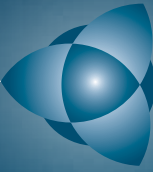


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Families Count

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The Vanier Institute of the Family seeks to create awareness of, and to provide leadership on, the importance and strengths of families in Canada and the challenges they face in all of their structural, demographic, economic, cultural and social diversity. To this end, the Institute develops and implements on an annual basis, a program of activities that establishes and maintains a foundation of accurate and current knowledge on family trends and issues as well as public policy and program analysis.

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Introduction: *Why Families Count*

Change is a key concept for any family analyst. The family, with its crucial functions, does not expire, it changes. In varying ways, it adapts and bends and of course in turn, it influences.

Frederick Elkin (1964), *The Family In Canada*,
The Vanier Institute of the Family

When Canadians look back at their parents' and their grandparents' lives, they recognize patterns of both continuity and change. Most Canadians choose to live their lives with and for others in the context of the families they create, as did their parents and grandparents. However, the social and cultural, economic and technological environments in which this is done have changed dramatically over the course of history, and certainly since the time Professor Elkin's observations, some 50 years ago. And just as society has changed, so too have families. What families "look like", how and when they form, what they do, how they feel, and the challenges they face, are in many ways, far different from the experiences of earlier generations. Families shape, and are shaped by, the communities and societies in which they are imbedded.

History has also given rise to considerable diversity in our individual and collective family experiences. We can easily observe that our communities are home to many different kinds of families, which are themselves

in constant transition as people move through the course of their lifetimes.

We see around us men and women who are married to one another and we recognize them as a family whether or not they intend to have children. We see men and women raising children on their own without a partner. We see unmarried couples living together, with and without children, in committed and intimate relationships, sharing their lives, providing for and caring for one another. We see gay and lesbian couples caring for each other and raising children together. We see adult children living with parents or siblings. We see young couples just beginning their lives as families, parents with pre-schoolers and adolescents, and empty nesters whose children have gone on to establish their own households and families. We see families that draw upon a wide variety of ethnic, cultural, linguistic and religious traditions. And, we see families that go about the daily business of family living in different ways on farms and in cities, with one, two and sometimes three or more income earners.

The science of public opinion polling tells us that most Canadians today would agree there is no such thing as a "typical" family; these same Canadians would also say that few things matter more to them than the well-being of their families. How then, in a world which is constantly changing, and in which family life



is characterized by diversity and adaptation, are we to understand the continuing importance and centrality of family in our lives?

Part of the answer lies in the simple fact that being part of a family is among the most universal of human experiences. Our early years as children and our transitions into and throughout our adult lives take place in and through the relationships that comprise families – whether as spouses, parents, siblings, or grandparents. And our individual experiences tell us that our family relationships can be healthy and supportive, or sometimes abusive and destructive, and of course, everything in between. Who we are as individuals, is at least in part, an expression of our experiences as family members. As individuals, we know that our own families matter.

But we also recognize that families, in all of their diversity, share a commonality of purpose. Families demonstrate how, as individuals, we accept responsibility for each other. Within the diversity that surrounds us, we see *relationships* of mutual affection, commitment, obligation and responsibility, much like the ones we have – or might hope to have – in our own lives.

The commitment of family members is profound. It is not simply that we are willing to support another for their sake. Instead, in families, each individual knows that their own individual well-being is inextricably tied to the well-being of their loved ones. In our families, we share not only our memories and our love and laughter but also the pain of an illness or injury, the anxiety of a job lost, the disappointment of a hope unfulfilled. In our families, our interests are very much defined by the interests of others. Within families, we encounter the opportunity and responsibility to act not just as isolated individuals but as spouses and lovers, mothers and fathers, brothers and sisters, sons and daughters.

From a functional perspective, we also understand that “what families do” is of vital importance, both to the health and well-being of individual family members, but as importantly, to the vitality, security, and prosperity of the larger communities in which we live. Within families, individuals provide for and care for one another, they teach and discipline, they are financially, economically and psychologically inter-dependent and, last but not least, they express their love for one another.

For many years, the Vanier Institute has been guided by an inclusive definition of the family that emphasizes what families do. As such it has employed a definition that directs attention toward the work and accomplishments of people who commit themselves to one another over time. Accordingly, the Vanier Institute has sought to acknowledge and respect family as:

...any combination of two or more persons who are bound together over time by ties of mutual consent, birth and/or adoption or placement and who, together, assume responsibilities for variant combinations of some of the following:

- Physical maintenance and care of group members
- Addition of new members through procreation or adoption
- Socialization of children
- Social control of members
- Production, consumptions, distribution of goods and services, and
- Affective nurturance – love.

Within the pages of *Families Count: Profiling Canada's Families IV*, readers will discover the many ways in which the structural, functional and affective dimensions of family life have changed. Today's families are smaller. Adults wait longer to marry if they do so at all. Common-law unions are no longer just a preliminary or trial stage before marriage but, for many, an alternative to marriage. On average, Canadians wait longer than did their parents or grandparents to have children. They are more likely to separate or divorce. In less than a lifetime, the dual-earner family has gone from an exception to the norm, and a growing number of women are primary income earners within their families. In contrast to the past when most children growing up with only one parent were living with a widow or widower, the children growing up today with a lone parent are most likely to have another living parent, albeit a mother or, as is most often the case, a father living elsewhere. All of these changes, and many others, can only be understood against the backdrop of wider social and economic trends: the evolution of a global economy, increasing respect for human rights, the emancipation of women, the migration of populations between and within countries, as well as from the country into cities, and the many technological innovations that have so

profoundly changed the ways in which we work, play, communicate, and care.

The profiles also reveal the many challenges and difficulties individuals face in carrying out their family responsibilities and obligations, and in realizing their aspirations, hopes and dreams. Two basic resources all families require are time and money, and for a growing number of families, these basics are in short supply. Family and child poverty remain persistent social problems, while enormous inequalities of wealth and income continue to separate rich and poor. Particularly vulnerable are Canada's Aboriginal families, new immigrants and families that rely on a single earner. Stress and illness associated with work-life conflict are common experiences, most notably among employed mothers with pre-school age chil-

Much of the statistical information presented is derived from the variety of household surveys conducted by Statistics Canada, and in particular, the Census. These surveys restrict the definition of a family member to those occupying the same dwelling (see Technical Note). The definition owes much to that which can be objectively measured – who lives with whom and under what circumstances. This approach captures much that is essential to notions of family as people living together in a long-term relationship. It is, however, a definition that sets aside much else that is important to the lives of families, like the emotional bonds that continue to tie parents and children to one another even after the children have left home. It also fails to reveal much about the relationships between siblings once they have left home or between grandparents, uncles, aunts and cousins. Fortunately,

As we move toward the future, the resiliency and adaptability of families will no doubt impress us once again, but it should not be taken for granted.

dren. With the expansion of the global economy, higher education has become a near-prerequisite to a reasonable wage, yet many families are unable to adequately save for their children's education. And in the wake of the baby boom years, the long-term decline in fertility rate has created, and will continue to create, enormous challenges in the caring capacity of families as parents age and fewer children, often separated by distance, are available for support.

How we choose to respond to these and other challenges, not just as individuals, but as a society, is vitally important, but largely unaddressed here. The goal of *Families Count* is to provide a broad overview of the trends, and to identify some of the implications and challenges they pose. Where we leave off, is where we invite readers to join in. What are the implications and challenges as you see them? Do current practices, policies and programs intended to support families do so fairly and equitably? What kinds of supports might be provided to better acknowledge and support the essential work of families?

other Statistics Canada surveys and research have been able to shed some light on these other important family ties.

The noted sociologist Elise Boulding once described family as “the adaptive mechanism in society that helps us get over the rough spaces as we move from one era to another. It provides elasticity in the social order so that we can stretch and contract, make shifts in size, grouping, and organizational patterns”**. As we move toward the future, the resiliency and adaptability of families will no doubt impress us once again, but it should not be taken for granted. The capacity of families to make and respond to change is more than an innate characteristic of individual family members; it is something to be nurtured, strengthened and supported by society at large.

**Elise Boulding (1981), *The Place of the Family in Times of Social Transition: A Public Lecture*. The Vanier Institute of the Family, p.8.



Acknowledgements

The first edition of *Families Count*, published in 1994, was called *Profiling Canada's Families*. This ground-breaking work was released to coincide with the International Year of the Family. The second edition appeared in 2000 at the start of the new millennium, the third – in 2004. The Vanier Institute of the Family is pleased to publish the fourth edition of a resource that continues to meet the needs of many Canadians who seek to understand the character and circumstances of Canada's families.

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Dr. Eric Sager, one of Canada's leading historians of the family, has contributed a wonderful essay that reminds us that the future of Canada's families will be built, not only on the basis of hopes and aspirations for

the future but, equally, on the foundations of memories embedded in the history of Canadian families.

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Family and Social Memory: *Why History Matters*

by Eric W. Sager

“**F**amily” is one of the most complex and fascinating words in the English language. The word can be applied to social groups of many shapes and sizes. When a person has a baby, they are “starting a family.” When a sports team has a high degree of cohesion and solidarity, its members declare it to be a family. When a nation is united, it is a happy family; if part of the nation threatens to separate, it is contemplating a divorce. When a nation misbehaves in the eyes of its peers, it is removed from the family of nations. As these examples suggest, “family” is never just a social unit; it is also an ideal, or a symbolic construct, and the word is the bearer of values embedded in the context of its use.

Let me suggest another level of meaning. Family is what we remember it to be. We all think we know what a family is, because we were all brought up in families. Even those who spent their childhoods in orphanages found surrogate families that became real to them. And how easily *is* becomes *ought!* We know what family ought to be, especially if ours was broken or conflicted or absent. Every individual’s understanding of family is shaped by his or her past. It follows that family is always a historical construct. This is true for individuals, and it is equally true for an entire society

or nation. Everything about family in Canada today is shaped by our remembered past, our social memory.

Consider the meaning of family in the world of Frances Stewart of Upper Canada in the 1830s. She describes the work of her daughters, all under the age of 16.

Anna Maria is the general overseer of the household concerns, who makes all the preserves and pickles, cakes, etc. She also has the care of Johnny, the third boy, who is now over five years old.... Ellen mends all the stockings for the little boys and repairs their clothes. She has the care of George in particular who is three; besides this she is manager and caretaker of the poultry. In spring she attends to the sowing and raising of plants and nurseries of young apple trees. Bessie is in charge of Charlie, the infant, she is always busy and can make most of her own underclothes and knits.

Here is a small window onto a rural and farming society, now lost to most but not all Canadians. The daughters are farm workers, caregivers, and artisans. They sow and reap, they tend livestock, they preserve and prepare food, they make clothing, and they are child care workers. For these youth, as for the people

of New France a century before, there is no individual identity, no personality, apart from one's membership in a family, with all the labour and duties entailed in such membership. This Upper Canadian family, like the families of New France, is a patriarchal economic co-operative dedicated to survival and to the inheritance of a patrimony that would help secure the next generation in their own families. Note also something about Frances Stewart's choice of words: she refers to "household" not "family" concerns. The family was not just a married couple and their biological offspring. Rather it was a household – a co-resident group, larger and more complex than the small co-resident "family" unit of our own time. That household of the early 1800s included parents, several children, other relatives, and non-kin such as servants and lodgers.

During the last half of the 19th century the foundations of the rural family-household began to erode. Compulsory schooling, beginning in Ontario in the

collided with the new realities, and the first great family "crisis" was the result. Some feared that the family was dying: "We may expect to see further disintegration until the family shall disappear...In all things civil and sacred the tendency of the age is towards individualism...its plausible aphorisms and popular usages silently undermining the divine institution of the family."¹ Others noticed that the tiny number of legal divorces was rising in the early 1900s – to an average of 54 a year between 1911 and 1914! Divorce, a moral evil associated with Americans, seemed to undermine the patriarchal foundation of the family. As one MP said: "Where will this country come to in twenty-five years if we are going to grant divorces simply because some woman has been disappointed in regard to her husband...? The whole social fabric of the country would go to pieces."²

Churches, moral reformers and the Canadian state embarked on a crusade to save marriage, children and

Everything about family in Canada today is shaped by our remembered past, our social memory.

1870s and gradually adopted by other provinces, took children under the age of 12 out of the home and gradually limited their role as family workers. Manufacturing and retailing slowly replaced home-based production. Fathers, more often than mothers, took wage-paid jobs and sometimes their teen-aged offspring followed them, especially when they lived in the growing urban centres. The family was still an economic unit, but it was shrinking in size, and its members no longer worked beside each other on the same tract of land. Behaviour changed, especially in towns or cities where mobility and social contact expanded. Young people were meeting and choosing their marriage partners, often outside the networks and preferences of parents, although usually with parental consent.

The memory of the farm family endured, however, sustained in many places by the fact that it still existed in the predominantly rural society of the early 20th century. Memory gave birth to an ideal – a multi-generational, harmonious family in which each member was devoted to the welfare of all. The ideal

family. Aboriginal peoples were told to abandon their kin networks and longhouses, and to live like European families. In 1890, the federal government made polygamy a criminal offence. As historian Sarah Carter argues, Canada's nation-building strategies included the imposition of monogamous heterosexual marriage as the basis of family formation. In Quebec, the Catholic Church, aware that marital fertility was declining, strengthened its pro-natalist family rhetoric. Temperance and prohibition movements defended the family against the evils of liquor. Child savers and moral reformers proclaimed the sacred duty of motherhood. Child protection acts and a federal juvenile delinquency act in 1908 set out to save children from neglectful parents, and to make the state a surrogate parent when courts determined that parents were incapable.

Modern Canadian family policies emerged from these and other moral, legal and political actions. Although well-intentioned and often necessary responses to pressing social problems, these actions were guided by an idealized myth of family and moral panic. The



family was changing in its size, composition and work patterns – but predictions of its death were premature. Too often policies and reforms treated symptoms rather than causes. Working-class families did not need sermons on the “demon drink” or pamphlets on nutrition. In the working-class neighborhoods of Canadian cities just over a century ago, one out of every three or four babies died before reaching their first birthday. They died of preventable diseases, including the diseases of poverty. Families needed pasteurized milk, clean water, stable employment, and housing.

Families changed again in the first half of the twentieth century. By 1951 the co-resident family was much smaller than ever before: 3.7 people on average, compared to about five at the beginning of the century. The baby boom was a brief interruption in the long decline in marital fertility that had begun in the 19th century. The average age of men and women at first marriage had declined significantly. By the 1950s and 1960s teen-agers were staying longer in the parental home than their grandparents had done. Now, more than ever before, the transitions to adulthood – moving into one’s own residence, moving into the labour force, and marrying – occurred quickly, often overlapping rather than happening in a slow sequence. Changes in housing supply and the growth of suburbs helped to create a new dream – the single-family detached home – and the dream was coming true for a larger proportion of the population. The co-resident family was reduced in size and meaning: it was a “nuclear family” of parents and their own children, living in a new kind of privacy, usually without servants or lodgers or other non-kin. The result was a new “familialism” – a culture that celebrated an idealized family form, the suburban nuclear family of the television sitcoms *Leave It to Beaver* and *Father Knows Best*.

Historians, novelists and film-makers in Canada and the United States, who are very good at puncturing myths and stereotypes, have blown away the nostalgia and uncovered a dark underside to family life in the postwar decades: alienation, sexism, family violence, homophobia, frustrated expectations of affluence, and much more. One American myth-buster made the point about the “nostalgia trap” in the title of her book: *The Way We Never Were*.³ But an ideal puts deep roots into culture and memory. The memory of that nuclear family of the postwar years endured, and for

many it became a sacred trust. “The traditional family unit of a married man and woman with children is... the one true family unit. Other forms of household are simply not families.”⁴

The postwar family ideal contained within it an assumption about the work roles of family members: the assumption that the male “head” of household was the breadwinner. He went into the world of work to earn a “family wage.” The wife-mother was a homemaker, the bearer of children, and the manager of the domestic domain. The ideal reflected at least one important reality: gender ideology was very powerful in Canada, and it sank deep roots into the world of work. Most obviously, gender meant that women moved into wage-paid or salaried employment slowly and more intermittently than did men. Women took paid jobs, but usually when they were young and single, or if they were widows. In 1901, only 16.5% of all women aged 15 and over reported an occupation to census enumerators; among married women, less than four per cent reported an occupation – a labour-force participation rate much lower than for married women in European countries, and lower even than in the United States. These participation rates crept slowly upwards through the first half of the century, but remained low in 1951, despite the large numbers who took jobs or entered the armed forces during the Second World War. It would be a mistake to imagine that the spheres of men and women never overlapped; but the balance and content of work and family life were very different for women than for men.

Slowly – too slowly for some and too quickly for others – Canadian governments developed a so-called “welfare state.” Taken together, the policies and institutions of social security were the core of Canada’s family policies. The welfare state did not transfer responsibility for health and material security from individuals and families to the state; on the contrary, the welfare state was designed to offer support and incentives to families in providing for their own welfare. Old age pensions would help families to care for their elders, rather than leaving them to enter institutions or hospitals or to live on the streets. Unemployment insurance was designed to allow workers to move to find jobs. The first universal welfare entitlement was explicitly about family: “family allowances” were enacted in 1944 and remained in place until in 1992, when they

were replaced by a child tax benefit. The “family” in Family Allowances equated with children: the benefit was scaled according to the number and age of children. The allowance was paid to mothers as managers of the household economy, and so it reflected and reinforced a family ideal assumed to be “traditional” and normal. The family consisted of a male household head who was the principal breadwinner, a wife-mother who stayed in the home to prepare food and manage the household, and their dependent non-working children. This family, so the policy said, now had the means to ensure its own welfare.

A cultural ideal can be remarkably durable: it can live longer than the social reality which gave it some credibility. And so it was with the mid-century nuclear family. In the 1950s, an increasing proportion of

origins. Communications and transportation technology undermined the equation of family with household: the family nexus of parent-child-grandchild did not require co-residence to sustain an intense personal and physical proximity. New patterns and sources of immigration to Canada brought new mixes of kinship and family values.

Canada’s family policies have failed to keep pace with these realities, although laws relating to marriage, divorce, and children have changed. Policies related to children remain cash oriented, especially for young children. In recent years a spousal and common-law tax credit helps one-earner couples subsidize the cost of a full-time spouse at home. The introduction of maternity and parental leave was the major innovation in the last half of the 20th century. Another major innova-

Family law and policy in Canada are now characterized by a flexible pluralism that reflects the acceptance of multiple traditions and changing family forms.

women, including married women, moved into the labour force. The labour-force participation of women continued to increase until the work-family balance of women was much closer to that of men, although it never achieved parity, still less equality. Fertility decline and increasing life expectancy changed the life course of women and changed the family. The idea that a wife was primarily and even exclusively a homemaker, and that she would be available to care for children at home, collided with the new realities of the late 20th century: child rearing was only one segment of the long life course of women; women were multi-taskers, working in and beyond the home. The idea that father earned the “family wage” no longer made sense when the earnings of wives were critical to the family’s standards of living. The idea that a “family” was always a single, stable entity consisting of two heterosexual adults united for the rest of their life course, and the biological offspring of their union, became much more difficult to sustain, although many tried to preserve that ideal. The family became a fluid and highly variable micro-social unit: it could include parents who were not married at all, married parents of the same sex, and blended groupings of varying

tion – a national system of preschool child care – was promised but not delivered. Canada lags far behind most OECD countries in its provision of early childhood education. Canada’s cash benefits for families, although amounting to several billions per year, are small by international standards.⁵ The Canadian preference for parental leave and modest cash support reflects and reinforces the old ideal, so firmly rooted in social memory, that a parent, usually the mother, stays home.

Our family policies, like the family itself, are the outcomes of a long and complex history. For much of that history, social memory has told us what family is and what it ought to be. And in every generation, social memory struggles to adapt to the changes that it witnesses. Canadians understand family, and devise policy for family, in specific historical conditions. These include the long survival of the rural family into the industrial era; the slow integration of women into paid work; and the vast size of our country and its seemingly inexhaustible natural resources, which told policy makers that there was always a sufficiency of work and food, if families would only organize themselves properly and work hard. Canada’s liberal ideology



may also have placed limits on family law and policy. Our common law gave priority to property as the pre-eminent legal relationship, and to the individual as the primary legal entity. In contrast to French and Italian law, the common law has given less emphasis to the family as a juridical entity with a collective interest that might take priority over the interests of individual family members. Canadian family law has evolved rapidly in recent decades, and much has been added, but the emphasis is still very much on individual rights and individual access to the benefits of family.

Family law and policy in Canada are now characterized by a flexible pluralism that reflects the acceptance of multiple traditions and changing family forms. Memories and ideals are being reconstructed, and few of us imagine that there is a single model of family that is “traditional,” any more than we imagine that Canada is a nation with a singular identity. Examine our history, and we find a diversity of families and households, and we find change. Look into your own family memory, and you are also very likely to find diversity and change. In my own life as a child and teen-ager, I lived at various times in a two-generation nuclear family household, a multiple-family household, a single-par-

ent household, a solitary household, and non-family institutions. Such experience persuades me to equate change and diversity with strength and tolerance, not weakness and instability.

We know family not by what it is, but by what it does. I conclude by remembering a very famous Canadian family: it consisted of an elderly spinster, her brother, and a non-kin child – Anne of Green Gables. We know this small group to be a family, not by its form, which was as untypical a century ago as it would be today, but rather by what those people did with and for each other. Family exists in such doing and sharing, such collective action and mutual support, and it exists in the active memories of Canadians from families of many traditions. In such critical social memory, renewing itself in every generation, lies our hope for the future of Canadian families.

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Technical Note

Families Count: Profiling Canada's Families IV relies, in part, on data derived from the most recent Census of Canada conducted by Statistics Canada in 2006. As such, Statistics Canada's definition of the *census family* is the principal foundation on which many of the statistical profiles presented here have been built.

Census Family:

Refers to a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. A couple may be of opposite or same sex. This excludes persons living in collective households

Data presented here relating to income, low-income, expenditures, and labour force participation mostly use the broader definition of the *economic family*.

Economic Family

Refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. A couple may be of opposite or same sex. For 2006, foster children are included.

The economic family includes all census families noted above plus persons living with relatives other than their spouses, common-law partners or children, e.g. two sisters sharing a dwelling. Unattached individuals are persons living alone or with unrelated persons.



Part I—Canada's Families: *Who They Are*

History teaches us that family has never been one thing to all people. That families have changed and continue to change is now part of conventional wisdom. The variety and diversity of family forms found today speaks to the dynamic ways in which families come together, come apart, and redefine themselves across the life course. These patterns, in turn, impact the ways in which we care and support each other.

Canadians, by and large, still choose to live in families. Despite concerns about the disintegration of “family”, the great majority of Canadians live in couple families, either married or common-law. There is no doubt about the on-going importance that Canadians attach to families. For almost everyone, according to Reg Bibby, “the significance of families extends beyond how they shape individuals and their personal relationships. Most Canadians believe firmly that families are important foundations of our communities and, indeed, of the nation as a whole.”

In the past, heterosexual marriage, birth or adoption were the only ‘legitimate’ routes into family. Today, these gateways include cohabitation, same-sex marriage and blended families. Understanding the “how, when and why” of family structure and formation, however, begs a much deeper analysis of family-life

practices over time. It is not enough to count the number of marriages and divorces, the number of babies born in a given year or average family size. These numbers are important, but on their own, they lack the dimensions necessary for a more fulsome appreciation of what it means to be a family.

Building a deeper understanding of the basic trends in family composition demands consideration of a much broader set of socio-demographic trends, such as: population growth and ageing, rising rates of immigration, increasing cultural, racial and ethnic diversity, rising rates of cohabitation and educational attainment, declining rates of fertility, increased mobility and the phenomenal advances in technology. These are the varied contexts and characteristics of family life in the 21st century that merit our attention and understanding.

Our ability to understand the constantly shifting dynamics and characteristics of family life is central to our capacity as a nation to respond to the many opportunities and challenges facing families today. The data and analysis presented in *Families Count* helps us build this understanding by making the links between how changes in family make-up and function, and in social, economic and political contexts, impact individual and collective health, well-being and prosperity.



1 Canada's People, Canada's Families

On Canada Day 2008, there were 33.3 million people living in Canada. The last time Canada's population count had three identical digits was back in 1972 when the total population was 22.2 million. And the time before that was in 1937, when the population was 11.1 million. One population projection forecasts that Canada will reach the 44.4 million mark in another 30 years.⁶ Other, more modest growth scenarios suggest a population in the range of 37 million to 41 million by that time.

Based on detailed Census estimates for 2006, approximately 85% of Canadians (26.7 million people) lived in private households with someone to whom they are related. Of this group, the vast majority (87%) lived in "census families" (defined as husbands and wives or common-law partners, with or without never-married children, and lone-parent families with their never-married children). The remaining 13% of those living in families (almost 3.4 million Canadians) lived with other relatives or in multi-family households.⁷

In 2006, roughly one in ten Canadians (10.6%) lived alone, while another 2.5% lived in private households with non-relatives. Overall, there has been a steady increase in the proportion of Canadians living in one-person households. One person households, for example, now outnumber households with five or more members by a margin of three to one.

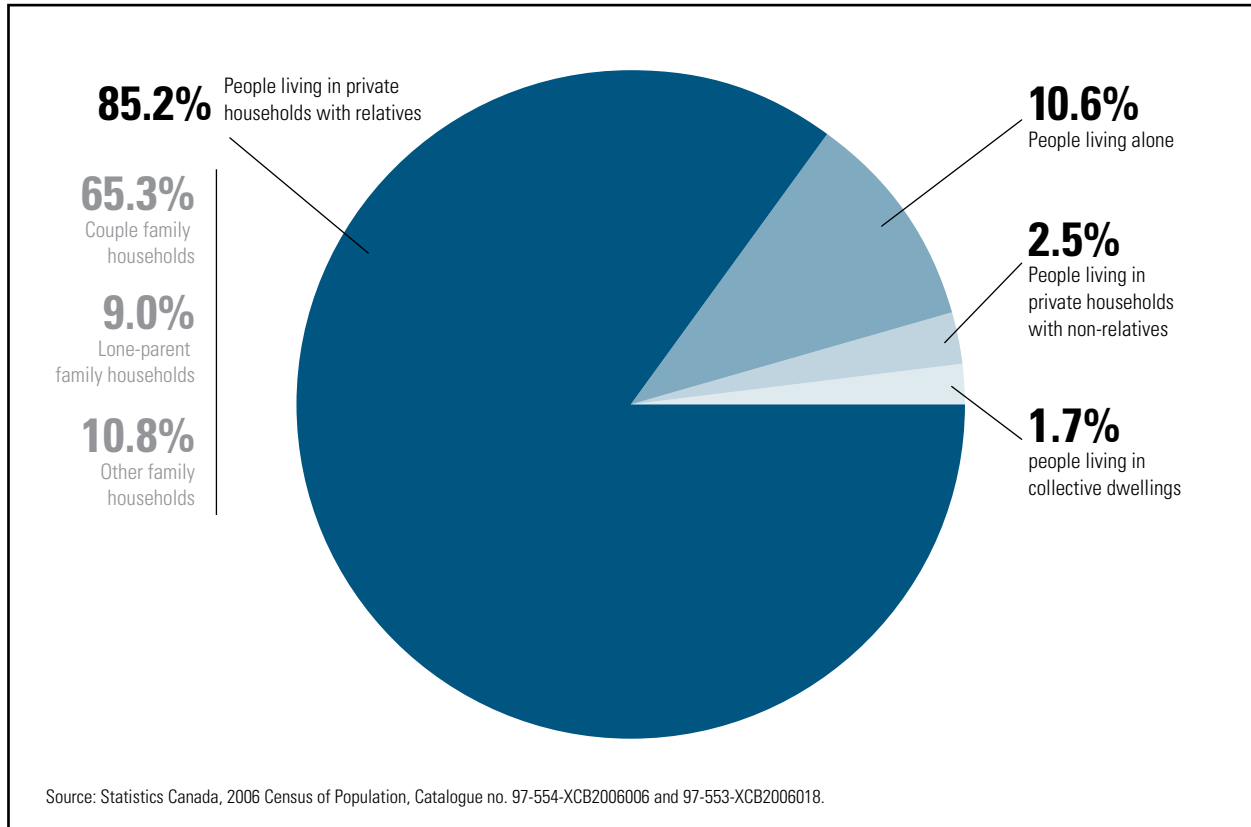
And just under 2% of Canadians lived in collective dwellings. For example, of those in collective dwellings, over half (56%) lived in special care facilities (nursing homes, residences for senior citizens and other chronic and long-term care facilities). Another 11% lived in facilities for persons with disabilities, and 4% resided in correctional and penal institutions.⁸

And so what?

In 1901, the Census recorded that close to nine in ten Canadians lived in families – a figure surprisingly close to today's number. These records, however, don't tell the whole story. While statistical agencies strive to determine, with increasing sophistication, who is living where and with whom, they can never fully capture "family." Individuals living on their own are certainly members of families – involved in the give and take of family life. Others are forging families of choice – creating bonds of care and affection with individuals outside of their immediate kinship circle.

While the proportion of Canadians living alone may be growing, the majority of Canadians, by and large, still live in families. What is changing is how families come together and the ways in which they care and support each other. Family life has never been as diverse or as dynamic. This report sets out to capture this changing picture.

Canada's population living in private households and collective dwellings (2006)



Percentage distribution of total population in private households and collective dwellings, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Living in private households														
% living with someone to whom they are related	85.2%	89.3%	86.5%	84.8%	85.8%	82.5%	87.2%	84.1%	83.7%	85.0%	84.4%	82.1%	87.8%	92.7%
% living alone	10.6	7.9	9.5	11.0	9.9	13.1	9.2	11.3	11.6	9.5	11.3	13.0	7.5	4.9
% living with non-relatives	2.5	1.6	2.1	2.7	2.5	2.4	2.1	2.1	2.4	3.6	2.9	3.2	2.9	1.5
Living in collective dwellings														
% living in collective dwellings	1.7	1.2	1.9	1.5	1.8	2.0	1.5	2.5	2.3	1.9	1.4	1.7	1.8	0.9

Sources: Statistics Canada, 2006 Census of Population, Catalogue no. 97-554-XCB2006006 and 97-553-XCB2006018.



2 Recent Increase in Number of Births

Over 360,000 babies were born in Canada in 2008. This is the largest number of babies born in over a decade, and some 37,000 above the half-century low recorded in 2001. That said, the current number of births is still about one-quarter less than it was during the height of the baby boom in 1959 when it stood at 479,000.

The TFR (total fertility rate) is an estimate of the average number of live births a woman can be expected to have during her lifetime. Statistically, 2.1 births per woman is considered necessary to maintain current population levels through natural increase alone (without immigration or emigration). This is referred to as the replacement rate. The total fertility rate has been below the replacement rate since 1972. In 2007, the TFR was 1.7 children per woman. This represents a small upturn in the number of births over recent years, but remains well below the high point of the baby boom (3.9 in 1959). National survey data reveal that families are interested in having several children, at least two or three, but often end up having fewer.⁹

In 2007, Canada's TFR was the fourth lowest among low birth rate countries, ahead of Spain (1.40), Greece (1.41) and the Czech Republic (1.44).¹⁰

The actual number of births in part reflects the number of women of childbearing age, which largely

reflects the number of women born some 25 to 35 years earlier. Past booms, busts and echoes continue to impact the number of births.

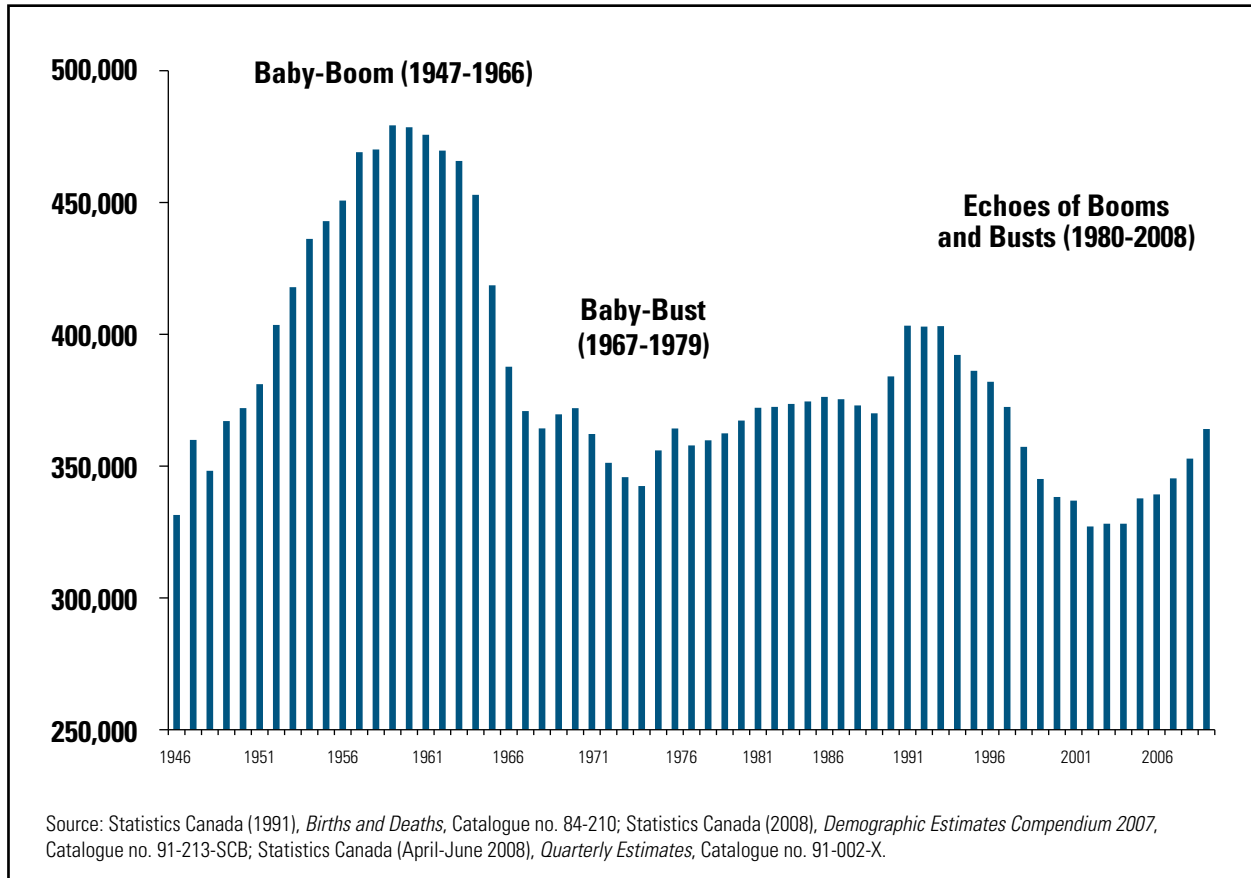
Overall, fertility is both declining and "aging". In 2007, the average age of mothers was 29.3 years. More women are postponing birth into their thirties. In fact, the year 2006 marked a significant change in the age structure of fertility, as the fertility rate of women aged 30 to 34 exceeded that of women aged 25 to 29. If current trends continue, the fertility rate of women aged 35 to 39 could soon surpass women aged 20 to 24.¹¹

And so what?

Populations grow through the birth of children and through international immigration. Until the early 1990s, natural increase – the growth that results from the difference between the number of births and the number of deaths – was almost always the main source of Canada's population growth. International immigration is now the primary population growth engine, accounting for two-thirds of growth in 2006.

Immigration will continue to drive population growth in the near future.¹² Indeed, if current patterns hold, the number of deaths in Canada is likely to surpass the number of births around 2030. From that point forward, immigration will be the only source of population growth.¹³

Total births (1946-2008)



Births and fertility over time, by Province / Territory														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Number of births at the peak year of baby boom and 2008														
Peak year	1959 479,275	1961 15,591	1963 2,949	1962 19,732	1947 17,771	1959 142,383	1960 159,245	1961 23,288	1954 24,981	1960 39,009	1960 40,116	1961 558	*	*
2008	364,085	4,386	1,420	8,372	6,918	85,900	136,217	14,801	12,674	47,579	43,980	355	695	788
Percentage change	-24%	-72%	-52%	-58%	-61%	-40%	-15%	-36%	-49%	17%	10%	-36%	*	*
Total fertility rate (2007)														
Total fertility rate	1.7	1.5	1.6	1.5	1.5	1.7	1.6	2.0	2.0	1.9	1.5	1.6	2.1	3.0
* means too few to provide reliable estimate														
Source: Statistics Canada (1991), <i>Births and Deaths</i> , Catalogue no. 84-210; Statistics Canada (2008), <i>Demographic Estimates Compendium 2007</i> , Catalogue no. 91-213-SCB; Statistics Canada (April-June 2008), <i>Quarterly Estimates</i> , Catalogue no. 91-002-X; Statistics Canada (2009), <i>Births 2007</i> , Catalogue no. 84F0210X.														



3 Canada's Aging Population

Canada has an aging population, a result of the drop in fertility and the steady increase in life expectancy. The age distribution of Canada's population no longer resembles a pyramid, but rather, a diamond. The median age is now 38.8 years and will surpass 45 years within less than three decades. Among the provinces, Alberta has the youngest population, while Newfoundland and Labrador has the oldest. The median age of women is about two years older than that of men, as women generally live longer.

During the 1950s and much of the 1960s, about one-third of the Canadian population was under 15 years of age. These were the baby boom years, extending from about 1947 to 1966. The latest estimates suggest today's children under 15 now represent 17% of the total population or about one-half of what we saw at the peak of the baby boom.

By contrast, the number of seniors is growing. During the baby boom period, those aged 65 and over made up less than 8% of the total population. This number has now risen to over 13% and will reach 20% (one in five) within two decades. Within ten years, the number of seniors aged 65 and over will outnumber youth under 15 years of age.

According to medium growth population projections by Statistics Canada, the core working age population (persons aged 15 to 64 years) will increase at a slow pace until the early 2020s and then actually decline as baby boomers move into their senior years.¹⁴ During the third quarter of the twentieth century, there were

roughly eight adults aged 15 to 64 years for every senior; this dependency ratio now stands at just five working-age persons per senior and is forecast to fall to only 2.2 persons by 2056.¹⁵

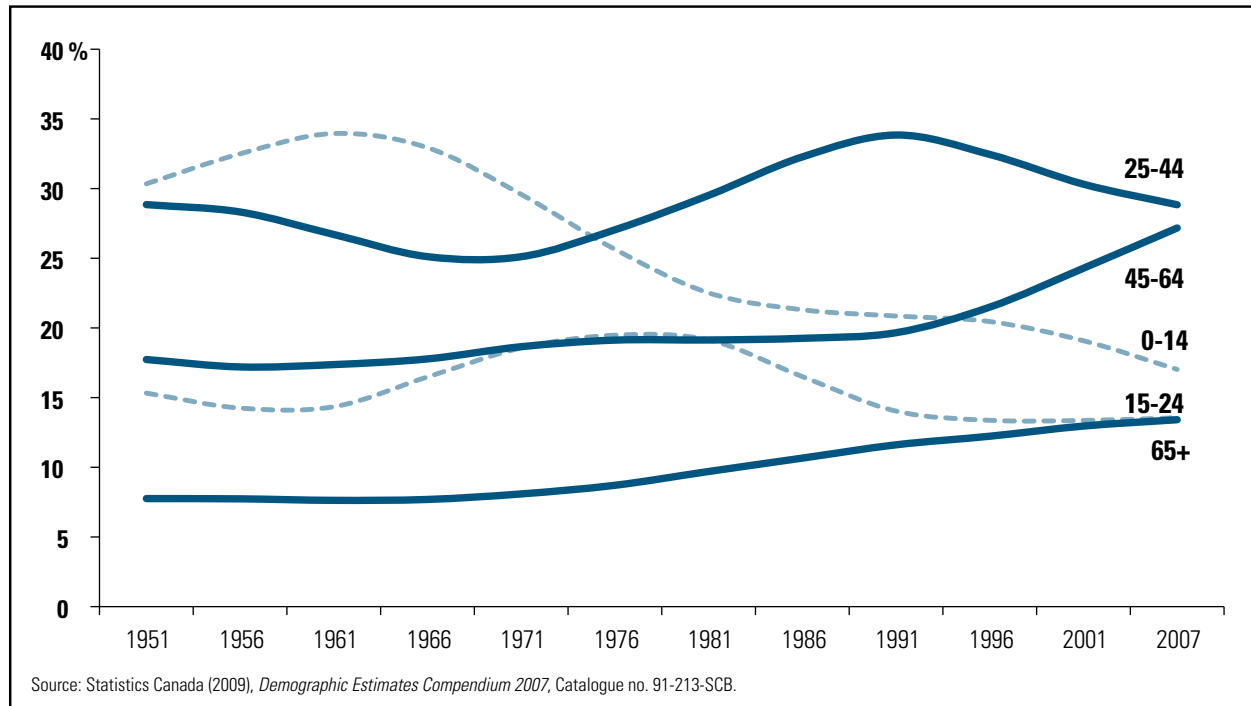
And so what?

The changing age structure has and will continue to have a dramatic impact on society. The initial post-war boom brought about an increase in the demand for maternity beds, then a soaring demand for more elementary schools, then for secondary educational institutions, and for jobs as these boomers made their way into the labour market. This triggered increased demand for homes, cars and consumer goods of all kinds as this cohort started families of their own.

As the baby boom generation moves into retirement, attention is turning to the adequacy of income programs for seniors, the availability of home care and supported housing, and potential future demand on the health care system. The spectre of labour shortages looms large – especially in the health care field. These shifts will impact the capacity of families to provide care across generations.

Population policies aimed at boosting the birth rate will have little impact on the situation as it currently stands. Rather, attention will be focused on immigration to boost the labour force. As well, the baby boom generation will feel increasing pressure to delay retirement and/or blend part-time employment and retirement income.

Canadian population - Percentage distribution by age group (1951-2007)



Age structure of population, by Province/Territory (2007)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Total population	32,976,000	506,300	138,600	934,100	749,800	7,700,800	12,803,900	1,186,700	996,900	3,474,000	4,380,300	31,000	42,700	31,113

Percentage distribution of males

0-14 years	17.6%	15.9%	17.8%	16.1%	16.0%	16.6%	18.1%	19.8%	19.7%	18.8%	16.3%	16.9%	23.6%	33.2%
15-24 years	14.0	13.1	14.7	14.0	13.7	13.1	14.1	14.8	15.7	15.2	14.0	15.8	16.0	18.9
25-44 years	29.3	27.0	25.7	27.1	28.0	29.2	29.7	27.7	25.7	31.7	28.7	27.2	32.7	29.3
45-64 years	27.2	31.2	28.8	29.6	29.6	28.8	26.3	26.0	25.8	25.0	28.0	32.0	22.3	15.2
65 and over	11.9	12.8	13.0	13.2	12.7	12.3	11.7	11.7	13.1	9.2	13.0	8.1	5.3	3.4
Median age*	38.1	41.4	39.4	40.6	40.3	39.5	37.7	36.3	36.5	34.8	39.2	39.0	31.1	23.7

Percentage distribution of females

0-14 years	16.5%	14.4%	16.1%	14.9%	14.8%	15.4%	16.9%	18.6%	18.5%	18.5%	15.4%	17.7%	23.5%	33.1%
15-24 years	13.1	12.4	13.9	12.8	12.5	12.2	13.1	14.0	14.6	14.6	13.1	14.2	16.7	20.0
25-44 years	28.4	27.5	25.9	26.9	27.1	27.4	29.1	26.5	25.2	30.3	28.4	29.9	33.2	29.9
45-64 years	27.2	30.7	28.2	29.1	29.4	28.7	26.3	25.6	25.2	25.1	28.1	30.5	21.5	14.2
65 and over	14.9	15.0	15.9	16.4	16.2	16.3	14.6	15.4	16.6	11.6	15.2	7.6	5.0	2.7
Median age*	40.0	42.5	41.0	42.3	42.3	41.9	39.4	38.5	38.9	36.1	40.8	38.3	31.2	23.3

* Note – The median age is the age at which half the population is younger and half is older. Source: Statistics Canada (2009), *Demographic Estimates Compendium 2007*, Catalogue no. 91-213-SCB.



4 Canadian Families and Disability

In March 2010, on the eve of the Paralympic Games in Vancouver, Canada ratified the *UN Convention on the Rights of Persons with Disabilities*. The Convention requires governments across Canada to create a more accessible and inclusive society that recognizes the rights of people with disabilities to full inclusion, equality of opportunity, and accessibility.

This important milestone comes at a time when the prevalence of disability in Canada is rising. In 2006, 4.4 million Canadians living in private households reported having a health-related condition that limited their everyday activities. This represents a disability rate of 14.3%, an increase from 12.4% in 2001.¹⁶ This figure does not include those with disabilities living in institutions such as long-term care facilities.

As expected, the disability rate in Canada increases steadily with age. Among children under 15, 3.7% are living with a disability, with this rate rising to nearly 11.5% among adults aged 15 to 64 and to 43.4% among persons aged 65 and over. More than one-half (56.3%) of persons aged 75 and over reported having an activity limitation. While boys aged 0 to 14 are more likely to have activity limitations than girls (4.6% compared to 2.7%), the prevalence of disability is slightly higher among women after age 25.

In 2006, 1.7% of children under age five had one or more disabilities. Seven in ten of this group (69.8%) were reported as having a chronic health condition such as asthma or Attention Deficit Disorder. Six in ten (62.1%) had a developmental delay. Overall, the disability rate for this age group did not change substantially from 2001 to 2006, nor did their most common types of disability.

The disability rate for children aged 5 to 14 increased from 4.0% in 2001 to 4.6% in 2006. The increase in learning disabilities (from 2.6% to 3.2% of school-aged children) accounted for the largest part of the increase. The number experiencing a chronic condition limiting daily activity, a psychological disability or speech impairment also increased over this period. Of the 202,350 Canadian children aged 0 to 14 with disabilities, 58.3% reported having a “mild” to “moderate” disability, while 41.7% reported having a “severe” to “very severe” disability.¹⁷

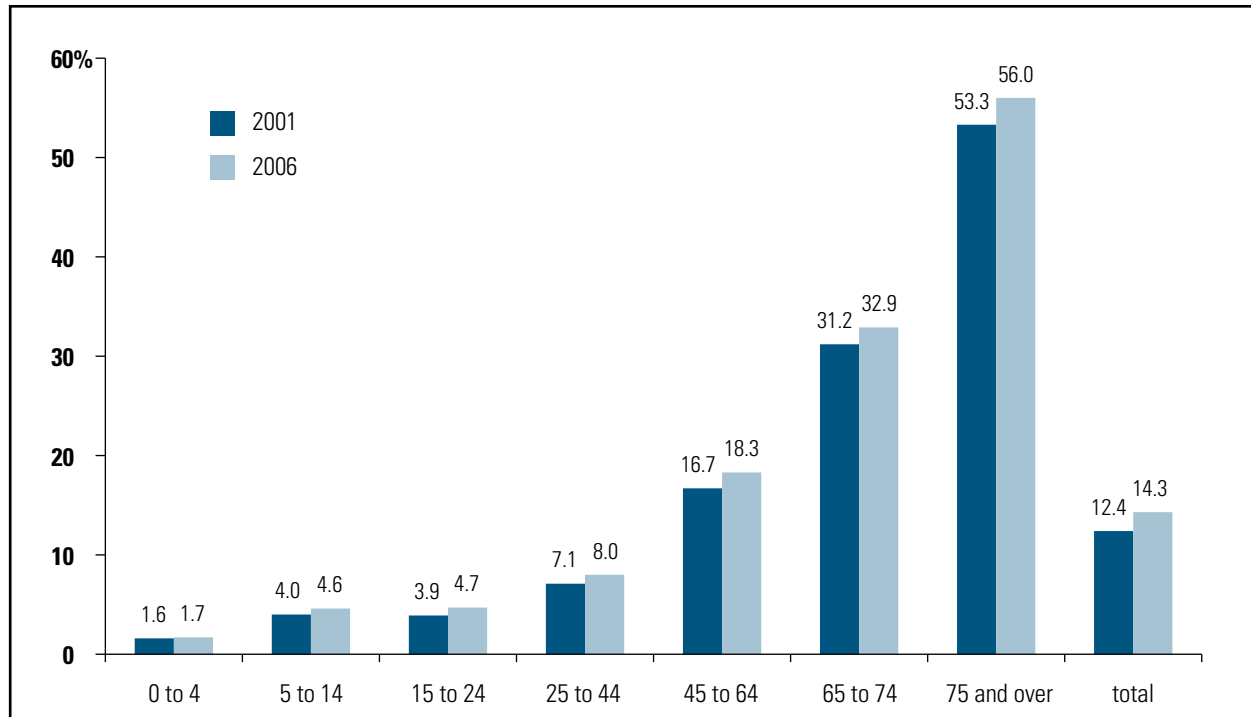
Among the adult population aged 15 years or older, in general, problems related to pain, mobility and agility are the most common. Close to 3 million Canadian adults (approximately 11% of the total adult population) reported one of these three limitations. And over one million adults have a hearing disability. Overall, the number of adults experiencing a disability is increasing – across almost all disability types. In 2006, 16.5% of adults aged 15 and older reported a disability, an increase from 14.6% in 2001.

Among all adults reporting a disability in 2006 (4.2 million Canadians), just over one-third (35.4%) reported a “mild” limitation, one-quarter reported a “moderate” or a “severe” limitation (24.8% and 26.3%, respectively), while 13.5% reported a “very severe” limitation.

And so what?

The experience of disability is a common one for Canadians and their families. As the numbers of those with mild to severe disabilities continues to grow, so too does the need for supports and services that facilitate the full participation of people with disabilities in the social and economic lives of their communities.

Disability rate by age group (2001-2006)



Source: Statistics Canada (2007), Participation and Activity Limitation Survey, 2006: Analytical Report. Catalogue no. 89-628-XIE – No. 002.

Prevalence of disabilities by type of disability (2006)						
Type of disability	Children 0 to 4 years		Children 5 to 14 years		Adults 15 years of age or older	
	number	%	number	%	number	%
Hearing	3,270 ^E	11.9 ^E	20,020	11.5	1,266,120	5.0
Seeing	3,030 ^E	11.0 ^E	16,680	9.5	816,250	3.2
Speech	...	...	78,240	44.8	479,740	1.9
Mobility	...	...	23,160	13.2	2,923,000	11.5
Agility	...	...	37,240	21.3	2,819,580	11.1
Learning	...	...	121,080	69.3	631,030	2.5
Developmental	...	...	53,740	30.7	136,570	0.5
Psychological	...	...	60,310	34.5	589,470	2.3
Pain	...	...	...	...	2,965,650	11.7
Memory	...	...	...	...	495,990	2.0
Delay	17,090	62.1	...	...	...	...
Chronic Health Condition	19,230	69.8	116,340	66.6	...	...
Other	1,810 ^E	6.6 ^E	6,290	3.6	119,390	0.5
Total	27,540		174,810		4,215,530	

Note: ... not applicable; E use with caution. The sum of the categories is greater than the total disability population because individuals can report more than one disability.
Source: Statistics Canada (2007), Participation and Activity Limitation Survey, 2006: Analytical Report. Catalogue no. 89-628-XIE – No. 002.



5 Growing Aboriginal Population

There has been rapid population growth among Aboriginal peoples.¹⁸ In 2006, nearly 1.2 million people identified themselves as an Aboriginal person, that is, North American Indian / First Nation, Métis or Inuit.¹⁹ This is up from just under one million in 2001 and 800,000 in 1996. The growth over the last decade is nearly six times faster than the growth of the non-Aboriginal population over the same period (45% compared to 8%). Aboriginal peoples now represent 3.8% of the Canadian population. Of that group, 59.5% are First Nation peoples, 33.2% are Métis, 4.3% are Inuit, and 3.0% identify another Aboriginal heritage group.²⁰

Statistics Canada projects that the Aboriginal population may reach roughly 1.5 million by 2017 and comprise 4.1% of the total Canadian population.²¹ While average growth rates are expected to slow, they will remain well above those projected for the Canadian population.

The Aboriginal population is much younger than the rest of the population. In 2006, the median age (one-half are younger and one-half are older) for all Aboriginal people was 27 years, compared to 40 years for the non-Aboriginal population. The population aged 24 and under comprised almost one-half (48%) of the Aboriginal population compared to less than one-third (31%) of the non-Aboriginal population.

Given the current age profile, young Aboriginal adults aged 20 to 29 years are forecast to comprise a larger proportion of the population than at present – potentially representing 5.3% of this age group by 2017. This ratio may be as high as 30.3% in Saskatchewan, 23.5% in Manitoba, and even higher at 84.7% in Nunavut, 58.2% in the Northwest Territories, and 39.8% in the Yukon Territory.²²

Like the Canadian population as a whole, in 2006, the large majority of Aboriginal people (85%) lived in families

(comprised of married or common-law couple, with or without never married children or lone-parents with children). Fewer Aboriginal people lived alone (7.5% compared to 10.5% for the total population), while 4.0% of Aboriginal people lived with other relatives.²³

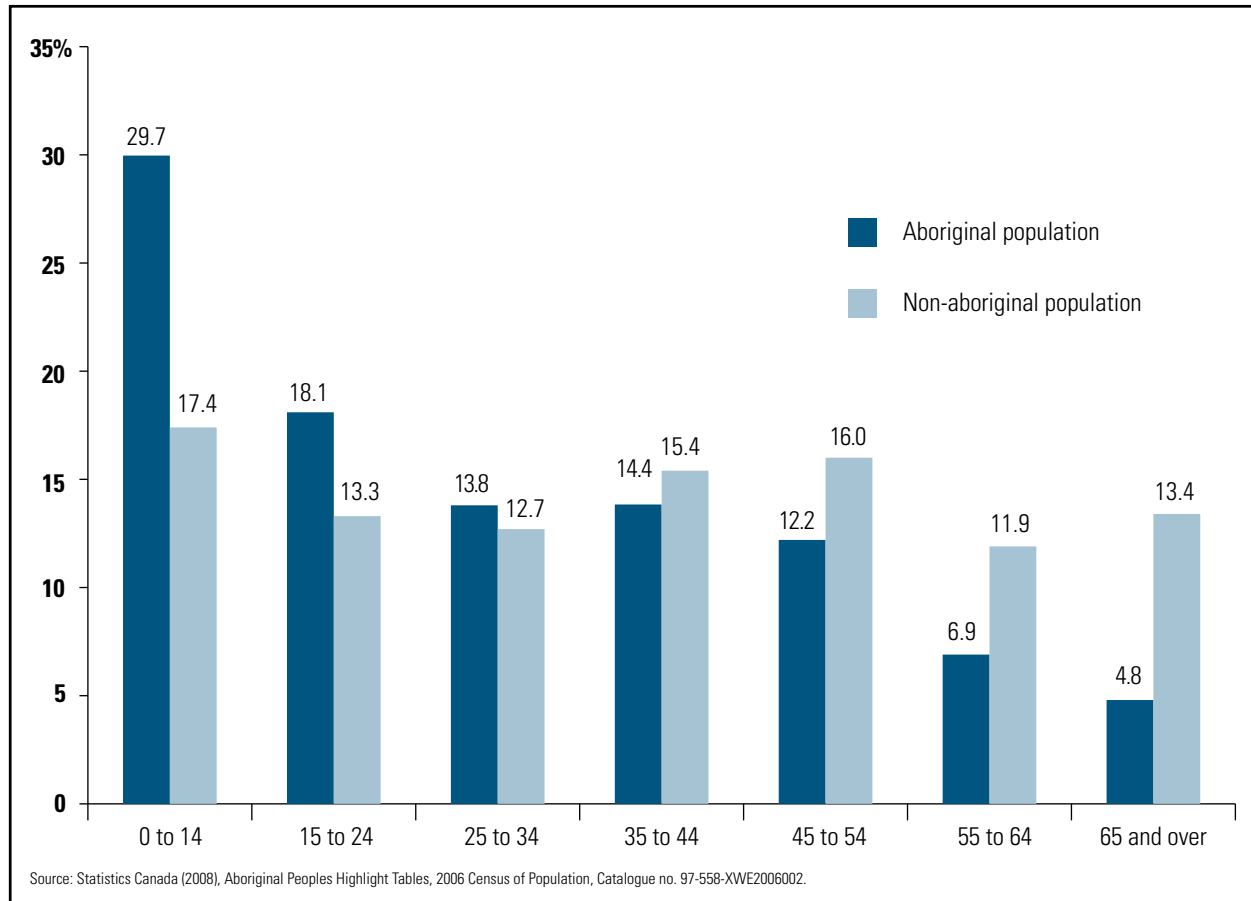
As the current population ages, we can expect rapid growth in the number of Aboriginal households and families. One important dimension of Aboriginal family demographics is the high proportion of lone-parent families. Roughly one-third of Aboriginal children (35%) live with a lone parent compared to 17% of non-Aboriginal children. Another 7% live with a grandparent or another relative, while 58% live with two parents.

And so what?

A rapidly growing young Aboriginal population stands in stark contrast to the aging of the general population in Canada and, as such, represents both a unique challenge and an opportunity. Over the next decades, there will be a massive influx of Aboriginal youth into the working-age population. This fact, in particular, highlights the critical importance of basic education and access to post-secondary education and training. There is still a very wide gap between Aboriginal young people and other young Canadians in terms of educational attainment and employment and across a range of other physical and mental health measures.

High rates of poverty continue to stymie the healthy development of Aboriginal children and youth and compound the difficulties among Aboriginal families and communities undergoing profound cultural, environmental and economic change. Much needs to be done to support and invest in Aboriginal youth as they move into the labour market and begin to form families of their own.

Aboriginal and Non-Aboriginal population by age group (2006)



Aboriginal identity population, by Province/Territory (2006)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Aboriginal population	1,172,790	23,450	1,730	24,175	17,655	108,430	242,495	175,395	141,890	188,365	196,075	30,190	20,635	24,920
Aboriginal population as % total population	3.8%	4.7%	1.3%	2.7%	2.5%	1.5%	2.0%	15.5%	14.9%	5.8%	4.8%	25.1%	50.3%	85.0%

Percentage distribution of Aboriginal population

First Nations People	59.5%	33.1%	71.1%	63.0%	70.2%	60.0%	65.3%	57.4%	64.4%	51.6%	66.1%	82.8%	61.3%	0.4%
Métis	33.2	27.6	22.3	31.8	24.2	25.8	30.4	40.9	33.9	45.4	30.3	10.6	17.4	0.5
Inuit	4.3	20.1	1.7	1.3	1.0	10.1	0.8	0.3	0.2	0.9	0.5	3.4	20.2	98.9
Multiple & other	3.0	19.2	4.9	3.9	4.6	4.1	3.5	1.4	1.5	2.1	3.2	3.2	1.2	0.2

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-558-XCB2006006.



6 Immigrant Population on the Rise

More than 225,000 immigrants on average have been admitted to Canada each year since the early 1990s. In 2008, roughly 250,000 immigrants were admitted to Canada, including those sponsored by a close relative residing in Canada, those coming as economic immigrants with their families, and those claiming refugee status.²⁴ One survey of recent immigrants found that almost all (98%) had only one country (Canada) in mind when they chose their new homeland.²⁵

According to the 2006 Census, one in five (19.8%) Canadian residents were born in another country; this is the highest percentage since 1931. Among the major industrial countries, only Australia (at 22%) has a larger ratio of immigrants to total population. Between 2001 and 2006, Canada's foreign born population increased by 13.6%, a rate four times higher than the growth of the Canadian-born population.²⁶

Among the provinces, Ontario (28.3%) and British Columbia (27.5%) have the highest prevalence of immigrants to total population, whereas Newfoundland and Labrador (1.7%) has the lowest. About one-half (45.7%) of the population in the Toronto Census Metropolitan Area is foreign-born, and 36.5% of the population in the Vancouver region is foreign-born.

Between 2001 and 2006, the largest source of international immigration has been the People's Republic of China (14%), India (12%), the Philippines (7%) and Pakistan

(5%). In 1981, the top four countries were the United Kingdom, Viet Nam, the United States and India.

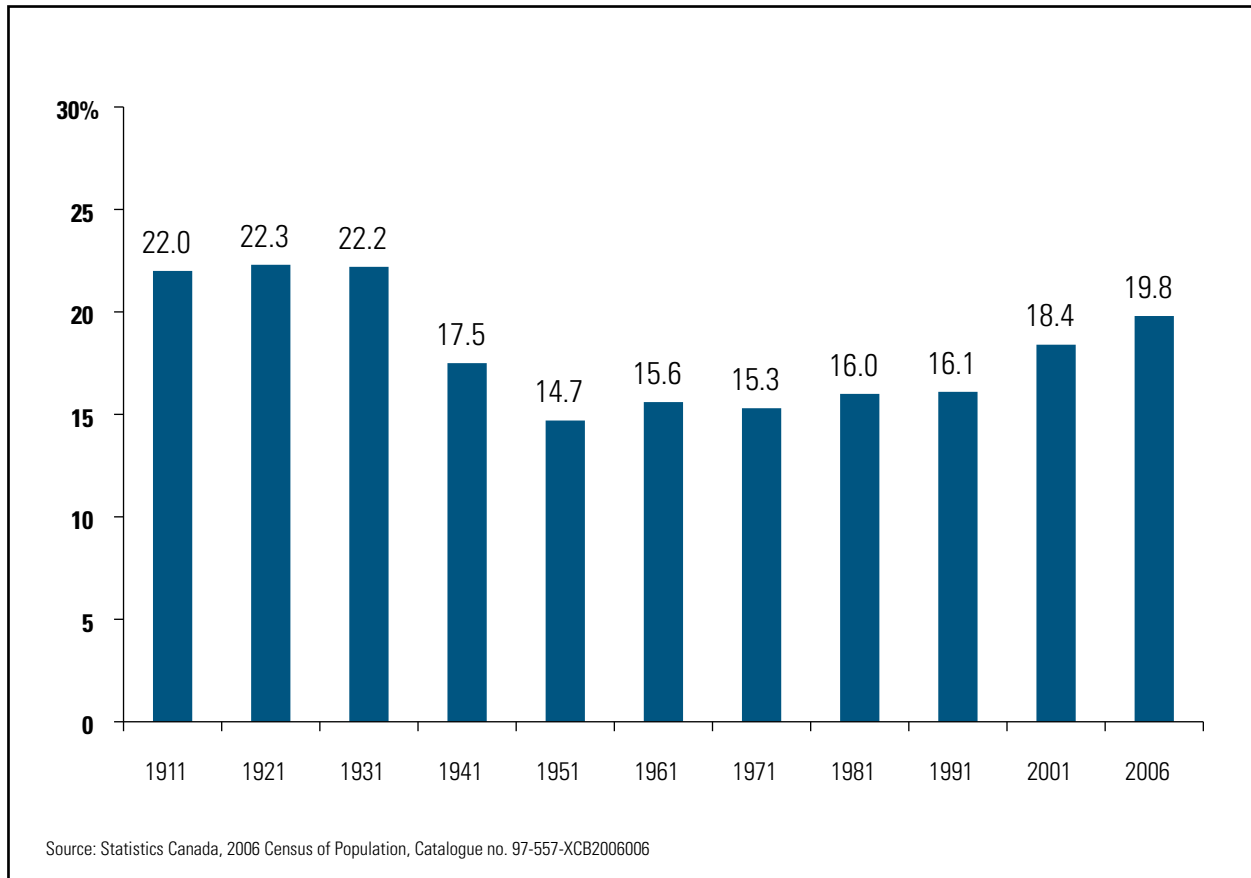
More often than not, people immigrate when they are young adults. As such, in 2006, the median age of those arriving was 29.8 years, nine years younger than the median age of the overall population (38.8 years).

And so what?

Population projections suggest that the proportion of foreign-born Canadians will continue to grow. Like population aging, this trend will have wide ranging ramifications. Whereas Canada has always been a "3M" society – that is, multicultural, multi-linguistic, and multi-religious – the make-up of the "3M" nature of the population has shifted. Sustained levels of immigration from increasingly diverse source countries is transforming communities, neighbourhoods, schools, workplaces, and public institutions, especially in Canada's largest cities.

Increasing diversity challenges us to rethink how we understand families – how they operate and how we collectively support them. No longer confined geographically, the ties of kinship are spread far and wide. Children in new immigrant families navigate often more than one culture and language. Their parents too often navigate a hostile labour market in their efforts to support their families here in Canada and family members back home. Canada prides itself in being an ethnically diverse society. Yet dealing with such diversity remains a work in progress.

Foreign-born population as a percentage of total population (1911-2006)



Foreign-born population as a percentage of total population, by Province/Territory (1911-2006)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
1911	22.0%	na	2.7%	7.4%	5.2%	7.3%	20.1%	41.4%	49.5%	56.8%	56.9%	54.8%	1.8%	na
1921	22.3	na	2.7	8.3	5.5	8.0	21.9	36.4	39.6	46.5	49.7	37.5	2.6	na
1931	22.2	na	3.2	8.2	6.0	8.8	23.4	33.8	34.6	41.8	46.0	37.2	5.5	na
1941	17.5	na	2.6	7.0	4.5	6.7	19.4	26.5	26.7	32.5	37.3	29.0	6.8	na
1951	14.7	1.1	2.6	4.5	3.9	5.6	18.5	21.7	21.1	25.5	29.1	17.9	6.5	na
1961	15.6	1.4	2.9	4.6	3.9	7.4	21.7	18.4	16.1	21.7	26.0	18.6	8.5	na
1971	15.3	1.7	3.3	4.7	3.7	7.8	22.2	15.3	12.0	17.3	22.7	13.8	6.5	na
1981	16.0	1.9	3.7	5.0	3.9	8.2	23.6	14.2	8.7	16.3	23.1	12.4	6.0	na
1991	16.1	1.5	3.2	4.4	3.3	8.7	23.7	12.8	5.9	15.1	22.3	10.7	4.9	na
2001	18.4	1.6	3.1	4.6	3.1	9.9	26.8	12.1	5.0	14.9	26.1	10.6	6.4	1.7
2006	19.8	1.7	3.6	5.0	3.7	11.5	28.3	13.3	5.0	16.2	27.5	10.0	6.8	1.5

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-557-XCB2006006.



7 Greater Racial and Ethnic Diversity

High levels of immigration have resulted in growing racial and ethnic diversity in Canada. In 2006, more than 200 different ethnic groups – either singly or in combination – were identified by the Census. This list includes Canada’s Aboriginal peoples, the Europeans that first came to Canada, and those such as the Ukrainians, East Indians and the Chinese who came in large numbers over the past century.

More recently, the largest single group of newcomers to Canada have come from Asia – fully 60% of all immigrants between 2001 and 2006. Immigrants from African countries are also making up a larger proportion of the new immigrant population – at 10.5% over the 2001 to 2006 period.²⁷

As a result of these trends, Canada’s visible minority population has grown steadily, now comprising 16.2% of the Canadian population or over 5 million people – a significant increase from 1.1 million people in 1981.²⁸ Given current patterns of immigration, by 2017, it is forecast that the visible minority population will reach 7.1 million – or approximately one-fifth of the Canadian population. About one-third of the visible minority population present in 2017 will be born in Canada, and most of them will have at least one immigrant parent.

According to the 2006 Census, 83.4% of the visible minority population were first generation Canadians (born outside of Canada), 14.1% were second generation Canadians (born in Canada with at least one parent born elsewhere), and 2.5% were third generation Canadians (born in Canada as were their parents).²⁹

Recent immigrants to Canada are not doing as well economically as those who arrived years earlier. In 1980, recent immigrants – those who arrived in the previous five years – had a poverty rate that was 1.4 times higher than the rate among Canadian-born; by 2000, the poverty rate was 2.5 times higher.³⁰ Other indicators show similar negative trends.

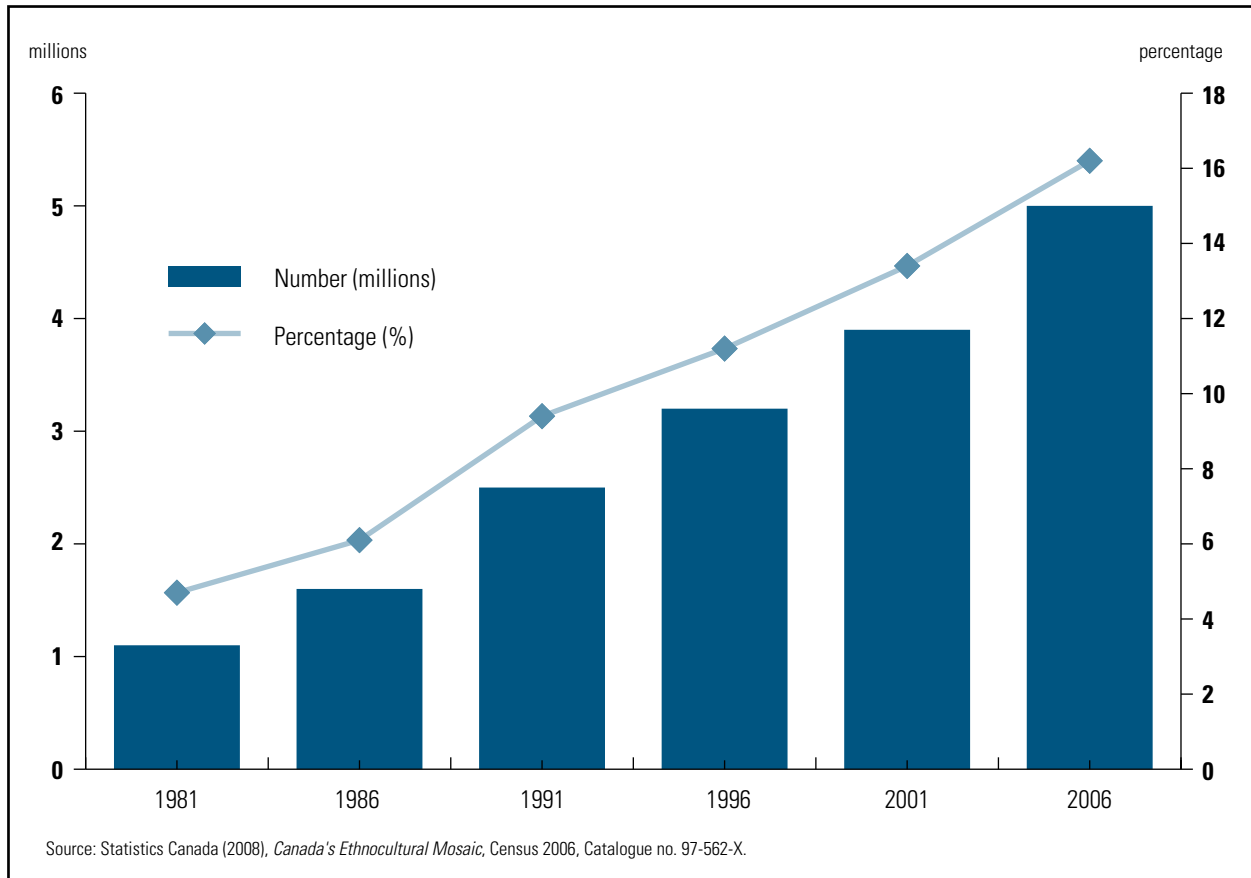
And so what?

As the home countries of new immigrants have shifted from the United States and Europe towards Asia, Africa and South America, Canadians are brought face to face with greater diversity than ever before. The growing visible minority population is challenging governments and communities to identify and remove barriers to equitable participation in social and economic life – particularly those barriers rooted in racial discrimination.

The family has emerged as a key focus of debate and discussion. Immigration has forced open the whole question of what constitutes family and how it should be defined within the context of immigration law. Religious and cultural practices governing family formation and dissolution as well as child custody have come into conflict with Canadian law and tradition – prompting an important debate about the respective roles of government and religion with regard to the family.

Young people in Canada are at the forefront of these discussions. The rising rate of intermarriage between individuals from visible minority groups and non-visible minorities is arguably one of the most interesting indicators of Canada’s changing family life.³¹

Number and share of persons from visible minority groups (1981-2006)



Visible minority population as a percentage of total population, by Province/Territory (2001-2006)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
2006	16.2%	1.1%	1.4%	4.2%	1.9%	8.8%	22.8%	9.6%	3.6%	13.9%	24.8%	4.0%	5.5%	1.4%
2001	13.4	0.8	0.9	3.8	1.3	7.0	19.1	7.9	2.9	11.2	21.6	3.6	4.2	0.8

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 95F0363XCB2001004 and 97-562-XCB2006011.



8 Many Languages Spoken

English and French are Canada's two official languages. English is the mother tongue (language first learned and still understood) for 58.3% of Canadians and French is the mother tongue for 22.3%.

According to the 2006 Census, about 17.4% of all Canadians claim that they can conduct a conversation in English and French, a slight increase from 2001. For Anglophones, almost seven in 10 (68.9%) living in Quebec are bilingual, while this is the case for 7.5% of those living outside Quebec. For Francophones, the rate of bilingualism is 35.8% in Quebec and 83.6% for those living outside Quebec.³²

The proportion of the Canadian population who report neither French nor English as their mother tongue (referred to as allophones) has grown since the mid 1980s. In the 2006 Census, there were 6,293,000 allophones, an increase of 958,000, or 18%, since 2001. Of the 1.1 million immigrants who settled in Canada between 2001 and 2006, 901,300 (80%) were allophones.

In 2006, over one million people reported one of the Chinese languages as their mother tongue; this language group now comprises 3.3% of all mother tongues and 16.4% of all non-official mother tongues. The next four largest non-official mother tongues were Italian (477,000), German (467,000), Punjabi (383,000), and Spanish (362,000).³³ According to the 2006 Census, about 156,000 persons reported Urdu as their mother tongue, up by 80% from 2001.

With time, immigrants tend to adopt one of Canada's official languages as their home language. As such,

whereas English is the mother tongue of 57.8% of Canadians, 65.9% report that it is the language spoken at home. French is spoken at home by 21.2% Canadians even though 22.1% identify it as their mother tongue. English is the most common home language in all provinces and territories except two. In Quebec, the primary home language is French (81.1%). In Nunavut, 55.1% speak a language other than English or French, Inuktitut being the most common.

