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**Interlinkages Between Demographic Change, Urbanization, and Migration in Canada:
Policy implications**

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Introduction

Megatrends affecting families are closely interconnected. Demographic change occurs as families adapt to changing social, economic, cultural, and environmental contexts. These changes, in turn, can prompt migration both within and across national boundaries. Migration is linked to increasing urbanization as families seek to improve their wellbeing through resources typically concentrated in urban areas. Even so, as families migrate to urban areas, they may struggle to find adequate and affordable housing, sufficient food, suitable employment, care for dependent children and adults, and accessible health care. These challenges motivate us to examine how governments and civil society organizations are attempting to ensure the wellbeing of families under such transition and uncertainty.

This paper explores interlinkages between three megatrends identified by the United Nations¹ that affect family wellbeing—demographic change, migration, and urbanization—with consideration of policy implications for families in Canada. The focus is on two leading demographic trends common to other high-income nations: decreasing fertility rates and aging populations. Another demographic trend, the increasing proportion of the population in Canada who are immigrants, is also examined with attention to consequences for family wellbeing.

The family lens:

Although demographics are usually measured at the individual level, people are a part of families, and this is where the effects of demographic change play out.² Therefore, a family lens is the ideal vantage point from which to consider interlinkages. A family lens centres *families*, rather than *individuals*, as the focus of policy discussions. It allows us to advance thinking about how families may be affected as a direct, intentional outcome of a policy or as an indirect, unintentional consequence.³ The Vanier Institute of the Family uses a family lens to address its mission of advancing the understanding of the wellbeing of families in Canada.⁴ A family lens offers greater insight into how family needs are met or overlooked in policy and legislation.

Families and social policy

The goal of social policy, when viewed through a family lens, is to improve the wellbeing of families, especially the welfare of families experiencing vulnerability and disadvantages.⁵ Family policies may be developed with a specific goal for families (e.g., women's increased labour force participation is an explicit goal of parental leave policy expansion to promote gender equality), though arguably many more policies have an unintended impact.³ For example, social programs in housing, education, employment, income security, and social services may differentially affect singles or couples without dependent children compared to families with at least two generation units.³ Further, with the increasing complexity of contemporary family forms, there can be confusion about what types of families the policies are intended to serve. Only by recognizing family diversities can policies and practices be adapted to increase the likelihood that family wellbeing is the outcome.

How do we define family wellbeing?

There is much to do to improve the wellbeing of families in all world regions. Applying a family lens, the Sustainable Development Goals (SDGs) most directly relevant to family wellbeing are captured in SDG 1 (no poverty), SDG 2 (zero hunger), SDG 3 (good health and well-being), SDG 4 (quality education), and SDG 10 (reduced inequalities).

The SDGs identify conditions that support family wellbeing, although wellbeing outcomes are not explicitly stated. At the Vanier Institute of the Family, we use a multidimensional approach to family wellbeing, based on concepts widely used in many world regions. Material wellbeing refers to resources that families have (e.g., income, food, shelter); relational wellbeing comprises the quality of their social relationships (e.g., how well family members get along); and subjective wellbeing is how families perceive the fit between their family's experiences and aspirations (e.g., how well families believe they are doing in comparison to others).⁶ Policy decisions that account for diversity among families, will likely have a stronger potential for positive outcomes in one or more wellbeing dimensions. Consequently, they may be better positioned to enhance family wellbeing.

Key demographic trends

Using a family lens, with a focus on family wellbeing, we briefly review two key demographic changes in Canada relevant to migration and urbanization: the decreasing fertility rate and an aging population. Selected examples of recommended policies and programs designed to address these changes and improve the wellbeing and functioning of families are presented for each section.

