

## PSC Discussion Papers Series

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Volume 21 | Issue 5

Article 1

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12-2007

# Emerging Youth Transition Patterns in Canada: Opportunities and Risks

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### Recommended Citation

Beaujot, Roderic and Kerr, Don (2007) "Emerging Youth Transition Patterns in Canada: Opportunities and Risks," *PSC Discussion Papers Series*: Vol. 21 : Iss. 5 , Article 1.

Available at: <https://ir.lib.uwo.ca/pscpapers/vol21/iss5/1>

**Emerging Youth Transition  
Patterns in Canada:  
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**by  
Roderic Beaujot  
Don Kerr**

Discussion Paper no. 07-05

December 2007

On the web in PDF format: <http://sociology.uwo.ca/popstudies/dp/dp07-05.pdf>

This paper was prepared under contract for the Policy Research Initiative (PRI) of the Government of Canada. The authors would like to thank Sandra Franke (Senior Policy Officer) and Catherine Demers (Project Director), both of the PRI for their helpful assistance with this text. The authors would also like to thank the research and technical assistance of Donna Maynard. While prepared for the PRI, the conclusions and proposals contained do not necessarily represent the views of the Government of Canada or participating departments and agencies.

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# Emerging Youth Transition Patterns in Canada

## Opportunities and Risks

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### Abstract

Building on a Government of Canada sponsored seminar on Canadian and international perspectives on youth policy and research, the Policy Research Initiative (2006) has highlighted a resurgence of interest among researchers on the risks, opportunities and challenges that many young people face across industrialized countries. Various social, demographic and economic changes have altered the life experience of the young, which has modified the opportunities and risks encountered in navigating into adult roles.

The objective of this study is to largely describe some of the most salient of these changes, with a careful review of existing Canadian literature and published empirical research. Of particular interest are important changes in the life course patterns of the young, in terms of later home leaving, later completion of education, delayed full time entrance into the labour force, later union formation, and later childbearing. We also review available data sources highlighting changes on the basis of existing survey and census data, while carefully considering evidence as to whether we have encountered climbing social inequalities among Canadian youth.

While these delayed life cycle transitions are becoming increasingly recognized among researchers and the general public, there is only a limited amount of research in Canada that explicitly considers some of the more important consequences of these changes. For this reason,

the study also reviews the limited empirical research that has focused on some of these implications. While the transitions work properly for most youth, we address a fundamental research issue raised by the PRI (2006): what are some of the drivers and impacts on vulnerable youth populations? We place these vulnerabilities into the broader context of population groups that are more vulnerable: female lone parents, unattached adults aged 55-64, recent immigrants and Aboriginal populations. The difficult living circumstances of these groups can be linked either directly or indirectly to family and life cycle questions.

Transitions between youth and adulthood are structured by a complex system of socio-economic structures, institutional arrangements and cultural patterns that can vary in an important manner across nation states. This broader context is examined can potentially provide some insight as to why transitions tend to be more prolonged in certain settings while being relatively short in others. The study includes some international comparisons of different “transition regimes” and discusses related policy implications.

### Sommaire

*À la suite du séminaire parrainé par le gouvernement du Canada sur les perspectives canadiennes et internationales sur les politiques et la recherche concernant les jeunes, le Projet de recherche sur les politiques (2006) a mis en relief une recrudescence de l'intérêt des chercheurs pour les risques, les possibilités et les défis auxquels de nombreux jeunes sont confrontés dans tous les pays industrialisés. Divers changements sociaux, démographiques et économiques ont changé l'expérience de vie des jeunes, ce qui a modifié les possibilités et les risques qui les attendent en assumant des rôles d'adultes.*

*L'objectif de cette étude consiste à décrire en termes généraux certains des changements les plus importants en passant en revue les études et recherches empiriques publiées au Canada. Un intérêt particulier a été accordé aux importants changements dans les modèles de parcours de vie des jeunes, qui quittent le domicile parental, terminent les études, entrent sur le marché du travail à temps plein, forment des unions et ont des enfants plus tard. Nous examinons aussi les sources de données disponibles soulignant les changements selon des données de sondages et de recensement. Ce faisant, nous serons attentifs aux indications que les inégalités sociales seraient à la hausse chez les jeunes Canadiens.*

*Bien que ces transitions retardées du parcours de vie soient de plus en plus reconnues par les chercheurs et par le grand public, il n'y a que peu de recherches effectuées au Canada qui se penchent explicitement sur certaines des principales conséquences de ces changements. C'est pourquoi cette étude examine aussi les rares recherches empiriques qui ont porté sur certaines de ces implications. Bien que les transitions se passent convenablement pour la plupart des jeunes, nous abordons une question fondamentale soulevée par le PRP (2006), à savoir s'il est possible de cerner les facteurs touchant les populations plus vulnérables de jeunes et leurs répercussions. Nous situons ces vulnérabilités dans le contexte plus vaste des groupes au sein de la population qui sont plus vulnérables: mères seules, adultes seuls de 55 à 64 ans, immigrants récents et Autochtones. Les conditions de vie difficiles de ces groupes peuvent être reliées soit directement, soit indirectement à des questions touchant la famille et le cycle de vie.*

*Les transitions de la jeunesse à l'âge adulte sont structurées par un système complexe de structures socioéconomiques, de dispositifs institutionnels et de modèles culturels qui peuvent varier de façon importante entre États-nations. Ce contexte plus vaste peut aider à comprendre pourquoi les transitions ont tendance à se prolonger dans certains*

*cas tout en étant relativement courtes dans d'autres. Cette étude inclut également certaines comparaisons internationales de différents « régimes de transition » ainsi qu'une discussion des implications pour les politiques pertinentes.*

## **1. Introduction**

Building on a Government of Canada sponsored seminar on Canadian and international perspectives on youth policy and research, the Policy Research Initiative (PRI, 2006) has highlighted a resurgence of interest among researchers on the risks, opportunities, and challenges that many young people face across industrialized countries. Various social, demographic, and economic changes have altered the life experience of the young, which has modified the opportunities and risks encountered in navigating into adult roles. This working paper describes some of the most salient of these changes, with a careful review of existing Canadian literature and published empirical research. Of particular interest are important changes in the life-course patterns of the young, in terms of later home leaving, later completion of education, delayed full-time entrance into the labour force, later union formation, and later childbearing. We also review available data sources highlighting changes on the basis of existing survey and census data, while carefully considering evidence as to whether we have encountered rising social inequalities among Canadian youth.

The transitions in the life course associated with family and work have historically been marked as delineating adulthood. Due to their policy importance, these transitions have been the subject of considerable study by sociologists and social demographers. As indicated in Beaujot (2000), there has not only been a delay in many of these transitions, but these transitions themselves have become more fluid and less clear. Since these life-cycle events are increasingly delayed, the current report shifts the age boundaries typically used in the

delineation of youth through to older ages (15-29 years).

The delays over the last four decades are in marked contrast to previous decades where transitions occurred at increasingly younger average ages. In particular, cohorts born between the world wars experienced a transition to adulthood that was compressed into a relatively short period of completing formal education, entering the labour force, leaving home, establishing a nuclear household, and having a first child. For subsequent cohorts, not only has this standardization broken down, but the early life-course transitions extend over a longer period. The sequencing is more diverse and the events themselves are less clearly defined.

While researchers and the public increasingly recognize these delayed life-cycle transitions, a limited amount of research in Canada explicitly considers some of the more important consequences of these changes. For this reason, the current working paper reviews the limited empirical research that has focused on some of these implications. While the transitions work properly for most youth, we address a fundamental research issue raised by the PRI (2006): what are some of the drivers and impacts on vulnerable youth populations? We place these vulnerabilities into the broader context of population groups that are more vulnerable. Hatfield (2005) proposed that persistent low income is particularly high for the following groups: female lone parents, unattached adults aged 55-64, recent immigrants, and Aboriginal populations. The difficult living circumstances of these groups can be linked either directly or indirectly to family and life-cycle questions.

The current working paper includes the following sections:

- a theoretical discussion of youth transition patterns;

- a review of empirical data on early adult transitions (home leaving, union formation, first childbirth, school attendance, and employment);
- a consideration of these same transitions for immigrant and Aboriginal youth;
- a summary of some of the consequences of these delays (particularly in terms of whether youth have become more fragmented over recent years); and
- a summary that draws international comparisons using a typology on “transition regimes” and closes with a discussion on relevant policy implications.

In terms of theoretical background, we consider three broad conceptual frameworks, including the evolution of the life course (Kaplan, 1997), gender and the division of work in production and reproduction (Becker, 1991; Oppenheimer, 1988, 1997; Beaujot, 2000), and the second demographic transition and flexibility in families (Lesthaeghe and Neels, 2002; Beaujot, 2004). Our conclusion involves a brief discussion of policy areas that can potentially be informed by socio-economic and demographic changes highlighted in the current report.

## **2. Conceptual Background on the Changing Realities of Youth**

The theoretical basis for studying youth transition patterns can usefully be placed in three conceptual frameworks:

- the evolution of the human life course;
- gender and the division of work in production and reproduction; and
- the second demographic transition and flexibility in families.



## **Evolution of the Human Life Course**

Many of our major institutions are built around the fact that consumption occurs throughout the life course while production obviously does not. This lack of congruence between production and consumption, and the consequent periods of dependency, underlie families as a means of transfer and support, as well as larger kin networks, and various private and public institutions. For example, consider the banking system in this context, which exists due to the need for savings, investments, and insurance, both private and collective. Stated differently, the structural constraints on the life course include consumption and production, and the associated opportunities and constraints, as well as societal structures, policies, and regulations (Corijn, 2001).

Caldwell (2004) proposed that reproductive partnerships were particularly important in pre-modern agricultural societies, where families were units of both production and reproduction. Industrial societies are less organized around families, allowing for looser relationships, more alternate family models, along with less strict morality on sexuality and relationships. Reproductive partnerships have become less important from a macro-economic point of view, but they largely retain their significance for children as dependants. A longer period of juvenile dependence characterizes family life in industrial societies, as does longer life expectancies and a substantial period of post-reproductive productivity. One reason the period of adolescence and youth has been extended relates to the need for more investments in skills, for both men and women.

Kaplan (1997) proposed studying the life course in terms of maximizing fitness and consumption. This brings reproductive trade-offs between early and late reproduction, and quantity and quality of offspring. In his theory of the evolution of the human life course, Kaplan (1997) made the case that greater efficiency in production is achieved at the expense of a longer period of childhood and adolescent dependence. Productivity then

continues over a longer life span, beyond the ages at which reproduction takes place. Post-reproductive productivity permits transfers to the younger generation as they enter adult ages, and thus supports their reproduction.

Historically, this often involved offspring living with grandparents for given periods. Thus, even at typical ages for starting reproduction, given the additional transfers of reproduction itself, there is dependence on older post-reproductive individuals who remain productive. Various stages of the human life course have long been dynamically interrelated and, of course, this remains the case in modern societies.

In a competitive world, intergenerational transfers are particularly important to the opportunities of youth. While there are complaints about KIPPERS (Kids In Parents' Pockets Eroding Retirement Savings), young people benefit from more transfers from parents and transfers over a longer period. Youth will be vulnerable if they profit less from these transfers and if they have insufficient investments in themselves before transiting to their own family and work.

## **Gender and the Division of Work in Production and Reproduction**

The context of the life course takes on different dimensions depending on the gender division of labour in families. If we consider that the main activities of families include earning a living and caring for each other, then it matters how these activities are divided by gender (Beaujot, 2000; Beaujot and Liu, 2005). The dynamics will be rather different in families based on traditional "complementary roles" (e.g., the traditional breadwinner model), as compared to what some have called "new families" (based on a two-worker model with a more symmetrical division of paid and unpaid work). In appreciating this fact, a gender perspective can be considered key to understanding both the evolution of the family life course as well as the timing of both union formation and reproduction in the contemporary context.

When there was specialization, with men focusing on economic production and women on reproduction, there was probably less need for women to delay family function. As long as young men had good economic opportunities, marriages could take place at a relatively early age. This situation characterized the baby boom era in Canada, when female labour force participation was relatively low and the economic opportunities for young men were improving. In the 1950s, there was no great need for a particularly long period of education beyond the teenage years. Paid work and family care were both considered full-time jobs, although this complementary-roles model of marriage brought some risk for women and children. In the absence of labour market experience, women were much more likely to marry and have children at a relatively young age, although this placed them in a particularly vulnerable position since complementary roles lacked insurance against the loss of the breadwinner.