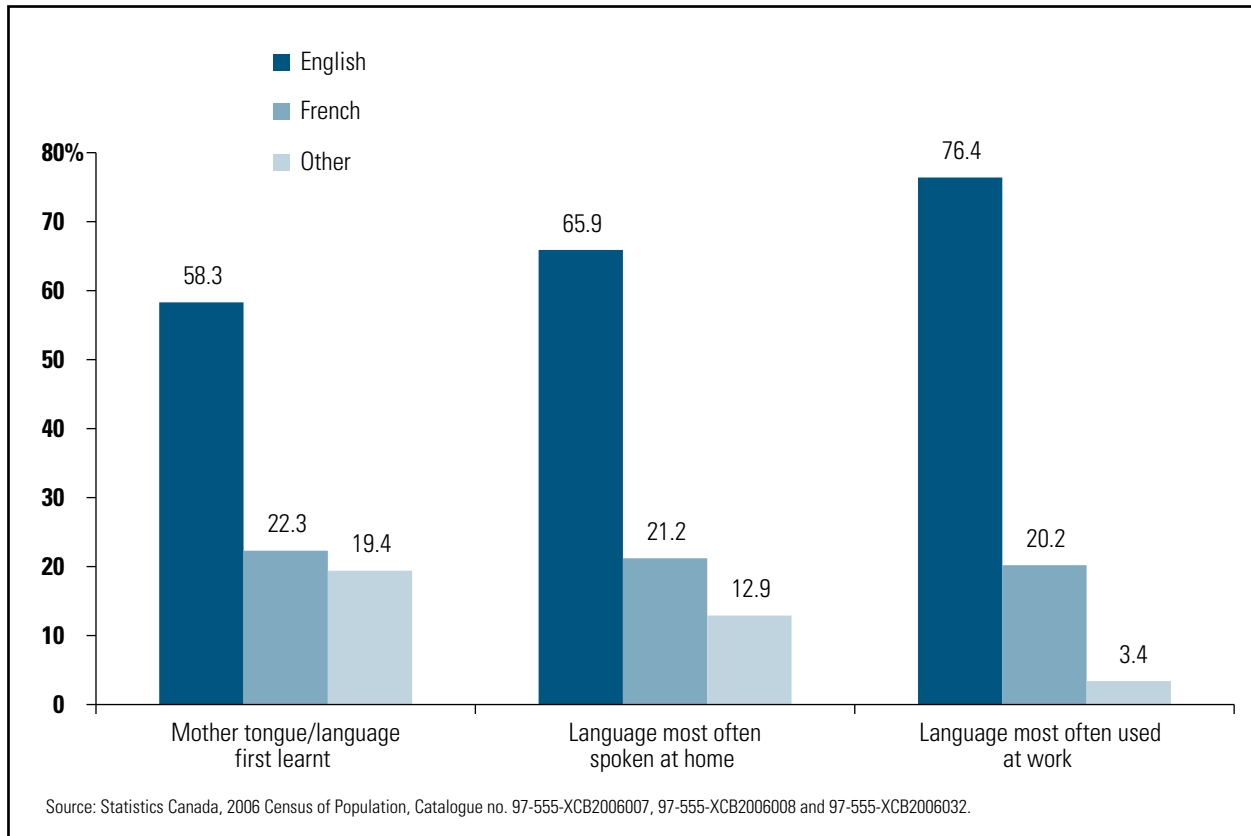
English is the primary language of work for 76.4% of all workers and is the dominant workplace language in all provinces and territories except Quebec where 82% of all workers use French. Almost one-quarter of workers (23.7%) in New Brunswick speak French at work.

And so what?

Anglophones still make up the majority of the population. While the number of Anglophones continued to increase between 2001 and 2006, their share of the Canadian population dropped. The same is true among Francophones. The decrease is largely attributable to the increase in the number of recent immigrants whose mother tongue is neither English nor French. Indeed, since the 1960s, the majority of immigrants have had a mother tongue other than English or French. Canadians reported more than 200 different mother tongues on the 2006 Census.

Linguistic diversity has always been a defining feature of Canada. Families and communities play an important role in language use and the preservation of linguistic heritage. This diversity begs an important public policy question: what is the appropriate role for government in the support of official language acquisition and heritage language maintenance?

Languages spoken (2006)



Languages spoken, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Mother tongue/language first learned and still understood - Percentage distribution based on single and multiple responses														
English	58.3%	97.7%	93.7%	92.5%	65.1%	8.6%	69.8%	72.2%	85.9%	80.2%	71.8%	85.8%	77.7%	27.5%
French	22.3	0.4	4.4	3.9	33.0	80.1	4.4	4.2	1.8	2.1	1.6	4.1	2.5	1.4
Other*	19.4	1.9	1.9	3.6	1.9	11.3	25.8	23.6	12.3	17.7	26.6	10.1	19.8	71.1
Language most often spoken at home - Percentage distribution														
English	65.9%	98.7%	96.9%	96.0%	68.7%	10.0%	80.3%	87.2%	94.1%	88.8%	82.0%	94.5%	89.6%	44.2%
French	21.2	0.1	2.0	1.9	29.4	81.1	2.4	1.7	0.4	0.6	0.4	1.8	1.1	0.7
Other*	12.9	1.2	1.1	2.1	1.9	8.9	17.3	11.1	5.5	10.6	17.6	3.7	9.3	55.1
Language most often used at work - Percentage distribution														
English	76.4%	99.3%	98.5%	97.8%	72.9%	12.5%	95.7%	96.4%	98.2%	98.1%	95.4%	98.2%	97.0%	69.0%
French	20.2	0.3	1.7	1.4	23.7	82.0	1.4	1.1	0.3	0.3	0.2	0.9	0.7	0.4
Other*	3.4	0.4	0.1	0.8	3.4	4.5	2.9	2.5	1.5	1.6	4.4	0.9	2.3	30.6

Note: Other includes non-official languages and multiple responses such as English and French, English and other non-official languages, French and other non-official languages, or other combinations.
 Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-555-XCB2006007, 97-555-XCB2006008 and 97-555-XCB2006032.



9 Faith and Family

Religious attendance has fallen sharply over the last two decades. According to the 2005 General Social Survey on Time Use, only 21% of Canadians aged 15 and up reported that they attended a religious service at least once a week in 2005, down from 30% in 1985. Similarly, in 2005, one-third (33.3%) never attended religious services, up from 22% in 1985. The remaining 46% attended a few times a year.³⁴

However, declining attendance may overstate the extent to which Canada is becoming secularized, since a considerable proportion of Canadians do not attend religious services but do engage in religious practices on their own. Over one-half of Canadians (53%) reported that they engaged in religious activities on their own at least monthly, while about 11% did so a few times a year.³⁵

Some 44% of Canadians say that religion is very important to them. This suggests that while attendance rates have declined, many Canadians continue to practice their religion in private. This was particularly true among older age groups and among immigrants.³⁶

Clark and Schellenberg have developed an index of religiosity that assesses participation in religious services, personal religious practice, and the degree of importance attached to religion. Using this measure,

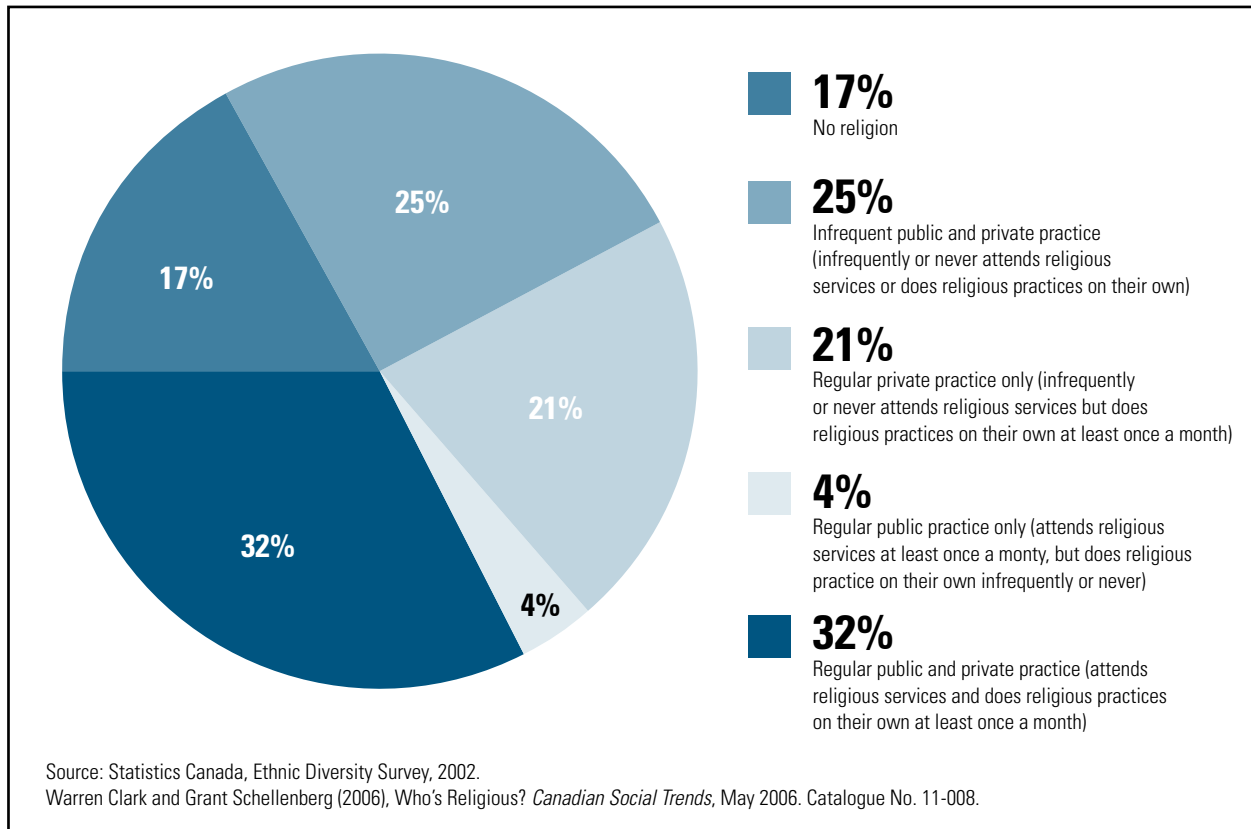
the authors found that 29% of Canadians are highly religious, 31% are moderately religious, and 40% have a low degree of religiosity. Further, religiosity is strongly and positively associated with the religious background of parents – a finding supported in the literature.³⁷

And so what?

Regardless of the downward trends in religious attendance rates, Canadians still attach a moderate or high degree of importance to religion in their lives. How religion is experienced and practiced, however, varies widely. For instance, interreligious conjugal unions have risen: in 2001, 19% of people in couples were in an interreligious union, an increase of four percentage points from 1981.³⁸ Greater religious diversity is changing the context in which Canadians come together and form families.

Greater religious diversity is also propelling new thinking about multiculturalism – and its connection to a range of public policies such as employment, immigration, health and international relations. While much of the debate has centered on what constitutes “reasonable accommodation” of religious principles, it is clear that continuing dialogue fosters vibrant and inclusive multicultural communities based on Canada’s longstanding respect for the rights of the individual.³⁹

Religious practice, population aged 15 and over (2002)



Percentage distribution of population by religious affiliation, by Province/Territory (2001)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Catholic	43.6%	36.9%	47.4%	36.6%	53.6%	83.4%	34.7%	29.3%	31.7%	26.7%	17.4%	21.1%	45.7%	23.2%
Protestant	29.2	60.0	42.8	48.8	36.6	4.7	38.9	43.1	46.6	38.9	31.4	33.2	31.3	66.7
Other religion	10.7	0.6	3.1	2.7	1.8	6.1	10.1	8.9	6.0	10.8	15.4	7.1	5.2	3.9
No religion	16.5	2.5	6.7	11.9	8.0	5.8	16.3	18.7	15.7	23.6	35.8	38.6	17.8	6.2

Source: Statistics Canada, 2001 Census of Population, Catalogue no. 95F0450XCBO1004.

Importance of religion to one's life - percentage distribution, by region (2002)

Degree of importance	Canada	Atlantic	Quebec	Ontario	Prairies	British Columbia
High	44%	54%	41%	47%	42%	34%
Moderate	20	22	26	19	19	15
Low	19	17	26	16	17	15
No religion	17	8	7	17	22	36

Source: Warren Clark and Grant Schellenberg, "Who's Religious?" *Canadian Social Trends*, Summer 2006, Statistics Canada, Catalogue 11-008.



10 High Levels of Educational Attainment

Research clearly demonstrates that learning and training are critical to individual and family well-being. Shifting workforce demographics, rapid advancements in technology and increasing global competition are transforming not only our society, but our understanding of the nature and purpose of learning and education.

Levels of educational attainment have been increasing steadily in Canada. According to the 2006 Census, the percentage of the core working-age (25 to 64 years) population with university credentials jumped from about 11.5% in 1986 to 22.6% currently. And those with less than high school graduation dipped from 47.8% in 1986 to 23.8%.⁴⁰

Canada leads advanced industrial countries with regard to postsecondary attainment among the working age population. Among the top 10 major OECD industrial countries, Canada ranks sixth in terms of the proportion of the population that has a university degree and ranks first if both university degrees and college degrees or certificates are included. Roughly one-half of Canadians aged 25 to 64 years (48%) have either a college or university education.⁴¹

These trends have been driven by the increase in educational attainment among young people. Census data show that one-third (33.4%) of young adults between the ages of 25 and 34 had a university certificate, degree or diploma in 2006 compared to roughly one-quarter of adults (23.9%) aged 55 to 64 years. By

contrast, only 10.9% of those aged 25 to 34 years have not graduated from high school compared to about 22.9% of the population aged 55 to 64 years.

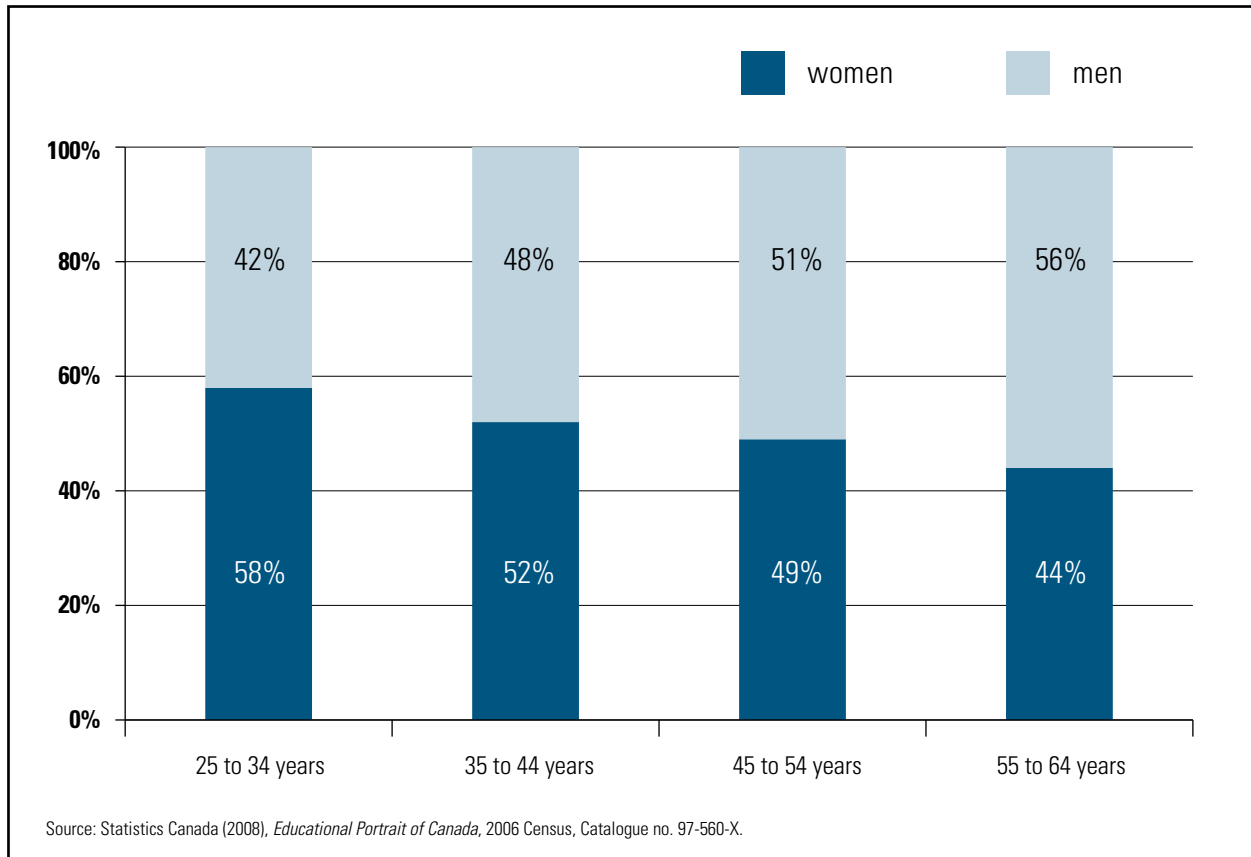
In 2006, one-third of women aged 25 to 34 years had a university degree compared to one-quarter of men of the same age. Among those aged 55 to 64 years, only 16% of women had a university degree compared to 21% of men.⁴²

And so what?

Canadian young people have been going to post-secondary institutions in greater numbers since the recession of the early 1990s. Even through the boom years of the 2000s, young people pursued higher education as a means to future economic security. As a result, Canada has one of the most skilled workforces in the world.

This shift has profoundly shaped the life course of these young people. They are devoting more years to education and, as a result, are leaving home later, forming unions later, and having children later (or not at all). The pursuit of higher education is also changing who we marry, when and how we will raise our children, and with what resources. It has fundamentally affected gender roles in the home and in the workplace, informing the aspirations and world view of men and women alike. Of the many socio-demographic trends influencing Canadian families today, the drive for postsecondary credentials is one of the most profound.

Percentage distribution of university graduates by age group and sex (2006)



Percentage distribution of persons aged 25-64 by highest certificate, diploma or degree, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
% with less than High School graduation certificate	15.4%	25.7%	18.7%	18.6%	21.0%	17.1%	13.6%	20.4%	19.4%	15.4%	12.4%	15.3%	23.0%	46.0%
% with High School graduation certificate	23.9	19.6	23.7	20.9	25.8	21.1	25	25.4	26.7	24.1	25.9	21.2	18.5	10.3
% with trades certificate/diploma	12.4	14.8	11.8	13.9	12.4	18.1	8.8	11.3	13.7	12.4	12.0	13.1	11.5	9.3
% with a college certificate/diploma	20.3	22.2	24.3	22.0	21.3	17.5	22.0	18.7	18.5	21.5	19.6	24.3	23.7	19.3
% with university degree	27.9	17.8	21.5	24.6	19.6	26.3	30.7	24.2	21.9	26.6	30.2	26.0	23.2	15.1

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-560-XCB2006007.



11 Changing Urban / Rural Divide

One hundred years ago, the majority of Canadians lived on farms and in small towns. Today, most of us live in and around large cities. In 2006, 80% of Canadians lived in urban areas.⁴³

About two-thirds of Canadians reside in Census Metropolitan Areas such as the Greater Toronto Area or the Halifax Regional Municipality – large urban areas comprised of one or more municipalities around a central urban core of 100,000 or more. Another 15% live in smaller urban areas with a population of at least 1,000 people. The remaining 20% of Canadians live in smaller towns and villages and rural areas.

Population growth has been concentrated primarily in Canada's largest urban areas. But people are also choosing to settle in areas that are located within commuting distances from urban employment centres. Some 35% of rural workers now commute to large urban centres – a significant shift from the past.⁴⁴ There is also evidence that central urban areas are losing population to peripheral municipalities.

International immigration has been the most important factor driving population growth in Canada's three largest urban areas: Montreal, Toronto and Vancouver. It has opened up a gap between these three areas and the rest of the country in terms of ethno-racial diversity. These three CMAs now have a combined population of 11.5 million or over one-third of the total population of Canada. Internal migration is fuelling population growth in other urban areas such as Calgary and in rural areas strongly influenced by adjacent urban areas.

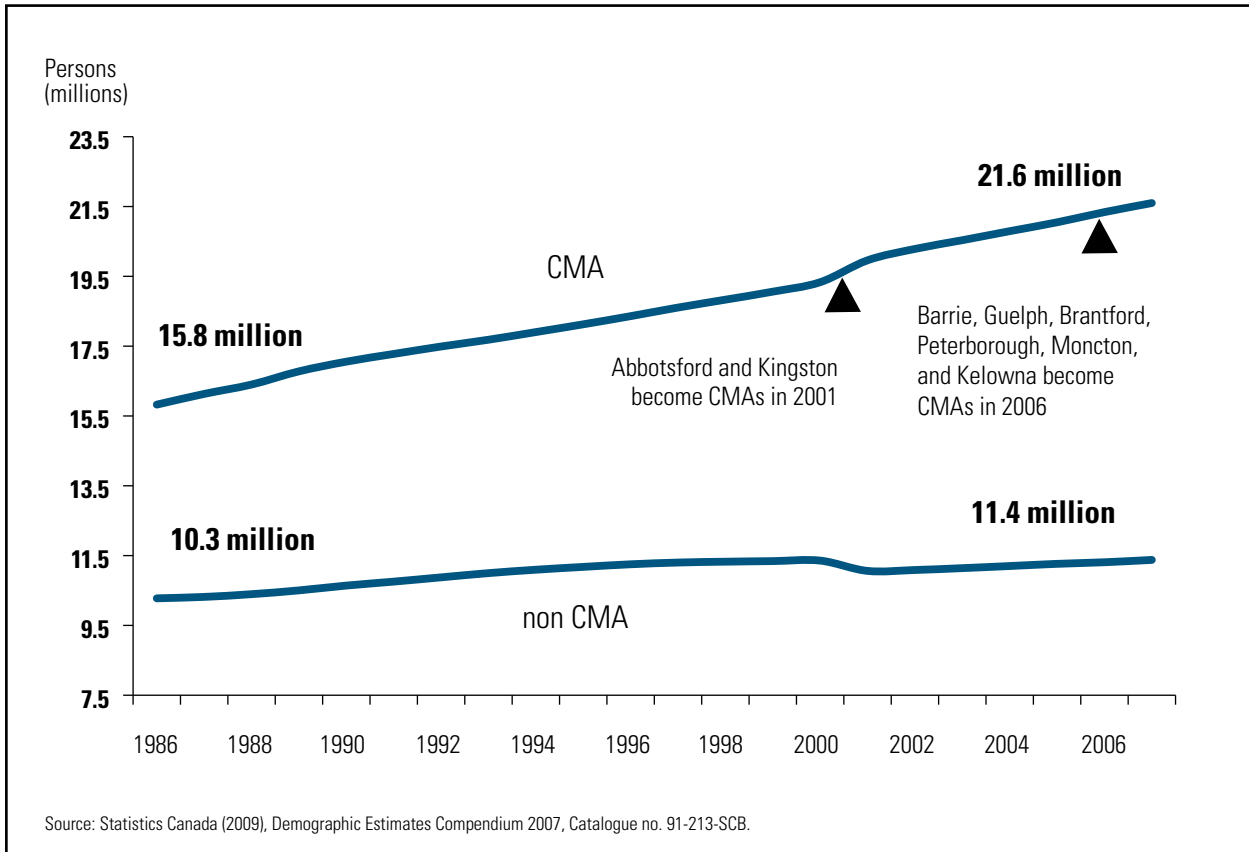
By contrast, demographic growth has been significantly lower in rural areas, particularly remote communities – despite the fact that these areas experience higher average fertility rates.⁴⁵ The propensity of young adults from rural areas to move to the largest urban centres, along with the inverse trend among older adults, has affected the age structures of urban and rural areas. Consequently, the proportion of seniors is lower in the largest CMAs than in most other types of cities or communities – while it is considerably higher in rural areas.

And so what?

The changing urban/rural character of Canada is important to understanding patterns of settlement and the dynamics of family life. There are now marked differences in family composition not only between large urban areas and rural areas, but also between high density central neighbourhoods and low density suburban areas. For example, young families with children seeking affordable housing have settled now for decades in the suburbs – driving long distances to access services and employment. According to the 2006 Census, the median distance travelled by Canadian workers to get to work has been increasing, from 7.0 kilometres in 1996 to 7.6 kilometres in 2006.⁴⁶

In recent decades, low income families have been concentrated in large urban areas, close to city centres. But this is changing as poor families in some Canadian cities have been driven out of city centres by rising housing costs. Pockets of poverty are now evident in the inner suburbs of Toronto and Vancouver – a pattern well established in the United States.⁴⁷

Population of all Census Metropolitan Areas and the rest of Canada (1986-2007)





12 Families on the Move

If you don't live in the same residence as you did five years ago, you are not alone. About four out of every ten people aged five and over (40.9%) moved during the 2001-2006 period. Over one-half of those who did move (53.8%), did so within their own municipality, while 29.5% moved to another municipality in the same province. Some 7.1% of migrants moved to a different province and 9.6% (3.9% of the total population aged 5 and over) were living in another country five years earlier.⁴⁸

Among the provinces and territories, in 2006, the Northwest Territories, Alberta and British Columbia had the highest proportion of movers,⁴⁹ at 49.8%, 47.8% and 46.6%, respectively. Nine in ten of those who changed address in Quebec moved from elsewhere in the province. In contrast, only three-quarters of Albertans who moved came from elsewhere in the province, as many moved from other parts of Canada.

Overall, however, there has been a decrease in mobility among Canadians. While the proportion that moved between 2001 and 2006 was roughly comparable to the proportion that moved between 1996 and 2001 period (40.9% compared to 41.9%), these levels were the lowest since 1971.

Population aging is partly responsible for this downward trend. Migration is much more common among younger people – a shrinking proportion of the overall population.⁵⁰ In 2006, the most mobile were aged

25 to 29 years – 73% moved at some point between 2001 and 2006 – followed closely by those aged 30 to 34 years at 70%.

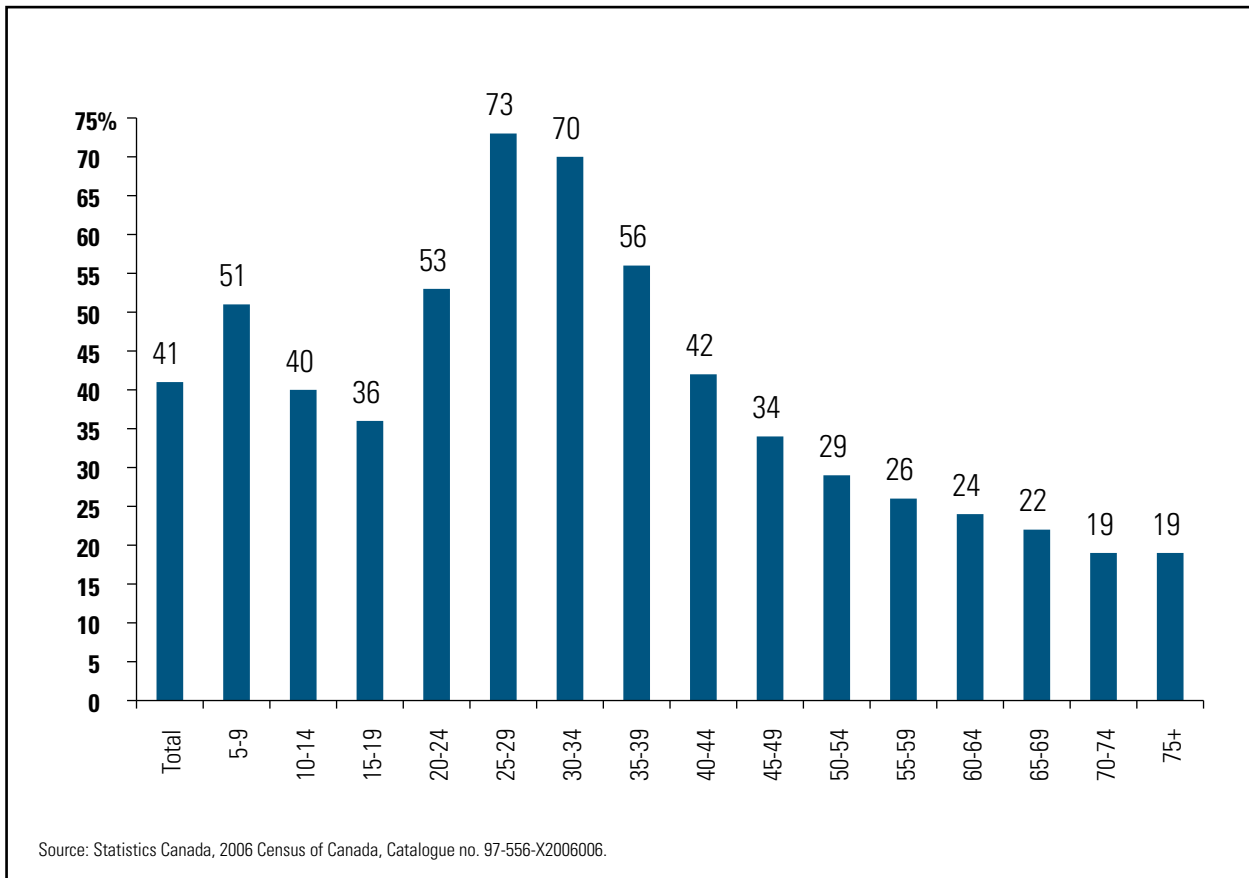
The benefits of migration can be significant. One Statistics Canada study found a significant association between interprovincial mobility and often large changes in individuals' earnings. Over a three year period, the average earnings of "movers" grew twice as fast as those who did not move. The earnings of men improved much more than did the earnings of women, as women were more likely to move in support of their spouses' career even if it meant a decline in their own earnings.⁵¹

We also find that mobility is higher among those who are divorced, separated or widowed compared to those who are married or in common-law relationships. Aboriginal people and recent immigrants also tend to be more mobile overall. Having children, by contrast, reduces the probability of migrating from one community to another.⁵²

And so what?

The probability of migrating is closely associated with the events taking place in the lives of individuals. People move to go to school, to look for better jobs, to establish new relationships or to leave old ones, to provide better opportunities for children, to move closer to family, and for a host of other reasons. The impacts of relocation are experienced by families, the communities they enter, and those they leave behind.

**Population aged 5 years and older who changed place of residence between 2001 and 2006
- Percentage of each age group**



Percentage of population who changed place of residence between 2001 and 2006, by Province/Territory														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
% who changed address	40.9%	27.9%	32.3%	33.2%	32.5%	38.1%	41.3%	36.6%	36.1%	47.8%	46.6%	44.9%	49.8%	42.2%
% who changed address within the same municipality	22.0	13.9	15.9	19.8	17.0	20.6	22.4	22.4	20.1	26.0	23.4	24.9	25.8	25.7
% who changed address within the same province or territory	12.1	7.9	8.8	6.4	9.8	13.7	12.3	7.5	10.3	10.5	13.6	5.4	5.4	6.7
% who changed address from a different province or territory	2.9	5.4	6.5	5.6	4.6	1.0	1.6	3.4	4.3	7.4	4.3	12.9	16.8	9.4
% who changed address from another country	3.9	0.7	1.1	1.4	1.1	2.8	5.0	3.3	1.4	3.9	5.3	1.7	1.8	0.4

Source: Statistics Canada, 2006 Census of Canada, Catalogue no. 97-556-X2006006.



13 Changing Family Structure

More than eight in ten Canadians live in families – a proportion that has been fairly constant over the past two decades. And most live in couple families, again a proportion that has remained steady over this time. In 2006, 84.1% of all families were couple families, married or common-law.

What has been changing steadily is the type and size of Canadian families. Fifty years ago, the majority of families were comprised of a legally married husband and wife and at least one child. According to the 2006 Census, this family is still the most numerous but it is no longer the majority.

In the 1981 Census, 55% of all census families were married-couple families with children. This proportion slipped below the 50% mark in 1991 and dropped to 38.7% of all families in 2006. This group of families is now less than the majority in all provinces and territories. Another 29.9% of all families are married-couple families with no children living at home – a group that has been growing in size as the population ages.⁵³

The fastest growth, however, has been among common-law families, up from 5.6% of all families in 1981 to 15.5% in 2006. The proportion of census families who are common-law couples without children doubled during this period while the proportion with children more than tripled.⁵⁴

The proportion of lone-parent families was also higher in 2006 than in 1981 (15.9% of all census families

in 2006 compared to 11% in 1981), reflecting the long-term increase in lone-parent families over the past three decades. However, there was little change between 2001 and 2006.⁵⁵ The majority of lone-parent families are still headed by mothers (at 80.1%) but the proportion headed by lone-fathers is growing.

Among the provinces, over one-quarter (28.8%) of all families in Quebec were common-law-couple families, slightly over one-half of whom had children at home. Ontario had the smallest proportion of common-law-couple families in 2006 at 10.3%.

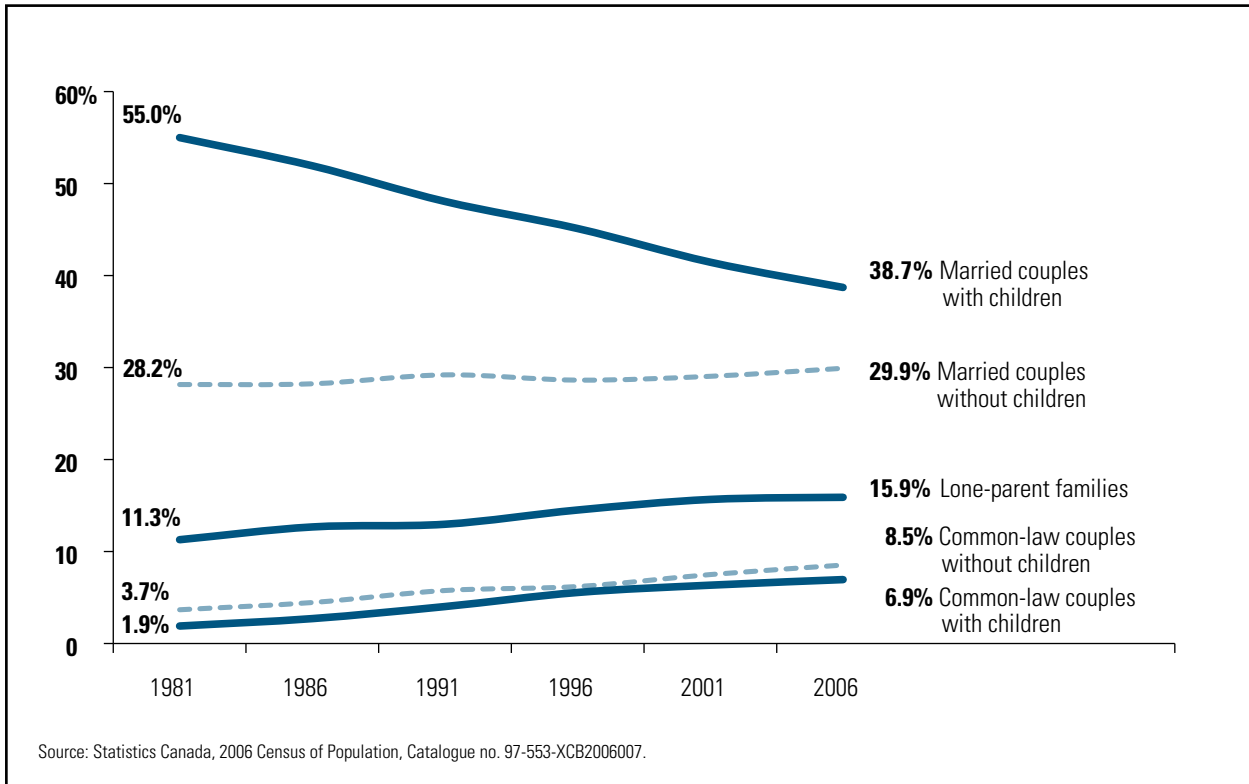
The number of couple families includes both opposite-sex and same-sex couples. According to the 2006 Census, of the 45,300 same-sex couples that were recorded, 16.5% were married. Overall, same-sex couples make up 0.6% of all couple families.

And so what?

There is no question that families have changed dramatically in the last fifty years. According to a 2007 Ipsos-Reid survey, a majority of Canadians agreed that “there is no such thing as a typical family.”⁵⁶ Today’s families are populated by step-siblings and parents, by same-sex parents, by children, parents, and other relatives – and increasingly, by couples alone.

These fundamental changes in the structure of families compel us to rethink how best to respect and support families in all of their diversity – at every level from policy to programs.

Percentage distribution of census families by type (1981-2006)



Percentage distribution of census families by type, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Families without children at home														
Married couples	29.9%	34.1%	33.0%	34.1%	33.7%	26.2%	29.5%	32.1%	35.7%	30.8%	33.4%	24.1%	16.9%	7.5%
Common-law couples	8.5	5.6	6.1	7.9	8.2	14.0	6.1	6.1	5.8	8.0	7.9	12.8	12.0	7.3
Families with children* at home														
Married couples	38.7	39.5	40.2	36.0	35.7	28.3	44.5	40.1	36.9	42.0	39.3	31.6	34.5	33.6
Common-law couples	6.9	5.2	4.4	5.1	6.0	14.8	4.1	4.7	5.0	4.8	4.3	10.8	15.6	24.0
Female lone-parent families	12.7	12.7	13.4	13.9	13.4	13.0	12.9	13.7	13.2	11.3	12.0	15.4	15.6	20.5
Male lone-parent families	3.2	2.8	2.9	3.0	3.0	3.7	2.9	3.3	3.5	3.1	3.0	5.3	5.9	7.1
Same-sex couples as % of all couples	0.6%	0.2%	0.4%	0.6%	0.4%	0.8%	0.6%	0.4%	0.3%	0.4%	0.7%	0.5%	0.5%	0.3%

*Note: Children of any age who live in the home
 Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-553-XCB2006007 and 97-553-XCB2006024.



14 Projected Number of Families

In 2006, there were about 8.9 million families of two or more persons in Canada. This represents an increase of about 80% from 1971 when the Census recorded 5 million families living in Canada. Family growth was fairly rapid over this period, as the baby-boom generation came of age and started families of their own.

More recently, the growth in the number of families has slowed. Between 2001 and 2006, for example, the number of families grew by a more modest 6.3%. Looking out to 2026, the rate of growth is expected to slow further as families age, reflecting existing trends in fertility, mortality and immigration.⁵⁷

Over the next two decades, according to a medium-growth scenario, the number of families is forecast to grow by only 15% between 2005 and 2026, reaching a total of 9.7 million families in 2026. An alternative scenario would see 10.7 million families by 2026.

These projections also hold that the 'typical' family will be much older. Families with a primary maintainer aged 65 years and over will jump from 17% of all families in 2005 to 30% in 2026.⁵⁸ The next largest group will comprise those aged 55 to 64 years. Together, these two groups will make up one-half of all families, a significantly larger share than in 2005 (34%) or in 1986 (28%).

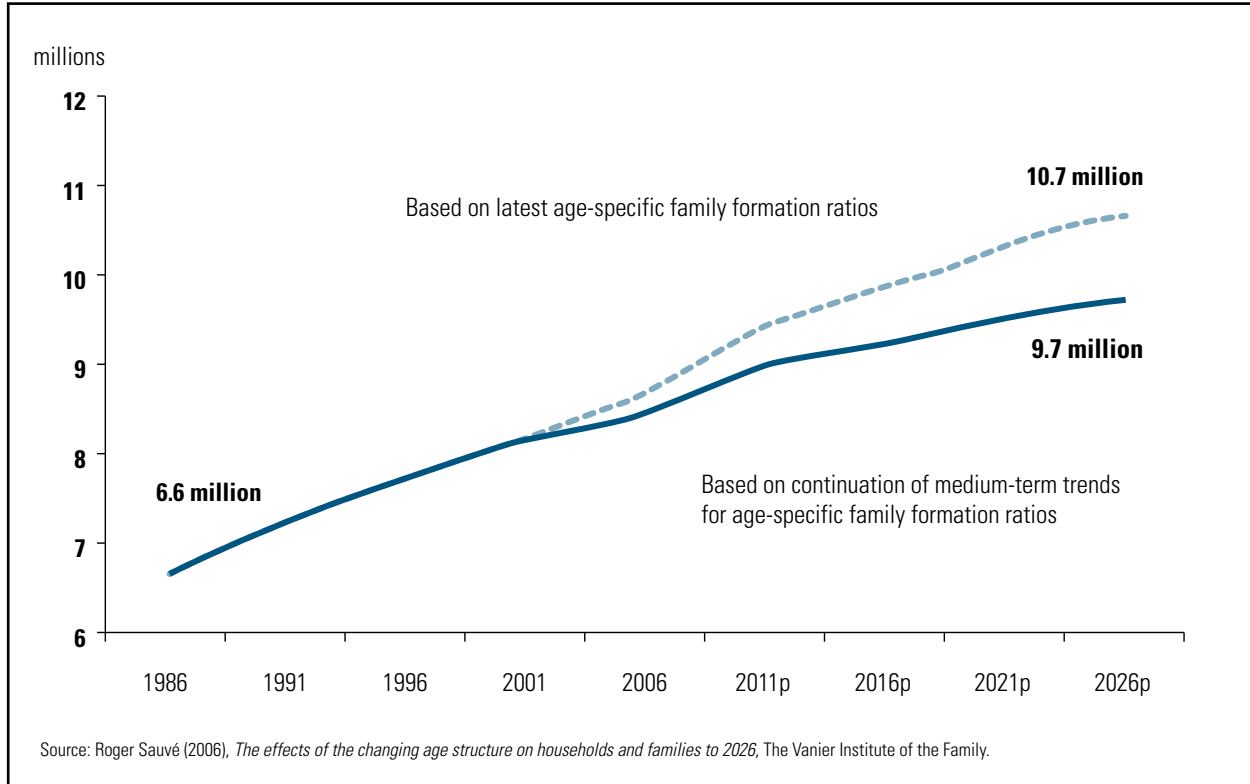
By 2026, the number of families aged 15 to 24, 25 to 34 and 35 to 44 years will all have fallen below their 2005 levels. The biggest decline will be in number of families headed by 15 to 24 year-olds – forecasted to plummet by over two-thirds. The number of families headed by someone in their prime child bearing years (25 to 34 years) is expected to decline by 22% over this same period.

According to these projections, families will continue to represent a shrinking percentage of all households. Families comprised 73% of all households in 1986. This ratio was roughly 70% in 2005 and is forecast to fall to 62% by 2026. This suggests that more people will be living without a spouse or child at home.

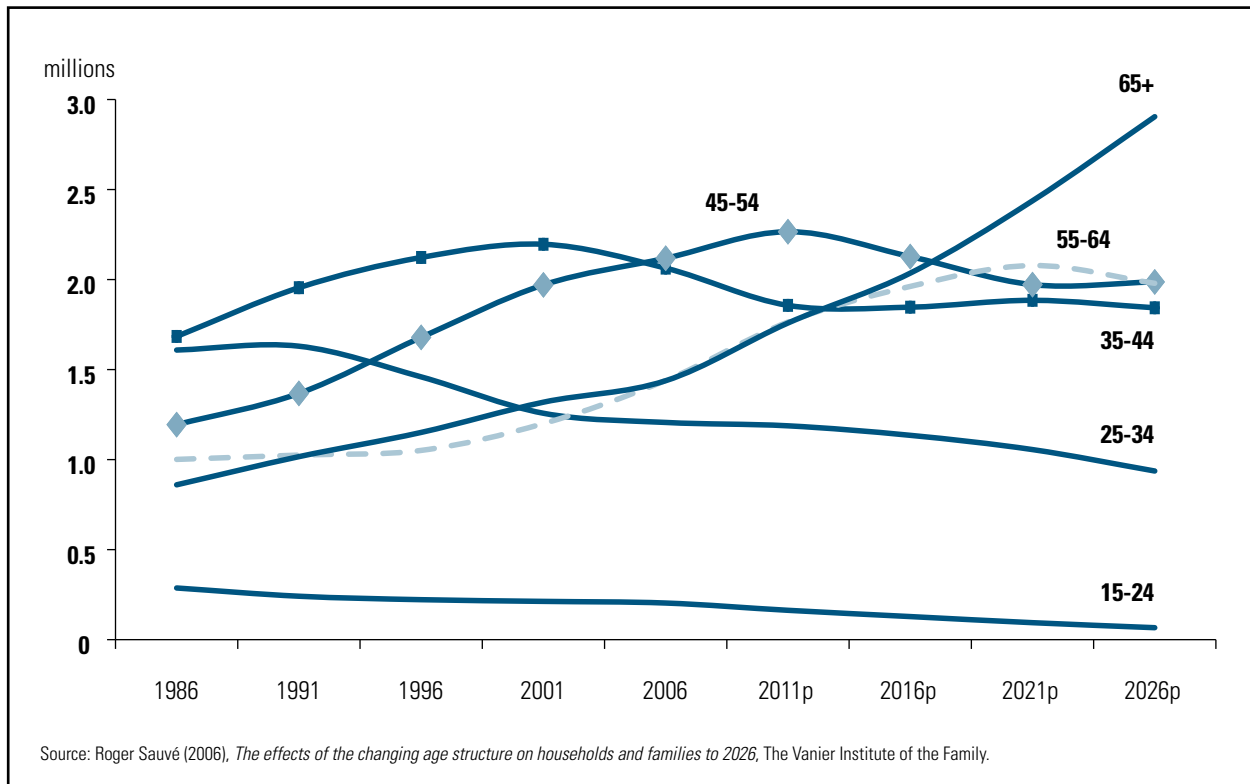
And so what?

The reality is that no one can provide a definitive view of the future, especially out to 2026. Nevertheless, it is essential to understand the general direction of change, and it is likely that significant changes in the rates of family formation and age structure will occur in the near future. These changes will have far reaching economic and social consequences, from housing requirements and living arrangements, to consumer preferences and changing public service requirements.

Number of families of 2 or more persons (1986 - 2026)



Number of families by age of primary household maintainer (1986 - 2026)





15 Trends in Family Size

Almost one hundred years ago, in 1921, the average family was comprised of 4.3 people. In most cases, this was made up of two adults and an average of 2.3 children. Throughout the 20th century, average family size continued to decline, reaching 3.7 persons in 1971, and then 3.1 persons by the mid 1980s – where it remains today.

The change since 1971 largely reflects the increase in the number of two-person families and the sharp decline in families of five or more. In 1971, about one-in-three families were made up of two people (31%) and another one-quarter were comprised of five or more (27%). Since then, the number of families with only two people has climbed to 44% of the total. In sharp contrast, the share of families with five or more people slumped to only 13%.⁵⁹ The percentage of families comprised of either three or four people has remained at roughly one-in-five during the entire period.

The average family size of 3.1 is almost the same in each of the provinces and territories with one exception. Average family size in Nunavut is 4.4 persons. In Nunavut, about 42% of all families are comprised of five or more people.

That average family size has been on a downward track for several decades is partly a reflection of the declining fertility rate and of population aging. As well, a growing percentage of families are headed by a lone parent – these families tend to be smaller than couple families. In 2006, for example, female lone-parent families had an average of 1.5 children compared to

1.9 children in married-couple families and 1.7 children in common-law-couple families.

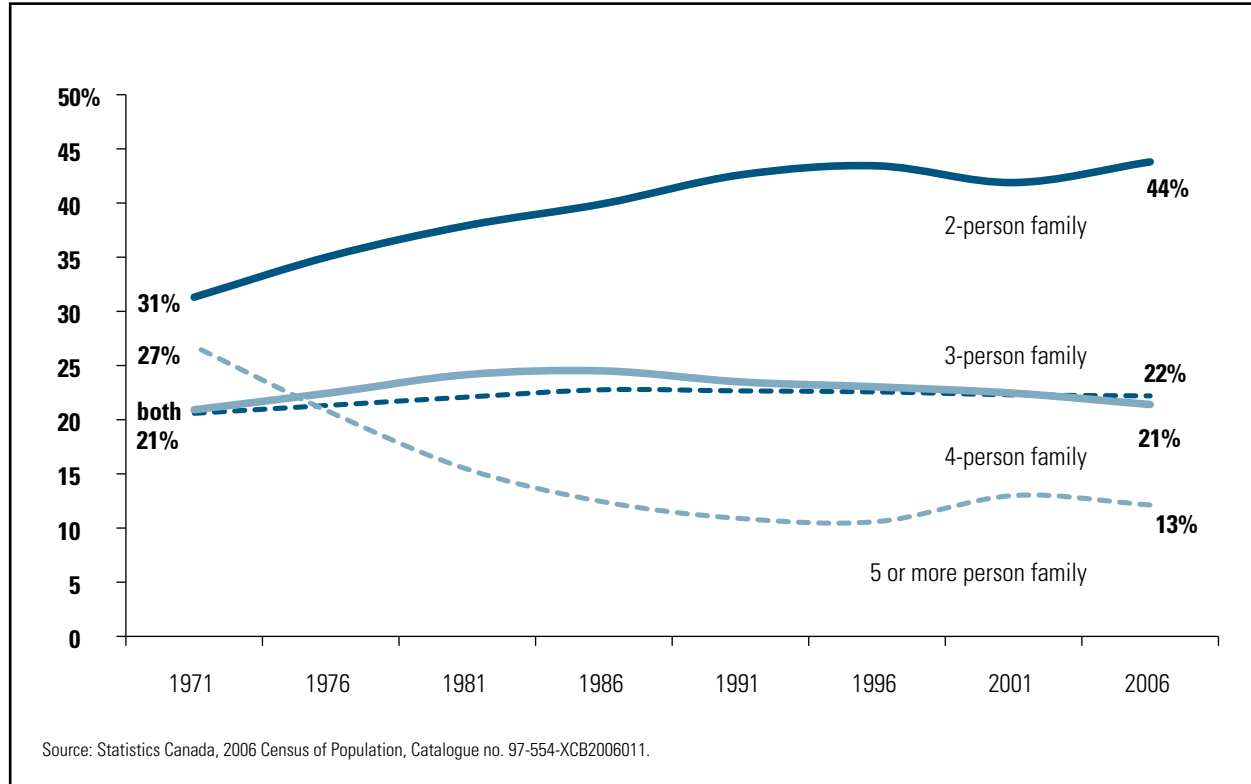
Overall, average household size in Canada has been falling, as well. In 2006, average household size was 2.5 persons, a reflection of the increase in the number of one-person households and couples living without children in the home. The number of one-person households, for example, increased by 11.8% between 2001 and 2006, while the number of couples without children grew by 11.2%.⁶⁰ Indeed, as of 2006, among all households, the proportion of couples without children was larger than the proportion of couples with children for the first time.⁶¹

And so what?

Smaller family size has spread available family resources among fewer people. This is particularly relevant in the context of caregiving and population aging. Caring responsibilities are now carried by fewer family members, a situation complicated by the fact that extended families often live at a great distance from each other. In 2007, for example, one fifth of the population aged 45 and over who provided care to a parent lived more than an hour away from the parent in need.⁶²

Smaller families and households are driving changes – both positive and negative – in everything from housing to transportation to the demand for all manner of goods and services. Just as growing diversity in family form requires new thinking, the trend towards smaller families will also have significant implications for the ways in which society organizes to care and provide for people of all ages.

Percentage distribution of families by size (1971- 2006)



Families by size, by Province/Territory (2006)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Percentage distribution of families by size														
2-person family	43.8%	45.3%	45.4%	48.3%	48.1%	47.7%	40.2%	44.3%	47.7%	42.7%	45.4%	45.0%	33.8%	19.3%
3-person family	22.2	25.8	22.5	23.1	23.5	23.1	22.2	20.8	19.4	21.5	21.0	22.9	23.3	18.0
4-person family	21.4	20.9	20.3	19.5	19.8	19.9	23.1	20.9	19.5	22.0	20.5	20.7	22.8	20.8
5 or more person family	12.5	8.0	11.9	9.1	8.5	9.3	14.4	14.1	13.5	13.8	13.1	11.3	20.2	42.1
Average number of persons (adults and children) per family														
Average number	3.1	2.9	3.0	2.9	2.9	2.9	3.2	3.1	3.1	3.1	3.1	3.0	3.4	4.4

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-554-XCB2006011.



16 Marriage, Common-law and Single

The clear majority of Canadians choose to live in families, albeit smaller families on average. But the form those families are taking continues to change. And the ways in which people come together to form families – at different points in their lives – is changing, reflecting shifts in cultural, political and economic attitudes about partnering.

In 2006, almost six in ten Canadians aged 15 and older (58.4%) lived in a conjugal union or “couple family.”⁶³ Of this group, the majority were legally married – over 80% – while the rest were in common-law relationships.⁶⁴

In total, just under one-half of all adults (47.9%) were married in 2006.⁶⁵ The highest proportion of married individuals was in Newfoundland and Labrador (54.3%). In Quebec, only 37.5% of the adult population reported being married on the 2006 Census; this percentage is even lower in Nunavut (31.0%) and in the Northwest Territories (36.3%).

One in five adults in Quebec (19.4%) reported being in common-law relationships in 2006 – a higher percentage than in any other province or territory, with the exception of Nunavut (22.8%). Common-law couples represented one-third of all couples in Quebec, a much higher share than in the other provinces and territories (13.4%).

In 2006, 8.0% of Canadians aged 15 and up reported being divorced. This was comprised of the 5.6% who were legally divorced and who were not part of a new couple and another 2.4% who were divorced but currently living in a common-law relationship.⁶⁶ Three

percent reported being separated (but still legally married) and 6.2% reported being a widow or widower on Census day 2006.

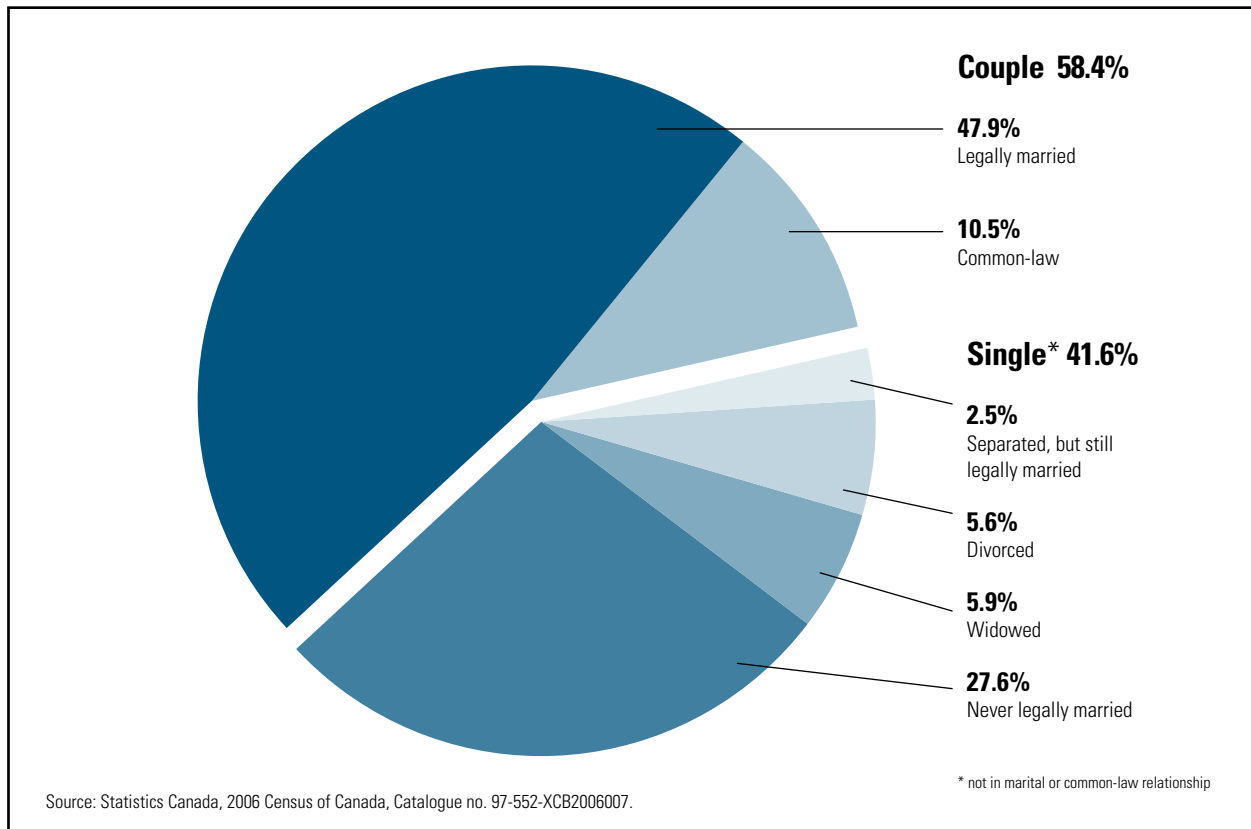
In 2006, 41.6% of the population aged 15 and up were single, meaning they were not currently living in a conjugal union. One-third of the singles population had previously been part of a couple, but reported being either divorced or separated (19%) or widowed (14%) at the time of the Census. The majority of the singles population (66%) had never before been legally married.

Overall, we see a downward trend in the proportion of the married population over past decades and an increase in the proportion of those who are divorced and those who have never married. Common-law unions are also much more common than in the past, especially among young adults aged 25 to 29 years and increasingly among those in their forties and over.

And so what?

Robert Glossop makes the point that “statistics make family life neat because of the pre-packaged categories into which people must fit themselves when they fill out the questionnaires and because those who do not fit simply do not appear.”⁶⁷ But family life is not neat. And marriage is not the only way in which people come together to form and sustain families. In evaluating family trends and survey data on Canadian families, Robert Brym makes a similar observation: “The family is not a crumbling institution. What is happening, however, is that people are freer than they once were to establish the kinds of family arrangements that best suit them.”⁶⁸

Conjugal status of population aged 15 and over (2006)



Conjugal status of population aged 15 and over, by Province/Territory (2006)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Single (not in marital or common-law relationship)	41.6%	38.0%	40.7%	41.6%	39.9%	43.0%	41.0%	42.8%	41.9%	40.6%	41.3%	44.9%	44.9%	46.3%
Legally married	47.9	54.3	52.0	49.5	50.0	37.5	51.9	50.2	50.8	50.7	50.3	38.9	36.3	31.0
Common-law	10.5	7.7	7.2	8.9	10.1	19.4	7.0	7.2	7.4	8.6	8.2	16.1	18.8	22.8

Note: In 2006, the legally married category includes spouses in same-sex marriages.
 Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-552-XCB2006007.



17 Conjugal Status over the Life Course

Almost everybody is truly single at the age of 15. A “single” person is defined as someone who has never been legally married and is not currently in a common-law relationship. By the time individuals are 25 to 29 years-old, singles have become the minority (48.8% of this age group are single). During their early 30s, about one-in-four people are single, and by the age of 55 and beyond, fewer than one in ten are single.⁶⁹

Common-law relationships are the most common unions among young people. When people are in their early 20s, those in common-law relationships are twice as numerous (12.3%) as those who are legally married (6.0%). By the age of 25 to 29 years, the situation is already reversed: the proportion of those who are legally married is now greater than those living in common-law unions – 27.0% compared to 21.8%.

Among those aged 60 to 64 years, two-thirds (67.7%) are legally married and 6.2% are living common law, for a total of 73.9% living in couple families. About one in five (19.8%) are separated, divorced or widowed and not in a common-law relationship, and the rest (6.2%) are single and have never been married. That said, living as part of a common-law couple is growing rapidly, especially among older age groups.⁷⁰

Among those who are in a common-law relationship, almost all of those aged 20 to 24 years have not been legally married before. After age 50, however, a grow-

ing percentage of people in common-law relationships report being previously married. For those aged 65 and over, about eight in ten common-law partners are divorced.

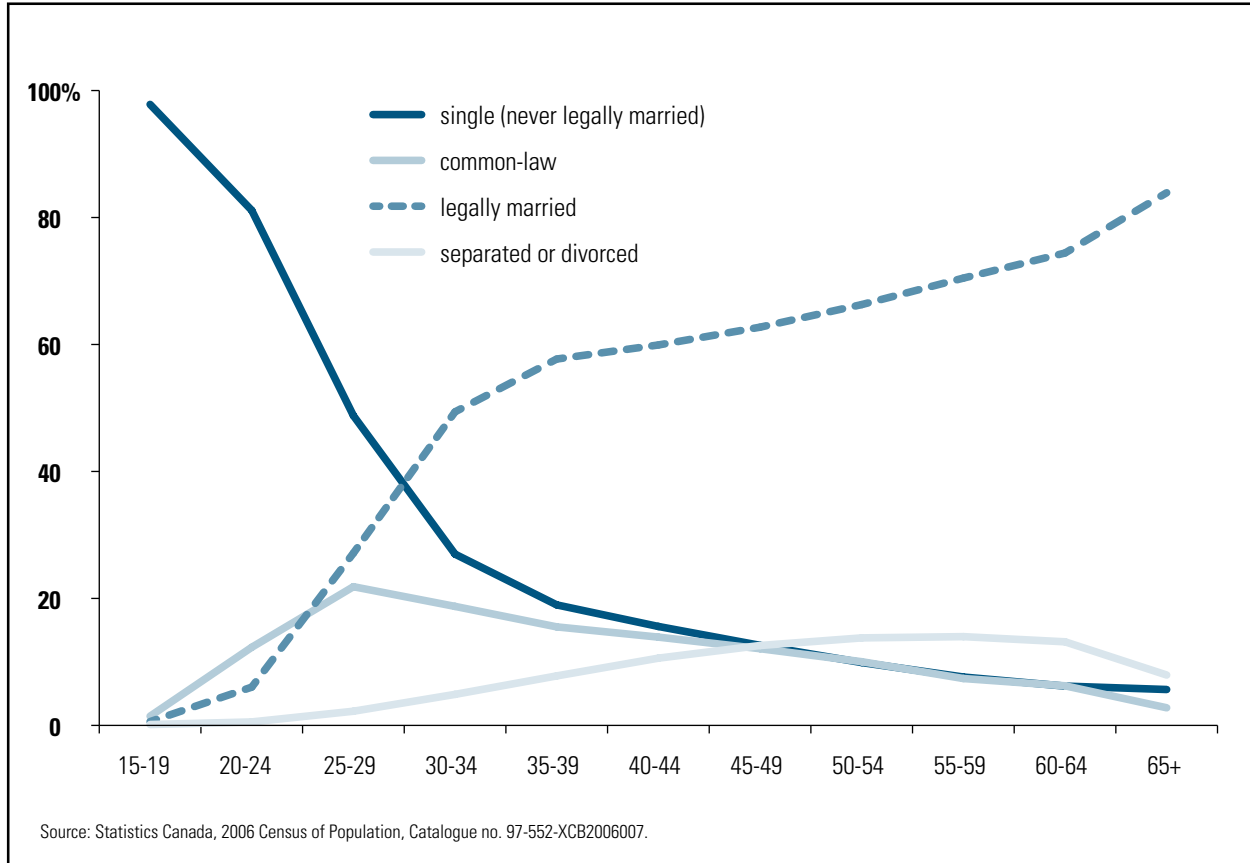
As one would expect, widowhood increases with age. At age 50 to 54 years, about 2.3% of all individuals are widowed, rising to 7.4% by age 60 to 64 years, and to 30% for those aged 65 and over. This ratio is much higher for women than for men. Indeed, by their mid-to-late fifties, more women than men are living alone. This gap increases throughout the senior years. By age 80, according to the 2006 Census, more than one-half of women lived alone compared to less than one-quarter of men.

And so what?

The proportion of married Canadians has been falling over time. But that isn't to say that marriage is necessarily losing its appeal – or that Canadians are not interested in forming families. Over time, most people will enter into a conjugal relationship and a majority will marry at some point.

Surveys now show, however, that many Canadians are choosing to cohabit at different points in their lives, and for a variety of reasons. The rise in cohabitation has been particularly notable among young people, and increasingly among those who have been married and divorced. For some, cohabitation serves as a precursor to marriage, while for others, an alternative to a legal marriage.

Conjugal status of population by age group (2006)



Percentage of population aged 15 and over who are currently in a common-law relationship, by Province/Territory (2006)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
15-19	1.5%	0.9%	1.1%	1.3%	1.7%	1.9%	0.9%	1.7%	2.3%	2.1%	1.4%	2.9%	3.1%	7.4%
20-24	12.3	10.0	11.4	13.4	15.6	18.4	8.2	11.2	14.7	14.4	10.7	17.0	22.0	31.6
25-29	21.8	20.5	18.9	21.7	24.3	38.0	14.8	16.1	17.7	18.1	16.6	27.6	31.8	40.3
30-34	18.7	16.2	14.0	16.8	19.3	38.2	11.5	12.6	12.7	13.2	14.1	25.3	28.1	31.4
35-39	15.5	12.5	10.6	13.1	15.3	32.9	9.4	10.3	10.4	10.5	11.2	21.5	23.8	29.0
40-44	13.9	10.1	8.6	11.8	12.9	28.2	8.9	9.0	8.9	9.3	10.1	20.2	22.4	23.9
45-49	12.1	8.4	8.8	9.9	10.7	23.2	8.1	7.7	7.1	8.4	9.3	17.5	20.5	19.9
50-54	10.0	6.2	6.7	8.1	8.9	18.3	7.0	6.4	6.1	7.0	8.3	14.7	15.4	16.1
55-59	7.9	4.8	5.5	6.3	6.9	13.8	5.8	5.1	4.8	5.6	7.0	13.4	12.6	9.3
60-64	6.2	3.5	3.4	5.0	48.0	10.6	4.5	4.1	3.7	4.4	5.4	10.8	8.8	9.1
65 and over	2.5	1.5	1.5	1.9	1.9	4.2	1.9	1.5	1.5	1.9	2.4	6.5	5.6	3.1
All age groups	10.5	7.7	7.2	8.9	10.1	19.4	7.0	7.2	7.4	8.6	8.2	16.1	18.8	22.8

Source: Statistics Canada, 2006 Census of Canada, Catalogue no. 97-552-XCB2006007



18 Declining Rates of Marriage

Another way to look at the underlying changes in family formation is to track the “total first marriage rate.” This rate refers to the proportion of people who could be expected to marry before the age of 50. In 1981, about 65% of both men and women could expect to marry at least once by the age of 50. This rate declined in the early 1980s, flattened for the next five years and then fell sharply again after 1990. By 2004, only 46% of women and even fewer men (44%) could be expected to marry by age 50.

The total first marriage rate is the lowest in Quebec and the territories. In 2004, less than one-third of men and women in Quebec and the territories could expect to marry by age 50. In sharp contrast, over 70% of those living in Prince Edward Island could expect to marry by age 50.

Age-specific rates of marriage fell sharply between 2000 and 2004, the most recent years for which we have data. In the year 2000, about 75 out of every 1,000 women aged 25 to 29 years got married in that year. By 2004, this rate had fallen to only 54 out of every 1,000 women, or by almost one-quarter. The rate of decline was similar for women under age 25. Women between the ages of 30 and 55 years experienced a decline of at least 10% in their rate of marriage over this period. The only group to experience a slight increase in the rate of marriage was among women aged 75 years and older.⁷¹

Not all marriages are first marriages. Among the 147,400 marriages that took place in 2003, about two-thirds (66.2%) were first marriages for both spouses, while one in five (18.4%) involved one spouse who had

been previously married, and one in six (15.5%) involved two spouses who had been previously married.⁷²

The decline in the number of marriages is being driven by the decline in first-time marriages; whereas the total number of marriages dropped by 23% between 1981 and 2003, the decline in first time marriages was even greater at 28%. The number of remarriages has remained within a narrow range of 35,000 to 37,000 per year over this period. The only exception for remarriages was during a short period following changes to the *Divorce Act* in 1985, when remarriages jumped into the 42,000 to 44,000 range.

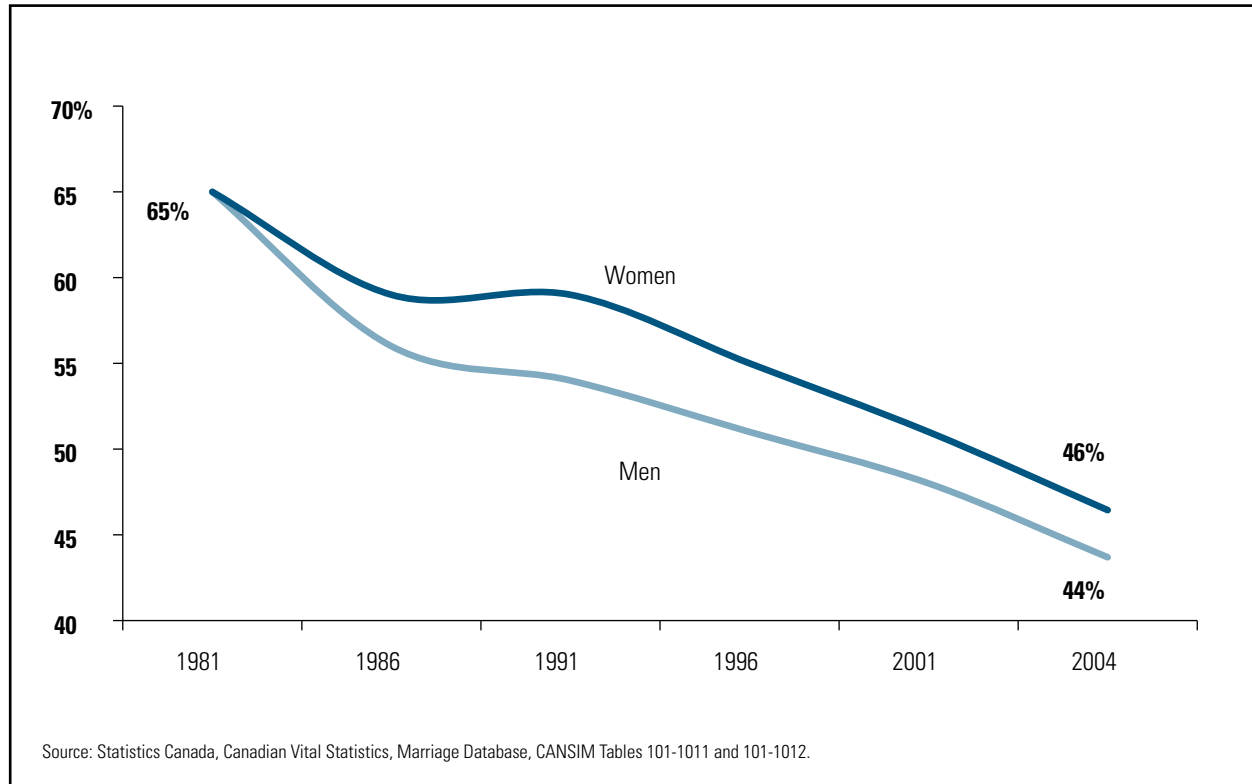
Overall, in 2004, the crude marriage rate was less than half of the highest recorded rate of 1946, the first year of the baby boom (4.6 marriages per 1,000 population in 2004 compared to 11.2 marriages in 1946).⁷³

And so what?

Among older generations, marriage was the norm. This is no longer the case. About 88% of all females born in 1948 were legally married by the time they turned 30. Among women born in 1970, 55% were legally married by the time they turned 30. Many more individuals are living in common-law relationships while others are simply living alone.

Most of us still choose to live in partnership, seeking meaning by living our lives with and for others. Our conjugal unions fulfill a central organizing function, and whereas marriage used to represent the only legitimate means of forming and maintaining a family, it is no longer an accurate marker of lifelong commitment. Marriage and family, institutions once thought to be joined at the hip, are increasingly separate and distinct.

"Total first marriage rate" – Percentage who can expect to legally marry before the age of 50 (1981-2004)



Total first marriage rates for men and women, by Province/Territory (2004)

	CAN	NL	PE	NS	NB	QC	ON (2002)	MB	SK	AB	BC	YT	NT	NU
Men	43.7%	64.8%	73.9%	54.6%	51.3%	28.1%	53.1%	53.3%	58.8%	52.0%	52.2%	19.8%	26.4%	26.1%
Women	46.4	66.2	72.4	55.9	53.7	30.6	55.9	56.2	59.6	55.9	54.6	19.2	29.7	28.1

Note: Data for Ontario were not available for 2004.
 Source: Statistics Canada, Canadian Vital Statistics, Marriage Database, CANSIM Tables 101-1011 and 101-1012.



19 Average Age at First Marriage Rising

In Canada, the average age of first marriage has been climbing for over three decades. In 2004, the typical first-time groom was 30.5 years-old – an increase of over five years from 1970 when it was at a record low. Similarly, the average age of first-time brides has increased, reaching 28.5 years in 2004, up from the low of 22.6 years set in the 1960s.

The other notable trend is that the age gap between men and women has narrowed. During the first half of the century, the average first-time groom was 3.5 years older than the average first-time bride. The age difference fell to roughly three years during the 1950s and 1960s, and subsequently narrowed to two years during the 1990s.

The average age for all marriages (first and subsequent marriages) follows a similar pattern. In 2004, it was 32.4 years for women and 34.9 for men. Among divorced women, the average age of remarriage was 42.9 years while it was 46.1 years for divorced men. The average age of remarriage among widows and widowers was 56.9 years and 63.1 years, respectively.

According to the Vital Statistics Database, men and women in same-sex marriages tend to be older when they marry, on average, than those involved in opposite-sex marriages. In 2004, the average age of marriage among men in same-sex marriages was 42.7 years and 42.1 years among women.

Among all those who married in 2004, the oldest grooms and brides were in the Yukon. The youngest brides and grooms were in Saskatchewan.

