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Family diversity and inequality: The Canadian case

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The Canadian case

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Family diversity and inequality: The Canadian case

Abstract:

The Second Demographic Transition, including flexibility in types of unions and in entry and exit from unions, has increased the diversity across families. There has been a significant cultural and political dynamic to celebrate this diversity as an increase in individual options, beyond the heterosexual couples with children in a traditional division of labour.

Diversity can be expressed in various ways: economic families or unattached individuals, married or common law, two parents or lone parent, opposite sex or same sex, breadwinner or two earners, traditional division of work and care or collaborative model, couples with and without children, intact or step-families (simple or complex).

On the basis of Canadian data from 1981 to 2011, this paper investigates the extent to which the greater diversity can be seen as representing risks and inequality across families and individuals. With the increase in women's economic contributions to families, there are important contrasts between two-earner couples, compared to breadwinner and lone parent families. Selectivity into union formation and dissolution, along with assortative mating, are further drivers of inequality.

There is increased complexity for policy to support individuals and families that are diverse in their family life course and in their needs. We reflect on structural changes that could better support the two-income model and lone-parent families that are not the result of the death of the family breadwinner.

Demographers like to think of contemporary family change in terms of a second demographic transition, consisting of more flexibility in the entry into and exit from relationships, along with delay, variability and fluidity in family formation. As summarized by Cherlin (2012), the patterns of the second demographic transition especially include the separation of marriage, childbearing and intimate marital relations. These changes are largely interpreted positively: more options, choice and pluralism in family questions, more equality between women and men, fewer children with the potential of more investments per child, a longer period of transfers from parents to children, greater potential for companionship in the sharing of productive and reproductive activities in families.

At the same time, these changes have brought new forms of inequality, and associated needs for policy adaptation. For children, there is the inequality associated with lone parenthood and step-parenting. Among young adults, those who have made earlier transitions in terms of completing education, home leaving and family formation may have received fewer parental and societal investments.

Since mate selection has come to be based less on ascribed characteristics like religion or cultural background, and based more on achieved characteristics, especially education, this selectivity accentuates differences across families by socio-economic status. When there were few "good jobs" for women, and women had less education, there was less potential for differentiation at the couple level that would distinguish on the one hand couples where both are highly paid professionals in contrast with other couples where both have insecure or non-standard employment. That is, in a two-earner world, there is the further multiplier of assortative mating.

Family change: Second demographic transition

Paying particular attention to the childbearing, demographers have largely theorized family change in terms of two demographic transitions: a long-term change (from about 1870 to 1950), which brought smaller families; and another change (from about 1960 to the present), which especially involved increased flexibility in marital relationships (Lesthaeghe, 1995; Lesthaeghe, 2010; Beaujot, 2000: 85-96; Beaujot and Ravanera, 2008). The broader explanation of the transitions involve structural and economic questions (macro-level structural changes and micro-level economic calculus) and cultural questions (attitudes and value orientations).

The first transition involved a change in the economic costs and benefits of children, along with a cultural environment that made it more appropriate to control family size. The second demographic transition has been linked to secularization and the growing importance of individual autonomy. This includes a weakening of the norms against divorce, pre-marital sex, cohabitation, voluntary childlessness and same sex relationships. Value change has promoted individual rights along with less regulation of the private lives of individuals by the larger community. There is a heightened sense that both women and men should make their own choices in terms of relationships and childbearing. Diversity is valued, in living arrangements and in family forms. The value of diversity was supported by a Supreme Court decision in February 2013 ruling that the differential treatment of cohabitation in comparison to marriage did not constitute discrimination, in the case of the Quebec civil code. In effect, the Court ruled on the side of permitting alternative choices in a free and democratic society.

Cohabitation first changed pre-marital relationships, but it also changed post-marital relationships, and in effect cohabitation changed marriage itself, introducing less rigid understandings of unions. There are also various types of cohabiting relationships, from those that are best seen as dating or loose relationships, to others that are a prelude to marriage or an alternate to marriage.

Besides the greater flexibility in entry and exit from relationships, the second demographic transition has seen a delay in family formation. There has been an increase in the period of education, and thus a later completion of education and later entry into full-time employment, in part due to insecurities in the labour market (Beaujot, 2004, 2006). The family transitions associated with home leaving and union formation have

involved not only a delay, but more fluidity through less defined transitions, and variability from case to case.

Since both men and women need to position themselves towards the labour market, Oppenheimer (1988) speaks of a "career entry theory" of marriage timing. In order to make the most profitable match, prospective partners need to know how each will be positioned for income earning. Two incomes have become important to maintaining stable middle class standing (Coltrane, 1998). Consequently, the completion of education and higher income prospects have come to be positively related to women's marriage probability, as has always been the case for men (Sweeney, 2002; Ravanera and Rajulton, 2007).

Table 1 provides various indicators of the associated family change. The annual divorces per 100,000 married couples increased from 180 in 1961 and 600 in 1971, to over 1100 in the period 1981-2011. Common-law couples amounted to 6.3% of all couples in 1981, compared to 19.9% in 2011. Similarly, the births to non-married women increased from 9.0% in 1971 to 39.8% of births in 2011. Lone parent families as a proportion of all families with children increased from 11.4% in 1961 to 27.1% in 2011.

--- Table 1 about here ---

The delay in life course transitions can be seen in the increase of the age at first marriage, from a mean of 23 years for brides and 25 for grooms in 1961-71, to mean ages 29 and 31 years respectively in 2011. Similarly, the age at women's first birth increased from a mean of 23.6 years in 1961, to 28.5 in 2011. The decline in cohort fertility at younger ages has been partly compensated by increases at ages of 30 and above.

