer experienced the fastest growth in young adults living with their parents from 2016 to 2021.

<sup>11.</sup> In Nunavut, one-third of children aged 0 to 4 live with at least one of their grandparents.

<sup>12.</sup> Among the provinces and territories in 2021, Quebec had the highest proportion of persons aged 65 and over who were living in collective dwelling as opposed to a private household (8.1%).

Among Quebec's population of older adults residing in collective dwellings that year, 92.2% resided in long-term care homes, residences for older adults or facilities that were a combination of the two—the highest proportion among the provinces and territories.

<sup>13.</sup> In this article, rural is defined as the geographic areas outside of census metropolitan areas or census agglomerations.

<sup>14.</sup> In this article, urban is defined the geographic areas of census metropolitan areas and census agglomerations.

<sup>15.</sup> A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000, based on data from the current Census of Population Program, of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program. A CA must have a core population of at least 10,000 also based on data from the previous Census of Population Program. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from data on place of work from the previous Census Program.

Rimouski 1.0% Vancouver 10.6% Rivière-du-Loup Alma 0.8% 1.1% Saint-Georges Essa 0.8% 9.7% Abbotsford-Mission 17.5% **Oshawa Thetford Mines** 9.7% 1.0% Toronto 11.6%

Map 1 Proportion of persons in private households who live in multigenerational households, selected regions, 2021

Notes: This map shows the census metropolitan areas (CMAs) and census agglomerations (CAs) with the highest and lowest proportions of individuals living in multigenerational households in 2021

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000, based on data from the current Census of Population Program, of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program. A CA must have a core population of at least 10,000 also based on data from the previous Census of Population Program. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from data on place of work from the previous Census Program.

Source: Statistics Canada, Census of Population, 2021 (3901).

### All in the family: Benefits and burdens of multigenerational living

Sharing your living space with extended family members can offer unique advantages as well as challenges in comparison with other living arrangements. When asked about the factors that led them to live in a multigenerational household, most people place financial considerations at the top of their list. Particularly for younger adults who may be facing challenging circumstances such as unemployment, underemployment, housing supply shortages, or relationship dissolution, sharing a home with older relatives can provide a protective effect against poverty and ease financial pressures via resource pooling. This living arrangement is also often framed as being practical for its members; it can offer benefits such as the provision of informal care of young children or adults in need, potentially enhancing work-life balance and permitting older adults to continue living at home.<sup>16</sup>

<sup>16.</sup> Easthope et al, 2016; Easthope, 2017; Liu, 2017; Amorim, 2019; Maroto, 2017; De Oliveira et al, 2020; Hertog and Man-Yee (2021). Karagiannaki and Burchardt, 2022; Choi and Ramaj, 2023.

Additional social and emotional benefits of multigenerational living are also commonly noted, such as the companionship and support that this arrangement can offer. Living with others can improve mental health for some individuals by reducing feelings of loneliness and isolation. The regular interaction between younger and older generations can also aid the development of the former and provide a sense of purpose and satisfaction to the latter, improving well-being while boosting intergenerational solidarity.<sup>17</sup>

On the other hand, some aspects of multigenerational living may lead to increased tensions when private spaces are unavailable or insufficient to household members, or when the design of the dwelling is unsuitable. Crowded living conditions can also have direct negative impacts on the health of older, frail household members. Sharing space with one's younger or older family members can strain intergenerational relationships due to evolving norms and beliefs among the respective generations, differing parenting styles or disagreements over household chores. It can also impact the wider social networks of individuals, if, for instance, they avoid bringing home friends or romantic partners due to a lack of privacy or space.

There is also evidence that sharing a home with younger adult relatives can be detrimental to the financial well-being of the older generations, who may be, for instance, financing their own retirement as well as the expenses of their adult children and grandchildren out of a sense of filial obligation or cultural expectations, sometimes reducing their own savings and wealth.<sup>22</sup> Older generations have generally been found to be 'net givers' of financial and time resources within multigenerational households.<sup>23</sup>

People living in multigenerational households come from a variety of paths in life; there is considerable diversity in the family characteristics, socioeconomic and cultural circumstances of each generation in the family which intersect with those of the other family members. Research to date indicates that an individual's satisfaction with multigenerational living will be largely driven by the degree to which they had a choice in the arrangement, rather than perceiving that there was no viable alternative.<sup>24</sup>

Living in a multigenerational household is most common in early childhood and older adulthood (Chart 1). In 2021, one in ten (10.2%) young children aged 0 to 4 lived in a multigenerational household, while this was true of 7.5% of persons aged 85 and over. This living arrangement was least prevalent among adults in their late 50s (4.9%); as seen in the companion piece to this study, <u>Adulting together: Parents and adult children who co-reside</u>, many persons in this age group live with their adult children without any additional generations of the family present.

<sup>17.</sup> Liu, 2017; Hertog and Man-Yee (2021).

<sup>18.</sup> Muennig et al, 2018; Burgess and Muir, 2019; Liu, 2020; Verbist et al, 2020.

<sup>19.</sup> Ghosh et al, 2021.

<sup>20.</sup> Liu, 2017; Burgess and Muir, 2019.