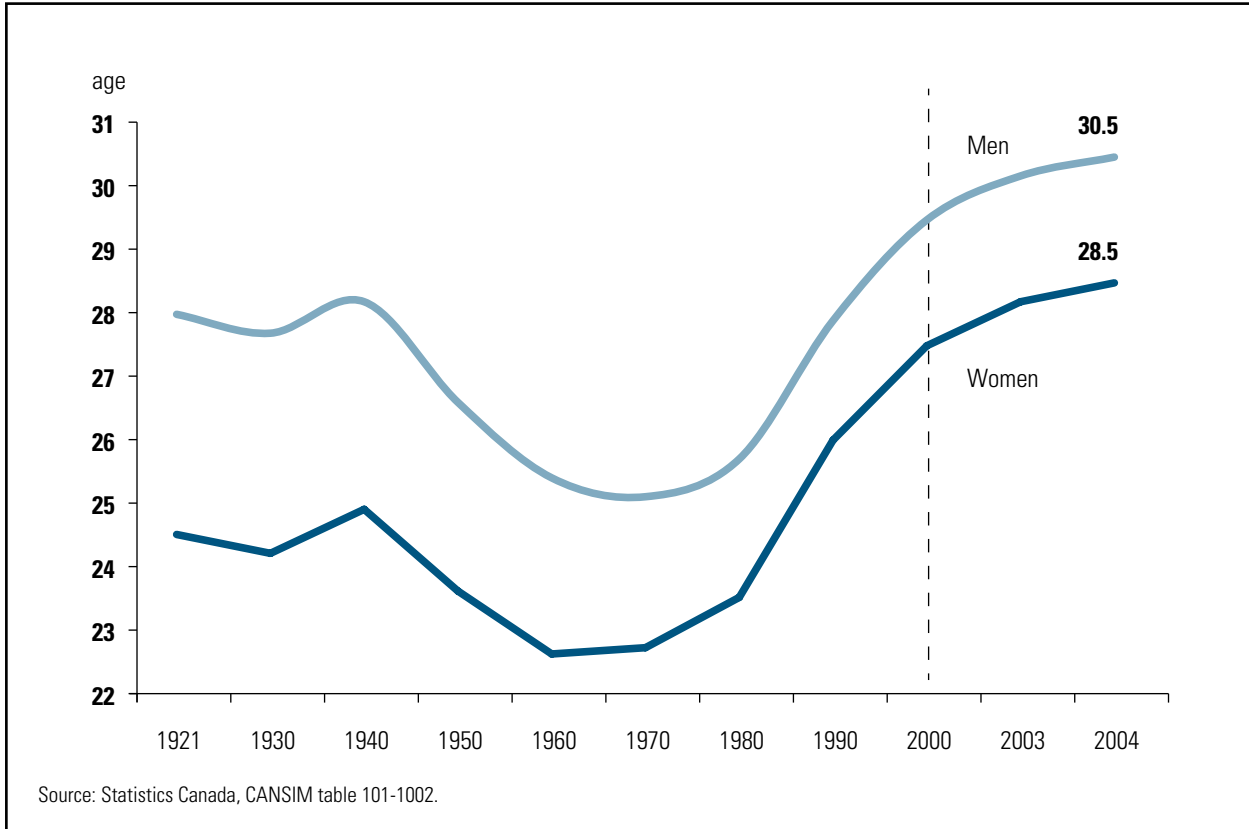
Age of first marriage has been linked to the probability of marriage dissolution. “Someone marrying in their teens faces a risk of marriage dissolution almost two times higher than a person who marries between the ages of 25 and 29. In contrast, people who wait until their mid-30s or later to marry run a risk 43% lower.”⁷⁴

And so what?

Of the many trends influencing families in Canada, the delay of marriage has been one of the most important. For young people today, the transition to adulthood and economic independence is occurring over a longer period of time. Many in this group are delaying marriage as they complete educational credentials, pay down educational debt, and establish themselves in the labour market. Young people are also much more likely to choose to cohabit as a substitute for or precursor to marriage. Many younger adults in common-law unions will go on to marry at a later age.

The trend in marriage and cohabitation marks a profound shift in young people’s thinking about independence, life course, and the meaning of family. It is important to note that young people aren’t necessarily delaying forming relationships; they are choosing different routes to commitment, and some are foregoing established tradition. For others, high rates of unemployment and low wage employment is a significant barrier to setting up independent households – as it was in the past.

Average age at first marriage (1921-2004)



Average age at first marriage, by Province/Territory (2004)														
	CAN	NL	PE	NS	NB	QC	ON (2002)	MB	SK	AB	BC	YT	NT	NU
Women	28.5	28.4	27.9	28.7	27.9	30.0	27.8	27.1	26.5	26.9	29.1	31.2	30.4	29.3
Men	30.5	30.2	29.5	30.3	29.8	32.0	29.7	29.2	28.7	29.1	31.1	32.5	32.1	30.6
Age difference	2.0	1.8	1.6	1.6	1.9	2.0	1.9	2.1	2.2	2.2	2.0	1.3	1.7	1.3

Source: Statistics Canada, CANSIM Table 101-1002.



20 Same-sex Marriages Legally Recognized

In 2005, Canada became the third country in the world to legalize same-sex marriage, after the Netherlands (2000) and Belgium (2003).⁷⁵ This decision opened the door for Canadians, regardless of sexual orientation, to enter into legal marriage, thereby increasing the diversity of legally recognized family forms in Canada.

While 2006 marked the first year that the Census enumerated same-sex married couples, 2001 was the first year that the Census collected information about same-sex couples. The overall counts of same-sex couples are not large but growth has been notable. The reported number of same-sex couples grew by one-third (32.6%) between 2001 and 2006, from 34,200 to 45,345, five times faster than the growth in opposite-sex couples (5.9%).⁷⁶ The growth in the number of same-sex couples may in part reflect an emerging social acceptance of same-sex unions and a greater ease and willingness among same-sex couples to self-identify in the Census.

About 7,500 or 16.5% of all reported same-sex couples were legally married in Canada. The highest percentage of legally married same-sex couples was in Ontario (21.5%) and British Columbia (19.5%)⁷⁷ while the lowest was in Quebec (9.2%). The lower rate in Quebec may reflect the preference for common-law unions in that province. More than one-half of same-sex married couples were male (53.7%). Overall, there were 146,200 marriages in Canada in 2004, roughly 1,400 of which (approximately 1%) were marriages of same-sex couples.⁷⁸

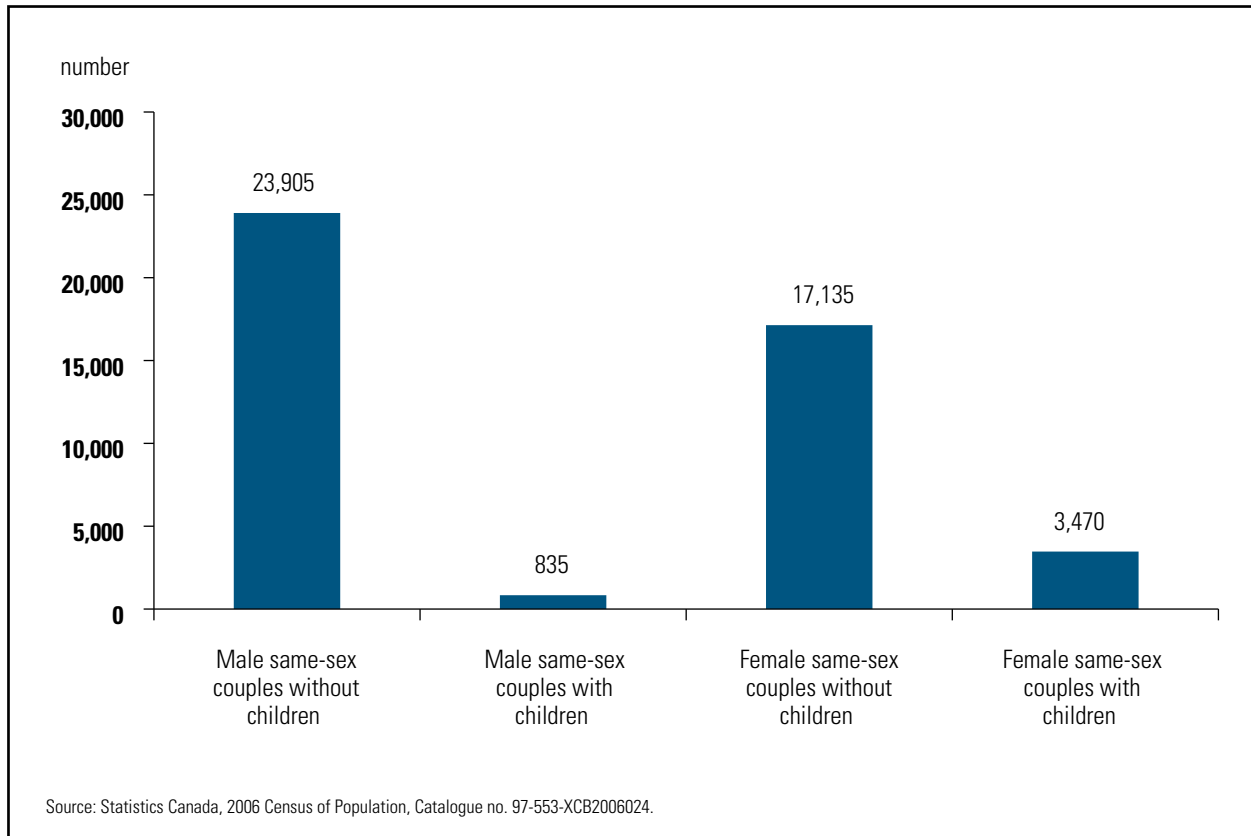
Fewer than one in ten (9.0%) same-sex couples had children under 25 years living at home, although this was much more common for women in same-sex unions (16.8%) than for men (2.9%). Living with children was also more common among married same-sex couples than among those living common law (16.2% compared to 7.5%).

And so what?

It has been five years since the legal right for same sex couples to marry was established. It has been a controversial and contested issue within Canadian society, but opinion polls suggest the majority of Canadians support it. In a 2009 Angus Reid Public Opinion poll, six-in-ten Canadians surveyed (61%) agreed with the statement that “same-sex couples should continue to be allowed to legally marry.”⁷⁹ An additional 23% said same-sex couples should be allowed to form civil unions, but not marry. About one-in ten (11%) said same-sex couples should not have any kind of recognition, and the remaining 4% were “not sure.” The same poll found the 73% of younger adults (aged 18 to 34 years) supported legal marriage for same-sex couples, with 7% opposed.

Further, three-quarters of Canadians support the view that all people should be afforded equal rights, regardless of sexual orientation, and enjoy protection from discrimination as guaranteed in the Canadian Charter of Rights and Freedoms.⁸⁰

Same-sex couples (2006)



Same-sex couples by marital status and presence of children, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
% of male same-sex couples that are legally married	16%	26%	*	12%	21%	9%	21%	11%	24%	17%	20%	*	*	*
% of female same-sex couples that are legally married	17	9	10	11	12	10	22	11	13	16	19	*	44	*
% of male same-sex couples that have children in family	3	11	22	3	4	3	4	5	*	5	2	*	*	*
% of female same-sex couples that have children in family	17	12	20	8	17	13	20	16	19	20	15	*	*	*

* means too few to provide reliable estimate
 Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-553-XCB2006024.



21 Common-law Unions More Common

According to the 2006 Census, 2.8 million people aged 15 and older were common-law partners, 10.8% of Canada's adult population. Their share of the population has grown by seven percentage points since 1981. Common-law-couple families now make up 15.4% of all census families, a proportion that has more than doubled over the past two decades.

Young people in particular are opting to form common-law unions. It is estimated that over one-half of women aged 20 to 29 years (53%) and four in ten women aged 30 to 39 years (42%) will choose a common-law union as their first union.⁸¹ A 2009 survey of young people aged 15 to 19 years found that over three-quarters approved of cohabitation, and at least one-third stated explicitly that they planned to live with someone at some point.⁸²

The preference for common-law partnership is especially notable in Quebec. The appeal of marriage as a way of forming a first union or family seems to have declined most markedly in this province. "Among those ranging in age from 30 to 39, barely 26% of Quebec women are expected to choose marriage as a way to start their conjugal lives, compared with 59% of women in the other provinces. Conversely, among women in the same age group, it is estimated that 70% of Quebec women will start their conjugal life through a common-law relationship, compared with 34% elsewhere in Canada."⁸³

By and large, Canadians view cohabitation as a prelude or complement to marriage rather than a substitute for it. Most of those forming families through a common-

law relationship eventually marry. For example, while 42% of women aged 30 to 39 years in 2001 reported being likely to choose a common-law relationship as their first union, 80% estimated they would get married at a later point.

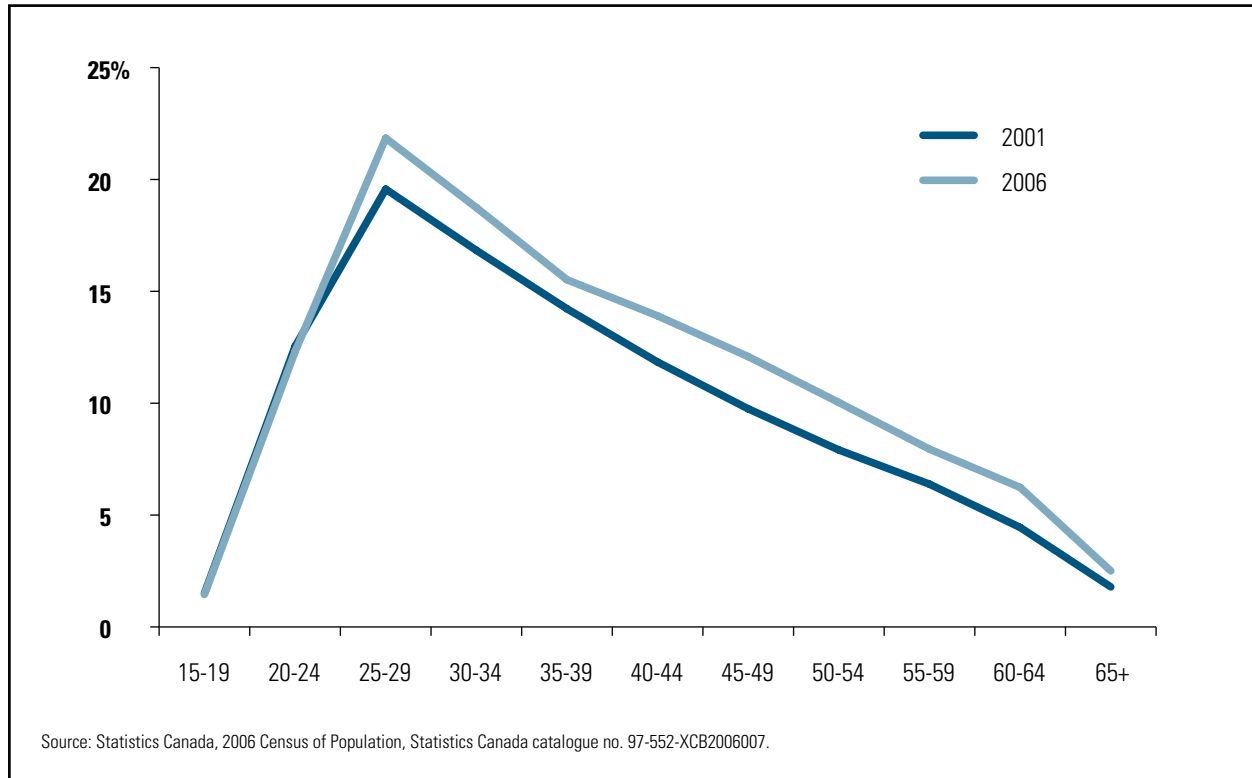
Among older Canadians, common-law unions generally come after the dissolution of a first marriage. The probability of women aged 50 to 59 years experiencing a common-law union as their first union is only 8%. However, 19% of this group is expected to form a common-law union at some later point. Among older women, common-law unions are serving as a prelude or substitute for remarriage.⁸⁴

And so what?

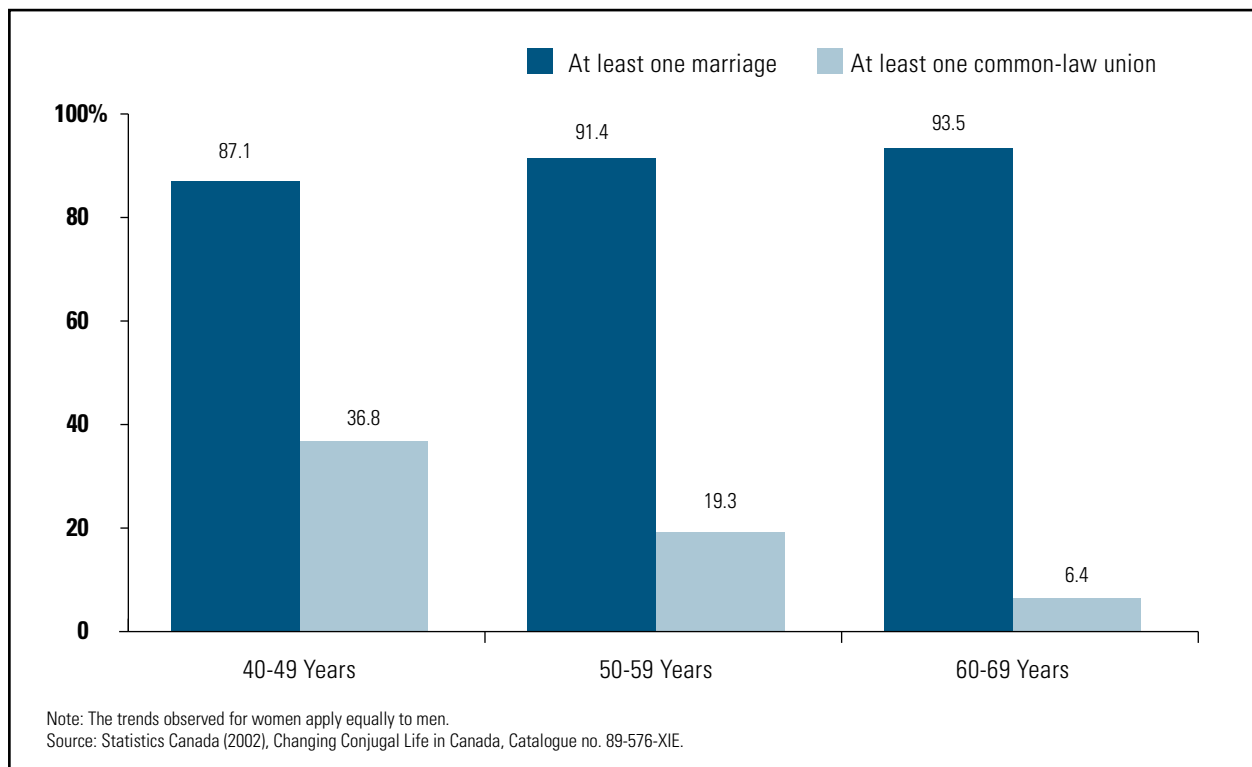
The growing numbers of common-law unions suggest that many Canadians will live in different types of conjugal unions at different points of their lives. These trends raise important questions for family law. Do couples who cohabit have the same obligations and responsibilities to each other as married couples? When common-law unions dissolve, should the same principles and regulations regarding division of property and assets apply? What if children are involved?

In all provinces except Quebec, the tendency in law has been to treat common-law unions in a similar fashion to married unions, usually following a minimum duration of the common-law union. In Quebec, on the other hand, common-law unions carry different rights and responsibilities than marriage, reflecting the prevalent view among many Quebecers that common-law is a distinct alternative to marriage.⁸⁵

Population aged 15 years and older living in common-law unions, by age group (2001 and 2006)



Probability for women of experiencing at least one marriage or common-law union, by age group (2001)





22 Four in Ten Marriages end in Divorce

In 2004, there were 69,600 divorces in Canada, down 1.7% from the previous year, and down 28% from 1987 – following the passage of the 1985 Divorce Act.⁸⁶ The crude divorce rate was 21.8 per 10,000 persons in 2004, again significantly lower than the 1987 level of 36.4 divorces per 10,000 persons.⁸⁷

The total divorce rate is a measure that predicts the proportion of couples that can be expected to divorce before their 30th wedding anniversary, based on current patterns of divorce. According to Statistics Canada, 37.9% of all marriages taking place in 2004 will have ended in divorce by 2035 if “duration-specific divorce rates calculated for 2004 remain stable.” The total divorce rate is down from its peak in the mid 1980s, but slightly higher than the rate recorded in the mid 1990s.⁸⁸

In 2005, the average duration of a marriage preceding divorce was 14.5 years. The average age at divorce in 2005 was 44.0 for men and 41.2 years for women. Looking at the total number of divorces by the duration of marriage, the largest number of divorces occurred among those who had been married three (4,219) or four (4,034) years. The likelihood of divorce declines each year after the fourth year of marriage.

In 2004, the highest total divorce rates in Canada were in Quebec and Western Canada. In Quebec, 48.4% of married couples were forecast to divorce before reaching their 30th wedding anniversary, based on divorce patterns of the recent past. More than four out of every ten marriages in Alberta and British Columbia were

expected to end in divorce before the 30th anniversary. By contrast, Newfoundland and Labrador had the lowest total divorce rate at 21.6%.

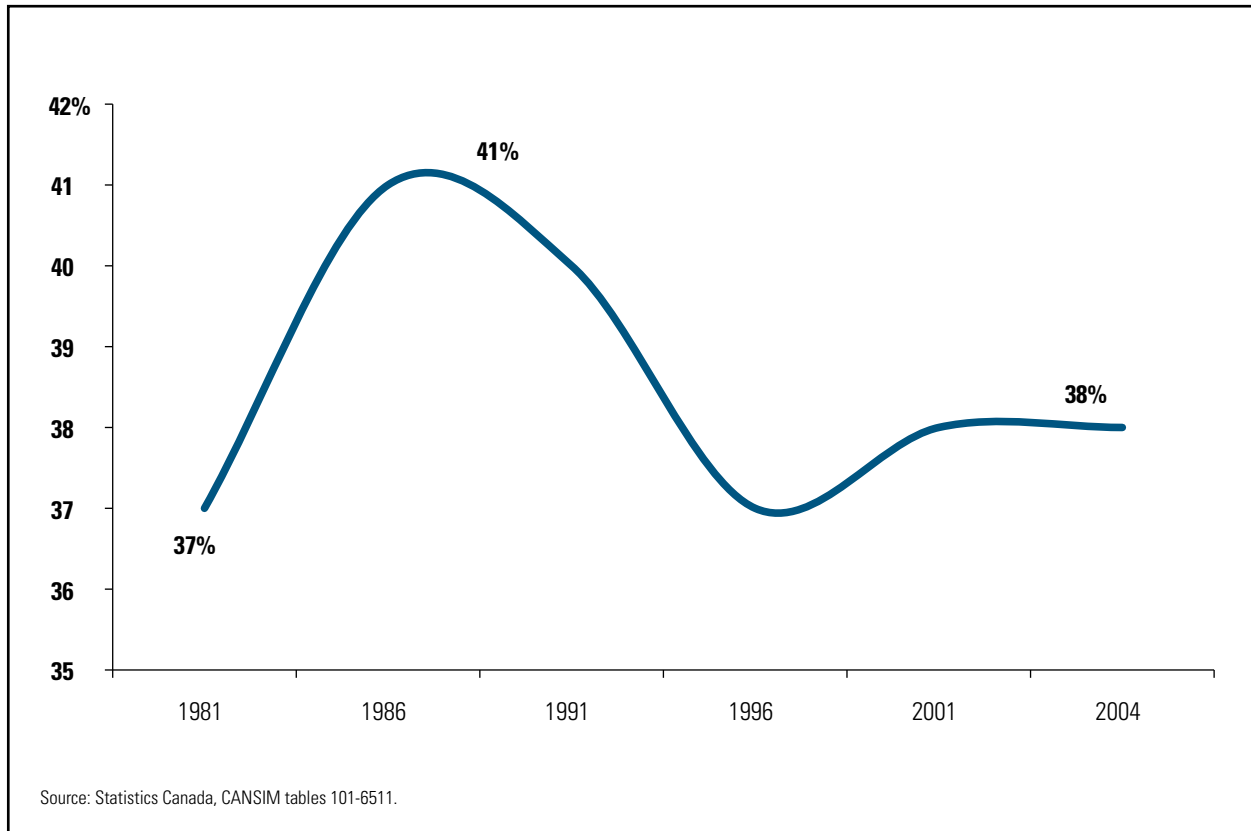
This discussion of divorce is based only on the dissolution of legal marriages and not common-law unions. According to the 2006 General Social Survey, a similar number of people ended marriages as did those that ended common-law unions over the 2001 to 2006 period. Given that there are considerably more marriages, these data show that the risk of break-up of common-law unions is much higher than the risk of divorce.⁸⁹ Common-law relationships, however, are somewhat more stable in Quebec than in the rest of Canada, and where children are born to the union.

Overall, the risk of union dissolution has grown. Data from the 2001 General Social Survey show that women (and men) ranging in age from 30 to 39 years are expected to be twice as likely as older women aged 60 to 69 years to see their first unions end in separation or divorce, a reflection in part of the preference for common-law unions among young people.⁹⁰

And so what?

Every story of separation and divorce is deeply textured by the unique circumstances and events within and surrounding the lives of the individuals involved. The complex range of emotions and transitions involved in the dissolution of unions presents many challenges for families and for the policies and programs designed to support them over the life course.

"Total divorce rate" - Percentage of couples who can expect to divorce before their 30th wedding anniversary (1981-2004)



Total divorce rate, by Province/Territory (2004)														
Percentage of couples who can expect to divorce before their 30th and 50th wedding anniversary														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Rate before 30th	37.9%	21.6%	29.1%	30.2%	26.9%	48.4%	35.5%	30.6%	27.6%	41.9%	40.8%	34.8%	31.2%	
Rate before 50th	41.3	23.7	32.0	33.4	29.8	52.4	38.7	32.6	29.9	45.8	45.1	36.4	37.6	
Average duration of marriage for divorced persons (2005)														
Duration (years)	14.5	15.5	16.7	15.9	16.5	16.1	13.8	14.3	14.7	14.0	14.0	15.5	13.5	12.7

Source: Statistics Canada, CANSIM Tables 101-6511 and 101-6520.



23 Most Repartner after Divorce or Separation

As the probability of breaking up among Canadian couples has grown, so too has the probability of entering into a second or third union. One Statistics Canada study estimates that three times as many women ranging in age from 30 to 39 years will experience a second union compared to women in their 60s. Similarly, twice as many women aged 50 to 59 years will repartner compared to women in their 60s.⁹¹

As the following table shows, the majority of Canadians do go on to repartner after a divorce or separation. For example, about 26% of women and 37% of men enter into a new conjugal relationship within three years of marital dissolution. After five years, these proportions rise to 36% of women and 51% of men. After 20 years, 69% of women and 82% of men have formed new unions.

Of those entering second unions, many are choosing a common-law union. This is particularly so among younger adults. For example, in 2001, women aged 30 to 39 years whose first union was a marriage were twice as likely to choose a common-law relationship as opposed to a marriage for their second union. Women in this age group whose first union was a common-law union were 14 times as likely to follow this same path again.

This is consistent with survey data that suggest divorced people today are less likely to report an intent to remarry than in the past. In 1990, just under

one-half (49%) of divorced Canadians stated that they did not intend to marry again; this rose to two-thirds (62%) by 2006. Women were more likely than men to state that they did not want to remarry. And increasingly, divorced individuals with children are choosing not to remarry.⁹²

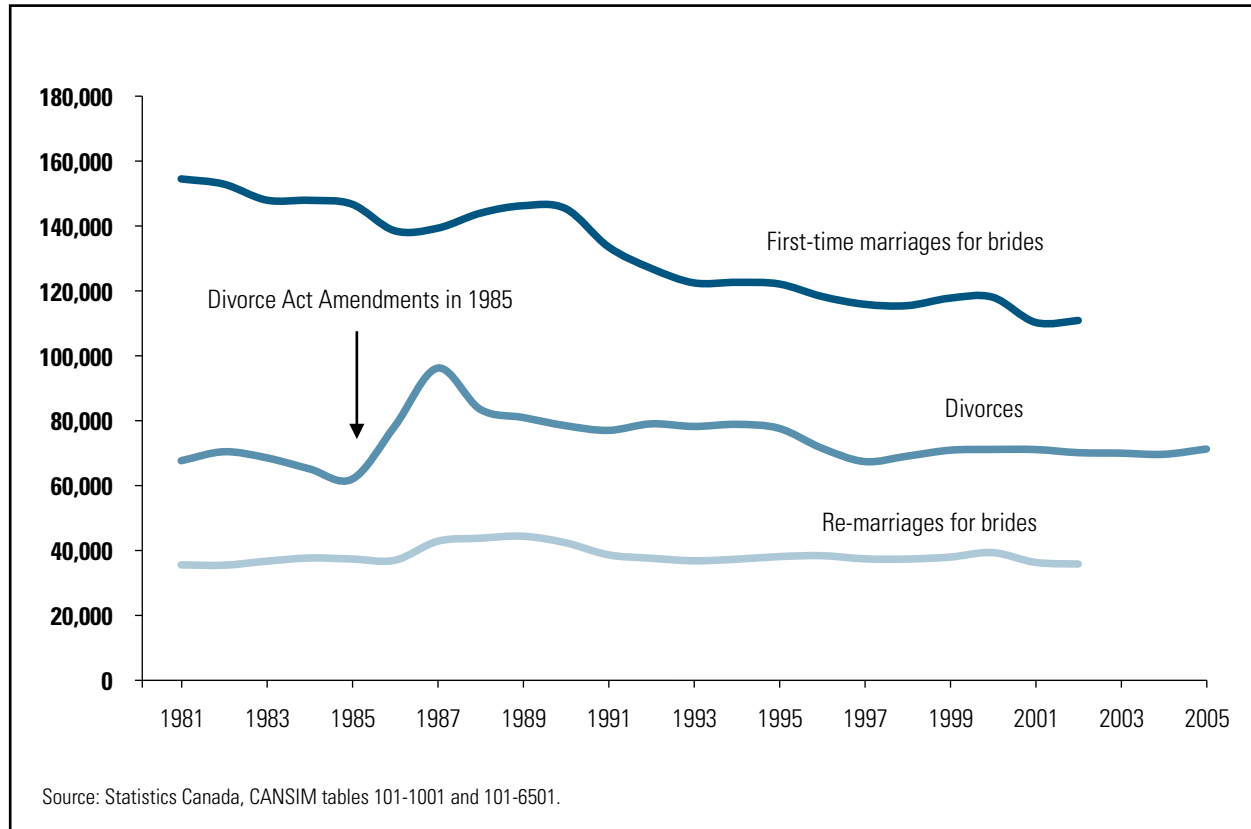
With the growing popularity of cohabitation, the rate of remarriage has remained relatively flat over many years. The number of remarriages has remained within a narrow range of 35,000 to 37,000 per year over the past 25 years. Of those who had ever-married, about 10% had married twice, and less than 1% had married three or four times.⁹³

And so what?

The decision to form and/or dissolve a conjugal union is informed by age, life experience, religiosity, and the presence of children. Beliefs also play an important role. Perhaps not surprisingly, individuals who marry more than once are less likely to indicate that being legally married is important or very important to their happiness compared to those who have only married once.⁹⁴

Marriage is no longer the exclusive route to forming families. Indeed, the number of first marriages continues to fall. That said, marriage is still a common experience for the large majority of Canadians today. And a significant number of Canadians go on to form new relationships after divorce.

Number of marriages and divorces (1981-2005)



Cumulative percentage of repartnering after marital disruption						
Year	Women			Men		
	Remarried	Cohabited	Total	Remarried	Cohabited	Total
1	0.7%	9.5%	10.2%	0.6%	14.9%	15.5%
2	2.7	17.3	20.0	2.7	23.5	26.3
3	4.2	22.1	26.3	6.3	31.0	37.3
4	5.6	25.9	31.4	10.1	35.8	45.9
5	7.2	28.8	36.0	11.8	38.6	50.5
10	13.5	39.1	52.5	20.4	49.2	69.6
15	16.4	45.4	61.8	23.4	54.3	77.7
20	19.2	49.4	68.6	26.6	55.5	82.1

Source: Zheng Wu and Christoph Schimmele (2009), "Divorce and Repartnering," *Families: Changing Trends in Canada*, Maureen Baker (ed.) Toronto: McGraw-Hill Ryerson, p. 173.



24 Reasons why People Marry

Canadians aspire to have happy, lasting relationships. For many, this will take the form of marriage. Indeed, in a 2004 Vanier Institute survey of family life, a clear majority of Canadians of all ages, fully 80%, reported that getting married at some point was “very important” (47%) or “somewhat important” (33%) to them.⁹⁵ No less than 90% of teens aged 15 to 19 years stated that they expect to get married, and 88% say that they expect to stay with the same partner for life.⁹⁶

For these respondents, getting married is important for several reasons. The most common reason given by men and women, across all regions and all age groups is the belief that marriage signifies commitment. Overall, 93% of Canadians held this view. A similarly high percentage (85%) report that marriage is consistent with their “moral values.”⁹⁷

Three-quarters state that marriage is important because children should be raised by married parents. However, younger adults aged 18 to 34 years are less likely to hold this view (64%) compared to adults aged 55 and over (89%). Financial security and religious beliefs are also commonly cited as reasons why marriage is important. On the other hand, relatively few say that pressure from family or friends is a reason why marrying is important.

It is important to note that widespread support for marriage doesn't necessarily mean that Canadians don't support cohabitation. Indeed, living common-law is widely accepted, notably among young people and residents of Quebec. A 2009 survey of young people aged 15 to 19 years found that over three-quarters approved of cohabitation, and at least one-third stated explicitly that they planned to live with someone at some point.⁹⁸

By and large, Canadians view cohabitation as a complement to marriage rather than a substitute for it. The growing numbers of common-law unions suggest that many will live in both types of unions at different points over their lives. Four in ten respondents in the 2004 Vanier Institute survey, for example, stated that they had lived in a common-law union at some point. Of this group, three-quarters went on to marry (not necessarily the partner with whom they had lived common-law). And among those who were currently living common-law (12% of all respondents), 44% definitely expected to marry eventually, and another 19% reported that they would perhaps marry.

In choosing a life partner, Canadians reported that honesty is the most important attribute, among both men and women and across all age groups. Fifty percent of Canadians rank honesty first.⁹⁹ Kindness is in second spot for women. Men rank compatibility as the second most important characteristic in choosing a potential partner, followed by kindness. Respect ranks highly as well.

Religious commonality ranked 9th. That said, religious affiliation was important for many religious groups. For example, according to the 2006 Census, 73% of brides who belonged to a non-Christian faith married another person of their faith. Roughly one-half of Catholic brides married Catholic grooms; this was true among Jewish marriage celebrants as well.¹⁰⁰

And so what?

Clearly, the reasons for choosing to marry, when and to whom are varied. Many of these reasons shift over time and reflect changes in social, demographic, economic and cultural norms and patterns of behaviour. What appears to be relatively constant among Canadians, however, is the desire to form stable, long-term, intimate relationships.

Top reasons why people choose partners and marry (2004)	
Top 10 characteristics that people want in a partner	
1	Honesty
2	Kindness
3	Respect
4	Compatibility
5	Humour
6	Dependability
7	Love
8	Values
9	Religious commonality
10	Communication
Top 8 reasons why people marry	
1	Feeling that marriage signifies commitment
2	Moral values
3	Belief that children should have married parents
4	It is the natural thing to do
5	Financial security
6	Religious beliefs
7	Pressure from family
8	Pressure from friends
Source: Reginald Bibby (2004), <i>A Survey of Canadian Hopes and Dreams</i> , Ottawa: The Vanier Institute of the Family	



25 Reasons why People Separate

Why do relationships end? The number one reason according to a 2004 Vanier Institute survey on family life is that couples grow apart, in terms of different values, interests, and goals. Other reasons – abuse, alcohol and drug addiction, and infidelity – are clearly negative in nature and are recognized as traditional grounds for divorce or for ending any relationship. Career-related conflict is also cited as an important reason. The pressures of balancing work and family life, especially in a context where two incomes are necessary for families to make ends meet, can simply overwhelm.¹⁰¹

Divorce takes an emotional, social and monetary toll on most people. According to the Vanier survey, about 84% of women and 73% of men said that the divorce or separation was hard on them emotionally. About 72% of women also said that divorce or separation was hard on them financially compared to 54% of men.

Analysis of the National Population Health Survey (NPHS) reveals that individuals who experience a divorce or separation are more likely to experience depression in the year after separation than those who remain in a relationship. Men who have separated are six times more likely to report symptoms of depression than men who remained with their spouse, while the odds of depression after a break-up among women were about two and a half times greater than women who remained with their spouse.¹⁰²

Union dissolution can set in motion a series of stressful disruptions that create further personal and financial difficulties, which themselves may contribute to depression. According to the NPHS, two years after a break-up, women tended to live in households with an income ranking far below that of their males counterparts. People who experienced a break-up were also more likely than those who remained married to

report a decline in social support, especially men. For the majority, depression was isolated to the period immediately surrounding the break-up. Nonetheless, depression continued to be a problem for a sizable minority four years later.

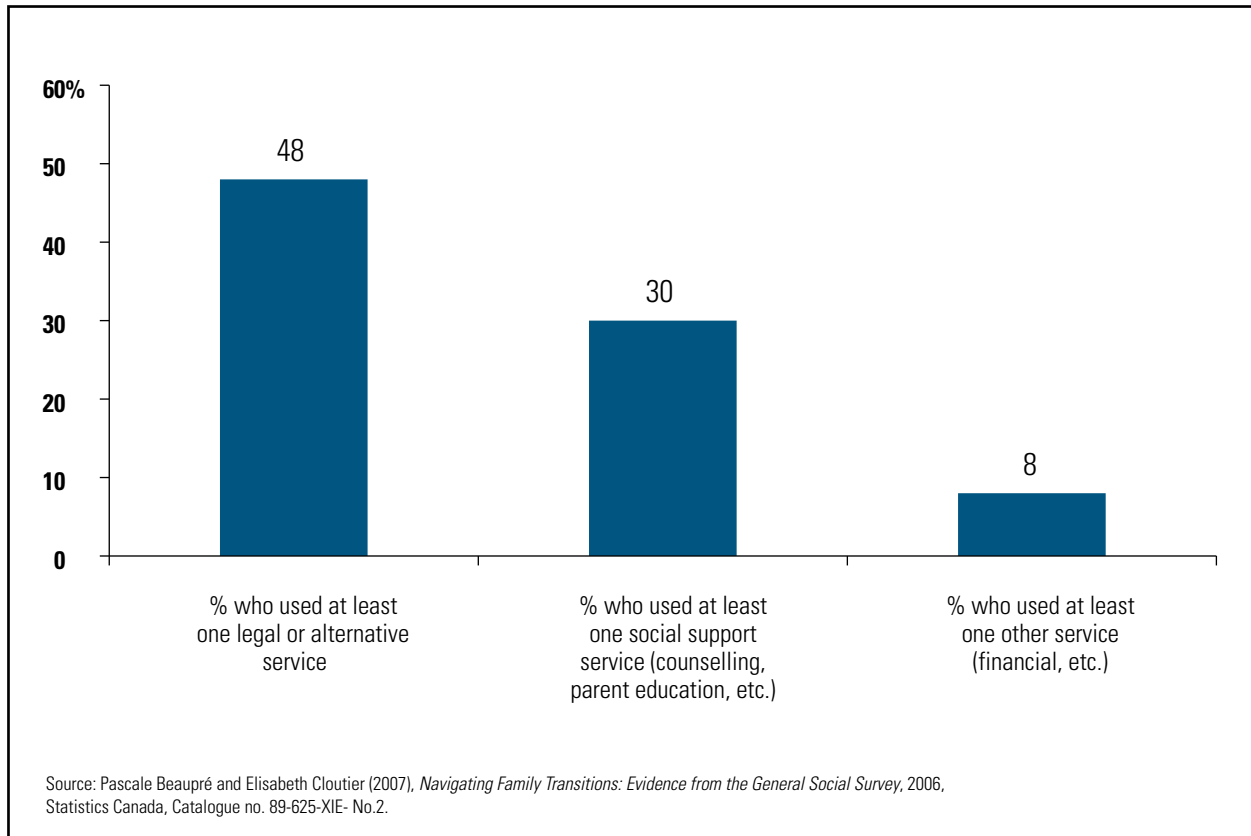
In working through these transitions, many couples turn to outside help. Over one-half of those who break up (56.8%), according to the 2006 General Social Survey, used at least one program or service.¹⁰³ Just under one-half (48.0%) used at least one legal or alternative service such as Alternative Dispute Resolution to negotiate the terms of their separation. Three in ten people (29.8%) used at least one social support service such as counselling for adults and children, parent education or information sessions, or community resource centres and support groups.

In the Vanier survey, nine out of ten women reported that they were happier after the divorce than they had been in their previous marriage, and some eight out of ten men said the same. Less than one-half (47%) of divorced persons claimed that they have been able to achieve a good relationship with their former spouse. About one in five reported that they should have stayed together.

And so what?

The dissolution of marriages and of common-law relationships is difficult for those directly involved, and for children, family members, and friends. Change in the relationship is more often than not accompanied by other changes in living arrangements, household income, social support, work status, residence and neighbourhood, and in one's sense of self. The care and support that individuals have access to can make a significant difference in navigating these transitions and for the long term well-being of those involved.

Formal services used to navigate union dissolution (2001-2006 period)



The top 5 reasons why couples separate and divorce (2004)	
1	Different values and interests
2	Abuse – physical and emotional
3	Alcohol and drugs
4	Infidelity
5	Career-related conflict

Source: Reginald Bibby (2004), *A Survey of Canadian Hopes and Dreams*, Ottawa: The Vanier Institute of the Family



26 Fertility – If, When and How Many

The decision to have children is a major one. Indeed, for many, having or adopting children is synonymous with family. Nearly nine in ten Canadians surveyed in a 2004 Vanier Institute study of family life replied that it was “very important” (61%) or “somewhat important” (26%) to have children in their lifetimes.¹⁰⁴ A near-unanimous 94% of teens aged 15 to 19 years in 2008 said that they wanted to have children, an increase of almost ten percentage points from the early 1990s.¹⁰⁵

While Canada’s total fertility rate remains low in comparison to the past (1.66 children per woman in 2007), the number of babies born each year has been rising since 2001. In part, these trends reflect the movement of the echo generation – children of the baby boomers – through the life course. As importantly, this group of women, now aged 30 to 44 years, is having more children.

As a result, over the past ten years, there has been an important shift in the age structure of fertility. In 1997, the age-specific fertility rate peaked among women aged 25 to 29. Ten years later, the highest fertility rate had shifted to women aged 30 to 34 (at 106 per 1,000 women). As well, the average age of a woman having a baby is now over 29 years of age, an increase of two years since the mid 1980s. Across Canada, the youngest mothers, on average, live in Nunavut and the oldest in Ontario and British Columbia.¹⁰⁶

The 2006 Census notes that a growing proportion of young children (aged 4 and under) live with mothers in their forties. In 2001, 7.8% of children aged 4 and under had a mother who was between the ages of 40 and 49. By 2006, this proportion had increased to 9.4%. “This aging trend among mothers of young chil-

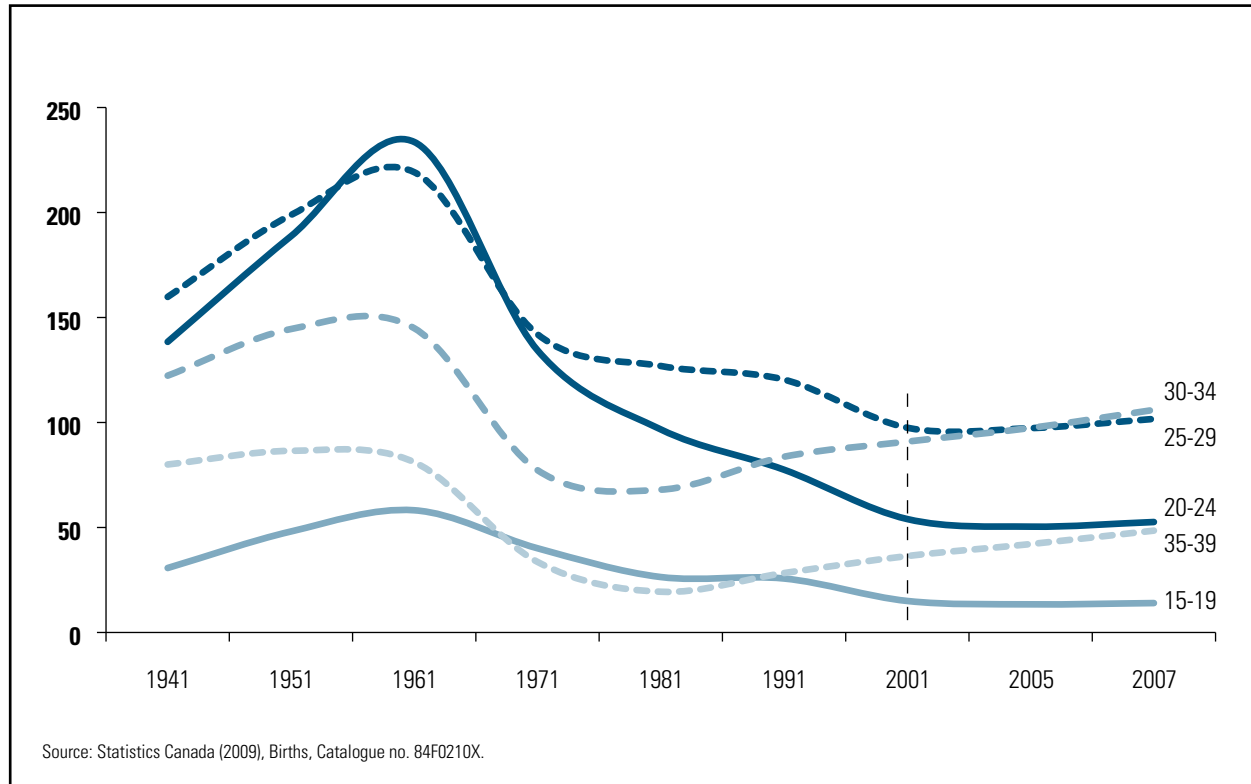
dren, which translates into a larger age gap between mothers and children, can be observed for married, common-law and lone mothers.”¹⁰⁷

What factors are important in influencing the number of children people have or plan to have? Young adults aged 18 to 34 years point to the strength of their relationship (86%), the state of their finances (81%), and the state of their health (78%) as the most important influences. Older respondents identify these same factors, but not to the same degree. Interestingly, significantly fewer adults aged 35 to 55 years and 55 years and over identified family finances and their health as factors in deciding the number of children they had. Older adults were also less likely to point to “two-career family considerations.”¹⁰⁸

And so what?

The advent of safe and effective contraception in the 1960s transformed the lives of women and men, providing the means to plan their family lives. For women, there are clear benefits to delaying childbearing, most notably improved economic resources over the course of their lives. And for families, the high costs of raising children, both in terms of time and money, can be deterrents to starting a family or having more than one or two children. At the same time, some have raised concerns regarding the consequences of extending the reproductive years into the mid-thirties and beyond. Not only is the prospect of having children reduced for older mothers, but the risk of negative health outcomes for mothers and infants is much higher. For individual families, the potential conflict between the timing of having children and economic security can be a difficult one to navigate. This very personal decision has significant consequences for society as a whole.

Age-specific fertility rate, births per 1,000 women in each age group (1941-2007)



Births per 1,000 women in each age group, by Province/Territory (2007)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
15-19	14.0	17.0	17.0	16.5	19.8	9.7	10.8	31.9	35.2	20.9	10.7	16.6	35.7	116.7
20-24	52.6	57.8	57.4	53.3	67.7	53.1	42.6	82.1	86.8	69.3	44.4	51.8	108.5	195.4
25-29	101.7	95.7	100.4	90.9	103.9	114.8	90.7	118.7	133.6	118.9	84.9	104.6	100.5	125.1
30-34	106.0	85.8	104.8	92.4	81.5	108.7	108.0	106.1	104.0	112.1	99.6	94.7	110.9	98.1
35-39	48.5	29.5	40.5	37.2	27.9	43.9	52.6	45.2	40.6	50.9	52.2	39.6	56.1	42.1
40-44	7.9	3.3	4.7	5.1	3.6	6.6	8.8	7.5	5.1	8.5	9.6	8.3	9.8	12.1
45-49	0.4	0.3	0.2	0.1	0.1	0.2	0.5	0.4	0.2	0.3	0.6	0	1.8	2.6

Source: Statistics Canada, Canadian Vital Statistics, Birth Database and Demography Division, Table 102-4505.



27 Births to Common-law Families, Single Mothers Rise

Some 15 years ago, about two out of ten babies were born to women who were not legally married. This has risen during the last decade. In 2007, 26% of babies were born to women who were not, and had never been, married. Another 2% were born to divorced, separated or widowed women. Most babies (62%) were born to married mothers, while in 10% of births, the marital status of the mother was not stated.¹⁰⁹

The marital status of women giving birth varies greatly by province. In Quebec, 59.5% of all births occur to single, never-married women, up from 16% in 1981.¹¹⁰ Most of these children are born to cohabiting couples in their twenties and thirties. In 2007, Ontario had the smallest proportion of babies (12%) born to never-married women.¹¹¹ In the territories, a significant number of children are born to never-married women, over three-quarters in Nunavut.

Younger mothers are less likely to be married. In 2007, less than 10% of births to women under 20 years of age were to married women. This increases to 33% for women aged 20 to 24 years, to 62% for those aged 25 to 29 years, to 75% for those aged 30 to 34 years, and to 77% for those aged 35 to 39 years.¹¹²

Canada's extramarital birth rate of 28% of all live births is moderate compared to other countries like Sweden where 55% of births occur outside of marriage.¹¹³ Countries with higher rates of cohabitation usually have higher rates of extramarital births. In Canada, births to common-law couples – and to a lesser extent, births to single mothers – has been driv-

ing the upward trend in the proportion of extramarital births even as the overall number of births has been trending down.

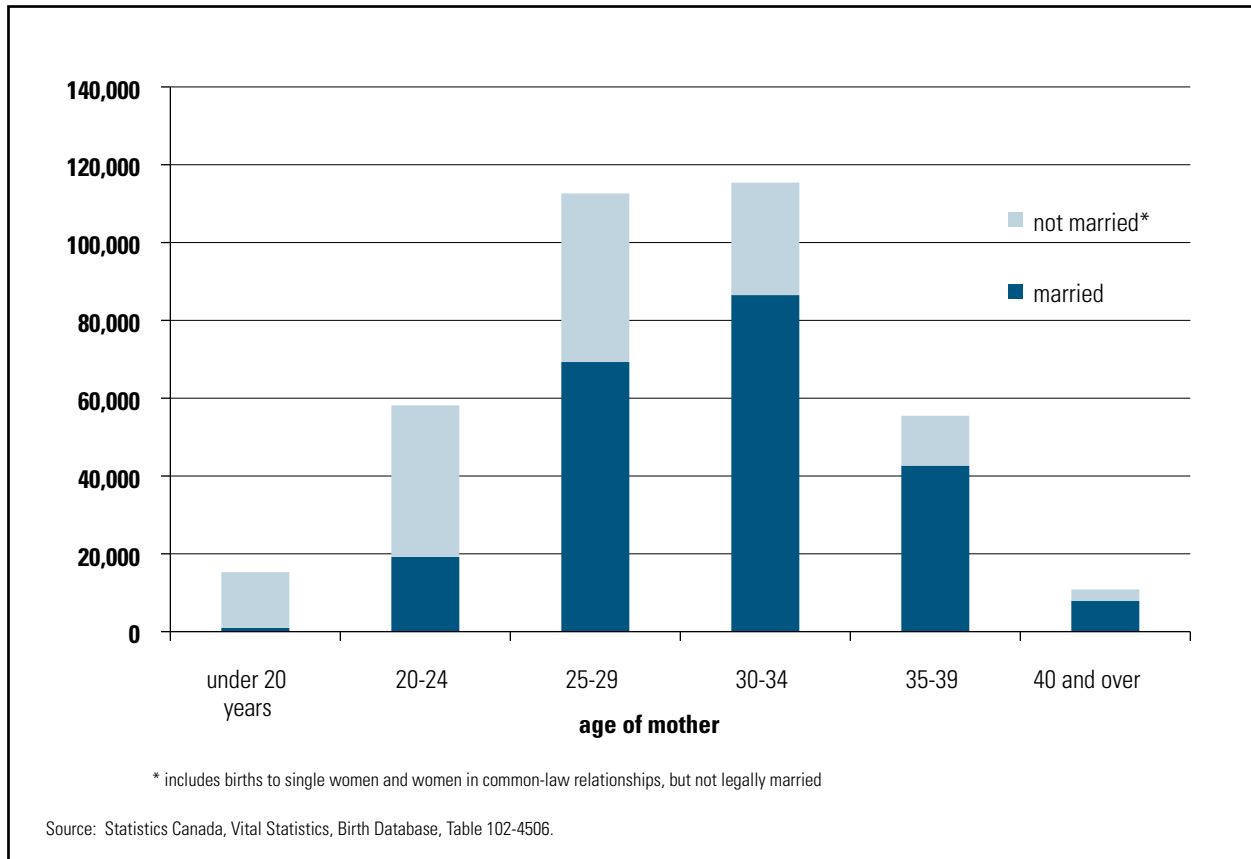
A longitudinal study of children born in the 1980s and 1990s found that the proportion of children born within a common-law union rose from 9% of those born in 1983 to 1984 to 22% of those born in 1996 to 1997. The proportion of births to single mothers (outside of a union) increased from under 6% to 10% during this same time period. The highest proportions of out-of-union births were found in the provinces at the extreme west and east of Canada – in British Columbia (9%) and the Atlantic provinces (11%).¹¹⁴

And so what?

The context at birth has changed significantly during the last two decades. While most children today are born to legally married couples, the number and percentage born “outside of wedlock” has increased. The popularity of cohabitation in Quebec largely accounts for the rise in common-law union births in Canada, but there has been an increase in other regions as well. The rise in births to older never-married women also represents another important change in patterns of family formation. Increasingly, births to single women have become an important route or entry point into lone-parent family life, particularly in regions such as Atlantic Canada.¹¹⁵

This diversity in family formation is not new but it highlights the need for greater appreciation and understanding of the changing dynamics of family life – from the perspective of both parents and their children.

Number of births by mother's age and legal marital status (2007)



Percentage of births by legal marital status of mother, by Province/Territory (2007)														
Conjugal Status of Mother	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB*	BC	YT	NT	NU
% single (never married)	26.2%	43.3%	35.4%	41.3%	44.0%	59.5%	11.6%	38.8%	41.8%	0.7%	18.1%	47.0%	56.7%	75.1%
% legally married	61.6	52.5	63.9	56.6	51.6	38.0	73.5	57.6	52.4	69.9	69.1	52.1	37.7	19.5
% separated, divorced, widowed	1.5	1.5	0.5	1.6	4.2	1.9	0.8	3.3	1.7	0	3.1	0	1.8	1.5
% not stated	10.8	1.7	0.1	0.5	0.3	0.5	14.2	0.3	4.0	29.5	9.8	0.8	3.9	3.9

* Percentage never married in Alberta is unknown as this province no longer distinguishes births between those in marriages vs. common-law unions.
 Note: Persons in common-law relationships are assigned to their legal marital status category.
 Source: Statistics Canada, Vital Statistics, Birth Database, Table 102-4506.



28 Families and Adoption

Canadians strongly approve of adoption. A 2004 Ipsos-Reid survey found that 45% of adults were very positive about adoption, while 46% were somewhat positive. There was no perceived difference between adopted and biological families: three-quarters believed that parents would feel the same satisfaction and reward from adoption as from raising a child from birth.¹¹⁶

These sentiments are demonstrated every year as thousands of families adopt children into their homes. The latest estimates suggest that there are about 2,600 domestic adoptions – both public and private – per year in Canada. In addition, there are approximately 2,000 international adoptions each year.¹¹⁷ At the same time, in 2007, almost 67,000 children lived in care of the government, many of whom are permanent wards and available for adoption.¹¹⁸

On the international front, about 22% of all adoptions in 2008 were from the People's Republic of China, followed by the United States and Ethiopia (both at 10%), and Haiti (8%). Overall, close to two-thirds of international adoptions are girls due in large part to the fact that almost all of the adoptions from China are of girls. About seven out of ten international adoptions involve children under five years of age.¹¹⁹

The Ipsos-Reid survey indicates that Canadians perceive “speed” and “ease” to be the main reasons why some Canadians choose international adoption over adopting within Canada. A significant obstacle to domestic adop-

tion is also the concern expressed by many (78%) that birth parents might want to take the child back.

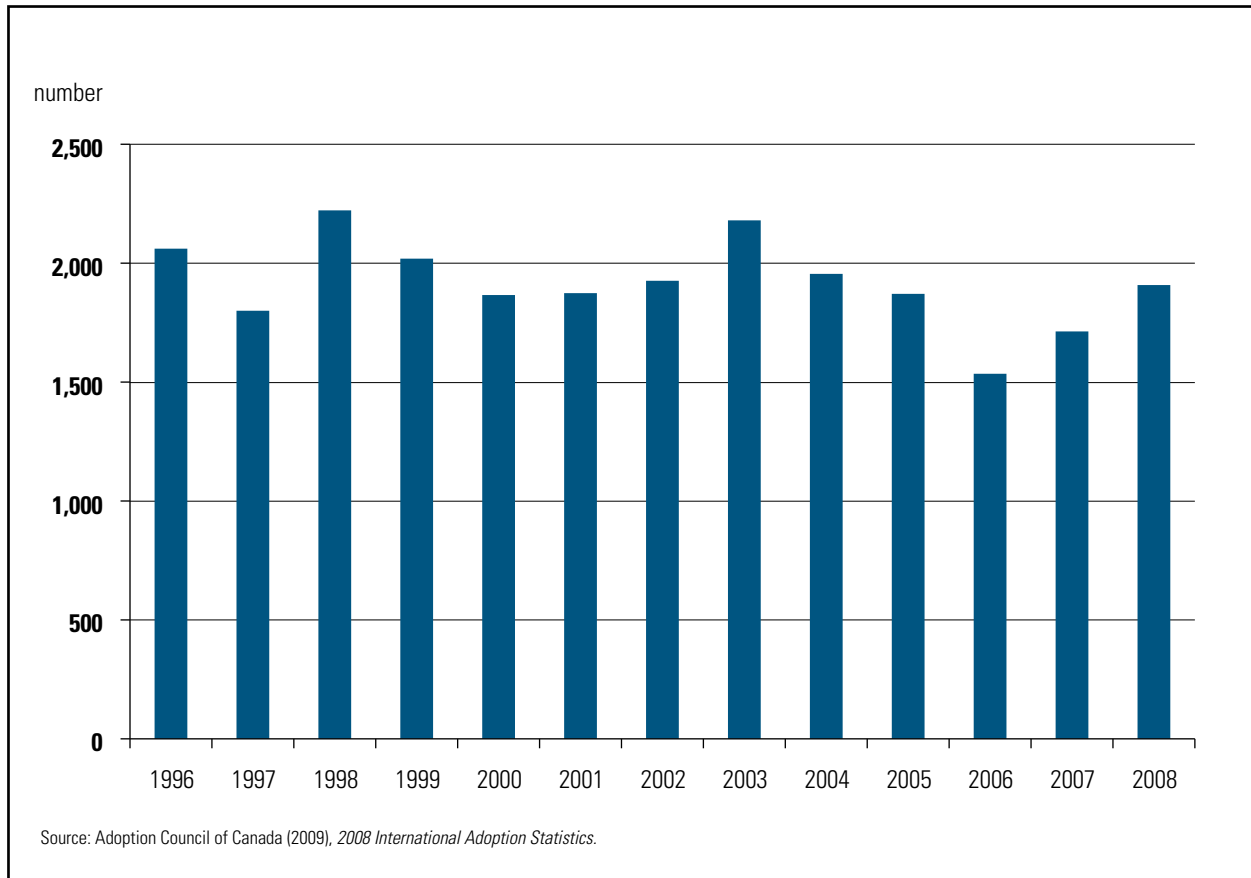
Aboriginal Canadians are significantly more likely than others to have had a personal adoption experience. Fourteen percent of Aboriginal adults have been a foster parent versus 5% of the general public and 12% have been raised by a foster parent versus 3% of the general public.¹²⁰

In a 2000 survey on social support for adoption, an overwhelming majority (99%) agreed that it was very acceptable for married couples to adopt children, while 77% agreed that it was very or somewhat acceptable for common-law couples to do so. Over one-half thought that it was acceptable for single men (55%) and single women (66%) to adopt, while under one-half approved of adoptions by gay (46%) or lesbian (48%) couples.¹²¹

And so what?

Adoption is, and always has been, a means of finding a home for a child in need. At the same time, the high number of children in care of the state and the low numbers of those children placed in permanent families is troubling. Much more can be done to enhance public awareness of the need for adoptive and other forms of permanent families for children in need, for children here in Canada and abroad. More adequate funding is needed to support adoption services and, to provide needed supports for adoptive children with special needs and their new families.

International adoptions (1996-2008)



Number of children adopted and children in care, by Province/Territory														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Domestic adoptions (2001)	2,600*	71	23	156	458	229	624	111	168	506	163	8	74	na
International adoptions (2008)**	1,908	0	7	27	30	525	600	65	58	159	311	1	0	0
Children in care (definition varies by province) (2001)	58,000***	489	238	2,020	1,434	10,577	16,516	5,440	2,906	7,948	9,956	187	491	na

* The total for Canada is the sum of the provinces. This is just a rough estimate since the provincial reports are not compatible. Most, but not all provinces, include adoptions by relatives or stepfamilies. The estimate for the Northwest Territories includes "Native Custom Adoptions".
 ** There were 118 international adoptions where the province of the adoptive parents was not stated.
 *** The total for Canada is the sum of the provinces. This is just a rough estimate since the provincial reports are not compatible. The estimate for Quebec related to investigations where safety and development is compromised.
 Source: Adoption Council of Canada (faxed information), Human Resources Development Canada, Child and Family Services Statistical Report 1998-1999 to 2000-2001 and Citizenship and Immigration Canada as per Adoption Council of Canada website <http://www.adoption.ca/>



29 Children in Care

There has been a steady increase in the number of children living in out-of-home care since the early 1990s. Approximately 67,000 children in Canada were living in out-of-home care across Canada in 2007, a rate of 9.2 children in care per 1,000 children, up from an estimated 42,000 children (or 5.7 children per 1,000) in 1992.¹²²

Approximately 8,000 First Nations children are in the care of First Nation child welfare agencies, out of a total of 27,000 First Nations children in care. There are more First Nations children in child welfare care in Canada than at the height of residential schools. Available data suggest a range of 30%-40% of children in care are Aboriginal across Canada.¹²³

According to Indian and Northern Affairs Canada (INAC), the number of status Indian children entering child welfare care rose 71.5% nationally between 1995 and 2001. Several reports based on data from the Canadian Incidence Study of Reported Child Abuse and Neglect (CIS-2003) have shown that *neglect* is the most commonly substantiated form of maltreatment for investigations involving First Nations children, whereas *exposure to domestic violence* is the most commonly substantiated form of maltreatment for investigations involving non-Aboriginal children.¹²⁴

Additionally, CIS-2003 findings show that 29% of substantiated maltreatment investigations involving First Nations children led to some type of out of home placement (kin foster care, other family foster care, group home, residential/secure treatments, or informal kin placement) either during or at the conclusion of the investigation, compared to only 11% of substantiated investigations involving non-Aboriginal children.

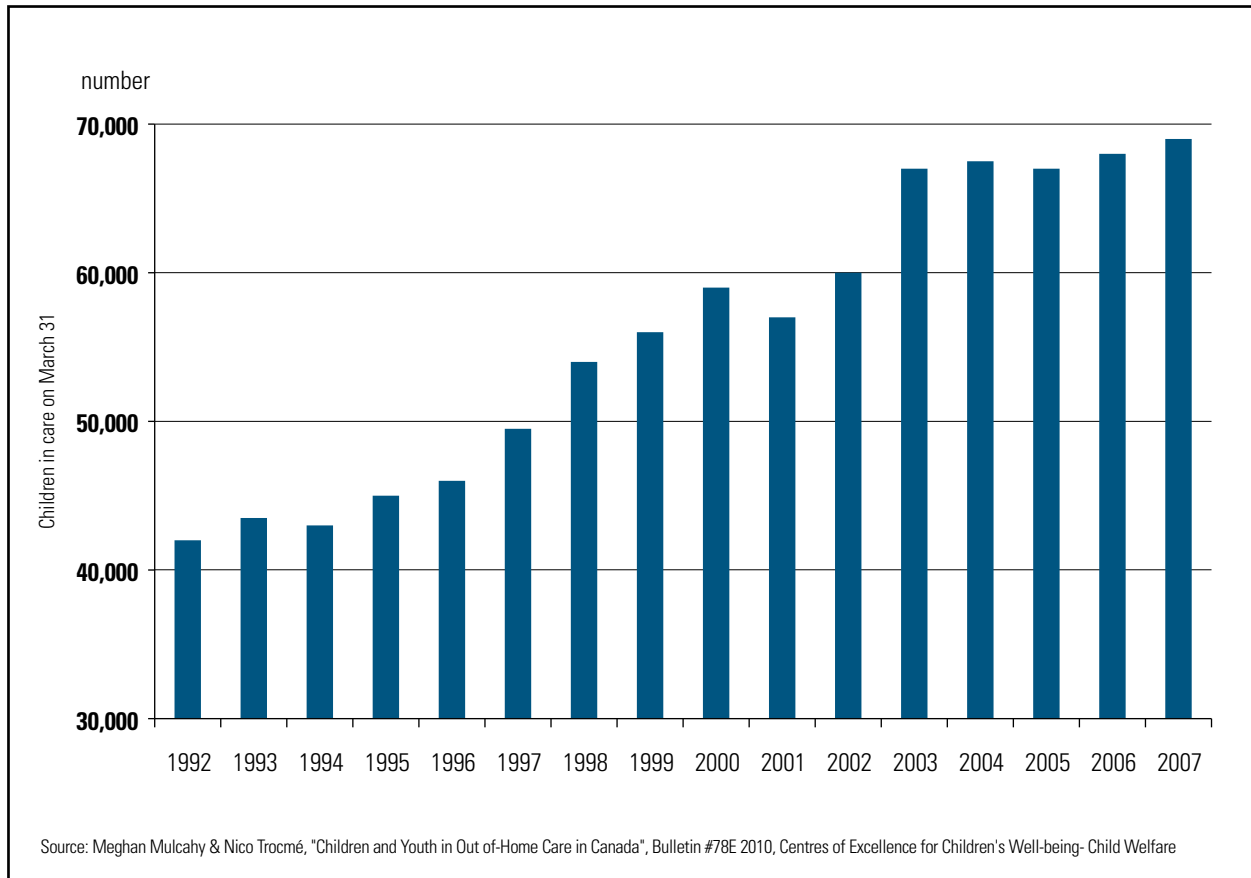
Children coming into care today have more complex needs than in the past. Canadian research has documented the increase in emotional and behavioural problems among of children in foster care, rising from 30-40% in the 1970-1980s to 48-80% in the mid-1990s.¹²⁵

And so what?

The number of child welfare investigations and placements has increased significantly across Canada in recent years. Whereas in the past, children were often placed in group care or institutional settings, increasingly, child welfare agencies are seeking out family-based care options. One form of family-based care is kinship foster care, where children are placed in foster homes with relatives. Another emerging form of family-based care is “guardianship” care where guardianship care status is granted to a known family or specified friend to indicate permanency of care but the province retains legal guardian status until the child reaches adulthood.¹²⁶

Existing services have not kept up with the acute needs of these vulnerable children. Within this context, families and service providers are struggling to provide and improve services for children in care. While the provinces, territories and First Nations have established commendable programs and strategies within their own jurisdictions, lack of a coordinated strategy and funding – especially in First Nation communities – traps acutely vulnerable children in high risk situations. Given the overrepresentation of First Nations children in care, it is imperative to development culturally sensitive policy and practice. Effecting change also calls for a much greater emphasis by child protection authorities on the structural factors contributing to child maltreatment such as poverty, poor housing, and parental mental health problems.

Children in care in Canada (1992-2007)





30 Majority of Young People aspire to have Children

The typical family with children is now smaller than it once was. Even with recent increases in the number of births, there has been a long-term decline in the rate of fertility over the past three decades. For a variety of reasons – high levels of labour force participation, pursuit of post-secondary training, effective birth control, and later marriage to name just a few – women are having fewer children, and family size is decreasing.

In 2006, families with children had an average of 1.8 children at home, down from 2.0 children in 1981. This trend is evident among married couples where the number of children slipped from 2.1 in 1981 to 1.9 in 2006. There has also been a reduction in the average number of children in female and male lone-parent families from 1.7 children in both instances to 1.5 children and 1.4 children, respectively. By contrast, the average number of children living in common-law families has stayed about the same (at 1.7 children) over the last two decades.

The vast majority of young people report that they intend to have at least one child. However, not everyone wants children. A 2001 study found that 7% of Canadians aged 20 to 34 years – representing 434,000 individuals – indicated that they did not intend to have children. Among men and women, the proportion not wishing to have children was quite similar: 8% for men and 7% for women.¹²⁷

There is a strong relationship between the decision to have children and marital status. Not surprisingly,

single (never married) individuals are more likely to report that they do not expect to have children than those who are in committed relationships. Religious and cultural values are also important factors influencing the decision to have children. “Canadians who feel that being married or being part of a couple is not at all important to their happiness are considerably more likely to expect to stay childfree than those to whom these relationships are very important.”¹²⁸

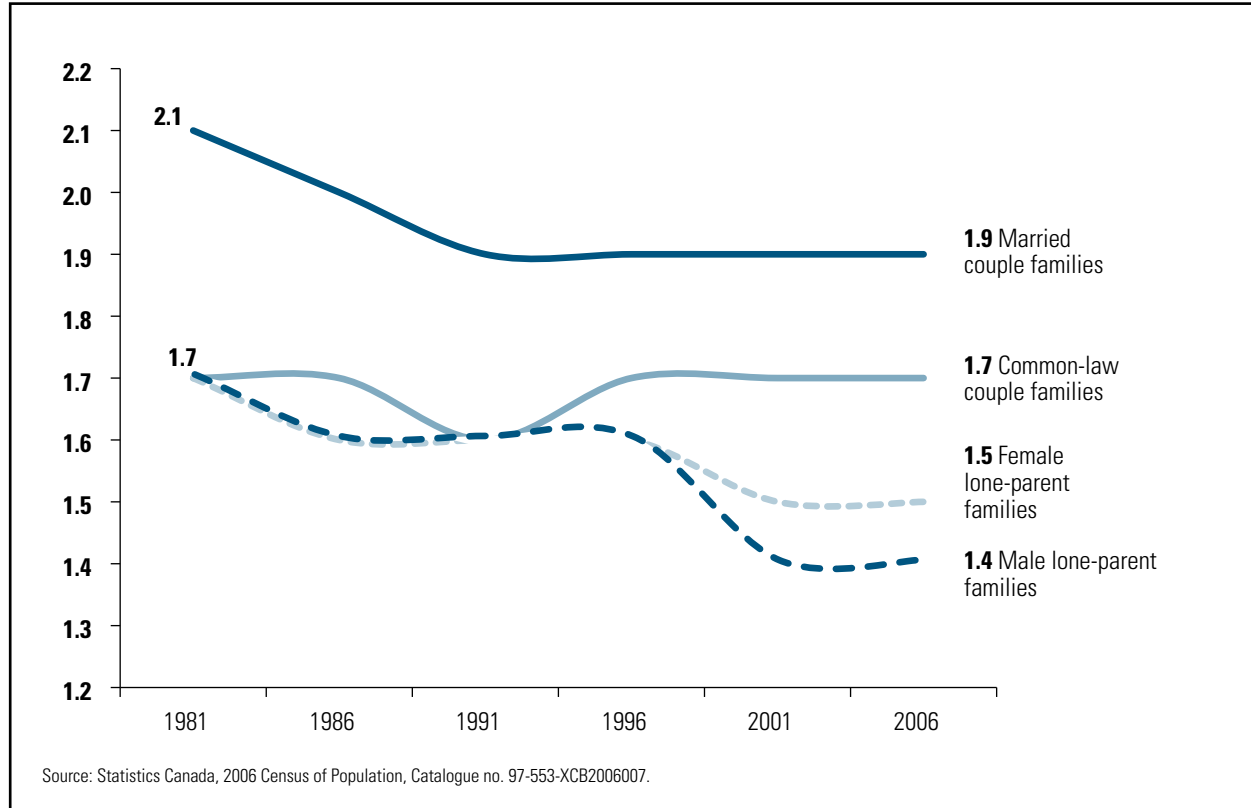
And so what?

The trend toward smaller families is well established, the result of a combination of factors. For the children, the trend toward smaller families means that they are growing up with fewer brothers, sisters and cousins. For parents, and mothers especially, these decisions mean that they are spending less of their adult lives devoted to the care of dependent children – and that fewer children will be available to assist them when they are older themselves.

At the same time, comparatively high levels of repartnering after divorce or separation means that a small but growing group of children will experience even larger family networks with the addition of new parental figures, new step-siblings and half-siblings.¹²⁹

Understanding how stepfamilies and blended families evolve and care for each other is an important area of current research.

Average number of children by family type (1981-2006)



Fertility intentions, women aged 20 - 39 (2006)					
	Females by age group				
	20-24	25-29	30-34	35-39	Total
How many children have you given birth to?					
None	88%	61%	31%	20%	50%
One	9	20	24	22	19
Two	2	13	31	38	21
Three or more	1	6	14	20	10
What is the total number of children you intend to have (including those you have now)?					
None	7%	5%	5%	9%	7%
One	7	7	9	15	10
Two	45	46	45	45	45
Three	23	23	15	17	19
Four or more	11	7	9	5	8
Don't know	7	12	17	9	11
Average number intended	2.3	2.3	2.2	1.9	2.2

Source: Prepared by the Vanier Institute of the Family using Statistics Canada, General Social Survey, Cycle 20, microdata file.