Family change: Gender and earning

Clearly, a major underlying trend has been women's increased education and employment. At ages 15 and over, women's labour force participation increased from 22.9% in 1951 to 62.3% in 2011 (Table 2). In contrast, men's labour force participation declined from 84.1% in 1951 to 72.2% in 1996, with a subsequent stability to 71.5% in 2011. The proportion of annual post-secondary certifications obtained by women increased from 39.5% of the total in 1970 to 59.4% in 2011 (see also Andres and Adamuti-Trache, 2007). At ages 25-49, for every 100 women with university degrees, there were 84 men in 2006, compared to 157 in 1981 (Martin and Hou, 2010: 72). For all couples, wives were the primary breadwinners in 11% of couples in 1967 compared to 29% in 2003 (Sussman and Bonnell, 2006). In couples with children, the median income of husbands declined by 5% between 1980 and 2005, but that of wives increased by more than fivefold (Statistics Canada, 2008: 26).

--- Table 2 about here ---

For the population aged 20-64, employment rates and mean work hours, by gender, have

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moved in a converging direction (Table 3). There is less of the traditional pattern, where men's labour force involvement is highest, and women's is lowest, when they are married with children. Men still have the highest employment when they are married or cohabiting, with children at home. While the employment of married/cohabiting women is lower than that of men, there are no longer differences across women's parental status. For those who are not in relationships, employment rates are lower if there are no children, for both men and women. In terms of average hours worked, men's hours are highest if there are children at home, especially if they are married or cohabiting. Work hours are lower for women. Married/cohabiting women have slightly higher average work hours if they have no children, while women who are not in relationships have the highest hours if they have children.

--- Table 3 about here ---

Family change: Gender and caring

The link between gender and caring has not changed as rapidly (Beaujot, 2000). Time use surveys present useful measures to document both earning and caring activities on the basis of the same metric (see also Marshall, 2006, 2011, 2012, Turcotte, 2007). Table 4 divides the time-use over a 24 hour day among the following categories: paid work (including commuting to and from work, and education), unpaid work (including housework, household maintenance, child care, elder care and volunteer work), personal care (including eating and sleeping) and leisure or free time (including active and passive leisure). Adding paid work and unpaid work shows that the average total productive activity of men and women has been very similar in each of the survey years. In the period 1986 to 2010, women's paid work hours have increased and men's unpaid work has increased. In 1986, women's paid work plus education represented 58.9% of men's time in these activities, compared to 74.0% in 2010. For unpaid work, men's time in 1986 represented 46.3% of women's time, compared to 65.9% in 2010.

--- Table 4 about here ---

In 1986, younger married parents had rather complementary patterns of time use: men did an average of 6.8 hours of paid work and 2.5 hours of unpaid work, women did an average of 2.9 hours of paid work and 6.0 hours of unpaid work (Table 5). These differences persist but have declined. In 2010, at younger ages, both women and men have the highest average hours of unpaid work when they are married/cohabiting parents. At older ages, it is the lone parents, both women and men, who have the longest hours of unpaid work.

--- Table 5 about here ---

The gender links with earning and caring can be further illustrated with the trends in labour force participation and childbearing (Figure 1). In the period 1960 to 1985, the total fertility rate was declining as fast as women's employment rate was increasing.

However, this inverse relationship does not apply to earlier nor more recent time periods. During the 1950s, both fertility and women's employment were increasing. Since 1985, fertility has been relatively stable while women's employment rate has continued to rise, other than for the period of the early 1990s.

--- Figures 1 and 2 about here ---

Across countries, the inverse relation between rates of fertility and women's labour force participation, have become positive since the mid-1980s (Morgan, 2003). Similar results are seen when Canadian provinces are used as the units of analysis (Figure 2). In particular, in 1976, there was basically no relationship between fertility rates and women's employment rates, while the relation became more and more positive until 1996, with positive but weaker relationships in 2001 and 2006.

Another way of measuring the variability in earning and caring is at the couple level. By comparing spouses, we can determine whether a given person does more, the same amount or less of each of paid and unpaid work (Table 6). On the basis of the couples where neither is a full-time student and neither is retired, we have combined these patterns into five models of the division of paid and unpaid work[1]. The most predominant model is the complementary-traditional one where he does more paid work and she does more unpaid work, however it has declined from representing 43.5% of persons in couples in 1992 to 33.4% in 2010. The women's double burden, where she does more unpaid work and at least as much paid work, has been rather constant at some 26 to 27% of couples. The shared role model, where they do about the same amount of unpaid work, has increased the most, from 22.6% of couples in 1992 to 28.8% in 2010. Men's double burden, where he does more unpaid work and at least as much paid work, has increased from 5.8% to 8.8%. The complementary-gender-reversed model is the least common, but it has increased from 1.7% to 3.2% of couples between 1992 and 2010.

--- Table 6 about here ---

Other analyses indicate that the models where women do more unpaid work (complementary-traditional or women's double burden) are more common when there are young children present, while the models where men do a more equal share of unpaid work are more likely when women have more education and other resources (Ravanera et al., 2009).

Family diversity: The multiplier of assortative mating

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[1] These models are based on questions regarding time use in the previous week, relating to the respondent and the respondent's spouse. Combining the paid and unpaid work hours for the couple, we first divided each of paid and unpaid work hours of respondent and spouse into three categories: respondent does more (over 60% of the total), respondent does less (under 40% of the total), and they do the same (40-60% of the total). From the nine models in terms of a given partner doing more, the same or less of each of paid and unpaid work, we derived the five models as specified in the table. The 2010 questionnaire used categories rather than specific number of hours, for spouse's time use over the week. Based on the respondents of given sexes and presence of children, we established point estimates from these categories.