In "Gender Equity in Theories of Fertility Transition," McDonald (2000) proposed that women's power and status increased in families, even when their status was low in the broader society. Women's status in families was especially enhanced when they came to have better control over their own reproduction. In contrast, women's status in families and, consequently, also outside of families is particularly low when they have no control over their own marital and parental status. Similarly, Folbre (2000) saw the gender change over the past century as women's increasing ability to make decisions on relationships and childbearing, based on self-interest. This was linked to the promotion of equal opportunities within the family for the education of girls and boys, as gender has essentially disappeared as an ascriptive factor in determining levels of education (Wanner, 1999). Over more recent decades, new family arrangements have become more prevalent, as both men and women set out to optimize their lifetime economic production. As both genders seek to obtain the skills necessary in establishing themselves in the

labour force, young adults are more likely to postpone reproduction and other early life transitions. Over the last several decades, the labour force participation of women with and without children has risen by a substantial degree, while that of men actually declined somewhat.

It would appear that childbearing is particularly low in societies where women have approached equal status in the non-family institutions of society (in education and the labour market), but where mothers carry an excessive burden within the family (McDonald, 1997; Chesnais, 1996). Faced with a choice between high status in the labour force and low status in families, women are prompted to have "no families" (Goldscheider and Waite, 1991). Berk (1985) used the concept of families as a gender factory to highlight the way the division of labour in households promoted gender differentiation. Subsequently, these changes in gender roles led many women to delay or completely forgo marriage and childbearing altogether. However, some "new men" have come to see the value of productive roles for both women and men, of maintaining relationships based on equality, and of sharing in unpaid work as a form of mutuality (Coltrane, 1995).

Oppenheimer (1988) proposed a "theory of marriage timing" that considers how union formation is related to the opportunity structures of both men and women; if these opportunities are somewhat comparable, marriages are more likely to occur when both men and women have higher achieved status. In particular, Oppenheimer (1997) attributed the delay in marriage to the difficulty that young men have had in establishing their work lives, and to the importance attached to the work lives of both spouses. That is, young adults will search longer for a spouse if there is a longer period of uncertainty before each person's economic future can be predicted. In a qualitative survey that asked when it was best to start a union or get married, respondents from London, Ontario, largely said that it was best to wait until education is completed, and work

lives are being established (Beaujot, 2000). That is, given the importance of work to a couple's lifestyle, the delayed entry into relationships follows on the longer period of education and the difficulty in establishing secure jobs. In other words, the continuity of past gender patterns appears to persist for many couples, particularly in terms of occupational choice, where women continue to be much more likely than men to select jobs that permit more flexibility for raising children (Ranson, 1995, 1998).

Other constraints on young adults include the decreased value of youth labour over recent years, and the disadvantaged situation of cohorts that have followed the baby boom. Many structural factors appear to promote the "new family" or "collaborative model" for the division of earning and caring activities, where permanent relationships start after both partners establish their career trajectories. In the two-worker model, with its dual agendas of work and family, there are further constraints on the early life transitions of both women and men. In the contemporary context, youth will be vulnerable if they form reproductive relationships before establishing the secure basis for two-income families. Early marriage or cohabitation and childbearing typically imply a lower level of education and fewer opportunities in the labour market. For women and children not in two-income families, this is often associated with economic hardship and poverty.

### **The Second Demographic Transition and Flexibility in Families**

The concept of the second demographic transition has especially been used to interpret the fertility trends of the past 40 years. The first transition, from about 1870 to 1945, brought smaller families, especially because of changes in the economic costs and benefits of children, along with a cultural environment that made it more appropriate to control family size. The second transition since the mid-1960s, has been linked to a continuation of low fertility, a further tendency to delay births, as well as an

increased flexibility in marital relationships (Lesthaeghe, 1995; Beaujot, 2000: 85-96).

The most obvious indicators of increased flexibility are seen in the means of entry and exit from relationships. Divorce as a means of exit from relationships was first envisioned as a solution to extreme problems in a marriage, and the presence of children was often an important reason not to divorce (Keyfitz, 1994: 7). The norms have since changed to the point that people consider a good divorce as better than a bad marriage (Lesthaeghe and Surkyn, 1988). In addition, this increased flexibility is also seen in change in the acceptability of premarital sex and cohabitation. Cohabitation was to eventually transform premarital relationships, just as it has come to transform marital relationships themselves. Le Bourdais and Lapierre-Adamcyk (2004) proposed that in Quebec cohabitation is becoming an alternative to marriage in the sense of being a lasting arrangement in which to raise children, while outside of Quebec it has become a socially acceptable living arrangement, so becoming a parent is no longer restricted to marriage.

The contrasts between the first and second demographic transitions suggest important differences in the relevance of children to social cohesion (Lesthaeghe and Neels, 2002). Lesthaeghe and Neels (2002) proposed that the first demographic transition saw increased social cohesion, while the second demographic transition is linked to a weakening role of families in social cohesion. The first transition is associated with the economic development that brought higher standards of living and aspirations for increased consumption. The cultural side of this transition included the legitimacy of deliberate control over births, but it also included a uniform family model based on prudent marriage and responsible parenthood. The second transition is linked with secularization and the growing importance placed on individual autonomy. Thus, the family model predominant at mid-century based on intact marriages gave way to a diversity of family

types corresponding to the interest in autonomy and post-material aspirations.

During the first transition, the structural and cultural conditions included strong identification with a homogeneous family type whereas the second transition involved a weakening in this identification, given the greater importance of individual autonomy. Childbearing was increasingly seen as a means of individual gratification (Ariès, 1980; Giddens, 1991). In particular, the second demographic transition includes a weakening of the norms against divorce, premarital sex, cohabitation, and voluntary childlessness. That is, there is a greater focus on individual rights along with less regulation of the private lives of individuals by the larger community (Thornton, 2001). Yet despite these changes, there has also been continuity, as for example, the division of domestic labour between couples continues to be “very much gendered” regardless of being married or cohabiting (Kerr et al., 2006). While the second demographic transition has meant greater plurality and diversity, these changes hold important implications for women, men, and children, some for the better and some for the worse. For women, it has meant that, compared to men, they are less likely to be in a relationship later in life, and they are more likely to be with children. That is, they are less likely to have the support of a partner, and they are more likely to care for dependent children. On the other hand, men are less likely to have lifelong relationships of emotional exchange with their children. For children, it means less stability in parenting.

Some have proposed that diversity can include bifurcation wherein some young people benefit from the quality support of two earning and caring parents, while others, especially if they are born to young parents, are less likely to have the support of two parents, and their parents may be hard pressed to meet the earning and caring needs (McLanahan, 2004). That is, initial disadvantages encourage further demographic patterns that enhance the disadvantages. In elaborating on the links between demographic

and socio-economic vulnerability, Kiernan (2002: 84-95) observed a “long arm of demography” in the sense that family demographics are differentiated based on the extent to which individuals are disadvantaged. This selectivity has further implications for subsequent vulnerability. Kiernan paid particular attention to youthful parenthood, unmarried families, and parental separation and divorce, as demographics that are linked to disadvantage.

### **3. Early Adult Transitions**

Events associated with the transition to adulthood (home leaving, completion of education, full-time employment, union formation, and childbearing) have generally been studied separately rather than in conjunction with one another. Despite this fact, the various indicators on these transitions (e.g., the average age at which persons marry or age-specific fertility rates) have all moved in the same direction over the past several decades, in Canada and across most industrialized societies. Adolescence and young adulthood appear to have become more delayed, protracted and less orderly than in the past. Recent changes in the timing on these intertwined and interdependent life-cycle events imply that the transition to adulthood has become increasingly extended well into the third decade of life.

In summarizing American research, Furstenberg (2000) highlighted the substantial proportion of young adults whose transition to adulthood appears to continue well into their latter 20s and even early 30s. Needless to say, these changes carry profound implications for society, as young adults take longer to establish themselves residentially, economically, in full-time employment, as well as to form their own families. As Mitchell (2006) noted, this is even more complicated by the fact that transitions to adulthood also appear to be less permanent and subject to reversibility. The PRI (2006) pointed to what it considers the prolonged, complex, fragmented and often non-linear nature of transitions for young people today relative to previous generations.

As young adults prolong their schooling and delay full-time employment, some, yet obviously not all, continue to receive support from parents, making a protracted period of semi-dependence across generations. This semi-dependence manifests itself in the growing proportion of young Canadians who delay establishing their own households, and on moving out, the significant proportion who return home on either a temporary or extended basis.

### Leaving Home

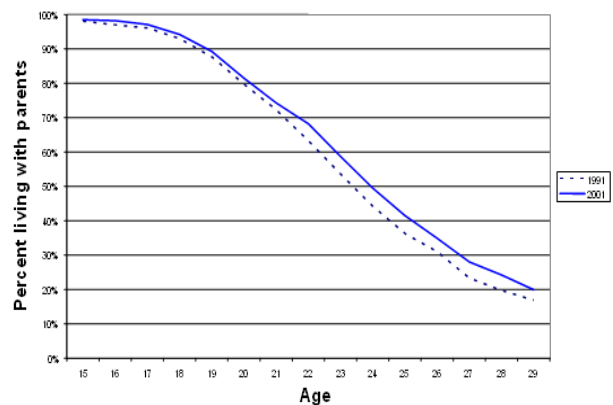
Young people are far more likely to live at home if they are studying full time, are unemployed, are single and/or have relatively low earnings through their labour force involvement. Similarly, once a person enters into a relationship, whether through marriage or cohabitation, they are much less likely to live with their parents (even in the event of separation/divorce). In appreciating the extent to which these life-cycle events are associated, it is not surprising that the median age at home leaving has risen steadily over recent decades. As Canadians increasingly delay employment, extend their studies and delay marriage/cohabitation, they are less likely to move from their parent's home.

For the cohort of baby boomers aged 50-54 in 2005, the average age at home leaving was only about 21.5 years for men and only 19.9 years for women (Beaujot, 2000). In contrast, consider Figure 1, which provides information on the percentage of young adults living at home, by single years of age, in both 1991 and 2001. The 2001 Census showed that fully 50 percent of all men were still living at home at about the age of 24, whereas roughly 50 percent of women were still living at home at about the age of 22.5. Relative to earlier decades, the proportion of young adults continuing to live with parents has continued to climb, and this shift toward older ages has been equally true for both men and women. By the age of 29, one in five men still live with their parent(s), while roughly one in ten women are in the same situation.

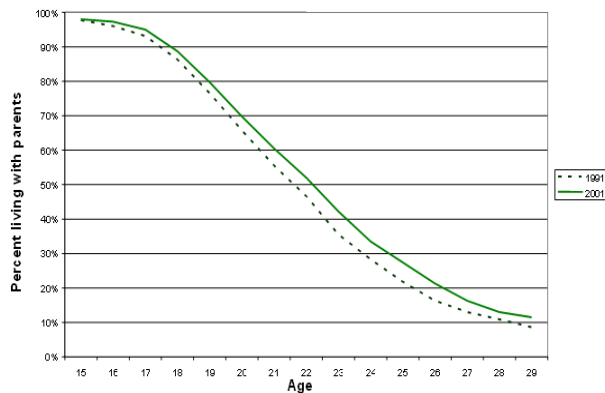
Most researchers focus on various economic factors associated with a delay in home leaving. Establishing an independent residence is largely seen as a critical step in the transition to adulthood, in marking a shift from some forms of dependence to greater economic autonomy (Goldscheider and Goldscheider, 1999). In their explanation of why young people delay this sort of autonomy, Lapierre-Adamcyk et al. (1995) paid particular attention to the more difficult economic times that young people have faced over recent decades, as young men in particular experienced downward pressures on earnings. In addition, young women appear increasingly to be pursuing strategies that resemble those of men, seeking to put off establishing their own households and families to give priority to their work status. Goldscheider and Goldscheider (1993) supplemented this explanation by considering how cultural factors have made parental homes more suitable to older children. For example, generation gaps appear to have narrowed and parents have established more egalitarian relationships with their children.

**Figure 1: Youth Living with Parents (%), by Age and Sex (1991-2001)**

#### Males



## Females



Source: Statistics Canada, Canadian Census, Public Use Files, 1991, 2001.