31 Children's Changing Family Context

Fewer children are being raised in families where the parents are married. Just two decades ago, eight in ten (81.2%) children aged 0 to 14 years were living with parents who were legally married. In 2006, the proportion of children living with married parents had fallen by over 15 percentage points to 65.7%.¹³⁰

With the rapid increase in common-law-couple families, the percentage of children under the age of 15 living with common-law parents jumped from 4.5% in 1986 to 14.6% in 2006, a three-fold increase in 20 years.

Rising rates of separation and out-of-union births mean more children are experiencing life in a lone-parent family as well. A century ago, it was not uncommon to lose a parent to illness or injury. Many mothers died in childbirth and fathers were lost in war. Today, the dissolution of couple relationships is the major reason for the rise in lone-parent families, but never-married lone parents also constitute a rising proportion of the lone-parent population.

Approximately, one in five children aged 14 and under (18.3%) lived with a lone parent in 2006. According to the National Longitudinal Survey of Children and Youth, for example, one-third of children born in the 1983 to 1984 period had lived in a one-parent family by the age of 15, whereas a similar proportion of children born just five years later (1988-89) had experienced lone-parenthood by their tenth birthday.¹³¹

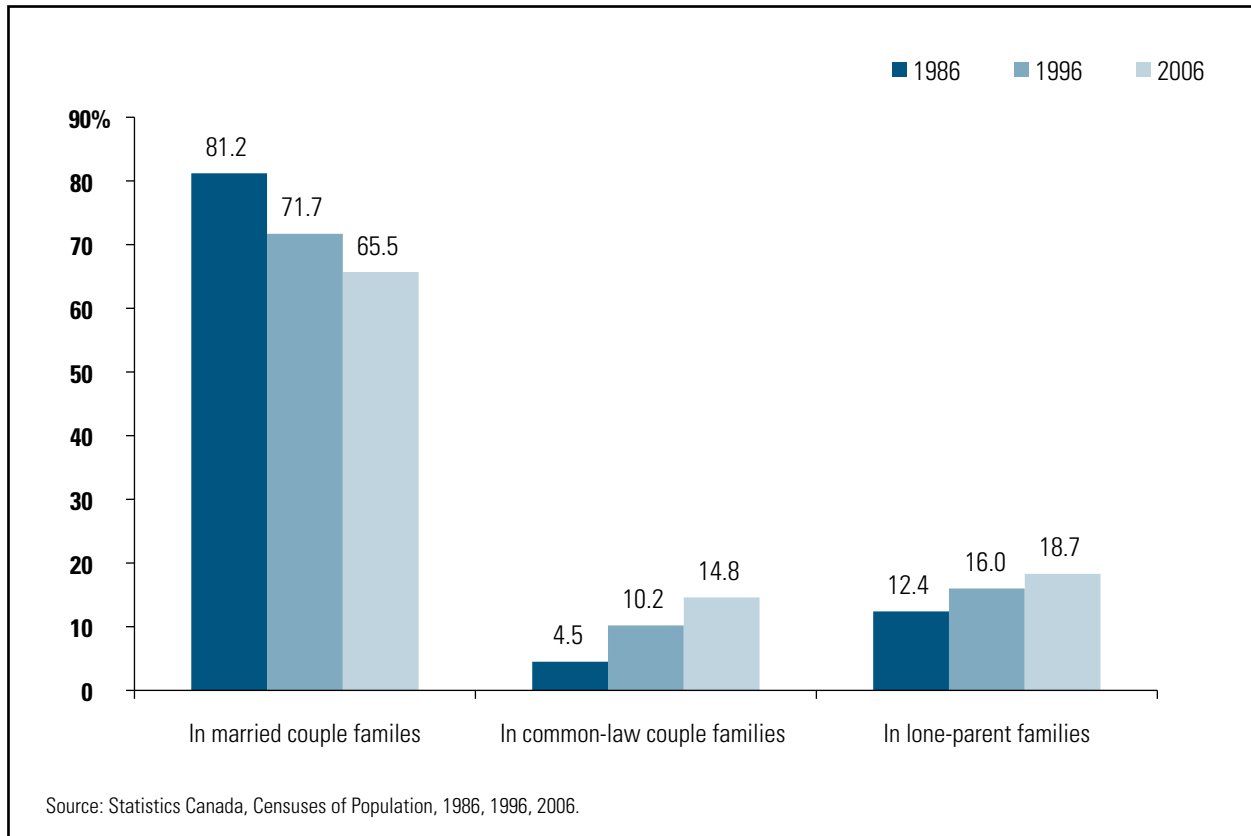
Younger children are more likely than older children to live in common-law families. In 2006, one in five children aged 0 to 4 years (19.3%) were living with common-law parents, while a smaller 13.9% of those aged 5 to 9 did so, and 11.8% of those aged 10 to 14. By contrast, older children are more likely than younger children to live with lone parents: 21.7% of children aged 10 to 14 compared to 19.0% of children aged 5 to 9 and 14.6% of children aged 0 to 4.¹³²

And so what?

This portrait presents a snapshot of children's families at a single point in time. We know, however, from surveys that track individuals and families over time that many children will experience change in their living situation. Children living in couple families may experience separation and divorce, and live in lone-parent families for a period of time. Others may experience new family situations as one or both parents form new relationships. This is particularly true for young children. And a significant proportion of children born to single mothers will live in a two-parent family at some later point.

Given the pace of change in family relationships, it is difficult to talk about "family structure" as this implies permanence. The terms "family life course" or "family life pathways" are more appropriate as they convey the fluidity and diversity of family life. This more dynamic picture of children's family lives is an important step forward in understanding the impact of different living arrangements on children and their parents, and how changes in family context impact long-term health and well-being.

Children under 15 years of age and the families in which they live (1986 - 2006)



Percentage distribution of children under 15 years of age by family type, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Married couple families	66.5%	66.6%	71.1%	65.2%	63.7%	46.3%	74.6%	67.6%	64.8%	74.0%	72.3%	54.2%	48.2%	42.8%
Common-law couple families	14.8	12.1	8.7	11.6	14.1	34.1	8.0	9.9	11.5	9.6	9.4	19.3	28.3	33.9
Lone-parent families	18.7	21.3	20.2	23.3	22.2	19.6	17.4	22.4	23.8	16.4	18.3	26.4	23.4	23.4

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-553-XCB2006011.



32 Children and Family Transitions

Growing numbers of children are experiencing change in their family situations. Data on divorce and separation reveal that children are often involved. According to the 2006 General Social Survey, four in ten adults going through a marital or common-law union separation had dependent children.¹³³

Many of these parents go on to form new unions over time, creating new living arrangements and familial relationships. Within three years of separation, one-third of fathers and one-quarter of mothers had already remarried or started living with another partner. Ten years after separation, over 63% of children had seen their mother set up home with a new partner, and 67% had seen their father do so.¹³⁴

Some children experience several transitions. Of those children aged 6 to 13 years in 1996 to 1997, whose parents were living together at the time of their birth, some 77.8% had lived in only one family situation. About 8.0% had lived through one family transition in which parents separated or a parent died. Another 7.8% lived through two family transitions, and 6.4% lived through three or more.

Children born to common-law parents were much more likely to experience change than those born to married parents. One-half of the children born to cohabiting parents (50%) had experienced at least one change in their parents' conjugal situation by 1996 to

1997, and one-third (34%) had experienced at least two. This compares with 18% and 11% of children whose parents were married.

The situation for children born to parents who were living apart at their birth was much more fluid again. Fully 84% experienced at least one transition by 1996-97.¹³⁵ About 45% experienced one family transition. Almost one in five (18%) lived through two family transitions and about the same proportion lived through three family transitions.

And so what?

These complex family pathways are likely to become even more common among children born in the 1990s and 2000s. Family research needs to take into account the different pathways leading up to any given "family structure" and the different pathways that follow from it.

Heather Juby, Céline Le Bourdais, and Nicole Marcil-Gratton, leading Canadian demographers, make the point that "[t]here are few hard-and-fast rules as to how these transitions should be made, how rights and responsibilities towards children should be divided between parents in different households, and how parents should share resources among children who do not all live in the same household."¹³⁶ Understanding this complexity is essential for anybody involved in assessing the impact of family change on children, or in developing public policies that deal effectively with the evolving complexity of family life.

Family transitions among children aged 6-13 (1996-97)		
	Transitions for children born in a family in which parents were living together at the time of birth (legally married or common-law)	Transitions for children born in a family in which parents were living apart at the time of birth (single-parent, divorced, separated or widowed and not living common-law)
% of children who have experienced no family transitions	77.8%	16.2%
% of children who have experienced one family transition	8.0	44.7
% of children who have experienced two family transitions	7.8	18.0
% of children who have experienced three family transitions	4.9	16.9
% of children who have experienced four or more family transitions	1.5	4.2
<p>Note: A transition occurs with a change in the marital status of the parent and can include marriage or re-marriage, divorce, separation, break-up of a common-law relationship or the death of a parent. Source: Jubry, et al. (2004), <i>Moving On: The expansion of the family network after parents separate</i>, Report for Department of Justice Canada, 2004-FCY-9E.</p>		



33 Child Custody and Support

When couples with children separate, issues of child custody and support are of primary concern. These include issues related to legal custody (the responsibility to make long-term decisions about how the child is to be raised), physical custody (the responsibility for the day to day care of the child), and joint custody. In Canada, agreements concerning custody, access and support are negotiated and adjudicated with a view to securing the “best interest of the child.”

In most instances, parents negotiate private custody arrangements including child support. Recent data from the 2006 General Social Survey confirm that the majority of parents still rely on informal agreements setting out the terms of custody, access and support.¹³⁷

Parents may turn to the courts when disputes arise. Historically, courts have tended to award custody to mothers, but this has started to change. Joint custody awards¹³⁸ have grown significantly since the mid 1990s. In 2004, joint custody was awarded to the parents of 47% of all children involved in custody cases, up from 21% in 1995. Only 8% of children were in the custody of their fathers, down from 11% in 1995, while the percentage of children awarded to mothers fell from 68% to 45%.¹³⁹

Custody arrangements, however, change over time for a variety of reasons, including the wishes of the children. While the number of joint custody awards has risen, children experience actual shared living arrangements in only 6% of court-ordered cases and 12% of private cases. The large majority of children continue to reside with their mothers even in instances where there is shared custody.¹⁴⁰

Provincial statistics suggest that non-payment of child support remains a serious problem. The national default rate (including late payment, partial payment and full default) is estimated at ranging between 50 to 75%, and in only 43% of cases is it paid regularly.¹⁴¹

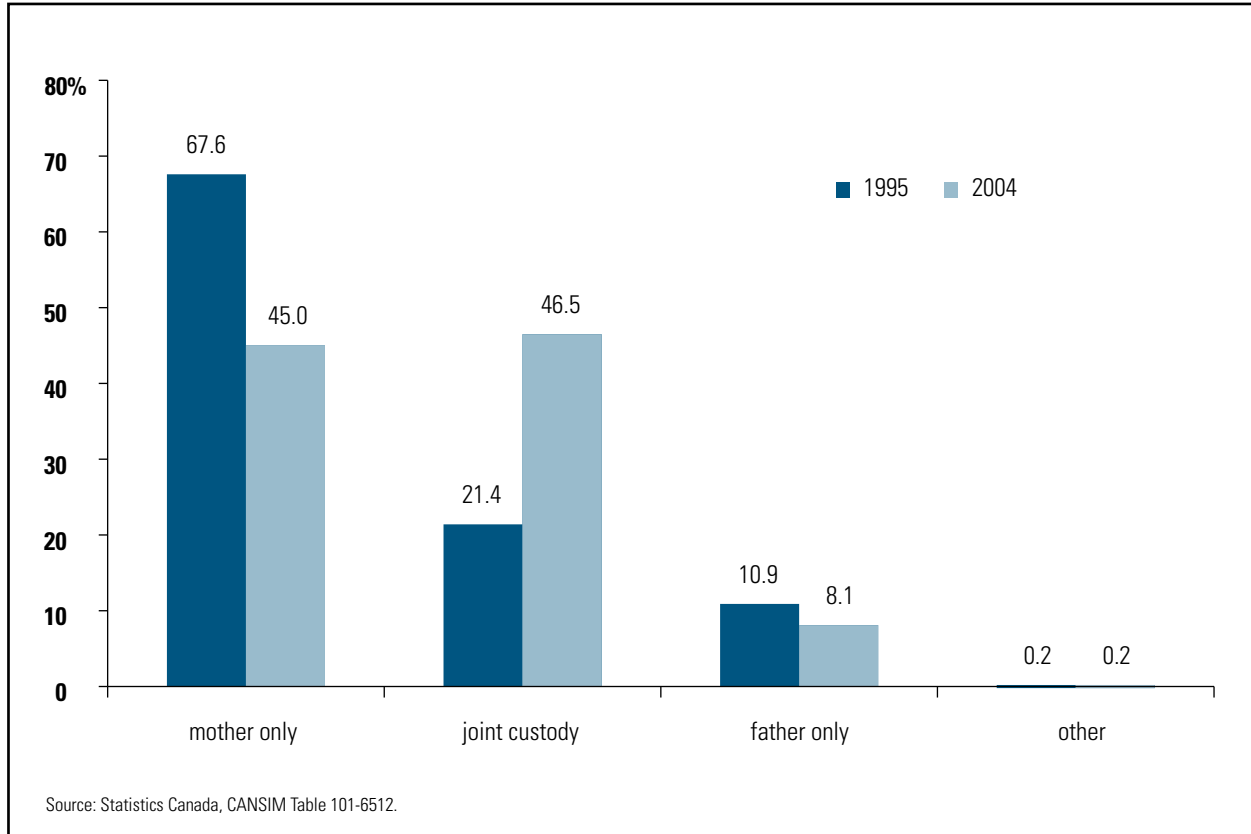
Quebec is distinctive not only with regard to common-law unions, but also in the way parental responsibilities are shared at separation. In Quebec, shared living arrangements and sole father custody are more common; agreements made about custody and access are generally more strictly adhered to; and children are more often consulted about these arrangements.¹⁴²

And so what?

The experience of divorce and separation is a profound life transition for most children. Canadian research demonstrates the household conditions that contribute to the likelihood of divorce also contribute to the onset of problems among children before separation.¹⁴³ What is harmful to children is regular exposure to parental conflict and the decline in the financial security and parental resources that too often accompanies divorce or separation.

Redefining family relationship post-divorce can be often as challenging. “There are no social rules or conventions governing how divorced families should behave, nor are their conventions governing how divorced or blended families fit into society.”¹⁴⁴ Children are in the position of navigating not one but two or more new family situations. From this perspective, an exclusive focus on “family breakdown” can serve to impede constructive legislative and policy changes that could cushion the problems that children and families can experience when forging new family relationships.

**Court-ordered custody arrangements –
Percentage distribution of children by party to whom custody was granted (1995 and 2004)**



Court-awarded custody: Percentage distribution of dependent children by party to whom custody was granted, by Province/Territory (2004)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Mother only	45.0%	42.6%	20.7%	32.8%	38.4%	57.6%	58.8%	26.9%	36.8%	23.9%	43.1%	19.4%	24.5%	45.4%
Joint custody	46.5	52.0	76.6	62.1	55.7	29.3	33.0	70.5	58.7	72.8	50.4	66.7	67.3	45.4
Father only	8.1	4.1	2.7	4.7	5.8	12.5	7.7	2.3	4.0	3.1	6.4	13.9	0	9.1
Person other than father or mother or unspecified	0.2	*	*	0.3	*	0.2	0.1	*	0.3	0.2	0.1	*	*	*

* means too few to provide reliable estimate.
Source: Statistics Canada, CANSIM table 101-6512.



34 Stepfamilies and Blended Families

According to the 2006 General Social Survey, there are just over half a million stepfamilies in Canada. These comprise 12% of all couple families with children, unchanged from 2001.¹⁴⁵ A stepfamily refers to a family in which at least one of the children in the household is from a previous relationship of one of the parents.¹⁴⁶

In the past, stepfamilies were usually created when one partner or spouse (most often the mother) died and the spouse remarried. Today, stepfamilies are more commonly formed after the dissolution of a marriage or common-law union.

Almost one-half (46%) of all stepfamilies are blended families. A blended family is one with at least one child from a previous relationship of the mother or father or both, plus one created in the current relationship. About eight out of ten blended families have had at least one child together. Forty-three percent of stepfamilies are stepfather families (stepfather, mother and her children) while the remaining 11% are stepmother families (stepmother, father and his children).

There are considerable differences from one stepfamily to the next, and the differences increase as stepfamilies evolve. This is certainly true from the child's perspective. Stepfamilies not only add stepparents to a child's family network but often stepsiblings and half-siblings as well. The younger half-siblings for their part live in two different families at the same time – a stepfamily and an intact family.

Second and third unions experience higher rates of dissolution than first-time unions. That said, stepfamily couples who decide to have a child together stay together longer than those who do not. Furthermore

stepmother families also tend to be relatively stable over time – as much so as the average intact family.¹⁴⁷

About one-half of all the parents of stepfamilies are legally married and one-half are in common-law relationships. The situation in Quebec is much different than in the rest of Canada. In Quebec, just one-quarter (26%) of the parents of stepfamilies are legally married compared to the majority in the rest of Canada.

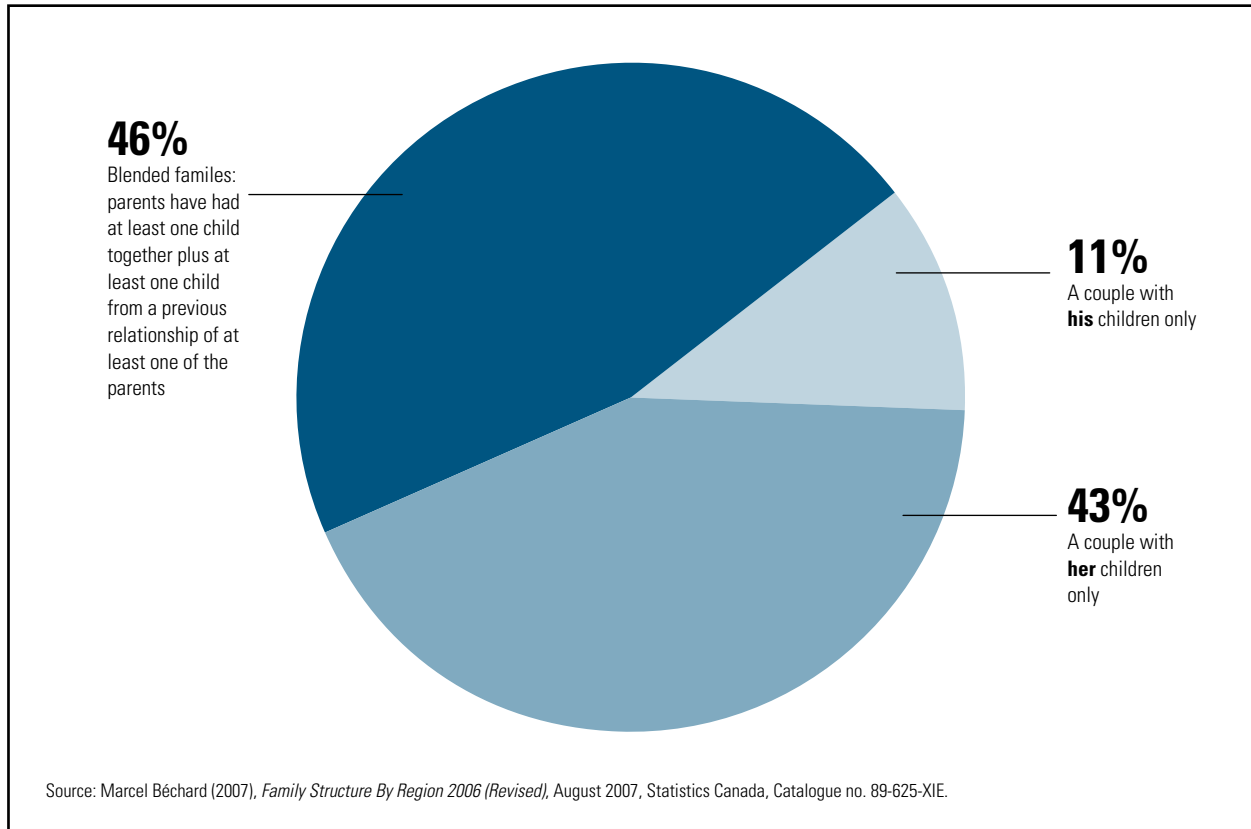
And so what?

Stepfamilies are navigating uncharted territory. Andrew Cherlin talks about the stepfamily as an “incomplete institution”¹⁴⁸ because there are few norms to define family relationships and to resolve the difficult and complex problems that can arise.¹⁴⁹ It can take many years for stepfamilies to come together, to clarify roles and responsibilities vis-à-vis other family members, and to establish a solid identity as a family unit.

Policy-makers and courts have only just begun to grapple with the complexities that stepfamilies present, particularly around issues such as the rights and responsibilities of step-parents. For example, stepparents have been ordered to pay child support for stepchildren where there is a long standing relationship. As with the debates about common-law unions and same sex marriages, courts are taking the lead in setting out the parameters of caring relationships – and the benefits and duties that flow from them.

These debates revolve around fundamental questions about what constitutes a family: What constitutes a parental relationship? How should familial resources be shared within and across households? What are the obligations of different family members to support and care for one another? How are the best interests of children protected?

Stepfamilies by type (2006)



Selected characteristics of stepfamilies, by region (2006)						
	Canada	Atlantic	Quebec	Ontario	Prairies	British Columbia
% of stepfamilies that are blended - parents have had at least one child together plus at least one child from a previous relationship of one of the parents	46%	39%	43%	43%	58%	48%
% of stepfamilies with only mother's children present	43	52	46	43	37	40
% of stepfamilies with only father's children present	11	9*	11*	14*	-	-
<hr/>						
% of stepfamilies that are legally married	52	61	26	62	57	66
* use with caution; - too unreliable to publish						
Source: Marcel Béchard (2007), <i>Family Structure By Region 2006 (Revised)</i> , August 2007, Statistics Canada, Catalogue no. 89-625-XIE.						



35 Mid-life Families

“In Canadian history, only recently have families experienced a life stage that can be termed middle age. Prior to recent times, life expectancy was so much lower that people often reached the end of their lives at ages that would be considered mid-life today.”¹⁵⁰ Social and economic changes, in combination with increases in longevity, have today created a stage of family life that is arguably the most diverse – and the most difficult to define.

Traditional markers such as children leaving home don't always apply to this group. Rather, mid life is a time in life when some people are starting new relationships, others are going through the dissolution of a union, still others celebrating many years of marriage. Some mid-life Canadians are becoming parents for the first time, while another group is becoming grandparents. Some parents are re-entering the paid labour force after years caring for young children, others are scaling down their paid work to take care of family members who are ill and/or aging.

A majority of middle-aged adults are still engaged in the paid labour market, and for most, middle age represents the peak years of their earning power. However, economic restructuring over the past two decades – and the loss of good paying jobs in sectors like manufacturing and construction – have hit many mid-life families hard. As a result, some mid-life families find themselves without work, without pensions or real opportunities for secure full-time employment with benefits.

Differences in the life course of men and women are also readily apparent in mid life. Upon the death or divorce of a spouse, women can quickly slide into

poverty, laying the groundwork for years of economic vulnerability as they age. Many women do go on to form new relationships, but the likelihood of middle-aged women doing so is lower than among younger women or men.

This is also the life stage when caregiving responsibilities often collide. Many mid-life families cope with the demands of caregiving for older members, while raising children or supporting young adults who may be finding it difficult to establish independent households. For example, two-thirds of women and 60% of men aged 35 to 54 years have children living at home.

And so what?

The diversity that characterizes this stage of family life makes it difficult to make generalizations. But balancing the demands of earning a living and caring for family members both young and old is a common concern across mid-life families – and a source of stress for many.

How well mid-life families are able to cope with these demands depends on many factors, including personal income and family resources, social networks of support, and access to supportive government social policies and programs.

Differences between families, often evident early on, accumulate over time. For example, women who have dropped out of the labour market to care for young children can have difficulty breaking back in or finding paid work that is flexible and well-paid. An older worker who is injured at work or laid off may never be able to get a comparable job again.

Distribution of women aged 25 - 64 by age group and by presence and age of children (2006)			
Presence and Age of Children	Women by age		
	25-34	35-54	55-64
Without children at home	50.4%	33.5%	75.5%
With children at home	49.6	66.5	24.5
Children under 6 years only	51.5	6.9	0.2
Children under and over age 6 years	25.9	10.2	0.2
Youngest child 6 to 14 years	21.7	43.3	3.9
Youngest child 15 to 24 years	0.8	35.8	42.7
All children 25 years and over	0.0	3.8	53.0

Source: Statistics Canada, 2006 Census of Population. Catalogue No. 97-559-XCB2006016.

Distribution of men aged 25 - 64 by age group and by presence and age of children (2006)			
Presence and Age of Children	Men by age		
	25-34	35-45	55-64
Without children at home	68.0%	39.6%	68.4%
With children at home	32.0	60.4	31.6
Children under 6 years only	63.0	11.3	0.9
Children under and over age 6 years	21.9	13.6	1.0
Youngest child 6 to 14 years	14.2	43.2	11.7
Youngest child 15 to 24 years	0.9	29.8	53.4
All children 25 years and over	0.1	2.2	33.0

Source: Statistics Canada, 2006 Census of Population. Catalogue No. 97-559-XCB2006016.



36 Home Leaving... and Home Returning

Increasingly, young people are leaving home at older ages – and coming back. Leaving home has become a longer process wherein “close ties with the family home are unravelled slowly rather than being cut quickly.”¹⁵¹ Many young adults today are coming and going multiple times as they seek to complete post-secondary education, form new relationships or carve out a place in the labour market. Parents are providing significant levels of support – both financial and emotional – to their adult children.¹⁵²

In 2006, six in ten young adults aged 20 to 24 (60.3%) lived in their parental home, up from 40% in 1981. And among those aged 25 to 29 years, one-quarter (26.0%) lived at home, more than double the 12% of 1981. Young men are staying home the longest. As of 2006, 65% of men aged 20 to 24 years lived with their parents compared to 55% of women. At age 25 to 29, 30% of men were still at home compared to 20% of women.

Most of this increase took place during the early 1980s and early 1990s, years during which Canada experienced economic recessions. Even as labour conditions improved through the 1990s, young people stayed in school to improve their education and skills. Large increases in tuition fees over the same period meant that many stayed home when possible to reduce living costs.

In Canada, there are striking differences by region. Notably, about one-half of young adults aged 20 to 29 years from Newfoundland and Labrador and Ontario were living with their parents in 2006, compared to less than one-third in Alberta and Saskatchewan. Young adults living in large urban centres were also more likely to live at home with their parents, a reflection, in part, of the larger new immigrant populations in these areas.¹⁵³

The same factors that lead young people to stay at home longer also encourage young people to return

to the parental home. In 2001, one-quarter (24%) of parents who lived with adult children were in fact living with a “boomerang kid.”¹⁵⁴ One-third of “boomerang” youth (34.7%) in Canada return home for school-related reasons, while one-quarter (24.0%) return for financial reasons. One in ten (10.5%) return to the parental home because of the end of a relationship.¹⁵⁵

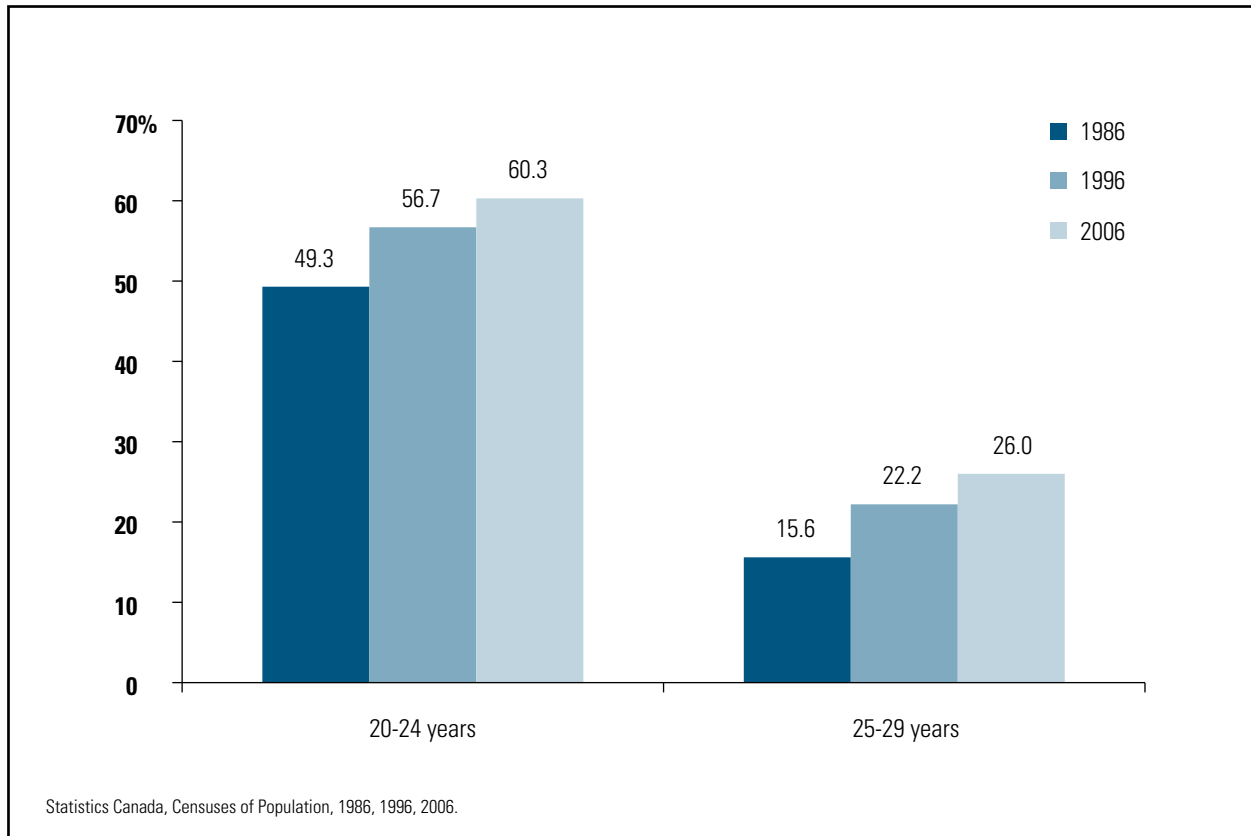
Recent research has shown that many young people are living at home or choosing to return in order to save money or to pay off student debt. They are willing to forego independence for the security and comfort of their parents’ home. For their part, parents of co-resident children enjoy the companionship and helping their children out, but they are most satisfied when their adult children reciprocate support and show signs of moving towards greater independence.¹⁵⁶

And so what?

Of the many changes in family life over the past two decades the increase in the proportion of young adults living with their parents into their twenties and beyond is one of the most significant. By leaving home later, young people enjoy the continued support of their families, support that is often critical given the high costs of living and education today. Parents and adult children report that, for the most part, co-residence is a positive experience.

At the same time, delayed transition does have consequences. “At the individual level, the most negative implication is that young people will not have saved enough during a shorter work life, partly because they entered full-time work later, partly because they have spent more time in education, and have been slow at establishing their financial independence and leaving home.”¹⁵⁷

Percentage of young adults who live in the parental home (1986-2006)



Percentage of children aged 15 and over by age group who live in their parents' economic family, by Province/Territory (2006)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
15-19	92%	92%	94%	92%	92%	93%	93%	89%	88%	88%	90%	86%	84%	80%
20-24	60	68	62	55	55	57	68	54	45	46	58	54	46	51
25-29	26	32	22	22	22	20	31	22	15	16	26	15	18	20
30-34	10	14	10	10	10	8	12	9	6	7	11	7	7	10
35-39	6	9	6	7	7	5	7	6	5	4	7	4	6	6

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-553-XCB2006027.



37 Older Families and Where they Live

Canada's seniors are living longer than ever before and driving important changes to established household patterns. Today, most seniors live with a spouse – or alone – for many years after children leave home. According to the 2006 Census, 59.9% of Canadians over age 65 lived in a private household with their spouse or common-law partner and/or their children,¹⁵⁸ a slight increase from the early 1980s.¹⁵⁹

The number of seniors living on their own increased as well between 1981 and 2001, but has levelled off since then. In 2006, 26.0% of seniors over the age of 65 lived alone in a private home – 33.8% of women and 16.0% of men.¹⁶⁰ In addition, 7.5% of seniors lived in collective dwellings such as nursing homes or long-term care facilities, a proportion that is expected to grow as the numbers of the frail elderly increase.

Contrary to popular belief, Canadian families of the past did not live in large, multi-generational households. High rates of mortality and shorter life expectancies meant that the vast majority of households were made up of parents and their dependent children.

Interestingly, the multi-generational household is more reflective of today's family experiences. In 2001, close to one in five seniors (17.6%) shared a home with their adult children and grandchildren.¹⁶¹ Over half of a million seniors (514,800) lived with their grandchildren in 2006, over one-half of whom (52.5%) lived in three generation households with the children, two parents and grandparent present, and about one-third (32.3%) lived with a lone-parent and their children.¹⁶²

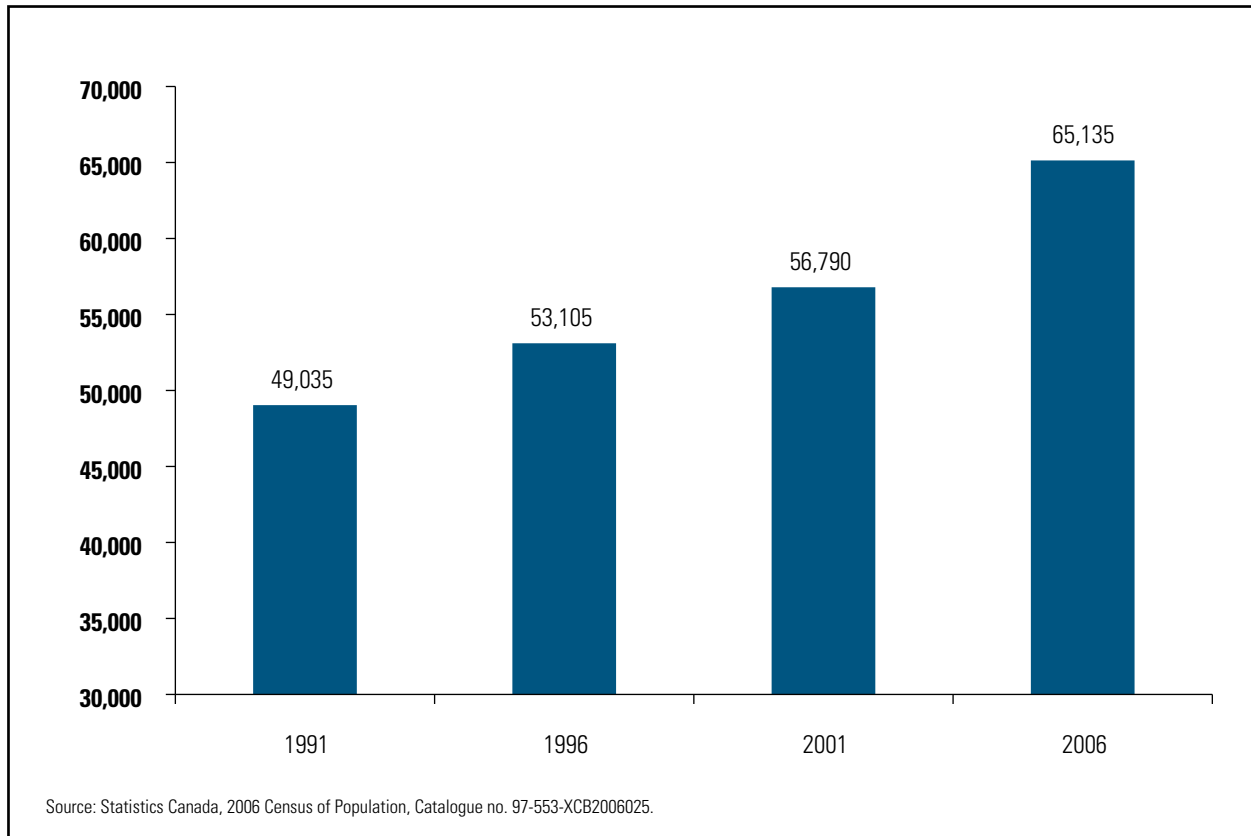
The proportion of three-generation households has been rising, especially in urban centres such as Toronto, Montreal and Vancouver. High rates of immigration, notably from Asia where extended living arrangements are common, are driving these changes.¹⁶³

From the children's perspective, 209,000 children aged 14 and under – 3.8% of this age group – lived with their grandparents on a full-time basis.¹⁶⁴ Of this group, a small proportion, numbering 28,200 in 2006, lived with their grandparents with no parent present. In these skip-generation families, two-thirds of the grandparents are also the primary financial providers. Six in ten of these children lived with both grandparents, while the remaining group lived with only one grandparent present. In total, over 65,000 children of all ages lived alone with at least one grandparent.

And so what?

The 'longevity revolution' poses significant challenges, but there is much more to aging families than caregiving and dependency. Research shows that many older parents continue to provide assistance and support to their children, well into very old age. Older spouses are also providing the lion's share of care to each other. Indeed, older adults are one of the most active groups of volunteers in communities – providing assistance to friends and neighbours. Among those living alone, siblings often serve as an important source of support.¹⁶⁵ Supporting seniors through these critical stages in family life course is essential to the well-being of all family members.

Children (all ages) living with one or more grandparents with no parent present (1991-2006)



Living arrangements of seniors by age group (2006)									
	65 to 74			75 and over			65 and over		
	men	women	total	men	women	total	men	women	total
In a collective dwelling	2.1%	2.2%	2.1%	9.2%	16.2%	13.5%	5.1%	9.3%	7.5%
In private households									
In census family with spouse / common-law partner, and/or children	79.9	63.5	71.3	67.3	34.3	47.2	74.6	48.6	59.9
In other family situations	1.8	4.9	3.4	2.8	6.9	5.3	2.2	6.0	4.3
Alone	13.9	26.8	20.7	18.8	40.4	32	16.0	33.8	26.0
In other situations	2.3	2.5	2.4	1.9	2.1	2.0	2.1	2.3	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Collective dwelling = Dwelling used for commercial, institutional or communal purposes, such as a hotel, a hospital or a work camp. Over 90% of seniors living in collective dwellings live in a health care related facility such as a nursing home, residence for seniors, or long-term care facility. Census family = Refers to a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. A couple may be of opposite or same sex. Other family situations = includes living with a parent or another census family. Other situations = individual living with another relative(s) or non-relative, but not with a census family.

Source: Statistics Canada, 2006 Census of Canada, Catalogue No. 97-554-XWE2006054; Statistics Canada, 2006 Census of Canada, Catalogue No. 97-553-XCB2006018.



Part II – Canada’s Families: *Economic Security*

Economic co-operation is a defining feature of family life. Individuals come together, not only to form bonds of care, affection and interest, but to pursue economic security through the generation, exchange and distribution of economic resources. We can think about the economic foundation and function of families in many ways. On the one hand, families play a critical role in the market economy – selling their labour to generate resources to sustain its members, and in so doing, generating the resources to sustain local and national economies. On the other hand, families and kinship networks, more broadly, are themselves economic units engaged variously in the project of earning, spending, saving, caring and planning – all activities that highlight the centrality of intra-family production and exchange. Thus, families need markets and markets need families.

The capacity that each individual family, household or individual has to attain economic security is mediated by three primary determinants: labour market attachment, income distribution, and wealth accumulation. Each of these factors has profound impact on the extent to which families are able to fulfill their obligations of care and support, and to provide for the needs and opportunities of members.

Unprecedented rates of labour market participation among women in the last twenty years largely accounts for the average upswing in family incomes as families increase their hours of paid employment. In many families, women’s incomes have become a key pillar of family economic security. Indeed, a growing number of women are the primary earners within their families. This shift has profoundly changed the economic status of women and the earning capacity of families. The economic “penalty” attached to “non-participation” is considerable.

Not every family, however, has the capacity or inclination to send one or more earners into the paid labour market. Lone parents, older families that have relied on a single earner model, or families providing primary care for children or for members who are aging or living with a disability are faced with their own set of challenges related to provisioning for the economic, physical and emotional well-being of members.

Some families address these challenges through flexible, though often unstable, work arrangements; others rely on elaborate social and family networks to fill in the gaps left by inadequate income or insufficient time. And for others still, economic security remains elusive. Many jobs in Canada simply do not pay well enough to

Our challenge as a nation is to ensure through responsive policies and community and workplace programs that all families have equal access to the opportunities necessary to achieve and sustain economic security.

adequately support one's self or one's family. Low wage jobs are often temporary or part-time, and they typically provide few if any benefits beyond those legislated by law. For the poor and working poor, safeguards against poverty such as post-secondary education, stable employment, home ownership and investments are often out of reach. For children living in poor families, in particular, low income simply fails to provide the resources necessary for good health and developmental outcomes.

Large inequalities of wealth and income between the richest and poorest 20% of Canadian families are enduring and prominent features of Canadian society. The relationship between wealth and income is rather obvious: the lower the income the lower the capacity to accumulate wealth – through savings, investments, or the purchase of appreciating assets such as real estate.

Nowhere is this inequality more evident than with respect to household spending. Quite simply, higher income households tend to spend significantly more on everything. The spending disparity between Canada's richest and poorest households is commonly referred to as the affordability gap and speaks to the tendency among low income households to forego certain purchases that might otherwise be considered essential.

For many middle- and lower-income households, yearly expenditures exceed annual income. When this

happens, families must either borrow and/or dispose of assets to make up the shortfall. Debt has become a common feature of many household financial spreadsheets, leaving more and more Canadian families and individuals with little room to save. Savings provide families and individuals with an important financial buffer to deal with unexpected events such as the loss of a job or illness. The long-term decline in the rate of savings leaves many vulnerable to the negative impacts of economic insecurity.

Clearly, time and money are basic resources for any family. Securing and balancing the demands of both is a huge challenge for most. Over the past 30 years, profound shifts in how families provide for the economic security of members have triggered corollary shifts in family functioning and family dynamics, including everything from the division of paid and unpaid labour and care responsibilities, to retirement planning, to decision making around household expenditures and investments, to who will work what hours or take parental leave upon the birth or adoption of a child.

Our challenge as a nation is to ensure through responsive policies and community and workplace programs that all families have equal access to the opportunities necessary to achieve and sustain economic security.



38 Converging Labour Force Participation Rates

One of the most significant trends of the past few decades is the rising labour market participation of women. In 1976, less than one-half (46%) of all women aged 15 and over were in the paid labour force, but this has climbed steadily, reaching 63% in 2009.¹⁶⁶ Women in their so-called “prime” working years (aged 25 to 54 years) have experienced the greatest shift, with 82% now in the paid labour force, compared to 52% in 1976.

In contrast, the labour force participation rate among men aged 15 and over has been declining slowly over the last three decades, falling from 78% in 1976 to 72% in 2009. Among men in their prime working years, participation in the labour market remains high at 91%, but this too is lower than in 1976, when it was 95%.¹⁶⁷

Over this period, the biggest decline was recorded among men aged 55 to 64 years, for whom rates fell from 76% in 1976 to a low of 58% in 1995. In more recent years, labour force participation has started to climb among older workers – as both men and women are staying in, or returning to, the labour force. In 2009, 68% of men and 56% of women aged 55 to 64 years were in the labour force – a trend likely to continue.¹⁶⁸

The gap between the labour force participation of men and women has narrowed considerably, from roughly 32 percentage points in 1976 to nine percentage points today. This convergence is most notable among young adults. In 2009, the labour force participation rate of young men and women aged 15 to 24 years was

the same at 64%. Employment gains among teenage girls have pushed their labour force participation above teenage boys for the first time (54% compared to 51% in 2009).

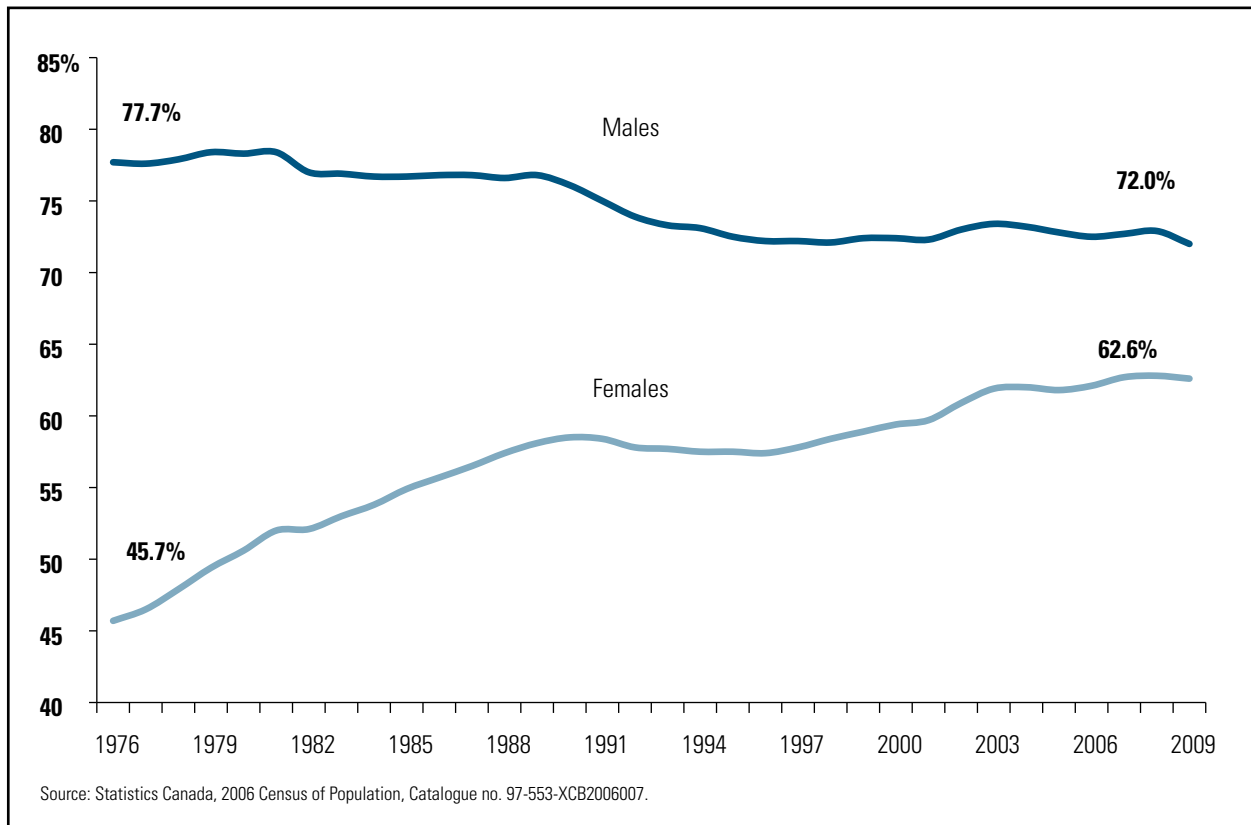
Employment growth among young workers has been particularly strong in industries such as retail trade, and accommodation and food services. Young men have also been able to find work in construction, but their share of employment in manufacturing, natural resources, agriculture and the transportation sector has declined, notably in 2009. This is one of the key factors behind the erosion of earnings among young men.

And so what?

Women’s increasing involvement in paid work has profoundly changed the economic status of women and the earning capacity of families. In the face of decades of stagnant wages and incomes, women’s earnings are now essential to the economic security of most households.

The decline in men’s participation is important as well. Labour force participation rates – and employment rates – have been trending down for thirty years. Employment levels among men rose slightly in the past decade, but rates of growth remain below those for women. More recently, job losses among men in their prime working years associated with the 2008-09 recession have reversed these gains. As a result of converging labour force participation rates, the division of labour within families and the relationship between families and the economy continues to change.

Labour force participation rates, males and females aged 15 and over (1976-2009)



Labour force characteristics, population aged 15 years and over, by sex, and Province (2009)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Labour force participation rate*											
% of total population	67.3%	59.3%	68.1%	64.5%	64.7%	65.2%	67.3%	69.4%	70.2%	74.3%	66.0%
% of men	72.0	64.1	72.2	68.5	69.0	69.8	71.8	75.4	75.9	80.3	70.5
% of women	62.6	54.8	64.4	60.9	60.6	60.9	63.0	63.5	64.5	68.0	61.5
Employment rate											
% of total population	61.7%	50.1%	59.9%	58.6%	59.0%	59.7%	61.2%	65.8%	66.8%	69.4%	61.0%
% of men	65.2	52.5	62.2	61.0	62.0	62.9	64.4	71.4	71.8	74.5	64.5
% of women	58.3	47.8	57.9	56.4	56.1	56.7	58.2	60.3	61.8	64.1	57.5
Unemployment rate											
% of labour force	8.3%	15.5%	12.0%	9.2%	8.9%	8.5%	9.0%	5.2%	4.8%	6.6%	7.6%
% of men	9.4	18.0	13.8	11.0	10.2	9.9	10.3	5.3	5.3	7.2	8.6
% of women	7.0	12.6	10.1	7.4	7.5	6.9	7.7	5.0	4.2	5.8	6.5

*Note: Those in labour force include those who are employed or unemployed and looking for employment.
Source: Statistics Canada, Labour force, employed and unemployed, numbers and rates, by province, CANSIM Table 282-0002.



39 High Rates of Employment among Mothers

In the past, entry into marriage and motherhood meant most women either stayed within, or returned to, the home, maintaining what is often referred to as the “traditional” male breadwinner/female homemaker model of family life. But this has clearly changed.

Thirty years ago, less than one-half (48.1%) of married women aged 25 to 54 years were in the paid labour force. By 2008, over eight in ten (81.5%) were employed or seeking paid work. There is now no statistically significant difference between the labour force participation of married women and single or divorced women.¹⁶⁹

Motherhood is also much less likely to alter women’s labour force participation. According to the 2006 Census, 73% of all women with children less than 16 years of age living at home were employed on a full-time or part-time basis, up from 39% in 1976.¹⁷⁰ There have been especially dramatic increases in employment levels among women with very young children. By 2006, two-thirds of women with children under age 3 years (64%) were employed, more than double the proportion in 1976 (at 28%). Overall, in 2006, 66% of mothers with pre-school children were employed as were 78% of those whose youngest child was aged 6 to 15 years.¹⁷¹

Today, mothers in two-parent families have higher rates of employment than do female lone parents (74% compared to 70%). At the same time, there has been a significant increase in the employment rate of female lone parents since the mid 1990s. One-half of lone parents with children under 16 years were employed in 1995; by 2006, fully 70% were engaged in paid

employment. On average, lone parents are older, have slightly fewer children and are more highly educated than in the past. These demographic changes have led to the sizable increase in employment noted here, and in turn, to a significant increase in employment income and a reduction in rates of low income.¹⁷²

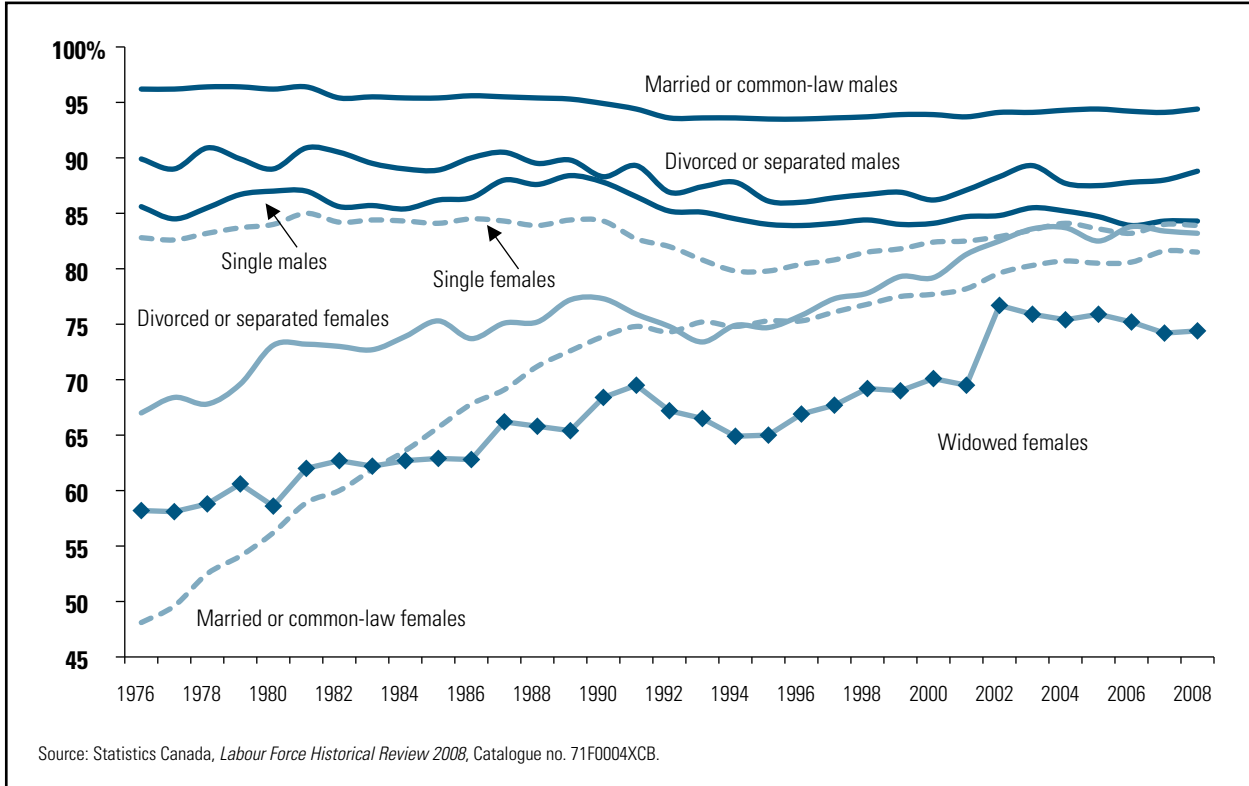
And so what?

The difference in labour force participation between women with children and women without children has been closing steadily. For most women today, marriage and motherhood do not signal a long-term withdrawal from paid employment. The consequences of this change are numerous, with implications for women themselves, their families, and their employers.

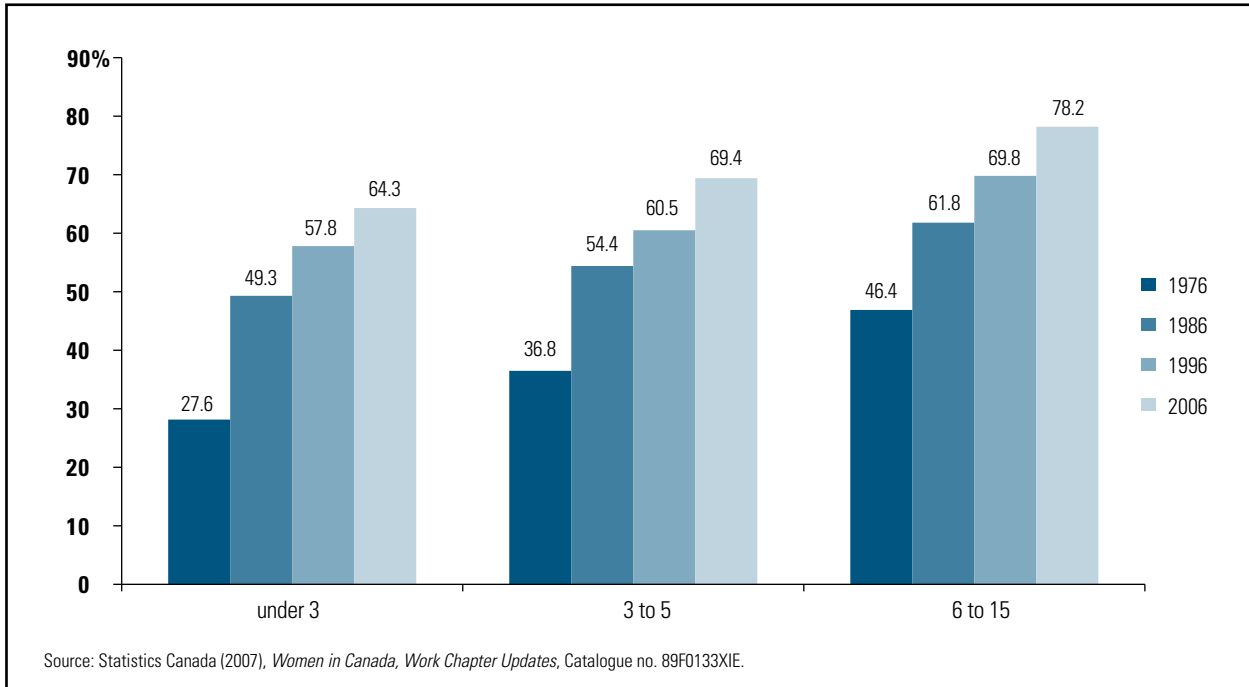
At home, the time available for household work has diminished. Roles, responsibilities and expectations around the sharing of domestic labour have changed, although women continue to carry the majority of this work. The experience of juggling multiple – and often conflicting – work and family demands is commonplace. In the face of conflicts, families are forced to rethink the ways in which they organize both their family and work lives.¹⁷³

As such, there is a new imperative for employers and governments to consider how best to support employees in their work and family roles. While many businesses recognize that their employees lead increasingly stressful lives, progress to implement family-friendly policies in the workplace has been slow. Similarly, public supports for families such as child care and access to flexible hours vary widely across Canada resulting in tremendous inequities.

Labour force participation rates of males and females aged 25-54, by marital status (1976-2008)



Employment rates of women with children, by age of youngest child (1976-2006)





40 Multiple Income Earners the Norm

In the past, working-age couple families without children were slightly more likely to have two or more earners than couple families with children.^{174, 175} By the early 1980s, this had changed. Couples with dependent children now have the highest rates of labour force participation. In 2007, a record 84.6% of two-parent families had two or more earners. Over the same period, the percentage of two-parent families with a single earner fell substantially, from 37.2% to 14.4%.¹⁷⁶

There is relatively little variation across the provinces with the percentage of dual-earner families with children ranging from a low of 82.9% in British Columbia to a high of 92.3% in Prince Edward Island.

The pattern is quite different for couple families without children. The percentage with two or more income earners peaked in the late 1980s, declined during most of the 1990s, recovering in recent years, reaching 70.8% in 2007.

The number of female lone-parent families with at least one earner (earners can be adults or older children) trended downwards over the 1976 to 1996 period, falling from 72.3% at the beginning of the period to 61.6% at the end of the period. This percentage then began to increase and, by 2007, over eight in ten female lone-parent families (83.5%) had at least one earner, also a record level.

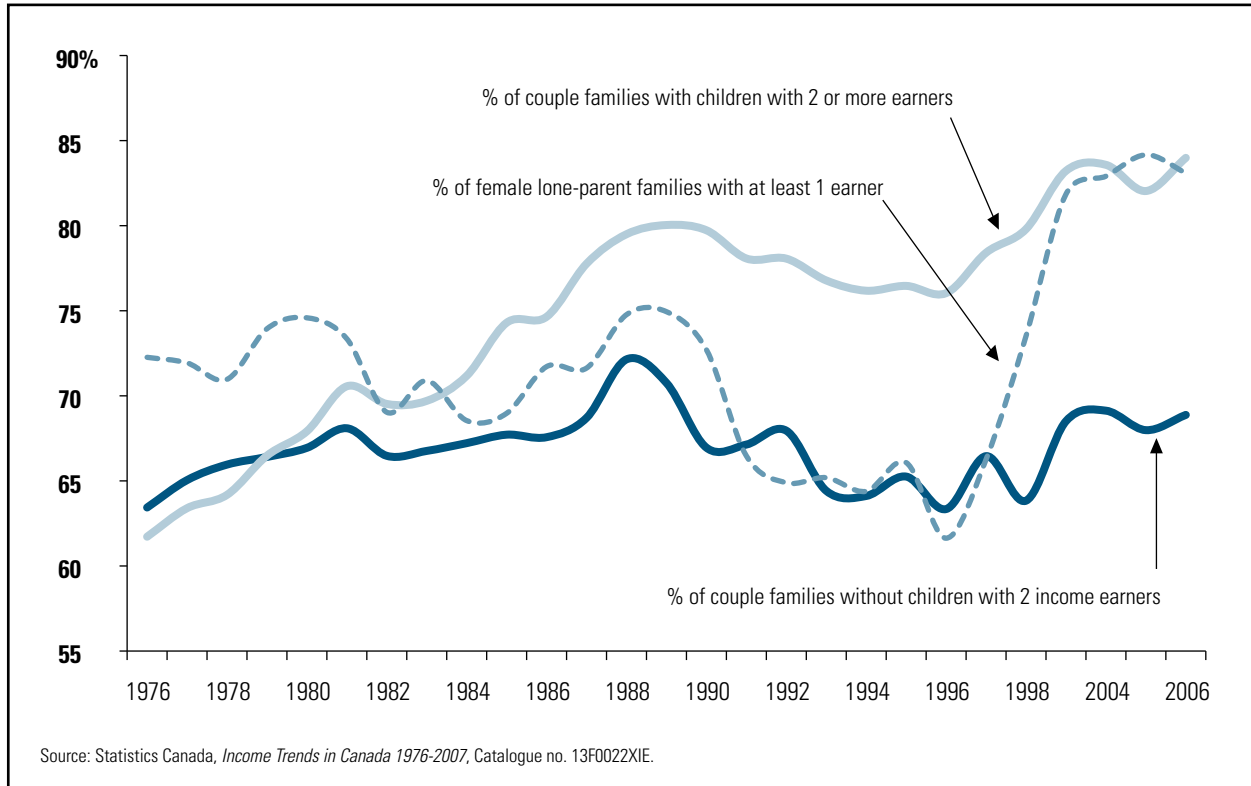
Among all working-age families with children, the proportion of two-parent families with a single earner fell by 22 percentage points between 1976 and 2007. By contrast, the share of two-parent families with two or more earners grew by 12 percentage points, while the share of male lone-parent families and female lone-parent families with one or more earners grew by 2 and 8 percentage points respectively.

And so what?

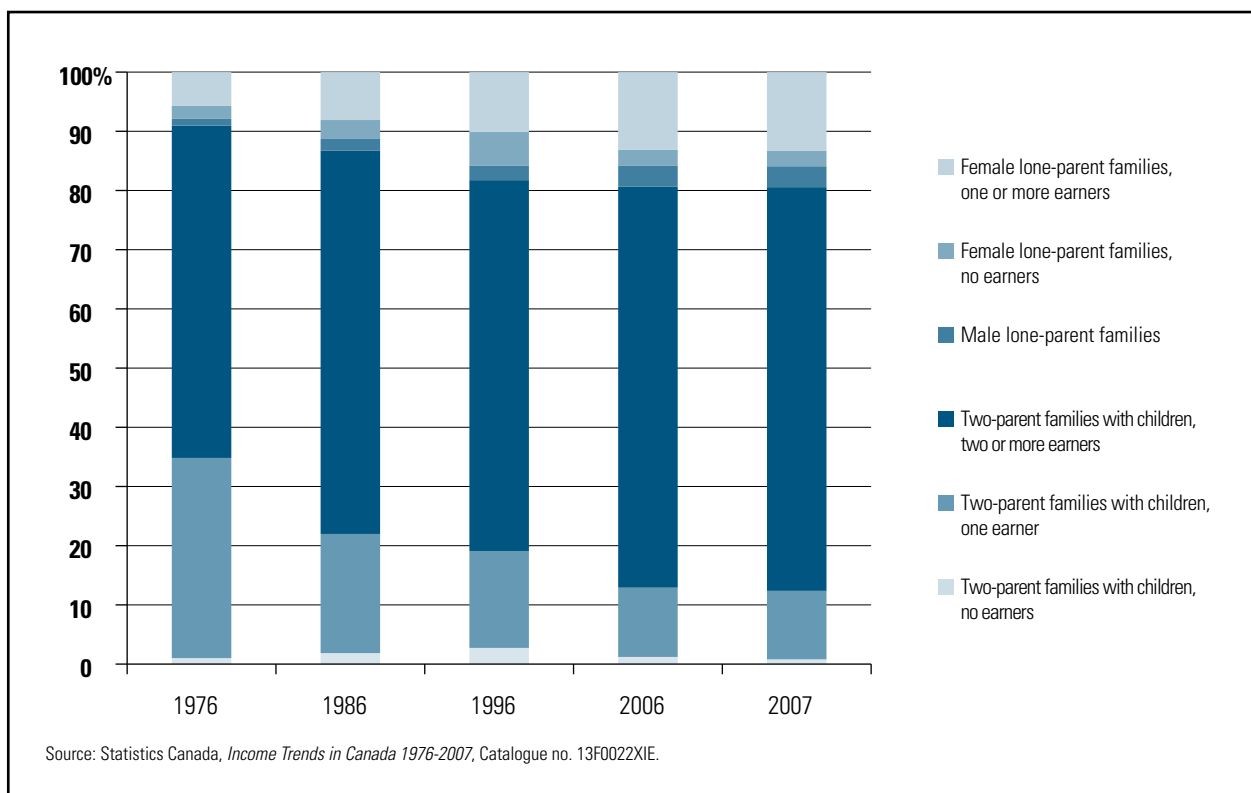
The division between the world of paid work and the world of caring and domestic labour has been blurred by social and economic change. Historically, it was assumed that families could make ends meet by expanding or contracting women's unpaid labour within the home. This is no longer the case. Economic realities are such that the active participation of more than one income earner is necessary to achieve family economic security.

Even after taking into consideration the expense of services such as child care, the economic "penalty" attached to "non-participation" is considerable for families, and particularly so for lone parents, both in the short and long term. The risk of poverty among single-earner families is high. Older families that have relied on a single income are particularly vulnerable as they approach retirement. Increasingly, other family members have come to play an important role as additional income earners; many older children living at home, for example, provide important financial and social support to the family.¹⁷⁷

Working-age families by number of earners (1976-2007)



Changes in family structure and work, families with children under 18 (1976-2007)





41 Working Part-time and Shift

Time and money are basic resources for any family. Part-time work and shift work are two types of work arrangements that some families use to balance their requirements for time and money.

In 2009, 19% of all employees worked part-time, clocking under 30 hours per week. Women are much more likely to work part-time than men; 27% of women aged 15 and older work part-time compared to only 12% of men.¹⁷⁸ Women have accounted for roughly seven in ten part-time workers since the 1970s.

Research shows that women are still much more likely than men to modify their patterns of work to accommodate family responsibilities.¹⁷⁹ More than four in ten women aged 25 to 44 working part-time (43%) did so because of the need to care for their children or for other family reasons.

By contrast, about 7% of male part-time workers were working part-time to accommodate family demands. Interestingly, the employment patterns of men tend to be similar, regardless of their marital status or the presence of children. Men are more likely to make “special arrangements” to restructure their work in response to the work demands of a spouse or the special needs of a child. “Work restructuring for men often consists of ‘picking up the slack’ when their partners were unavailable to handle family responsibilities,”¹⁸⁰ but there is some evidence that this is beginning to change.

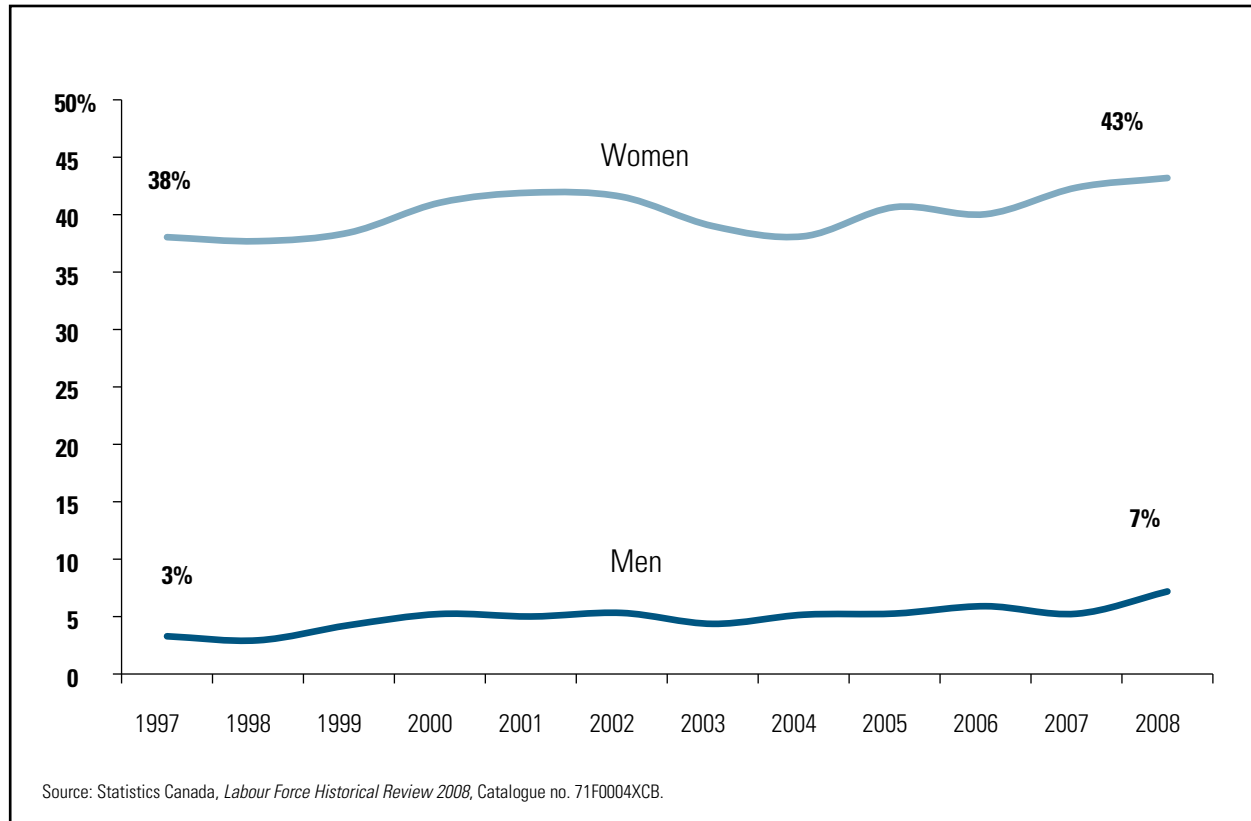
There has been a long-term increase in part-time work, notably among young people. In 2009, nearly one-half of young workers aged 15 to 24 years (47%) worked part-time, largely in order to accommodate going to school. More older workers are also working part-time as a transition to or following retirement.¹⁸¹

Working shift also provides an opportunity for some families to balance work and family obligations. In 2005, 28% of workers aged 19 to 64 years worked a shift schedule.¹⁸² One in four full-time workers (26%) worked shift, while nearly one-half of part-time workers (48%) did so. Men made up 63% of all full-time shift workers, whereas women made up almost seven in ten (69%) part-time shift workers. Rotating shifts and irregular schedules were the most common types of shift work, accounting for one-third of shift workers (both at 33%). One in five shift workers (20%) worked regular evening or night shifts.

And so what?

Working part-time or a shift schedule can help parents allocate more time for their children and ease the stress of blending family life and work life. At the same time, it can be a difficult choice for many, especially given the economic “penalty” associated with part-time work and the stress of working irregular hours. For example, part-time workers not only receive lower wages relative to their full-time counterparts, they also give up a host of other workplace supports and benefits that are important to family economic security.

Part-time workers who work part-time in order to care for children or for other family reasons, women and men aged 25 - 44 (1997-2008)



Workers aged 19-64, share of regular and shift work, by sex (2005)						
	All Workers		Regular Workers		Shift Workers	
	Men	Women	Men	Women	Men	Women
Total	55%	45%	54%	46%	57%	43%
Full-time	58	42	57	43	63	37
Part-time	26	74	22	78	31	69

Note: Regular work is defined as working a 9 to 5 day-time shift. Shift work includes regular night and evening work, rotating and split shifts, casual / on-call work, or working irregular shifts.
 Source: 2005 General Social Survey, Cara Williams (2008), "Work-life Balance of Shift Workers," *Perspectives on Labour and Income*, August 2008, Catalogue no. 75-001-X.



42 Dual-Earner Families

Another way to track changes in family working time is to look at the hours that family members spend in paid employment during the week. Among all couple families, for example, total weekly employment hours increased from an average of 57.6 hours in 1976 to 64.8 hours in 2008 – the equivalent of almost one full working day.¹⁸³ The increase in average hours reflects the sharp growth in two-earner families over this period.

While the number of dual-earner couples increased over this period, the total combined hours of employment among these families has remained relatively stable since 1976, at roughly 77 hours per week. What has changed is that women are contributing more hours to employment, and their husbands or partners are contributing less. In 2008, 59% of dual-earner couples worked between 65 and 80 hours per week – up from 54% in 1997. The average hours worked by female spouses increased while those of male spouses fell. In three-quarters of dual-earner couples (74%), both spouses are now working full-time.

In 2008, female spouses contributed 45.3% of total family employment hours, up from 43.8% in 1997. Two-thirds of female spouses (65%) had weekly employment hours that were essentially equivalent (within 10%) to the employment hours of their male partners, up from 60% in 1997. One in twenty contributed more than 55% of total family hours.

The convergence of hours of paid employment has been linked to changes in the labour market, increasing levels of educational attainment among women, and individual and family preferences. For example, women with post-secondary degrees are much more likely to work full-time than those with lower levels of

education. The increase in the labour force participation and hours of employment among women with children, and particularly those with young children, has also resulted in a narrowing of the difference in hours of paid employment between spouses.