While common culture, ethnicity or religion, were once dominant characteristics in union formation, education has come to play a much more important role. Potential mates socialize in given educational settings, and persons with similar educational assets are more likely to strike a bargain.

In the three decades since 1970, there has been an increase in educational homogamy. Hou and Myles (2008) further document that the increase has more to do with changing patterns of mate selection than with the growing similarity in the educational attainments of young men and women. Among men with a university degree, 67% were married to women with a university degree in 2006, compared to 38% in 1981 (Martin and Hou, 2010: 71). Using data from the 2001 Census, Hamplova and Le Bourdais (2008) find similar patterns in Quebec and the rest of Canada, including higher educational homogamy for married than for cohabiting couples.

Other patterns also point to increased differentiation at the level of couples. In 1980, the average employment earnings of married mothers were highest when husbands had intermediate earnings, but by 1990 and 2000, the higher the earnings category of the men, the higher the average employment income of their partners (Myles, 2010: 69). Similarly, Gaudet and her colleagues (2011) find that the proportion of women working within two years of a first birth is highest for women whose husband's income is highest.

Considering the association between spouses' earning on the basis of the U.S. Current Population Survey for 1967 to 2005, Schwartz (2010) finds that there are two factors at stake: over time there has come to be an increased similarity in the earnings of husbands and wives in dual earner couples, and secondly there has been a decline in the negative association between husbands' earnings and the odds that wives work. This growing economic similarity of spouses has resulted in increased inequality across married couples. Shwartz estimates that the changes in these associations were responsible for 25% to 30% of the increases in earnings inequalities across couples. In Canada, Myles (2006: 5) documents a significant rise in the market income inequality among two-parent families with children.

Family diversity: Selectivity into union formation

These patterns of assortative mating are compounded by the increased selection into marriage based on education (see Pew Research Center, 2010 and Kalmijn, 2013). Socio-economic characteristics have always been important in men's marriageability, but this now also applies to women. For instance, Ravanera and Rajulton (2007) find on the basis of Canadian data for 1993-98 that the increased level of education is the main factor in the postponement of marriage, and that greater economic assets increases the risk of marrying.

In a study of marriage trends in the United States over the period 1973-2007, Sironi and Furstenberg (2012) document that it has become more difficult for young people to

establish economic independence, and that union formation increasingly depends on the capacity to combine men's and women's wages.

These patterns of selectivity by socio-economic status imply that persons who make transitions early can be relatively disadvantaged. Focusing on women born between 1922 and 1980 in the 2001 Canadian General Social Survey, Ravanera and Rajulton (2006) find women with high social status are more likely to have delayed their entry into motherhood, having first completed post-secondary education. In contrast, women with low social status are more likely to become mothers at a younger age, often without first completing post-secondary education or having a period of regular full-time work. These authors also find that the 10% who do get married at a young age are more likely to have fathers with less education (Ravanera and Rajulton, 2007).

Later home leaving can bring more transfer of resources from parents to children. Later entry into relationships, and especially later childbearing, enables young people to better handle the trade-offs between investing in themselves and investing in reproduction. Even in two-parent families, there are increased income differentials to the disadvantage of younger first-time mothers (Lochhead, 2000). Drolet (2002) finds that 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.

Family diversity: Selectivity into union dissolution

In terms of family instability, Kennedy and Thomson (2010) find on the basis of data from Sweden for 1970-1999, that educational differentials in family instability were small in the 1970s, but have since increased due to the rising union disruption among less-educated parents. Consequently, children in more advantaged families experience less lone parenthood and family instability. In effect, the trends indicate that Sweden has joined the patterns in other countries, showing socio-economic differentials in family stability. Using longitudinal data from Canada over the period 2002-2007, Bohnert (2010) finds that employment difficulties are associated with increased relative risks of union dissolution, while home ownership has the opposite effect.

On the basis of data from the Canadian General Social Survey for 2011, Vézina (2012) observes that parents in stepfamilies had entered a first union at a younger age. While a higher proportion of stepfamilies had two incomes, and average income was similar to that in intact families, a higher proportion of parents in stepfamilies could not meet at least one scheduled financial obligation, and a higher proportion identified their finances as their main source of stress. Compared to intact first marriages, Lapierre-Adamcyk and Le Bourdais (2008) find that the likelihood of being in the lowest income quintile is 44% higher for subsequent marriages and 75% for subsequent cohabitations (as cited in Le Bourdais, 2013).

Extending the analysis over generations, Kiernan (2002) has proposed the concept of "the

long arm of demography." Thus, for instance, early transitions can mean low human capital investments from parents and the broader society, along with less stable relationships, making for vulnerability to lone parenthood and "fragile families" in the next generation. Based on the 1990 Canadian General Social Survey, Le Bourdais and Marcil-Gratton (1998) found that young people who had experienced their parent's separation were more likely to enter cohabiting relationships early, less likely to have a direct marriage, more likely to give birth before age 20, and more likely to experience union dissolution. Based on Canadian longitudinal data, Bignami-Van Assche and Adjiwanou (2009) find that girls who experienced their parent's separation as children were more likely to also experience earlier sexual activity in comparison to children from intact families. On the basis of data from the United States, Hofferth and Goldscheider (2010) find that women who have grown up with a lone parent, and men who have experienced family instability, are more likely to make early transitions to parenthood, and this is more likely to occur through cohabitation or fathers who are not resident with the mother and child.

In a study of multi-partner fertility of Norwegian men born between 1955 and 1984, Lappegard and her colleagues (2009) found that men's education and income are positively related to the likelihood of having a first birth, and also to the probability of a second birth with the same partner, while men with lower education are more likely to have a subsequent birth with a new partner. That is, men with lower status are less likely to retain a stable partnership. The consequences are significant in terms of the differentials across children. The children of men with higher status benefit both from this status and from the higher union stability of these higher status men, while children of men with lower status are more likely to be from different mothers, with the associated difficulties in providing and caring for children located in different families.