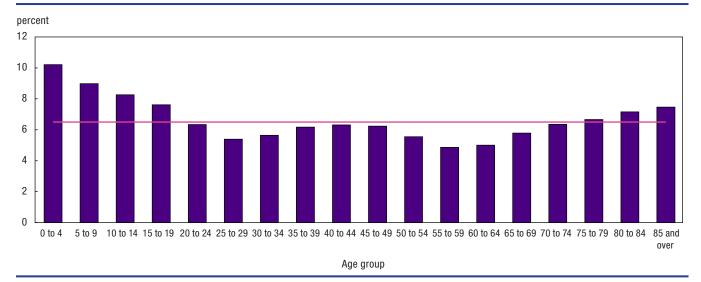
<sup>21.</sup> Burgess and Muir, 2019.

<sup>22.</sup> Maroto, 2017; Muennig et al, 2018.

<sup>23.</sup> Liu, 2017; Maroto, 2017; Park et al, 2020.

<sup>24.</sup> Burgess and Muir, 2019; Liu, 2020.

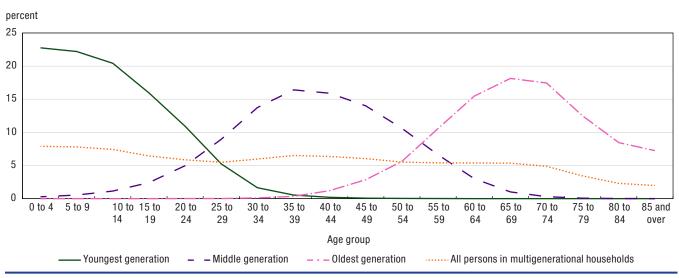
Chart 1
Proportion of persons in private households who live in multigenerational households, by age group, Canada, 2021



**Note:** The horizontal line refers to the proportion for all ages combined. **Source:** Statistics Canada, Census of Population, 2021 (3901).

While members of the youngest generation in multigenerational households were mostly children under the age of 15 (65.4%), the age distributions of those in the middle and oldest generations were more varied (Chart 2). Most people representing the middle generation were Millennials (between the ages of 25 and 40 that year) or Gen X-ers (aged 41 to 55). In contrast, the bulk of the oldest generation were Baby Boomers who were aged 56 to 75 in 2021. The Millennials and the Baby Boomers were Canada's fastest-growing and largest birth cohorts, respectively, in 2021.<sup>25</sup>

Chart 2
Age distribution of persons in multigenerational households, by generation, Canada, 2021



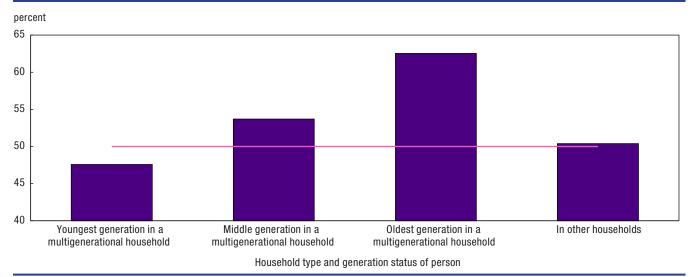
Source: Statistics Canada, Census of Population, 2021 (3901).

<sup>25.</sup> Statistics Canada, 2022e

# Women are overrepresented among the oldest generation in multigenerational households

Most people representing the middle or oldest generation in multigenerational households were women (53.7% and 62.5%, respectively), while the opposite was true among the youngest generation, among which 52.4% of persons were boys or men (Chart 3). The greater prevalence of boys or men in the youngest generation is largely a function of the composition in the general population at these ages: overall, 51.3% of persons aged 14 and under in 2021 were boys.

Chart 3
Proportion of women+ among persons in private households, household type and generation, Canada, 2021



Notes: The horizontal line refers to the level at which there would be an equal number of women+ and men+. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. The category "Women+" includes women or girls, as well as some non-binary persons. The category "Men+" includes men or boys, as well as some non-binary persons.

Source: Statistics Canada, Census of Population, 2021 (3901).

The predominance of women among the older generations of multigenerational households reflects several factors. Firstly, the greater longevity of women on average translates to relatively more uncoupled older women in the population who may seek out multigenerational living for the potential companionship, mutual care and support that this living situation could offer.<sup>26</sup> As evidence of this, close to one-third (31.0%) of oldest-generation women were widowed, compared with 10.1% of oldest-generation men.

Additionally, the more vulnerable financial situation of older women relative to older men—especially after divorce or widowhood,<sup>27</sup> may push them to combine resources with their adult children to better manage the cost of living. Among members of the older generation, the proportion of women who were separated or divorced (16.2%) was higher than the proportion among men (9.6%).

Cultural norms around caring and social interaction may also contribute to the greater presence of matriarchs in multigenerational households, i.e., the greater likelihood of mothers as opposed to fathers to live with their adult children. Previous studies have found that grandmothers are more likely than grandfathers to report caring for grandchildren (whether they co-reside or not),<sup>28</sup> <sup>29</sup> and adult children are more likely to spend time regularly with their mother than with their father.<sup>30</sup>

<sup>26.</sup> Women live longer on average than men. In 2023, the life expectancy at birth of males was 79.5 years while it was 83.9 years for women. In the same year, life expectancy at age 65 was 19.6 years for males and 22.2 years for females. Source: Statistics Canada. Table 13-10-0837-01 Life expectancy and other elements of the complete life table, single-year estimates, Canada, all provinces except Prince Edward Island. DOI: https://doi.org/10.25318/1310083701-eng

<sup>27.</sup> Mehdi (2023) found that despite improvements over time, widowed and divorced women remain financially worse off later in life than both divorced men and women who remained married from ages 54 to 80. In all the cohorts considered, women had lower family incomes than men later in life, regardless of marital status.