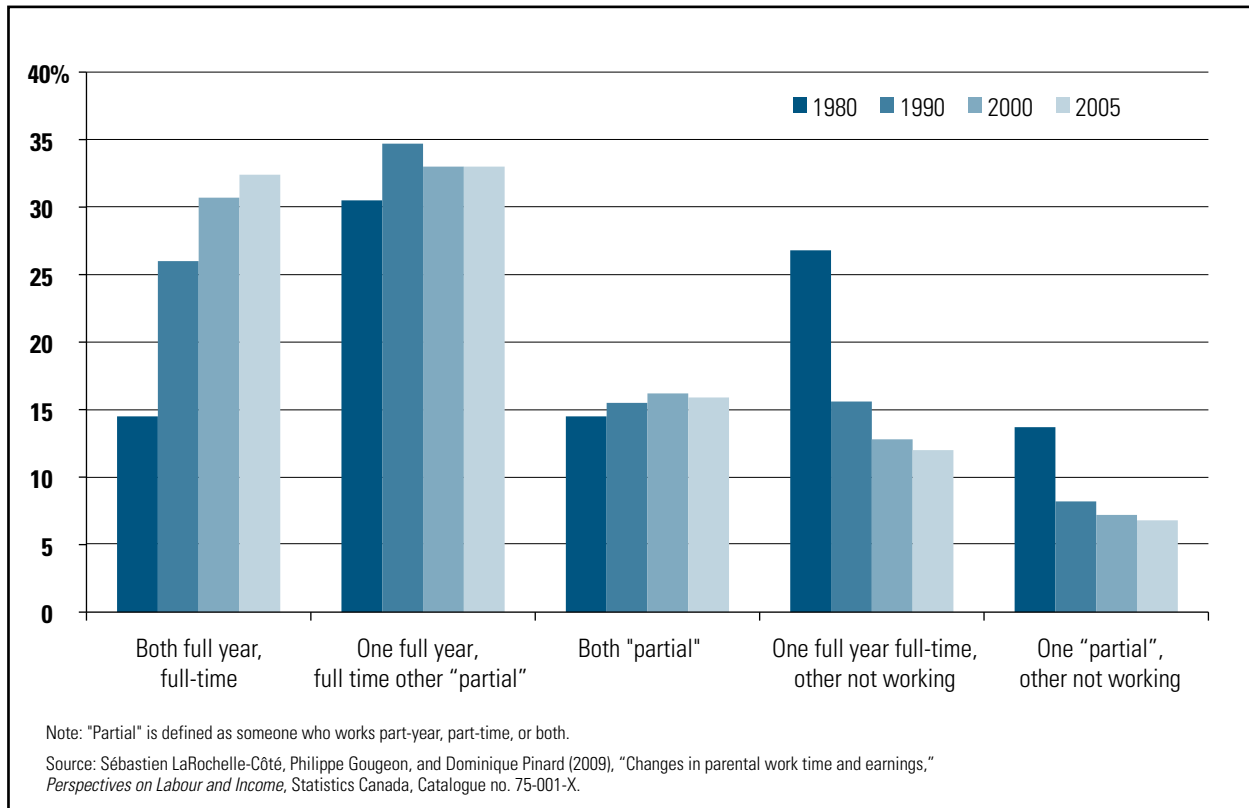
The share of families with children wherein both parents worked full-time, full-year has risen substantially since 1980, from 15% in 1980 to 32% in 2005. By contrast, the share of families with one parent working full-time, full-year and another outside of the paid labour market fell by 15 percentage points over this period, from 27% to 12%.¹⁸⁴ Roughly one-third of two-parent families have one full-time, full-year partner and another partner with a lower level of attachment (part-time, part-year or both).

And so what?

The convergence of paid work hours within dual-earner couples raises important questions about the quality of work and family life and the division of labour within families. Women are now working more hours in paid employment. That said, the combination of shorter hours, on average, and lower hourly earnings still means that their earnings tend to be lower than their male partners – although, this is beginning to change among younger couples.

Research shows that issues of work-life balance are an important concern for dual-earner families. For example, about one in four men (24%) and four in ten women (38%) in families with two full-time jobs and preschool children report experiencing severe time stress. Yet few would reduce their hours of employment if it meant less pay. Many people report feeling overly busy but may not feel able to sacrifice financial security for personal or family well-being.¹⁸⁵

Percentage distribution of families with children across family work patterns, two-parent families (1980-2005)



Hours of employment for families and spouses in dual-earner couples (1997 and 2008)				
	Hours of Employment per Week			
	Average	Under 65	65 to 80	Over 80
Family Hours	hours	percentage distribution		
1997	77.2	19	54	26
2008	76.7	17	59	24
	Average	Under 30	30 to 40	Over 40
Women	hours	percentage distribution		
1997	33.8	26	63	11
2008	34.7	21	68	10
Men				
1997	43.3	4	64	32
2008	42.0	5	68	27

Note: Dual-earner families include those with children and those without children.
 Source: Statistics Canada, Labour Force Survey, Katherine Marshall (2009), "The Family Work Week," *Perspective on Labour and Income*, Catalogue no. 75-001-X.



43 Absences from Work

Absences from work have increased in recent years. In 2008, full-time employees missed an average of 10.0 days of work per year, up from 7.4 days in 1997.¹⁸⁶ Absences due to personal reasons, including family responsibilities, help explain this increase. Several factors account for these trends, including an aging workforce, as well as the growing share of mothers with young children in the labour market. Women with preschoolers at home, for instance, missed an average of 14.7 days in 2007, while fathers with preschoolers missed 11.7 days.¹⁸⁷

In a typical week, roughly one-quarter of employees are away from work for all or part of the week. This has changed little over the last thirty years. In 1976, about 26% of all female employees were absent from work in a typical week, and in 2008, 27% were absent. There was a slight decrease in the proportion of men absent from work (26% in 1976 compared to 23% in 2008). On average, in 2008, one in twenty women (5.5%) missed days of work because of personal or family reasons. Fewer men were absent for these reasons (2.4%), but this figure has increased over time.

Of all the hours taken off by women, about one-quarter (26%) were for personal or family reasons in 2008, compared to 6% in 1976. For women, about 40% of the increase in days lost is due to personal and family reasons. For men, the corresponding figures are 3% in 1976 and 7% in 2008. About 30% of the increase in days lost among men is due to personal and family reasons.¹⁸⁸

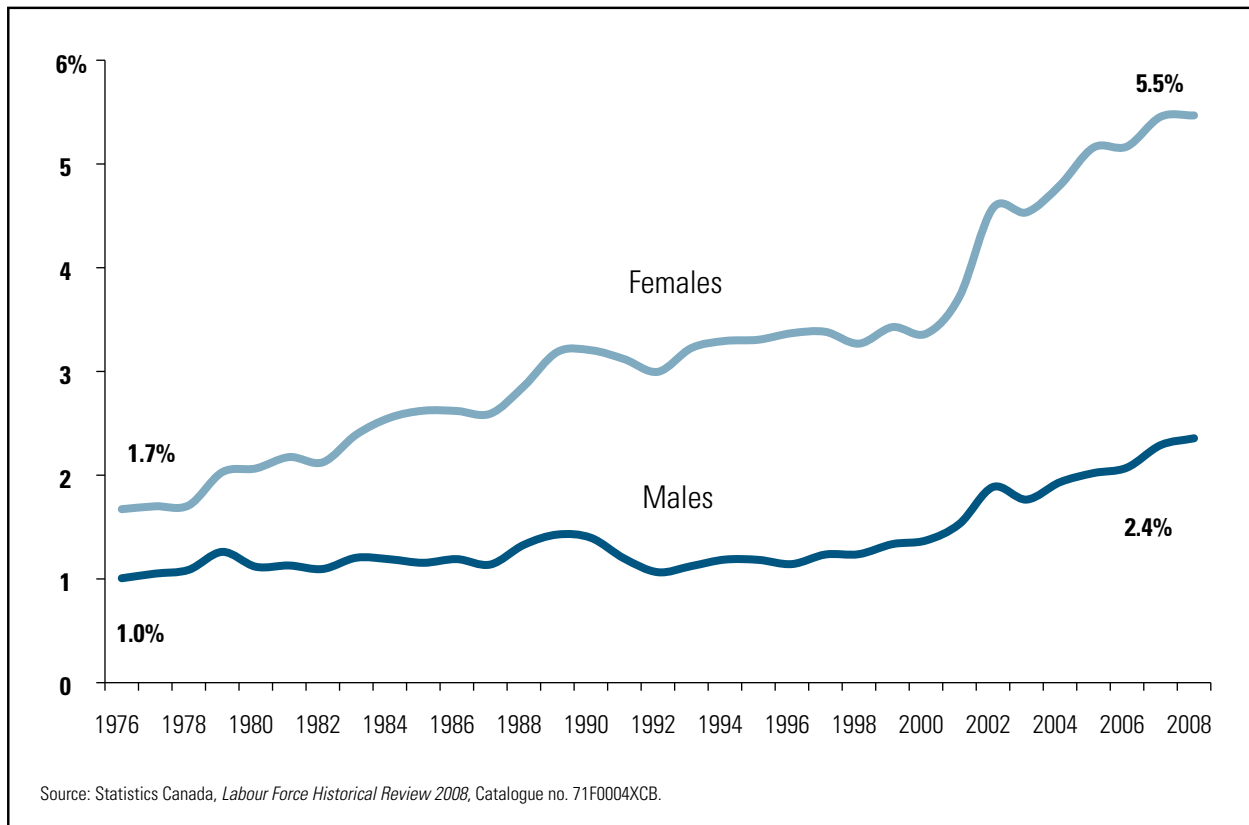
Workers reporting high levels of work-family conflict arising from pressures at home are much more likely than workers experiencing low levels of conflict to miss days of work related to problems with child care, elder care or mental and emotional fatigue. Linda Duxbury and Chris Higgins estimate that the direct costs of absenteeism due to high levels of caregiver strain is over \$1 billion per year, and that the indirect costs amount to another \$1 to \$2 billion.¹⁸⁹

Duxbury and Higgins also report that workers in Canada are much more likely to give precedence to work demands over family demands. In 2001, one in ten workers in large companies reported that their family demands interfered with their ability to meet demands at work to a significant degree. However, nearly three in ten (28%) reported high interference from work to family – and another 38% reported moderate interference. This group of employees is at risk of burnout, depression, high levels of stress, and poor physical health.¹⁹⁰

And so what?

The impact of work-family conflict is circular: if demanding work situations push workers to the limit, spillover results in high stress, poor coping skills, and insufficient time with family and friends which, in turn, undermines work performance. Consequently, the best way to improve employee attitudes, performance, and retention, according to a growing body of research, is to create better-quality jobs and more supportive workplaces, while keeping job demands at reasonable levels.¹⁹¹

Percentage of all employees away from work for personal and family reasons during the week (1976-2008)



Percentage away from work all or part of the week for personal and family reasons, by Province (2008)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Percentage of females away from work all or part of the week											
Females away for all reasons	27.2%	27.6%	27.6%	30.6%	29.8%	26.5%	26.9%	30.2%	31.0%	28.2%	26.1%
Females away for personal and family reasons	5.5	4.7	4.7	4.8	4.8	5.9	5.4	5.4	5.9	5.9	4.7
Percentage of males away from work all or part of the week											
Males away for all reasons	23.0%	23.5%	22.6%	26.0%	24.9%	22.0%	22.6%	26.8%	26.4%	23.0%	23.2%
Males away for personal and family reasons	2.4	1.1	1.4	2.2	2.2	2.6	2.4	2.3	2.7	2.3	1.9

Source: Statistics Canada, *Labour Force Historical Review 2008*, Catalogue no. 71F0004XCB.



44 Limited Availability of Family-Friendly Work Arrangements

Time and again, surveys reveal that employees – especially women – are very interested in flexible work arrangements. Research has shown that stress at work is tied not only to the actual number of hours worked, but also to the time and the place of paid employment. Policies that support flex-time, compressed work weeks, job sharing, working at home, telework, and reduced work weeks with prorated benefits can enhance the quality of work and family life for both employees and employers alike.

The proportion of workers with access to flex-time has been growing. The 1995 Survey of Work Arrangements found that flex-time was available to only one in four Canadian workers, while one in five worked part-time, and one in 10 had access to telework.¹⁹² By 2005, over one-third of employees (37%) reported that they were able to vary their working hours to some degree. Men were more likely to work flexible hours than women (39% versus 34%). Reduced work weeks (e.g. job-sharing, work-sharing) and compressed work weeks were not widespread, with each being reported by fewer than one in ten workers. Just over one-quarter (27%) reported working at home on a regular basis, but most of these hours were in the form of unpaid overtime.¹⁹³

Some employees have additional access to non-wage benefits such as supplemental medical insurance, disability insurance, retirement plans and personal or family support programs. In 2005, for example, over one in three (36%) had access to at least one personal or family support program through their employer.¹⁹⁴

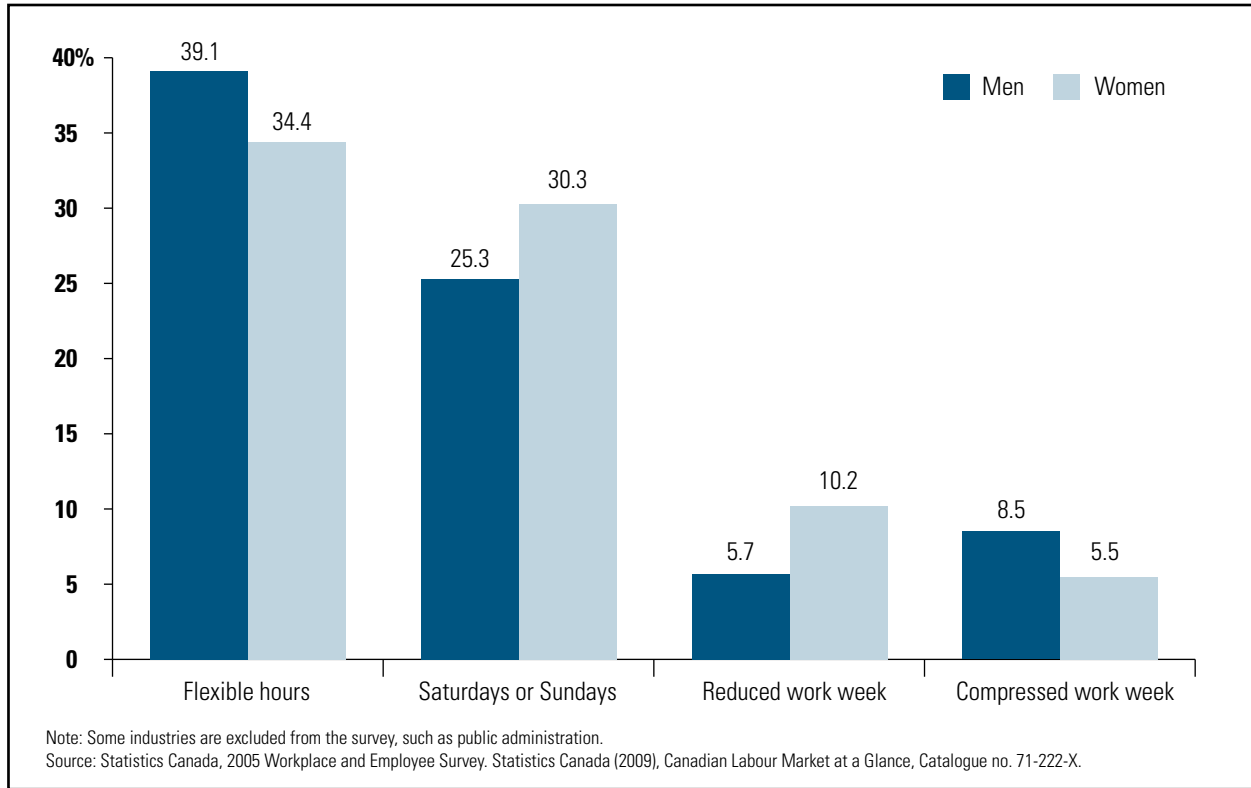
However, access to these types of benefits is largely a function of job type, industry, firm size, and unionization. For example, in 2008, only one in five mothers (20%) who received Employment Insurance (EI) / Québec Parental Insurance Plan (QPIP) benefits after the birth of their child also received an employer top-up.¹⁹⁵ The chances of receiving a top up were higher among public sector workers, those working for a large company, Quebec workers, and those earning an hourly wage in excess of \$20 or more per hour.¹⁹⁶

This suggests that work-life policies tend to be the purview of a select group of workers who have the leverage to bargain with their employers for flexible work arrangements. Their position is wholly different from employees engaged in non-standard, low-wage work that is organized to maximize employer flexibility.

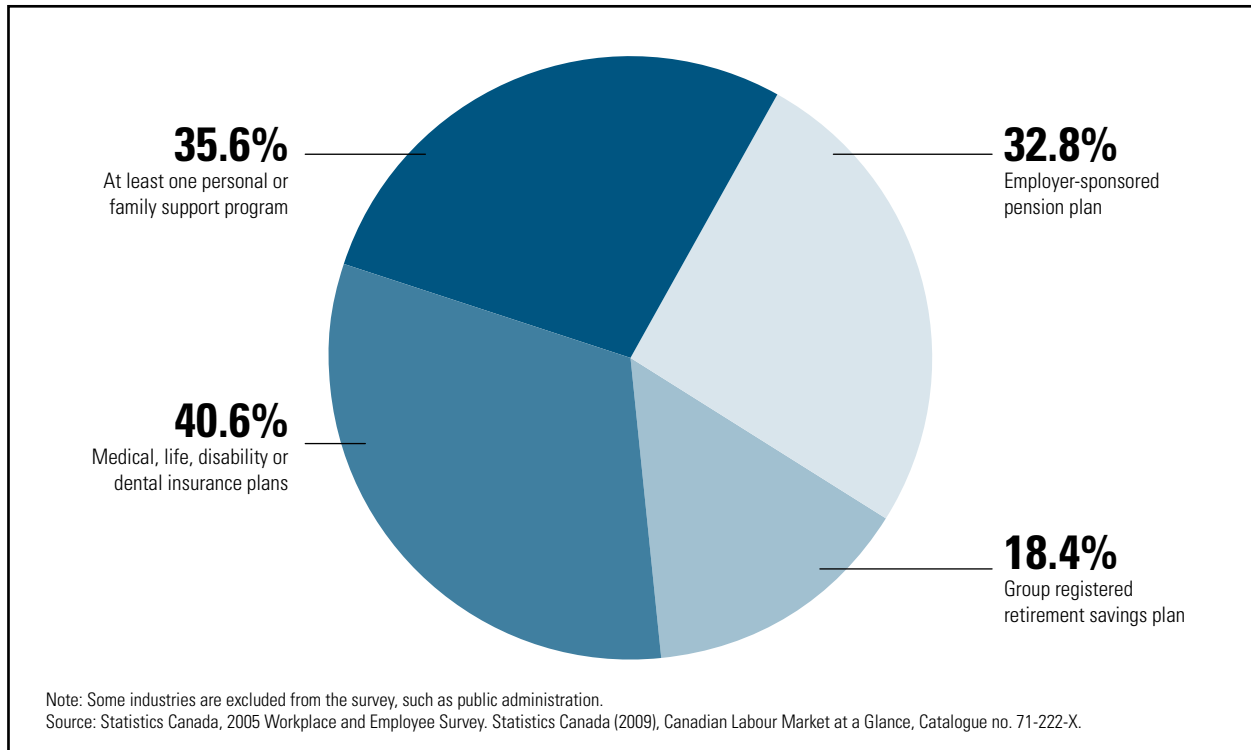
And so what?

Flexible working arrangements afford employees greater control over their work and family lives, often resulting in reduced work-family conflict, improved morale, higher employee retention, increased productivity, and lower absenteeism.¹⁹⁷ Working part-time and having flex-time options (such as choosing when to begin and end the work day) are particularly effective in reducing time stress among women and men.¹⁹⁸ From the perspective of business, research from the Conference Board of Canada has shown that work-life programs have been “somewhat” or “very” effective in increasing employee morale (62%); reducing employee stress (56%); reducing absenteeism (43%); and increasing productivity (32%).¹⁹⁹

Percentage of employees working alternative work arrangements, by sex (2005)



Percentage of employees participating in selected non-wage benefits and family support programs through their employers (2005)





45 Turning Away from Early Retirement?

Age 65 remains an important marker in defining the transition from paid employment to post-retirement life. Currently, most Canadians retire before 65 years, the point at which they are eligible for full income benefits. In 2008, the median age of retirement for women and men was 60.6 and 61.3 years respectively.²⁰⁰

A recent Statistics Canada survey indicates that most of today's older workers are planning to retire on or before the age of 65. In 2007, 22% of Canadians aged 45 to 59 years reported that they planned to retire before age 60, while 25% stated that they hoped to retire between the ages of 60 and 64 years, and another 25% at age 65. Just 4% stated that they are planning to retire after the age of 65.²⁰¹

A relatively large group of Canadians are uncertain about when they will retire. In 2007, 14% of those aged 45 to 59 years stated that they didn't know when they might retire – another 11% stated they didn't plan to retire at all. This was especially true among those with low or modest financial resources, lack of access to workplace pensions, and the self employed.²⁰²

There is some indication that some near-retirees are pushing back their retirement plans. For example, “[b]etween 1991 and 2007, the proportion of near-retirees aged 45 to 49 planning on retiring before age 60 decreased by about 4 percentage points, while the share planning on retiring at age 65 or older increased by about 7 percentage points.”²⁰³ Similar patterns are evident among those aged 50 to 54 years.

As well, after years of decline, labour force participation among older men is rebounding.²⁰⁴ The participation rate among men aged 55 to 64 years increased by 10 percentage points between 1995 and 2009, from

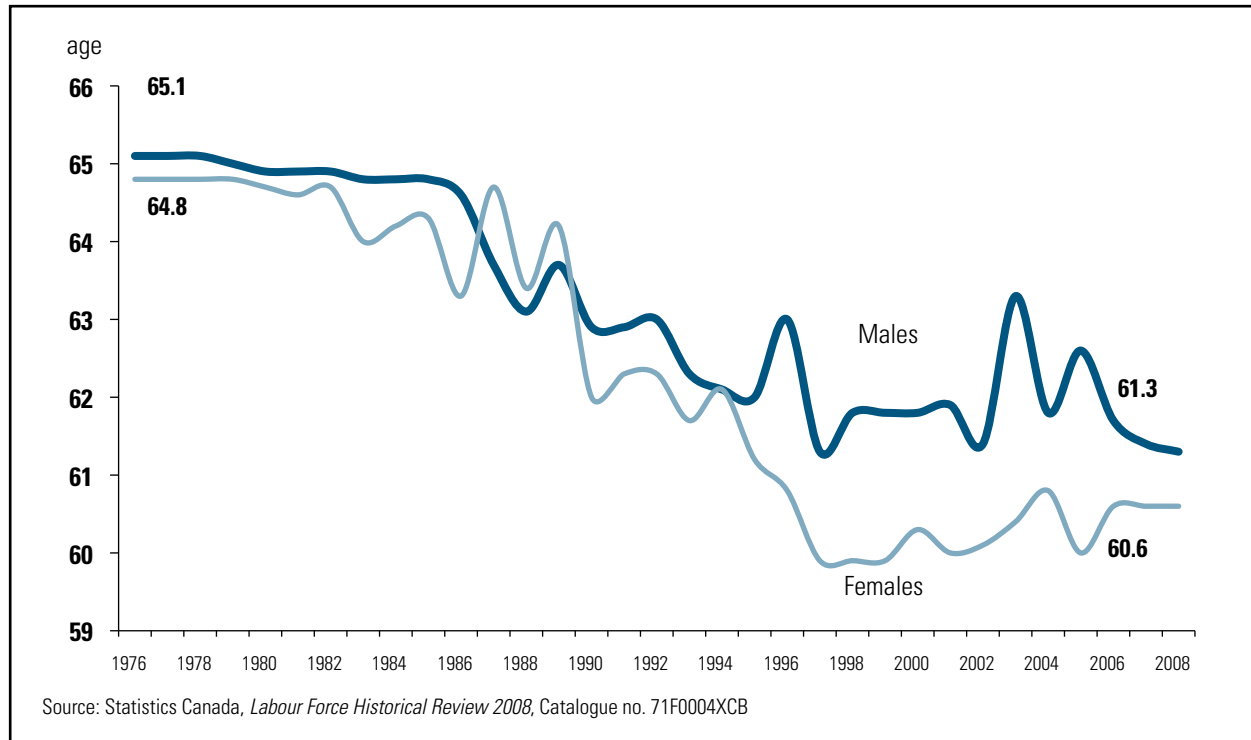
58% to 68%. The pattern was different among women wherein a constant increase in their labour force participation has been experienced across all age groups. Among women aged 55 to 64 years, labour force participation increased by 17 percentage points, going from 39% in 1995 to 56% in 2009.

Indeed, the idea of retirement at a fixed point in time is being challenged as a growing group of older Canadians is moving back and forth between family and community activities and the paid labour market. In 2002, just over one-fifth (22%) of recent retirees took paid employment after formally retiring. Post-retirement employment is most common among individuals who initially retired in their fifties. Good health, post-secondary education and/or past experience as a professional or manager are also associated with labour market participation post-retirement. While financial considerations were important for many, non-financial reasons also figured prominently for those working after retirement (i.e., did not like retirement, enjoyed work, pressure from a previous employer).²⁰⁵

And so what?

Population aging, increases in the health and longevity of seniors, and concerns about the adequacy of retirement savings and pension benefits are some of the factors transforming the experience of retirement. No longer is retirement seen as a discrete period of the life course. The rise in the population of older workers – a trend established even before the 2008-09 recession – as well as the growing group of “retirees” who are moving back and forth between paid work, community work and family life has created an understanding of retirement as a much more fluid and dynamic phase of the life course. New perspectives on retirement and approaches to retirement policy are needed to ensure the well-being of seniors and their families – taking into account the different pathways to retirement.

Median age at retirement (1976-2008)



Planned age of retirement, by age group (1991-2007)				
Age group	Before 60	60 to 64	Age 65 or older	Don't Intend to Retire / Don't Know
45 to 49 years				
1991	34.3%	20.0%	20.0%	25.7%
2002	32.2	19.5	22.4	26.0
2007	29.8	21.9	27.4	20.9
50 to 54 years				
1991	29.4	23.6	22.2	24.8
2002	26.5	22.6	23.6	27.3
2007	25.2	27.0	25.4	22.4
55 to 59 years				
1991	5.5	37.8	30.7	26.1
2002	9.4	32.9	30.3	27.3
2007	9.4	33.4	30.9	26.3

Source: 2007 General Social Survey, Grant Schellenberg and Yuri Ostrovsky (2008), "The retirement plans and expectations of older workers," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008.



46 Family Pathways to Retirement

The steady increase in the number of female workers, and the resulting growth in dual-income families, has made the timing of retirement much more complex than just a few decades ago. Research suggests that men and women in dual-earner families are pursuing different retirement patterns – despite the stated preference for retiring together.

A 2008 study found that only three in ten (29%) spouses in dual-earner couples²⁰⁶ retired within two years of each other, a proportion that has been declining since the mid 1980s.²⁰⁷ The most common pattern was for women to retire after their male partners: in 15% of couples, women retired two to four years later, and in over one-quarter of couples (28%), women retired five or more years later. In only 28% of couples did female spouses retire before their male partners.

While the prevalence of joint retirement among dual-earner couples has declined, couples may make other changes in their work lives, such as reducing employment hours upon the retirement of a spouse. In 2006, 11% of older male workers and 28% of older female workers worked part-time, mostly by choice (64% and 67% respectively).²⁰⁸

A number of family factors influence the timing and pattern of retirement: the age and health status of each spouse, the needs of family members, financial resources, and the quality of family relationships. For example, because men are typically older than their female partners, men in dual-earner families usually are the first to retire. The onset of disability or elder care responsibilities are other major factors in shaping the pattern and timing of retirement within families.

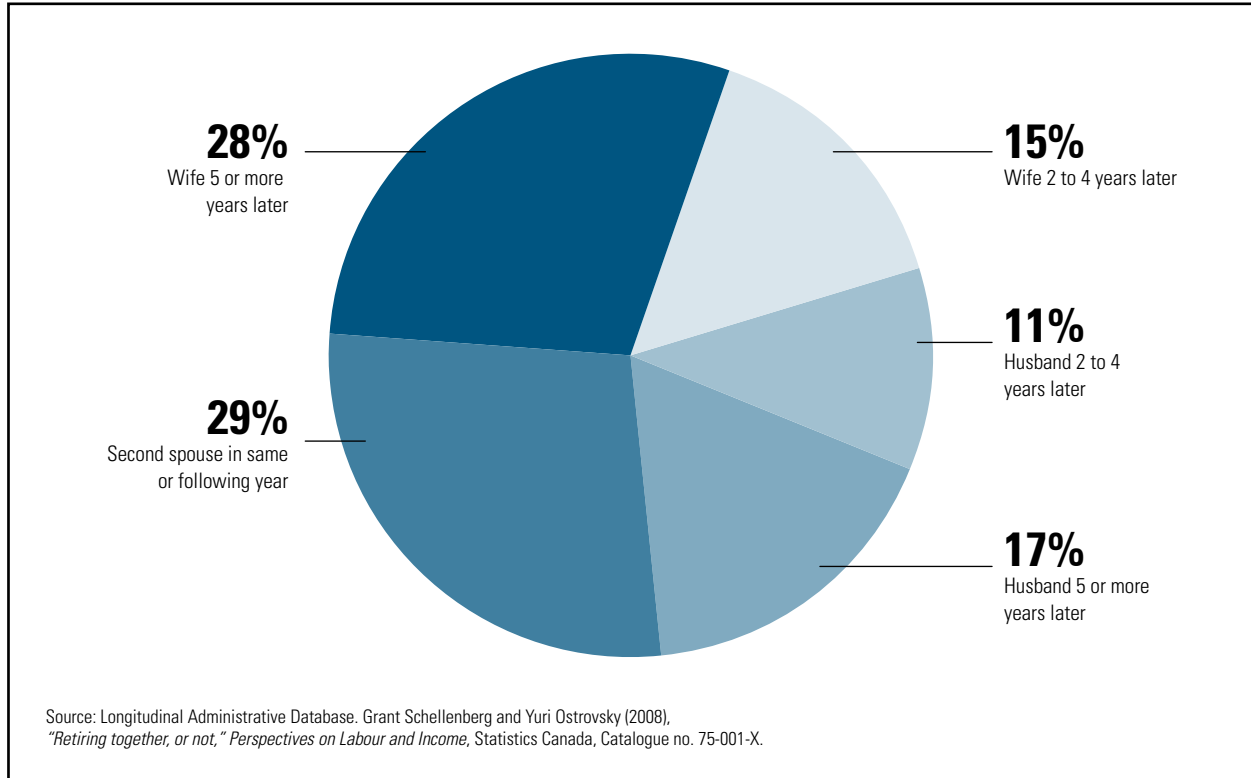
Pre-retirement family finances profoundly influence retirement pathways. The loss of a job often precipitates early retirement. In such cases, the probability of the other spouse retiring five or more years after his or her spouse increases substantially. Male and female workers with high average individual earnings are more likely to retire together than workers with lower average earnings.²⁰⁹

According to the 2007 General Social Survey, most Canadians (69%) aged 45 to 59 years believe that their retirement incomes will be adequate or more than adequate.²¹⁰ Couple families were much more likely to think so than singles (72% compared to 55%). Similarly, those in excellent health had a more positive outlook than those in fair or poor health (78% compared to 50%), and those covered by workplace pensions were more positive than those without coverage (74% compared to 60%). That said, one-third of Canadians aged 45 to 59 years (32%) expressed concerns about their future financial security.

And so what?

Too often, retirement transitions have been discussed from the perspective of an individual (male) retiree. With the dramatic rise in women's labour market participation, the process, timing and experience of retirement has been transformed. The family context is critically important in understanding how individuals and families navigate this period of transition and the impact of those decisions on subsequent family activities and relationships as well as retirement outcomes.

Spousal retirement transitions of dual-earner couples (2001)



Employment history of married individuals aged 55 - 64				
	1976	1986	1996	2006
Men				
Currently employed	76.4%	65.9%	56.6%	65.1%
Not currently employed				
Last worked age 50 or older	18.5	26.9	34.4	26.4
Last worked age 40 to 49	1.6	2.2	3.7	3.8
Last worked before age 40	3.2	4.9	4.8	4.2
Never worked	0.3	0.1	0.6	0.5
Women				
Currently employed	24.9%	28.2%	33.2%	48.0%
Not currently employed				
Last worked age 50 or older	21.9	27.4	32.2	29.0
Last worked age 40 to 49	7.2	10.8	9.9	9.5
Last worked before age 40	18.7	22.3	15.6	10.0
Never worked	27.2	11.3	9.0	3.6

Source: Statistics Canada, Labour Force Survey. Grant Schellenberg and Yuri Ostrovsky (2008), "Retiring together, or not," *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-X.



47 Family Incomes: Sources and Trends

Over the past three decades, the average after-tax income of families of two or more persons increased by 23.3%, from \$58,300 in 1976 to \$71,900 in 2007.²¹¹ But the path to higher family income over this period was uneven.

Between 1976 and 1997, there was little overall change in average after-tax income; family incomes at the end of the period were actually 3.3% below incomes at the beginning of the period. Two recessions, one in the early 1980s and one in the early 1990s, put considerable downward pressure on the incomes of Canadian families.

The period from 1997 to 2007, on the other hand, was marked by a strong 27.5% advance in family after-tax income, with incomes rising from \$56,400 to \$71,900.²¹² In 2007, the highest after-tax incomes for families were in Alberta (\$86,600) and the lowest in New Brunswick (\$57,800).

Families derive their incomes from a variety of sources. For most, especially those of working-age, the main source of income is employment. On that score, the income from earnings, investment and private retirement income – or market income – was the main contributor to the increase in after-tax income. After more than a decade of stagnation or decline, average market income of families of two or more persons rose by 24.7% – from \$62,000 to \$77,300 – between 1997 and 2007.

Among families whose main income earner was under 65 years of age, average market income increased by 24.7% between 1997 and 2007 (from \$67,500 to \$84,200), while elderly families whose main income

recipient was over age 65 experienced an increase of 33.1% (from \$29,000 to \$38,600) over this same period.

The dollar amount of government transfers to families of two or more averaged \$5,300 in the year 1976, peaked at \$9,200 in 1993 (during the recession), slipped to \$8,000 by 2000, and rose again to \$9,000 by 2007.

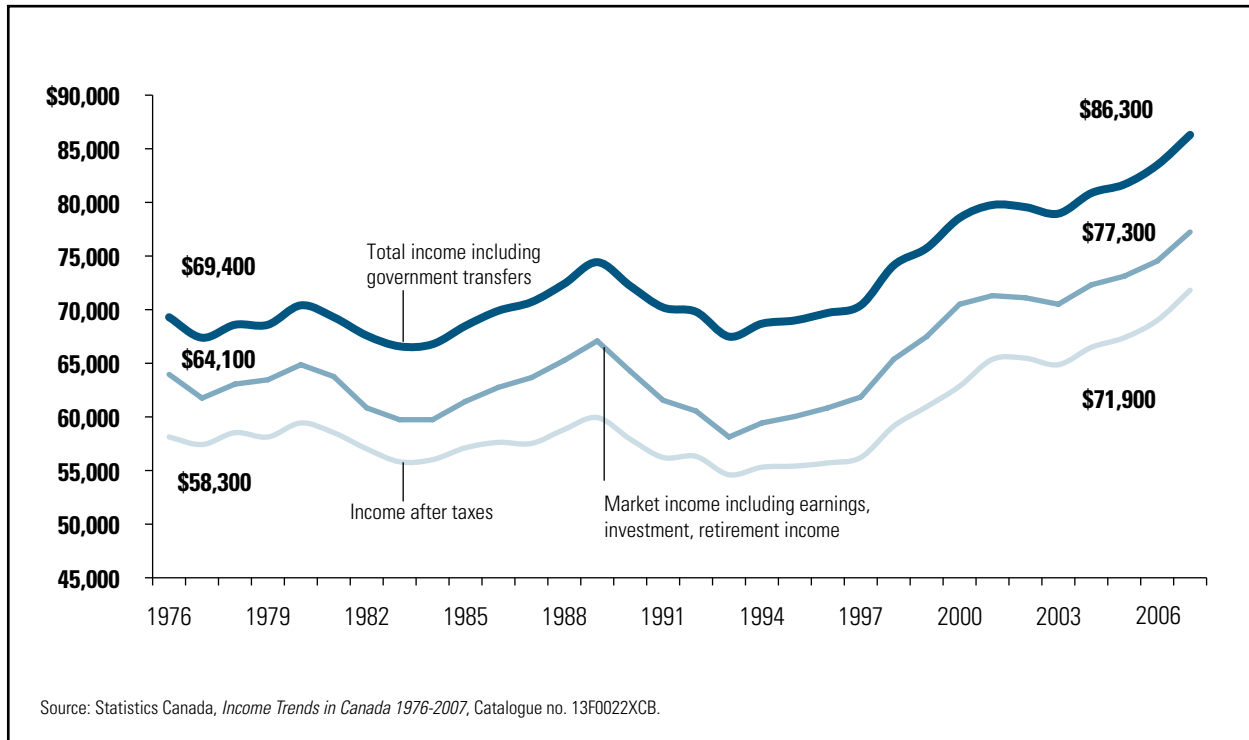
The average amount of income taxes paid per family increased from \$11,000 in 1976 to a peak of \$15,600 in 2000, and then decreased to \$14,400 in 2007. On average, income taxes collected from families in 2007 were about \$5,400 (\$14,400 minus \$9,000) greater than the transfers received by families. Income taxes paid were larger than the transfers received in all provinces except in Newfoundland and Labrador, Prince Edward Island and New Brunswick.

And so what?

The statistics presented here do not capture the impact of the recession on Canadian families. Over 400,000 people lost their jobs between October 2008 and July 2009, and thousands more experienced a reduction of hours or change in employment status. Like the recession in the early 1990s, recent immigrants, young people and those with lower levels of education experienced the heaviest job losses.²¹³ And like the 1991 recession, it is expected that there will be a decline in market and after-tax incomes.

Since the mid-1990s economic growth in Canada has been robust, with positive effects on the standards of living of Canadians. The recession of 2009 will likely erase some of these gains. It could be many years before we return to pre-recessionary levels of employment and income.²¹⁴

Average income of families of two or more persons, in constant 2007\$ (1976-2007)



Average income of families of two or more persons, in constant 2007\$, by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Market income (wages, dividends, interest, etc.)	\$77,300	\$58,000	\$56,400	\$63,700	\$57,700	\$64,700	\$83,300	\$72,800	\$73,700	\$97,800	\$78,300
Transfers from government	9,000	12,800	11,700	9,400	10,300	10,100	9,100	8,100	7,800	6,800	8,100
Total income before taxes	86,300	70,800	68,100	73,100	68,000	74,800	92,300	80,900	81,500	104,600	86,300
Income taxes	14,400	11,300	9,800	12,200	10,200	12,900	15,700	13,800	13,900	18,000	12,600
Total income after taxes	71,900	59,500	58,300	60,900	57,800	61,800	76,600	67,100	67,700	86,600	73,700
Government transfers and income taxes as a percentage of total income before taxes											
Government transfers as % of total income before taxes	10.4%	18.1%	17.2%	12.8%	15.2%	13.5%	9.8%	10.1%	9.6%	6.5%	9.4%
Income taxes as % of total income before taxes	16.7	15.9	14.4	16.6	15.1	17.3	17.0	17.1	17.0	17.2	14.6

Source: Statistics Canada, *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XCB.



48 Income Profile of Couple Families

Canadian families on average enjoy a higher standard of living today than they did thirty years ago. Elderly families, in particular, have enjoyed important gains in average after-tax income. The progress among working-age families, however, has been more uneven. It wasn't until the late 1990s that average incomes began to significantly appreciate. These gains are now at risk in the aftermath of the 2008-09 recession, as uncertainty in the labour market and high levels of household indebtedness challenge family economic security.

The after-income tax incomes of elderly couples (65 years and over) experienced a significant upward trend during the 1976 to 2007 period. Average incomes grew by 62% over the entire period, rising from \$32,600 in 1976 to \$52,700 in 2007.²¹⁵ In particular, there was notable growth in incomes during the 1980s and again, between 1997 and 2007.

The after-income tax income of working-age couples (18 to 64 years) with children increased between 1976 and 2007 as well, but all of the growth was concentrated in the last decade. Average after-tax incomes stagnated through the 1980s, and fell during the recession of the early 1990s, even as women increased their labour market participation and the percentage of dual earner couples with children grew (from 62% in 1976 to over 75% by the late 1980s). Women's labour market participation was critical to preventing further erosion of household incomes.

It was only in 1998 that the average incomes of couple families with children finally exceeded the level recorded in 1976. The subsequent period up to 2007 resulted in a major improvement, as after-tax incomes increased from \$66,400 in 1998 to \$82,000 in 2007, the result of strong growth in average hourly wages and weekly hours worked.²¹⁶

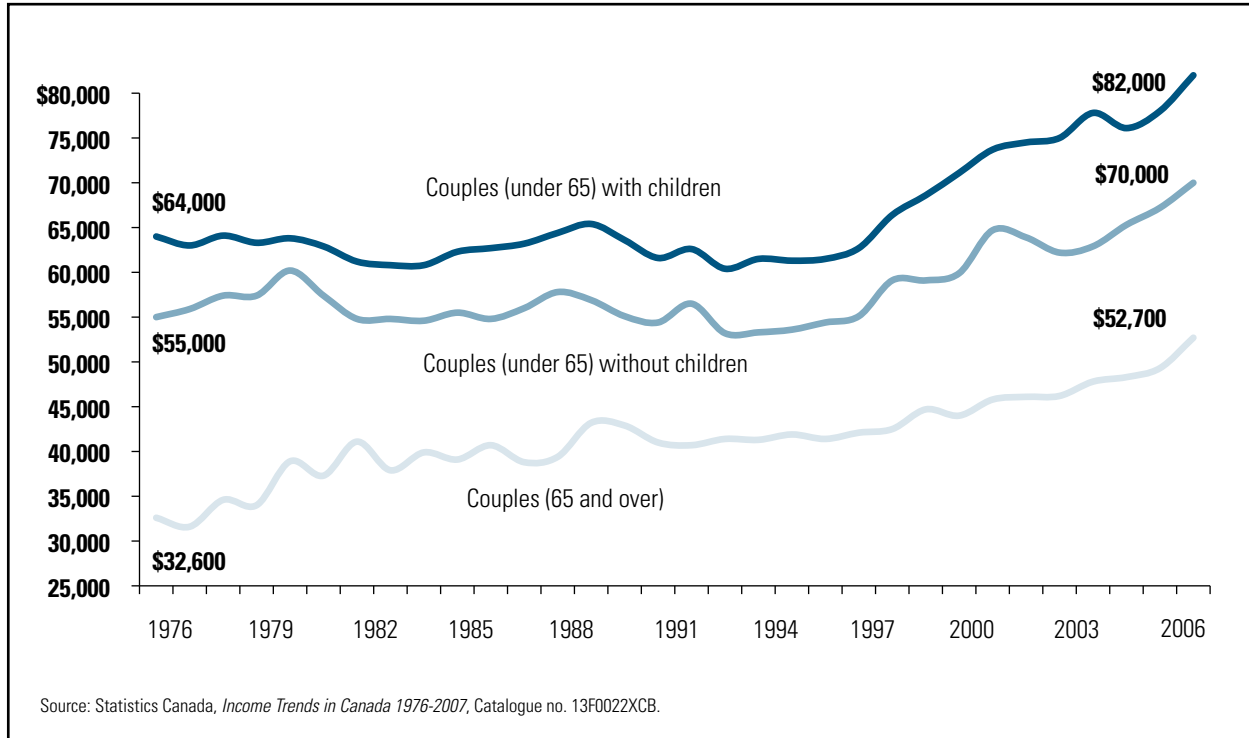
Working-age couples without children followed a similar path. The average income of \$55,000 in 1976 slipped to \$53,200 by the middle of the 1990s but then grew steadily to \$70,000 by 2007.

And so what?

Elderly couples in Canada experienced strong after-tax income growth over the last three decades, notably through the 1980s and the 2000s. Guaranteed Income Supplement, Old Age Security, and the Canadian/Quebec Pension Plan have played a key role in improving incomes. Income from private pensions and savings also increased over the past three decades, particularly as dual earner couples entered their retirement years. As a result, incomes have risen and poverty rates among senior couples have fallen.

Incomes among working-age couples, however, stagnated through the 1976-1996 period, increasing then rolling back with each recession. The buoyant labour market since 1996 helped to turn their financial situation around as high rates of employment and long hours resulted in important gains for many working-age families.

Average after-tax income of couple families by type, in constant 2007\$ (1976-2007)



Average after-tax family income by family type, in constant 2007\$, by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
All families of two or more persons											
All families of two or more	\$71,900	\$59,500	\$58,300	\$60,900	\$57,800	\$61,800	\$76,600	\$67,100	\$67,700	\$86,600	\$73,700
Elderly families (65 years and over)											
Elderly couple families	\$52,700	\$38,300	\$44,800	\$46,900	\$43,300	\$42,200	\$57,700	\$52,800	\$52,700	\$53,900	\$61,400
Working-age families (under age 65)											
Couples without children	\$70,000	\$57,200	\$57,500	\$58,700	\$54,100	\$59,600	\$75,200	\$63,400	\$68,100	\$87,200	\$73,800
Couples with children	82,000	72,500	65,900	71,600	69,800	74,400	84,600	73,200	78,600	98,700	81,600
Female lone-parent families	39,500	33,700	34,400	34,200	31,000	36,700	43,100	34,300	34,500	55,400	49,900
Male lone-parent families	52,100	*	*	*	*	49,300	60,000	*	*	65,300	47,400

* Estimate not available due to small sample size.
Source: Statistics Canada, *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XIE



49 One- and Two-earner Families

As women's earning power has increased, the incomes of single- and dual-earner families have grown further apart.

In 1976, the average after-tax income of single-earner couples with children was \$51,900, while the average of couples with two earners was \$66,000 – a difference of \$14,100. Three decades later, in 2007, the average after-tax income of single-earner couples was somewhat higher than in 1976 (\$58,700), while the incomes of two-earner couples were considerably higher, averaging \$81,400, a difference of \$22,700.

A similar pattern is found with single- and dual-earner couples without children. The difference in their average after tax income in 1976 was \$16,500 and in 2007, \$21,100.

Single-earner households face particular challenges. For example, they are much less likely than two-earner households to have the resources necessary to deal with a spell of unemployment or disability. And single-earner households headed by women face additional obstacles since women, on average, still earn about 20% less than men, and are more likely to be working in part-time or precarious jobs.²¹⁷

Because single-earner couples tend to have lower incomes, they receive more from government transfers

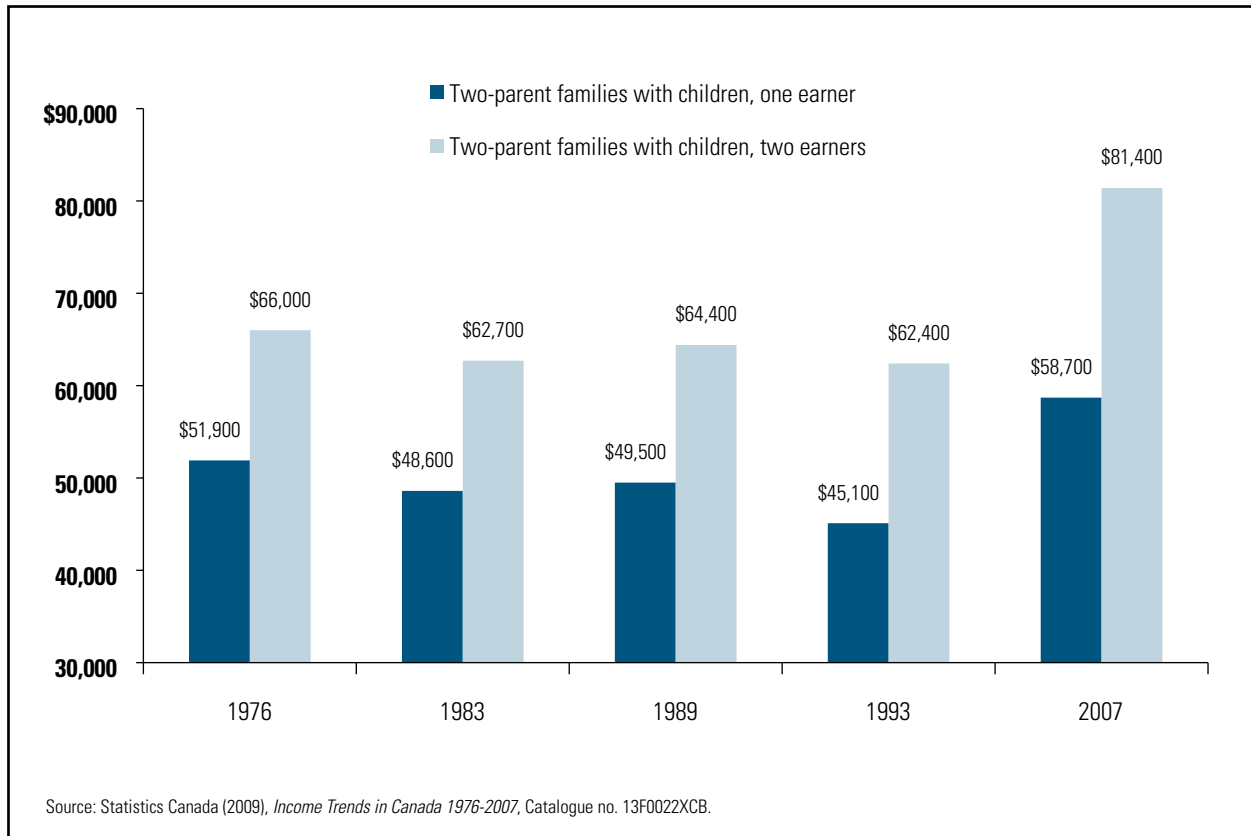
than two-earner couples, and pay less in income taxes. As a result, the income differences between one- and two-earner couples are tempered by the redistributive effects of Canada's tax and transfer payment systems.

Overall, family incomes have been more polarized. Some dual-earner couples – typically those with high levels of education and full-time employment – have gained enormously from the combined earnings of two high income spouses. Unlike 20 or 30 years ago, well-educated men and women today are much more likely to marry one another and form families where both partners have a high probability of being employed in well-paying jobs. Less educated couples, by contrast, face a greater risk of unemployment and lower salaries when they are employed.²¹⁸

And so what?

The general increase in the number of income earners per family has no doubt contributed to higher family incomes over the past several decades. Two incomes from the job market provide a higher material standard of living for families. Two incomes provide greater protection against the threat of unemployment and labour market change. While two incomes are not a guarantee against family and child poverty, reliance on a single income carries a higher risk of economic insecurity, particularly as increases in household spending and growing debt loads are outpacing gains in income.²¹⁹

Average after-tax income, couples with children under 18, by number of earners, in constant \$2007 (1976-2007)



Average after-tax income, one and two-earner couple families, by Province (2007)												
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	
Couple families with children by number of earners												
One earner	\$58,700	\$60,800	*	\$46,900	\$44,700	\$53,100	\$54,000	\$52,100	\$64,400	\$90,800	\$62,700	
Two earners	81,400	72,500	63,600	70,600	69,900	75,000	86,500	67,000	73,500	91,600	80,700	
Couple families without children by number of earners												
One earner	\$56,400	\$49,800	\$43,600	\$51,100	\$41,500	\$48,900	\$58,300	\$55,000	\$52,300	\$79,400	\$58,400	
Two earners	77,500	63,400	62,600	64,200	61,900	65,700	85,500	68,700	73,000	90,200	81,300	

Source: Statistics Canada (2009), *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XIE



50 More Women are Primary Earners

Bolstered by a rise in educational attainment and earnings power, women, on average, are contributing more to family income. In fact, a growing number of women are the primary earners within their families. In 1976, 12% of women in dual-income couples earned more than their husband or common-law partner. By 2007, this had increased to 28%. In particular, the percentage of women earning more than their spouse increased substantially through the recessionary periods of the early 1980s and early 1990s.

A comparable trend is found among single-earner couples. In 1976, women were the sole-earners in 5% of single-earner couples, but by 2007, this had increased to 28%.

Several characteristics distinguish women who earn more than their spouses from women who earn less than their spouses.²²⁰ Women earning more tend to be older – on average by about two years – and they are more likely to hold a university degree. They more often have managerial positions, and work full-time. Women who earn more than their spouse are also more likely to have a husband or partner who recently experienced a spell of unemployment.

Women earning more than their spouse are less likely to have young children at home. Only 15% of these women had preschoolers at home compared to almost one-quarter of wives who earned less than their husbands.

“While most primary-earner wives had more than twice the earnings of their spouses in 2003, they did

not match the earning power of primary-earner husbands.”²²¹ Because women tend to have lower hourly earnings and relatively shorter work weeks compared to men, the average after-tax incomes of families in which women are the primary earners lags behind that of families in which men are the primary earners.

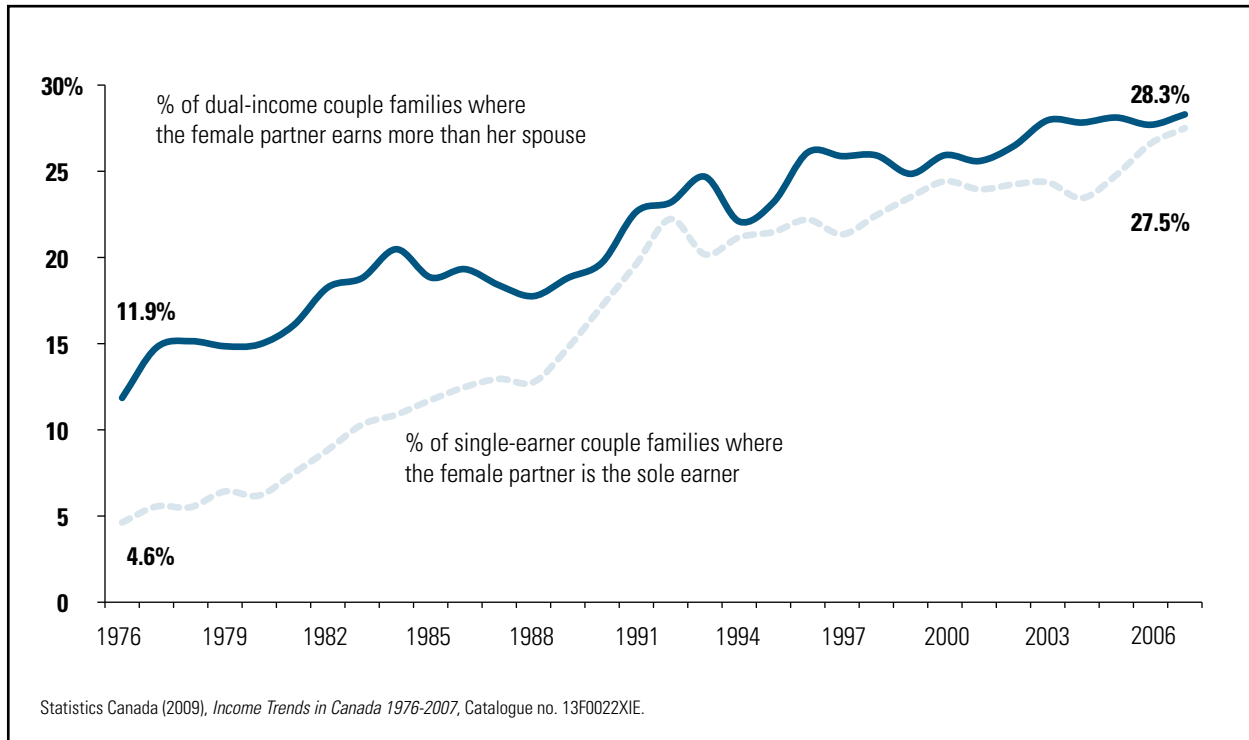
And so what?

The increased earnings of women relative to their spouses has many implications for family functioning and family dynamics, including how spouses divide unpaid household labour and care responsibilities, how decisions are taken with respect to household expenditures and investments, and who takes parental leave upon the birth of a child.

For example, as women’s income rises, so too does the time that men spend in housework. There tends to be a much more equitable division of domestic labour in households where women devote significant hours to paid labour, and particularly so, where women are the primary income earners.²²² Women with significant earnings are also more likely to influence household expenditures. High income households in which the female partner is the main earner are twice as likely, for instance, to purchase domestic services as households in which the male partner is the primary breadwinner.²²³

The gradual convergence of hours and earnings of men and women in dual-earner families – and the growth in the proportion of couple families where women are the primary earners – is further evidence of changing roles within the family.

Women as the major earner in couple families (1976-2007)



Women as the major earner in couple families, by Province (2007)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
% of dual-income couple families where the female partner earns more than the male partner	28%	29%	39%	28%	30%	31%	29%	26%	29%	21%	29%
% of single-earner couples where the female partner is the sole earner	28	29	50	28	27	29	25	32	30	30	29

Source: Statistics Canada (2009), *Income Trends in Canada 1976-2007*, Statistics Canada, Catalogue no. 13F0022XIE.



51 Incomes of Lone-parent Families

The economic vulnerability of lone-parent families – those headed by mothers, in particular – is well documented. Lone-mother families are significantly more likely than other family types to be poor, and more likely to receive social assistance. Even as women started to enter the labour force in greater numbers through the 1970s and 1980s, lone-parent mothers were being left behind. The high cost of housing and lack of affordable child care were – and continue to be – huge barriers to economic security.

Since the mid 1990s, the gap in the economic fortunes of lone-parent families and couple families has started to narrow. The average after-tax income of lone-parent families has grown significantly, particularly female lone-parent families.

Over the period from 1976 to 2007, the average after-tax income of male lone-parent and female lone-parent families grew by 9.7% and 40.1%, respectively.²²⁴ Almost all of the income growth was experienced after 1998.

Even with the important gains made by female lone-parent households, on average, their incomes remain considerably lower than those of male lone-parent households, although this difference has narrowed over time. In 2007, female lone-parent families had an average after-tax income of \$39,500, or about 76% of male lone-parent families (\$52,100).

Much of the improvement in incomes of female lone-parent families is due to their growing rate of labour force participation, increased hours and weeks of employment, and greater earning power stemming from higher levels of education.²²⁵

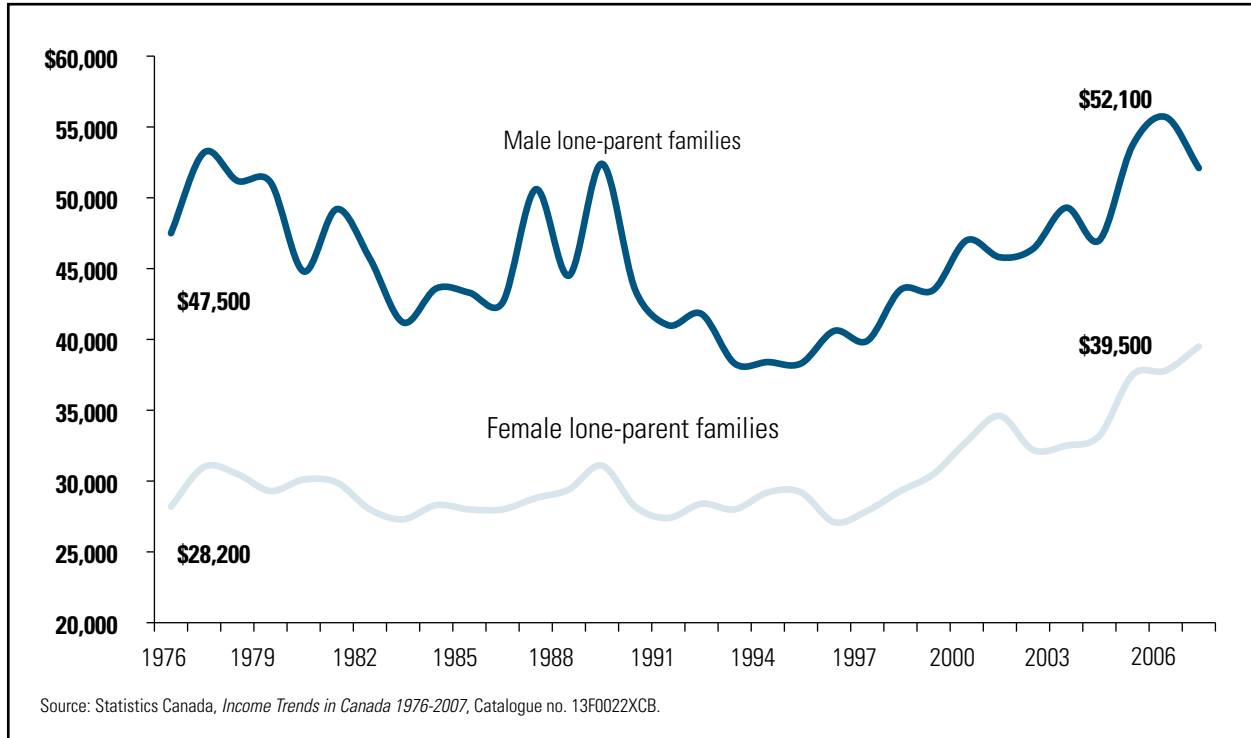
As a group, today's lone-parents are older and have higher levels of educational attainment than in the past. Most lone-parent mothers, for example, are in their late 30s and 40s (61% in 2006 compared with 43% of the total in 1981). The percentage of these mothers completing grade 12 increased from 51% in 1981 to 82% in 2006, and the percentage with at least some post-secondary education increased from 29% in 1981 to 44% in 2006.

Given these income trends, it is not surprising that the poverty rate of lone-parent families has declined markedly. The poverty rate for male lone-parent families dipped from 18.1% in 1976 to 10.8% by 2007. The poverty rate for female lone-parent families fell from 53.9% in 1976 to 23.6% in 2007, as measured by the after-tax Low-income Cut-off.

And so what?

There is some doubt whether the financial situation of lone-parent families, and in particular, female lone-parent families, can improve significantly beyond their current levels. Labour force participation rates of lone-parent mothers are currently high, and they may have reached their maximum. Given the small supply of affordable quality child care and the patchwork of community supports that exists across Canada, it will remain very difficult for lone parents to secure the supports that they need to pursue post-secondary education and training or to participate in the labour market. “[T]he revolution in female education levels that divides the post-war generations from their predecessors is now reaching maturity...The implication is that in the absence of other policy or behavioural changes, future earnings gains and the associated decline in single mothers’ low-income rates are likely to be modest.”²²⁶

Average after-tax incomes of lone-parent families, in constant 2007\$ (1976-2007)



Average after-tax incomes of lone-parent families, by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Female lone-parent families											
All	\$39,500	\$33,700	\$34,400	\$34,200	\$31,000	\$36,700	\$43,100	\$34,300	\$34,500	\$46,100	\$36,300
No earners	18,000	*	*	*	*	18,000	18,900	*	*	*	*
One earner	39,300	29,400	28,000	34,900	30,900	35,300	44,600	33,000	32,500	41,400	38,300
Two or more earners	54,200	*	*	*	*	52,600	60,600	*	44,200	57,500	46,400
Male lone-parent families											
All	\$52,100	*	*	*	*	\$49,300	\$60,000	*	*	\$55,400	\$49,900

* Estimate not available due to small sample size.
 Source: Statistics Canada, *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XIE



52 Canada's "Forgotten" Poor

Over one-third of Canadian households are comprised of individuals living on their own or with someone to whom they are not related. In statistical language, they are referred to as “unattached individuals”, even though their connections to family may be strong. A diverse group, unattached individuals include students living away from home, young working adults living on their own, non-custodial parents living on their own following a divorce or separation, or elderly widows. Three-quarters of unattached individuals are under 65 years of age.

Among unattached individuals, several distinct income trends over the last three decades are evident. First, as is the case with elderly couples, the incomes of elderly unattached individuals have grown steadily. Between 1976 and 2007, the average after-tax income of unattached men aged 65 and over improved by 40.3%, reaching \$31,000, while the incomes of unattached women aged 65 and over grew by 70.9%, reaching \$25,800.²²⁷ These improvements reflect gains from “market” sources (private pensions, investment income and earnings), as well as significant increases in transfer payments received through government programs.

The experience of unattached individuals under the age of 65 has been very different. Their average after-tax incomes were only slightly higher in 2007 than in 1976. For many years through this period, unattached individuals as a group have experienced tremendous economic hardship. Poverty rates have remained very high, with effectively no change among unattached women, and higher rates among unattached men.²²⁸ “By 2005, there were as many low income persons from this group [unattached individuals aged 18 to 64] as from any

other group (e.g. persons in economic families aged 18-64, elderly persons in economic families, etc.).”²²⁹

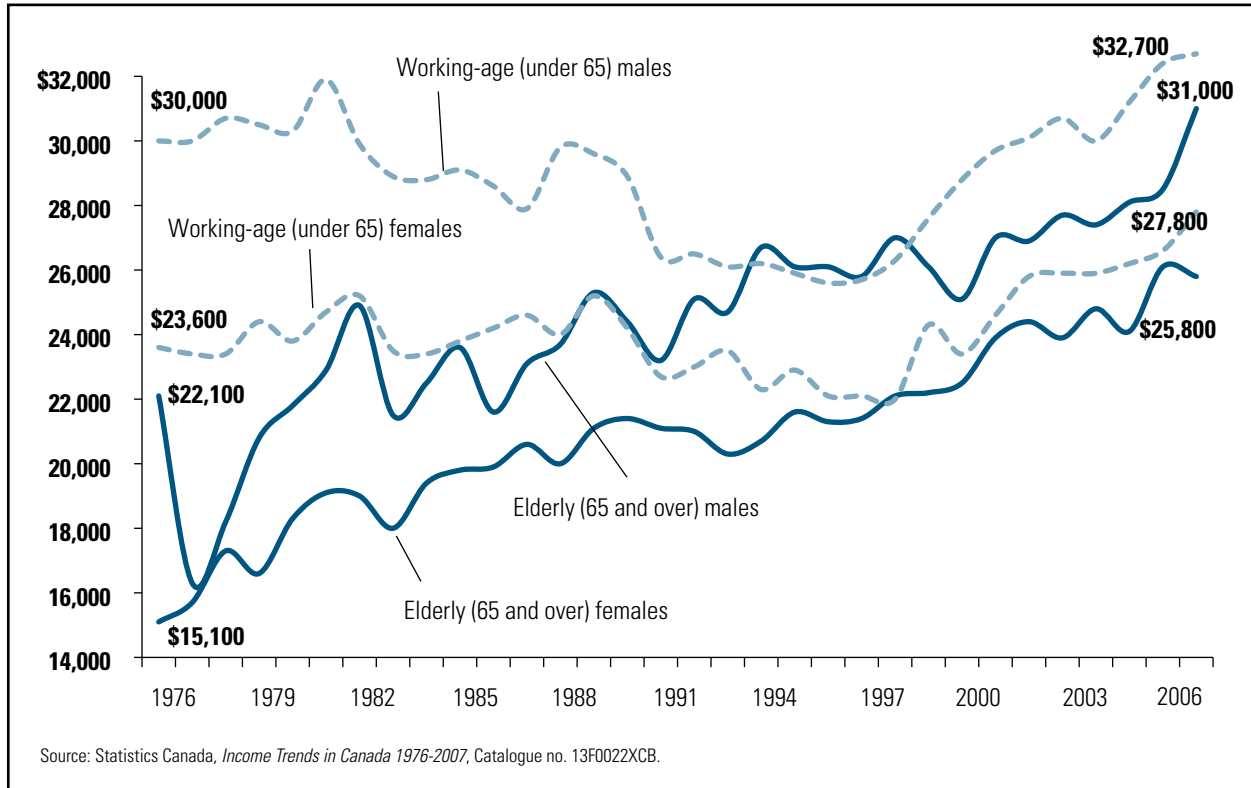
Among non-elderly unattached individuals aged 18 to 64, those facing the greatest risk of persistent low income include the unemployed, members of visible minority groups, high school leavers, those reporting work-related activity limitations, and older adults aged 45 to 64. There is also a large economic gap between Aboriginal peoples – those living in families and unattached individuals – and non-Aboriginal peoples, across all indicators of economic security.²³⁰

And so what?

Effective income security programs have been essential in tackling historically high rates of poverty and economic disadvantage among seniors in Canada. By contrast, inadequate income security programs are a significant reason as to why working-age Canadians – and unattached individuals, in particular – have experienced such high levels of economic insecurity.

Income supports for working-age singles have weakened since the mid 1990s. Certain key social programs for working age people now provide less income support to the disadvantaged than they did in the past. “Welfare benefits, expressed in constant dollars, were significantly lower for all four types of welfare recipients in 2007 than in 1986. Employment insurance in 2008 was less generous, in terms of required qualification period and duration of benefits, than in 1981.”²³¹ While individuals who were able to secure employment through the boom years experienced modest income improvement, others forced to rely on social assistance experienced continuing hardship.

Average after-tax incomes of unattached individuals, in constant 2007\$ (1976-2007)



Average after-tax incomes of unattached individuals by age, by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
All unattached individuals											
All unattached individuals	\$29,800	\$22,200	\$23,300	\$25,300	\$24,400	\$26,000	\$32,100	\$27,200	\$27,400	\$36,900	\$29,800
Elderly unattached individuals (aged 65 and over)											
Elderly males	\$31,000	\$20,200	*	\$31,300	\$24,300	\$25,100	\$36,700	\$27,500	\$29,400	\$27,200	\$36,000
Elderly females	25,800	19,400	24,300	24,800	22,200	24,100	28,500	23,100	24,700	26,000	25,600
Working-age unattached individuals (under age 65)											
Working-age males	\$32,700	\$25,000	\$22,000	\$26,000	\$27,500	\$28,400	\$34,000	\$30,000	\$30,700	\$44,300	\$31,000
Working-age females	27,800	21,700	24,500	23,600	21,200	24,500	30,500	26,300	24,600	31,000	28,700

* Estimate is unavailable due to small sample size.
Source: Statistics Canada, *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XIE



53 Deteriorating Economic Position of Recent Immigrant Families

Between 1996 and 2006, Canada's labour force increased by 2.3 million, with roughly one-half of this increase attributable to the 1.1 million immigrants who arrived in Canada during the period and joined the country's workforce. Canada's reliance on immigration for labour force growth is up sharply from the 1980s, and in coming decades is expected to account for all of the country's net labour force growth.

Canada has been successful in attracting immigrants with high levels of skill and education. In 2006, for example, the percentage of recent immigrants with a university degree was twice as high as the Canadian-born population.²³² In spite of this, research indicates that recent immigrants to Canada have elevated levels of unemployment, and often have difficulties finding employment commensurate with their skills and education.

Recent immigrants generally have poorer labour market outcomes relative to Canadian-born workers, as well as to earlier generations of immigrants. Several factors contribute to the difficulties experienced by newcomers, including problems with the recognition of credentials attained abroad, proficiency in official languages, declining returns on foreign work experience, and generally deteriorating labour market outcomes for all new labour market entrants.²³³

The 2006 Census shows that the median income of immigrant families in 2005 (defined as families in which the husband, parent, or survey reference person was an immigrant to Canada) was 8% lower than the median income of "non-immigrant" families (\$67,874 compared to \$62,242). Among recent immigrants (within five years of the Census), median family income was \$43,932, or 35% less than non-immigrant families.

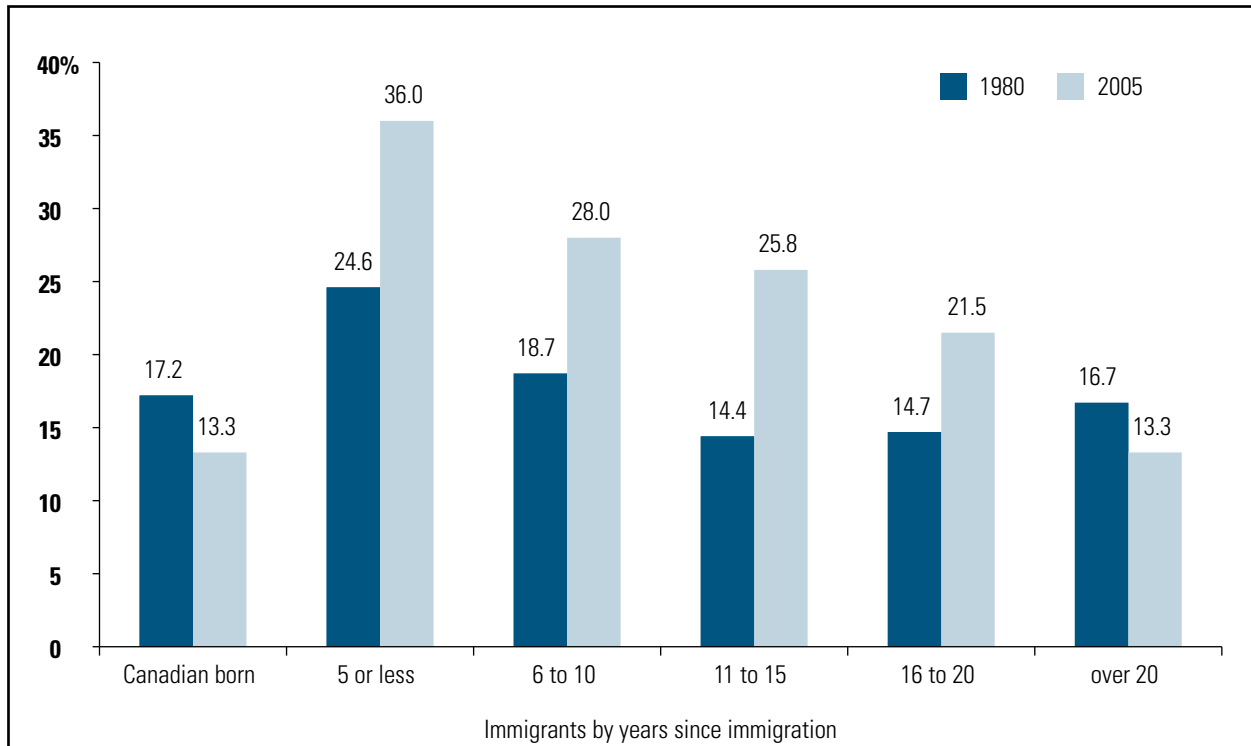
Generally, new immigrants to Canada have high rates of low-income. As their time in Canada increases, these rates have tended to fall, eventually coming to match the levels found among the Canadian-born population. This pattern was certainly evident thirty-years ago. In 1980, the low-income rate among recent immigrants was 24.6%, much higher than that of the Canadian-born population (17.2%). However, among immigrants who had been in Canada for more than 10 years, the low-income rate had fallen to a level below that of the Canadian-born population.