Family diversity: Polarizing patterns over the life course

The contrasting patterns have led some researchers to speak of polarizing patterns over the life course (Rajulton and Ravanera, 2006). On the one hand, there are persons who marry and have children at a young age, often with insufficient training for proper establishment in the labour market, and who are also more likely to experience family disruption and lone parenthood (Ravanera and Rajulton, 2007: 62). In contrast are those who complete their education, marry and have children later in the context of dual earner families that are more stable. Other research indicates that more educated mothers and fathers spend more time in child care, giving their children further advantages (Gauthier et al., 2004; Sayer et al., 2004). Women who have more education and other resources are more likely to be in "shared roles" relationships, and thus their children are more likely to benefit from father's involvement (Ravanera et al., 2009).

On average, children have benefited from trends in later parenting and in more dual-earner families, along with parents having on average more education and fewer children (Kerr and Beaujot, 2003). It is probably the increased prevalence of lone parenthood that has affected children the most. For children under 18, the proportion with low income

status has declined both in lone parent and two parent families, but the higher prevalence of children living with a lone parent has made for very limited gains overall (Zyblock 1996; Beaujot et al., 2011). For instance, Crossley and Curtis (2006) find very little change in child poverty between 1986 and 2000, partly because the decrease in the poverty rates of children living in lone parent families was offset by in increase in the proportion of children in this group.

In summarizing how children are faring in the second demographic transition, McLanahan (2004) uses the concept of "diverging destinies". For instance, for parents who are not married in the United States "fragile families" sample, Tash and her colleagues (2010) find that the father's involvement declines sharply after the end of the relationship, or the mother's transition to a new romantic relationship. Even in Quebec, where the majority of children are now born in cohabiting relationships, these relationships are less stable, and there is less father involvement after the relationship ends, in comparison to children born to married parents (Le Bourdais and Lapierre-Adamcyk, 2004). Father involvement is important to children, promoting physical activity, risk taking and independence (Doucet, 2009; see also Amato, 1998, Beaupré et al., 2010, Cooksey and Fondell, 1996).

Family diversity: Family types and number of earners

In one regard, there is increased uniformity with the lower prevalence of multiple-family households. However, the traditional family with two married parents and children at home has come to represent only 36.2% of all families in 2011, with all other categories are increasing in relative size: married couples without children (30.8%), cohabiting couples with children (7.5%), cohabiting couples without children (9.2%), and lone parents (16.3%) (see Statistics Canada, 2012a). Among families with children, 27.2% are lone parent families.

Step families were first enumerated in the 2011 Census (Statistics Canada, 2012a: 11). Of couple families with children aged 24 and under, 12.6% were step families, which are further categorized as simple stepfamilies (7.4%) and complex stepfamilies (5.2%). Complex stepfamilies include families with child(ren) of both parents and of each parent (0.2% of total families with children), families with child(ren) of each parent but none of both parents (1.0%) and families with child(ren) of both parents and of one parent only (4.1%). Stepfamilies are also more likely to involve cohabitation rather than marriage. Among families with children, common-law couples comprise 14.0% of intact families but 50.1% of stepfamilies.

In 2011, same sex couples comprised 0.8% of all couples (Statistics Canada, 2012a: 7). One person households have also increased substantially, to represent 27.6% of households in 2011 (Statistics Canada, 2012b). Among couples, the category where the husband is the only earner has declined, while other categories have increased, especially those with both earning or the wife as the only earner (Table 7).

Family inequality: Income

The trends in family income for the period 1981-2006 indicate overall gains along with increased inequality in family incomes (Table 8). For couple families with children, the proportion with two or more persons working full time increased from 21.5% in 1980 to 38.4% in 2005 (Statistics Canada, 2008: 27). This has increased the differences in comparison to lone parent families, where the median earnings represented 49.9% of those of couple families with children in 1980, compared to 44.3% in 2005 (Table 8). The median earnings of male lone parent families has declined by 8.5% over 1980-2005, while that of female lone parents has increased by 10.9%. However, the median for female lone parents still represents only 63.8% of that of male lone parents.

The trends over the period 1980-2005 have especially showed gains for senior unattached individuals and senior couples (Table 9). For instance, unattached senior women and men showed increases of median income of 46.0% and 63.6% respectively, while the comparable figures for unattached under age 65 were increases of 4.2% for women and decreases of 6.3% for men. For senior couples, the increases in median incomes were 23.1% for those with children and 55.8% for those without children. This compares to increases of 21.9% for non-senior couples with children and 13.0% for those without children. These trends have reduced the relative disadvantages of senior couples and unattached individuals, compared to their non-senior counterparts.

There are also differences in household income by the models of the division of work (Table 10). Both in 2005 and 2010, average incomes are highest in the shared roles model, intermediate in the models involving double burden, and lowest in the complementary roles model. Thus, contrary to the theory that shared roles would be an inefficient approach to the division of paid and unpaid work, couples in the shared roles model have the highest average incomes. In both years, the lowest income is found in the complementary-gender-reversed model, that is, when women are doing more than 60% of the paid work hours. In 2005, the couples in women's double burden have the second highest average income, but in 2010 it is the couples in men's double burden who occupy the second place.

Family inequality: Low income status

Table 11 shows the low income rates for persons in various family statuses, over the period 1981-2011. The overall trend shows improvements both for persons in economic families and unattached individuals in the period 1996-2011. The exceptions to this trend is for unattached non-elderly male non-earners (rising to 80.7% low income in 2011), elderly female non-earners (to 18.8%), as well as male lone parents (to 12.4%) and

elderly couples (to 1.9%). The gap has widened between one-earner and two-earner, in the case of two parent families with children. The gap has declined between lone parent families and two parent families with children, but the differences remain large, especially for female lone parents. The most significant gains have occurred for elderly families, who had a low income rate of 9.6% in 1981 compared to 2.4% in 2011.

