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The rise of solo living: Political world may need to adjust to a new reality

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More Canadians than ever are living on their own.

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Political parties and governments don't traditionally spend much time courting Canadians who live alone, but experts say that new census results may mean it's time for a change in tactics.

In decades past, the number of solo-dwellers among us was dwarfed by the millions of homes inhabited by big families. Politicians behaved accordingly, pitching family tax credits, help with childcare, income splitting and other government programs that would prove especially beneficial for households of two or more.

But the latest round of 2016 census results, released Wednesday in Ottawa, indicate a major shift is underway. More Canadians than ever are living on their own. They are now, in fact, the most common type of household in this country.

WATCH: More people are living alone, according to new statistics

“We always joke that nobody wants our vote, but this data may change that,” said Greg MacEachern, a former Liberal strategist and current senior vice-president of government relations at Environics Communications.

MacEachern himself is one of the growing number of Canadians (both older and younger) living alone in an urban setting. In order to attract this subset of voters to their side, he explained, parties must first encourage them to identify themselves as a distinct group with a powerful voice at the polls.

“People who are single and living alone, I don’t think it’s the first thing they think about when they try to identify themselves,” he said.

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Former U.S. president Barack Obama’s 2012 campaign courted women in a big way with promises linked to health, MacEachern noted, and it proved very successful. In the mid-1990s, the term “soccer mom” was leveraged by another former president, Bill Clinton, to target suburban families with enough money to involve their kids in organized sports.

“You help the group identify themselves, and define themselves,” MacEachern explained.

Once that’s done, the ingredients for attracting Canadians who live alone (especially in cities) may already be readily available to most political parties in their existing platforms, he added. The policies just need to be pitched the right way.

“Things like infrastructure and transportation are going to be important to [those Canadians]. This government has already put a huge emphasis on that.”

WATCH: Everything you need to know about the latest census results

The former Harper government reached out to solo-dwellers, knowingly or not, through boutique tax credits for fitness programs and public transit.

Ontario's Liberals, meanwhile, have tightened regulations around condominium boards, which could be good news for younger people who can't afford a detached or semi-detached home on a single salary.

“Again, maybe just telegraphing that this move around condo boards is something that positively affects you is a way for a government to show that they're already aware of this group,” MacEachern noted.

Pitches to seniors will, of course, do double-duty in many single-person households.

The data confirms that more than half of Canadians who live alone are age 50 or older. But a not-insignificant number — 35 per cent — are between 15 and 49. Even with red-hot housing markets and a growth in the number of young people staying in their childhood homes into their 30s, that's an increase over 2006.

Every dollar counts

As the number of Canadians maintaining a home on their own continues to tick upward, experts also say it's important for everyone to consider the financial ramifications.

Janet Gray, a financial planner with Money Coaches Canada, acknowledged that when it comes to money, there aren't very many advantages to living alone.

“It's one income for everything,” Gray said.

“You're responsible for all of the costs, all of the expenses. So if your income isn't a decent enough income, you're cutting corners more than you would as a couple ... you're on your own.”

An emergency fund or backup plan is a good idea for any household, she added, but especially among people who live on their own. A second income won't be there to prop you up when the roof starts to leak.

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There are also hurdles to overcome when it comes time to apply for lines of credit or mortgages, Gray said. Banks may be looking for a certain household income or level of savings that are harder to reach on your own.

Young or middle-aged singles with no children and a healthy income traditionally get very little direct support from government, she said. And that isn't necessarily going to change.

“I don't know that it's illustrated necessarily that single people are down and out ... it's just that there's some financial disadvantages and

certainly some challenges. But they're not, for the most part, insurmountable."

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Céline Le Bourdais, the Canada research chair in social statistics and family change at McGill University, said that in Quebec, at least, people get a tax credit when they live on their own. But targeted government programs that help this entire demographic aren't necessarily needed, she noted.

"It's probably to reach people who are isolated, or financially strangled by living alone."

These can be bigger risks for older people, who may find themselves increasingly lonely and cut off from social activities outside the home. As for the rest, Le Bourdais said, there's nothing to suggest governments should be alarmed by the single-living trend, or try to fight it.

"If [people] are comfortable living alone ... I don't see why they should discourage that, necessarily."

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