<sup>28.</sup> According to the 2022 Canadian Social Survey – Well-being and Caregiving, approximately one-fifth (21.3%) of all unpaid caregivers in 2022 provided care to at least one of their grandchildren. Among those who reported only caring for grandchildren, 22.3% reported that they lived with their grandchild(ren) (custom tabulations).

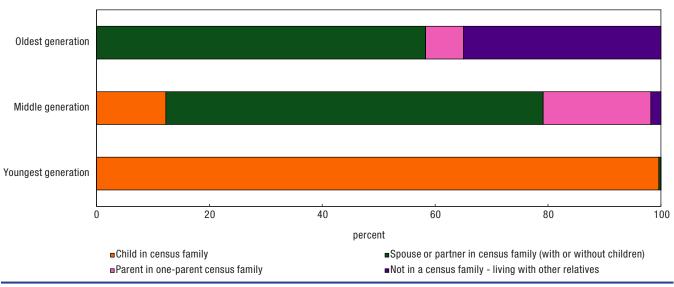
<sup>29.</sup> Di Gessa et al, 2020

<sup>30.</sup> Statistics Canada, 2020.

# Diverse relationship configurations among the middle and oldest generations in multigenerational households

While generally, all the members of a multigenerational household are related to one another in some form,<sup>31</sup> the specific family situation of each generation in the household varies considerably (Chart 4). In 2021, the vast majority (99.6%) of persons representing the youngest generation were children living with at least one of their parents in a census family.<sup>32</sup> In contrast, most middle-generation persons lived with a spouse or partner (66.9%), though 19.1% were heading one-parent families. An additional 12.3% of middle-generation persons were children in census families—meaning that they were living with parents as well as at least one younger relative such as their niece or nephew, and without a spouse, partner or children of their own in the household.

Chart 4
Distribution of persons in multigenerational households by generation and census family status, Canada, 2021



**Note:** In multigenerational households, census family status is prioritized for the youngest two generations of the family. For example, an individual who is living with their adult child and their grandchild (the child of their adult child) would be considered "living with other relatives" while the adult child and grandchild would be considered members of a one-parent census family. **Source:** Statistics Canada, Census of Population, 2021 (3901).

Like the middle generation, most members of the oldest generation in multigenerational households were living with their spouse or partner in 2021 (58.3%). However, more than one-third (35.0%) were categorized as "living with relatives"; in most cases, these persons were living with their adult child and at least one of their grandchildren.

<sup>31.</sup> In 2021, 2.8% of persons in multigenerational households were categorized as "other persons," meaning they were not considered part of the youngest, middle, or oldest generation in the household. These "other persons" included: spouses or partners of the youngest generation; other relatives; or unrelated persons. These individuals are included in the count of the total number of persons living in multigenerational households but are excluded from the calculation of any generation-specific statistics presented in this article.

<sup>32.</sup> Descriptions of the concepts of census family status of persons and family characteristics of persons are provided in the section Data sources, methods and definitions.

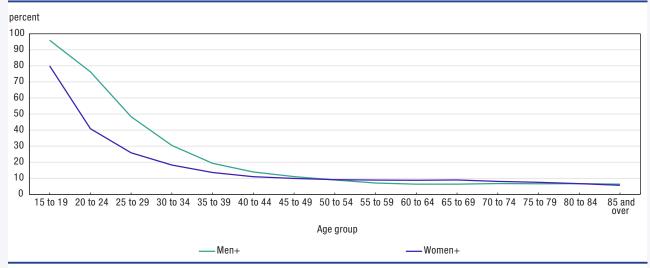
### Multigenerational living is common among young parents heading oneparent families

The members of one-parent families are particularly economically vulnerable given that the parents heading them are less likely to be employed<sup>33</sup> and more likely to be in low income<sup>34</sup> than other parents, on average. For some of these parents, sharing a home with their own parents may offer benefits such as assistance in the caring of children<sup>35</sup> and the sharing of housing expenses,<sup>36</sup> reducing the likelihood of their children living in poverty.<sup>37</sup> In 2021, about 1 in 8 (12.2%) one-parent families were living in a multigenerational household. Among those, most (79.3%) of the parents represented the middle generation in the household, meaning they lived with their child and one or more of their parents.

Multigenerational living is particularly prevalent among young parents who are not living with a spouse or partner. Among teenage parents (aged 15 to 19) heading a one-parent family in 2021, more than four-fifths (85.7%) were the middle generation in a multigenerational household, while this was also true for just under half of 20- to 24-year-old parents heading a one-parent family (47.3%).