--- Table 11 about here ---

In 2011, the most disadvantaged categories are female lone parent families (21.2% with low income) and unattached individuals (27.7%). In contrast, the low income rates are below 3% for couples with two earners and for elderly couples. Among one-earner couples, there are much higher rates of low income when children are present (see also Beaujot et al., 2011). International comparisons indicate that Canada has made the most gains in reducing low income for seniors (Picot and Myles, 2005). Even for the unattached seniors, the low income rate has declined to 12.2% for males and 16.1% for females, while for the non-elderly unattached it remains 29.9% for men and 36.0% for women. As another comparison, the low income rate for children under 6 has declined only from 20.0% in 1980 to 19.3% in 2005, while that of persons aged 65 and over the decline has been from 29.9% to 14.4% over this period (Statistics Canada, 2008: 46).

It is important to observe that there have also been significant reductions in low income for persons in lone parent families, from 49.3% in 1996 to 19.7% in 2011 (Table 11). The disadvantages of lone parent families remain significant, at almost times the rate for two-parent families with children. Further analyses indicate that older female lone parents have made significant income gains over the period 1980-2000, especially as they have fewer and older children, they have increased their education, and they are working longer hours (Myles et al., 2007; see also Richards, 2010). At the same time, the income gains for married women parents are even stronger especially through increases in hours worked.

The income situation of younger lone parents has did not improve over the period 1980-2000. Lone parenthood is a significant risk factor for women who marry early. For instance, among women under 25, the proportion with children is highest for the formerly married, in contrast to women who are currently married, cohabiting or single (Ravanera and Beaujot, 2010).

Discussion

The human species is unique in the sense that we are consumers throughout our lives, but we are producers only for part of the life course. It could be said that our institutions, from the banking system to the welfare state, are based on this requisite. Given the food niche that we occupy, necessitating skill in capture, humans have a particularly long period of juvenile dependency. In gathering and hunting societies, the amount of food that individuals at various ages produce and consume implies a dependence until well into the teen years and sometimes until they are over 20 years old (Kaplan, 1997). The more

complex the production of food, the more difficult it is for the young to be productive. The movement to an even more knowledge based economy has necessitated a further elongation of the period of juvenile dependency as young people are investing in their productive ability.

Given the trade-offs between investing in production and investing in reproduction, and given the particularly long life span, the human life course has included the support of reproduction across generations by older post-reproductive individuals. Kaplan (1997) further proposes that menopause itself "may have evolved to facilitate post-reproductive investment in offspring." In most contexts, a young reproductive couple, say at ages 18-20, would not be self-sufficient, let alone a lone parent with a young child. Especially at young parental ages, reproduction mostly necessitates the support of others, across generations, in the community and at the societal level.

As this paper has demonstrated, the greater variability and fluidity in family transitions and family patterns have brought much diversity across families and in the family experiences of individual children, women and men. This has been celebrated as less rigidity and more pluralism in family forms, but it has also brought other forms of inequality in the earning and caring ability of families. It is noteworthy that, among families with children, 27.2% are lone parent and 12.6% are step-parent families. Two trends in particular are responsible for family and life course inequalities (Myles, 2006). First there is the difference across family types, especially between dual earner and lone parent families. Second, there are growing risks in the labour market with associated wage polarization. These labour market risks affect young people in particular. The patterns of assortative mating imply that some couples have much more resources than others. Men's greater participation in caring activities have brought further advantages to couples who share earning and caring responsibilities, in comparison to other families.

These patterns pose major challenges as some families need much more support than others, and one cannot prevent competent parents from giving advantages to their own children. The questions to be considered refer to individuals, families and society: seeking to promote individual self-sufficiency, family support for dependents, and community/societal support for individuals and families (Esping-Anderson, 1990). Policy considerations also need to face the associated tensions: societal support can undermine the self-sufficiency of individuals, and promoting family support of dependents can undermine the self-sufficiency of the individual who provides this support.

What directions should social policy take, given the context of diverse and less stable families? Without doing justice to this whole domain, we will here consider some of the related questions.

In addressing these policy questions, we would first make three assumptions: First, reproduction necessitates the support of others (1) across generations, (2) in the community, and (3) at the societal level. Second, in regard to individuals, families and society, policy should promote the self-sufficiency of individuals, the family support of

dependants, and community support of families and individuals who are not able to be self-sufficient. Third, policy should promote a model of gender equity in the division of earning and caring. As the UNECE Report on Cairo + 20 proposes: "transforming gender norms is vital to the success of family policies" (United Nations, 2013: 11). In particular, the two income model should be promoted at the expense of the breadwinner model.

In the past, family policy followed the breadwinner model with a focus on men's family wage and associated pension and health benefits, along with widowhood and orphanhood provisions in the case of the premature death of breadwinners. That is, the focus of family policy was the loss of a breadwinner and supporting the elderly who were beyond working ages. The challenge of current policy is to accommodate children who receive less parental investments, young lone parents who have difficulty coping with both the earning and caring functions, the disadvantages faced by couples where neither has secure employment, and the difficulties of unattached persons at older labour force ages who have limited employment potential. While there has clearly been a decline in the proportion of the population who have low income status, this has especially benefited the elderly, and there are new forms of inequality across individuals and families.