This tendency of young adults to live with their parents is at least partially due to an increased tendency for young people to return home after having already left home for school, to establish a union or obtain employment. Mitchell (2006) referred to these returnees as “boomerang kids,” defined as leaving and returning for a minimum of a four-month spell. The 2001 General Social Survey (GSS) provides information on the home-leaving process, and demonstrates the extent to which leaving the parental home does not preclude returning. For example, in working with this definition, about 33 percent of men and 28 percent of women aged 20 to 29 returned home at least once after an initial departure.

Late home leaving and returning to the parental home have often been discussed in negative terms. For instance, Boyd and Pryor (1989) referred to the “cluttered nest.” In some regards, this delay is counter to the “idea of progress” underlying family trends, as implied by the growth of individualism. Leaving home and establishing an independent residence is considered a critical step in the transition to adulthood, in shifting from some forms of dependence to greater autonomy. This is a cultural norm.

Making international comparisons, Palomba (2001) suggested that very late departures may

be detrimental to the independence of young people. Contrasts across countries suggest that home leaving is later when children depend on transfers within the family, and earlier if there are more state transfers, as in Nordic countries (Reher, 1998; Breen and Buchmann, 2002; Iacovou, 2002). For cohorts born around 1960, the median age at men’s home leaving ranges from 26 or 27 years in Italy and Spain, to 20 years in Sweden (Billari et al., 2001). Independence from parents at affordable costs is reduced when there is a poor housing market and a lack of rental accommodation. In contrast, greater social transfers to young people, as occurs in Sweden, allow more independence from parents. In light of some of these differences, this recent shift toward delayed home leaving may be considered problematic to the extent to which the young are blocked in terms of establishing independence. Allahar and Côté (1998) spoke of a category of vulnerable youth who appear to “waste their time” rather than becoming independent adults. One hears of 30 year olds who require more time to establish themselves and actually think about what to do with their life. There are obviously consequences of this prolonged period before “full adulthood,” as many youth continue with educational pursuits, job exploration, and experimentation with romantic relationships, while continuing to rely on parents for housing support.

Some youth may make their transitions too late and others make them too early. Early home leaving is sometimes problematic, as for example, in cases where there are problems for completion of high school, establishing savings, and receiving transfers from parents. Bernhardt et al. (2003) found that early home leaving is linked to lower educational aspirations and lower educational attainment. This is particularly the case when the departure is due to a push factor, such as family conflict. These early departures lead to a reduction in the quantity and quality of contact with both parents, and have negative consequences for successful career patterns and stable families. Obviously, the implications of delayed home

leaving depend on the extent to which extra time is devoted to accumulating human and financial capital. In particular, a delay in leaving home allows youth to invest longer in themselves and to profit longer from transfers from their parents, thus permitting transitions that benefit the individual.

### **School Attendance**

The minimum qualification for employment in Canada is generally considered the high school diploma. This certification permits further opportunities in terms of both education and establishing oneself in the labour market. Most youth in Canada succeed in obtaining this degree. Data from 2003 suggest that about 75 percent of young Canadians have their high school diploma by the age of 18 (Shaienks et al., 2006). Among those who drop out, many eventually take an indirect route to graduation, such that by the age of 22 the high school graduation rate increases to 90 percent, an all time high in Canada. The economic situation among youth in Canada who do not succeed in high school is obviously very difficult. For example, Bowlby (2005) estimated a 19 percent unemployment rate in 2002 for high school drop-outs aged 20-24. This is a particularly vulnerable group of youth, with long-term difficulties anticipated given the fundamental role of skills and knowledge in fully participating in the economic and social life of Canada.

The transition to the completion of formal education is somewhat difficult to mark, because the future may bring a return to the classroom (e.g., eventually returning to high school after dropping out as a teenager). Yet there can be no doubt that participation rates are up considerably, for both college and university attendance, as a growing proportion of youth seek post-secondary credentials. In 1961, only eight percent of 20-24 year olds attended a post-secondary educational institution. This increased to 41.6 percent by 1991 and fully 48.5 percent by 2001. As demonstrated in Figure 2, across most ages, participation rates have risen in terms of both

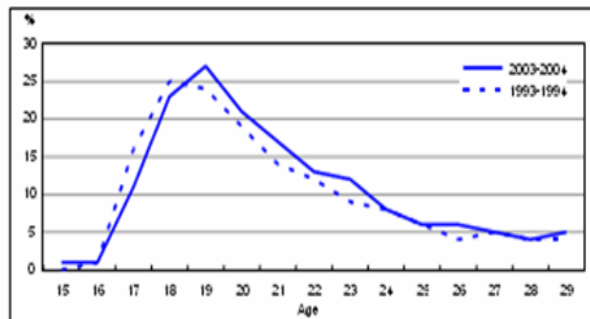
college and university attendance in Canada, when comparing the 1993-1994 and 2003-2004 academic years. While college participation rates are down slightly for teenagers, university participation rates are up. Among young adults in their early 20s, both college and university participation rates are up. The completion of formal education occurs at older and older ages, as young adults take advantage of an extended period to gain human capital for entrance into the labour force, or as they better position themselves in relation to others in a difficult labour market. At the age of 25 years, almost one in six young adults still attend university or college. At the age of 29, about one in ten continue with their post-secondary education.

The tremendous growth in the number of post-secondary graduates over recent decades, reflects the demand for skills in the Canadian economy. No other OECD nation has a higher proportion of youth attending university and college (OECD, 2002). According to the 2001 Census, 28 percent of all individuals aged 25-34 in 2001 had university qualifications, 21 percent held a college diploma, and another 12 percent had trade credentials. In all, 61 percent of individuals in this age group had qualifications beyond high school. In comparison, at the time of the 1991 Census, 49 percent of those aged 25-34 had post-secondary credentials. Other comparisons show that Canada has particularly high enrolment rates at ages 18-21, but by age 24 is at about the middle of OECD countries (Fussell, 2002).

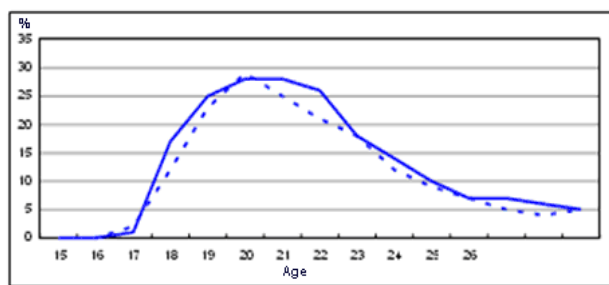
The downside of this shift in educational qualifications is that a growing proportion of Canadians are underemployed relative to their qualifications. Li et al. (2006) recently estimated that nearly one out of every five people in the work force with a university education works in a job that requires, at most, high school education. In drawing comparisons over time, it was estimated that the number of university-educated workers who were overqualified in such a manner increased by nearly one third in 2001 relative to 1993.

**Figure 2: Participation Rates at the College and University Levels, Canada, 1993-1994 and 2003-2004**

**Participation Rate at the College Level**



**Participation Rate at the University Level**



Source: Statistics Canada. 2005. *Education indicators in Canada: Report of the Pan-Canadian Education Indicators Program*. Catalogue no. 81-582-XIE. Ottawa.

A 2002 survey on educational planning found that most parents (93 percent) expect their children to pursue post-secondary studies, while 75 percent expect a university degree (Shipley et al., 2003). Yet only half of these parents were making savings to help their children, with another 30 percent reporting that they planned to start saving in the future. The savings of parents are often small in comparison to the actual cost of post-secondary education, particularly in a context of climbing tuition fees. Not surprisingly, many youth rely on loans and bursaries to cover basic expenses, such that about one half of college graduates and bachelor graduates leave school owing money for their education, mostly in the form of government student loans (Allen and Vaillancourt, 2004). While a majority of graduates did not report difficulties paying their

debt, about one fourth of bachelor graduates and almost a third of college graduates reported difficulties with repayment. A small, but notable proportion of graduates completed their education with large debts. About 14 percent of students graduating with bachelor degrees owed \$25,000 or more in government student loans (Allen and Vaillancourt, 2004).

In charting the transition from high school to post-secondary education and the labour market, Table 1 provides information on the distribution of the population aged 15-29 by education level and labour force participation. For example, at the age of 15, the overwhelming majority in 2003-2004 were studying and not in the labour force (70 percent), about one in four (24.6 percent) were combining their studies with employment, while relatively few were either not studying or in the labour force (2.4 percent), not studying yet working (1.1 percent), or fast tracked into college (1.1 percent). By the age of 20, about half were no longer studying (i.e., 35.8 percent working, 6.4 percent unemployed, and an additional 5.8 percent neither studying nor part of the labour force). Since there is so much pressure on young people to obtain post-secondary credentials, it is not surprising that so many youth take the strenuous route of combining their studies with part-time or even full-time employment, true of both college and university students.

As educational enrolment involves a high degree of dependence, young people of both genders are considerably more likely to continue living with a parent, as well as delay other fundamental life-cycle transitions. Survey research documented normative expectations that young people attending school should not consider marriage or childbearing until completion of their schooling and entrance into the labour market (Blossfeld, 1995). Women's increased education delays union formation for both genders, but childbearing is delayed beyond what would be expected simply on the basis of educational enrolment. This is reflected in available statistics: while longer schooling is clearly involved in the delay of early life



**Table 1: Distribution of the Population Aged 15 to 29 by Education Level, Labour Force Status, and Age, Canada, 2003-2004**

	Age															
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	15 to 29
	%															
Non-student NILF <sup>1</sup>	2.4	2.5	2.9	4.6	5.7	5.8	5.4	6.2	6.8	7.3	8.1	9.1	9.3	9.0	8.8	<b>6.3</b>
Non-student unemployed	0.3	1.1	2.4	4.8	6.2	6.4	6.2	7.1	7.4	6.4	6.9	6.1	6.0	5.7	5.9	<b>5.3</b>
Non-student employed	1.3	2.5	6.2	20.3	27.7	35.8	41.6	46.2	54.0	62.8	67.7	70.9	71.8	74.6	75.3	<b>44.1</b>
University employed	0.0	0.0	0.5	5.9	10.7	12.7	14.2	13.5	9.7	8.3	5.2	4.2	4.3	3.9	2.9	<b>6.5</b>
University NILF <sup>1</sup>	0.0	0.0	1.0	10.9	13.9	14.8	13.8	12.1	8.7	5.9	4.6	2.9	2.6	1.9	1.7	<b>6.4</b>
College employed	0.0	0.0	5.8	13.5	16.5	13.0	10.4	8.1	6.9	4.5	3.4	3.8	2.8	2.2	3.0	<b>6.5</b>
College NILF <sup>1</sup>	1.1	1.5	5.4	9.2	10.1	7.8	6.6	5.4	5.4	3.5	2.8	2.3	2.5	2.0	2.0	<b>4.5</b>
Primary/secondary employed	24.6	38.3	39.7	17.1	4.4	1.9	0.8	0.5	0.4	0.4	0.4	0.0	0.0	0.0	0.0	<b>8.5</b>
Primary/secondary NILF <sup>1</sup>	70.0	53.3	35.9	13.8	4.9	1.5	0.7	0.5	0.6	0.5	0.0	0.0	0.0	0.0	0.0	<b>11.8</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note: 1. NILF = Not in the labour force.

Source: Statistics Canada. 2005. Education Indicators in Canada: Report of the Pan-Canadian Education Indicators Program. Catalogue no. 81-582-XIE. Ottawa.

transitions, it is noteworthy that for men the median age of school completion for the 1971-1975 cohort was 21.5 years, while that of first union was more than 25 years, and first childbirth over 31 years (extending the trends from older cohorts shown in Ravanera et al., 2002: 299). Similarly, women of the 1971-1975 cohort completed their education at a median age of 21.8 years, compared to 23 years for first union and about 28 years for birth of first child (Ravanera et al., 1998: 187-189). Women's longer education may delay men's entry into first unions, but childbearing seems to be delayed beyond the ages when education is completed for both genders.

### Into the Labour Force

The transition from school into the labour force typically takes place over a number of years, as young people who are still students begin working part time. The OECD (1997) suggested that the starting age of the school-to-work transition be estimated as the last age at which more than 75 percent of youths only attend school. The end of this transition would occur when more than half only work. In applying this classification, the school-to-work transition now takes place over a more extended period, as an increased proportion of young people continue to pursue their education well into their 20s (see Table 1). While the average age in which young people begin this transition has not changed noticeably over recent decades (at roughly age 16), the pursuit of college and university credentials has pushed the end of this

transitional period toward ages that have historically been associated with working, marriage, and childbearing.