Regardless of the type of household in which they lived, most parents heading one-parent families in 2021 were women (77.2%). However, women accounted for a slightly lower percentage of these parents in multigenerational households (74.9%) than in other households (77.6%), particularly among those aged less than 50. This difference was driven by the greater propensity of young men heading one-parent families to live with their parents (Chart 5). For instance, among 20- to 24-year-old parents not living with a spouse or partner, more than three-quarters (76.3%) of men lived in a multigenerational household while this was the case for 40.9% of women. In sum, among one-parent families, multigenerational living is more common when the parent is relatively young, and particularly if the parent is a young man.

Chart 5 Proportion of one-parent families living in multigenerational households, by gender and age group of the parent, Canada. 2021



Note: Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. The category "Women+" includes women, as well as some non-binary persons. The category "Men+" includes men, as well as some non-binary persons.

Source: Statistics Canada, Census of Population, 2021 (3901).

<sup>33.</sup> Drolet and Rauh, 2024.

<sup>34.</sup> Statistics Canada, 2022f; Carpino, 2024.

<sup>35.</sup> Maroto, 2017; Hogendoorn and Härkönen, 2023.

<sup>36.</sup> Milan et al (2015) found that in 2011, among grandparents living in multigenerational households in which the middle generation was a parent heading a one-parent family, 75% had at least some responsibility for household payments, whereas this proportion was much lower (28%) when the middle generation was a couple. This was partially explained by the older median age of grandparents in the latter living arrangement.

<sup>37.</sup> Karagiannaki and Burchardt, 2022; Choi and Ramaj, 2023.

## Two in five people living in multigenerational households were born outside of Canada

In 2021, two in five (40.5%) people living in multigenerational households were born outside Canada—considerably higher than the rate among persons residing in other households (25.5%). Within multigenerational households, the prevalence of foreign-born persons was highest among the oldest generation (61.8%) and lowest among the youngest generation (10.0%). That said, among the members of the youngest generation, close to half (48.6%) were born in Canada to at least one parent who was born outside Canada.

The greater tendency of foreign-born persons to live in a multigenerational household has been found in many other western countries and largely reflects cultural preferences and norms in their regions of origin.<sup>38</sup> Additionally, having more relatives in the household can facilitate more effective transmission of the culture of origin to younger family members.<sup>39</sup> Sharing a home with relatives can also be a practical economic strategy for newcomers in the face of labour market barriers or housing accessibility challenges,<sup>40</sup> particularly those who have joined their adult children, parents or relatives via family-sponsored immigration programs.<sup>41</sup> Overall, however, this living arrangement was less prevalent among recent immigrants<sup>42</sup> (8.0%) than among established immigrants<sup>43</sup> (11.4%).

While some families may form a multigenerational household for a period to host a relative staying in Canada temporarily for work, school, or other reasons, relatively few non-permanent residents lived in these households in 2021 (3.4%).

Among the world regions of origin of foreign-born persons, those born in South Asia<sup>44</sup> or Southeast Asia had the highest prevalence of living in multigenerational households, at 19.8% and 13.1%, respectively. In contrast, multigenerational living was relatively rare among persons born in Western Europe (2.2%), Northern Europe (3.8%), or Africa (4.4%) (Map 2), matching the general patterns observed among the diaspora living in other countries.<sup>45</sup>

<sup>38.</sup> Goodbrand et al, 2017; Muennig et al, 2018; Mazurik et al, 2020; Pilkauskas et al, 2020; He and Jia, 2022.

<sup>39.</sup> Statistics Canada, 2017.

<sup>40.</sup> Zhu et al, 2023.

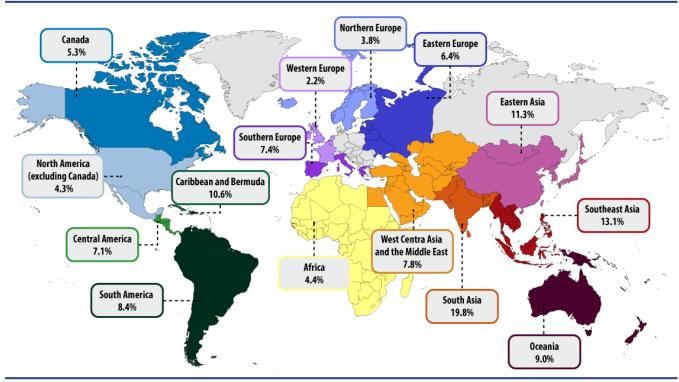
<sup>41.</sup> Milan et al. 2015.

<sup>42.</sup> Persons who immigrated to Canada between 2016 and 2021.

<sup>43.</sup> Persons who immigrated to Canada prior to 2016.

<sup>44.</sup> The countries included within each world region of origin are described in: Countries and Areas of Interest for Social Statistics - SCCAI 2019.

<sup>45.</sup> For example, see Burgess and Muir, 2019; Kamiya and Hertog, 2020; Hogendoorn and Härkönen, 2023. However, in the United States, it has been found that Latino immigrants have even higher rates of multigenerational living (Muennig et al, 2018; He and Jia, 2022).



Map 2 Proportion of persons in private households who live in multigenerational households, by place of birth, Canada, 2021

Source: Statistics Canada, Census of Population, 2021 (3901).