In terms of supporting reproduction, a major change occurred in 1993 with the conversion of a universal family allowance into a Child Tax Benefit that is based on income. A further universal payment was introduced in 2006, to all children under the age of six. Besides these direct payments to families, there has been extension of parental leave and greater societal participation in child care. Although criticized as being insufficient in many regards, these supports have probably helped Canada to avoid particularly low fertility (Beaujot and Wang, 2010). The Quebec provisions of a dedicated paternal leave has promoted more parental leave participation on the part of men, while the higher Quebec support for child care has promoted women's earning activities (Beaujot et al., 2013).

Turning to the elderly, public pension policies were significantly enhanced in the 1960s when the population aged 65 and over were a small part of the population but they represented a significant pocket of poverty. The first tier, through Old Age Security, Guaranteed Income Supplement, and Spousal Allowance, has become expensive with the expansion of the size of the elderly population. The payments to wealthier elderly may be constraining the potential for redistribution to those in greatest need, both within and beyond the elderly. Here again, there is much variation, including the disadvantages of unattached persons aged 45-64 who do not have access to these policies, and the disadvantages of elderly women living alone, especially if they had minimal labour force involvement. As we move toward a two-income model, we should discuss putting aside widowhood benefits, tax deductions for dependant spouses, and pension splitting. These provisions are based on a breadwinner model and they can promote dependency.

Across family types, it is especially lone parents who are disadvantaged. The widowhood and orphanhood provisions are clearly inadequate when the death of the breadwinner is infrequently the avenue of lone parenthood. The policies promoting the employment of

the lone parent have been important, as are the child tax benefits and child care subsidies tailored to families with lower income. There is also an "equivalent to spouse tax credit" that counts the first child of a lone parent family as equivalent to a dependent spouse, for tax purposes. We would propose that tax deductions for dependent spouses should be abolished and replaced with a tax deduction for the first dependent child, for all families. That would leave room for an alternative like that used in Norway, such as doubling the child tax benefit for the first child of a lone parent family.

Thus, for families with children, the proposed structural changes would especially promote the two-income model, and the family patterns wherein lone parenthood is now rarely due to the death of the family breadwinner. While the policies outlined above are designed to support families with children, they also support reproduction (Gauthier, 2008; Héran, 2013).

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Table 1. Summary statistics on family change, Canada, 1941-2011

	1941	1951	1961	1971	1976	1981	1986	1991	1996	2001	2006	2011
Divorces per 100,000 married couples	- -	180	180	600	990	1129	1220	1110	1130	1100	1140	1086
Common-law couples as a percent of all couples	- -	- -	- -	- -	0.7	6.4	8.2	11.2	13.7	16.4	18.6	19.9
Lone-parent families as a percent of all families with children	9.8	9.8	11.4	13.2	14.0	16.6	18.8	20.0	22.3	24.7	25.8	27.1
Births to non-married women as a percent of all births	4.0	3.8	4.5	9.0	- -	16.7	18.8	28.6	36.9	38.2	37.7	39.8
Mean age at first marriage												
Brides	*24.9*	*23.4*	*22.6*	*22.6*	*22.9*	*23.7*	*24.7*	*25.8*	*26.7*	*27.7*	*28.9*	*29.1*
Grooms	*28.1*	*26.3*	*25.3*	*25.0*	*25.3*	*25.9*	*27*	*27.8*	*28.6*	*29.7*	*30.9*	*31.1*
Births to women aged 30+ as a percent of all births	35.6	36.2	34.1	21.6	19.6	23.6	29.2	36.0	43.7	46.9	48.9	52.2
Mean age at first birth	*25.2*	*24.3*	*23.6*	*23.9*	*24.4*	*25*	*25.6*	*25.9*	*26.5*	*27.3*	*28.0*	*28.5*
Total fertility rate (average births per women)	2.83	3.49	3.86	2.13	1.78	1.65	1.59	1.72	1.63	1.54	1.61	1.61

Notes:

1. For 1941-71 births to non-married women are designated as illegitimate births.

2. Divorces per 100,000 and Mean age at first marriage: data for 2008 shown as 2011.

Sources: Beaujot and Wang, 2010: 415; The Daily, September 19, 2012

2011 data from: 1. Census of population, 2011, 98-312-xcb2011006

            2. Statistics Canada, CANSIM, table 102-4505, 102-4503, 102-4506, 051-0042, 101-6501, Statistics Canada

Mean age at first marriage: Human Resources and Skills Development Canada. Indicator of well-being in Canada
(http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=78)

Mean age at first birth: Statistics Canada, Health Statistics Division, Vital Statistics and Demography Division, demographic estimates.

Table 2 Measures of education, employment and relative income, by gender, Canada, 1976-2011

	1976	1981	1986	1991	1996	2001	2006	2011
Degrees, diplomas and certificates granted*								
University (% female)	42.3	48.3	51.0	55.3	57.3	59.1	60.3	59.7
College (% female)	52.0	58.2	55.2	59.1	58.3	59.8	59.2	56.5
Employment ratio (employed as % of 15+)	57.1	60.1	59.8	59.7	58.4	61.1	63.0	61.8
Labour force participation rate								
Men	77.7	78.4	76.9	75.0	72.2	72.3	72.5	71.5
Women	45.7	52.0	55.7	58.4	57.4	59.7	62.1	62.3
Proportion Working part-time								
Men	5.9	7.2	8.9	10.1	10.8	10.5	10.8	12.2
Women	23.6	26.1	27.6	27.9	29.0	27.0	26.1	26.8
Average hours of work for full-time workers**								
Men	39.4	39.1	39.9	40.0	40.8	39.8	39.4	38.8
Women	34.8	34.6	35.3	35.1	35.4	34.6	34.0	32.8
Managers and professionals								
Managers (% female)	20.2	–	–	33.4	37.0	34.9	36.3	--
Professionals (% female)	48.1	–	–	62.3	62.3	62.2	62.7	--
Managers and Professionals (% female)	39.5	–	–	56.7	57.2	57.3	58.0	--

Notes: *: Years are 1975, 1980, 1985, 1990, 1995, 2000, 2010; – : not available; ** : main job only.