As indicated in Table 1, the school-to-work transition starts at about the age of 16. For example, roughly 38.3 percent of 16 year olds were combining their studies with employment. In 2003-2004, the end of this transition appeared to occur at about age 23, with 54 percent of young adults employed and not studying. In considering previous data from Statistics Canada, Bowlby (2000) indicated that this transitional period, while starting at about age 16 in the early 1980s, ended at about the age of 21 years (i.e., this transitional period was only about five years relative to about seven years in 2003-2004). The Canadian labour market has changed noticeably over the last several decades, including important changes in the skills required for entrance-level jobs – explaining the rising propensity to pursue post-secondary studies.

With these changes, the likelihood of full-time employment actually declined among young men not studying, relative to earlier cohorts. Without an education, young adults have a particularly difficult time in establishing themselves, as the Canadian economy and occupational structure have moved into a “post-industrial economic order” (Myles et al., 1993: 171); Clement and Myles, 1994). This has involved a shift from manufacturing to an economic system based on the production of knowledge goods and personal services.

Education is fundamental in the adaptation to these changes, for the skill requirements of the typical job have increased over recent years (Baer, 1999; Bernard et al., 1997).

Morissette (2002) documented how the proportion of male non-students aged 16-24 working full time declined, from 77.6 percent in 1981 to 69.1 percent by 2001 (see Table 2). Among women, a less pronounced decline occurred, from 61 to 56.3 percent. At ages 25-29, there were again declines for men, from 88.1 percent working full time in 1981 to 83.8 percent in 2001. At this age group, women made significant gains, from 50.9 to 66.2 percent working full time. Morissette (2002) also provided data on the declining earnings among young men, employed full time, full year, while female youth witnessed a general stability in earnings. The earnings of older men and women managed to increase somewhat while those of younger age groups either stagnated or declined – indicative of climbing inequalities across age groups.

Other studies demonstrated how the proportion of youth working, the hours worked per week, and the wages per hour, all declined relative to older men (Morissette, 1998; Picot, 1998). The relative economic position of youth, particularly young men, declined throughout the 1980s and 1990s, despite the fact that they had higher credentials in terms of education. The explanation for this decline is complex, as the Canadian work force has become more polarized by the unequal distribution of earnings and hours among workers of different age and skill levels. More recently, Morissette documented a modest reversal in these trends, as young adults fared slightly better in 2000 than they did five years earlier in 1995 (Table 2). For example, the percentage of full-time employment among male non-student youth 16-24 bottomed out during the mid-1990s (at 66.5 percent) before recovering somewhat according to the 2001 Census (up to 69.1 percent).

**Table 2: Full-Time Employment and Earnings, 1976-2001**

	1976	1981	1986	1989	1996	2001
%						
<b>Non-students employed full time*</b>						
<b>Men</b>						
16 to 24	79.6	77.6	74.3	78.5	66.5	69.1
25 to 29	90.0	88.1	83.7	86.8	80.5	83.8
30 to 44	92.3	91.0	87.3	88.7	82.8	85.3
45 to 54	88.9	87.5	84.7	87.3	80.5	81.6
<b>Women</b>						
16 to 24	59.4	61.0	60.2	63.4	49.2	56.3
25 to 29	44.4	50.9	57.3	61.6	59.5	66.2
30 to 44	37.4	45.9	51.5	56.6	56.1	61.1
45 to 54	35.8	38.4	41.2	49.1	51.5	58.1

	1975	1981	1986	1989	1996	2000
<b>Earnings of full-year, full-time employees (1975=100)</b>						
<b>Men</b>						
16 to 24	100.0	102.2	88.0	90.6	81.7	91.3
25 to 29	100.0	102.4	91.8	91.5	86.6	99.2
30 to 44	100.0	96.2	96.0	96.2	93.1	100.0
45 to 54	100.0	100.6	103.3	103.6	106.8	108.8
<b>Women</b>						
16 to 24	100.0	102.3	91.0	96.5	97.8	103.5
25 to 29	100.0	101.7	96.8	97.2	99.6	103.7
30 to 44	100.0	106.6	110.6	111.0	118.7	121.6
45 to 54	100.0	101.7	109.2	111.0	133.9	142.9

Source: Morissette (2002).

Other studies confirmed the disadvantage of younger men, especially in comparison to older men (Morissette, 1998; Picot, 1998). These disadvantages are relevant in explaining the timing of other fundamental life-cycle transitions, from home leaving to marriage and childbearing. Openheimer and Lewin (1999) argued that the transition to marriage depends on men's earnings and their career mobility. Tanner and Yabiku (1999) concluded that the transition of contemporary youth to adulthood is not delayed because they have different goals, as the goal of a stable job remains dominant. Economic realities frustrate their achievement of these goals. Demographic realities may also play a role, as cohorts following the large baby boom generation have been disadvantaged (Beaujot and Kerr, 2004: 186-189).

## Union Formation

As with leaving home, completing school and entering the labour market, Canadian youth are also delaying union formation. The aforementioned downward pressure on earnings, particularly for young men, is often emphasized in explanation. However, the indeterminacy of these types of relationships complicates the understanding of the meaning and character of these sorts of transitions and how they have been changing over time. Common-law relationships have yet to be shaped by the same consensual norms or formal laws that now characterize the institution of marriage. The fluidity of union formation that includes not only marriage but also cohabitation is matched by the fluidity of other transitions, such as that of home leaving, with the greater predominance of returning home.

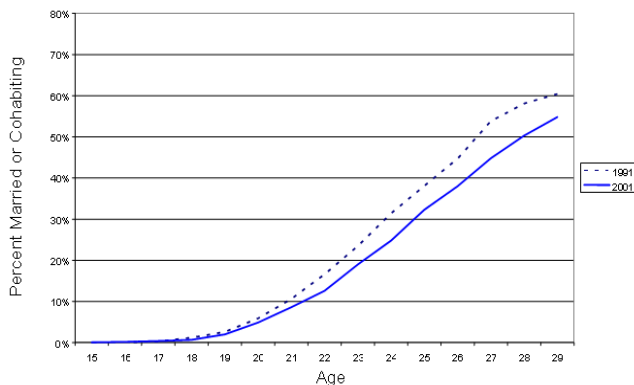
There are delays in marriage and in union formation more generally. The median age at first marriage declined from 23.0 years for brides and 26.3 years for grooms in 1941, to just over 21 and 23 years respectively for those marrying in the early 1970s, then increased to median ages of 28.2 and 30.2 by 2001 (Beaujot and Kerr, 2004: 212). Part of the delay in marriage can be attributed to a larger proportion entering unions through cohabitation. For instance, 63 percent of first unions among women aged 20-29 in 2001 were common-law rather than marriages (Statistics Canada, 2002). Strong differences across the last several censuses occur in terms of the percentage in union, as both young men and women delay marriage and cohabitation. This is well represented in Figure 3, which portrays the percentage of youth either cohabiting or married by single years of age in 1991 and 2001, demonstrating this shift toward older ages. For example, the percentage of 25 year olds in union (married or cohabiting) was higher in 1991 than in 2001. Among young men, this percentage declined from about 38 percent to only 32 percent; among young women, this percentage declined from about 55 to 46 percent.

Common-law unions take on a variety of forms, from those that are the equivalent to marriage to those that might better be seen as an alternative to living single. For some couples, cohabitation continues to be largely viewed as merely a prelude to marriage, whereas for others, cohabitation has become almost indistinguishable from marriage (at least to the casual observer). As cohabitation has become widespread, various types of cohabiting unions co-exist, including those that involve less committed couples (Turcotte and Bélanger, 1997). Some involve a day-to-day sharing of responsibilities and expenses, whereas others involve relatively little interdependence. Even further, in following the life course of specific individuals, it is obvious that the expectations and commitment that persons bring to their relationships may change in an important manner over time. For example, what begins as a convenient sharing of living expenses with very little commitment may very well evolve into a trial marriage, a setting for childbearing and eventually, into a relationship sanctioned by legal marriage itself (Seltzer, 2004).

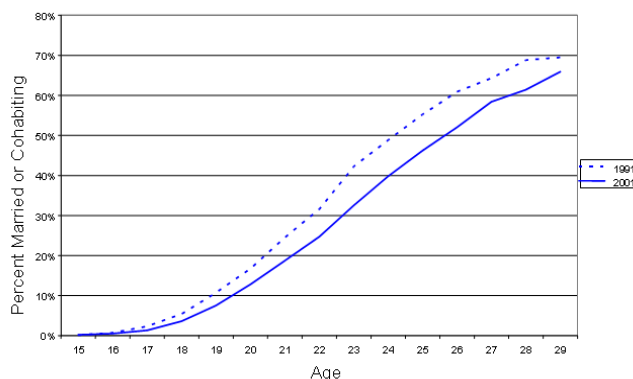
While common-law unions take on a variety of forms, from those that are the equivalent to marriage to those that might better be seen as an alternative to living single, two things are clear. First, common-law unions are twice as likely to end in separation as first marriages (Statistics Canada, 2002). Also, cohabitation postpones marriage and is correlated with lower marital stability. Wu (1999) proposed that cohabitation delays marriage not only because people who are marrying have a longer period of premarital relationships, but also because persons who cohabit are less likely to be searching actively for a marital partner, which further delays marriage timing if the relationship does not work out.

**Figure 3: Percentage of Married or Cohabiting, by Age and Sex, 1991-2001**

**Males**



**Females**



Source: Statistics Canada, Public Use Files, 1991, 2001.

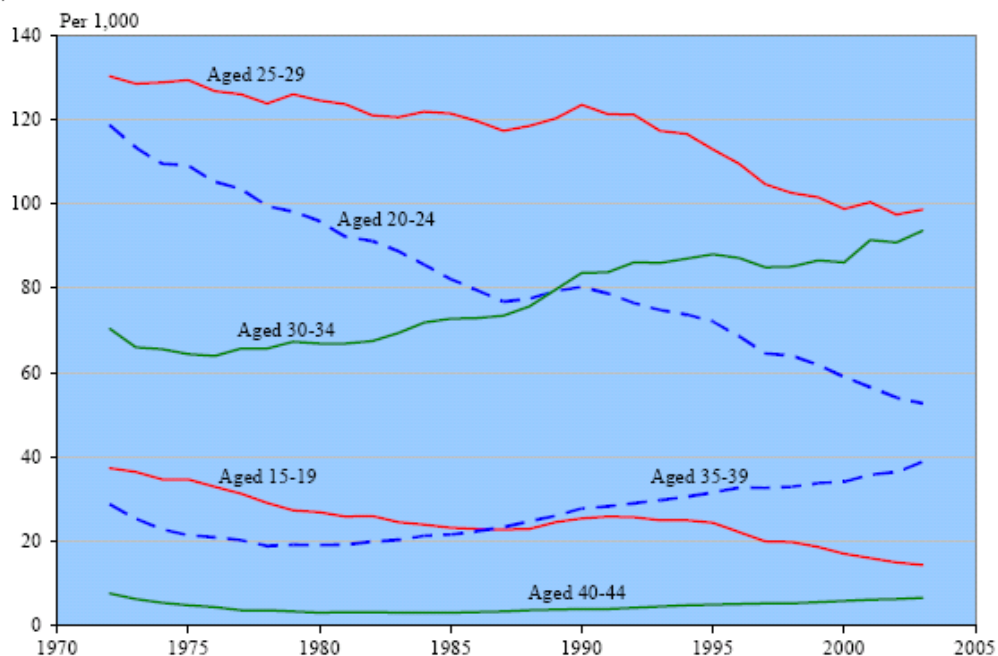
Looking at the situation in the United States before 1980, Goldscheider and Waite (1986) suggested that men with more achieved status are more likely to “buy marriage” as part of the package, while women may use their higher education and occupational status to “buy out of marriage.” However, with most relationships taking the form of the two-worker model, achieved status has since come to increase the likelihood of marriage for both men and women (Goldscheider and Waite, 1991; Sweeney, 1997). Canadian results show a similar situation, implying shifting dynamics associated with forming relationships. Using the 1995 General

Social Survey, Turcotte and Goldscheider (1998) found that more highly educated women from pre-1950 cohorts were less likely to marry, but the opposite applies in the post-1950 cohorts. For men of both cohorts, education is positively related to entry into unions, but the relationship has declined in importance. Among more recent cohorts, uncertainties at work as measured through significant work interruptions reduce men’s likelihood of marriage, and they increase the likelihood that women will cohabit rather than marry.