Today's recent immigrants have a rate of low-income nearly three times higher than the Canadian-born population (36% compared to 13% in 2005), and these rates appear to remain elevated for a much longer period after arrival in Canada. Indeed, poverty rates have been rising among immigrants while they have been falling among the Canadian-born.²³⁴

And so what?

Upon arrival in Canada, immigrants experience a period of transition as they seek to establish themselves in their new home. Finding a place to live, learning about and adapting to life in Canada, and finding gainful employment: these are among the many dimensions that define a successful transition. The difficulties newcomers face in the Canadian job market is an important public policy issue, especially when the result is a vast underutilization of immigrant workers' skills and experience, increasing levels of earnings inequality and heightened levels of income insecurity among immigrants and their families.²³⁵

Low-income rates* by immigration status (1980 and 2005)



*Rate of low income has been calculated using the before tax Low-income Cut-off (LICO)

Source: Garnett Picot, Yuqian Lu and Feng Hou (2009), "Immigrant low-income rates: The role of market income and government transfers," *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-X, December 2009.

Median family income, by immigration status and family type* (2005)				
	All families	Couples	Male lone parents	Female lone parents
Non-immigrants	\$67,900	\$74,100	\$51,700	\$36,200
Immigrants	62,200	66,800	53,300	39,400
arrived 2001-2004	43,900	46,900	33,600	23,900
arrived 1996-2000	56,300	61,500	39,100	30,100

* economic families of two or more persons, immigration status of husband, parent, or reference person
Source: Statistics Canada, 2006 Census of Population (Topic based tabulations)



54 The Income Return on Education

One of the reasons why many young people in Canada are waiting longer to leave home is that they are going to school for longer periods of time. Taking more time to obtain post-secondary credentials – investing in one’s own “human capital” – has pushed back the age at which children leave home, partner or marry, and have children of their own.

In today’s labour market, access to good paying jobs and secure employment is often predicated on having higher levels of educational attainment. Indeed, two out of three jobs now require more than a high school education,²³⁶ and while there are exceptions,²³⁷ higher education generally leads to higher income.

In 2005, the median earnings of full-time, full-year workers aged 25 to 34, whose highest level of education was high school, was \$32,300. Compared to these high school graduates, young adults with a trades certificate or diploma had median earnings of \$34,500, and those with a college degree or certificate had median earnings of \$36,700. Young adults with a university degree at the bachelor’s level had median earnings of \$46,100, 43% higher than the median earnings of high school graduates aged 25 to 34.

The economic advantage accruing from higher education appears to increase as earners get older, reflecting the greater opportunities that post-secondary credentials provide for upward wage mobility. Among individuals between the ages of 55 and 64, who were employed full-time full-year, those with a university degree had median earnings of \$62,200 – 65% higher than the median earnings of those with a high school diploma.

Higher education also appears to narrow the earnings gap between women and men. Full-time, full-year female workers aged 25 to 64 with a bachelor degree

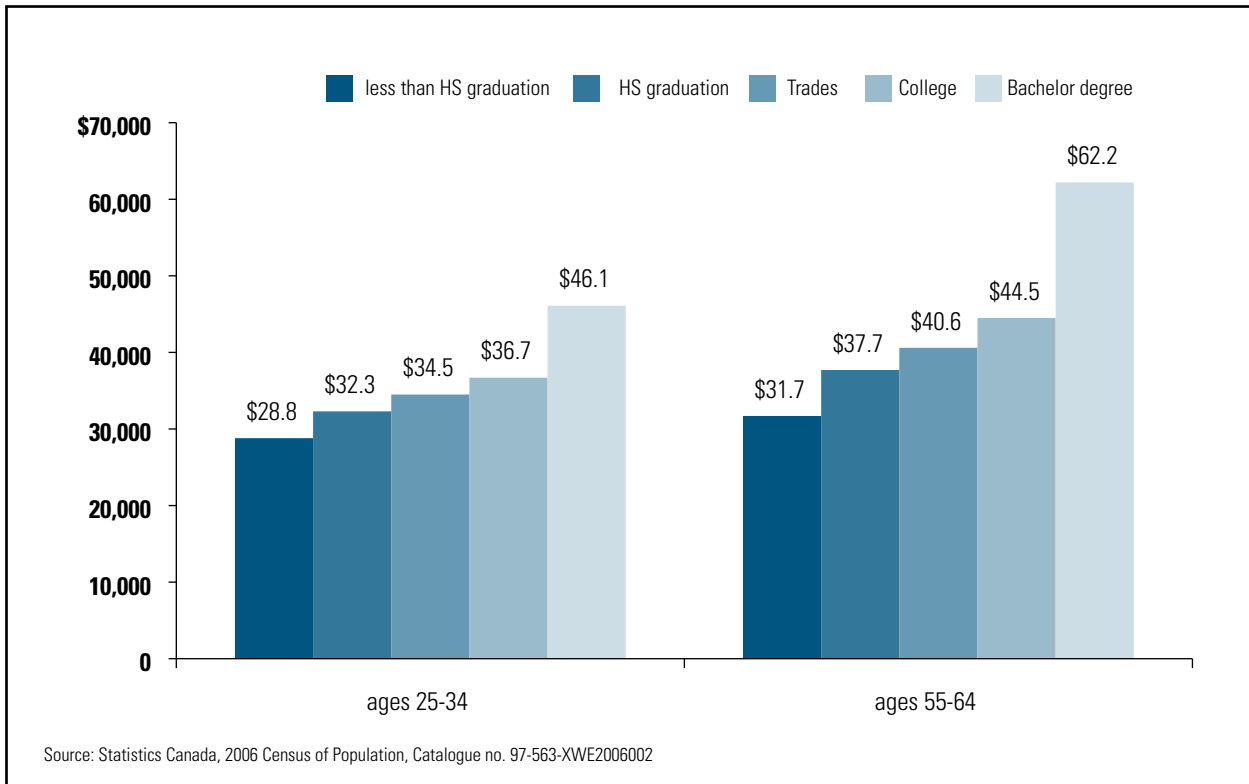
had median earnings of \$50,150, about 80% of the median earnings of men with a similar level of education (\$62,700). By contrast, the earning gap was much larger between women and men with less than a high school education (65%), with a high school diploma (76%), with a trade certificate or diploma (62%), or with a college certificate or diploma (73%).

And so what?

The increasing cost of post-secondary education in Canada continues to raise important issues of access and affordability. In 2009/10, undergraduate university tuition fees averaged \$4,917, roughly three times higher than in the early 1990s. Additional mandatory fees (which averaged \$749 in 2009/10), the rising costs of educational supplies, and the general increase in costs of living have made the financing of post-secondary education a considerable challenge for many individuals and families. A recent Statistics Canada study found that “well over one-half (57%) of the graduating class of 2005 had student loans, up from 49% 10 years earlier,” and that “average student debt on graduation rose from \$15,200 to \$18,800 during the same decade.”²³⁸

While government programs such as the Canada Education Savings Grant (CESG) and Registered Education Savings Plans (RESPs) have encouraged families to save for their children’s education, many nevertheless have difficulty doing so. Families carrying high debt loads, for example, are less likely to have the financial capacity to set money aside for postsecondary education.²³⁹ As a result, many more young people are working while attending school, extending their time at school. The high cost of post-secondary education is an important reason behind the delayed transition to full-time employment and the establishment of independent households among young people.

Median earnings for full-time, full-year earners by highest level of education and age group (2005)



Median earnings for full-time, full-year earners by level of education, by Province/Territory (2005)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Earners aged 25-34														
Less than high school graduation certificate	\$28,800	\$20,100	\$27,100	\$23,000	\$23,900	\$25,900	\$30,400	\$26,400	\$27,900	\$33,000	\$29,600	*	\$39,200	\$30,400
High school graduation certificate	32,300	23,100	24,700	25,600	26,900	29,300	34,300	29,400	29,600	35,100	33,000	40,000	45,900	57,000
Trades certificate/diploma	34,500	27,600	31,100	30,000	30,300	30,800	38,200	32,600	34,300	46,700	38,300	*	47,813	*
College certificate/diploma	36,700	31,300	28,700	30,300	31,200	34,200	38,900	33,300	34,200	40,100	36,400	46,300	55,600	60,000
Bachelor university degree	46,100	44,900	39,800	39,900	43,700	42,100	49,100	43,700	46,100	51,300	43,700	50,000	66,500	79,200
Earners aged 55-64														
Less than high school graduation certificate	\$31,700	\$24,300	\$26,700	\$28,500	\$28,000	\$27,900	\$35,500	\$28,500	\$25,000	\$32,700	\$35,100	*	*	*
High school graduation certificate	37,700	31,500	31,400	33,500	31,600	33,500	40,400	33,900	30,400	38,200	40,100	47,600	58,000	*
Trades certificate/diploma	40,600	39,600	34,700	35,700	35,200	34,500	45,200	35,100	33,700	46,100	45,700	51,600	*	*
College certificate/diploma	44,500	40,800	38,800	39,200	38,300	41,000	47,100	41,500	37,200	46,200	45,200	51,400	65,000	*
Bachelor university degree	62,200	63,600	54,600	58,100	56,900	60,700	67,000	59,100	59,100	69,500	59,900	61,100	81,900	*

* Estimate is not available due to small sample size.
Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-563-XWE2006002



55 Family Income Inequality has Increased

It took ten years for family incomes to recoup the losses experienced during the recession of the early 1990s. Over the past decade, incomes have continued to increase. What is notable over this time is that families across the income spectrum have experienced gains but these gains have not been shared evenly among all Canadian families. While Canada's system of income transfer programs and income taxes has the effect of re-distributing incomes more equitably, large differences still separate low-, middle-, and high-income families.

The real adjusted income of the top 20% of families – the top quintile – increased much more rapidly than that of the other four quintiles.²⁴⁰ For example, after-tax income of the top quintile rose by 31.0% between 1989 and 2007, two peak years in the business cycle. The other four income groups experienced more modest gains.

The 20% of families with the lowest adjusted after-tax income saw an increase of 14.2% from \$14,100 in 1989 to \$16,100 in 2007, while families in the second quintile experienced a gain of 14.1% from \$23,400 to \$26,700. Families in the third and fourth quintiles saw their after-tax incomes increase by 17.5% and 20.5%, respectively, between 1989 and 2007. Stated in another way, the incomes of families in the top 20% were increasing twice as fast as those in the bottom two quintiles (at 31%).

Trends in the quintile distribution of market income were even more skewed towards the top quintile. Adjusted market incomes of the top quintile families grew four times as fast as the incomes of families in the lowest 20% (29.4% compared to 7.5%).

Another way to measure the relationship between families at the top and bottom of the income scale is to look at the ratio of their incomes. In 2007, the 20% of families with the highest adjusted after-tax income had, on average, 4.9 times the adjusted after-tax income as those in the bottom 20%. In other words, for every dollar of income received by the lowest quintile, the highest quintile received almost five dollars. In 1989, the ratio was 4.2.

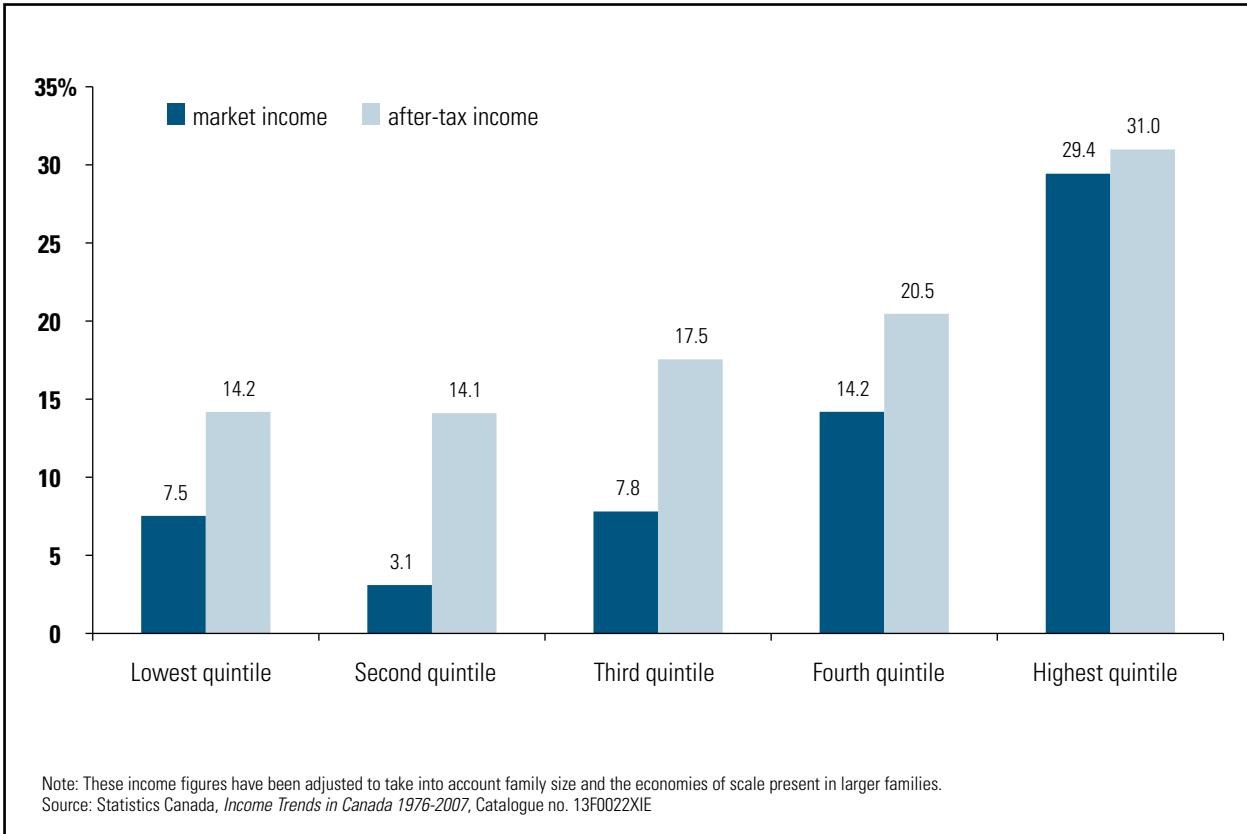
The gap in market incomes between families at the top and bottom of the income distribution was even greater, at 8.2 in 1989, rising to 9.9 in 2007.

And so what?

Income differences have impacts far beyond consumer lifestyles. Large gaps in income and wealth have a number of negative implications for society. “Not only do they affect the wellbeing of those who do not benefit from the creation of wealth, but inequalities can also affect the wellbeing of the entire population through lessened social cohesion, increases in crime or, more generally, widespread discontent.”²⁴¹

The recent World Health Organization (WHO) Commission on the Social Determinants of Health concludes that “[i]n countries at all levels of income, health and illness follow a social gradient: the lower the socioeconomic position, the worse the health.”²⁴² Canadian research confirms the very strong association between income and wealth and good health – across a range of outcomes,²⁴³ including life expectancy.²⁴⁴

Percentage change of adjusted market and after-tax income of families, by adjusted after-tax income quintile (1989-2007)



Adjusted after-tax income among economic families by adjusted after-tax income quintile, by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Lowest quintile	\$16,100	\$15,400	\$17,100	\$15,000	\$14,000	\$15,900	\$16,500	\$15,000	\$14,000	\$19,000	\$15,700
Second quintile	26,700	23,100	24,800	24,400	23,800	24,700	27,600	25,100	25,100	31,800	27,100
Third quintile	35,500	31,200	30,600	32,400	31,000	32,100	36,900	33,500	34,500	42,100	36,900
Fourth quintile	46,500	41,800	39,300	41,500	40,800	41,200	48,100	43,000	45,400	56,100	47,100
Highest quintile	78,200	64,700	58,400	65,400	62,000	66,600	81,900	71,900	73,800	94,700	79,100
Ratio top to bottom quintile	4.9	4.2	3.4	4.4	4.4	4.2	5.0	4.8	5.3	5.0	5.0

Note: These income figures have been adjusted to take into account family size and the economies of scale present in larger families.
Source: Statistics Canada, *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XIE



56 Middle Class Families under Pressure

The concept of “the middle class” is a popular one, and is frequently invoked in discussions about the impact of new policies, taxes, or laws. In spite of its common usage, there is no agreed upon or standard definition of the term.²⁴⁵ Often, “middle class” is simply meant to signify middle income. But here too, there are a variety of ways to define and measure middle income families. So what constitutes a middle income family in Canada?

There is, of course, that one family in Canada that is truly “in the middle” of the income distribution, where one-half of all families brings in less money and the other half brings in more. The income of that “middle” family is referred to as the median income, and in 2007, it was \$61,800, about 16% higher than it was in 1976, after adjusting for inflation. The recessions of the early 1980s and early 1990s reduced median family income by about \$4,000 to \$5,000, and with each downturn, several years passed before median income returned to its pre-recession level.

Another way to examine the middle income class is to simply focus on the 60% of families who are neither the poorest 20%, nor the richest 20%. This broadly defined “middle class” is a diverse group, and in 2007, included families with after-tax incomes as low as \$37,101 or as high as \$97,600.

Together, these middle income families received 60.9% of all the government transfers in 2007, compared to 50.9% in 1976. They also paid about 41.6% of all the income taxes collected, which is down from 49.2% in 1976. Although they now receive a bigger share of transfers, and contribute a smaller share to total income taxes paid, these middle income families nonetheless received a smaller share of market income in 2007 than in 1976 (50.3% compared to 54.9%) and a smaller share

of after-tax income (53.0% compared to 55.5%).

At the same time, families in the top income quintile increased their share of market income by 4.7 percentage points (from 42.0% in 1976 to 46.7% in 2007), while the income share of the bottom quintile experienced no change (at roughly 3% in 1976 and in 2007). The top quintile’s share of after-tax income increased by 2.1 percentage points between 1976 and 2007 to 39.7%, while the bottom quintile experienced a small gain of 0.4 percentage points to 7.3%. The lion’s share of the gain was experienced in recent years.

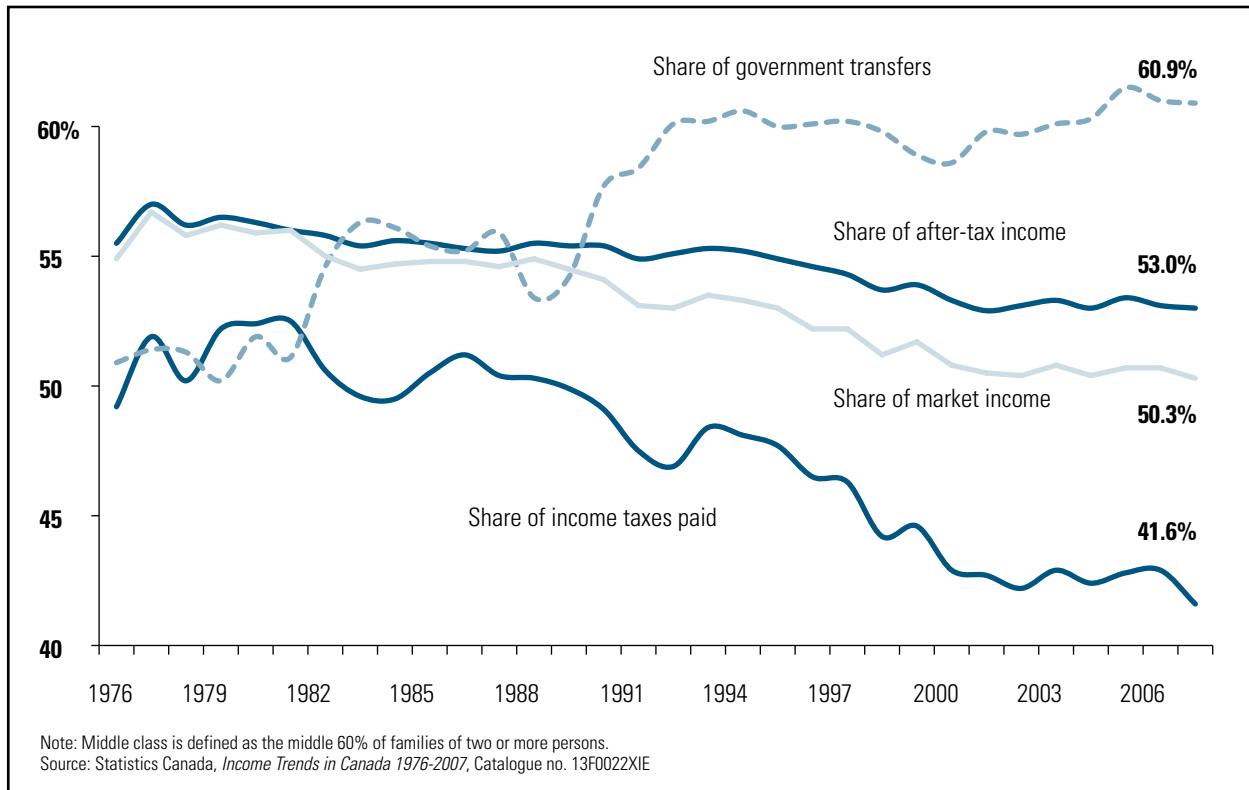
And so what?

Although median family income is higher today than it was three decades ago, a number of studies, using a variety of definitions and methods, have shown that the “middle class” is facing considerable financial pressure, even though their work time has increased substantially.

Another Statistics Canada study reports similar findings. This study shows that, after remaining stable for several decades, “family after-tax-income inequality rose in the 1990s, settling at a higher level in the 2000s.”²⁴⁶ At the same time, the share of middle-income families (defined as incomes falling within 75% to 150% of median income) was reduced and the share of low- and high-income families grew larger. “These trends appear to have been driven by rising inequalities in income received from market sources (wages, salaries, self-employment income, private pensions and investment income) among families.”²⁴⁷

Equally important, this study notes that the tax-transfer system was not up to the task of mitigating the impact of growing market inequality. We can expect that income inequality will increase again in the aftermath of the 2008-09 recession.

Share (%) of government transfers, income taxes, market income, and after-tax income of "middle class" families of two or more persons (1976-2007)



Percentage of government transfers, income taxes, market income, and after-tax incomes of the "middle class," by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Share (%) of market income going to the middle class	50.3%	49.1%	52.9%	51.4%	51.1%	50.5%	50.2%	50.5%	51.7%	51.5%	50.7%
Share (%) of government transfers going to the middle class	60.9	62.1	65.1	61.0	62.6	62.9	59.0	63.3	59.5	57.3	62.5
Share (%) of income taxes paid by the middle class	41.6	40.5	45.7	43.2	42.1	41.0	40.5	41.1	42.8	44.4	42.3
Share (%) of after-tax income going to the middle class	53.0	53.2	55.5	54.1	54.2	54.1	52.9	53.4	54.1	53.0	53.3

Note: Middle class is defined as the middle 60% of families of two or more persons.
Source: Statistics Canada, *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XIE



57 Poverty in Canada

As economic conditions improve, poverty rates generally decline. The poverty rate – as measured by Statistics Canada's after-tax Low Income Cut-off (AT LICO) – rose from 10.2% in 1989, the high point of the last economic cycle, to 15.2% in 1996.²⁴⁸ Subsequently, the rate declined slowly until 2007, reaching 9.2%, after several years of strong economic growth.²⁴⁹

Even as Canada experienced positive economic conditions, some families still struggled economically. There has been little change in the long run aggregate low income rate over the past 25 years (measured at business cycle peaks).²⁵⁰ Poverty rates among children and working-age adults aged 18 to 64 years have been wedged above the 10% mark, only falling below this level in 2007.

The poverty rate for adults aged 18 to 64 was 9.3% in 1989 and 9.9% in 2007, with a peak of 15.2% in 1997. Children's rate of poverty was 11.9% in 1989, rising to 18.4% in 1996, and falling to 9.5% in 2007. By contrast, the poverty rate among seniors has substantially improved, falling from roughly one in five in 1980 to one in ten in 1989 to one in twenty by 2007. The drop in the rate of poverty among seniors in Canada has been a real success story, demonstrating the impact that strong income support programs can have.

Using longitudinal surveys, which track the same people over longer periods, Statistics Canada has shown that the experience of low-income is much more common than the annual poverty rate would suggest. During the six-year period spanning 2002-2007, one in five Canadians – roughly 6 million people – experienced at least one year of low-income. Forty percent of these individuals had low incomes in only one of the six

years and 60% in at least two of the six years (although not necessarily consecutive years).²⁵¹

A relatively small percentage (11%) lived in low-income in each of the six years, although this represents a very significant 529,000 people. Entry and exit to low-income was largely associated with change in employment earnings or other income, but changing family status was also important – accounting for between one-quarter to one-third of the exits from low-income.

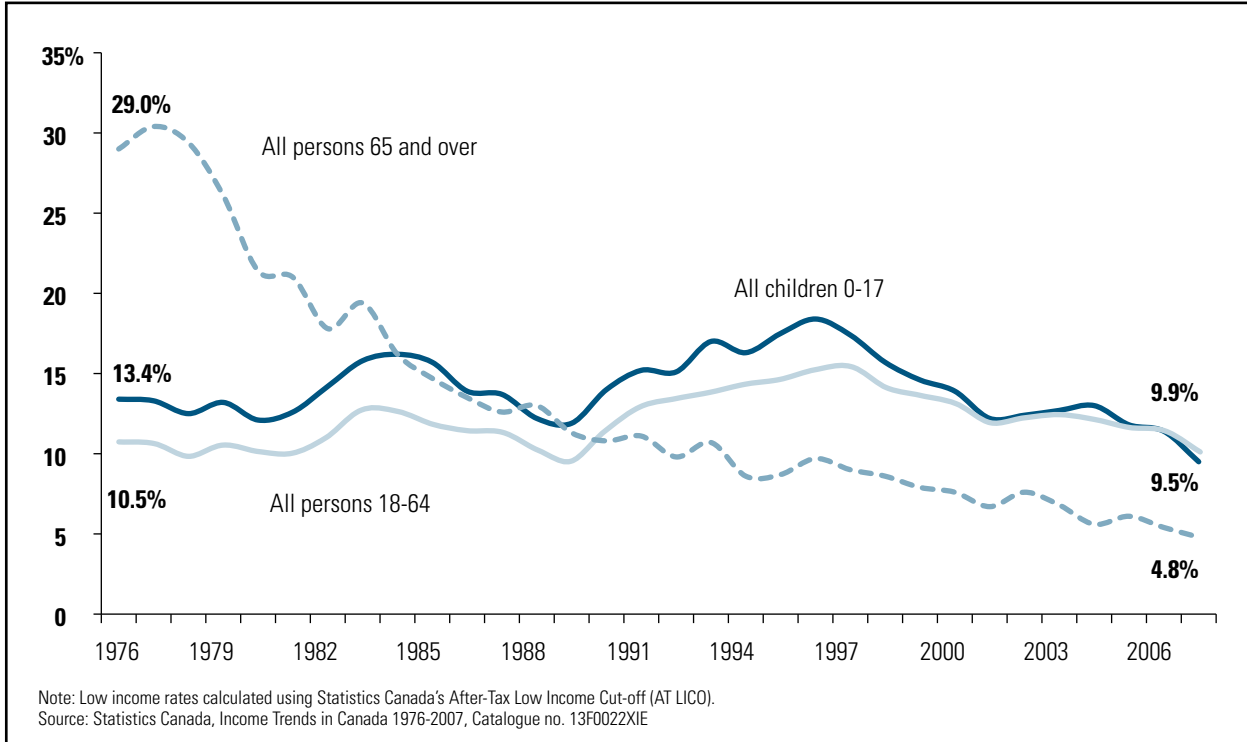
And so what?

While poverty may be a temporary situation for many, its consequences or impacts may be far from inconsequential. Among work age adults, even short episodes of low-income can compromise longer-term security, as when an unemployed worker replaces the loss of a good paying job with a poor paying one.

For children living in poor families, low income simply fails to provide the resources necessary for good health and developmental outcomes. Low income is a significant predictor of low infant birth weight, increased infant mortality, and overall poor child health and development. Among adults, economic deprivation is a major cause of poor adult physical health, with strong links to chronic disease such as arthritis, diabetes, heart problems, cancer, and hypertension.²⁵²

The impact of the 2008-09 recession on poverty is not yet known but based on past experience, poverty can be expected to rise for several years, well after the turnaround in stock markets and the GDP. If the poverty rate moves up in line with the experience of the last recession, the rate could be expected to average 11.9% in 2009. It may take many years, possibly up to a decade, for poverty levels to return to pre-recessionary levels.²⁵³

Persons in low income by age group (1976-2007)



Percentage of persons in low income, by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Percentage of persons in low income by gender											
All persons	9.2%	6.5%	5.0%	8.2%	8.2%	10.7%	8.8%	9.8%	7.3%	6.1%	11.1%
Males	9.0	6.3	4.5	7.8	7.7	10.4	8.5	9.5	7.0	5.8	11.5
Females	9.4	6.8	5.4	8.6	8.7	11.1	9.0	10.1	7.6	6.4	10.6
All children aged 0-17 by economic family type (% of each group who live in poverty)											
Total	9.5%	6.2%	4.7%	8.3%	9.2%	9.3%	9.4%	11.0%	8.6%	6.2%	12.7%
Living in couple families	6.5	1.7	2.3	5.5	2.7	7.2	7.2	8.8	3.6	3.4	7.0
Living in female lone-parent families	26.6	26.8	17.0	19.9	30.2	20.4	26.2	28.1	29.5	25.9	37.4
All persons aged 18-64 (% of each group who live in poverty)											
Total	9.9%	7.4%	5.6%	9.4%	9.1%	11.6%	9.7%	9.9%	7.8%	6.6%	11.7%
Males	9.7	6.3	5.5	9.5	8.8	11.0	9.4	9.7	6.9	6.0	12.3
Females	10.2	8.5	5.7	9.2	9.4	12.1	9.9	10.1	8.7	7.2	11.0
All persons aged 65 and over (% of each group who live in poverty)											
Total	4.8%	2.1%	2.4%	2.7%	2.4%	8.7%	3.0%	6.9%	2.7%	2.4%	5.6%
Males	3.3	2.2	1.8	0.5	0.8	5.8	2.3	4.9	3.3	2.6	3.2
Females	6.0	2.0	2.9	4.5	3.6	10.9	3.5	8.5	2.2	2.1	7.6

Note: Low income rates calculated using Statistics Canada's After-Tax Low Income Cut-off (AT LICO)
Source: Statistics Canada, Income Trends in Canada 1976-2007, Catalogue no. 13F0022XIE



58 Family Poverty

In 2007, about 13% of all Canadian households – 525,000 families and 1.3 million unattached individuals – were living in poverty. The highest poverty rates over the past three decades were experienced in the mid-1990s in the aftermath of the 1991-92 recession.

The poverty rate among elderly families has fallen sharply, from over 18% in 1976, to under 3.9% in 1989, and down to only 1.5% in 2007. The poverty rate among elderly unattached individuals remains much higher than the rate among families, but poverty levels have fallen for the latter as well over this period – from a very high 55.9% to 13.0% among men and from an even higher 68.1% to 14.3% among women. Income security programs for seniors such as Old Age Security, Guaranteed Income Supplement and the Canada Pension Plan have been responsible for much of this dramatic improvement.²⁵⁴

Two-parent families with three or more earners in the family also had a very low risk of poverty. This is true of all households with multiple earners. On the other hand, families with only one earner, whether married couples or female lone-parent families, have an elevated risk of poverty, as some jobs simply do not pay well or offer insufficient hours.

Poverty is even higher among unattached individuals under age 65: 35.1% of unattached women and 29.7% of unattached men lived in poverty in 2007. The recession of 2008-09 is likely to drive these rates higher.

Non-elderly families without income earners have very high rates of poverty, as they typically rely on government programs such as social assistance. In nearly all situations, provincial welfare incomes fall far short of all credible low income measures.²⁵⁵ This is in

direct contrast to income security programs supporting seniors. Social assistance programs, as currently structured in Canada, in effect, contribute to poverty through very low benefit levels and punitive rules that require households to draw down their assets significantly before benefiting from assistance.²⁵⁶

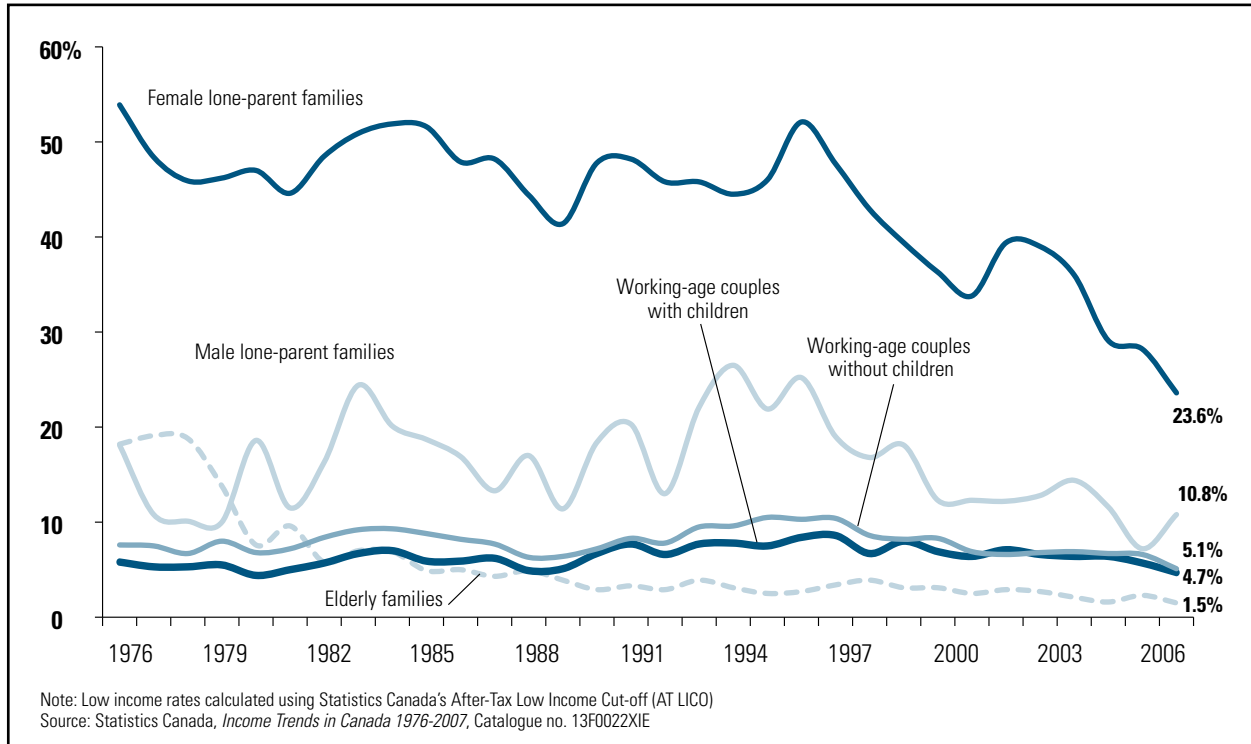
The poverty situation for female lone-parent families has improved sharply over the last decade. Their poverty rate (2007) is down to 23.6% compared to poverty rates above 50% as recently as 1996. The improvements have been largely driven by higher levels of paid labour force participation, rising incomes, and an aging of the typical female lone-parent family.²⁵⁷ In spite of this improvement, about 250,000 children under the age of 18, or 39% of all poor children, live in female lone-parent families. This ratio was up from about one-third in 1976 and almost one-half in 1992 and 2002.

And so what?

For some households, poverty has lessened over the last three decades. For others, especially unattached men and women, lone-parent families, and single earner families, the risk of poverty remains high. Certain populations – persons with disabilities, Aboriginal people and new Canadians also experience high levels of economic insecurity.

The costs of poverty to society are substantial, both individually and collectively. A recent report by the Ontario Association of Food Banks demonstrates how the remedial costs of poverty related to health care and crime, combined with foregone taxes and lost productivity and opportunity costs, result in an estimated \$32-\$38 billion price tag for that province... each year.²⁵⁸ Recent reports from the United Kingdom and the United States also provide a forceful accounting of how much these issues – and the existing approach to poverty – costs society as a whole.²⁵⁹

Percentage of families in low income (1976-2007)



Percentage of households in low income by economic family type by Province (2007)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
All households	13.3%	10.6%	8.0%	11.8%	11.5%	15.8%	12.6%	13.3%	10.5%	8.9%	15.3%
Elderly households (aged 65 and over)											
Elderly families	1.5%	1.1%	1.3%	0.8%	1.1%	2.5%	1.2%	0.6%	0.4%	0.9%	1.9%
Elderly unattached males	13.0	*	*	*	*	19.4	10.7	16.5	10.1	*	11.8
Elderly unattached females	14.3	*	*	9.8	9.7	22.8	9.0	18.0	4.6	4.3	19
Working-age households (under age 65)											
Couple families without children	4.7%	3.4%	3.3%	5.4%	6.9%	5.5%	4.6%	6.1%	2.5%	3.4%	4.4%
Couple families with children	5.1	1.9	1.7	4.7	3.6	4.7	6.1	8.1	2.8	2.2	5.4
Male lone-parent families	10.8	*	*	*	*	12.8	6.7	*	*	*	*
Female lone-parent families	23.6	21.4	16.6	16.8	29.7	21.8	23.9	21.9	22.9	21.8	29.2
Male unattached individuals	29.7	35.5	25.1	30.2	27.0	32.2	30.4	26.4	24.4	16.9	36.6
Female unattached individuals	35.1	47.8	26.5	34.1	34.1	37.6	36.8	34.9	36.2	27.3	31.7

Note: Low income rates calculated using Statistics Canada's After-Tax Low Income Cut-off (AT LICO). * Estimate is unavailable due to small sample size.
 Source: Statistics Canada, *Income Trends in Canada 1976-2007*, Catalogue no. 13F0022XIE



59 The Working Poor

Canadian families work hard. But for too many, working hard is not enough. Despite strong economic growth, and historically low unemployment rates in 2006, about one in six of all employed workers in Canada over the age of 15 – almost 2.2 million – had a low paying job in 2006.²⁶⁰

Over one million adults aged 25 and older were paid less than \$10 an hour in 2006, including 721,000 adults who worked full-time, representing 7% of all full-time adult workers. This is a low estimate of the number of low-wage workers in Canada: many more self-employed workers who didn't earn an hourly wage or salary took home less than \$10 for every hour they worked.

A wage of less than \$10 an hour is widely considered to be low pay in Canada because a single individual working full-time all year would need at least this amount to reach Statistics Canada's Low-income Cut-off. In 2008, the highest minimum wage in Canada was \$8.75 in Ontario. Anyone working at a minimum wage in any province is guaranteed to fall below the poverty threshold, unless there are other earners in the family.²⁶¹

The 2006 Census provides another measure of working poverty. In 2006, some 1.4 million Canadians who worked full-time for a full-year earned less than \$20,000. Among all women who worked full-time for a full-year, about 18% earned less than \$20,000; the respective figure for full-time, full-year male workers was 12%.²⁶²

Not all low-income workers live in poor families. Teens and young adults, for example, make up a large segment of the low wage workforce, a majority of whom live with their parents. And not all of the working poor are low paid; the working poor may earn wages in excess of \$10 per hour but are more likely to work part-time or

on temporary contract. That said, a significant group of families engaged in the paid labour market do live in poverty. One study estimates that among families with significant labour attachment, the rate of poverty is 7% – accounting for over one-third (35%) of all poor families and 44% (or 322,000) of all children living in poverty.²⁶³

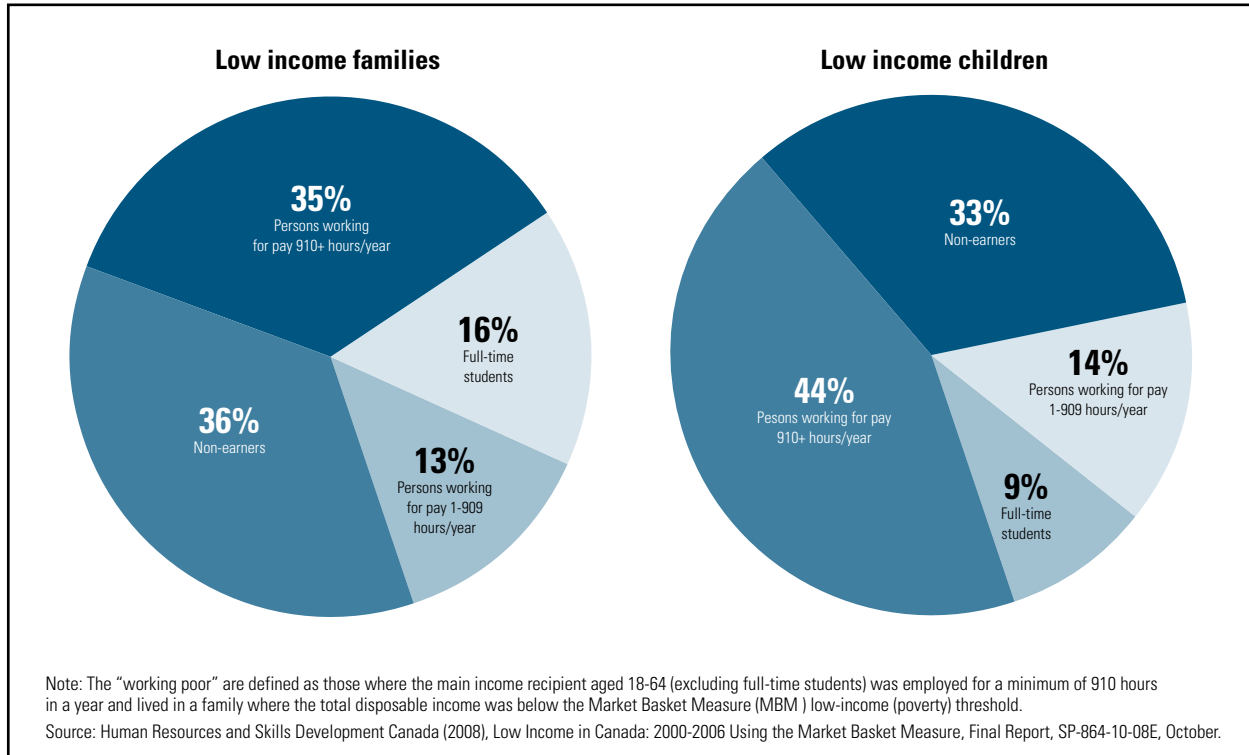
And so what?

Many jobs in Canada simply do not pay well enough to adequately support one's self or one's family. Low wage jobs are often temporary or part-time, and they typically provide few if any benefits beyond those legislated by law. As a structural – and what appears to be a permanent feature of the economy – many families experience the impact of low-wage work and poverty.

The working poor are more likely to escape poverty in the longer run than the “welfare” poor. However, between 1996 and 2001, the working poor spent on average three years in low income and 40% of them experienced persistent poverty. Furthermore, many of those who exited poverty over the same period did so mainly because of a change in their family circumstances, not because of their progression in the labour market. In fact, five years later, close to 50% of those who were working poor in 1996 still had low earnings and would not have been able to provide for themselves had they lived alone.²⁶⁴

There are a variety of well-known ways to improve the situation of the working-poor in Canada. Improvements to provincially set minimum wages, pro-rating benefits for part-time workers, public investments in literacy, education and training, and government programs that supplement low-wages are all proven strategies to enhance the economic security and mobility of workers and their families.²⁶⁵

Percentage distribution of working-age, low income families and children by work status of main income recipient (2006)



Percentage of individuals who worked full-time (30 hours or more per week) for a full-year (49-52 weeks) with wage and salary earnings of less than \$20,000 before income taxes, by Province/Territory (2005)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Males														
	12%	12	18	14	14	13	11	16	20	11	12	9	6	10
Females														
	18%	27	22	23	24	20	16	21	23	19	18	11	7	11

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-563-XCB2006054

Minimum wage and percentage of employees who worked for the minimum wage, by Province (2008)

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
Minimum wage in 2008	\$7.75 to \$8.75	\$8.00	\$8.00	\$8.10	\$7.75	\$8.50	\$8.75	\$8.50	\$8.60	\$8.40	\$8.00
% who worked at minimum wage in each province	5.2%	7.7%	5.6%	6.4%	4.8%	5.9%	6.6%	5.3%	3.8%	1.6%	2.7%
Minimum wage as % average hourly wage in each province	*	42.4	47.2	44.7	43.6	42.4	39.5	44.2	42.3	35.5	37.3

Source: Statistics Canada, *Minimum Wage Workers*, Catalogue no. 75-001-XIE, January 2009.



60 Food Insecurity in Canada

While food banks were originally intended only as temporary stop gap measures until such time as governments could strengthen social safety nets and eradicate poverty, they have unfortunately become community institutions.²⁶⁶

Findings from a survey undertaken in March 2009 by Food Banks Canada show that almost 800,000 people turned to Food Banks or an affiliated food program that month. This was an increase of 18% compared to the same period in 2008, the largest single year-over-year increase on record. Almost one in ten of those turning to food banks did so for the first time.²⁶⁷

As in the past, children made up the largest single group of food bank users in 2009, at 37.2%. The share of all users who were children was highest in Manitoba (48.7%) and Saskatchewan (44.4%). About one-half of assisted households had at least one child; 25.0% of those assisted were lone parent families and another 23.8% were two-parent families with children. Twelve percent of households turning to food banks were couples without children and 39.2% were single people.

About 13.6% of food bank users reported that employment was their primary source of income with another 5.3% reporting that Employment Insurance was currently their primary source of income. The largest percentage of clients (51.5%) relied on social assistance as their primary source of income, 13.0% were on disability-related income supports, 6.3% were on a pension, 1.1% were living on student loans and 5.2% had no income. About 4.7% of those assisted by food banks were “homeless” as they were living on the street, in shelters or temporarily with family or friends.

Health Canada research found that almost one in ten households was “food insecure” in 2004.²⁶⁸ More recent data reveal that 7.7% of households, or almost 956,000 households, experienced food insecurity in 2007-2008. About 5.1% experienced moderate food insecurity, and 2.7% experienced severe hardship.²⁶⁹

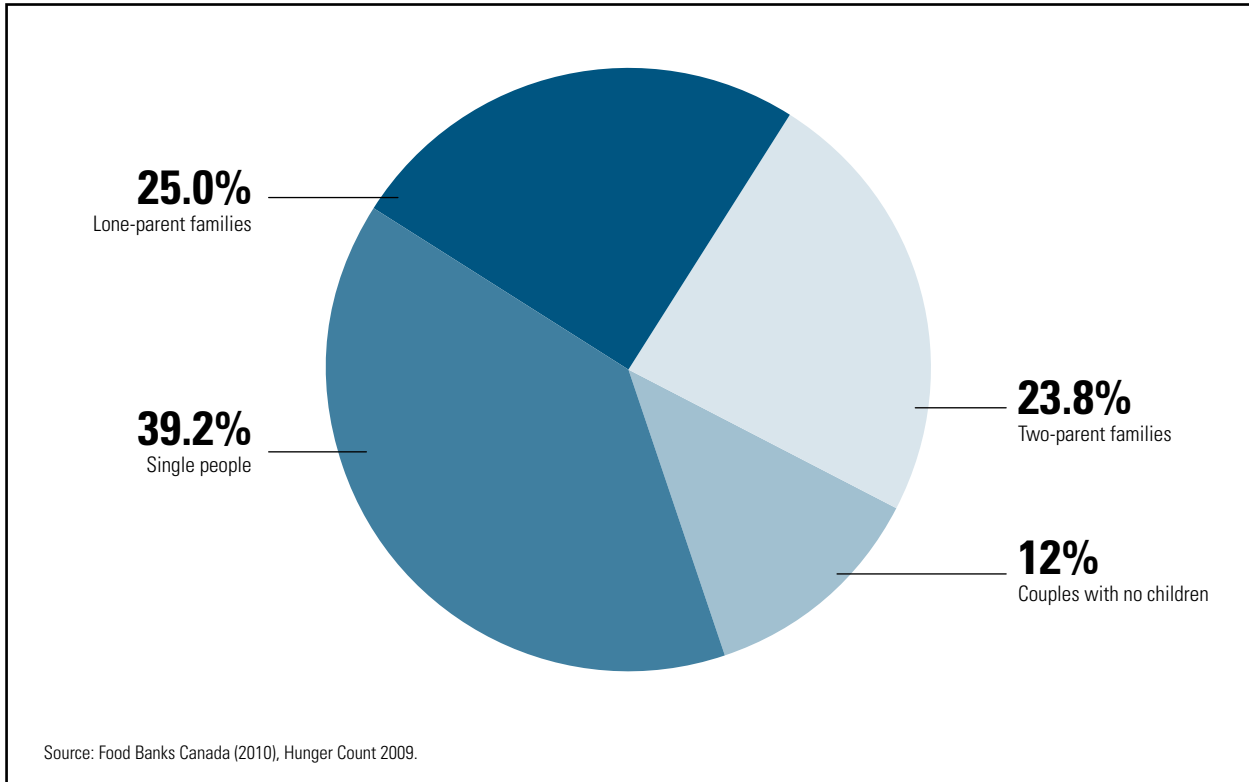
Not surprising, households experiencing the greatest financial insecurity were at highest risk of experiencing food insecurity. This is certainly the case among those who rely on social assistance as their main source of income. Households with children, especially lone-parent households, are also more likely to be food insecure. Off-reserve Aboriginal households are more than three times as likely as non-Aboriginal households to experience food insecurity.

And so what?

Food bank use does not account for all food insecurity in Canada. Estimates propose that the food insecurity rate is four to five times the rate of food bank use. This suggests that the number of Canadians who experienced food insecurity in 2009 could have been as high as 3.9 million.²⁷⁰

The surge in food bank users as highlighted in the data from Food Banks Canada is one of the most visible impacts of the recession. In Canada’s current social policy configuration, the dominant approach to dealing with these problems, and with the negative outcomes they produce, is to address them after the fact. As a result, Canadian families, food banks, shelters, social service agencies, and hospitals bear the heavy burden created when individuals fall into poverty.

Household composition (%) of those assisted by food banks (March 2009)



People assisted by food banks, by Province (March 2009)											
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
People who used a Food Bank in March 2009	794,738	30,014	2,706	20,344	17,889	137,464	374,230	47,925	18,875	53,976	89,886
% of users who were children	37.2%	37.4%	35.8%	34.1%	33.8%	33.9%	37.6%	48.7%	44.4%	43.2%	31.4%

Source: Food Banks Canada (2010), Hunger Count 2009.



61 Families and Wealth

Net worth is another important indicator of financial health and security. A family's net worth or wealth is the amount that would be left if it sold off all marketable assets, including the home, vehicle, business, and investments, and paid off all debts.

Among Canadian households, the median net worth²⁷¹ in 2005 was \$148,400, a 23.2% increase from 1999, after adjusting for inflation.²⁷² Median wealth was predictably higher among older families and individuals. By contrast, younger families carry higher levels of debt to income.

Young families typically start with low incomes and high expenses related to establishing a home, paying down student debt, and having children. Young people and families take on debt to address these needs. As income increases over time and financial need drops, families pay down their debt and begin to accumulate assets. Evidence from the 2005 Survey of Financial Security reveals that indebtedness typically peaks by the time a family's major income recipient reaches 40, and then falls after retirement. On the other hand, the proportion of families with investment income increases steadily, peaking in old age.²⁷³

As the chart shows, in 2005, median net worth was \$18,000 for those aged 15 to 34, \$135,500 for those aged 35 to 44, and \$231,900 for those aged 45 to 54. Median net worth peaked among persons aged 55 to 64 (\$407,400) and was \$303,200 among persons aged 65 and over.²⁷⁴

For most Canadians, their home is their major asset and its equity the largest component of their wealth, accounting for one-third (33.4%) of total assets. In

2005, the median net worth of homeowners who were still carrying a mortgage was \$217,000, while homeowners without mortgages – mostly older Canadians – had a median net worth of \$521,000. By contrast, the median net worth of individuals who did not own a home was \$10,600.²⁷⁵

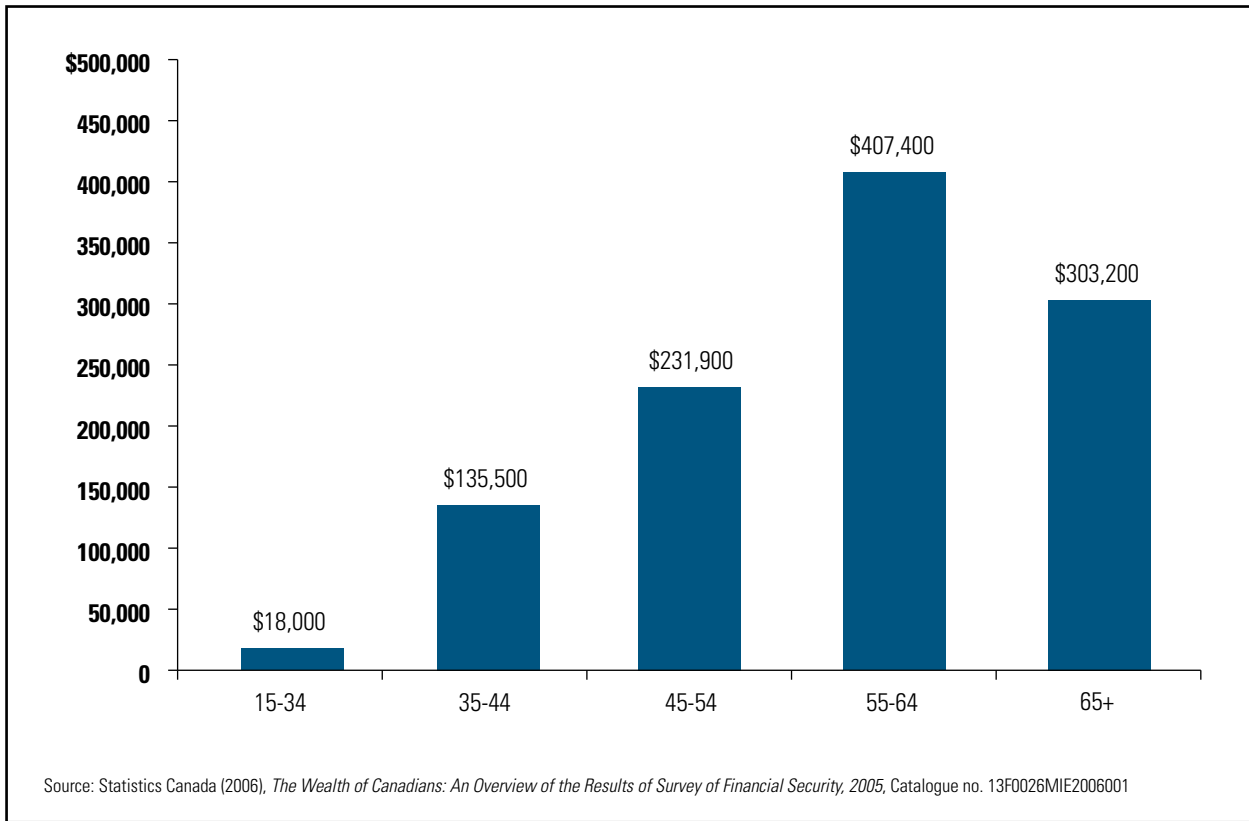
The increase in the value of real estate between 1999 and 2005 accounted for almost one-half of the increase in the net worth of Canadians over this period.²⁷⁶ Assets held in private pension vehicles such as employer pension plans, Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs) were the second largest contributor.

And so what?

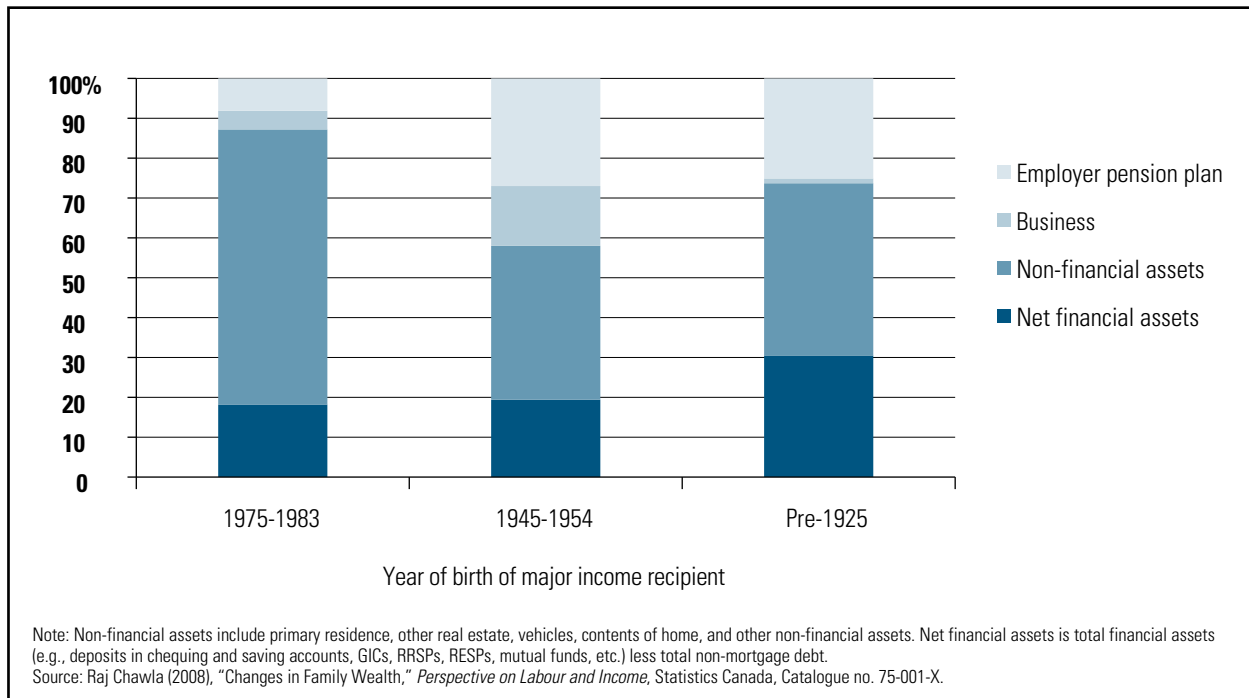
Building some level of positive net financial worth is an important component of financial well-being and security. Financial and property assets provide important protections against sudden loss of income or unexpected expenses, and they provide greater security in retirement, supplementing income from seniors' benefits. Further, assets can generate further wealth through return on investments and savings.

Through the early 2000s, the number of Canadians investing in assets such as real estate, RRSPs, mutual funds, and the value of those same assets, increased markedly. However, for many, the acquisition of those assets was financed largely through debt. The crash of the stock market in the fall of 2008 revealed the precarious state of the household finances of families and the inherent volatility of market assets. It also revealed the critical importance of sound financial regulation and public programs such as Old Age Security and public pensions in providing for the economic security of Canadians.

Median net worth by age of major income recipient (2005)



Composition of wealth, families in their 20s, their 50s, and 80s (2005)





62 Record Levels of Home Ownership

Rising housing costs did not deter Canadians from purchasing real estate over the past decade. Rather, strong economic growth and ready access to credit propelled the numbers of home owners to record levels. According to the Census, the rate of home ownership was 68% in 2006, the highest level recorded over the 35 years for which comparable data are available. Most home owners (58%) have a mortgage, which is also at the highest level of the last quarter-century.

Housing prices climbed through the last decade, falling only briefly during the 2008-09 recession. By late 2009, average house prices had reached \$340,000, five times the average after-tax incomes of Canadian households. This compares to an average of 3.7 times over the past two decades.²⁷⁷ At the same time, the median annual shelter cost for all households was about \$9,000 in 2006, an increase of 19% over 2001.

About one-quarter of all households now spend more than 30% of their annual incomes on shelter, which is a level the Canadian Mortgage and Housing Corporation (CMHC) considers “unaffordable”. Nationwide, about 18% of homeowners spend more than 30%, whereas 40% of renters spend more than 30% of their incomes on shelter.

CMHC also calculates the proportion of households in “core housing need”, that is, the proportion who live in housing that does not meet housing standards and who do not have income sufficient to purchase acceptable housing. As of 2006, 1.5 million Canadian households were in core housing need, representing 12.7% of Canadian households. This number was essentially unchanged compared to 2001 figures.²⁷⁸

Housing need was much more common for renters (27.2% were in core housing need) than for home owners (6.3%). Renters accounted for 65.7% of all core housing need. Across the provinces and territories, core housing need is most prevalent in the three Territories. Among the ten provinces, the incidence of need is greatest in British Columbia, Ontario, and Newfoundland and Labrador. The incidence of core housing need was very high among lone-parent families headed by young adults, recent immigrants and Aboriginal peoples.²⁷⁹

And so what?

A number of factors have contributed to rising rates of home ownership. For many families, low interest rates, long amortization periods and relatively low down-payment requirements have made ownership feasible, even as house prices have increased. Home ownership can offer tremendous economic security. However, high levels of mortgage debt leave a growing number vulnerable to income disruptions or rising interest rates.²⁸⁰

For other families, the costs of home ownership are simply too high. A report by the Federation of Canadian Municipalities labels the current situation “A National Disaster.” “Everybody needs a home, but decent, affordable housing is currently out of reach for a growing number of Canadians. A lack of affordable housing, with homelessness as its most serious consequence, compromises the health and well-being of individuals and the quality of life of communities and Canada as a whole. Too many people, particularly children, are living in temporary shelters or sub-standard and sometimes unsafe housing. Too many people are living on the street, straining the ability of social service agencies to help them.”²⁸¹

Characteristics of housing, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Average value of owned dwellings – thousands dollars														
Average value	\$263	\$112	\$144	\$158	\$120	\$183	\$297	\$153	\$132	\$294	\$419	\$211	\$227	\$215
Ownership status (%)														
% owned	68%	79%	74%	72%	76%	60%	71%	69%	72%	73%	70%	64%	53%	23%
% rented	32	21	26	28	24	40	29	31	28	27	30	36	47	77
Structural characteristics (%)														
% single-detached	55%	74%	72%	67%	71%	46%	56%	69%	74%	63%	49%	65%	60%	53%
% apartment with fewer than 5 storeys	18	6	13	15	13	33	11	13	13	15	21	11	14	9
% apartment with 5 or more storeys	9	*	*	4	1	5	16	8	3	4	7	*	3	2
% row houses	6	5	2	2	2	2	8	3	3	7	7	4	11	23
% apartment duplex	5	10	2	3	4	8	3	1	2	3	10	3	3	1
% semi-detached	5	4	6	5	3	5	6	3	3	5	3	7	5	10
% of dwellings in need of major repair	8	8	9	10	10	8	7	10	11	7	7	15	18	20
* Estimate is unavailable due to small sample size. Source: Statistics Canada, 2006 Census of Population, Community Profiles, Catalogue no. 92-951-XWE														

Proportion of households in core housing need, by household type (2006)			
	Total	Renters	Owners
All households	12.7%	27.2%	6.3%
Senior-led	14.4	31.4	7.9
Family	5.4	15.3	3.7
Individuals Living Alone	26.2	38.8	16.3
Non-Senior-led	12.2	26.2	5.8
Family	10.0	26.7	5.0
Couples with Children	7.2	23.0	4.3
Couples without Children	5.5	14.0	3.0
Lone Parent Families	28.6	43.5	14.9
Female	31.7	46.2	16.8
Male	15.9	27.9	9.0
Non-Family	18.9	25.6	10.0
Individuals Living Alone	20.1	27.9	10.4
Individuals Sharing with Others	12.4	15.1	7.6
Acceptable housing is defined as adequate and suitable shelter that can be obtained without spending 30 per cent or more of before-tax household income. Adequate shelter is housing that is not in need of major repair. Suitable shelter is housing that is not crowded, meaning that it has sufficient bedrooms for the size and make-up of the occupying household. The subset of households classified as living in unacceptable housing and unable to access acceptable housing is considered to be in core housing need.			
Source: CMHC (2009), "Housing conditions and core housing need," Canadian Housing Observer. http://schl.com/en/corp/about/cahoob/data/data_013.cfm			



63 Wealth Inequality

Median wealth has increased in Canada since the 1970s, notably in the last decade. Between 1999 and 2005, median net worth for all households (including families and unattached individuals) increased by 23.2% to \$148,400. The average net worth increased even more, by 29.5%, reaching \$364,300.²⁸² The fact that average net worth is significantly higher than the median reflects the very unequal distribution of wealth in Canada.

In reality, there is a very small percentage of households that account for a large share of total wealth, making average net worth much higher than the median. In 2005, the 20% of households with the highest net worth held 69.2% of all personal wealth, while the bottom 60% held only 10.8%.

The chart shows that in 2005 the poorest fifth of households (which includes families and unattached individuals) brought in 4.7% of the after-income tax incomes generated in the economy and had little or no accumulated wealth. The lower-middle fifth of households received 10.6% of aggregate after-tax income, but held only 2.3% of total accumulated wealth. Together these groups comprised 40% of all households (5.4 million households), but they received just 15.3% of aggregate annual income and held virtually none of the wealth.²⁸³

The middle fifth of households (2.7 million households) accounted for 16.5% of total after-tax income and held 8.4% of total household wealth, while the richest fifth of households (also 2.7 million households) brought in 44.0% of the annual incomes and held 69.2% of the accumulated wealth. Since the 1970s, this group has increased their share of both incomes and wealth.

In 2005, there were about one million Canadian households with a net worth of one million dollars or more. They comprised only 8.2% of all households but held almost one-half (47%) of total accumulated wealth in Canada.

Over the 1999 to 2005 period, the only period for which comparable data are available, the richest 20% saw their average wealth increase by \$297,900 or by 31%. The dollar gain in wealth of the richest 20% was larger than the sum of the gains for the other 80% combined.

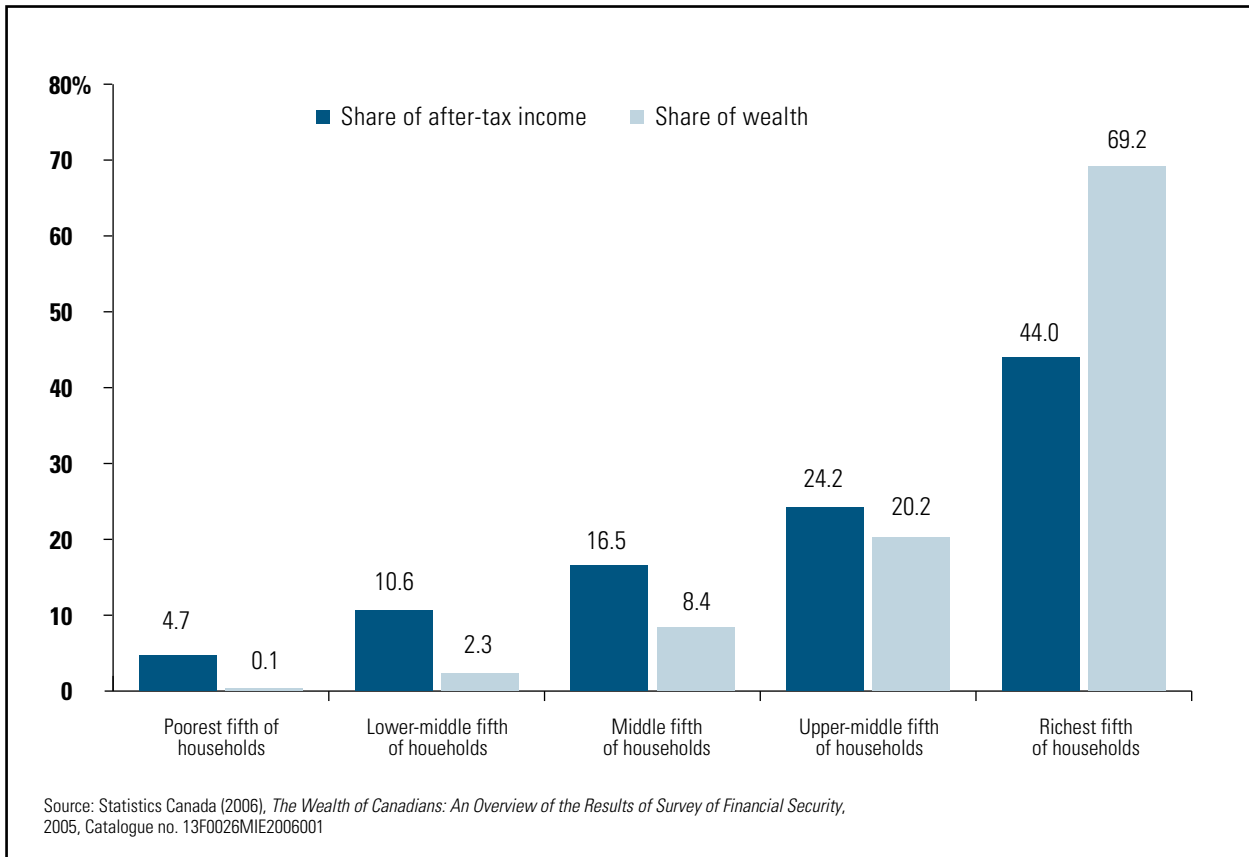
And so what?

There is a clear relationship between income and wealth accumulation. Quite simply, the lower the level of family income, the lower the capacity to accumulate wealth – through savings, investments, or the purchase of appreciating assets such as real estate. Lower income families, for example, are less likely to have jobs with employer pension plans, and they typically have little capacity to save, contribute to Registered Retirement Savings Plans (RRSPs), or purchase homes. Lower income families relying on social assistance also face restrictions on the ownership of certain assets as a condition of receiving income support.

The capacity to accumulate wealth is also shaped by family circumstances. For instance, the declining private pension coverage of married men has been offset somewhat by the increasing pension coverage of married women – underscoring the financial advantage of having multiple earners within families.²⁸⁴

Growing wealth inequality since the mid 1980s suggests that “Canadian families are becoming increasingly unequal in their capacity to mitigate income shocks in bad times or to initiate forward-looking strategies in good times.”²⁸⁵

Distribution of after-tax household income and net worth by income and net worth quintiles (2005)



Average net worth (wealth) for all households (families and unattached individuals) by quintiles, in constant 2005\$ (1999 and 2005)				
	Average net worth in 2005\$		Change 1999 to 2005	
	1999	2005	In dollars	% change
First wealth quintile (poorest)	-\$1,500	-\$2,400	-\$900	-40%
Second wealth quintile	36,700	41,100	4,400	12%
Third wealth quintile	123,600	153,200	29,600	24%
Fourth wealth quintile	282,700	367,600	84,900	30%
Fifth wealth quintile (wealthiest)	963,300	1,261,200	297,900	31%

Source: Statistics Canada (2006), *The Wealth of Canadians: An Overview of the Results of Survey of Financial Security, 2005*, Catalogue no. 13F0026MIE2006001



64 The Cost of Raising Children

People seldom base their decisions about having children on financial considerations alone: it is, nevertheless, an important consideration.²⁸⁶ Yet there is little information available to Canadians about the costs associated with raising children.

The Home Economics section of Manitoba Agriculture has estimated the cost of raising children to the age of 18, but these numbers are based on families living in Winnipeg, and the latest estimates pertain to the year 2004.²⁸⁷ While costs will certainly vary from one part of the country to another, the Manitoba Agriculture estimates are at least illustrative of the considerable financial resources required. Their figures show a cost of about \$167,000 to raise a boy or girl to the age of 18, or an average of about \$9,300 per year. Boys, accordingly, cost an extra \$3,770 to feed for those 18 years but cost \$2,414 less for clothing and \$934 less for personal care.

The most expensive year is when the child is one year old with over \$10,000 needed in that year alone. Costs are lowest for boys aged 12 (\$6,786) and girls aged 13 and 14 (about \$7,000 each year). At those ages, the costs of childcare decrease while the cost of transportation increases. Educational costs rise around the age of 15.

These numbers, of course, only tell part of the story. One American study suggests that what families

actually spend to raise their children varies greatly depending on family income. Compared to the middle one-third of couple families with children, the lowest one-third of families spent 27% less while the highest one-third spent 45% more.²⁸⁸

And so what?

Most Canadians intend to have at least one child, and many will have two or more. The money required to raise children is considerable, especially considering that children are staying longer in the parental home, often well in to their 20s.

The financial cost of raising children includes not only the direct expenditures of food, clothing, etc., but also the “opportunity costs” associated with lost wages for those parents or guardians who withdraw, even if temporarily, from the labour market. Opportunity costs may be particularly high for those having children at younger ages and who delay plans for post-secondary education.

It is also important to remember that the costs of raising children far exceed those borne by individual parents. The entire public infrastructure supporting children – schools, hospitals, playgrounds, etc. – are supported collectively through tax dollars. As with parents, governments commit to the expenses because they are not simply viewed as expenses, but as investments in the next generation.