Declining fertility rate

Like many countries in the global north, Canada's fertility rate is declining. From a peak in 1959 of 3.94 children per women, the fertility rate declined sharply during the 1980s, and has continued its downward trend ever since.⁷ The last year replacement-level fertility occurred in Canada was 1971 at 2.1 children per woman.⁸ In 2022, the fertility rate reached a record low of 1.33 children per woman.⁹

Factors contributing to this decline include more women participating in higher education and the labour force, the increased availability and effectiveness of contraception, and the decreased influence of religion.⁸ Other factors affecting fertility levels are financial capacity related to the increased cost of

living, and access to suitable housing.¹⁰ More recently, climate change has emerged as a factor shaping pregnancy intentions. Many adults of childbearing age are rethinking the impact of global environmental events and related health risks on a new generation of children who will be disproportionately affected by the climate crisis.¹¹

A low fertility rate has important implications for families and society. Smaller families mean there will be fewer members who can assume the family work of providing support and care across generations. Further, there are labour market considerations as Canada begins to rely increasingly on immigration to balance the number of younger and older workers.⁷ In response, the Government of Canada has developed family policies to provide support through subsidized childcare and family allowances. These policies recognize the material expenses associated with raising children and act to enhance families' material wellbeing.

Recommended policies

Canada-wide Early Learning and Childcare Plan

In 2021, Canada introduced a program to reduce the cost of childcare in licensed childcare facilities to \$10 a day over the subsequent five years. Although affordable childcare had long been a goal, the policy was created partially in response to the impact of the COVID-19 pandemic, which had a disproportionate impact on women's labour force participation. Canada also recognizes childcare as both an economic and social issue that affects gender and economic equity.^{12;13} The program builds on the example set by the province of Quebec, where low-cost childcare has existed for licensed spaces since 1997. The goal is to make high quality childcare more affordable by reducing fees by a minimum of 50%. By the end of 2022, Canada-wide early learning and childcare agreements had been implemented across all provinces and territories.¹⁴

Canada child benefit

The arrival of a new family member through the birth or adoption of a child is often accompanied by an increased demand on household finances. The Canada Child Benefit (CCB) is a non-taxable benefit directed toward families with limited financial resources to assist with the cost of raising children under 18 years old. The person primarily responsible for the care and upbringing of a child, and who lives with the child can apply for the benefit.¹⁵ The CCB has accommodations for lone-parents, same-gender parents, and parents with shared custody. The program is administered provincially. Therefore, the amount allotted per child can vary. Some jurisdictions also extend the CCB to grandparents or other family members caring for the child when parents are unable to do so.¹⁵

An aging population

Canada's population is aging. In 2021, 18.5% of the population was aged 65 or older,¹⁶ up from a record low of 7.7% in 1966.¹⁷ Depending on the model used to forecast population growth (slow-aging or fast-aging), the proportion of older adults could increase to between 21.6% and 29.8% of the population in 2068.¹⁸

Population aging in Canada is driven by factors like those in other high-income nations experiencing the same shift. The declining fertility rate means that there is a lower proportion of children compared to older adults, while at the same time, Canada's baby boom generation (i.e., those born between 1946 to 1965)¹⁹ is aging. The first baby boomers turned 65 in 2011, and this generation will continue to

reach age 65 until 2030.¹⁹ Population health improvements are also associated with longer life expectancy. In 1994, the inaugural UN International Year of the Family, the median age in Canada was 34.5 years. In 2024, it is projected to be 42.0 years—an increase of 7.5 years over three decades.²⁰

At the national level, population aging will translate into a shortage of workers as a larger proportion of the labour force approaches retirement. Attention must also be given to the sustainability of home care, access to supported housing, and adaptations to the overall health care system to provide appropriate support.²¹ Families will increasingly be called upon to provide care for their elderly members. In 2018 the value of unpaid care of family members in Canada was \$112.7 billion.^a Demand for care will only increase, thereby underscoring its importance to public policy for long-term and continuing care agendas.²²

Older adults also have a generative role that is often discounted. One-quarter of Canadians over age 65 provided care in 2018 to other older adults.²³ In 2021, 36,860 children aged 14 and under lived in skip-generation households with the grandparents raising grandchildren in the absence of a parent.²⁴ Further, multigenerational households with at least three generations, are the most rapidly growing type of census family household type, and home to 6.4% of the population.²⁵ Many older adults also provide financial support to younger generations through transfers of wealth. Any amount of money can be gifted in cash to a family member without the recipient being taxed.²⁶ This material contribution be used in areas such as housing to close the gap between a family's current living conditions and their future aspirations, with the likely outcome of influencing family subjective wellbeing.