Given that union formation increasingly requires the earning power of both partners, we can expect to see an increased importance of education to women’s entry into marriage, while employment status becomes more important to entry into any type of union. In Quebec, where cohabitation is particularly high, women’s employment increases their likelihood of forming a common-law union (Bélanger and Turcotte, 1999). In their analysis, Turcotte and Goldscheider (1998) found that working has become more important for entering any kind of union, since union formation increasingly requires the earning power of both partners. Thus, the labour market disadvantages of young men reduce union formation, while young women have become more aware of the labour market disadvantages of early parenthood. Oppenheimer (1988) did not attribute the delay of marriage to fewer gains associated with marriage, nor to an independence hypothesis wherein women with more status would use that status to remain more independent. Instead, Oppenheimer (1988, 1997) attributed the delay to the difficulty young men have had in establishing their work lives, and to the importance attached to the work lives of both spouses. That is, young adults will search longer for a spouse if there is a longer period of uncertainty before their economic future is defined.

Besides these economic questions, marriage may pose a different priority for young people. In “Sure, I’d Like to Get Married ... Someday,” White (1999: 57) suggested that there is a

**Figure 4: Fertility Rate by Age Group, 1972-2003**



Source: Bélanger (2005).

“worldwide retreat from marriage,” as men know that marriage requires greater commitment to a stable work life, and as women know they cannot depend on the stability of the union. However, survey evidence would suggest that young people attach much importance to living in a stable relationship (Lapierre-Adamcyk, 1990). Attitudes and values clearly play a role in the entry into cohabitations and marriages, but these attitudes indicate strong expectations and preferences to enter relationships (Milan, 2003). That is, the delay would not be associated with a retreat from relationships, but rather with the complexity of achieving two rewarding jobs and a stable relationship.

### First Childbirth

While there is a certain fluidity to home leaving and union formation, making the transition difficult to mark, the same does not apply to the transition to parenthood, especially for women. The transition to parenthood involves much

change in people’s lives, and is highly significant because of the associated permanence and obligation. One can have ex-spouses and ex-jobs but not ex-children. Even for men, parenthood is one of the most permanent commitments (Rindfuss et al., 1988).

The delay in childbearing has brought reductions in fertility; the average age of women at first birth, increased from about 23 in 1976 to at least 28 by 2003 (Lochhead, 2000; Bélanger, 2005). In 1976, only nine percent of first-time mothers were aged 30 or more, but this applied to more than 35 percent by 2003. Over cohorts, the median age of men at their first birth was 26.5 in the 1941-45 birth cohort, compared to 31.2 in the 1961-65 cohort (Beaujot, 2000: 97). For women, this median age increased from 23.3 in the 1941-45 cohort to 27.8 in the 1966-70 cohort.

The delay in childbearing can also be seen in available time series on age-specific fertility rates

(see Figure 4). Over the last 30 years, the most pronounced decline in age-specific fertility occurred among women aged 20-24, which declined from about 120 births per 1,000 women in 1973 to only 52.7 births per 1,000 women by 2003. Throughout this period, fertility rates declined consistently for women under the age of 30, whereas fertility rose for women in their 30s, and remained relatively stable for women in their 40s. Fertility rates at ages 15-19, 20-24 and, to a lesser extent, 25-29 recently declined to their lowest level in decades. During the 1960s, the age group 20-24 actually had the highest fertility rate in Canada, but it has since been bypassed by age group 25-29. On the other hand, since the mid-1970s, fertility has increased among women in their 30s. This trend toward older women having children breaks with the long-term trends associated with the first demographic transition, where fertility declined first among older women and, in particular, among women over 35.

The delay in childbearing can also be seen in the reductions in fertility for women aged 15-19, across a number of countries (Teitler, 2002: 142). There are also important variations, with Canada's rate being significantly lower than that of the United States, but similar to the United Kingdom, New Zealand and Australia, and higher than that of many European countries. For instance, the birth rate at ages 15-19 is close to 5 per 1,000 women in the Netherlands and Sweden, compared to 16 in Canada and 49 in the United States. The Canadian rates declined from 34.0 births per 1,000 women in 1976. This is not a function of delays in the age of first intercourse, which has been declining for both sexes, reaching a median age of about 16 to 17 years (Teitler, 2002: 136). In the Canadian case, about half of conceptions to teenagers are aborted (Dryburgh, 2000).

The changed age pattern of childbearing, or the delay of fertility, has largely been associated with women's increased education and labour force participation. Particularly in the period 1963-1989, Rindfuss and his colleagues (1996)

observed that women with a college education experienced dramatic shifts toward later ages at childbearing. Looking at variations in the length of male parenting, Ravanera and Rajulton (2000) found that men of higher status start later and finish sooner. Lochhead (2000: 42) observed that the distribution of first births shifts further to higher ages for women who have more education. He pointed especially to powerful economic and career incentives to delay childbirth and family formation, for many young women and men. Looking at the transition to adulthood in aging societies, Fussell (2002) attributed both later and less childbearing to more insecurities for men and more labour force participation for women.

However, these economic relationships are not always simple. For instance, Smith (1999) observed that on some questions, such as the contractual protection of employees, insecurity has been reduced. What may have especially increased is people's aversion to risk (Hall, 2002). It has also become much more acceptable to refer to a lack of security as the reason for not having children. Just as there is not a simple relationship between economic security and childbearing trends, the relation between fertility and labour force participation is not straightforward. We often pay attention to the period 1960 to 1975 when there were clearly reductions in fertility and increases in women's labour force participation (Beaujot and Kerr, 2004: 87). However, women's education and labour force participation were increasing in the 1950s, when fertility was also rising. The period since 1975 has seen reasonably stable fertility but continued increases in labour force participation.

The relationship between labour force participation and childbearing probably involves two models. In a model that was more relevant to older cohorts, women with less labour market integration were more likely to have children. However, in younger cohorts, women may delay childbearing until they are better integrated in the labour force and, consequently, it would be the women who are better

integrated in the labour market who would be having children. This model is encouraged by provisions for parental leave and child care, which are not oriented to women who are not employed. Certain occupations are more conducive to the second model, with women in education or nursing having more flexibility to have a child compared to those in law or engineering. In a qualitative study based on women who graduated from university in 1985, Ranson (1998) found that those in education could take advantage of leaves, and guaranteed return to their employment, while women in law or business found they had to concentrate on their careers to the point that they had put off childbearing.

For women, data from the 1998 Survey of Labour and Income Dynamics suggest that the economic advantages associated with delaying parenthood have increased for younger generations of mothers (Drolet, 2002). This study found no significant association between the timing of marriage and wages, but the timing of parenthood does make a difference for women's wages. Controlling for other things, the wages of women who had their children later did not differ from those who had no children, but women who had their children earlier than the average for their level of education had lower average wages. Women who delayed their births had accumulated more years of full-time work experience (Drolet, 2003).

### **Lone Parenthood**

Family life among Canadians constantly changes, as influenced by the aforementioned trends in union formation and childbearing. Since the 1970s, the prevalence of lone parenthood has risen, as shaped by recent trends in cohabitation (which is less stable than marriage, even with the presence of children), non-marital fertility, divorce, and separation. For example, in considering recent census data, the proportion of all families with children who involve a lone parent increased from one in five families in 1991 (20 percent) to about one in four families by 2001 (24.7 percent). Yet the

proportion of all such families that involve young mothers simultaneously declined, largely consistent with recent trends in delayed childbearing.

Whereas 9.9 percent of all lone-parent families involved a parent under the age of 25 in 1991, this fell to about 7.1 percent by 2001. Among all female lone parents the proportion where the mother is under the age of 29, dropped from about one in four families in 1991 (24.4 percent) to fewer than one in five by 2002 (18.3 percent). Teenage fertility has fallen to unprecedented lows in Canada, as has fertility among women in their early 20s, particularly if they are without a partner. As the timing of parenthood can have a major impact on the life chances of the young, an increasing proportion of young women are in a position to act accordingly. As a result, many pregnancies to young women in Canada are aborted; for every 100 live births to teenagers in Canada, aged 15-19 in 2003, there was a reported 120 abortions. For young women without partners, these ratios are even higher.

Lone-parent families headed by women are among the most economically vulnerable in Canada, as is true in several other developed societies. For example, using Statistics Canada's low-income cutoffs, Myles et al. (2006) documented a low-income rate of about 48 percent in 2000. Yet in charting low-income rates over recent censuses, this low-income rate has actually fallen from about 56 percent at the time of the 1991 Census. Rising education and employment levels among lone parents has had a noticeable impact on the economic resources available to them, as labour force participation rates have risen, particularly during the economic recovery of the latter 1990s. Nonetheless, for young mothers, Myles et al. (2006) documented little change in their economic circumstances, despite the gains made by older women.

Low-income rates among lone parents under 30 have remained virtually unchanged over recent years. Consistent with trends in the labour

market as a whole, returns for younger mothers, as indexed by weekly earnings, have actually declined, after making adjustments for changes in the cost of living. Despite rising education and employment levels, low-income rates have remained virtually unchanged. The good news is a declining proportion of lone-parent families involve particularly young mothers. The bad news is that for women who continue to have children at a relatively young age, there is a very high likelihood of economic hardship for both themselves and their children.

#### **4. Immigrant and Aboriginal Youth**

The aforementioned transitions (leaving home, completing one's education and entering the labour force, establishing a union and having a first child) continue to work well for most young adults, albeit at a somewhat delayed age. While there are obviously important exceptions to this generalization, as for example, the difficulties experienced by young lone mothers, the majority of youth appear to do reasonably well as they move into adult roles. Somewhat problematic is the fact that the relative earnings of young people have fallen behind that of older cohorts, consistent with the idea that there is climbing social inequality across age groups in Canada. Yet despite this fact, there are reasons for optimism, particularly given the major gains that have characterized youth in terms of post-secondary education and the fact that the large baby boom generation is starting to retire from the labour force.

With this in mind, it is useful to return to a fundamental research issue raised by the PRI (2006): whether it is possible to identify some of the drivers and impacts on vulnerable youth populations. In this context, we briefly consider many of the aforementioned transitions while specifically considering the experience of immigrant youth as well as Aboriginal youth. These two population groups have been identified as being particularly vulnerable to economic hardship and persistent low income (Hatfield, 2005). The difficult living conditions

of the Aboriginal population have been well documented, as many of Canada's First Nations have never shared equally in the affluence of Canadian society (Frideres and Gadacz, 2001; Ponting, 1997). With regard to immigration, while historically immigrants have done relatively well (after an initial period of adjustment), more recently this has been much less the case; immigrants have faced greater difficulties, that is, lower rates of employment and earnings, and higher rates of income poverty (Reitz, 2001; Li, 2003; Picot and Sweetman, 2005).

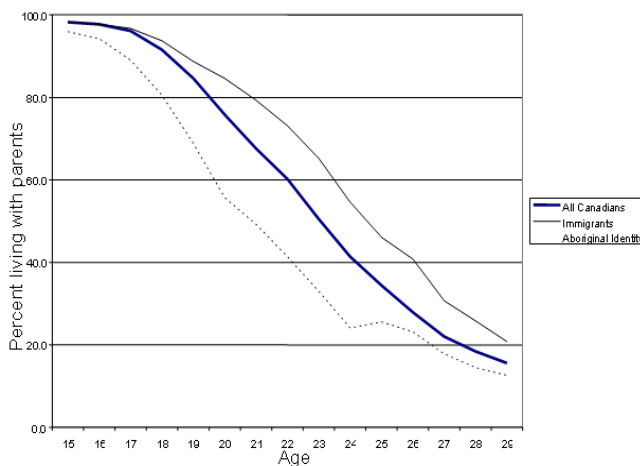
The economic disadvantages of these population groups may be linked either directly or indirectly to family and life-cycle questions. As aforementioned, establishing an independent residence is largely seen as a critical step in the transition to adulthood, in marking a shift from some forms of dependence to greater economic autonomy. Figure 5 portrays the percentage living with parents by age, for the immigrant population (i.e., exclusively foreign-born youth), Aboriginal Canadians, and for comparative purposes, all Canadians regardless of ancestry or immigration status. In considering the Aboriginal population, Figure 5 uses the "Aboriginal identity" population in the 2001 Census, which includes registered Indians, non-status Indians, the Métis and Inuit (who self-identify). In considering the immigrant population, Figure 5 does not include second-generation Canadians born in Canada to persons foreign born.