The cost of raising a child to age 18 (2004)									
Age of child	Food	Clothing	Health care	Personal care	Recreation, reading, gifts, school needs	Transportation	Child care –employed lone-parent	Shelter, furnishings, household	Total by year
Cost of raising a boy (\$)									
Infant	1,507	1,702	141	0	0	0	4,568	2,157	10,092
1	804	399	141	112	571	0	6,200	2,294	10,520
2	866	386	141	112	571	0	5,200	2,256	9,531
3	866	386	224	112	571	0	5,200	2,218	9,576
4	1,156	386	224	112	571	0	5,200	2,218	9,867
5	1,156	386	224	112	648	75	5,200	2,218	10,019
6	1,156	465	224	112	729	75	3,805	2,218	8,785
7	1,423	465	224	109	979	75	3,805	2,218	9,296
8	1,423	465	224	109	979	75	3,805	2,218	9,298
9	1,423	493	224	109	979	75	3,805	2,218	9,325
10	1,732	493	224	109	979	75	3,805	2,218	9,635
11	1,732	493	224	109	979	75	3,805	2,218	9,635
12	1,732	915	260	202	95	509	0	2,218	6,786
13	2,025	915	260	202	950	509	0	2,218	7,080
14	2,025	915	260	202	962	509	0	2,218	7,092
15	2,025	866	260	295	1,132	509	0	2,218	7,305
16	2,357	866	260	295	1,132	509	0	2,218	7,637
17	2,357	866	260	295	1,132	509	0	2,218	7,637
18	2,357	866	260	295	1,348	509	0	2,218	7,853
Total	\$30,120	\$12,745	\$4,265	\$3,001	\$16,161	\$4,094	\$54,397	\$42,189	\$166,971
Cost of raising a girl (\$)									
Infant	1,507	1,720	141	0	0	0	4,568	2,157	10,092
1	804	488	141	112	571	0	6,200	2,294	10,520
2	866	537	141	112	571	0	5,200	2,256	9,531
3	866	537	224	112	571	0	5,200	2,218	9,576
4	1,156	558	224	112	571	0	5,200	2,218	9,867
5	1,156	558	224	112	648	75	5,200	2,218	10,019
6	1,156	521	224	109	729	75	3,805	2,218	8,785
7	1,351	521	224	109	979	75	3,805	2,218	9,296
8	1,351	521	224	109	979	75	3,805	2,218	9,298
9	1,351	540	224	109	979	75	3,805	2,218	9,325
10	1,578	540	224	109	979	75	3,805	2,218	9,635
11	1,578	540	224	109	979	75	3,805	2,218	9,365
12	1,578	1,060	260	339	950	509	0	2,218	9,786
13	1,711	1,060	260	339	950	509	0	2,218	7,048
14	1,711	1,060	260	339	962	509	0	2,218	7,060
15	1,711	1,099	260	426	1,132	509	0	2,218	7,357
16	1,639	1,099	260	426	1,132	509	0	2,218	7,285
17	1,639	1,099	260	426	1,132	509	0	2,218	7,285
18	1,639	1,099	260	426	1,348	509	0	2,218	7,501
Total	\$26,349	\$15,159	\$4,265	\$3,935	\$16,161	\$4,094	\$54,397	\$42,189	\$166,549

Source: Manitoba Agriculture and Food, The Cost of Raising a Child: 2004. (updates have been discontinued)



65 The Affordability Gap

In 2008, households in Canada spent an average of \$71,360 on all goods and services, including expenditures on personal taxes, pension contributions, and personal insurance.

The amount of money that households spend on specific items – food, health care, education, transportation, etc. – varies enormously according to level of income. Quite simply, higher income households tend to spend significantly more on everything.

In 2008, for example, the poorest 20% of households spent, on average, \$11,926 on food, clothing and shelter or just over 52% of their disposable after-tax income. Among households in the middle income quintile, the amount spent on these same items was \$22,724, and among the richest fifth, it was \$41,067.²⁸⁹

The spending disparity between Canada's richest and poorest households is commonly referred to as the affordability gap and speaks to the tendency among low income households to forego certain purchases that might otherwise be considered essential. Succinctly stated: "The poorest 20 per cent of Canadian households live in worlds far removed from the richest 20 per cent."²⁹⁰

These disparities are most clearly revealed by what Canada's poorest households tend to go without. The 2008 Survey of Household Spending shows that low income Canadians are much less likely to purchase goods and services such as dental care, eyeglasses and post-secondary education, or to own computers or cell phones – important tools in the digital age.

Equally troubling, within the poorest fifth of households among every age group, average household

expenditures exceeded average household income, precipitating household budgetary shortfalls. On average, expenditures also exceeded income in each of the age groups in the lower-middle income category, although by a lesser amount than among the poor.

In contrast, average incomes exceeded average expenses by a considerable amount (\$23,000) among households with the highest incomes. Among the richest fifth of households, the gains were highest for those aged 55 to 64 at \$31,300.

And so what?

Although higher income households tend to spend more on virtually all types of goods and services, their expenditures still leave them with the capacity to save or reduce debt loads. For many middle and lower income households, however, yearly expenditures exceed their annual income. When this happens, families must either borrow and/or dispose of assets to make up the shortfall.

In addition, when expenditures on basics such as food, clothing and shelter take up a large share of the family budget, relatively little room is left to spend on other items – be it reading materials, health care, or children's music lessons.

Purchasing power has become a powerful determinant of individual or family capacity to participate in a meaningful way in the society around us. The growing gap in the spending patterns between wealthy families and poor families serves to isolate the poor from the rest of the population, creating significant barriers to full participation in social and economic life.²⁹¹

Average household expenditures by income level (2008)						
	Canada	Lowest quintile	Second quintile	Third quintile	Fourth quintile	Highest quintile
Total expenditure	\$71,364	\$22,858	\$40,826	\$60,187	\$86,890	\$146,057
Total current consumption*	51,068	21,269	34,272	46,374	62,171	91,254
Food	\$7,435	\$3,842	\$5,729	\$7,225	\$8,838	11,539
Shelter	14,183	7,051	9,862	12,943	17,294	23,768
Household operation	3,345	1,537	2,315	3,022	3,860	5,989
Household furnishings and equipment	1,967	684	1,213	1,667	2,356	3,917
Clothing	2,856	1,033	1,602	2,556	3,331	5,760
Transportation	9,722	2,785	6,069	8,782	12,539	18,435
Health care	2,044	1,045	1,700	1,890	2,335	3,249
Personal care	1,189	535	796	1,129	1,415	2,068
Recreation	4,066	1,070	2,172	3,351	5,176	8,560
Reading materials and other printed matter	253	109	170	232	282	470
Education	1,179	415	450	776	1,359	2,894
Tobacco products and alcoholic beverages	1,495	704	1,196	1,530	1,817	2,229
Miscellaneous expenditures	1,075	325	681	1,003	1,323	2,043
Personal taxes	14,599	659	3,705	8,943	17,070	42,616
Personal insurance payments and pension contributions	4,023	435	1,622	3,295	5,845	8,916
Gifts of money and contributions	1,674	496	1,227	1,574	1,803	3,271

* Current expenditures includes spending on all goods and services and personal taxes, but excludes life insurance, employment insurance, pension contributions and gifts to persons and charities.
Source: Statistics Canada (2009), *Spending Patterns in Canada, 2008*. Catalogue no. 62-202-X

Average dollars left over after all expenditures* including incomes taxes and pension contributions, by income quintile and age group (2005)					
Age of main income recipient	Poorest fifth	Lower-middle fifth	Middle fifth	Upper-middle fifth	Richest fifth
Under 35	-\$7,100	-\$4,100	-\$3,100	\$1,200	\$15,000
35-44	-4,800	-3,000	-200	2,900	27,200
45-54	-5,800	-1,500	1,400	6,500	30,400
55-64	-3,600	-4,200	600	3,700	31,300
65 and up	-500	-2,300	700	2,900	5,700
Total income group	-3,700	-2,500	-800	2,500	23,000

*Total expenditures include current consumption spending plus any outlays for life insurance, employment insurance, pension contributions and gifts to persons and charities.
Source: Statistics Canada (2006), *Survey of Household Spending, 2005*, custom tabulation.



66 Household Savings at Record Low

During the last two decades, household spending rose at a faster pace than household income, leaving many Canadian families and individuals with less room to save.

In 1990, on average, Canadian households (families and unattached individuals) took in \$58,400 after income taxes (all dollar values have been adjusted for inflation and are expressed in constant 2006 dollars). By 1996, average after-tax incomes fell to \$54,600 or by 6.5%. For the most part, this was due to the damaging recession of the early 1990s. It took 10 years for average income to return to the 1990 level. It then grew steadily, reaching \$65,200 in 2008, and has since stalled.²⁹²

While average household income was 12% higher in 2008 than in 1990, average household spending increased by 24% over the same period, rising from \$50,800 to \$63,200.²⁹³

With spending rising faster than income, the annual savings rate among Canadian households – the difference between income and expenditures – has experienced a sharp decline of 75%. In 1990, on average, households saved \$7,600. This fell below \$3,000 by 1997 and below \$2,000 by 2003, remaining in that range through to 2008. As a percentage of income, saving fell from 13% in 1990 to only 3% in 2008.

With the onset of the recession in late 2008, the rate of saving jumped significantly to almost 5%. The critical question

is whether or not families and individuals will continue to restrict expenditures and increase active savings.²⁹⁴

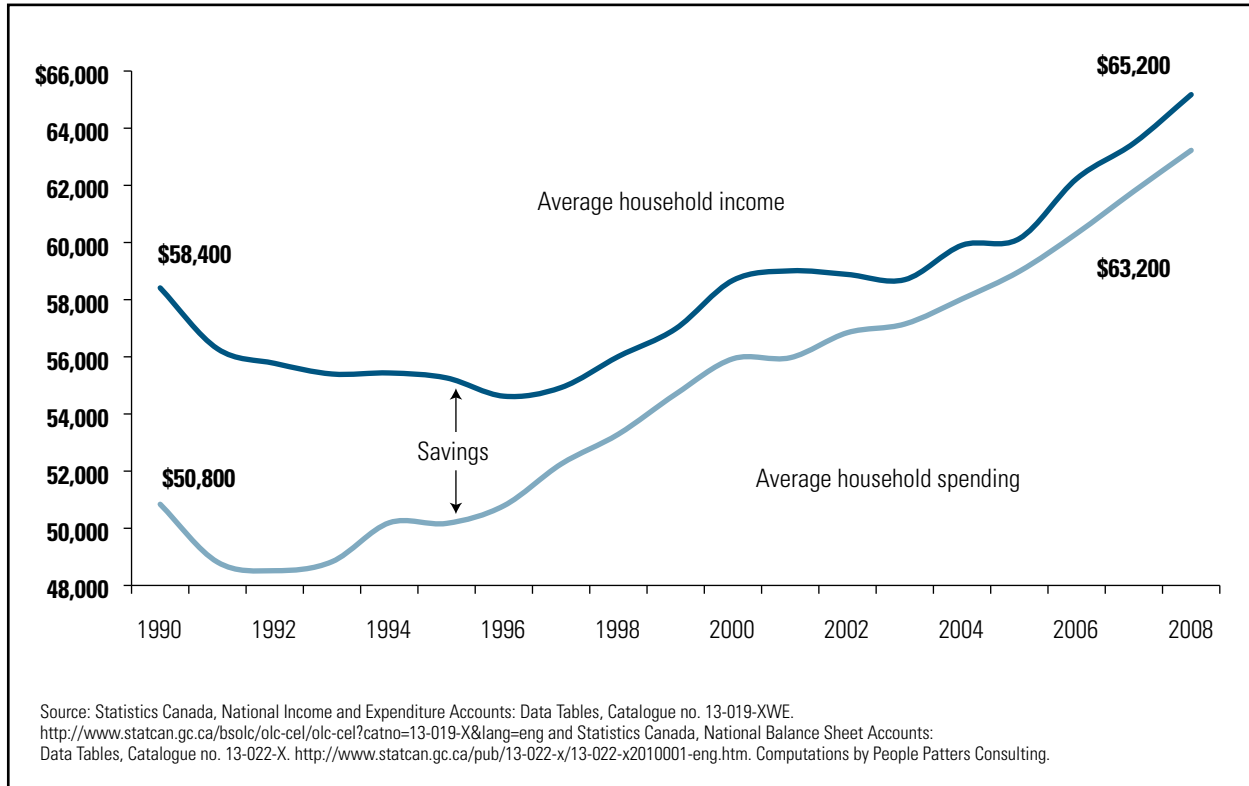
And so what?

Several factors have contributed to the “squeeze” on savings. On the one hand, earnings from employment, after adjusting for the cost of living, were essentially unchanged between 1980 and 2005. Statistics Canada reports that while earnings increased for individuals at the top of the earnings distribution, they stagnated for those in the middle, and declined for those at the bottom.²⁹⁵

On the other hand, spending has increased on most goods and services, fuelled in part by the expanding availability and use of credit. A recent report found that during the 1999 to 2004 period, the most rapid spending increases were for education. Within this category, tuition fees soared by almost one-half in just five years, supplies and textbook costs both jumped by over one-third. Spending also increased substantially on vehicle insurance and health care.²⁹⁶

Savings provide families and individuals with an important financial buffer to deal with unexpected events such as the loss of a job or illness. The long-term decline in savings suggests that Canadian families are less prepared for the income disruptions associated with such events. In a 2010 public opinion survey, the Certified General Accountants Association of Canada found that one-half (50%) of respondents believed their financial well-being would be noticeably affected by a 10% salary decrease, while 27% felt vulnerable to an increase in interest rates.

Personal disposable income versus spending per household, in constant 2006\$ (1990-2008)





67 Household Debt at Record High

While financial situations differ considerably from one household to the next, the overall trends of the past two decades are clear: household spending has increased faster than income, annual savings have declined, and household debt continues to grow.

Total debt per household grew from about \$54,200 in 1990 to almost \$91,000 in 2008 or by 75% – a rate six times greater than the growth in household income. The fastest growing component of debt has been consumer credit which includes personal loans, credit card loans, and lines of credit. This form of debt increased by 112% over the period, while mortgage debt increased by 72%.

A useful indicator of debt vulnerability is the debt-to-income ratio – a measurement of total debt as a percentage of total income. In 1990, total household debt was equal to 91% of total household disposable income after income taxes. This rose to 144% by 2009. A recent report by the Office of the Superintendent of Bankruptcy states that “the determinant having the greatest effect on the increase in the number of consumer insolvencies during the 1987-2003 period is the total debt-to-income ratio ... this variable accounted for 88% of the increase in consumer insolvency during this period”.²⁹⁷

The ability to service debt worsens during recessions. The number of insolvencies doubled during the recession of the early 1990s and increased significantly during the recession of 2009. Near the end of 2008, some 600,000 households were in the credit “danger zone,”

requiring over 40% of disposable income to pay off normal interest on their debt and some of the principal. Any increase in the cost of borrowing could cause the number of households with very high debt service ratios to climb.

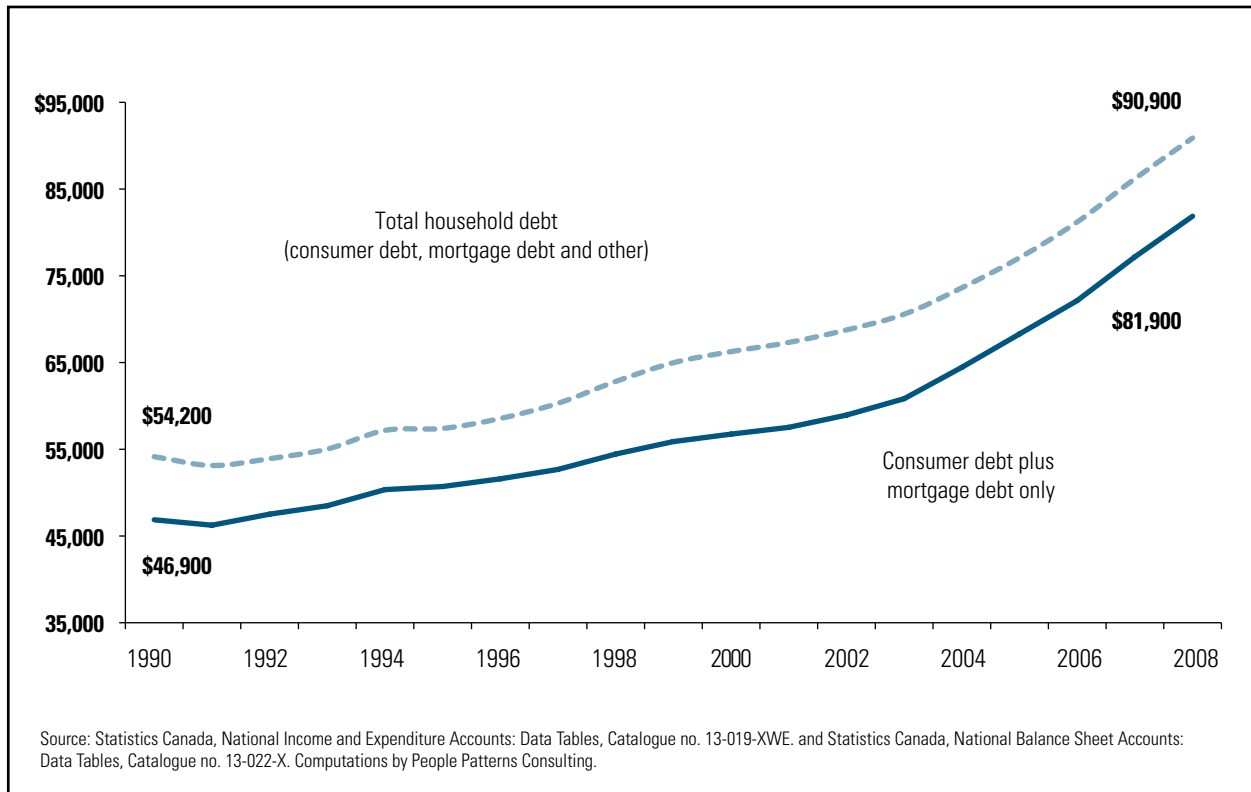
Recent evidence suggests that the recession has had only a subtle effect on the rate at which households continued to take on debt. More importantly, while growth rates of mortgages slowed over 2008-2009, the pace of expansion of consumer credit accelerated during most of this period.²⁹⁸

In spite of increased debt loads, the net worth of households (total assets minus total debts) increased by 57% between 1990 and 2008. Much of this wealth accumulation was in housing, pensions and the stock market. Net worth peaked in 2007 and has since declined, reflecting the impact of the 2008-09 recession. As of the third quarter of 2009, the average net worth (total assets minus total debt) per household stood at about \$390,000 in constant 2007 dollars.

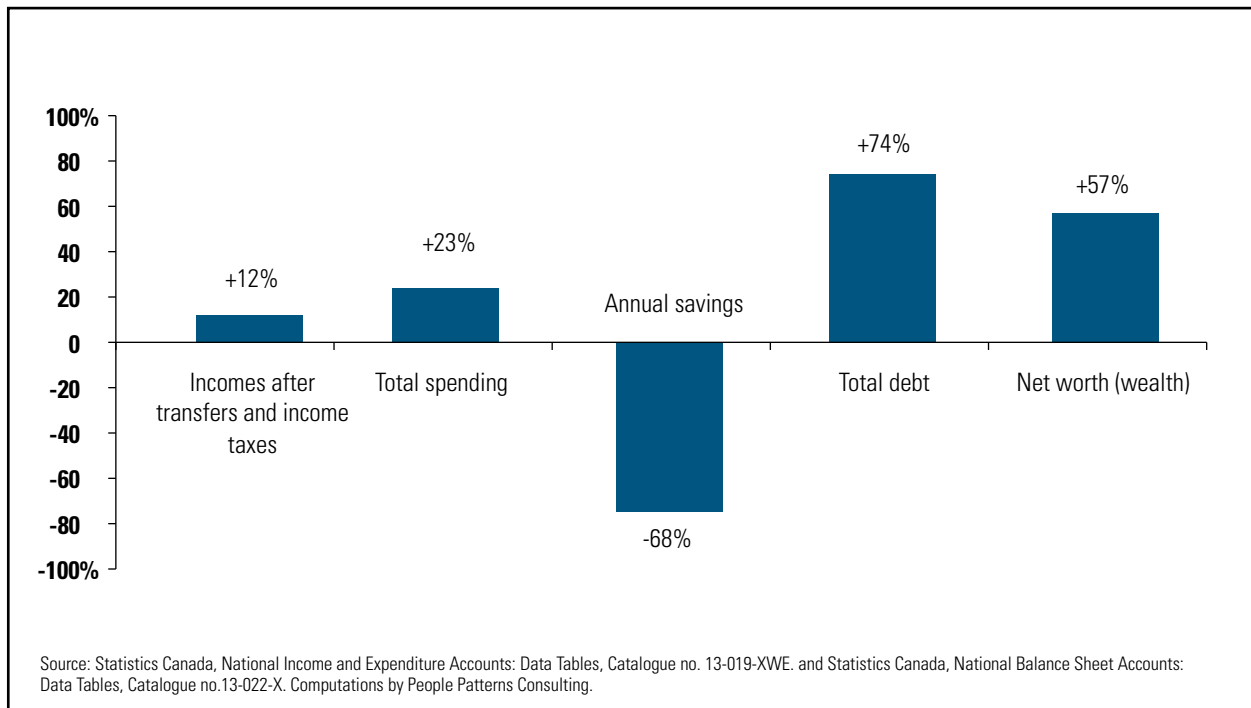
And so what?

The acquisition of debt is a common experience in the lives of Canadians and their families, and access to credit serves many important functions. Credit may be used to purchase appreciable assets such as real estate, or to finance education and skills development. Excessive levels of debt however, can create considerable financial stress and vulnerabilities to job loss, rising interest rates, or sudden declines in the value of housing – the main asset underlying household debt.

Average debt per household, in constant 2007\$ (1990-2008)
 (average includes households with debt and those without)



Incomes, spending, savings, debt and net worth - Percentage change per household, in real terms (1990 - 2008)





Part III—Canada's Families: *Care and Support*

Families take many forms, but it is the unique set of relationships – and responsibilities – that sets families apart from other forms of social organization. Caring is at the heart of family life and encompasses much more than the financial ties and obligations that bind us together. Caring entails a broad range of activities and relationships embodied in the roles of giving and receiving physical, emotional and spiritual care and support.

The 'work' associated with care is often perceived as an expression of love, and can be the source of tremendous enjoyment and meaning. It can be as simple as an hour spent reading a book with a younger sibling or as complex as providing palliative care to an ailing elder. Whatever the form, care work is central to the functioning of kin and social networks, and is the cornerstone of family and community well-being.

Clearly, some forms of care work can be quite difficult and are much more than a 'labour of love'. Providing for the emotional, physical and spiritual well-being of members is highly valuable. It is, in many ways, the invisible work without which families, communities and economies would collapse. And whereas women still carry the lion's share of the

responsibility for providing care to both immediate and extended family and community members, men have assumed a greater caregiving role over the past two decades.

Care work, by and large, is unpaid. For the majority of families juggling the rigorous demands of both paid and unpaid work, the stresses and strains are palpable. With only 24 hours in a day, even the best of intentions can be hindered by role overload, poverty or distance.

The feeling of having too much to do and not enough time in which to do it is arguably felt the most among full-time working female lone parents who chart the longest average workday – combining both paid and unpaid work – among all family types. Similarly, families who have a child with a disability face significant and unique challenges providing care, challenges that can affect every aspect of a family's life. These families tend to experience higher levels of stress, illness and strain on relationships, as well as tremendous demands on their time compared to families without children with disabilities. For most, it is not the presence of the disability *per se* that leads to stress, but rather the severity of the disability.

*Happiness is not just a matter of money and earnings,
but, as importantly, of the nature and quality
of the people and the places around you.*

The kind and amount of care and support that adults provide to others largely depends on their stage of life and reflects available time, resources, and proximity. Not surprisingly, young adults are more involved in the care of children, and older Canadians shift their focus to the provision of eldercare. The roles and responsibilities of the family members of elderly people often fluctuate or change incrementally or dramatically (depending on the circumstances) from more reciprocal, often interdependent, episodic exchanges of aid, to the provision of regular assistance with physical and emotional needs. Whatever the age, better support for families in the provision of care and support across the generations is an integral component of building healthy and vibrant communities and workplaces.

Communities are integral to the provision and development of responsive support services for families and their individual members. In addition to the care provided inside homes across the country, many Canadians also offer and receive care at the community level from voluntary organizations. High rates of employment, however, have effectively reduced the amount of time Canadians have available for volunteering and participating in community life. As such, many community organizations have closed their doors, unable to marshal the necessary human and financial resources to carry on. In these communities, families are forced to either purchase needed supports – if possible – or go without.

Families, unfortunately, are not always the site of love and support. Sadly, far too many Canadian families are touched by the pain of family violence, child abuse and

neglect. Typified by a climate of fear and intimidation, individuals who experience violence – either directly or as witnesses – are at very high risk of long-term psychological, physical, behavioural, academic, sexual, interpersonal and spiritual harm.

These families and their communities need our focused attention, deepest compassion and greatest support to end the cycle of violence, and to mitigate the devastating impact that violence has on a family's capacity to fulfill its obligations of care and support to all members – especially those that are most vulnerable.

These many and varied care giving experiences reinforce the importance of recognizing and supporting carers of all types – this includes valuing parents at all stages in the family lifecycle, understanding the unique needs of families caring for aging persons or persons with a disability, and engaging with families experiencing or recovering from family violence. Similarly, we need to better support those wanting to achieve a healthier balance between caring and working, and to address the constraints that limit people's care giving and receiving choices.

Happiness is not just a matter of money and earnings, but, as importantly, of the nature and quality of the people and the places around you. Families play a pivotal role in sustaining the health and well-being of their members. Communities, workplaces and governments at all levels have an equally vital role to play in ensuring that all families can fulfill these obligations of care and support to the best of their ability, and to the advantage of the whole community.



68 Longer Work Days for Men and Women

During the past two decades, the average workday - including both paid and unpaid work - has been increasing steadily.²⁹⁹

Analysis of time use data shows that the average total workday for people aged 25 to 54 increased from 8.2 hours in 1986 to 8.8 hours in 2005.³⁰⁰ On an annual basis, this represents a gain of over 200 extra hours in paid and unpaid work per person over this period, the equivalent of about nine days.

Both men and women in this age group have increased their workday. Most of the increase in men's workday, however, came from an increase in their unpaid work (from 2.1 hours to 2.5 hours between 1986 and 2005). The 0.6 hour increase in women's workday (from 8.1 hours to 8.7 hours) came entirely from paid work. While women still carry disproportionate responsibility for domestic labour and care, men have increased their share.

The proportion of men and women aged 25 to 54 doing housework increased from 72% to 79% between 1986 and 2005, driven by the growing number of men engaged in housework. Seven in ten men (69%) in this age group participated in daily housework, including meal preparation, clean-up, laundry and exterior maintenance. The percentage of women aged 25 to 54 years doing daily housework held constant at 90%.

The average time spent on child care also has been increasing, notably among men. Child care includes activities directly involving children such as feeding, reading, playing, providing medical care, and related travel. The share of fathers aged 25 to 54 with pre-school children engaged in primary child care

increased from 57% in 1986 to 73% in 2005; among fathers with children aged 5 to 18, those involved in child care grew from 25% to 40% over this period.³⁰¹

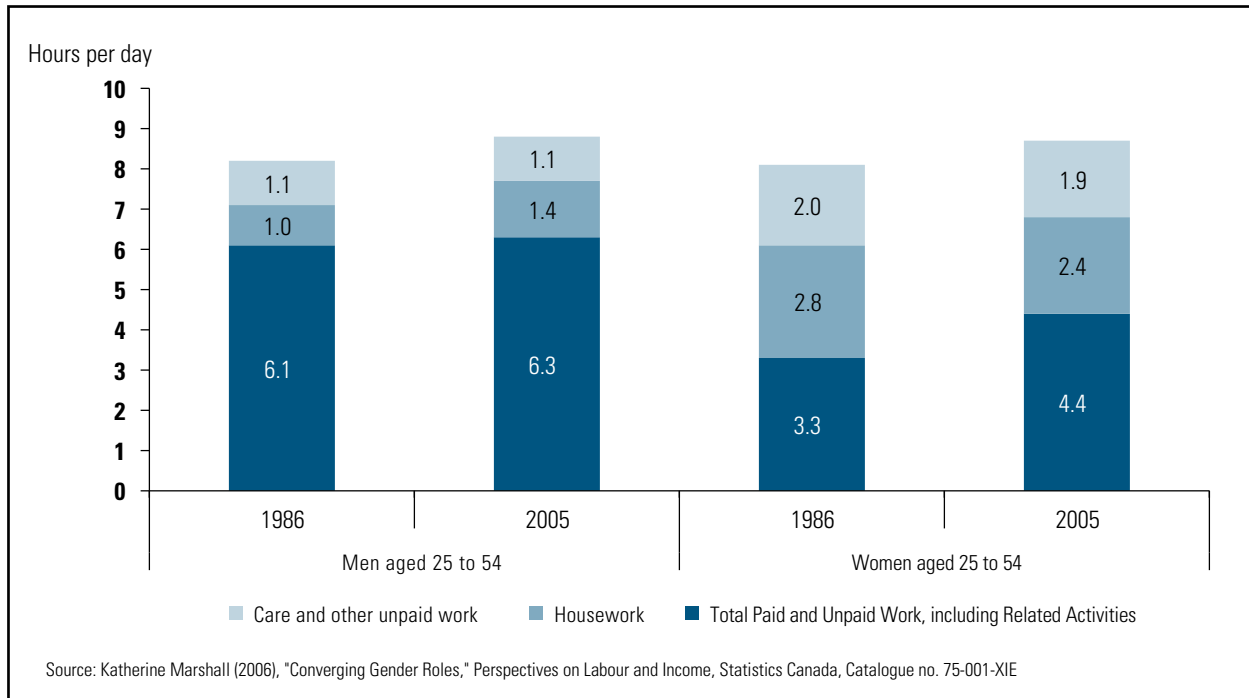
The amount of time spent providing child care increased for women aged 25 to 54, as well. The respective figures for mothers were 92% to 94% for those with pre-school children and 52% to 60% for those with school-age children. Overall, in 2005, fathers with children under 19 at home spent about 1.0 hour per day on child care and mothers spent 2.0 hours per day.

Not surprisingly, those working the longest hours (10.9 hours of paid and unpaid work per day) were female lone parents aged 25 to 44 who were employed full-time. Full-time working mothers and fathers in couple families, with children under 19 living at home, worked an average of 10.5 and 10.6 hours respectively.³⁰²

And so what?

Gender roles have converged somewhat over the past twenty years, as women now participate in the labour force in large numbers and as men have gradually increased their involvement in child care and, to a lesser degree, housework. While women in couple families continue to do the lion's share of unpaid housework and caregiving, the gap is narrowing. One of the primary implications of this is that the division of labour in parenting has become a more complex process with more role ambiguity, more emphasis on negotiation of roles, and more fluidity in the way that parents respond to the demands of everyday life. Women and men, according to Kerry Daly, are increasingly seeing themselves as "not only as co-parents but as co-providers for their children."³⁰³

Time spent on paid and unpaid work, men and women aged 25 - 54 (1986 and 2005)



Participation in, and time spent on, paid work, housework and other unpaid work (1986-2005)								
	Men aged 25 - 54				Women aged 25 - 54			
	1986	1992	1998	2005	1986	1992	1998	2005
Average hours per day (time averaged over seven days, total population)								
Total Paid and Unpaid Work	8.3	8.6	8.9	8.8	8.1	8.4	8.5	8.8
Paid work and related	6.1	6.1	6.3	6.3	3.3	3.6	4.0	4.4
Work	4.9	5.1	5.1	5.3	2.8	3.0	3.2	3.7
Related activities	0.7	0.6	0.6	0.4	0.3	0.3	0.4	0.3
Commute	0.5	0.5	0.5	0.6	0.3	0.3	0.3	0.4
Housework	1.0	1.4	1.4	1.4	2.8	2.9	2.6	2.4
Core	0.4	0.5	0.7	0.7	2.5	2.3	2.2	1.9
Non-core	0.6	0.9	0.7	0.7	0.3	0.6	0.5	0.5
Other unpaid work	1.1	1.1	1.2	1.1	2.0	1.9	2.0	1.9
Child care	0.4	0.4	0.5	0.5	0.9	1.0	1.0	1.0
Shopping and services	0.7	0.6	0.7	0.6	1.1	0.9	1.0	0.9

Source: Katherine Marshall (2006), "Converging Gender Roles," Perspectives on Labour and Income, Statistics Canada, Catalogue no. 75-001-XIE.



69 Canadian Teens Working Hard

Working age adults aren't the only ones putting in long days. Teens are also spending considerable time each day on education-related activities, paid work and housework.

The majority of teens living at home with their family attend school on a full-time basis. According to the Labour Force Survey (2005), eight in ten teens aged 15 to 19 years reported that school was their main activity. This group, on average, spent 6.9 hours per school day at school, and another 2.3 hours engaged in homework, paid work and housework. And on weekends, teens put in 3.5 hours of homework, paid work and housework. This is equivalent to a 50-hour work week.³⁰⁴ Indeed, compared to other countries, Canadian teens ranked first in terms of average hours spent on paid and unpaid work during the school week.³⁰⁵

Over the past 20 years, there has been little change in the average amount of time teens devote to school. However, there has been an increase in the proportion of teens engaged in the paid labour market. In 2005, among teens going to school full-time, one in five (21%) had a paid job. Girls for the first time had a higher employment rate than boys (23% compared to 19%). The average time spent working at a paid job in 2005 was 0.7 hours on school days and 1.7 hours per day on weekends, an overall increase of 2 hours per week since 1986.³⁰⁶

Time spent on housework has decreased slightly from 28 minutes per day in 1986 to 23 minutes in 2005, and there has been a narrowing of the participation-related gender gap. Almost four in ten teens did some

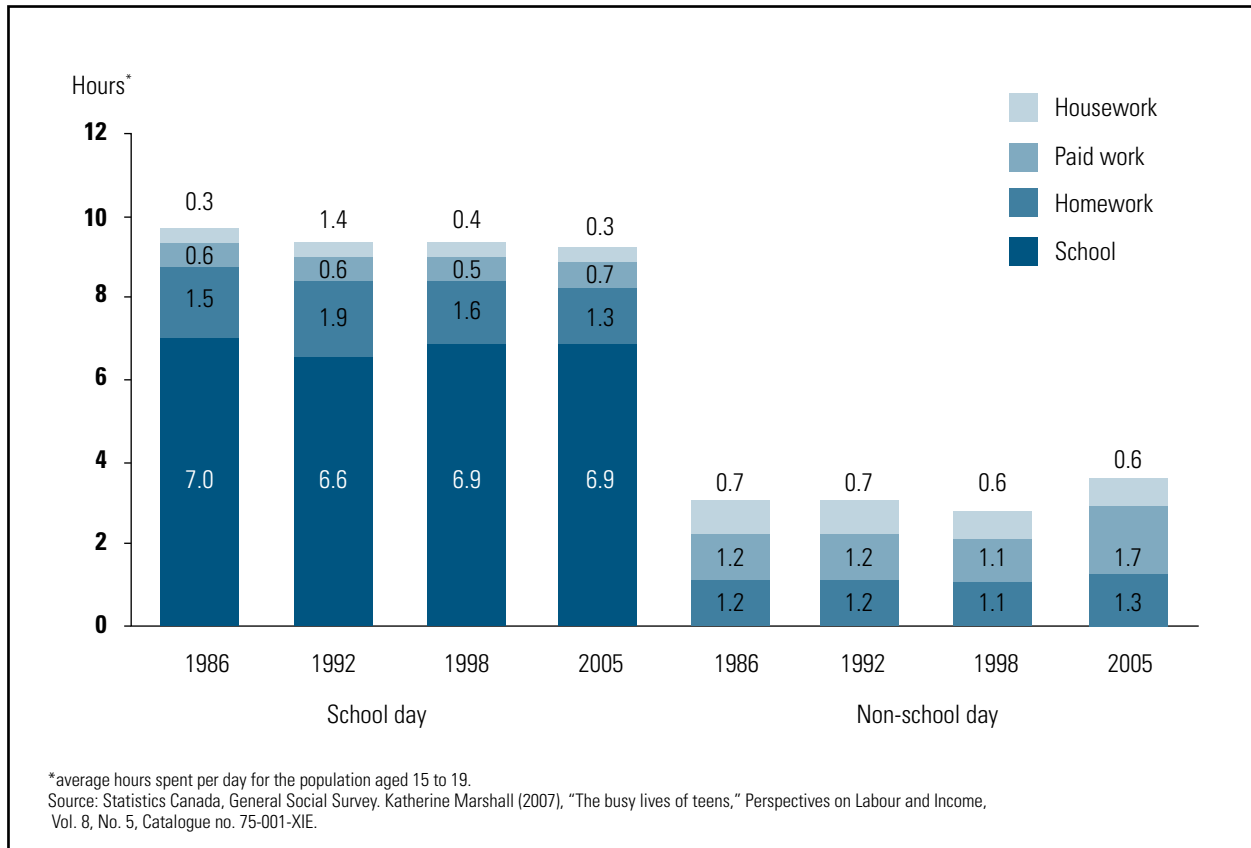
housework daily. However, teens spent more time doing homework than housework – an average of 2 hours and 20 minutes of homework every day. Girls spent more time on homework than boys. Teens with immigrant parents, teens living in two-parent “intact” families and teens whose parents both had a university education were more likely to spend time doing homework than other groups of teens.

The data show that teenagers were spending less time in front of the television per day, and more time working at a paid job in 2005. That said, teens spent over one and a half hours per day on the internet e-mailing, in chat groups and surfing websites.³⁰⁷ The proportion of adolescents aged 12 to 17 years who exceeded the recommended limit of two hours per day watching television or playing video games increased from 27.2% in 2003 to 31.7% in 2007/08. When all screen time is included, those exceeding the two hour limit jumped from 31.7% to 63.7% in 2007/08 (about 70% of boys and 57% of girls).³⁰⁸

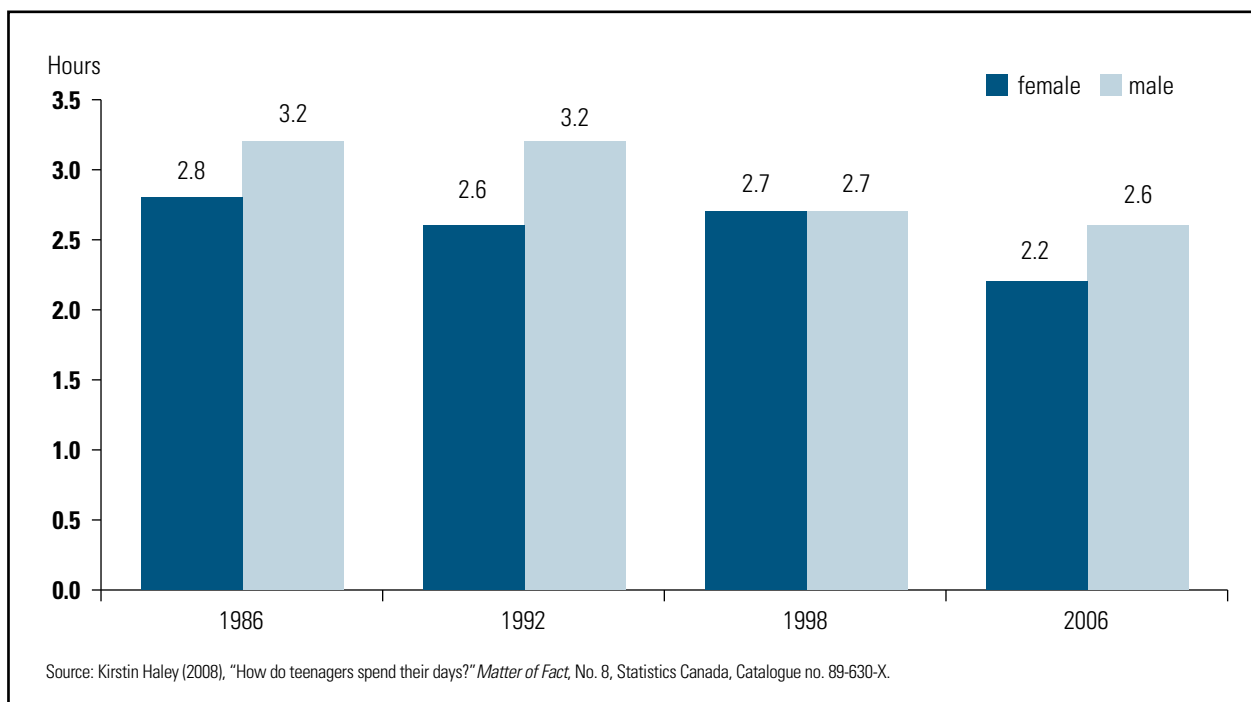
And so what?

Teens lead busy lives and many report feelings of stress. One in six considered themselves “workaholics”, 39% felt under constant pressure to accomplish more than they can handle, while 64% reported that they cut back on sleep to get things done.³⁰⁹ These trends underline the important contribution that teens make to the family household – in terms of time and money. Striking a healthy balance between time spent in school and on activities outside of school such as paid employment is a challenge for many.

Average hours spent per day among teens aged 15 - 19, attending school (1986-2005)



Time spent watching television, teens aged 15 -19 (1986-2006)





70 Caring over the Life Course

Taking care of family members and maintaining a home are among the most important roles undertaken by families. According to the 2006 Census, the overwhelming majority of Canadians living in families or in single households were involved in doing unpaid carework and housework.

Between 1996 and 2006, the share of men aged 15 and older participating in unpaid housework activities increased nationally by four percentage points from 84% to 88%. The corresponding rate among women held relatively steady at 93% in 2006. Women were still much more likely than men to report doing at least 15 hours of housework per week (44% compared to 23%). One in five women spent 30 unpaid hours or more a week performing housework in 2006, down from one-quarter in 1996.³¹⁰

The overall share of women aged 15 and older doing unpaid child care³¹¹ fell slightly between 1996 and 2006, from 42% to 41%, as the number of households with children declined. However, among households with at least one child under 15, the share of women providing care was unchanged at roughly 86%. And unlike housework, those providing care are putting in more hours per week. For example, the share of women putting in more than 30 hours of child care a week rose from 45% in 1996 to 47% in 2006.

Men were more likely to report participating in child care than in the previous decade. Overall, 34% of men aged 15 and older reported taking care of children in 2006. The corresponding share among men living in households

with at least one child under 15 was almost 80%. Just over one-fifth (22%) spent 30 hours or more each week caring for children, compared with only 17% in 1996.

Compared to child care, fewer Canadians are involved in the care of seniors each week, but this trend is shifting.³¹² In 2006, about 21% of women provided some unpaid care or assistance to seniors, up from 19% in 1996, and 16% of men provided care, up from 14% in 1996. However, few people spent 10 hours or more a week in these activities.

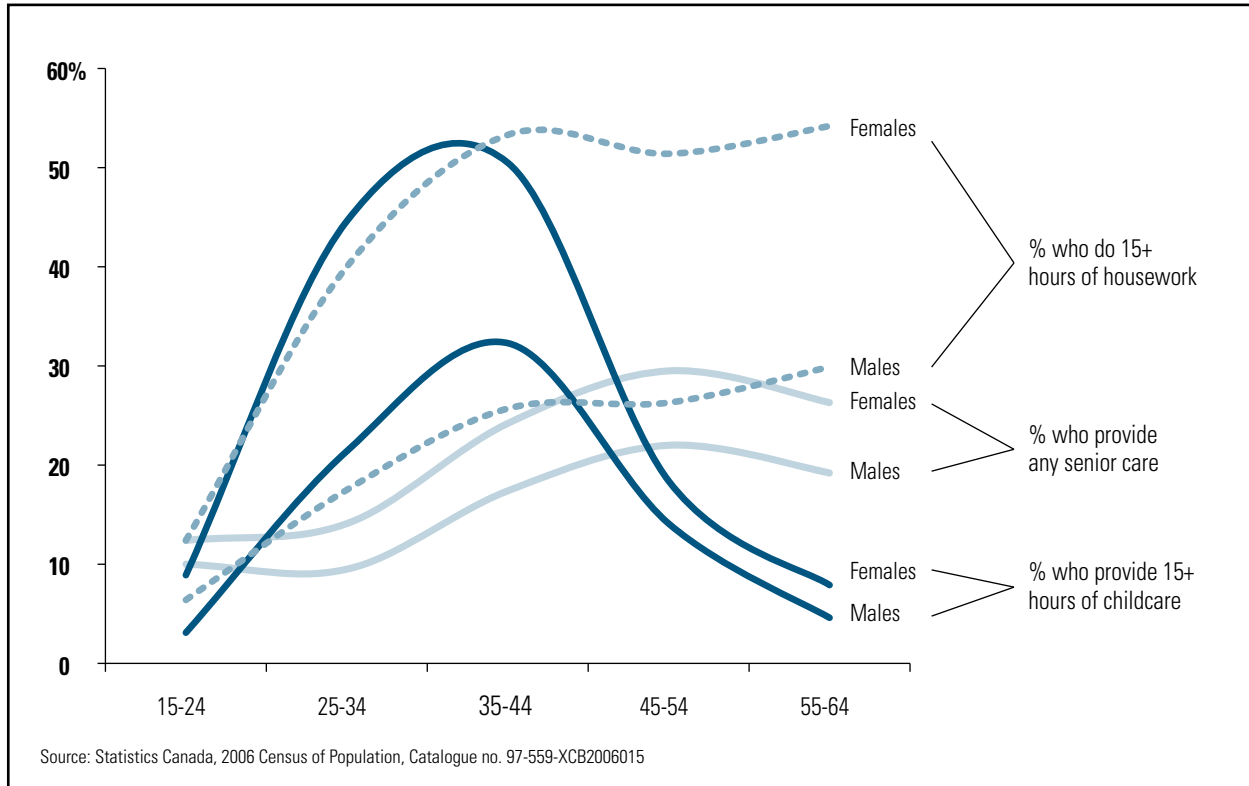
The most likely to provide unpaid care or assistance to seniors are those aged 45 to 54 years. Among all adults, three in ten women (30%) and two in ten men (22%) provide at least some senior care or assistance.

And so what?

The kind and amount of care and support that adults provide largely depends on their stage of life and reflects available time and resources, and proximity. Young adults are more involved in the care of children, but not exclusively. About 5% of both men and women aged 65 to 74 provide at least 15 hours of childcare per week. And a significant number of young people – over 10% of those aged 15 to 24 and 25 to 34 – provide care and assistance to seniors.

Even the best of intentions can be hindered by the stresses of role overload, poverty or distance. Better support for families in the provision of care and support across the generations is an integral component of healthy and vibrant communities and workplaces.

Population who provide unpaid housework and care in an average week, by age group and sex (2006)



Population aged 15 and over who provide 15 or more hours per week of unpaid housework, by Province/Territory (2006)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
% of males	23%	33%	27%	27%	28%	20%	24%	27%	29%	23%	24%	30%	29%	28%
% of females	44	54	50	48	48	39	44	47	52	46	44	45	46	50
Percentage of persons aged 15 and over who provide 15 hours or more per week of unpaid childcare, by Province/Territory (2006)														
% of males	14%	15%	15%	14%	13%	13%	14%	16%	15%	15%	13%	18%	22%	35%
% of females	23	25	24	23	23	20	23	25	25	26	23	27	36	53
Percentage of persons aged 15 and over who provide any unpaid hours in a week of care or assistance to seniors, by Province/Territory (2006)														
% of males	16%	15%	16%	15%	16%	16%	16%	18%	18%	14%	15%	14%	14%	24%
% of females	21	21	23	21	21	21	21	23	23	20	21	18	16	28

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-559-XCB2006015



71 Families and Eldercare

Family members are on the front line when it comes to caring for seniors with long-term health conditions and others with special needs. In 2006, 4.7 million Canadians over the age of 15 – 18.4% of the adult population – provided unpaid care or assistance to a senior. Two out of every ten women (21.0%) and one in six men (15.8%) were involved in providing eldercare of some kind.³¹³

Those in middle age were most likely to be called upon to lend a hand. For example, three in ten women between the ages of 45 and 54 (29.4%) provided care and companionship to at least one senior; 42.3% of this group did so for more than five hours per week. Younger people and men were least likely to provide unpaid care to seniors.³¹⁴

Many of those providing care to seniors also care for children at home – the so-called “sandwich generation.” According to the 2006 Census, there were roughly 800,000 Canadians over the age of 15 who had children living at home and who were also providing at least 5 hours of unpaid care or assistance to a senior per week. This group was slightly more likely than those without children at home to be providing care and support to seniors.³¹⁵

The 2007 General Social Survey provides a more detailed portrait of caregivers aged 45 and older providing care to seniors with long-term health conditions. In 2007, 2.7 million Canadians reported assisting a senior with a long-term health condition or activity limitation, an increase from 2 million in 2002.³¹⁶ Roughly six in ten caregivers (62%) were providing support to an

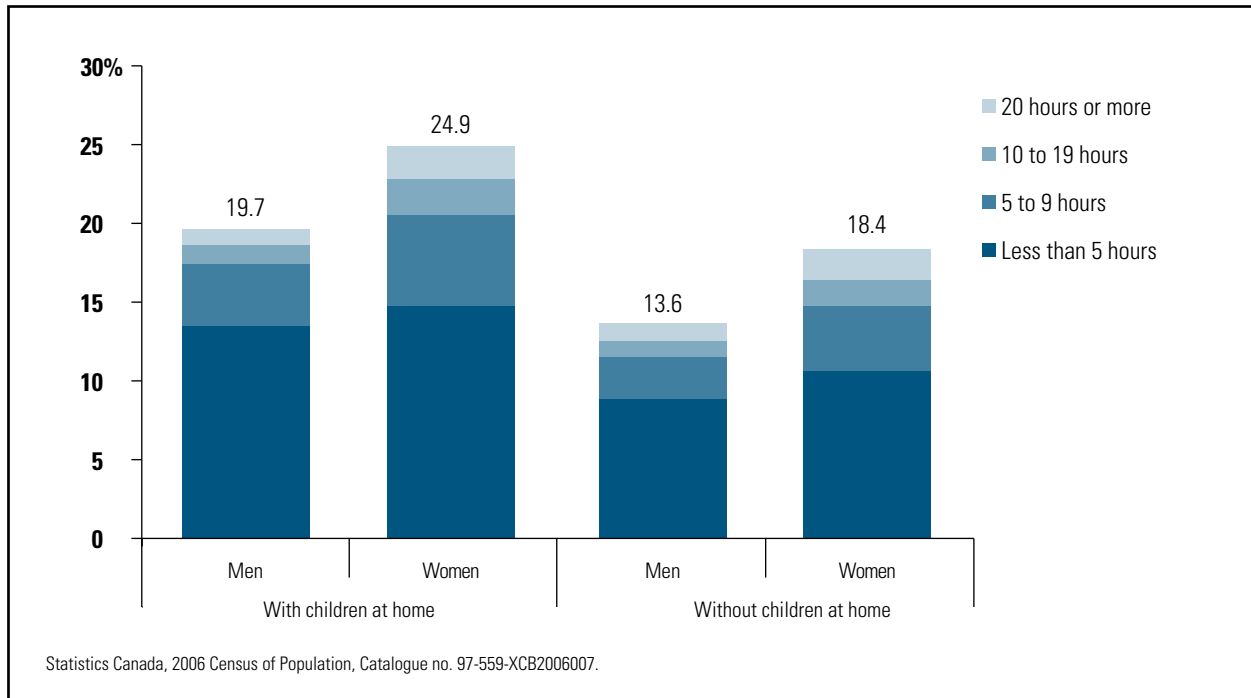
aging parent or parent-in-law.³¹⁷ Only 7% were providing support to a spouse. However, research suggests that spouses typically underreport the care that they provide to a spouse with long-term health conditions. Approximately one-third of all caregivers supporting seniors with long term health conditions were friends (14%), extended family (11%) and neighbours (5%).

The majority of caregivers reported that they were “coping very well” (54%), while 42% stated that they were “generally managing” to balance the varied demands of caregiving.³¹⁸ Still, many caregivers forego time spent on social activities (34.7%), incur extra expenses (28.9%), and spend less time with their spouses (17.5%) and children (15.1%) as a result of their caregiving responsibilities. Among those who were employed – 57% of caregivers – one-quarter (24.3%) regularly missed full days of work, and 15.5% reported reducing their hours of employment to accommodate caregiving responsibilities.³¹⁹

And so what?

Caring for people at home is not new. Early in the 20th century, it was taken for granted that families would provide or arrange for the care needed to support aging or ailing relatives. Institutional services have grown in number since then, but the family is still expected to shoulder a significant share of caring work, even for those living in care facilities. The patchwork of benefits and community programs currently available to support these relationships of care is under stress.³²⁰ Population aging will only increase demand for care and support services over the coming decades.

Population aged 15 and older who provide unpaid care or assistance to seniors and hours of care per week, by presence of children in household (2006)



Profile of caregivers providing eldercare to seniors with long-term health conditions, population aged 45 years and older (2007)		
	Caregivers	Non-caregiver
Percentage distribution		
Age		
45-54	43%	38%
55-64	32	28
65-74	16	18
75+	8	16
Gender		
Men	43	49
Women	57	51
Marital Status		
Single	7	6
Married or common-law	76	72
Widowed	7	11
Divorced	10	11
Work Status		
Employed	57	51
Retired	31	34
Other	12	15

Source: Kelly Cranswick and Donna Dosman (2008), "Eldercare: What we know today," Canadian Social Trends, Statistics Canada, Catalogue no. 11-008-X, October 2008.



72 Families and Children with Disabilities

Families who have a child with a disability face significant and unique challenges providing care, challenges that can affect every aspect of a family's life. These families tend to experience higher levels of stress, illness and strain on relationships, as well as tremendous demands on their time compared to families without children with disabilities. For most, it is not the presence of the disability *per se* that leads to stress, but rather the severity of the disability.

According to the 2006 Participation and Activity Limitation Survey, over six in ten (61.4%) parents of children with disabilities reported “sometimes”, “often” or “always” having feelings of stress stemming from difficulties balancing varied paid and unpaid work and care responsibilities. Almost twice as many parents of children with severe to very severe disabilities reported experiencing stress compared to those with children with mild to moderate disabilities (81.7% compared to 46.2%).³²¹

Not surprisingly, many of these same parents face employment-related challenges, with some parents (38.4%) opting to reduce their hours of work and others (36.5%) adjusting their hours to accommodate the needs of the child. Others reported turning down promotions (19.7%) or quitting work (21.6%) altogether. Mothers were more likely to make these adjustments than fathers.

In 2006, eight in ten families (81.8%) indicated that they had not experienced any financial or economic difficulty related to their child's condition within the previous 12 months. But again, this varied by the severity of the disability. Families with children whose disabilities were severe to very severe were three times as likely to report financial stress than those with children with mild to moderate disabilities (30.3% versus 8.6%).

Overall, one in five (19.1%) families with children with disabilities reported low income in 2005 compared to 13.4% of families with a non-disabled child.

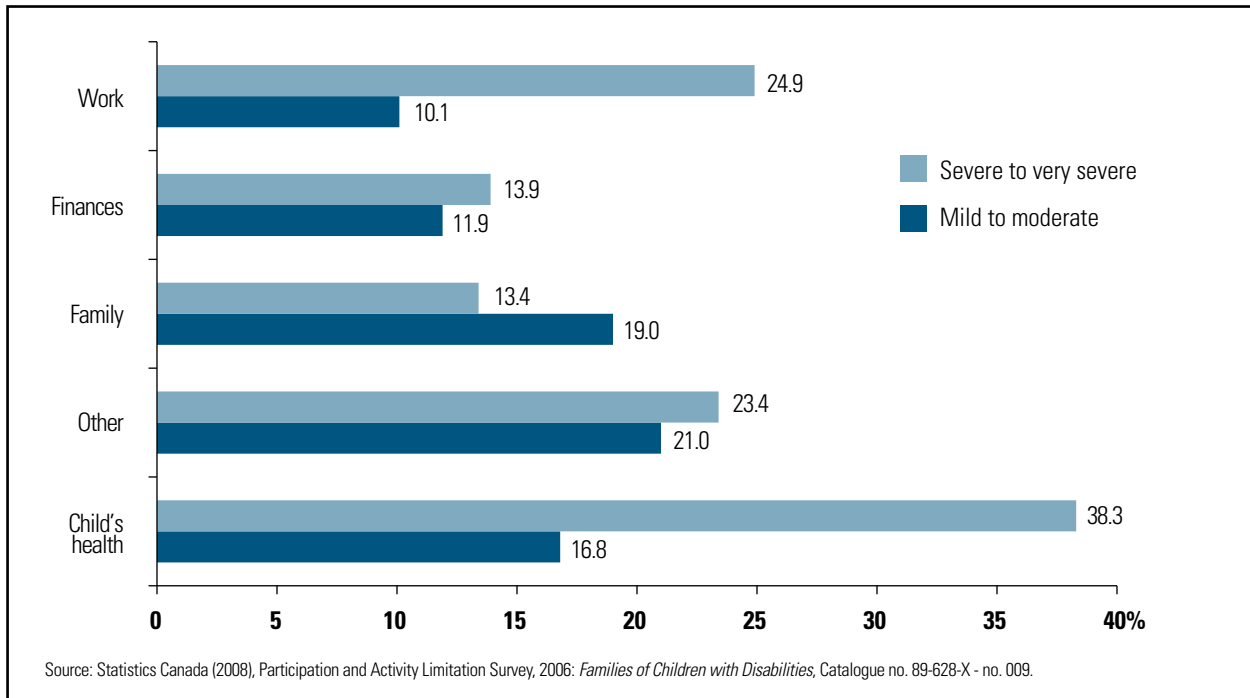
Having a child with a disability affects family dynamics in many ways, including the relationship between parents. Among parents who were currently married or living with a common-law partner,³²² one-half (49.9%) reported that their child's condition had little or no effect on their relationship, while one in five (18.1%) reported that the child's disability had brought them closer together. However, three in ten (30.9%) indicated that their child's disability caused problems in the relationship stemming from stress and depression, disagreements, lack of sleep, financial difficulties, and/or problems at work.

Parents of children with disabilities face a very high risk of separation and divorce. Among parents who had separated, the large majority (85.6%) reported that their child's condition caused disagreements and arguments in the relationship while over three in four (76.0%) parents reported that their child's disability had led to their separation or divorce, particularly among couples with a child with a “severe” to “very severe” disability.

And so what?

Families with children with disabilities bring a range of resources and talents to the task of caring for their children. While some report high levels of stress in their family lives, this is not true of all. That said, public programs and supports are a critical foundation for all families. For many who experience high levels of personal and financial stress, existing supports fall short, creating further barriers to the well-being of the child and family.

Main source of stress for parents of children with disabilities, by severity of child's disability (2006)



Experiences of parents with children with disabilities (2006)						
	Frequency of parents experiencing stress		Frequency of parents lacking personal time		Help desired by parents	
	Rarely or never	Sometimes, often, always	Rarely or never	Sometimes, often, always	Rarely or never	Sometimes, often, always
Canada	38.0%	61.4%	47.8%	51.6%	52.5%	47.0%
Newfoundland	44.2	55.8	53.2	46.8	56.2	43.4
Prince Edward Island	47.1	52.9	55.2	43.7	51.7	44.8
Nova Scotia	40.0	60.0	55.1	44.7	53.5	46.5
New Brunswick	45.8	54.2	56.7	43.3	61.0	38.3
Quebec	30.0	69.8	35.3	64.5	49.2	50.9
Ontario	39.5	60.0	50.6	48.8	53.2	46.5
Manitoba	41.4	58.3	49.4	50.2	54.1	45.7
Saskatchewan	45.9	53.9	55.8	43.6	57.4	42.1
Alberta	43.9	54.6	56.1	43.2	57.8	40.9
British Columbia	33.4	65.6	42.6	56.0	46.2	53.1
Territories	42.9	55.4	53.6	46.4	55.4	44.6

The sum of the values for each category may differ from the total due to non-response and rounding. Coverage includes parent or guardian of a child with an activity limitation.
Source: Statistics Canada (2008), Participation and Activity Limitation Survey, 2006: Tables (Part IV), Catalogue no. 89-628-X - no. 010.



73 Less Time with Family and Friends

As work hours rise, family time falls. Between 1986 and 2005, the average time workers spent with family on a typical workday decreased from 4.2 hours per day in 1986 to 3.4 hours in 2005 – or a decline of about three-quarters of an hour per day.³²³ On an annual basis, the reduced time with family is equal to about five 40-hour work weeks. The average worker is also spending less time with friends. On a typical workday, in 2005, workers spent only 19 minutes with friends, down from 44 minutes in 1986.

The decline in family time was seen across all groups of workers, all age groups, and all regions. In 2005, workers who spent 3 to 5 hours per day in paid employment spent 5.8 hours, on average, with family. By contrast, someone who spent 11 or more hours at work had just 1.8 hours of family time.

Workers with young children – especially lone parents – spend appreciably more time with family members compared to workers without children. Within families with children, however, it is female workers who typically spend more time with other family members than do male workers living in a similar type of family.

Longer work days are the main reason behind the decline in family time, but not the only reason. Workers are increasingly watching television alone, eating alone, and spending less time on social activities outside

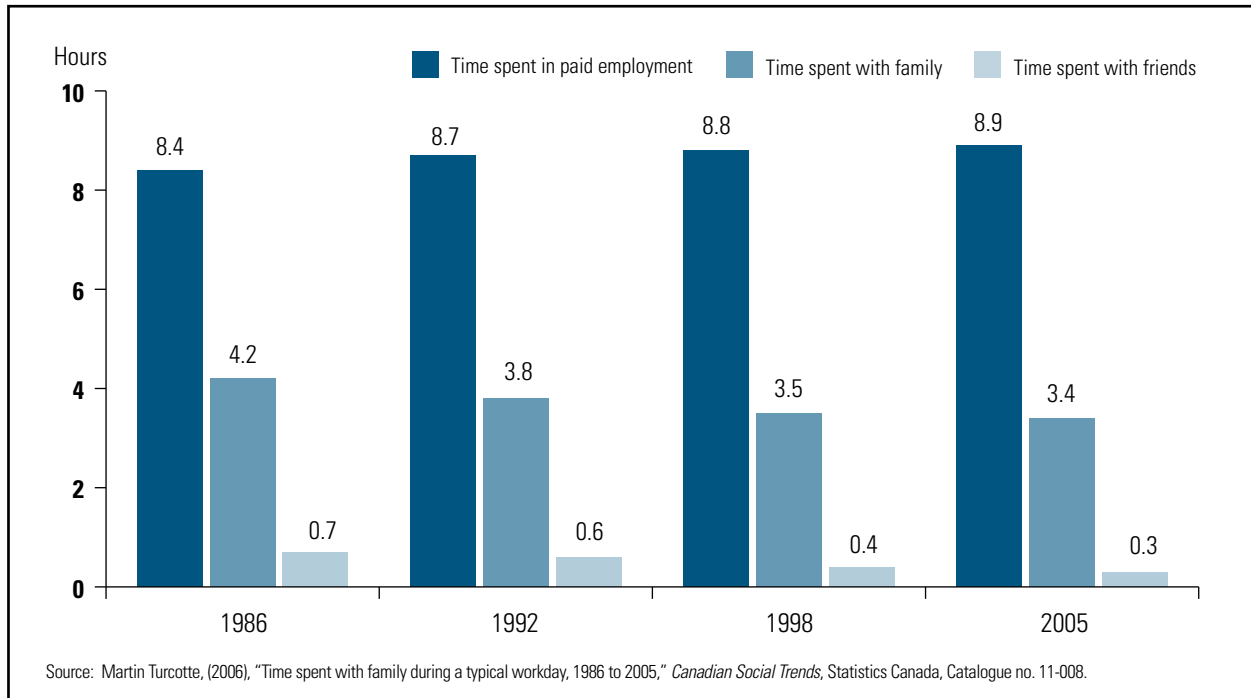
of the house. For example, one in six workers (17%) watched television alone in 1986 compared to 27% in 2005.³²⁴ Workers are more likely to have at least one meal or snack at home alone (28% in 1986 compared to 42% in 2005). The time dedicated to meals has been falling as well.³²⁵

And so what?

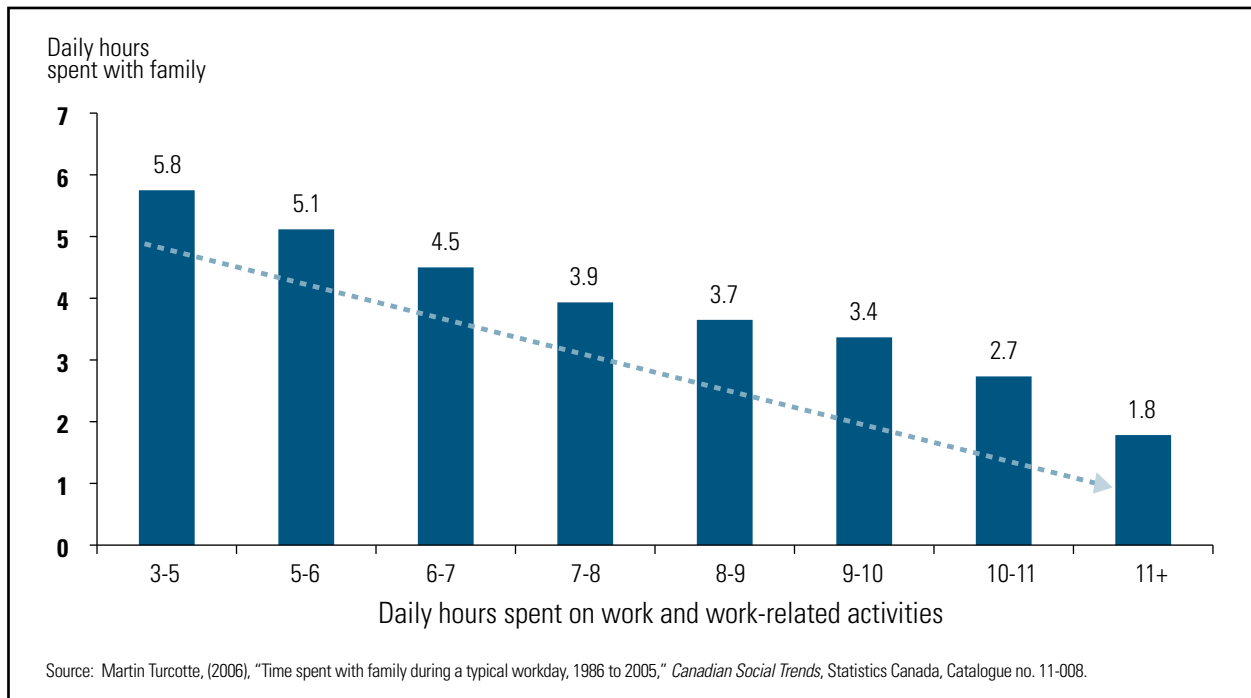
Families are working longer hours, generating the income to pay the rent, purchase groceries, save for children's education, and pay down debt. But this growth in hours of employment has come at the expense of time with family. Given these trends, it is not surprising that studies find relatively high levels of time stress and dissatisfaction with quality of work-life balance among dual-earner families, especially those with dependent children.³²⁶

Canadians report that time with family and friends is important to their happiness and well-being. At the same time, one-half of workers aged 19 to 64 worry that they do not spend enough time with family and friends.³²⁷ There is a clear disconnect between the desire for additional family time and the reality of family's lived experiences. Researchers have found that the appeal for more family time represents not only the desire to foster and cherish family relationships, but also the longing for greater control over the daily schedule, and a desire for unscheduled, spontaneous time.³²⁸

Hours spent on paid employment, with family, with friends during a typical workday, workers aged 15 and over (1986-2005)



Daily hours spent with family members relative to daily hours at paid work during a typical workday (2005)





74 Families and Stress

Just under one-quarter of adults aged 15 and older (23.2%) report that most days are extremely stressful, according to the 2009 Canada Community Health Survey: 24.8% of women and 21.6% of men. Across all age groups, women are more stressed than are men. The biggest difference is among teenagers; 21.1% of young women aged 15 to 19 years report high levels of stress compared to only 11.7% of young men.

The degree of stress peaks among persons aged 35 to 44, with about three in ten men and women (29.5%) experiencing “quite a lot” of stress each day. This is the age group that is most likely to be juggling multiple responsibilities. By contrast, seniors report the least stress; roughly one in ten (11.5%) report very stressful days.

When it comes to stress, geography matters. In 2009, residents of Quebec and Ontario reported the highest levels of daily stress, while those living in Atlantic Canada – Newfoundland and Prince Edward Island, in particular – were much less likely to report being extremely stressed.

Juggling the demands of paid and unpaid work is one of the most common sources of family stress today. One in five Canadians aged 20 to 64 years (19.6%) reported experiencing high levels of time pressure in 2005, up from one in six (16.4%) in 1992. And again, women are more likely to report being in a time crunch than men, 22.7% compared to 16.6%.³²⁹

With only 24 hours in a day, many Canadians are struggling with role overload – the feeling of having too much to do and not enough time in which to do it.³³⁰ At the same time, workers are reluctant to change their hours or conditions of employment, fearing loss

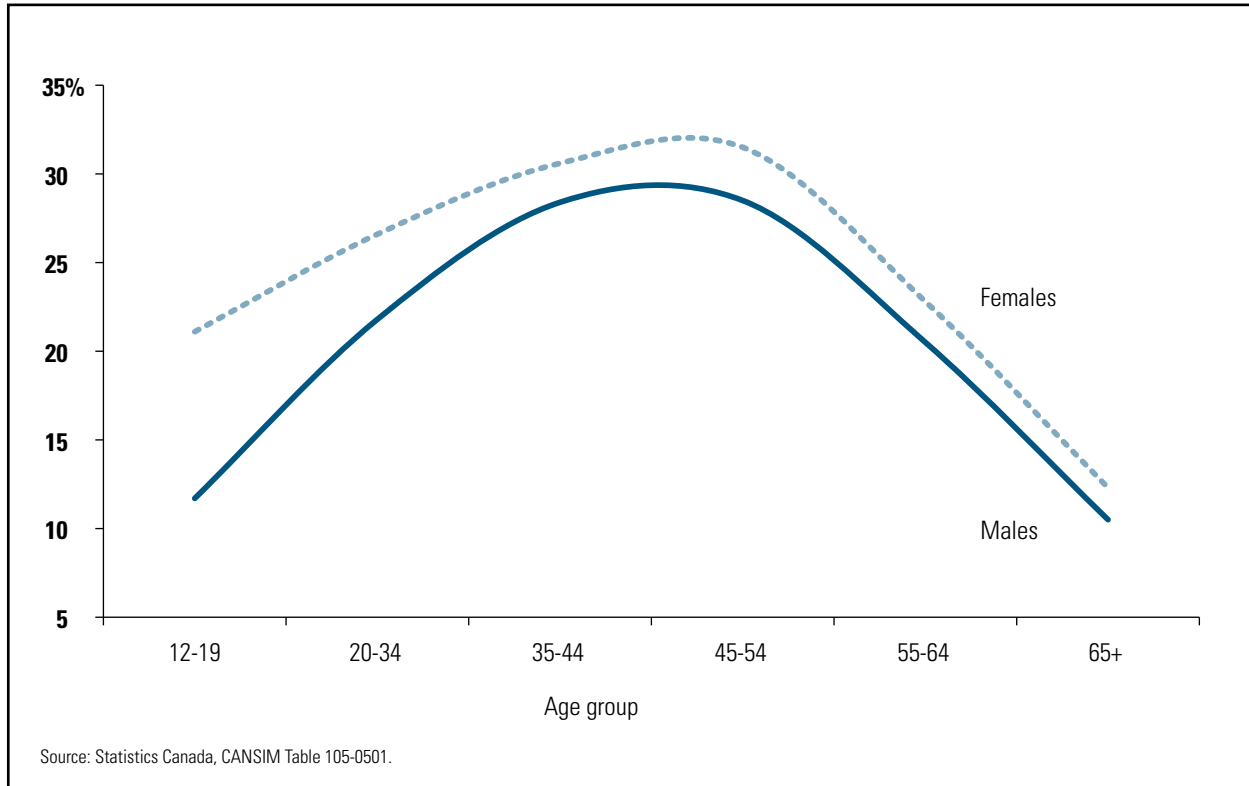
of income. In today’s economic climate, many families continue to worry about family finances. According to a survey of the Certified General Accountants Association, one-quarter of those surveyed at the end of 2009 said that they would not be able to handle an unforeseen expenditure of \$5,000; one in ten stated that they would have difficulty dealing with an expense of \$500. Canadians are also worried about their ability to support themselves in their retirement years. Almost half of respondents (43%) reported being concerned about what their financial condition at retirement will be.³³¹

And so what?

Stress carries several negative health consequences, including heart disease, stroke, high blood pressure, as well as immune and circulatory complications. Exposure to stress can also contribute to behaviours such as smoking, over-consumption of alcohol, and poor eating habits.³³² The impact of stress, however, is not only experienced by individuals but by all family members. Duxbury and Higgins note that work-life conflict, for instance, is associated with diminished levels of family and parental satisfaction, and impaired family functioning.

Just as the sources of stress are varied, so too are the abilities and resources of different families to deal with the associated challenges, such as poor health, high care needs, low income, or social isolation. Families who are marginalized by race, socio-economic status, or disability, for example, are much more susceptible to the damaging impact of stress on their individual and family’s well-being. These disparities highlight the critical importance of informal and formal support networks and the need for community resources and flexible workplace programs.

Population who say they have "quite a lot" of life stress, by age group and sex (2009)



Population aged 12 and over who report most days are "quite a bit" or "extremely" stressful by sex, by Province/Territory (2009)														
	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Total	23.2%	12.9%	13.7%	18.9%	21.0%	26.1%	24.3%	21.0%	19.0%	22.5%	20.0%	20.5%	18.4%	18.1%
Males	21.6	11.8	10.9	20.5	20.1	24.3	22.2	19.5	19.0	21.8	18.3	19.5	19.9	16.0
Females	24.8	13.9	16.2	17.5	21.8	27.5	26.5	22.5	18.9	23.3	21.7	21.5	16.8	20.2

Source: Statistics Canada, CANSIM Table 105-0501.



75 Social Networks and Social Support

Families today maintain the age old tradition of caring for and sharing with each other. They also provide and care for members of their extended families, their friends and neighbours. Indeed, the line between kinship networks and social networks is a blurry one – particularly in a context where many families are widely dispersed and family members spend much of their day in paid employment or education.