Source: CANSIM tables 2820002, 2820028,2820010 ; Beaujot, 2000: 58-59, 147

Statistics Canada. CANSIM *Table282-0004, 282-0016*

Table 3.   Employment rate and hours worked at all jobs in a week, by gender, marital and parental status, persons aged 20-64, Canada, 2006 and 2011

| | | **2006** | | | |
| | | male | | female | |
		Employment rate	Mean work hours	Employment rate	Mean work hours
Mar/Coh	Total	87.0	45.2	64.1	36.2
	No Child	79.2	44.1	65.9	37.6
	Child(ren)	91.5	45.8	62.9	35.3
Other	Total	68.5	41.7	61.8	37.4
	No Child	67.2	41.5	58.7	37.3
	Child(ren)	83.2	44.0	69.5	37.7
Total	Total	81.1	44.2	63.3	36.6
	No Child	72.7	42.7	62.6	37.5
	Child(ren)	91.0	45.7	64.1	35.8
		2011			
Mar/Coh	Total	86.4	43.9	66.2	35.2
	No Child	78.1	42.6	66.3	35.8
	Child(ren)	91.0	44.6	66.1	34.8
Other	Total	61.9	39.1	59.5	35.2
	No Child	60.7	38.9	56.4	34.5
	Child(ren)	77.6	42.0	68.1	37.2
Total	Total	78.8	42.5	64.1	35.2
	No Child	68.7	40.6	61.6	35.2
	Child(ren)	90.4	44.4	66.4	35.2

Source: : Beaujot et al., 2013: 231 and authors' calculation based on General Social Survey in 2011

Table 4. Time use (average hours per day) of total population aged 15+ and employed persons, by gender, Canada, 1986-2010

	1986		1998		2010	
	M	F	M	F	M	F
Population 15+						
Total productive activity	7.5	7.4	8.0	8.0	7.9	8.1
Paid work and education	5.6	3.3	5.2	3.5	5.0	3.7
Unpaid work	1.9	4.1	2.8	4.5	2.9	4.4
Personal care	10.8	11.2	10.3	10.6	10.6	11.0
Leisure/free time	5.7	5.3	5.7	5.3	5.5	4.9
Total	24.0	24.0	24.0	24.0	24.0	24.0
Employed persons						
Total productive activity	9.0	9.2	9.5	9.7	9.6	9.7
Paid work and education	7.2	6.0	6.9	5.8	6.9	6.1
Unpaid work	1.8	3.2	2.6	3.9	2.6	3.6
Personal care	10.2	10.6	9.8	10.1	10.0	10.4
Leisure/free time	4.8	4.2	4.7	4.2	4.4	3.9
Total	24.0	24.0	24.0	24.0	24.0	24.0

Source: Beaujot et al, 2008: Table 1 and authors' calculation based on General Social Survey in 2010

Table 5 Average daily hours in paid work and unpaid work, for population 15-64, by sex, age, marital and parental status, Canada, 1986, 1998, 2010

| | **1986** | | | | | | | |
| | **Men** | | | | **Women** | | | |
	Total	Paid	Unpaid	N	Total	Paid	Unpaid	N
15-44								
Unmarried no children	7.3	6.1	1.2	1381	8.0	6.2	1.8	1029
Married no children	8.2	6.3	1.9	473	8.4	5.1	3.3	469
Married parents	9.3	6.8	2.5	1236	8.9	2.9	6.0	1367
Lone parents	9.4	7.4	2.0	36	8.4	3.6	4.8	230
45-64								
Unmarried no children	7.1	4.7	2.4	188	7.3	3.0	4.3	276
Married no children	7.1	4.7	2.4	625	7.0	1.9	5.1	704
Married parents	8.4	5.8	2.6	383	8.3	2.7	5.6	237
Lone parents	-	-	-	6	8.4	3.1	5.2	25
Total	8.0	6.0	2.0	4328	8.2	3.8	4.4	4338
	1998							
15-44								
Unmarried no children	7.5	5.9	1.6	1470	7.8	5.7	2.2	1023
Married no children	9.2	7.0	2.3	448	9.0	5.6	3.4	496
Married parents	10.2	6.7	3.5	1139	9.9	3.5	6.3	1261
Lone parents	9.2	5.2	4.1	49	9.6	3.8	5.8	272
45-64								
Unmarried no children	7.0	4.2	2.8	242	7.7	3.3	4.4	350
Married no children	7.8	4.6	3.2	808	7.7	2.8	4.9	838
Married parents	9.7	6.4	3.3	418	9.6	4.3	5.3	263
Lone parents	9.2	7.2	2.0	21	9.2	4.9	4.3	48
Total	8.6	6.0	2.7	4596	8.7	4.2	4.5	4551
	2010							
15-44								
Unmarried no children	6.9	5.4	1.4	1152	7.7	5.8	1.9	1044
Married no children	9.2	6.8	2.4	377	9.0	5.6	3.4	449
Married parents	10.5	6.5	4.0	968	10.2	3.7	6.5	1317
Lone parents	10.0	6.4	3.7	56	10.3	4.5	5.8	107
45-64								
Unmarried no children	7.1	4.3	2.8	755	8.0	4.1	3.9	1105
Married no children	8.0	4.8	3.2	1347	8.1	3.7	4.5	1729
Married parents	9.7	6.5	3.2	478	9.5	4.3	5.1	390
Lone parents	8.7	4.6	4.1	51	9.5	3.9	5.6	125
Total	8.4	5.7	2.7	5184	8.8	4.5	4.3	6542

Source: Beaujot et al, 2008: Table 4 and authors' calculation based on General Social Survey in 2010

Table 6   Distribution of couples by models of division of work, Canada, 1992-2010

Models of Division of Work (%)	Persons in couples			
	1992	1998	2005	2010
Complementary-traditional	43.5	39.1	32.9	33.4
Complementary-gender-reversed	1.7	2.7	3	3.2
Women's double burden	26.5	26.8	26.8	25.9
Men's double burden	5.8	7.6	10.7	8.8
Shared roles	22.6	23.8	26.5	28.8

Note: calculated for couples where neither is a full-time student and neither is retired.