# Racialized persons represent more than half of the population living in multigenerational households

In 2021, racialized persons<sup>46</sup> represented more than half (52.7%) of Canada's population living in multigenerational households (Table 2). In step with trends observed by place of birth, this living arrangement was most prevalent among South Asian persons, among whom one-fifth resided in multigenerational households (20.4%)—more than triple the share recorded for the general population. Apart from Japanese persons, all other racialized groups had higher rates of multigenerational living in 2021 than the rest of the population (4.2%).

<sup>46.</sup> In this study, the concept of "racialized groups" is measured by the "visible minority" variable. "Visible minority" refers to whether or not a person belongs to one of the visible minority groups defined by the *Employment Equity Act*. The *Employment Equity Act* defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.

Table 2
Proportion and distribution of persons living in multigenerational households by racialized group, Canada, 2021

	Proportion of all persons in private households who live in multigenerational households	Distribution of persons in multigenerational households
Racialized group	percent	
Total population in private households	6.5	100.0
Total racialized population	13.0	52.7
South Asian	20.4	22.0
Chinese	12.9	9.3
Black	8.0	5.2
Filipino	13.5	5.4
Arab	5.9	1.7
Latin American	8.9	2.2
Southeast Asian	13.6	2.2
West Asian	9.1	1.4
Korean	5.1	0.5
Japanese	4.1	0.2
Groups n.i.e.1 or multiple racialized groups	12.4	2.6
Rest of the population	4.2	47.3

<sup>1.</sup> The abbreviation "n.i.e." means "not included elsewhere." This category includes people who provided written responses such as "Guyanese," "Pacific Islander," "Polynesian," "Tibetan" or "West Indian."

Note: The concept of "racialized group" is derived directly from the concept of "visible minority." The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour."

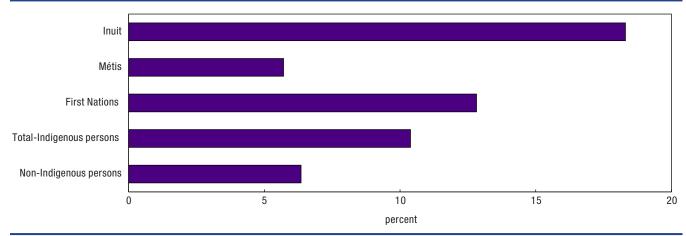
Source: Census of Population, 2021 (3901).

Among different ethnic or cultural origin groups, multigenerational living was most prevalent among persons who reported ethnic or cultural origins rooted in South Asia: In 2021, more than one in three persons with Sikh (36.6%) or Punjabi (34.2%) ethnic or cultural origins lived in a multigenerational household; proportions were also relatively high for persons with Tamil (21.7%), Pakistani (19.3%), Indian (19.0%) or Sri Lankan (18.7%) ethnic or cultural origins.

### One in ten Indigenous persons lives in a multigenerational household

Overall, the proportion of Indigenous persons living in multigenerational households was higher than that of non-Indigenous persons (10.4% and 6.4%, respectively) (Chart 6). However, there was considerable variation in the prevalence of this living arrangement within the Indigenous population, being most prevalent among Inuit (18.3%) and least prevalent among Métis (5.7%).

Chart 6
Proportion of persons in private households living in multigenerational households, by Indigenous identity, Canada, 2021



**Note:** The categories of First Nations, Métis and Inuit are limited to persons who identified as only one Indigenous group. Persons who reported multiple Indigenous responses or Indigenous responses not included elsewhere are included in the total Indigenous identity population. **Source:** Statistics Canada, Census of Population, 2021 (3901).

### Close to one-quarter of the oldest-generation members of multigenerational households do not know English or French well enough to be able to conduct a conversation

Previous studies have found that multigenerational households have a higher prevalence of multiple languages being spoken in the home, which reflects their relatively large size and diverse ethnocultural composition.<sup>47</sup> In 2021, close to half (45.6%) of individuals in multigenerational households had a mother tongue that was a non-official language or multiple non-official languages—almost double the rate among persons living in other households (23.2%) (Table 3). This linguistic attribute was most prevalent among the oldest generation (56.2%).

Table 3
Proportion of persons with selected language characteristics, by household type and generation, Canada, 2021

	Not able to conduct a conversation in English or French <sup>1</sup>	Mother tongue <sup>2</sup> is a non-official language or multiple non-official languages	Speaks two or more languages on a regular basis at home	
Household type and generation of person	percent			
Total population in private households	1.9	24.7	18.7	
In multigenerational households	8.3	45.6	30.7	
Youngest generation	2.4	31.1	29.3	
Middle generation	2.5	50.8	36.9	
Oldest generation	23.8	56.2	23.9	
In other types of households	1.4	23.2	17.9	

<sup>1.</sup> Based on the concept of "Knowledge of official languages" which refers to whether the person can conduct a conversation in English only, French only, in both or in neither language. For a child who has not yet learned to speak, this includes languages that the child is learning to speak at home.

The members of the oldest generation held another linguistic distinction: In 2021, nearly one-quarter (23.8%) of them could not conduct a conversation in either of Canada's two official languages. In contrast, this rate was very low among the youngest and middle generations (2.4% and 2.5%, respectively) or among the population living in other households (1.4%).