Figure 5 portrays a pattern that is fundamental to many of the transitions considered in the current context, that is, Aboriginal youth are not nearly as likely to delay these transitions. (In this case, they are much more likely to move out of their parent's home at a relatively young age.) On the other hand, the opposite pattern is observed among immigrants, as they are much more likely to delay this transition relative to both the Canadian-born as well as the Aboriginal population. For example, among youth aged 20, fully 84.6 percent of immigrant youth report living with their parents, which



compares with 75.8 percent of Canadian youth in general, and only about one half of Aboriginal youth in 2001 (55.7 percent). These differences in home leaving patterns are quite pronounced, suggesting that the paths of Aboriginal and immigrant youth in establishing adult roles differ quite noticeably from that of other Canadians.

**Figure 5: Percentage Living with Parents by Age, Canada, 2001**



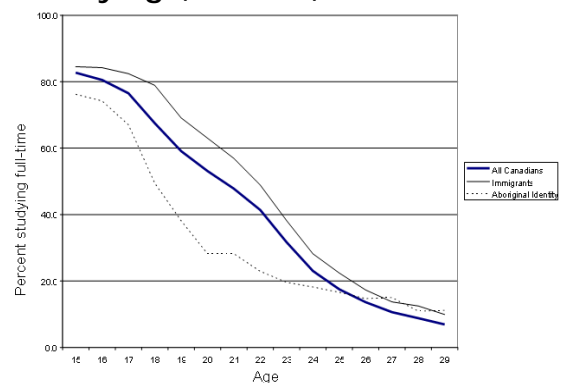
Source: Statistics Canada, Public Use Files, 2001 Canadian Census.

Different factors likely play out here, depending on whether we focus on Aboriginal or immigrant youth. An obvious question with regard to immigrant youth is whether this delay in leaving home is a deliberate strategy allowing them to invest longer in themselves, or alternatively, the by-product of obstacles faced in establishing themselves in independent households. By delaying home leaving, it is possible to profit longer from transfers from parents, both in terms of their financial and human capital. On the other hand, among Aboriginal youth, the obvious question that surfaces is related; that is, the extent to which Aboriginal youth experience the opposite situation, losing out in terms of these transfers, given their propensity to leave their parents home as teenagers. In certain contexts, early home leaving has been linked with lower educational attainment and less successful

career patterns, as the young are less capable in meeting the demands of both education and employment. The differences are quite striking in comparing these populations, as for example, fully one in five Aboriginal youth aged 18 had already moved out of their parent's home, which compares with only one in fourteen among immigrants.

Figure 6 portrays the percentage studying full time, again by age for these three distinct population groups. As was the case with home leaving, Aboriginal Canadians leave their studies at a significantly younger age than is true for other Canadians, whereas immigrant youth are more likely to continue with their education. For example, by age 18 less than half of Aboriginal youth report studying full time (49.4 percent), which compares with 67.5 percent of Canadians overall and 78.9 per cent of immigrant youth. Aboriginal youth are far less likely to complete their high school relative to other Canadian youth, a problem which is particularly acute with registered Indians and the Inuit. Beavon and Guimond (2006) provided statistics from the 2001 Census suggesting that up to one half of all youth who are registered Indians in Canada fail to obtain their high school certificate. On the other hand, immigrant youth are slightly more likely than the Canadian born to obtain post-secondary education, which is consistent with the selective nature of Canada's immigration policy and the levels of education among immigrants.

**Figure 6: Percentage Studying Full Time by Age, Canada, 2001**

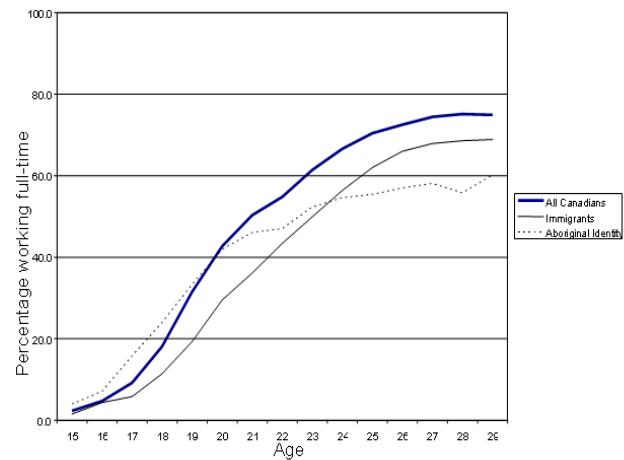


Source: Statistics Canada, Public Use Files, 2001 Canadian Census.

Figure 7 portrays the percentage working full time, again by age and for these three distinct population groups, suggesting that the transition from school into the labour market also varies noticeably. Consistent with expectations, given that Aboriginal youth are more likely to leave school early, they are also more likely to work full time as adolescents. Also consistent with the data on home leaving and education, immigrant youth show lower participation rates in the labour force across all ages, suggesting delays in making the school-to-work transition. As this subpopulation of youth includes both recent immigrants as well as those who have been in Canada for many years, the educational qualifications (Canadian versus foreign trained) and linguistic abilities (fluency in English and/or French) varies considerably which, in turn, may at least partially explain some differences. New immigrants to Canada are more likely to experience unemployment and/or relatively low wages in obtaining a job, despite being better educated than other Canadians.

To the extent that immigrant youth obtain their education in Canada, they can expect stronger economic value for this education (Hum and Simpson, 1999). Richmond (1989) pointed out long ago that many of the social costs of immigration are born by immigrants themselves: housing problems, language barriers, non-recognition of credentials, experience of racial prejudice and discrimination, and frustrated expectations for upward mobility. Among First Nations in Canada, there are similar dynamics at play in terms of discrimination and frustrated expectations for upward mobility. Yet many Aboriginal youth face economic obstacles due to the geographic and economic isolation of many First Nations communities and reserves, often in economically depressed and less developed regions of the country. While Aboriginal youth are more likely to work full time as teenagers relative to other Canadians, as they move into their 20s they become significantly less likely to be employed full time.

**Figure 7: Percentage Working Full Time by Age, Canada, 2001**



Source: Statistics Canada, Public Use Files, 2001 Canadian Census.

As there are significant differences in terms of home leaving and the school-to-work transition, so too there are somewhat predictable differences documented in terms of marriage, cohabitation, and childbearing (see Table 3). As Aboriginal youth are considerably more likely to finish school and leave their parent’s home at a relatively young age, so too they are more likely to form a union or have a first child. By the age of 20, fully 20.6 percent of Aboriginal youth report cohabiting or being married, which compares with only 8.8 percent among Canadians in general and 6.3 percent among immigrants. As an indicator of differences in fertility by age, Table 3 also provides information on the percentage of women who report living with at least one child under the age of 5. In this regard, some differences are striking; as for example, by age 20, fully 27.1 percent of Aboriginal youth report living with a child under the age of 5, which compares with only 3.9 percent of immigrants and 5.8 percent of all Canadians.

The fertility outcomes of Aboriginal Canadians continue to be quite distinct, particularly among the Inuit and Status Indians, and to a lesser extent, among non-Status Indians and the Métis (Norris, 2000; Romaniuc, 2000). Aboriginal

**Table 3: Percentage who are Married or Cohabiting**

Age	All Canadians	Immigrants	Aboriginal Identity
15	0.1	0.3	0.4
16	0.3	0.5	1.5
17	0.8	0.9	3.0
18	2.1	1.4	6.7
19	4.7	4.2	11.2
20	8.8	6.3	20.6
21	13.5	9.0	23.3
22	18.6	15.3	29.3
23	25.7	20.5	35.8
24	32.4	28.1	42.3
25	39.2	36.1	46.4
26	45.2	39.1	45.7
27	51.8	49.5	52.2
28	55.9	54.0	53.6
29	60.5	60.0	57.0

**Percentage of Women with at Least One Child Aged Five or Under**

Age	All Canadians	Immigrants	Aboriginal Identity
15	0.3	0.3	1.1
16	0.3	0.3	3.0
17	1.0	0.9	5.6
18	1.9	1.5	9.5
19	3.5	2.6	18.5
20	5.8	3.9	27.1
21	8.3	6.6	33.9
22	10.5	8.3	32.6
23	15.6	13.2	38.1
24	20.2	18.9	40.6
25	23.1	22.2	41.5
26	26.3	24.1	33.6
27	30.2	30.4	36.5
28	33.3	32.5	35.6
29	35.4	36.6	37.5

Source: Statistics Canada, Public Use Files, Canadian Census, 1991, 2001.

peoples in Canada begin childbearing at a younger age than other Canadians, have higher completed fertility, a high rate of natural increase and, consequently, an age structure that is considerably younger than that of other Canadians. Immigrants to Canada, on the other hand, have fertility outcomes that do not differ dramatically from other Canadians, despite some widely held myths that assumed that immigrants have particularly large families with many children. If anything, Table 3 suggests that there is a slight propensity among new Canadians to delay first births, as the proportion of women under 30 living with a child aged

under 5 is consistently lower than in the other population groups. Malenfant and Bélanger (2006) documented a tendency for fertility behaviour of immigrants to converge toward Canadian norms, particularly among women who immigrated before the age of 15, and who therefore received part of their education in Canada. Again, this delay may reflect a combination of factors, as new immigrants to Canada face, on average, greater obstacles in establishing themselves, a situation that appears to have worsened recently. Yet more generally, it does make sense that immigrant youth delay both unions and childbearing in this context,

while investing in their education, as there is considerable economic uncertainty in the

Canadian economy and a climbing demand for advanced skills. To the extent that time is spent in acquiring more education and skills before getting married or having children, then one can well argue that there are more benefits than costs.

## **5. Consequences of Delayed Life Transitions**

In reviewing past research published on Canadian youth, there is much more on the causes of the delay in early life transitions than the consequences. Perhaps an important factor responsible for this is that the scientific method is better suited for deciphering causes than outlining possible consequences. Discussions of consequences often become quite speculative, and thus driven by the basic values of the investigator. A discussion of future consequences of current change is inherently approximate and does not easily lend itself to the scientific method. Even the Scientific Panel on Transitions to Adulthood of the International Union on the Scientific Study of Population tends to shy away from looking at implications.

One approach to the study of consequences using the scientific method is to choose a given implication and examine the possible determinants of that specific consideration. For example, consider the concern by some that the tendency among young adults to delay early life transitions may lead them to earn much less in terms of lifetime earnings, and subsequently have less accumulated investments by the time they retire, usually by age 65. In this context, one could attempt to approach this issue scientifically by studying the determinants of accumulated investments by age 65, including the impact of late transitions among other considerations. Morissette (2002) conducted research that is similar yet perhaps more manageable in the current context, by examining the impact of late transitions on cumulative earnings to ages 26-35 rather than

retirement age. Very briefly, he found clear and decisive evidence of deteriorating cumulative earnings, as associated with some of the more fundamental trends already highlighted in the current report, including higher proportions attending school full time as well as lower proportions of non-student men working full time, and declines in men's earnings. Yet as to the longer term implications of these delays, particularly in terms of investments by age 65, there is obviously much uncertainty as to the future earnings of these younger cohorts, particularly given that many young people have invested heavily in education.

From the political economy perspective, the main reason for late transitions must be that youth lack opportunities. Yet this view is undermined by the observation that some population groups that also lack opportunities react by rushing rather than delaying these same transitions. As an example, consider the two vulnerable populations as discussed in the previous section: Aboriginal peoples in Canada, who appear to be particularly rushed, and immigrants to Canada, who are more likely to delay. In turn, while late transitions may pose certain disadvantages at the aggregate level, the same may also be true in terms of early transitions.

According to Kaplan's theory of the life course, the timing of transitions involves trade-offs. Late transitions in this conception would promote greater quality of children, but it may mean no children, particularly as fecundity declines with age. Waiting longer to reproduce allows greater investment in oneself before investing in reproduction; thus, it allows one to invest more in one's offspring. But delay may mean that reproduction never occurs. Considering the broader societal context, Canada has been witnessing unprecedented low fertility, with Canada's total fertility rate hovering at only about 1.5 births per woman. Annual births in Canada have steadily fallen for well over a decade: down almost 20 percent, from about 403,280 in 1989 to 327,187 in 2001 (Statistics Canada, 2003). The last time Canada

recorded so few births was over 60 years ago, as the number of births was below the 320,000 mark back in the early 1940s.