Several indicators point to the decline in the size of social networks – such as the rise in single-person households and decline in average family size.³³³ However, new data from the 2008 General Social Survey reveal that more Canadians are reporting larger support networks of close relatives and friends than before. In 2008, 43.7% of Canadians over the age of 15 reported having close contact with six or more relatives, up from 33.8% in 2003.³³⁴ The proportion of Canadians reporting six or more friends has increased as well, from 30.0% in 2003 to 34.8% in 2008.

Residents of Prince Edward Island and Saskatchewan reported the largest familial networks, while residents of Quebec reported having the smallest. That said, Quebec respondents indicated the largest increase in the proportion reporting six or more close relatives between 2003 and 2008 – 15 percentage points – compared to the other provinces.³³⁵

There are notable differences by age: younger Canadians tend to have larger networks of friends and acquaintances than those in older age groups. That said, Norah Keating, one of Canada's leading scholars on seniors, notes that friends make up the largest part of a senior's social network – a group that numbers nine or ten, on

average. Children and other family members such as brothers and sisters are the second biggest group. About 40% of social network members live at a distance from the network hub, outside of the community.³³⁶

At every life stage, people turn to family and close friends for all types of social support and assistance to help with major life change. According to the 2008 General Social Survey, over four in ten Canadians aged 20 and over (44%) identified family as the most important support and resource in dealing with major change, followed by professionals such as doctors (14%), close friends (11%), Internet (7%), business or an employer (4%), social services (4%), or other government resources (3%).³³⁷

And so what?

Membership in kin and social networks is important on a number of levels. In the health field, researchers have demonstrated the close relationship between familial and social networks and mortality rates and other known health risks such as smoking, obesity, hypertension and physical inactivity.³³⁸ Indeed, an individual's actual perception or awareness of the availability of support from family and friends, regardless of the presence of a stressful circumstance, is health-enhancing.

In this regard, it is troubling that almost 6 to 7% of people aged 15 and older – and 20% of people over age 75 – say that they have no close relatives or friends. Those who are marginalized because of poverty or lack of community or family connection are at very high risk of experiencing poor health and quality of life. Yet because of their isolation, those without support tend to be invisible to those who might extend care and assistance.

Size of social networks, population aged 15 and older						
	Number reporting six or more close relatives			Number reporting six or more close friends		
	1996	2003	2008	1996	2003	2008
Canada	36.7%	33.8%	43.7%	39.7%	30.0%	34.8%
Newfoundland	57.3	44.9	50.8	52.7	34.2	41.7
Prince Edward Island	50.9	40.0	54.8	52.1	34.4	44.3
Nova Scotia	57.2	40.7	47.8	54.8	34.1	36.8
New Brunswick	52.3	36.7	47.0	53.2	30.9	35.2
Quebec	25.1	21.5	36.5	24.5	17.8	23.1
Ontario	38.3	36.4	45.0	40.8	32.9	38.0
Manitoba	42.3	40.4	47.5	43.5	34.0	37.4
Saskatchewan	46.2	43.2	54.6	52.9	38.9	39.6
Alberta	37.8	39.4	50.0	46.8	35.6	39.5
British Columbia	37.7	36.6	41.8	48.2	33.9	38.8

Source: Statistics Canada, General Social Survey, 2008, 2003, 1996. Custom Tabulations.

Most helpful resources used to deal with change: An overview by life stage (2008)					
	Overall	Life stage			
		Young adults†	Career and family formation	Mid-life	Seniors
		(aged 20 to 29)	(aged 30 to 44)	(aged 45 to 64)	(aged 65 and over)
Family	44%	52%	42%*	39%*	43%*
Professionals (including doctors)	14	6	12*	18*	26*
Close friends	11	12	13	11	8
Internet	7	8	9	6	x
Business people (including employer)	4	3 ^f	4	4	x
Social service or health organization	4	2 ^f	3	6*	8 ^{f*}
Government resources (all levels of government)	3	4 ^f	3	3	2 ^f

* statistically significant difference from the reference group at $p < 0.05$; † reference group
 Note: This table includes respondents aged 20 and over who experienced at least one major change in the last 12 months.
 Source: Leslie-Anne Koown (2009), "Social Networks help Canadians deal with change," Statistics Canada, Catalogue no. 11-008-X.



76 Social Networks and the Internet

The introduction of new communication technologies such as the Internet has had a profound influence on the ways in which family members connect with each other and with their community. Over 80% of Canadians aged 16 and older – 21.7 million people – used the Internet in 2009, up from 73% in 2007. And of this very large group, three-quarters used it every day. Predictably, young people are more likely to use the Internet than older people. Almost 100% of young people aged 16 to 34, and nearly 90% among those aged 35 to 54 years used the Internet in 2009. This rate falls to four in ten seniors (41%) – still a significant percentage.³³⁹

Generally, Internet use has influenced the quantity and quality of time Canadians spend with family and friends. Research based on the 2005 General Social Survey shows, for instance, that Internet users tend to spend less time than non-users socializing with family members and friends, having meals together, or playing with children, and are more likely to spend time alone. In particular, “heavy users” (defined as those who spent more than one hour of personal time per day using the Internet) were shown to spend about two hours more time alone during the day than non-users. They were slightly less likely to say that they knew “most” or “many” of the people in their neighbourhood, and slightly more likely to describe their sense of belonging to their local community as “somewhat” or “very” weak.³⁴⁰

Internet users, however, did not differ with regard to the type and number of people in their close social network. While users spent less face-to-face time with close friends, a good deal of online time was spent communicating with others via email, instant messaging and online chatting. We know that email, for example, is the most common online activity from home, as reported by 93% of Canadians in 2009.³⁴¹

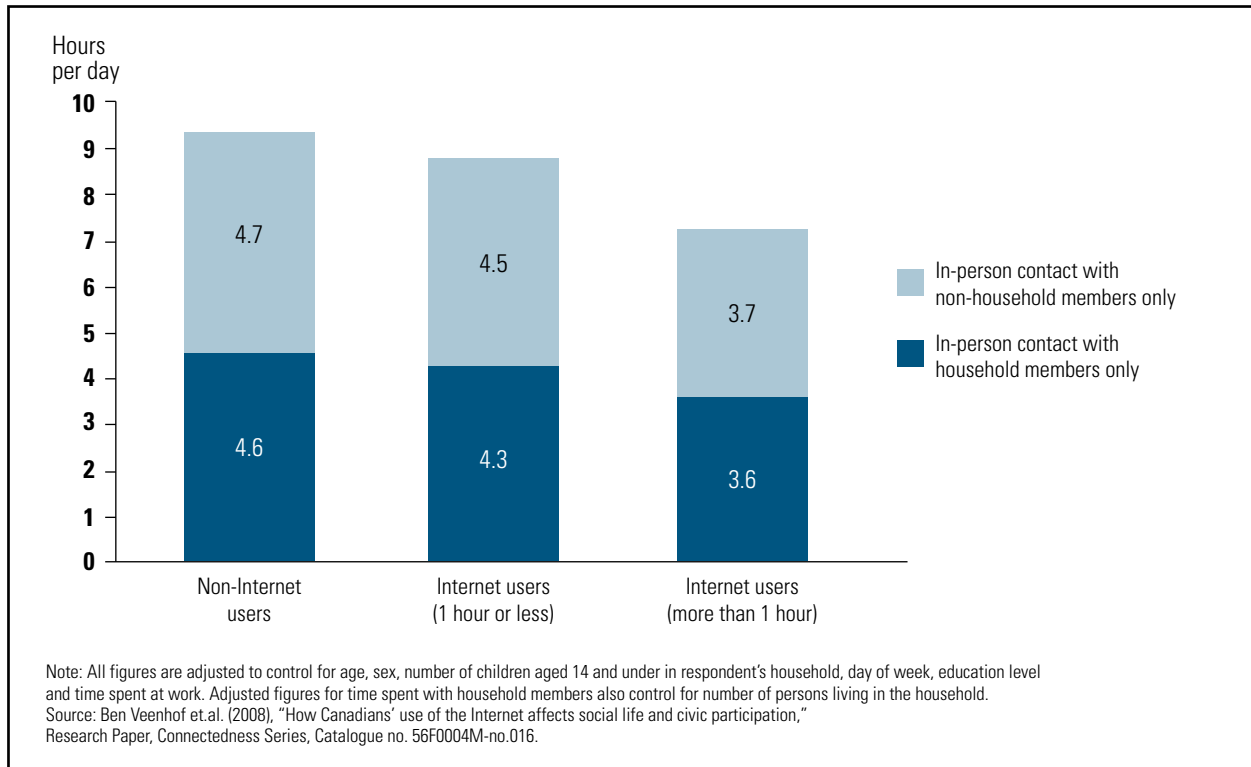
These social media have become important tools for keeping in touch with both family and friends. Data from the General Social Survey on social engagement show that in 2003 nearly two-thirds (65%) of Canadian Internet and email users aged 15 and up used the Internet to communicate with friends in the previous month, while (54%) used the Internet to communicate with relatives. Young people, university-educated and urban Canadians as well as recent immigrants were most likely to use the Internet for staying connected to family and friends.³⁴²

And so what?

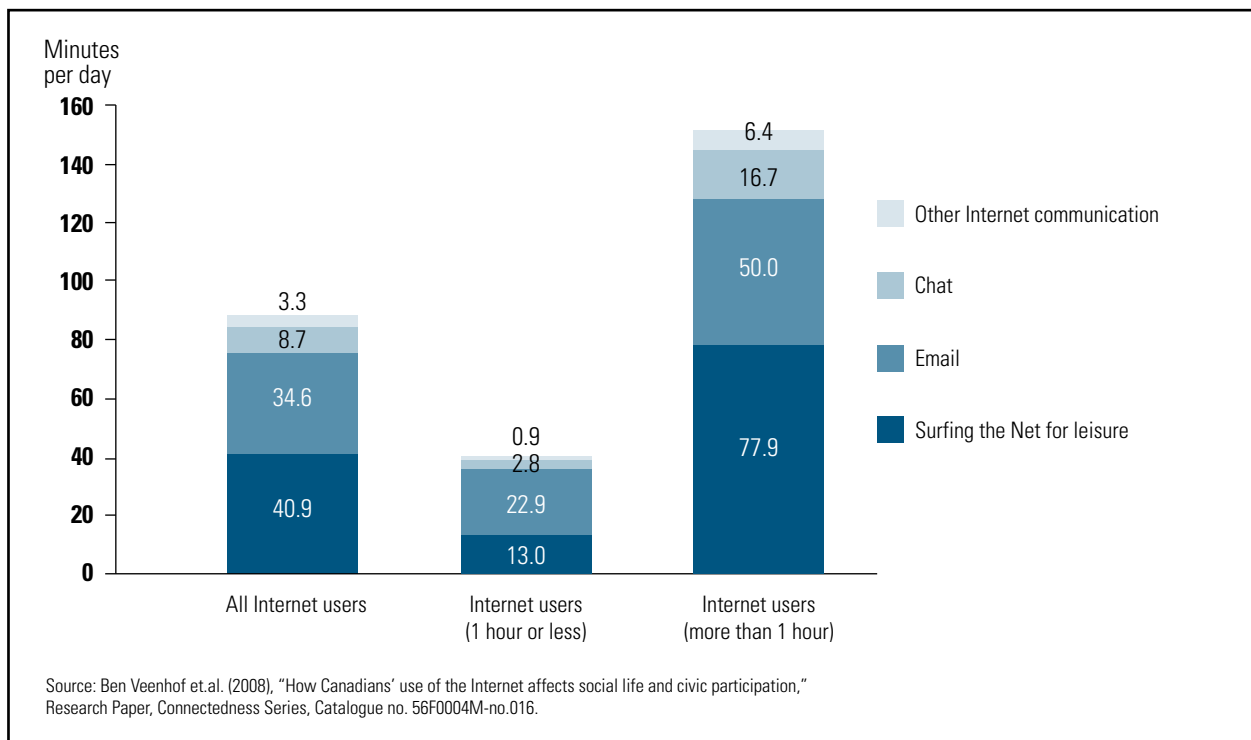
Clearly, the Internet has facilitated the development of new forms of social connection even as more and more Canadians are living alone. Care should be taken not to assume that new activities in Canadians’ lives mean that traditional activities are discarded. “The evidence shows that, apart from a small minority of reclusive, heavy users, offline activities are not entirely displaced by online ones. Rather, most people desire in-person contact with family, friends and neighbours. They will also use whatever tools are available to them – telephone, the Internet – to maintain their ties when they are unable to get together. In addition, there are also those communities that would never have a chance of coming together physically.”³⁴³

While face-to-face time has certainly declined, the Internet now facilitates other kinds of connections. At the same time, there remain important questions about the quality of time we spend together as families. Is the loss of face-to-face time significant? Is the value of time people spend with each other electronically comparable? What is the impact of different forms of online communication on the well-being of the individual user and families? There are no easy or simple answers.

Average time spent per day, in-person contact with household members and non-members (2005)



Average time spent per day by Internet users on email, chatting and other Internet communication (2005)





77 Extending Help to Neighbours and Friends

Providing care and support doesn't stop at the household door. A growing number of Canadians report that they also provide help to others outside of their immediate family – whether to other members of their extended family, friends or neighbours.

Giving and helping can take many different forms. The incidence of direct personal care and assistance far exceeds that of formal volunteering. In 2007, the majority of Canadians were involved in informal helping.³⁴⁴ More than eight in ten Canadians (84%) provided unpaid care and assistance to others in the previous year.³⁴⁵ This represents an increase from 73% in 1997, 77% in 2000 and 83% in 2004.

Canadians provide assistance directly to others in a variety of ways. In 2007, for example, 60% provided help in the home with tasks such as cooking, cleaning, gardening, maintenance, painting, shovelling snow, or car repairs. Over one-half (53%) provided health-related or personal care such as emotional support, counselling, providing advice, visiting seniors or unpaid child care. Another 47% helped with shopping and driving. Three in ten (29%) helped with paperwork tasks, and 16% provided unpaid teaching, coaching, tutoring or assistance with reading.

The reported rate of helping out varied from a high in Newfoundland and Labrador and Nova Scotia to a low in the Northwest Territories. Nonetheless, over two-thirds of Canadians across the country are involved in assisting others in some way.

The likelihood of helping others decreases directly with age. Those aged 15 to 24 years were most likely to help others directly (90%), while seniors were least likely to do so (70%). Those aged 15 to 24 years were also the most likely to provide assistance on a daily basis or near daily basis (24%).³⁴⁶

According to the World Gallup Poll Survey, almost all Canadians aged 15 and older (94%) report that they have someone that they can count on to assist them in times of trouble. Two-thirds (66%) report that they extended help to a stranger that needed assistance – compared to an OECD average of 47%.³⁴⁷

It is telling that families with children with disabilities identify family members living outside of the family home and their friends and neighbours as significant sources of support in meeting the needs of their children. Among those receiving external help, over one-half reported help from extended family (56.5%), while over one-third reported assistance from government or community services (37.2%) and friends and neighbours (35.0%), respectively.³⁴⁸

And so what?

Just as immediate family members are connected through relationships of support and care, families are similarly connected to their larger communities. These connections are not only expressions of concrete assistance and support, they form the architecture of vibrant communities within which all families can thrive.

Population aged 15 years and older providing social support, selected countries (2008 or latest year available)				
	Volunteering		Social Support	
	Donated money	Volunteered time	Someone to count on	Helped a stranger
Australia	69.9%	37.6%	94.7%	64.8%
Canada	65.6	38.1	93.9	66.0
France	51.5	28.5	94.4	38.2
Germany	56.3	22.7	92.6	47.9
Italy	50.7	21.1	91.2	33.8
Japan	25.6	24.7	85.7	22.7
Mexico	20.2	10.3	87.6	41.3
Sweden	52.4	12.4	92.3	47.6
United Kingdom	72.2	28.7	95.4	58.5
United States	66.3	41.9	95.3	65.5
OECD Average	46.6	23.8	91.4	46.5

Data on social support from the same survey are based on the questions: "If you were in trouble, do you have relatives or friends you can count on to help you whenever you need them?" and "Have you helped a stranger or someone you didn't know who needed help in the last month?"
Source: OECD (2009), OECD Factbook 2009: Economic, Environmental and Social Statistics.

Population aged 15 and over involved in helping others directly,* by Province/Territory (2004 - 2007)		
	2004	2007
Canada	83%	84%
Newfoundland	85%	87%
Prince Edward Island	86%	86%
Nova Scotia	85%	87%
New Brunswick	82%	85%
Quebec	83%	83%
Ontario	86%	83%
Manitoba	83%	86%
Saskatchewan	81%	85%
Alberta	81%	86%
British Columbia	78%	83%
Yukon	76%	85%
Northwest Territories	86%	67%
Nunavut	89%	83%

*These figures do not include care and assistance provided to members of the immediate household.
Source: Statistics Canada (2009), Caring Canadians, Involved Canadians: Highlights from the 2007 Canada Survey of Giving, Volunteering and Participating, Catalogue no. 71-542-XPE.



78 Families and Community

Families are running hard to keep up with the pace of modern life. Canadians now spend more time engaged in paid employment and work-related activities and less time with family. High rates of employment have had an impact on communities as well – reducing the time Canadians have available for volunteering and participating in community life.

Data from Statistics Canada reveals that almost 12.5 million Canadians volunteered in 2007 for a non-profit organization, 46% of the population aged 15 and over. The volunteer rate was highest in Saskatchewan (59%), the Yukon (58%), Prince Edward Island (56%) and Nova Scotia (55%). The lowest rate was found in Quebec at 37%.³⁴⁹ According to the OECD, Canada's rate of volunteering is comparatively high.³⁵⁰

While the total number of volunteers and hours volunteered increased between 2004 and 2007, the median number of hours volunteered fell from 61 to 56 hours per year. Many factors influence volunteering, but lack of time was the number one reason preventing people from participating in volunteer activity.

More and more, Canadians are volunteering for shorter periods of time. Yet, at the same time, a small group of volunteers continues to devote hundreds of hours a year to non-profit and charitable organizations. In 2007, the top 25% of volunteers (those contributing over 171 hours per year) contributed 78% of all hours volunteered.³⁵¹ This group tends to be older, have higher household incomes and have children present in the home. As well, frequent volunteers are more likely to be actively involved in religious organizations.

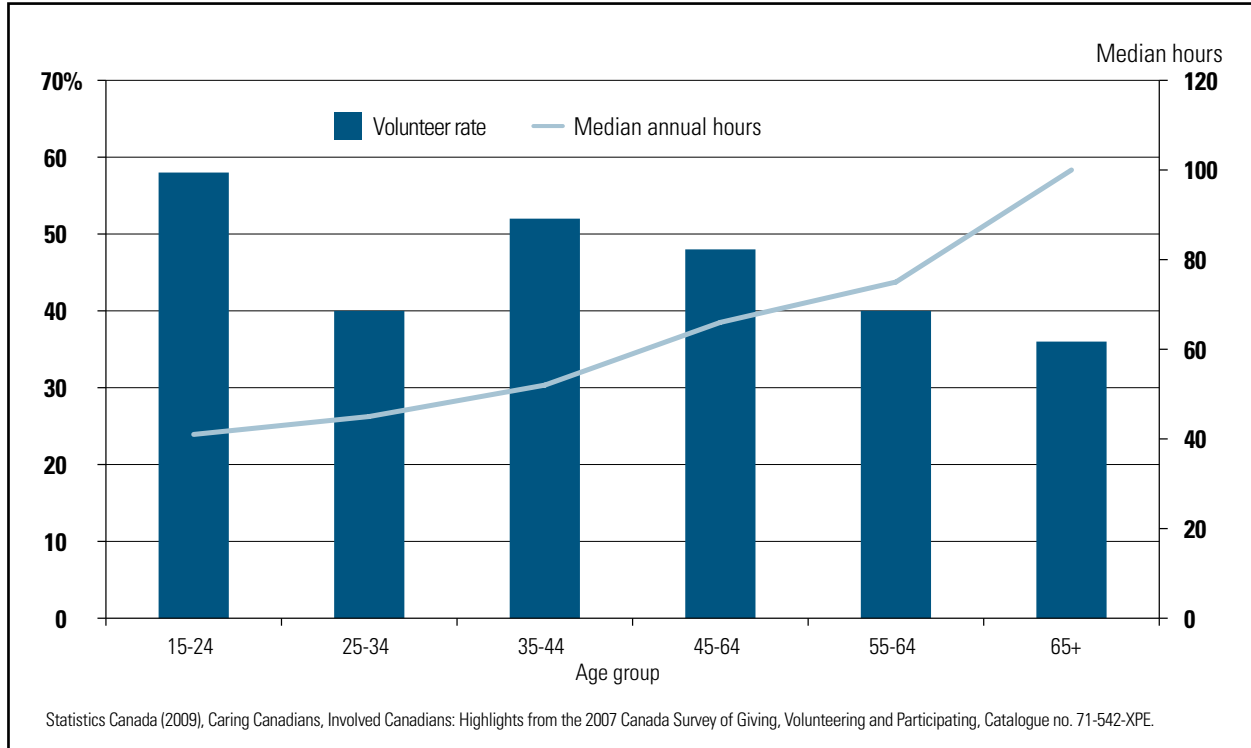
Not surprisingly, volunteer activity is closely tied to the life course. The rate of volunteerism is high among young people (aged 15 to 24 years), many of whom participate through their schools. When young adults take up paid employment and start families, the level of participation tends to decline significantly as time and energy are directed elsewhere. Families with pre-school children, in particular, have low rates of participation. As children enter school, however, volunteering rises sharply. The rate of volunteerism declines among older age groups; but older volunteers typically contribute more hours.

In 2004, two-thirds of Canadians were actual members of a charity or non-profit organization. The most common type of membership was in sports and recreation (31%), professional associations and unions (27%), religious organizations or groups (17%), and cultural, education or hobby organizations (13%). One-half of membership holders attended a meeting at least once a month.³⁵²

And so what?

The work of volunteers touches us all – defining the vibrancy and resiliency of the communities in which we live. Stagnant rates of volunteering and a drop in the number of “top” volunteers represent significant challenges for all families. Evidence of decline is already visible – particularly in smaller and rural communities. Many community organizations have closed their doors, no longer able to marshal the necessary human and financial resources to carry on. In these communities, families are either forced to buy needed supports – if available and at a cost they can afford – or go without.

Volunteering and median annual volunteer hours, by age group, population aged 15 and older (2007)



Population aged 15 and over who volunteer, participate or donate to a charity or a non-profit organization, by Province/Territory (2004 and 2007)													
CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Percentage who volunteered without pay on behalf of a charity or non-profit organization (2007)													
46%	46%	56%	55%	48%	37%	47%	54%	59%	52%	47%	58%	46%	43%
Percentage who made a financial donation to a charity or non-profit organization (2007)													
84%	91%	89%	87%	88%	84%	86%	87%	84%	85%	79%	78%	68%	66%
Percentage who participated as a member of a charity or non-profit organization (2004)													
66%	60%	70%	65%	61%	57%	70%	69%	72%	69%	66%	64%	63%	64%

Source: Statistics Canada (2006), Caring Canadians, Involved Canadians: Highlights from the 2004 Canada Survey of Giving, Volunteering and Participating, Catalogue no. 71-542-XIE; Statistics Canada (2009), Caring Canadians, Involved Canadians: Highlights from the 2007 Canada Survey of Giving, Volunteering and Participating, Catalogue no. 71-542-XPE.



79 Sense of Belonging to Community

Happiness is not just a matter of money and earnings, but, as importantly, of the nature and quality of the people and the places around you. How we associate with each other, and on what terms, has enormous implications for our individual and collective well-being. In vibrant communities, citizens have a strong sense of belonging and inclusion, and a shared faith that members' needs will be met through reciprocity.

On this score, Canadian communities are vibrant, indeed. Most Canadians report having strong social relationships with their families and neighbours. According to the 2008 General Social Survey, more than seven in ten Canadians reported having a “very strong” (21.4%) or “somewhat strong” (50.7%) sense of belonging to their local community. This represents a four percentage point increase in the levels reported in 2003.³⁵³

In 2008, sense of belonging to community was strongest in Newfoundland and Labrador. Residents from the other Atlantic provinces also reported a strong degree of attachment to their local communities. The lowest share of residents reporting a “very strong” attachment to community was in Alberta (16.8%). Nova Scotia and Saskatchewan experienced the largest percentage point increase over the 2003-2008 period.

Young people tend to report lower levels of attachment to country, province and community than older

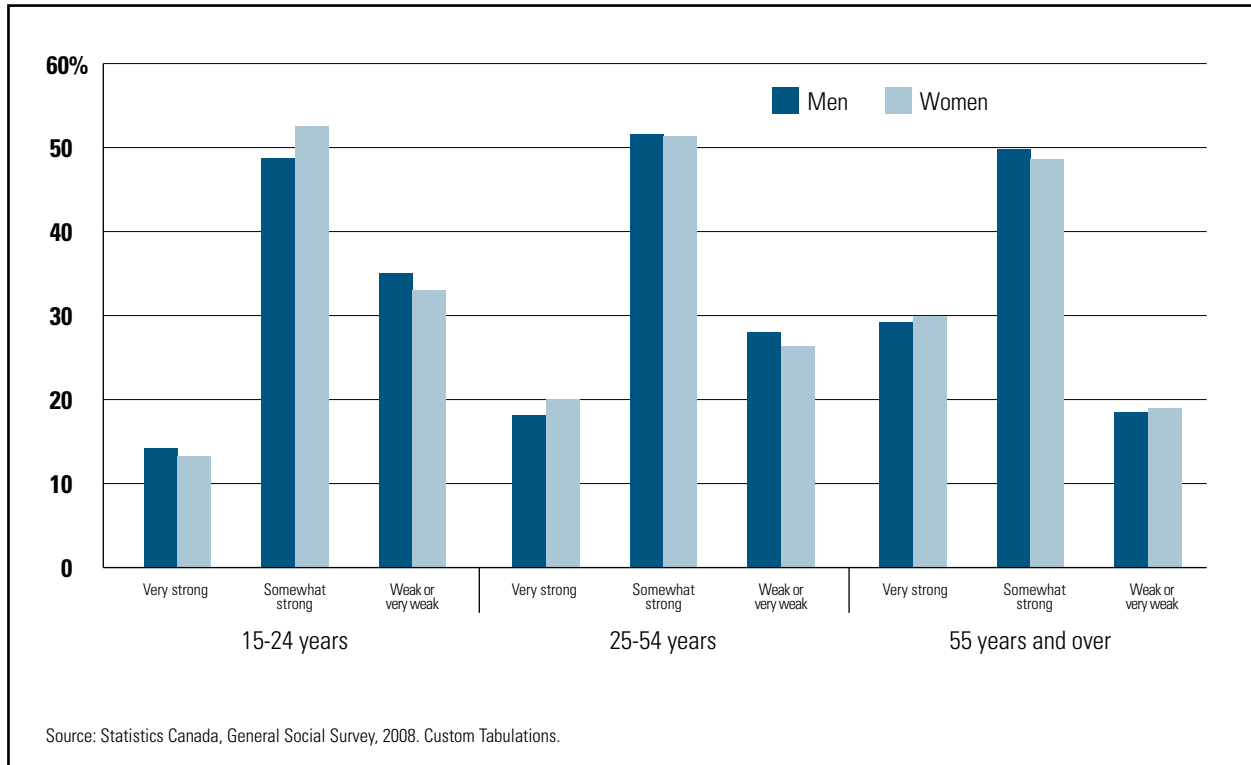
adults. There was an actual decline in attachment to local community among young people between 2003 and 2008. At the same time, there was growth in the proportion of young people reporting strong attachment to country and province over this period.

A recent survey for the Community Foundations of Canada found that almost nine in ten Canadians consider the quality of life in their communities to be good (50%), if not excellent (36%). When asked, both the social atmosphere and the physical setting were the features that contributed most to their positive assessment of community – more so than the economy, civic leadership or public safety.³⁵⁴

And so what?

Research has shown that a strong sense of community is tied to high levels of social participation and engagement, a greater feeling of safety and security, as well as numerous positive individual and family level outcomes.³⁵⁵ Whether it is a question of early childhood development, educational attainment, labour market entry, or aging well into retirement, knowing people to turn to for resources and support in your community can make a difference both for “getting by” and “getting ahead.” And what is true for individuals and families is also true for groups and organizations: those with the right mix of social connections and commitment to each other can help to negotiate more effectively the various challenges and opportunities they face.³⁵⁶

Men and women's sense of belonging to their local community by age group (2008)



Population aged 15 and over who report a "very strong" sense of belonging to Canada, Province, Community by age group and Province (2003-2008)						
	Sense of belonging to Canada		Sense of belonging to Province		Sense of belonging to Community	
	2003	2008	2003	2008	2003	2008
Canada	51.7%	58.1%	32.3%	37.0%	19.0%	21.4%
Newfoundland and Labrador	51.5	56.0	52.8	57.1	32.0	34.7
Prince Edward Island	64.8	67.0	46.0	43.5	24.2	29.6
Nova Scotia	60.8	64.8	37.7	41.3	21.5	27.7
New Brunswick	59.1	66.4	33.5	39.8	23.2	28.7
Quebec	34.8	35.7	36.5	45.0	20.5	23.1
Ontario	58.1	65.5	28.7	32.3	17.6	20.0
Manitoba	59.0	65.3	31.2	33.9	19.5	20.5
Saskatchewan	59.0	68.6	30.4	42.3	20.0	26.8
Alberta	57.3	66.0	35.3	34.0	17.4	16.8
British Columbia	52.0	62.8	28.5	34.9	17.8	20.5
15-24 years	40.0	47.0	23.9	27.4	16.0	13.7
25-54 years	48.8	55.5	28.8	34.3	16.7	19.1
55 years and over	64.7	68.7	44.4	47.2	25.3	29.6

Source: Statistics Canada, General Social Survey, 2008; General Social Survey, 2003. Custom Tabulations.



80 Family Violence

Families are not always places of love and support. Violence and abuse shape the lives of many families – a devastating reality that profoundly affects the well-being of all members. Abuse within families goes beyond the injury inflicted by one or more family members on another. It is about the abuse of power enacted in a climate of fear and sustained through intimidation, shame, and tenacious beliefs about the family as a private sphere.³⁵⁷

In 2004, an estimated 7% of Canadian women and men aged 15 years and over who were in a current or previous marital or common-law relationship experienced some form of spousal violence in the previous five years. This includes a rate of 7% for women (653,000 women) and 6% for men (546,000 men).³⁵⁸ Aboriginal people were three times more likely than non-Aboriginal Canadians to be victims of spousal violence.

According to the Uniform Crime Reporting Survey,³⁵⁹ spousal violence represented more than one-half (53%) of violent crime targeting family members, and about 12% of all violent crime reported in Canada. Females were the victims in 83% of the incidents; young women aged 25 to 34 years experienced the highest rate of reported violence.

In 2007, nearly 53,400 children were the victims of assault, with three in ten incidents (30%) perpetrated by a family member.³⁶⁰ According to the UCRS, nearly one-third (34%) of all sexual assaults against children and youth in 2007 were perpetrated by family members, as were one in five physical assaults (22%). The rate of family violence against children and youth increased by 23% between 1998 and 2007. In the majority of cases involving children (57%), the parent was identified as the perpetrator.

Girls experienced somewhat higher rates of physical assaults than boys, and four times more sexual assaults

than boys. Young adolescent girls are at greatest risk of physical and sexual assault.

Seniors are also at risk of violence and abuse. Abuse of seniors may involve mistreatment or violence, neglect, financial and emotional abuse. Abuse can be at the hands of a spouse, an adult child or other family member, or be inflicted by a caregiver or another person in a situation of power or trust.³⁶¹

According to the 2004 General Social Survey, less than 1% of all older adults with a current or previous spouse reported experiencing violence by a partner in the 12 months preceding the survey, and approximately 8% of older adults with a current or previous spouse reported experiencing emotional or financial abuse over this period.³⁶²

It is widely understood that these data underestimate the problem of family violence because they represent only the incidents that were reported to police. For example, the 2004 GSS on victimization found that fewer than three in ten (28%) victims of spousal violence reported the abuse to police.³⁶³

And so what?

Family violence has devastating consequences for victims and for other family members living in a climate of fear and intimidation. Individuals experiencing violence – and those exposed to violence such as children – experience a very high risk of long-term psychological, physical, behavioural, academic, sexual, interpersonal and spiritual harm. The way forward according to the Muriel McQueen Ferguson Foundation – one of Canada's leading research centres studying family violence – is to address issues of violence directly and openly. “We believe that the most effective way to defeat this terrible social issue is to increase the public's awareness and understanding of the problem and to encourage people to speak openly about it.”³⁶⁴ A vital task that requires our most considered attention and resources.

Percentage distribution of violent crimes by sex of victim and relationship to accused, reported to a subset of police services (2007)			
Relationship of accused to victim	Total	Female	Male
Total family	23%	32%	13%
Total spouse	12	20	4
Current spouse ¹	9	14	3
Ex-spouse ²	3	6	1
Total other family	11	12	9
Parent	3	4	3
Child	2	3	1
Sibling ³	2	3	2
Extended family ⁴	3	3	2
Total friends/acquaintances	38	40	35
Boyfriend/girlfriend	6	10	2
Ex-boyfriend/girlfriend	4	6	1
Close friend	3	3	3
Casual acquaintance	19	17	22
Business relationship	4	3	5
Criminal relationship	1	0	1
Authority figure	1	1	1
Stranger	23	14	32
Unknown	17	15	19
<p>1. Includes legally married and common-law partners. 2. Includes separated and divorced partners. 3. Includes natural, step, half, foster or adopted brother or sister. 4. Includes others related to the victim either by blood or marriage, e.g., aunts, uncles, cousins and in-laws.</p> <p>Note(s): Percentages may not total 100% due to rounding. Excludes incidents where the sex and/or age of the victim was unknown. Data are not nationally representative. The Incident-based Uniform Crime Reporting Survey collected data from 153 police services representing approximately 94% of the population of Canada in 2007. Hamilton Police Service is excluded from the analysis due to data quality of the relationship variable. Current spouse and ex-spouse categories include victims aged 15 to 98. Violent crime includes violations causing death, attempted murder, sexual assaults, assaults, robbery, criminal harassment, uttering threats and other violations involving violence or the threat of violence.</p> <p>Source: Statistics Canada (2009), Family Violence in Canada: A Statistical Profile, 2009, Table 2.1, Catalogue no. 85-224-X.</p>			



81 Child Abuse and Neglect

Child abuse is the mistreatment or neglect of a child by a parent, guardian or caregiver, resulting in injury or significant emotional or psychological harm. It can take the form of physical abuse, sexual abuse, emotional abuse or neglect.

An estimated 217,319 child investigations were conducted in Canada in 2003 – or 46 investigations per 1,000 children aged 0 to 15.³⁶⁵ Of these investigations, 47% (103,297) were substantiated, which translates to 21.7 cases of substantiated maltreatment per 1,000 children. (These data are based on all Canadian jurisdictions except Quebec.) In another 13% of investigations (28,053), there was insufficient evidence to substantiate the abuse or neglect, although it was suspected by the investigating worker.³⁶⁶

Substantiated reports of child abuse and neglect increased by 125% between 1998 and 2003, according to the 2003 Canadian Incidence Study of Reported Child Abuse and Neglect (CIS-2003). Of the total cases of substantiated maltreatment, 15% (about 15,000 cases) involved children of Aboriginal heritage: 10% involved children with First Nations status, 2% involved First Nations Non-Status children, 2% involved Métis children, and 1% involved Inuit children.

Neglect was the most common form of substantiated maltreatment, accounting for 30% of all cases. Twenty-eight per cent involved exposure to domestic violence, 24% concerned physical abuse, 15% were emotional abuse, and 3% were sexual abuse. In cases where exposure to domestic violence was substantiated, physical harm was noted in 1% of cases, emotional harm was identified in 14% of cases, and in 9% of cases, harm was severe enough to require treatment.

Girls made up 49% of victims. They constituted a larger proportion of victims of sexual abuse (63%) and emotional maltreatment (54%). Boys were more often victims of physical abuse (54%), neglect (52%), and exposure to domestic violence (52%).

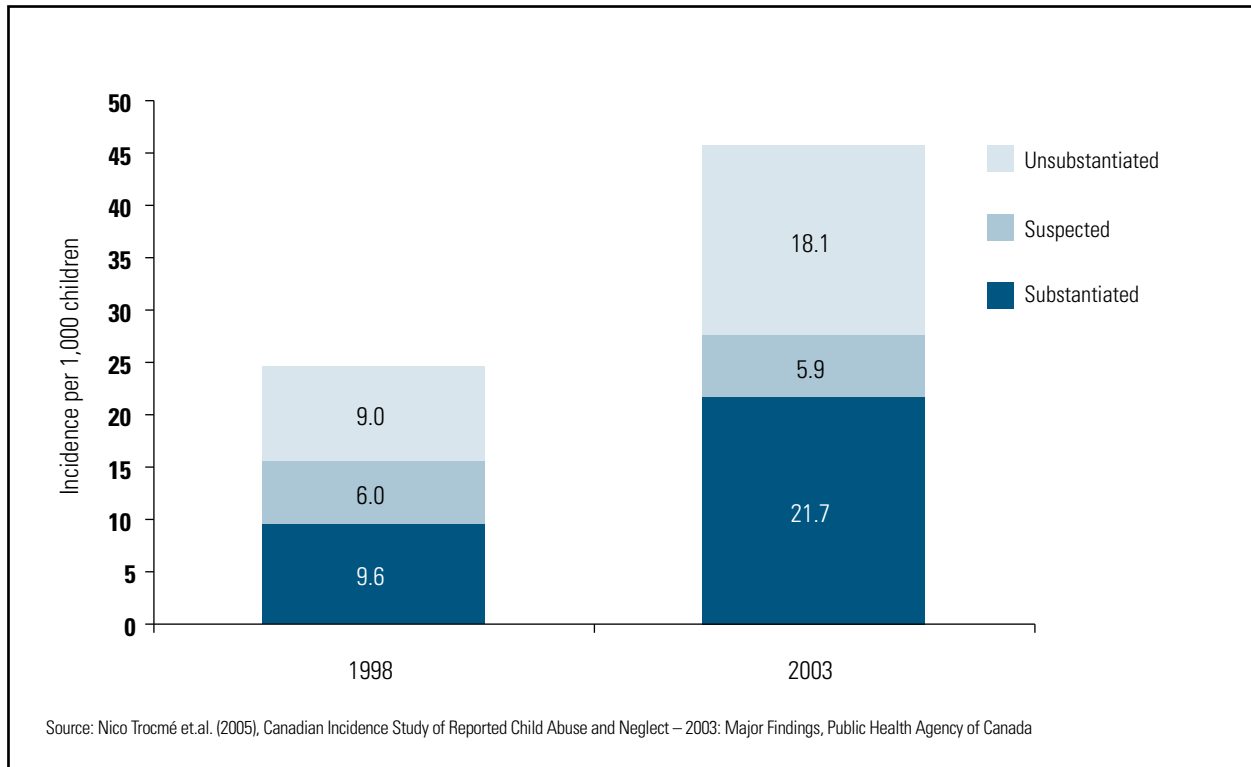
Nearly one-third (32%) of cases of substantiated maltreatment involved children who lived with both biological parents; 16% lived in a two-parent blended family in which one of the caregivers was a step parent, a common-law partner, or an adoptive parent who was not the biological parent of at least one of the children in the family. An additional 4% of cases of substantiated maltreatment involved a biological parent living with another adult who also acted as a caregiver to the child (e.g., the child's grandparent, aunt or uncle), and 43% involved children who lived in a family led by a lone parent (39% by a female parent and 4% by a male parent).

And so what?

The CIS-2003 found that child abuse and neglect was much more common among families experiencing high levels of stress. Domestic violence (51%), lack of social support (40%), and mental health issues (27%) were the three most commonly cited stress factors evident among mothers or female caregivers, while lack of social support (33%) and alcohol abuse (30%) were the most commonly noted stressors among fathers or other male caregivers in abusive families. Housing conditions, reliance on social assistance or other income support programs and frequency of moves were important household risk factors.

These high risk environments are very damaging. Roughly six in ten children who experience physical abuse, sexual abuse, neglect or emotional maltreatment develop emotional, physical, cognitive or behavioural problems that have profound impact on their healthy development.

Child maltreatment investigations in Canada, excluding Quebec (1998 and 2003)



Primary categories of substantiated First Nations and non-Aboriginal child maltreatment investigations in Canada, excluding Quebec (2003)				
Primary Categories of Maltreatment	First Nations Child Investigations		Non-Aboriginal Child Investigations	
	%	Incidence per 1,000 children	%	Incidence per 1,000 children
Physical abuse	10	3.2	27	5.6
Sexual abuse	2	0.5	3	0.6
Neglect	56	17.1	25	5.2
Emotional maltreatment	12	3.6	15	3.2
Exposure to domestic violence	20	5.9	30	6.1
Total child investigations	100	30.2	100	20.7

Source: B. MacLaurin, et.al. (2008). A comparison of First Nations and non-Aboriginal children investigated for maltreatment in Canada in 2003. CECW Information Sheet #66E.



Supporting Families

In defining family, the different profiles in *Families Count* have emphasized the relationships of care, responsibility and obligation that bind people over time and generation. We understand that “what families do” is of tremendous consequence, not only in the lives of individual family members, but for the vitality and health of the communities in which we live, the safety and effectiveness of the schools in which we learn, and the productivity and success of the organizations and businesses in which we labour. It is in our collective interest to ensure that families have access to the supports and resources they need to carry out their vital roles, and to meet their obligations of care.

The challenges confronting Canada’s families in their daily lives have certainly changed over recent decades. Not only are today’s families culturally, economically and structurally more diverse, but the social and economic conditions which circumscribe their hopes and aspirations would have been unfamiliar, if not unknown, only a generation ago.

There are a variety of approaches to supporting families. One is to **increase resources available to families** to help them carry out their responsibilities. This is a broad category. Examples at the community

level include anything from a recreation program to a Neighbourhood Watch to a food co-op. At another level, governments provide resources through measures such as income security programs, tax exemptions, and subsidies for recreation and child care.

The non-profit sector has always played a strong part in providing resources to families. In an age of “donor fatigue”, however, it is important to be mindful of the limits to what can be done by volunteers. Public institutions such as schools and hospitals have also provided a great deal of family support. Will they be able to continue this role in an age of cutbacks? Increasingly, employers are beginning to recognize the important contribution they can make in assisting their employees to balance the often-conflicting demands of work and family and enhance the quality of work/family life.

It is also vitally important to assist **vulnerable families or vulnerable family members**. This kind of targeted support includes everything from service clubs helping people with disabilities to special government income support programs. Examples include transportation or housing subsidies, clothing and food banks, support groups for those suffering from chronic illnesses,

It is in our collective interest to ensure that families have access to the supports and resources they need to carry out their vital roles, and to meet their obligations of care.

and child development and after-school programs in impoverished neighbourhoods. It can be difficult, though, to strike the right balance between treatment and prevention. Finding effective solutions requires imagination, political will and a commitment to meaningful community engagement.

At the same time, there is a growing preference for support that can **improve the capacity of families and family members to care and provide for each other**. Education and health promotion are good examples. If new parents can acquire positive parenting techniques, for instance, with the help of parent resource centres, a night school class, or an employee assistance program, it may mediate child development concerns in both the short and long term. Empowering families to prevent problems can be a cost-effective and popular form of support.

Another way to support families is to **provide them with supplemental services and supports**. Future success in an increasingly competitive business environment will depend on making the most of one's employees. While Canadian organizations have long held that 'people are our most important resource,' the policies and practices currently in place in many organizations do not reflect this view. Recent research has shown that reducing work-life conflict, regardless of the form it takes, will benefit all Canadians. When companies assist employees to secure child care or

elder care, for instance, families are better able to care and support their members, while at the same time, perform effectively at work.

To achieve maximum potential, family support initiatives must accommodate the dynamic nature of family life and build upon the fact that **all families travel through transitional stages**. Having a new baby, moving to a new town, sponsoring a family member to come to Canada, or helping young people through post-secondary training present different challenges and call upon families to access different resources. Programs such as parenting classes, financial literacy, mental health services, or second language courses can help family members through difficult or new stages in the family life cycle. Similarly, programming that fosters vibrant and sustainable communities works to create environments within which families can thrive.

Although the world around us has changed, the essential responsibilities of families endure – providing physical and emotional care to members, socializing children, producing, consuming and distributing goods and services, loving and nurturing. These are the important things that bind family life of the past with family life today. These are the things that will undoubtedly shape the future health of our communities and country. These are the things that demand our immediate attention, respect and collective willingness to support all families in the critical work that they do.



Appendices

Selected Indicators for Census Metropolitan Areas (2006) - Table 1					
	Population	Median Age	Aboriginal Identity Population	Foreign-born Population	% of population aged 25-64 with a college, CEGEP or university degree, certificate or diploma
Abbotsford	159,020	36.8	3.7%	23.7%	38%
Barrie	177,061	36.7	1.9	12.8	47
Brantford	124,607	39.6	3.1	13.0	41
Calgary	1,079,310	35.7	2.5	23.6	57
Charlottetown (City)	58,625	39.9	1.0	4.4	55
Edmonton	1,034,945	36.4	5.1	18.5	50
Guelph	127,009	36.8	1.1	20.4	54
Halifax	372,858	39.0	1.4	7.4	56
Hamilton	692,911	39.9	1.3	24.4	51
Kingston	152,358	40.7	2.2	12.5	55
Kitchener	451,235	36.4	1.0	23.1	49
London	457,720	38.6	1.4	19.3	52
Moncton	126,424	39.4	0.9	3.4	49
Montreal	3,635,571	39.3	0.5	20.6	50
Oshawa	330,593	37.5	1.5	16.4	48
Ottawa - Gatineau	1,130,761	38.4	1.8	18.1	60
Peterborough	116,570	42.8	3.1	9.4	50
Québec City	715,515	41.7	0.6	3.7	52
Regina	194,971	37.5	8.9	7.7	48
Saguenev	151,643	43.4	1.7	1.2	41
Saint John	122,389	40.5	1.0	4.2	46
Saskatoon	233,926	35.8	9.3	7.7	50
Sherbrooke	186,951	40.2	0.6	5.6	45
St. Catharines-Niagara	390,317	42.1	1.7	18.3	45
St. John's	181,113	38.4	1.1	2.9	54
Sudbury (Greater)	158,258	41.0	6.4	6.7	48
Thunder Bay	122,907	41.8	8.3	10.4	48
Toronto	5,113,149	37.5	0.5	45.7	59
Trois-Rivières	141,529	43.8	0.9	2.2	43
Vancouver	2,116,581	39.1	1.9	39.6	57
Victoria	330,088	43.1	3.2	19.1	55
Windsor	323,342	37.7	1.7	23.3	49
Winnipeg	694,668	38.8	10.0	17.7	49
Canada	31,612,897	39.5	3.7	19.8	48

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-560-XCB2006007 and Census Trends tables.

Selected Indicators for Census Metropolitan Areas - Table 2

	Median after-tax family income (2005)	Low income rate after tax, couple families with children under 6 (2005)	Low income rate after tax, female lone-parent families with children under 6 (2005)	% of householders that are homeowners (2006)
Abbotsford	\$57,065	7.9%	50.0%	74%
Barrie	63,835	4.5	50.0	81
Brantford	59,050	8.5	49.5	74
Calgary	70,016	8.3	48.1	74
Charlottetown (City)	52,645	9.0	*	67
Edmonton	66,567	8.2	59.0	69
Guelph	67,008	3.9	50.0	71
Halifax	57,413	6.1	13.0	64
Hamilton	63,460	8.6	65.5	72
Kingston	60,889	4.6	57.0	67
Kitchener	64,343	5.7	50.8	70
London	60,359	5.9	58.8	66
Moncton	52,432	5.9	57.7	70
Montreal	53,879	13.4	52.2	53
Oshawa	69,389	3.6	55.9	79
Ottawa – Gatineau	68,803	8.1	52.3	67
Peterborough	56,489	7.3	62.3	73
Québec City	55,984	5.5	43.1	59
Regina	61,030	5.9	54.4	70
Sagueney	50,829	5.5	43.1	63
Saint John	51,336	4.5	47.3	70
Saskatoon	56,540	8.1	60.5	66
Sherbrooke	49,445	5.7	44.7	54
St. Catharines-Niagara	56,494	6.6	48.8	75
St. John's	54,160	4.8	63.1	72
Sudbury (Greater)	59,764	6.8	72.7	67
Thunder Bay	59,403	5.3	58.8	73
Toronto	65,184	11.8	56.4	68
Trois-Rivières	48,844	7.3	46.7	58
Vancouver	60,885	11.9	54.0	65
Victoria	61,218	7.5	46.2	65
Windsor	63,418	7.0	54.4	74
Winnipeg	56,275	10.2	68.2	67
Canada	57,178	8.5	52.1	68

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-563-X, 97-563-XCB2006028 and Census Trends table.



Selected Indicators for Census Metropolitan Areas (2006) - Table 1						
	Legally married couples without children	Common-law couples without children	Legally married couples with children	Common-law couples with children	Female lone-parent families	Male lone-parent families
	Percentage distribution of families by family type					
Abbotsford	32.5%	5.4%	43.7%	3.8%	12.0%	2.6%
Barrie	27.3	7.4	43.7	6.4	12.1	3.1
Brantford	31.1	6.3	40.1	6.1	13.2	3.2
Calgary	28.7	8.3	44.9	3.8	11.4	2.9
Charlottetown (City)	31.2	7.4	40.1	3.8	14.5	3.0
Edmonton	29.7	7.9	41.9	4.3	12.9	3.3
Guelph	29.1	7.7	43.1	5.1	11.8	3.2
Halifax	30.7	9.6	38.5	4.6	13.8	2.8
Hamilton	29.7	6.2	43.8	3.8	13.6	2.9
Kingston	33.6	8.5	37.6	5.1	12.3	2.9
Kitchener	28.8	6.4	45.2	4.8	12.0	2.9
London	31.1	7.3	40.5	4.6	13.5	3.0
Moncton	32.2	10.7	36.0	5.5	13.0	2.6
Montreal	23.9	13.0	32.6	12.4	14.5	3.6
Oshawa	26.0	6.4	46.0	5.2	13.2	3.2
Ottawa - Gatineau	27.0	9.7	40.3	6.6	13.2	3.2
Peterborough	35.9	7.9	36.4	4.6	12.6	2.6
Québec City	25.5	17.8	24.5	16.7	11.7	3.8
Regina	31.4	6.7	38.5	4.3	15.6	3.5
Sagueney	28.9	13.9	26.7	15.6	11.5	3.4
Saint John	32.0	6.6	38.3	4.1	15.8	3.2
Saskatoon	32.0	6.7	39.4	4.0	14.3	3.6
Sherbrooke	26.6	16.9	23.6	16.2	12.2	4.5
St. Catharines-Niagara	34.2	5.9	38.3	4.6	13.7	3.3
St. John's	27.1	7.3	42.8	4.2	15.5	3.1
Sudbury (Greater)	32.9	7.3	36.5	6.5	13.7	3.1
Thunder Bay	31.6	7.1	37.9	5.2	14.7	3.5
Toronto	24.8	4.9	50.6	2.8	14.1	2.8
Trois-Rivières	28.2	15.6	22.3	16.8	13.6	3.4
Vancouver	28.6	7.2	46.0	3.0	12.3	2.9
Victoria	36.5	9.9	33.3	4.4	12.7	3.2
Windsor	29.2	5.2	44.3	4.0	14.1	3.2
Winnipeg	30.0	6.6	40.9	4.1	15.2	3.2
Canada	29.9	8.5	38.7	6.9	12.7	3.2

Source: Statistics Canada, 2006 Census of Population, Catalogue no. 97-553-XCB2006007.

Notes

Families Count draws on hundreds of sources. Unless otherwise noted, data presented in each profile is based on analysis presented in the accompanying charts and tables and/or secondary sources. The sources for each chart and table is noted on each chart and table.

1. Rev. John Laing, *The Family: God's Appointed Institution* (Dundas, 1878).
2. E.A. Lancaster, House of Commons Debates, 1905, cited in James G. Snell (1983), "The White Life for Two: The Defence of Marriage and Sexual Morality in Canada, 1890-1914," *Histoire sociale/Social History*, May.
3. Stephanie Coontz (1992), *The Way We Never Were: American Families and the Nostalgia Trap*, New York: Basic Books.
4. Letter to the editor, *Globe and Mail*, 9 October 1996.
5. This paragraph is indebted to Paul Kershaw, Lynell Anderson, Bill Warburton, Clyde Hertzman (2009), *15 by 15: A Comprehensive Policy Framework for Early Human Capital Investment in BC*, Available at the Business Council of British Columbia, Outlook 2020, Summit Series: http://www.bcbc.com/Documents/2020_200909_Hertzman.pdf
6. Statistics Canada (2005c), *Population Projections for Canada, Provinces and Territories, 2005-2031, Scenario 6*, Statistics Canada, Catalogue no. 91-520-XIE. <http://www.statcan.gc.ca/pub/91-520-x/91-520-x2005001-eng.pdf>
7. Statistics Canada, 2006 Census of Population, Catalogue no. 97-554-XCB2006011.
8. Statistics Canada, 2006 Census of Population, Catalogue no. 97-554-XCB2006054.
9. According to the 2006 General Social Survey, women aged 20-39 indicate that they would like to have, on average, 2.2 children, significantly more than the actual birth rate. See Vanier Institute of the Family (2008), *Fertility Intentions: If, When and How Many? Fascinating Families*, Issue no. 13. <http://www.vifamily.ca/families/ff13.pdf>
10. Statistics Canada (2009a), *Births 2007*, Catalogue no. 84F0210X. <http://www.statcan.gc.ca/pub/84f0210x/84f0210x2007000-eng.pdf>
11. *Ibid.*
12. See Statistics Canada (2008d), *Canadian Demographics at a Glance*, Catalogue no. 91-003-X. <http://www.statcan.gc.ca/pub/91-003-x/91-003-x2007001-eng.pdf>
13. Roger Sauvé (2007), *Labour Crunch to 2021 – National and Provincial Labour Force Projections*, People Patterns Consulting. http://www.peoplepatternsconsulting.com/pub_crunch07.html
14. Statistics Canada (2005c), *Population Projections for Canada, Provinces and Territories 2005-2031, Scenario 6*, Catalogue no. 91-520-XIE. <http://www.statcan.gc.ca/pub/91-520-x/91-520-x2005001-eng.pdf>



15. See Statistics Canada (2008d), *Canadian Demographics at a Glance*.
16. See Statistics Canada (2007e), *Participation and Activity Limitation Survey, 2006: Analytical Report*. Catalogue no. 89-628-XIE – No. 002. <http://www.statcan.gc.ca/pub/89-628-x/89-628-x2007002-eng.pdf>
17. An index measuring severity of the disability was constructed for children 0-4 years, children 5-14 years and adults 15 years and over.
18. The Aboriginal identity population comprises those persons who reported identifying with at least one Aboriginal group, that is, First Nations people, Métis or Inuit, and/or who reported being a Treaty Indian or a Registered Indian, as defined by the *Indian Act* of Canada, and/or who reported being a member of an Indian Band or First Nation.
19. Several factors account for the growth of the Aboriginal population, including demographic factors such as high birth rates. Between 1996 and 2001, the fertility rate of Aboriginal women was 2.6 children, compared to a rate of 1.5 among all Canadian women. As well, more individuals are identifying themselves as Aboriginal people and many more reserves are participating in the Census.
20. Statistics Canada (2008a), *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations*, 2006 Census, Catalogue no. 97-558-XIE. <http://www12.statcan.ca/english/census06/analysis/aboriginal/pdf/97-558-XIE2006001.pdf>
21. Statistics Canada (2005d), *Projections of the Aboriginal populations, Canada, provinces and territories 2001 to 2017*, Catalogue no. 91-547-XIE. <http://www.statcan.gc.ca/pub/91-547-x/91-547-x2005001-eng.pdf>
22. *Ibid.*
23. Statistics Canada, *Special Interest Profiles*, 2006 Census of Population, Catalogue no. 97-564-XCB2006002.
24. Citizenship and Immigration Canada (2009), *Facts and Figures 2008*, Catalogue no. C&I 1035-06-09. <http://www.cic.gc.ca/english/pdf/research-stats/facts2008.pdf>
25. Statistics Canada (2003), *Longitudinal Survey of Immigrants to Canada: Process, progress and prospects*, Catalogue no. 89-611-XIE. <http://dsp-psd.pwgsc.gc.ca/Collection/Statcan/89-611-X/89-611-XIE2003001.pdf>
26. Statistics Canada (2007d), *Immigrants in Canada: A Portrait of the Foreign-born Population, 2006 Census*, Catalogue no. 97-557-XCB2006006. <http://www12.statcan.ca/census-recensement/2006/as-sa/97-557/pdf/97-557-XIE2006001.pdf>
27. Statistics Canada (2008c), *Canada's Ethnocultural Mosaic, 2006 Census*, Catalogue no. 97-562-X. <http://www12.statcan.ca/english/census06/analysis/ethnicorigin/pdf/97-562-XIE2006001.pdf>
28. Visible minorities are defined under Canada's *Employment Equity Act* as "persons, other than Aboriginal persons, who are non-Caucasian in race or non-white in colour." Under this definition, the following groups are included in the visible minority population: Chinese, South Asians, Blacks, Arabs, West Asians, Filipinos, Southeast Asians, Latin Americans, Japanese, Koreans and other group such as Pacific Islanders.
29. Statistics Canada, 2006 Census of Population, Statistics Canada, Catalogue no. 97-562-XCB2006010.
30. Garnett Picott and Arthur Sweetman (2005), *The deteriorating economic welfare of immigrants and possible causes: Update 2005*, Statistics Canada, Catalogue no. 11F0019MIE. <http://www.statcan.gc.ca/pub/11f0019m/11f0019m2005262-eng.pdf>
31. In 2006, 3.9% of all couples in Canada were mixed unions, an increase from 3.1% in 2001 and 2.6% in 1991. Ann Milan, Hélène Maheux and Tina Chui (2010), "A portrait of couples in mixed unions," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008. <http://www.statcan.gc.ca/pub/11-008-x/2010001/article/11143-eng.pdf>
32. Statistics Canada (2007b), *The Evolving Linguistic Portrait, 2006 Census*, Catalogue no. 97-555-XIE. <http://www12.statcan.ca/census-recensement/2006/as-sa/97-555/pdf/97-555-XIE2006001-eng.pdf>
33. Statistics Canada, 2006 Census of Population, Catalogue no. 97-555-XCB2006054.
34. Colin Lindsay (2008), *Canadians attend weekly religious services less than 20 years ago*, Statistics Canada, Catalogue no. 89-630-X. http://dsp-psd.tpsgc.gc.ca/collec-tion_2008/statcan/89-630-X/89-630-XIE2008003.pdf
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41. Statistics Canada (2008f), *Educational Portrait of Canada, 2006 Census*, Catalogue no. 97-560-X. <http://www12.statcan.ca/english/census06/analysis/education/pdf/97-560-XIE2006001.pdf>
42. These data refer to the population that holds a university degree or diploma but not those who hold university certificates.
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48. Statistics Canada, 2006 Census of Population, Catalogue no. 97-556-XCB2006006.
49. "Movers" are residents who, on Census Day, were living at a different address from the one at which they resided five years earlier.
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52. See Dion and Coulombe (2008).
53. Please note these figures include families with children of any age. Statistics Canada, 2006 Census of Population, Catalogue no. 97-553-XCB2006007.
54. Statistics Canada (2007c), *Family Portrait: Continuity and Change in Canadian Families and Households in 2006, 2006 Census*. Catalogue no. 97-553-XIE. <http://www12.statcan.ca/census-recensement/2006/as-sa/97-553/pdf/97-553-XIE2006001.pdf>
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56. Ipsos-Reid (August 2007), *Research on Family Policy Related Issues, Final report*, Submitted to Human Resources and Social Development Canada as contract G9178-060005/002/CY. http://www.hrsdc.gc.ca/eng/publications_resources/por/subjects/general_sentiments/2007/10007/page01.shtml
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60. Couples without children include those couples who have never had children as well as those with adult children living elsewhere.
61. Statistics Canada (2007c), *Family Portrait*.
62. Mireille Vezina and Martin Turcotte (2010), "Caring for a parent who lives far away: The consequences," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008-X. <http://www.statcan.gc.ca/pub/11-008-x/2010001/article/11072-eng.pdf>
63. Conjugal union refers to the nature of the relationship between the members of a couple. Specifically, it indicates whether the members of a couple are legally married to each other or whether they are living in a common-law relationship. Couple family refers to a family that contains a married or common-law couple. A couple may be of opposite or same sex.
64. Statistics Canada (2007c), *Family Portrait*.
65. This group includes those in same-sex marriages. Statistics Canada, 2006 Census of Canada, Catalogue no. 97-552-XCB2006007.
66. Please note: this figure does not represent a total of all Canadians who have been divorced at some point in time, but only those who were divorced and not living within a legal marriage on the 2006 Census day.



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71. Statistics Canada, Canadian Vital Statistics, Marriage Database and Demography Division (unmarried female population estimates, by legal marital status), CANSIM Table 101-1008.
72. Statistics Canada (2008h), *Report on the Demographic Situation in Canada, 2005 and 2006*, Catalogue no. 91-209-X. <http://www.statcan.gc.ca/pub/91-209-x/91-209-x2004000-eng.pdf>
73. *Ibid.*
74. Warren Clark and Susan Crompton (2006), "Till death do us part? The risk of first and second marriage dissolution," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008-XWE, p.24. <http://www.statcan.gc.ca/pub/11-008-x/2006001/pdf/9198-eng.pdf>
75. Statistics Canada (2007c), *Family Portrait*.
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78. Statistics Canada, Canadian Vital Statistics, Marriage Database, CANSIM Table 101-1001.
79. Angus Reid Global Monitor. "Canada More Open to Same-Sex Marriage than US, UK," September 16, 2009. http://www.angus-reid.com/polls/view/canada_more_open_to_same_sex_marriage_than_us_uk/
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81. Statistics Canada (2002), *Changing Conjugal Life in Canada, General Social Survey, 2001*, Catalogue no. 89-576-XIE. <http://dsp-psd.pwgsc.gc.ca/Collection/Statcan/89-576-X/89-576-XIE2001001.pdf>
82. Reginald Bibby (2009), *The Emerging Millennials: How Canada's Newest Generation is responding to Change and Choice*. Lethbridge: Project Canada Books.
83. Statistics Canada (2002), *Changing Conjugal Life in Canada*, p. 4.
84. Celine LeBourdais et.al. (2000), "The Changing Face of Conjugal Relationships," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008-XWE. <http://www.statcan.gc.ca/pub/11-008-x/11-008-x1999004-eng.pdf>
85. For a discussion of family law in Quebec, please see: Mireille D.-Castelli et Dominique Goubau (2005), *Le droit de la famille*, 5e ed., Québec : Presses de l'Université Laval; Benoit Laplante et Benoit-Paul Hébert (2009), "The Breakdown of marriages and cohabiting unions in Quebec," Paper presented at Canadian Population Society Annual Meeting, Ottawa.
86. Increases in the number of divorces have been associated with legislative changes in 1968 and in 1986. The 1968 *Divorce Act*, for example, introduced the concept of "no fault" divorce based on the separation of spouses for three or more years. In 1986, the required period of separation was reduced to one year. Following these changes, the number of divorces grew. It has been stable since 2000.
87. The following data are from the Statistics Canada, Vital Statistics, Divorce Database, CANSIM Tables 101-6501, 101-6511, 101-6520, 101-6502, and 101-6519.
88. Four in ten marriages (41%) are expected to dissolve before the 50th wedding anniversary.
89. Pascale Beaupré and Elisabeth Cloutier (2007), *Navigating Family Transitions: Evidence from the General Social Survey, 2006*, Catalogue no. 89-625-XIE – No. 002. <http://www.statcan.gc.ca/pub/89-625-x/89-625-x2007002-eng.pdf>
90. Statistics Canada (2002), *Changing Conjugal Life in Canada*.
91. *Ibid.*
92. Pascale Beaupré (2008), *I do... Take two? Changes in intentions to remarry among divorced Canadians during the last 20 years*, Statistics Canada, Catalogue no. 86-630-X, July 2008. <http://www.statcan.gc.ca/pub/89-630-x/2008001/article/10659-eng.pdf>
93. Clark and Crompton (2006), "Till Death do us part?"
94. *Ibid.*
95. Reginald Bibby (2004), *A Survey of Canadian Hopes and Dreams*, Ottawa: The Vanier Institute of the Family. http://www.vifamily.ca/library/future_toc.html
96. Reginald Bibby (2009), *The Emerging Millennials: How Canada's Newest Generation is responding to Change and Choice*. Lethbridge: Project Canada Books.
97. Bibby (2004).
98. Bibby (2009).

99. Bibby (2004).
100. Statistics Canada, Census of Canada, CANSIM Table 101-1009.
101. Bibby (2004).
102. Michelle Rotermann (2007), *Marital breakdown and subsequent depression*, Statistics Canada, Catalogue no. 82-003. http://dsp-psd.pwgsc.gc.ca/collection_2007/statcan/82-003-X/82-003-XIE2006006.pdf
103. Beaupré and Cloutier (2007), *Navigating Family Transitions*.
104. The importance of having children does vary significantly depending on the age of the potential or actual parents. Over one-half (53%) of those aged 18 to 34 years felt that having a child was very important to them. This increased to 61% for those aged 35 to 54 years and to 71% for those aged 55 and over. Bibby (2004).
105. Bibby (2009).
106. Statistics Canada, Canadian Vital Statistics, Birth Database, Table 102-4504.
107. Statistics Canada (2007c), *Family Portrait*, p.27.
108. Bibby (2004).
109. Historical trends are difficult to assess as some provinces have changed the way they classify births while others do not separate between those that are legally married or in a common-law relationship.
110. Institut de la Statistique du Québec. http://www.stat.gouv.qc.ca/donstat/societe/demographie/naisn_decés/naisance/410.htm
111. It is important to note that in 14% of Ontario births, the marital status of the mother was not known.
112. Statistics Canada, Vital Statistics, Birth Database, Table 102-4507.
113. Maureen Baker (2009), *Families: Changing Trends in Canada*, Toronto: McGraw-Hill Ryerson, p. 16.
114. Heather Juby, Céline Le Bourdais, Nicole Marcil-Gratton (2004a). *When Parents Separate: Further Findings from the National Longitudinal Survey of Children and Youth*. Report for Family, Child and Youth Section, Department of Justice Canada, 2004-FCY-6E. http://www.justice.gc.ca/eng/pi/fcy-fea/lib-bib/rep-rap/2005/2004_6/pdf/2004_6.pdf
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120. Ipsos-Reid (2004), *Adoption in Canada*.
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127. Susan Stobert and Anna Kemeny (2003), “Childfree by choice,” *Canadian Social Trends*, Catalogue no. 11-008-X. <http://www.statcan.gc.ca/pub/11-008-x/2003001/article/6528-eng.pdf>
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133. Beaupré and Cloutier (2007), *Navigating Family Transitions*, p. 20.



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136. Juby, *et.al.* (2004b), *Moving On*, p. vii.
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138. Shared custody arrangements are defined in the Federal Child Support Guidelines as the children spending at least 40 percent of the time with each parent.
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151. Pascale Beaupré, Pierre Turcotte and Anne Milan (2006), "Junior comes back home: Trends and predictors of returning to the parental home," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008, p. 28. <http://www.statcan.gc.ca/pub/11-008-x/2006003/pdf/9480-eng.pdf>
152. Home leaving and home returning are typically marked by a leave or return of at least four or more months.
153. See Martin Turcotte (2006), "Parents with adult children living at home," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008. <http://www.statcan.gc.ca/studies-etudes/11-008/feature-caracteristique/5018786-eng.pdf>
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155. *Ibid.*, p. 207.
156. *Ibid.*, p. 210.
157. Roderic Beaujot (2004), *Delayed Life Transitions: Trends and Implications*, Ottawa: The Vanier Institute of the Family, p.36. http://www.vifamily.ca/library/cft/delayed_life.pdf
158. This group includes seniors living in their own census family with a spouse or partner and, in some cases, their single adult children. Statistics Canada, 2006 Census of Population, Catalogue no. 97-553-XCB2006018.
159. Martin Turcotte and Grant Schellenberg (2007), *A Portrait of Seniors in Canada*, Statistics Canada, Catalogue no. 89-519-XIE. <http://www.statcan.gc.ca/pub/89-519-x/89-519-x2006001-eng.pdf>
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161. Turcotte and Schellenberg (2007), *A Portrait of Seniors in Canada*.
162. These figures include grandchildren of all ages. Statistics Canada (2007c), *Family Portrait*.
163. Ellen Gee and Barbara Mitchell (2003), "One Roof: Exploring Multi-Generational Households in Canada," In M. Lynn (ed.) *Voices: Essays in Canadian Families* (2nd edition), Scarborough: Thomson-Nelson.
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166. By definition, labour force participants include those who are employed or actively looking for work.

167. See Statistics Canada, Labour force characteristics by age and sex (Estimates), CANSIM Table 282-0002, <http://www40.statcan.ca/101/cst01/labor20a-eng.htm>; Statistics Canada (2009h), *Labour Force Historical Review 2008*, Catalogue no. 71F0004XCB.
168. Katherine Marshall and Vincent Ferrao (2007), "Participation of older workers," *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-XIE. <http://www.statcan.gc.ca/pub/75-001-x/2007108/article/4235146-eng.pdf>
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172. See Diane Galarneau (2005), "Education and Income of Lone Parents," *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-XIE. <http://www.statcan.gc.ca/pub/75-001-x/11205/8981-eng.pdf>
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174. Working-age or non-elderly families are those whose major income earner is under 65 years. Families with children refer to families with children under 18 years of age living at home.
175. This group includes both couples with older children not living at home as well as those that do not have children at all.
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183. The data presented here is based on an analysis of Statistics Canada's Labour Force Survey. See Katherine Marshall (2009), "The Family Work Week," *Perspective on Labour and Income*, Statistics Canada, Catalogue no. 75-001-X. <http://www.statcan.gc.ca/pub/75-001-x/2009104/pdf/10837-eng.pdf>
184. Sébastien LaRochelle-Côté, Philippe Gougeon, and Dominique Pinar (2009), "Changes in parental work time and earnings," *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-X. <http://www.statcan.gc.ca/pub/75-001-x/2009110/pdf/10943-eng.pdf>
185. Marshall (2009), "The Family Work Week.
186. Statistics Canada, "Days lost per worker by cause," CANSIM Table 279-0029. <http://www40.statcan.ca/101/cst01/labor60a-eng.htm>
187. Statistics Canada (2009b), *Canadian Labour Market at a Glance, 2009*.
188. *Ibid.*
189. Duxbury and Higgins (2009), *Work-life Conflict in Canada*.
190. *Ibid.*
191. J. Bond, E. Galinsky and J. Swanberg (1997), *The 1997 National Study of the Changing Workforce*, New York: Family and Work Institute.
192. E. B. Akyeampong (1997), "Work arrangements: 1995 overview." *Perspectives on Labour and Income*, Vol. 9, no. 1, Statistics Canada, Catalogue no. 75-001-X.
193. Statistics Canada (2009b), *Canadian Labour Market at a Glance, 2009*.
194. *Ibid.*
195. Katherine Marshall (2009), "Employer top-ups," *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-X. <http://www.statcan.gc.ca/pub/75-001-x/2010102/pdf/11120-eng.pdf>
196. Of all new mothers in 2008, 85% were employed at some point during the 18 months before their child's birth. Of this group, 80% received EI/QPIP benefits. And of this group, 20% received employer top-ups. Overall, 68% of new mothers received EI/QPIP benefits in 2008.
197. Duxbury and Higgins (2009), *Work-life Conflict in Canada*.



198. Janet Fast and Judith Frederick (1996). "Working arrangements and time stress," *Canadian Social Trends*, no. 43, Catalogue no. 11-008-XWE.
199. Christine Taylor (1996), *The Conference Response to Rising Health Care Costs*. (Report 184-96) Ottawa: The Conference Board of Canada, p. 29.
200. According to the Labour Force Survey, someone who is not currently working and who left their job within the year before the survey and who say they left because of "retirement" are classified as retired. The age when they leave their job is considered their age at retirement.
201. Grant Schellenberg and Yuri Ostrovsky (2008a), "The retirement plans and expectations of older workers," *Canadian Social Trends*, Statistics Canada, Catalogue no. 11-008. <http://www.statcan.gc.ca/pub/11-008-x/2008002/article/10666-eng.pdf>
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203. *Ibid.*, p. 11.
204. Marshall and Ferrao (2007), "Participation of older workers"; Also Statistics Canada, CANSIM Table 282-0002.
205. Grant Schellenberg, Martin Turcotte and Bali Ram (2005), "Post-retirement employment," *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-XIE. <http://www.statcan.gc.ca/pub/75-001-x/10905/8622-eng.pdf>
206. Dual earner couples in this study are defined as those with a male spouse aged 55 to 69 years old, where both couples report earnings from paid employment (not self employment) of \$2,000 or more per year over at least three years prior to the retirement of one or both spouses.
207. 206 Grant Schellenberg and Yuri Ostrovsky (2008b), "Retiring together, or not," *Perspectives on Labour and Income*, Statistics Canada catalogue 75-001-X. <http://www.statcan.gc.ca/pub/75-001-x/2008104/pdf/10558-eng.pdf>
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359. Spousal violence encompasses physical, sexual, or psychological harm perpetrated by a current spouse, common-law partner or ex-spouse or partner. Statistics Canada (2009d), *Family Violence in Canada: A Statistical Profile 2009*, Statistics Canada catalogue 85-224. <http://www.statcan.gc.ca/pub/85-224-x/85-224-x2009000-eng.pdf>
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The 2009 Canadian Incidence Study will be released in the Fall of 2010.
366. Of the 40% of investigations that were unsubstantiated, most involved reports made in good faith. The researchers estimated that only 5% of reports tracked by the study were considered to have been made with malicious intent.



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