For some older adults, the inability to converse in one of Canada's official languages may create challenges in navigating daily tasks, including social interactions outside of the household and the acquisition of goods and services.<sup>48</sup> It is possible that multigenerational living may serve as a strategy to navigate these challenges, with the middle generation serving as a kind of bridge to assist their older parents or relatives when necessary. As evidence of this, 36.9% of middle-generation persons in multigenerational households reported speaking two or more languages on a regular basis at home and nearly all (97.5%) spoke English or French.

The presence of the oldest generation in the household may also increase the likelihood of their co-resident grandchildren speaking a non-official language: In 2021, 29.3% of the youngest-generation members of multigenerational households spoke two or more languages at home—considerably higher than the proportion among the population in other households (17.9%).

# Fewer working-age adults in multigenerational households are employed than those in other household types

For working-aged persons who are not engaged in or seeking paid employment, sharing a home with younger or older relatives may be a way to manage housing expenses in the absence of employment income.

<sup>2. &</sup>quot;Mother tongue" refers to the first language learned at home in childhood and still understood by the person at the time the data was collected. If the person no longer understands the first language learned, the mother tongue is the second language learned. For a person who learned more than one language the same time in early childhood, the mother tongue is the language this person spoke most often at home before starting school. The person has more than one mother tongue only if they learned these languages at the same time, and still understands them. For a child who has not yet learned to speak, the mother tongue is the language spoken most often to this child at home. The child has more than one mother tongue only if these languages are spoken equally often so that the child learns these languages at the same time.

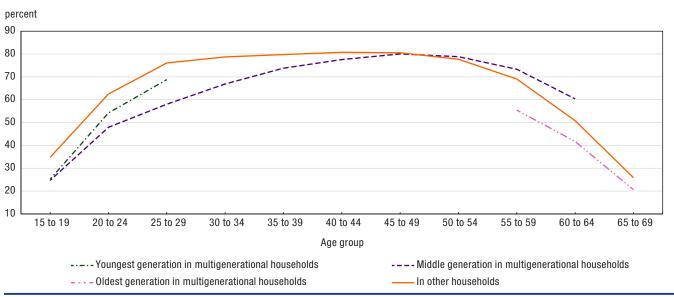
Source: Census of Population, 2021 (3901).

<sup>47.</sup> Statistics Canada, 2023

<sup>48.</sup> However, in certain parts of the country where specific linguistic communities are highly concentrated, some older adults may be able to access goods and services in their non-official language—lessening the need to rely on family members for assistance. In 2021, among the 684,300 persons who reported they could not conduct a conversation in either English or French, approximately 175,000 were older adults who had immigrated to Canada more than 20 years prior, three-quarters of whom lived in Toronto or Vancouver with Punjabi or Cantonese as their mother tongue.

Among adults under the age of 50, those living in multigenerational households had lower employment rates<sup>49</sup> than their counterparts of the same age living in other households (Chart 7). That said, the magnitude of this difference varied by generation status. For example, among persons aged 25 to 29 in 2021, 68.8% of those forming the youngest generation in multigenerational households were employed, compared with 58.1% of middle-generation persons. In contrast, 76.1% of 25- to 29-year-olds living in other types of households were employed.

Chart 7
Proportion of persons employed, by age group, household type and generation, Canada, 2021



Notes: For select combinations of age group and generation status of persons in multigenerational households, percentages are omitted due to low counts.

"Employed" refers to persons who, during the reference period, had a labour force status of 'employed'. The reference period was the week of Sunday, May 2 to Saturday, May 8, 2021 For a more detailed definition, see the entry for "Employed person" in *Dictionary, Census of Population, 2021*.

Source: Statistics Canada. Census of Population, 2021 (3901).

Alternatively, some individuals sharing a home with both their adult children and their older parents may be the primary breadwinner in the household or providing financial support to both their children and their parents to some degree. Among adults aged 50 and over, employment rates were highest among persons representing the middle generation in multigenerational households. These differences were largest among persons approaching the typical ages of retirement: Among persons aged 60 to 64 in 2021, 60.4% of those representing the middle generation in a multigenerational household were employed, compared with 41.7% of those representing the oldest generation and 50.8% of persons in other living arrangements.

### Relatively few multigenerational households are in low income

In 2021, the proportion of multigenerational households that were in low-income<sup>50</sup> was lower (4.3%) than among other types of households (15.5%). As multigenerational households are larger on average than most households,<sup>51</sup> their lesser incidence of low income relates in part to the economies of scale that exist in the relationship between household expenses and household size.<sup>52</sup> The presence of older adults in multigenerational households—who may be eligible to receive income benefits such as <u>Old Age Security</u> and the <u>Guaranteed Income Supplement</u>—may also contribute to lower instance of low-income status in these households.

<sup>49.</sup> During the reference period of Sunday, May 2 to Saturday, May 8, 2021. For a more detailed definition, see the entry for "Employed person" in Dictionary, Census of Population, 2021.

<sup>50.</sup> Based on the Low-income measure, after-tax (LIM-AT). The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases. For a detailed definition of this concept, see Dictionary, Census of Population, 2021 – Low-income measure, after tax (LIM-AT).

<sup>51.</sup> In 2021, the average size of all private households was 2.4 persons while it was 5.3 persons for multigenerational households.

<sup>52.</sup> For instance, the cost to maintain a household composed of two people is less than double the cost to maintain a household composed of one person.