Later transitions enable more transfers from parents to children, but this may reduce the potential for the parents to invest in their own retirement. That is, persons making later transitions are likely to benefit from more parental and community resources, and thus enter work life later but better equipped. It remains an empirical question to determine if they have sufficient time in their lives to benefit fully from this stronger human capital. Yet again, some population groups are particularly disadvantaged, while simultaneously rushing rather than delaying these same transitions. In reference to disadvantaged populations in the United States, Goldscheider and Goldscheider (1999: 209-210) pointed out that leaving home at a very young age, particularly when this does not involve attending school, has a variety of negative consequences for establishing successful career patterns and stable families. Co-residence provides greater subsidies than are provided through financial support for independent living. In this regard, then, recent trends toward delay in the Canadian context can be considered advantageous.

Bernhardt (1999) and her colleagues further summarized that leaving home early can pose problems for completing high school, establishing savings, and testing new relationships. It is also linked to lower educational aspirations and attainment. In turn, youth from more affluent families are more likely to leave home to further their education, more likely to delay their career paths, and less likely to enter unstable relationships, such as cohabitation and early marriages. In contrast, parental family structures that are not intact, such as lone-parent families and step-families, lead to early home leaving, the early formation of relationships, and decreased investment in education (Bernhardt et al., 2003). With this in mind, it is noted that Aboriginal youth are much more likely to live in lone-parent families, just as they are more likely to be part of a step-family,

as economic resources are often scarce and housing conditions poor. As demonstrated in the previous section, Aboriginal youth are also noted for their particularly early transitions in establishing their own households and relationships, and are noted for having much higher levels of teenage fertility and childbearing early into adulthood.

The implications of delayed life transitions for adolescents and youth depend critically on the extent to which the extra time is used to accumulate human and financial capital. Among persons with low skills, there is some evidence in the United States that the rotation across jobs is not building their human capital (Klerman and Karoly, 1994). In earlier times, young men with limited education would largely be married parents and they would need to stay with their job. But if the instability in employment is better interpreted as “churn” rather than the acquisition of human capital through mobility across jobs, then their time is wasted rather than being used productively. Without the pressure of marriage and parenthood, some young people seem to spend a lot of time “deciding” how they want to face adult life. It can be argued that delayed home leaving and late entry into full-time work means a delay in participation in society as a full citizen.

If time is spent acquiring more education and skills, or getting established before having children, then one can well argue that there are more benefits than costs. However, this argument is based on the experience of past cohorts, which may not apply to the future. A much larger proportion of youth continue with post-secondary education, such that it has become the norm that young adults attempt to obtain a college and/or university education. In particular, those who delayed among older generations were very selective, typically spending considerable time and energy in obtaining an education that was arguably of higher standards (Côté and Allahar, 2007). To the extent that this investment has paid off, they are likely to have benefited from their delays relative to others in their cohort. This is not

necessarily going to be the case in the future, as college or university credentials become more widespread. As aforementioned, there is already considerable evidence of underemployment among university graduates in Canada today.

In asking people about the best time to have children, a certain number of people say that one should not wait too long, to have the necessary energy and patience, and to minimize the gap between parents and children. Observing that later childbearing is more likely to involve a first child or an only child, Marcil-Gratton (1988) noted that the parents are more likely to be inexperienced at taking care of children, and the child is less likely to have the advantage of an older brother or sister from whom one can learn. While only children also have advantages, such as the undivided attention of parents, respondents in a qualitative survey often mentioned the concern of not having lived in a close interpersonal environment with someone of one's own age, which could be important to establishing marital relationships (Beaujot and Bélanger, 2001). From the point of view of young children, delayed childbearing comes with the advantages of parents who are more mature, with more financial and human capital, but with the possible disadvantages of less sibling interaction, and a larger age gap with their parents.

Given that the delay in parenting has permitted more education, Lochhead (2000) found increasing socio-economic disparities between younger and older parents. More specifically, Lochhead documented some evidence of increased polarization of opportunities and results between the majority of young people who postpone major life transitions (and in particular, the birth of a first child) relative to those who choose a "fast track." Some authors have specifically spoken of a bifurcation of models in terms of early and late childbearing. Based on census data, Lochhead (2000) found that delayed childbearing is more pronounced among women who have a university education, and there are increasing income differentials to

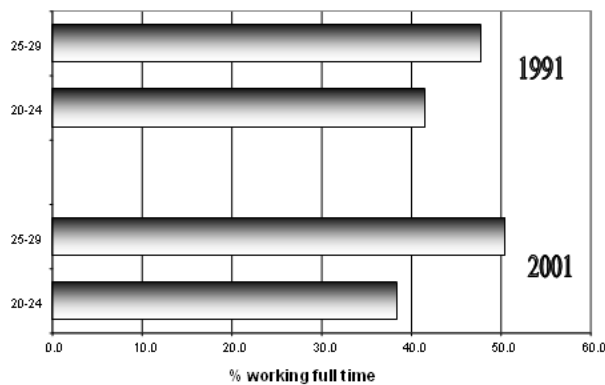
the disadvantage of younger first-time mothers, even in two-parent families. Using data from the United States, Martin (2000) noted that delayed childbearers, who tend to have more education, are increasingly likely to raise their children in intact marriages, while early childbearers are more likely to raise children outside of marriage. Canadian data also indicate that women under 30 who are formerly married are much more likely to have children than those who are single, cohabiting, or married (Ravanera, 1995: 18).

Some selective evidence from the Canadian Census (comparing 1991 with 2001) provides similar evidence that there are climbing disparities between young adults who are on the "fast track" relative to those who delay a first birth. Figures 8 and 9 portray this quite well, by focusing exclusively on women who report having at least one child under the age of 5. Systematic comparisons are made between mothers aged 20-24 and those aged 25-29, in 1991 and 2001 respectively. Figure 8 shows the percentage of women with young children (aged 0-5) employed full time in 1991 and in 2001, showing that the women who delay childbearing are more likely to be employed, in both censuses. Yet consistent with this idea of an increased bifurcation of conditions, the differences as observed between the two age groups in 2001 were greater than in 1991. For example, in 1991, 41.5 percent of all women aged 20-24 and 47.7 percent of women aged 25-29 were working full time, which shifted to 38.4 and 50.5 percent respectively, in 2001. In other words, older women were more likely to be working in 2001, whereas younger women were less likely.

Figure 9 provides similar comparisons, yet shifting attention to the percentage of women who report raising children alone as lone parents. While 24.5 percent of the younger mothers (aged 20-24) were raising children alone in 1991, this climbed to 36.8 percent by 2001. The corresponding change as observed for older women was not nearly as pronounced, shifting from 12.7 percent in 1991 to 16.2

percent by 2001. A similar situation, with widening disparities, was observed with other fundamental census variables, such as education, low income, and median income. While a declining proportion of all women have their first birth before the age of 25 years, those who continue to do so appear to be increasingly selective and disadvantaged on several dimensions. Although not presented here, similar patterns were also observed for young fathers on this “fast track.”

**Figure 8: Percentage of Women with Child 0-5 Who Are Working Full Time, 1991, 2001**



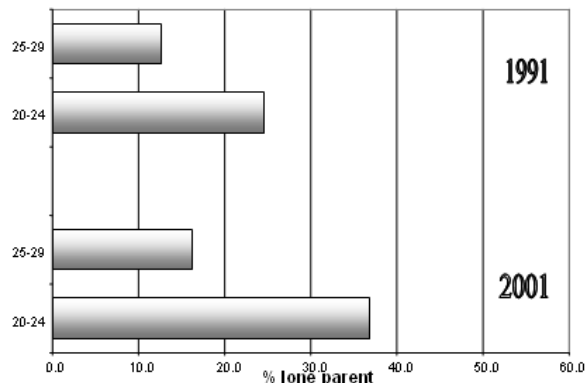
Source: Statistics Canada, Public Use File, Canadian Census, 1991, 2001.

Documenting similar trends in the United States, Bianchi (2000) noted a bifurcation of models, as young families seem to be increasingly disadvantaged relative to families established by parents who have delayed marriage and first birth. As a result, children are a differential parental investment. Children born from mature parents are more likely to have the advantages of a mother with more human capital, along with the presence of a father in a dual-income family, which contrasts with the greater likelihood of lone parenthood for those who parent early. Most studies see advantages for individuals who delay, relative to the remainder of their cohort. In their study of early life transitions of Canadians, Ravanera and her colleagues (1998, 2002) found that the delay in family formation is more likely to occur for persons with more opportunities. For instance, the timing of first marriage is later for women

who worked before marriage, for those with more education, and for those whose mother had more education.

It is particularly important that gender questions be properly theorized in interpreting the consequences of delayed transitions. As repeatedly documented, younger men in particular do poorly in the labour market compared to men of previous generations. For younger women, it is their education that has particularly advanced, and once they are in the labour market, they do well compared to women of earlier generations. Yet relative to younger men, younger women continue to experience lower earnings and a higher likelihood of economic hardship, at least partially related to the fact that they are more likely to raise children alone. Clearly, men and women are not independent of each other, neither in the labour market nor in families. In the labour market, young men have had the disadvantage of following the baby boom cohort who took the best jobs and of having to compete with well-educated women (Beaujot, 2002). At the level of couples, most now adopt the two-worker model, and thus women’s gains compensate for men’s losses. Given women’s greater contributions to earnings, it may even be that men do not need to devote themselves as fully to maximizing their own earnings, and they can do a greater share of the caring side of maintaining a family. Young men and women who enter into conjugal relationships in which both partners are employed have various advantages. Besides being based on later marriage, the two-worker model is based on later childbearing. The cost of children is more likely to be shared if children arrive after the wife’s career is established. The husband in the two-earner model will better recognize his partner’s economic potential, and be more willing to make accommodations. The same may apply to the workplace, which is more likely to make accommodations for the childbearing of workers who have more seniority.

**Figure 9: Percentage of Women with Child 0-5 Who Are Lone Parents, 1991, 2001**



Source: Statistics Canada, Public Use File, Canadian Census, 1991, 2001.

As aforementioned, the broader context for these delayed transitions has been the so-called second demographic transition (Lesthaeghe, 1995), which has meant greater plurality and diversity in the family life of Canadians. As with these delayed transitions, the second demographic transition has had important implications for women, men, and children, some for the better and some for the worse. For women, it has meant major gains in education and opportunities in the labour force; however, the increased instability of relationships means that, compared to men, they are more likely to raise children alone. That is, they are less likely to have the support of a partner, and are more likely to care for dependent children. On the other hand, while men are delaying relationships, marriage and childbearing, they are also less likely to have lifelong relationships of emotional exchange with their children. For children, it means older parents yet less stability in parenting. Regardless of the delay transitions of young Canadians, many of these additional transformations in family life have some rather important consequences on the well-being of young and old alike.

Fertility is down to an unprecedented low in Canada, as childbearing occurs at older ages. This is perhaps the core feature of the second demographic transition, which includes new understandings regarding family relationships,

with more focus on self-centred fulfillment and greater flexibility in the entry and exit from unions. Given the need for both men and women to be economically independent, it makes sense that unions and childbearing are delayed as education is completed and work lives established. Given the economic uncertainty and the needs for advanced skills, it also makes sense that people are longer in education, and later in starting their first full-time employment. The economic uncertainties faced by men, partly because they compete with equally educated women, have brought delays in union formation. The uncertainties in men's work lives, and the stronger labour force participation of women, have made it difficult to fit children into busy lives, thus bringing delays in reproduction and higher proportions without children. With the focus on self-centred fulfillment, there is less attention to the enduring fulfillment that comes from children and family.

With this, perhaps the strongest negative at the societal level is lower fertility and the resultant population aging, which is expected, inevitably, to escalate as we move further into the 21st century. Accommodations to population aging will be complex, and will in all likelihood be one of the most fundamental societal challenges over the next several decades. Population aging affects a number of policy questions ranging from pensions and other transfers, through to health care and labour market issues. As Canadian youth avoid and delay fundamental adult transitions well into their later 20s and into their early 30s, a growing proportion either intentionally or non-intentionally have less than desired fertility, contributing to a major contraction occurring at the bottom of Canada's age structure. This contraction, without a major rebound in the fertility rate, can only contribute to an acceleration in the pace of population aging.