Many policies directed toward Canada's aging population are centred around financial support to older adults and to family caregivers (although unlike care for children, there is nothing to recognize the material expenses of older adult care). Such programs ensure that the gap in relative poverty rates between older adults and the rest of the population remains low. According to OECD measures, in 2021 fewer adults in Canada age 65 and older were below the Official Poverty Line (12.3%) compared with the overall population (15.0%).²⁷

Recommended policies

Old Age Security (OAS) Program

All Canadians and legal residents may apply to receive a monthly pension once they reach age 65, provided they have lived in Canada for at least 10 years since age 18.²⁸ Receiving OAS is not limited to those who are employed or otherwise participating in the labour market. Depending on age and income, additional benefits may be available such as the Guaranteed Income Supplement (GIS), a non-taxable monthly payment for low-income older adults. This program helps to provide financial security for older adults and reduce potential reliance on their families to meet basic needs.

^a This value is based on the specialist cost. To calculate the specialist cost, the national median hourly wage of paid workers whose work most closely resembled each task was used (e.g., time spent transporting care receivers was valued at the median wage of a taxi or car service driver).

Employment Insurance Special Benefits

Compassionate Care Benefits (CCB) and the Family Caregiver Benefits for Adults (FCBA) provide financial assistance for employees who need to take time off work to care for family members. The CCB provides assistance for up to 26 weeks for end-of-life care, and the FCBA offers up to 15 weeks of benefits to care for family members, aged 18 or older, who are critically ill or injured.²⁹ The definition of family for these benefits is broad. It includes immediate family members, other relatives, and "...individuals considered to be like family, whether or not related by marriage, common-law partnership, or any legal parent-child relationship".²⁹ Although tied to labour market participation, the benefits provide limited, short-term financial assistance.

Multigenerational housing tax credit

In response to the growth in multigenerational housing, the federal government established a tax credit in 2023 to offset the costs of home renovation. This tax credit offsets the cost to homeowners of adding a secondary unit for an adult (age 65 and older) or person with an eligible disability. Family members who can claim the tax credit include a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, niece or nephew of the qualifying individual, or the qualifying individual's cohabiting spouse or common-law partner.³⁰ The broader definition of who is considered family for this tax credit may help address the national housing shortage, and allow families with older members to ensure adequate housing.

Linking demographic change to migration and urbanization

Taken together, the declining fertility rate and an aging population create economic, financial, and labour market pressures that affect the sustainability of social services like health care and education. To address these pressures, immigration has become critical to Canada's economic growth; in 2021, immigrants accounted for up to 90% of labour force growth and about 75% of population growth.³¹ In 2021, 405,999 permanent residents were added to Canada's population, and immigrants comprised 23% of the total population.³¹ Canada's future immigration targets are ambitious. Targets are set for continued growth with a goal of between 442,500 to 550,000 new permanent residents in 2025.³²

Migration

Within Canada, we have a long history of families dealing with distance because of both interjurisdictional and international migration. International migration does not necessarily diminish family relations if borders are open and family members can remain connected. It is not so much migration but the context of migration that may influence family wellbeing. Relocating to Canada is seen by many families as providing potential for better opportunities. At the same time, it typically involves separation from other family members. Depending on the reasons for immigration, it may result in better material wellbeing for families, but it may also cause changes to family dynamics that affect relational wellbeing, particularly when accompanied by a loss of social, and other support systems (e.g., see Shaw, 2022,³³ and Escrig-Pinol et al., 2023³⁴).