Additionally, close to half (49.1%) of all multigenerational households had three or more members of the household earning employment income<sup>53</sup>—more than quadruple the proportion in other households<sup>54</sup> (11.0%). Having several earners in a household also means that more than one person could contribute to household expenses, lowering the financial burden on any one individual. That said, not all the earners in multigenerational households will necessarily contribute to household expenses or contribute equally. As a result, household total income may not accurately reflect the financial security nor the housing affordability of all household members (Gorski et al 2025).

## Crowded housing conditions are more prevalent among multigenerational households

Reflecting their lower incidence of household low income, multigenerational households have more affordable housing on average: 11.1% of multigenerational households in 2021 were below the housing affordability threshold,<sup>55</sup> nearly half the rate observed among other households (20.8%) (Table 4).

Table 4
Proportion of households with selected housing characteristics, by household type, Canada, 2021

	Multigenerational households	Other types of households	
Housing characteristics	percent		
Acceptable housing <sup>1</sup>	59.2	71.1	
Housing is below affordability threshold	11.1	20.8	
Housing is below suitability threshold	28.3	4.7	
Housing is below adequacy threshold	7.5	6.1	
In core housing need <sup>2</sup>	4.6	10.3	

<sup>1.</sup> Refers to whether a household meets each of the three indicator thresholds established by the Canada Mortgage and Housing Corporation for housing adequacy, suitability and affordability. Housing indicator thresholds are defined as follows:

- Adequate housing is reported by their 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 resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

Acceptable nousing identifies which thresholds the household falls below, if any. Housing that is adequate in condition, suitable in size and affordable is considered to be acceptable.

2. A household is in "core housing need" if it falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and 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 (attains all three housing indicator thresholds). Excluded from the denominator of the proportion of households in core housing need are households that were not applicable to be examined for core housing need. In 2021, these households represented 3.9% of multigenerational households and 4.2% of other households.

Source: Census of Population, 2021 (3901).

In contrast, crowded housing was a greater challenge among multigenerational households. In 2021, 28.3% of multigenerational households were below the housing suitability threshold, meaning the dwelling did not have enough bedrooms for the size and composition of the household. The proportion of crowded housing among multigenerational households was more than six times higher than that of other households (4.7%). Most commonly, multigenerational households had a shortfall of one bedroom (18.5%), while 6.4% had a two-bedroom shortfall and 3.4% had a shortfall of three or more bedrooms.

Overall, despite the economies of scale and greater housing affordability that multigenerational living may offer, multigenerational households had lower rates of acceptable housing—that is, housing that is simultaneously adequate in condition, suitable in size and affordable—than other households, owing to their greater incidence of crowding. Additionally, a larger share of multigenerational households (5.9%) lived in housing considered unacceptable due to multiple factors—meaning the housing failed to meet more than one of the suitability, affordability, or adequacy thresholds—compared to other households (2.6%).

A household is in "core housing need" if it falls below at least one of the housing indicator thresholds—adequacy, affordability, or suitability—and would have to spend 30% or more of its total before-tax income to rent alternative local housing that meets all three housing indicator thresholds. Reflecting the fact that most multigenerational households had sufficient income to afford acceptable alternative local housing, fewer of them were in core housing need in 2021 than other types of households (4.6% and 10.3%, respectively).<sup>56</sup>

<sup>53.</sup> Refers to persons aged 15 and over who received wages, salaries and commission from paid employment net self-employment income from farm or non-farm unincorporated business and/or professional practice during the reference period. For the 2021 Census, the reference period for this variable is calendar year 2020.

<sup>54.</sup> Includes one-person households which have a maximum of one earner.

<sup>55.</sup> Affordable housing has shelter costs equal to less than 30% of total before-tax household income.

<sup>56.</sup> Excluded from the denominator are households that were not applicable to be examined for core housing need. In 2021, these households represented 3.9% of multigenerational households and 4.2% of other households.

#### **Conclusion**

As Canadian households continue to evolve, they are gradually moving away from the mid-20th-century apex of one census family living alone in a dwelling.<sup>57</sup> Urbanization and housing densification have continued to grow alongside sustained high levels of international entrants, the rise of precarious work, the financialization of housing and related affordability and accessibility challenges, as well as generational wealth disparities. In this context, families are increasingly living—by choice or by circumstance—in alternative arrangements, including the 2.4 million individuals who lived in multigenerational households in 2021.

In this first examination of generational differences within Canada's multigenerational households, it was found that the sociodemographic and economic characteristics of household members varied considerably depending on their position as the youngest, middle or oldest generation in the home. Findings suggest that for some individuals, sharing a home with multiple generations of their family is a cultural norm or preference. Others living in multigenerational households may seek out this living arrangement as a means of accessing support from family—to better manage the cost of living or raising a young child, or even to navigate necessary interactions outside of the home. As Canada's population continues to experience high life expectancy and decreasing fertility, individuals may increasingly rely upon vertical family ties (generationally speaking) for support and companionship rather than horizontal ones.<sup>58</sup>

Multigenerational households have unique housing characteristics. Most members of multigenerational households could theoretically afford to pay for alternative local housing that would be acceptable, but a substantial share nonetheless live in crowded conditions. As to why the members of these households do not move into alternative local housing that is acceptable, this may reflect preferences to a certain extent but is more likely indicative of general housing shortages or a shortage of housing supply geared toward their specific situation (e.g., with an adequate number of bedrooms). To reduce incidence of undesired crowding, the distinct housing design needs of persons living in multigenerational households could be considered in the development of supports and policies aimed at facilitating redevelopment of existing housing or future housing development.