## 6. Conclusion and Policy Implications

Various social, demographic, and economic changes have altered the life experience of the young, which has modified the opportunities and risks encountered in moving toward adulthood. The objective of this report was to describe some of the most salient of these changes, with a review of existing Canadian literature. Of particular interest were some of the most fundamental changes in the life course, in terms of later home leaving, later completion of education, delayed full-time entrance into the labour force, later union formation, and later childbearing. Correspondingly, we were also interested in some of the consequences of these changes, including policy implications.

The delays as observed over the last several decades are in marked contrast to the situation observed earlier, where transitions were occurring at increasingly younger average ages. In particular, cohorts that came of age during the 1950s and 1960s in Canada experienced a transition to adulthood that was much more compressed into a relatively short period of completing formal education, entering the labour force, leaving home, establishing a nuclear household and having a first child. For subsequent cohorts, not only has this standardization broken down, but the early life-course transitions have extended over a longer period, the sequencing is more diverse and events themselves are less clearly defined. These changes carry profound implications for society, as young adults take longer to establish themselves residentially, economically, as well as to form their own families. This is even more complicated by the simple fact that transitions to adulthood also appear to be less permanent and more subject to reversibility than in the past, as these transitions are often prolonged, complex, fragmented, and non-linear in nature.

Clearly, many of these delays are interrelated, as for example, Canadian youth are far more likely to live at home if they continue to study full time, are not employed, are single, childless, and

have relatively low earnings. Given changes in the character of Canada's economy over recent decades and a climbing demand for high skills, it makes sense that the young spend more time in education, and are later in starting their first full-time employment. In turn, given the pressures on young men and women to establish themselves economically, it makes sense that unions and childbearing be delayed somewhat as education is completed and work lives established. Yet in this context, it is noted that the patterns as observed in Canada are not universal across western societies, as comparative research has suggested a number of different "transition regimes" (Van de Velde, 2006; Walther, 2006). For that matter, as demonstrated in the current text, the nature of these patterns also varies considerably across different subpopulations within Canada, as was demonstrated by comparing early life transitions among Aboriginal Canadians and late transitions for immigrant youth. Even further, the nature of these transitions varies considerably across regions of the country, as for example, cohabitation in Quebec is now extremely widespread relative to other parts of the country.

Transitions between youth and adulthood are structured by a complex system of socio-economic structures, institutional arrangements, and cultural patterns that can vary in an important manner across nation states. Building on the work of Esping-Andersen (1990), Van de Velde (2006) provided a framework or typology of transitional regimes, which demonstrates how youth transitions have taken on multiple pathways across different societies. For example, Van de Velde contrasted the institutional arrangements and cultural patterns of the social democracies of Northern Europe (e.g., Denmark and Sweden) with the experience of youth in the more conservative welfare states in southern Europe (e.g., Spain and Italy). In addition, it is possible to contrast the liberalism of the United Kingdom with the more regulated economies of continental Europe (e.g., France and Germany). As argued, this broader context can potentially provide some insight as to why

transitions tend to be more prolonged in certain settings while being relatively short in others.

Different types of welfare states arguably have important ramifications for the institutionalization of youth transitions. Welfare states shape the level of government assistance available to youth and their families, not to mention the potential recourse available to them in making the often difficult transition into the labour market. With the Nordic model, Van de Velde (2006) referred to Denmark's comprehensive school system (which is noted for its flexibility in encouraging higher education), its relatively generous social transfers (including those directed toward youth), its universal system of child care, high rates of female employment, and extended public sector. In reviewing statistics on life-cycle transitions, Denmark is characterized by a relatively early independence for young adults, delayed and extended education, high levels of cohabitation, and an apparent tolerance for a relatively long period of self-exploration. In contrast, the Southern European situation is one whereby the state takes on a much lesser role, the economic opportunities for the young (and young women in particular) are more restricted, gender roles are more traditional, intergenerational solidarity is often high, and both the family and informal work play a pivotal role in the transition to adulthood. As a result, fundamental life transitions are often delayed. For example, in both Spain and Italy there is often a very late departure from the parental home. Due to economic weaknesses throughout much of southern Europe and high levels of youth unemployment, transitions are structured by a long waiting phase, with delayed marriage and childbearing until one can best afford the financial and time costs involved.

Contrasts can be made across countries where home leaving is later and children depend on transfers within the family (as in Southern Europe), and earlier transitions given the availability of more state transfers, as in Nordic countries (Reher, 1998; Breen and Buchmann, 2002; Iacovou, 2002). For cohorts born around

1960, the median age at men's home leaving ranges from 26 or 27 years in Italy and Spain, to 20 years in Sweden (Billari et al., 2001). Independence from parents at affordable costs is reduced when there is a poor housing market and a lack of rental accommodation. In contrast, greater social transfers to young people, as occurs in Northern Europe, allows more independence from parents. The longer-term consequences are not minor, as for example, fertility has fallen to very low levels in the south, as associated with delayed fertility (with total fertility rates hovering at only 1.2 in both Italy and Spain). In addition, McDonald (1997) suggested that childbearing appears to be particularly low in societies where women may aspire for equal status (in education and in the labour force), but where mothers carry an excessive burden within the family (a situation that seems to characterize both Italy and Spain). Faced with a choice between higher status in the labour force and low status in families, women are prompted to have "no families" (Chesnais, 1996; Goldscheider and Waite, 1991). Again, the longer-term consequences are obvious in terms of slowing demographic growth and dramatic population aging.

In drawing further comparisons, Van de Velde (2006) made reference to the liberal model that characterizes the United Kingdom, as one that values individual rights and responsibilities more than collective provisions. Relative to other countries in Europe, the United Kingdom has a less-regulated labour market, lower levels of investment in child care, and a higher priority placed on private responsibility in facing social risks. In many regards, the liberalism of the United Kingdom resembles that of North America, yet in examining youth transitions, the United Kingdom is characterized by a much earlier independence (relative to Canada, for example). This is true of leaving home, establishing marital unions and labour market integration. With fewer transfers from the state (in contrast to the Nordic model) and fewer opportunities for higher education (in contrast to North America), youth in the United Kingdom have responded with transitions that

occur at a relatively young age. Yet also relevant in this context is the much lower level of youth unemployment in the United Kingdom – at 7.9 percent for young adults aged 20-24 in 2004 (UNECE, 2006). This compares with fully 21 percent unemployed in Italy and 19.9 percent in Spain. With an emphasis placed on individual initiative and responsibility in a context whereby there are economic opportunities, young adults seem to adapt with relatively short transitions, quick to establish themselves in the labour force (sometimes via a combination of work and study) and in relationships.

The continental model (France, Germany) has highly regulated and standardized labour markets, an emphasis on vocational training, non-flexibility in terms of educational path, and social assistance programs that are somewhat more generous than those in the United Kingdom and North America. Yet in this context, Van de Velde described youth transitions that are relatively long with a gradual path to independence. These transitions are noted for their linearity in terms of education, ongoing difficulties with labour market integration, and semi-dependent situations that involve financial support from both parents and government. Again, while youth unemployment is high throughout much of Europe, it also remains stubbornly high in France and Germany (at 20.4 and 13.3 percent respectively, in 2004). Subsequently, as young people have difficulties in establishing themselves in the labour market, they often experience a prolonged period of independent role exploration. In this context, public policy initiatives are often quite supportive of the young, particularly via direct transfers to young adults who establish themselves in families. With declining rates of population growth and population aging, both France and Germany responded with policy initiatives that recognize the importance of supporting young families and, in particular, introduced policy initiatives that are essentially pronatalist in orientation.

While Canada has yet to experience the extent of population aging and slowing demographic

growth as characteristic of much of Europe, it does hold the potential for further fertility decline. As a liberal democracy, youth transitions are not nearly as short as in the United Kingdom, at least partially due to the high proportion of youth who pursue post-secondary education. As aforementioned, many young adults complete their post-secondary studies with significant debt, while the problem of underemployment for both college and university graduates is real, and apparently growing in magnitude (Côté and Allahar, 2007). While youth unemployment might not be quite as high as in much of Europe, the opportunities available to youth with a low level of education have worsened. Youth transitions are increasingly delayed, at least partially the by-product of blocked opportunities to establish independent households. The downward pressure in terms of earnings (for young men in particular) is consistent with the idea that difficult economic conditions contribute to this increased propensity to delay. There is further potential for fertility decline (below a current total fertility rate of 1.5), as for example, if the age-specific fertility rates of young women in Canada fall to levels recorded in some of the low-fertility countries of Europe. It is becoming increasingly obvious to young men and women in Canada that early childbearing without first establishing oneself economically can mean long-term disadvantages, which could very well lead to a further fertility decline into the future.

Bianchi (2000) noted the advantages of delaying home leaving, marriage, and childbearing, to the extent that young adults invest in their human capital. Yet in reference to the situation in the United States, she also spoke of a bifurcation of models, as young families seem to be increasingly disadvantaged relative to families established by parents who have delayed marriage and first birth. Children born from mature parents are more likely to have the advantages of a mother with more human capital, along with the presence of a father in a dual-income family, which contrasts with the greater likelihood of lone parenthood for those who parent early. In the current study, we see

clear evidence from the 1991 and 2001 censuses to suggest an increased polarization of opportunities between the majority of young people who seem to postpone major life transitions (and in particular, the birth of a first child) relative to those who choose a “fast track.” In considering mothers with at least one child under the age of 5, the relative disadvantages of those who start family life earlier (e.g., before the age of 25) seems to have worsened somewhat over recent years relative to those who have their first child at an older age.

Some authors have specifically spoken of a bifurcation of models in terms of early and late childbearing. In elaborating on the links between demographic and socio-economic vulnerability, Kiernan (2002) observed a “long arm of demography” in the sense that family demographics are differentiated based on the extent to which individuals are disadvantaged, and this selectivity has further implications for subsequent vulnerability. With this bifurcation, we see evidence of rising inequality across younger and older families. Similarly, Morissette (2002) documented rising inequality across age groups in Canada, as young workers fall behind older ages, as recent cohorts face greater economic difficulties than did older cohorts. In considering the relationship between demographics and disadvantage, Kiernan (2002) paid particular attention to youthful parenthood, unmarried families, and parental separation and divorce, as further aggravating the economic difficulties as experienced by youth. In a sense, Kiernan’s work demonstrates the utility of longitudinal analysis, following cohorts over an extended period, considering how socio-economic vulnerability might be passed from one generation to the next.

In summary, many of the implications of these delays appear to be positive, at least in the Canadian context. By leaving home later, children receive more transfers from their parents; by staying in education longer, youth are better prepared for a world where the labour force grows much more slowly and we need to

depend on the quality of workers. Two-worker families reduce the dependence of women on men, and reduce the exposure of women and children to the risks associated with family instability. Yet at the individual level, there are also negative implications, as for example, people may not have saved enough during a shorter work life, partly because they entered full-time work later, partly because children have spent more time in education, and have been slow in establishing their financial independence and leaving home. Yet the strongest negatives may very well be at the societal level, because delayed early life transitions bring lower fertility and population aging.

It could be that our institutions have become too focused on supporting dependants at later ages, including personal and collective investments to support a long retirement period. To ensure that younger persons can become reproductive, we may need to work out better transfers toward the young at ages beyond the teen years. Aging societies are tempted to pay particular attention to the aged, which can undermine the very potential for reproduction and renewal. We should not ignore policies that apply particularly to people at ages where they are making these early life-course transitions. Greater societal investments in post-secondary education would allow young people to leave home sooner, and to finish their education more efficiently without the distraction of part-time jobs. Greater investments in the school-to-work transition, especially for the benefit of those who leave school early, would reduce the uncertainties of the initial years on the labour market. Stronger investments in young families, including subsidies for parental leaves, tax benefits, reduced work hours and child care, would enable people in this stage of life to achieve their work and family goals.

Such investments would be based on unique ways in which the human life course has evolved, with a long life expectancy, and long period of youth dependency subsidized by a

long period of post-reproductive productivity. As children stay at home longer, are supported by their parents for an extended period in order to benefit from a longer period of education and an easier transition into the labour market, one generation is potentially passing on benefits to the next. It is important to recognize that investments in the early stages of the life course provide the best basis for long-term security.

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