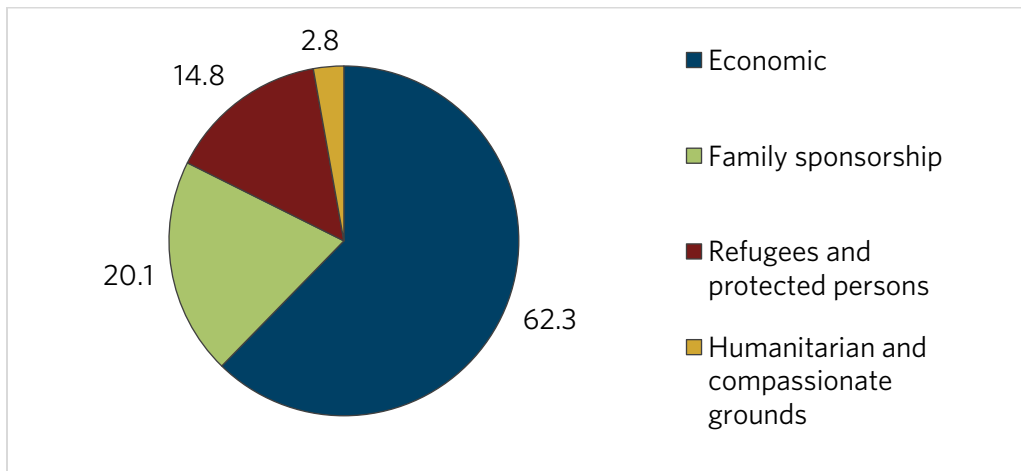
Pathways to immigration can influence family wellbeing by supporting or restricting family members from entering Canada, depending on who is defined as "family". People apply to enter Canada as permanent residents through one of four immigrant classes. The applicant may bring family members with them, but the immigrant classes prioritize a specific set of family relationships, reflecting a type of family structure that is embedded in norms and values of the dominant culture.³⁵ Three of four

immigrant classes—economic, refugees, and “other immigrants”³⁶—may bring their spouse or common-law partner, dependent child, spouse or common-law partner’s dependent child, and dependent child of a dependent child.³⁷

The fourth class, immigrant sponsored by family or, “family reunification,” permits entry to a slightly expanded set of relationships. Permanent residents who prove they can provide financial assistance to support their relative(s) apply to sponsor them post-immigration. Family relatives are limited to vertical rather than horizontal generational members. As such, family members can include spouses, partners, children (including adopted and ‘to be’ adopted), parents, grandparents, and certain “other relatives”. The latter would include orphaned relatives under age 18.³¹ Siblings, aunts, and uncles are normally excluded. In this way, immigration policies have the power to unite or fragment families due to whether their family structure conforms to the policy definition of who is family.

Even with these limitations, a priority for family reunification is to help attract, retain, and integrate newcomers so they are better able to build successful lives.³² Figure 1 indicates the percentage of immigrants admitted by class; it suggests which type of immigrants are most welcomed. In 2021, the percentage of immigrants admitted through family sponsorship was 20.1%, down from 26.7% the previous year.^{31; 38} At the same time, the percentage of economic immigrants and their family members increased from 57.6% in 2020 to 62.3% in 2021.^{31; 38}

Figure 1. Percentage of permanent residents, including family members, admitted to Canada by immigration class, 2021



Source: Minister of Immigration, Refugees and Citizenship. (2022-11-08). *2022 Annual report to parliament on immigration*. <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/annual-report-parliament-immigration-2022.html>

Canada also has a non-permanent resident category for people entering the country with temporary work permits, studying in Canada, or claiming asylum status along with family members who are not yet citizens or permanent residents.³⁹ However, if the temporary resident becomes undocumented (e.g., work permit is not renewed, or claim for asylum status is not resolved within a certain time), they

cannot work legally or access provincially funded healthcare and other benefits. This can result in unequal and often financially expensive outcomes. Precarious immigrant status is a barrier to programs and services meant to promote family wellbeing, such as parental leave, access to subsidized childcare, and free health and medical care during pregnancy and delivery.⁴⁰

Recommended program

Open work permits for family members of foreign workers

Accommodating family members of non-permanent residents is rare, although a measure introduced in January 2023 to counteract massive labour shortages allows family members of temporary foreign workers to apply for an open work permit.⁴¹ Recognizing the challenges of spending many months away from families, the temporary measure is meant to keep families together to support the physical health, emotional wellbeing, and financial stability of the workers. This is accompanied by an expectation that with family support, the workers will adapt better to their new communities and work environment.⁴² The program is being phased in gradually. Phase 1 is focusing on only the high-wage stream of the Temporary Foreign Work Program (TFWP); Phase 2 will expand the program to family members of those in the TFWP low-wage program; and Phase 3 will involve consultation with agricultural stakeholders and partners regarding the feasibility of expanding the measure to include agricultural workers' family members.⁴²

Linking migration to urbanization

In 2021, more than eight in ten households in Canada (83.4%) were in urban areas.^b Urbanization and migration are closely interlinked, with large cities receiving the most newcomers. Between 2016 and 2019, more than nine in 10 immigrants settled in Census Metropolitan Areas (cities with a population of at least 100,000).⁴³ In addition to improved access to employment opportunities and social services such as healthcare and education, immigrant families living in cities often have stronger social connections to an established diaspora that can help to support integration into their new geographic location. Access to retail services, community centres, and places of worship that specialize in meeting the needs of specific immigrant groups also add to the appeal of larger cities.