This study was not able to examine concrete forms of caregiving and care receiving within multigenerational households. Across many countries, institutional care for older adults has become increasingly privatized and costly for individuals, and "ageing in place"—that is, continuing to live in one's private household in older adulthood—is both publicly encouraged and desired by the Baby Boomers who are gradually entering this stage of life. <sup>59</sup> The potential for multigenerational households to serve as a setting in which older adults can both receive and provide informal care is an important consideration for future research.

A limitation of this study is that the analysis was restricted to families who share a private dwelling. More and more families are seeking alternative forms of multigenerational living which offer greater privacy for each generation, such as secondary, laneway or garden suites—though they often meet zoning and other building challenges in this regard. Moreover, extended families who do not share a home but live in close geographic proximity to one another may function much like a multigenerational household in terms of exchanges of practical support and companionship. The prevalence and composition of these alternate forms of multigenerational exchange in Canada remain an important information gap.

<sup>57.</sup> Mitchell and Li (2023). Lauster and von Bergmann, 2025.

<sup>58.</sup> Leopold and Skopek, 2015; Park et al, 2020; Leopold et al, 2024.

<sup>59.</sup> Easthope et al, 2016; Easthope, 2017; Liu, 2020.

<sup>60.</sup> Goodbrand et al, 2017.

<sup>61.</sup> Minardi, 2025.

### Data sources, methods and definitions

For more information about trends in families, households and living arrangements, see the <u>Families</u>, households and marital status statistics portal on the Statistics Canada website.

This study is based on data from the 2021 Census of Population, and its main purpose is to enumerate the population. To ensure that individuals are counted only once in the census, people in private households are counted as residing at only one dwelling, and in only one household, by applying the concept of the "usual place of residence." In turn, census families are identified based on relationships among people who share a usual place of residence. A consequence of this approach to identifying families is that it may not fully reflect the complexity of family and household characteristics, especially for people who split their time between two or more residences. For more information on these considerations, see the appendix of the Families, Households and Marital Status Reference Guide, Census of Population, 2021.

Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories. In this study, the category "women" includes women, as well as some non-binary persons, and the category "men" includes men, as well as some non-binary persons.

#### **Key concepts and definitions**

The term **generation** can have different meanings depending on social phenomenon being examined. For example, a **demographic generation** is a group of people born within a specific range of years who have grown up in a shared social, economic or political context—such as the Millennial generation. Generation status can also be used in the context of immigration, e.g., a "second-generation Canadian" is someone who was born in Canada and has at least one parent born outside of Canada. In this study, the term "generation" refers to relationships within a family.

Multigenerational household refers to a household in which:

- there is at least one person who is both the grandparent of a person in the household and the parent of another person in the same household, or
- there is at least one person who is both the child of a person in the household and the grandchild of another person in the same household.

In a household consisting of a child, the child's mother and the child's grandmother, the child is considered the **youngest generation**, the child's mother the **middle generation** and the grandmother the **oldest generation**. In households with four or more generations present, members of the multigenerational family who are neither the youngest nor the oldest generation are categorized as the middle generation.

Census family refers to a couple family (with or without children) or a one-parent family. The family members must share a usual place of residence (live in the same dwelling). Children may be biological or adopted children of any age, provided they do not have their own spouse, partner or child living in the same dwelling. Grandchildren living with their grandparent(s) and with no parents present also constitute a census family.

Child in a census family refers to a person of any age whose usual place of residence is the same dwelling as their parent(s), as well as to grandchildren living in households with grandparent(s) with no parents present. Individuals who are living with their married spouse or common-law partner, or with one or more of their own children, are not considered to be members of the census family of their parent(s), even if they are living in the same household.

Census family status of person refers to whether a person who is a member of a census family is a married spouse or common-law partner (with or without children), a parent in a one-parent family, or a child. Census family status is prioritized for the youngest generation in households with two-or-more generations of the same family. Table 5 provides two examples of how census families are formed based on the household relationships within multigenerational households, following the rule of prioritizing the youngest generation.

Table 5
Determination of census families in multigenerational households

Household	Person	Age of person	Relationship to reference person	Census family status of person	Census family membership of person
1	Α	25	Reference person	Parent in one-parent census family	Member of census family #1
	В	3	Son	Child in one-parent census family	
	С	58	Mother	Living with relatives	Not in a census family
2	A	25	Reference person	Parent in one-parent census family	Member of census family #1
	В	3	Son	Child in one-parent census family	
	С	58	Mother	Spouse in couple census family without children	Member of census family #2
	D	59	Father	Spouse in couple census family without children	

Source: Census of Population, 2021 (3901).

**Family and household characteristics of person** refers to the relationship between a person and the other members of their household. Specifically, emphasis is placed on whether they are a member of a census family— a couple family, with or without children, or a one-parent family—or if not in a census family, whether they are living with relatives, with non-relatives only, or alone.

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