With the influx of new immigrants, there is a need to consider the impact on families' material and subjective wellbeing. A major concern is a mismatch between the skills and qualifications required for entry into Canada and employment opportunities available to new immigrants. Three significant barriers to employment identified by newcomers are, (1) the requirement for Canadian work experience, (2) a lack of credential recognition, and (3) racial discrimination. These barriers force some family members to take on survival jobs and ultimately consider, or actually return to, home countries.⁴⁴ The skills mismatch in employment, and frustrations finding work affect the material wellbeing of families. Families' subjective wellbeing may be negatively affected by disillusionment between their current employment status and standard of living not meeting aspirational goals for their new life in Canada.

Another challenge to family wellbeing in urban areas is that Canada is experiencing a housing shortage, with 60% of the housing unit gap situated in British Columbia and Ontario. These provinces are home to large cities like Vancouver, Toronto, and Mississauga that attract immigrants. Although immigration is increasing rapidly, the housing market will take several years to adjust since the housing

^b Figures supplied by the Centre for Demography, Statistics Canada, Government of Canada, 2022.

supply in Canada has not kept up with demand over the past 20 years.⁴⁵ Housing in large urban centres is more expensive than in smaller cities or rural areas. As a solution, or perhaps as a preference, many immigrants choose to live with family members in multigenerational households for financial, social, and cultural reasons.⁴⁶

Recommended policy:

Sanctuary cities

Although immigration is a federal government responsibility, many cities assist immigrants and their families who lack legal status to improve their quality of life through access to municipal services like education, libraries, child care, food banks, emergency shelters, transportation, and some health services.⁴⁷ The sanctuary city movement is global and is known by other names such as “access to municipal services without fear”. Several cities in Canada have declared themselves to be sanctuary cities, beginning with Toronto in 2013.⁴⁸ People are not asked for their immigration status but, if known, they are not reported to the Canadian Border Services Agency. This reduces the potential for deportation and family separation, and alleviates feelings of living in fear. The Sanctuary City designation is only meaningful if accompanied by comprehensive training and a municipal policy plan to make it a reality.⁴⁹ The benefit to family wellbeing is that it helps keep non-status immigrants and their families together, and provides access to services and programs essential to family functioning.

Family wellbeing considerations related to demographic change, migration, and urbanization.

Demographic changes occur within families and affect social policies and practices. In Canada, the declining fertility rate and aging population is linked to a need for more immigrants to sustain population growth and the economy. While demographic changes have fueled migration and urbanization, it is important for governments and civil society organizations to respond with policies and programs that address the SDGs and promote family wellbeing.

The examples of recommended policies in a Canadian context reflect a need to reconsider definitions of who comprises a family. Immigration policies are highly restrictive regarding family membership whereas for other policies and tax credits, family members can represent a much broader set of relationships. A more inclusive and consistent definition of family could help to reduce policy inconsistencies and resulting inequalities among immigrant families who may define family differently than how it is enacted through different government departments.

Most of the selected examples also highlight the policy focus on improving families’ material wellbeing as a starting point. Lifting families out of poverty (SDG 1) will help to ensure people have adequate food (SDG 2) and better health and wellbeing (SDG 3). Similarly, subjective wellbeing is enhanced by policies ensuring quality education (SDG 4), and efforts to reduce other types of inequalities (SDG 10). These programs help narrow the gap between families’ expectations of life in Canada, and what the reality looks like. Relational wellbeing is difficult to assess, but by alleviating financial and other types of pressures on families, family members will likely experience lower levels of stress and function better. They will also be better positioned to participate in, contribute to, and strengthen their communities, leading to a stronger sense of inclusion, belonging, and family wellbeing.

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