Sources: Beaujot et al., 2008: Table 7 and authors' calculation based on General Social Survey in 2010

Table 7.   Families by type and number of earners, Canada, 1981 - 2011

	1981	1991	2001	2011
	thousands			
Total families	6325.0	7356.2	8371.0	9389.7
Couple families	5611.0	6401.5	7059.8	7861.9
Married	5254.4	5675.5	5901.4	6294.0
Common-law	356.6	726.0	1158.4	1567.9
Lone-parent families	714.0	954.7	1311.2	1527.8
Female parent	589.8	786.5	1065.4	1200.3
Male parent	124.2	168.2	245.8	327.5
Non-family households	2050.0	2783.0	3407.4	4216.7
One person	1681.1	2297.1	2976.9	3673.3
Other	368.9	486.0	430.5	543.3
Couple families	5611.5	6402.1	7187.7	
Husband only earner	1836.6	1215.1	1161.3	
Wife only earner	154.8	259.1	420.6	
Both earning	2946.5	3962.4	4294.8	
Neither earning	673.5	965.4	1311.0	
Couple families				
Husband with earnings	4783.1	5177.6	5456.1	
Husband without earnings	828.4	1224.5	1731.6	
Wife with earnings	3101.4	4221.5	4715.4	
Wife without earnings	2510.1	2180.6	2472.3	

Note: 2011 data on two bottom panels not yet available.
Source: Beaujot, 2000: 142, Beaujot & Kerr, 2004: 230, for 1981-1996 except top panel; Peron, 1999: 74, for top panel 1971-1991;

Statistics Canada, 2007, 8; CANSIM Table 111-0009

Census of population, 2011 98-312-xcb2011032 and 98-314-xcb2011015

Table 8 Median earnings, in 2005 constant dollars, of unattached individuals and economic families by family type and family employment status, Canada, 1980 - 2005

	Median earnings (2005 constant dollars)			
	1980	1990	2000	2005
Economic families	58293	61031	63304	63715
Couple families without children	55991	58575	60504	58869
With at least two full-time full-year workers	79181	81695	84887	86271
With one full-time full-year worker, and at least one othe worker	59185	60155	62934	62728
With one full-time full-year worker, without other workers	47934	47703	46192	47899
With at least one other worker	33080	32012	32120	31069
Couple families with children	62991	67852	72936	75997
With at least two full-time full-year workers	87523	89975	94686	98323
With one full-time full-year worker, and at least one other worker	67636	68790	71816	73483
With one full-time full-year worker, without other workers	53371	53763	50636	54005
With at least one other worker	43532	40588	43116	44653
Lone parent families	31491	31602	32719	33694
Female lone-parent families	27590	28381	29174	30598
With at least one full-time full-year worker	39123	40760	41540	42508
With at least one other worker	14310	13871	15302	16198
Male lone-parent families	52421	48999	47108	47943
With at least one full-time full-year worker	59273	57325	56124	56452
With at least one other worker	35135	29379	28062	28653

Notes: : Only unattached individuals and economic families of working age are included, that is, couple families where at least one partner is aged 15-64, lone-parent families where the parent is aged 15-64, and unattached individuals aged 15-64.

Sources: Statistics Canada, 2008: Tables 10 and 17

Table 9 Median total income, in 2005 constant dollars, of couples in economic families and of unattached individuals, Canada, 1980 to 2005

	Median total income			
	1980	1990	2000	2005
Couples in economic families	2005 constant dollars			
Couples with children	68,219	73,679	78,729	82,943
Non-senior couples with children	68,349	73,813	78,964	83,306
Senior couples with children	59,481	66,924	70,719	73,236
Couple without children	52,197	55,524	57,074	59,834
Non-senior couples without children	58,221	61,410	63,532	65,789
Senior couples without children	29,322	37,687	41,751	45,674
Unattached individuals				
Women living on their own	17,758	19,886	20,627	22,167
Non-senior women	23,989	24,286	24,054	24,985
Senior women	13,642	17,544	18,963	19,923
Men living on their own	28,667	27,334	28,088	28,404
Non-senior men	31,524	29,053	29,530	29,538
Senior men	14,601	19,185	21,582	23,886

Notes:

1. Non-senior couples are defined as couples in which at least one partner is aged 15 to 64.

2. Senior couples are defined as couples in which both partners are aged 65 and over.

3. Non-senior persons not in economic families are defined as those aged 15 to 64.

4. Senior persons not in economic families are defined as those aged 65 and over.

Source: Statistics Canada, 2008: 34, 35

Table 10 Household income by models of division of work, Canada, 2005 and 2010

	Complementary-traditional	Complementary-gender-reversed	Women's double burden	Men's double burden	Shared roles	Total
2005						
Less than $50,000	28.5	31.0	21.6	23.5	17.7	23.3
$50,000-$99,999	47.3	49.8	47.3	48.0	48.1	47.6
$100,000 or more	24.2	19.2	31.2	28.5	34.2	29.1
Number of Cases	2229	227	1782	663	1927	6828
2010						
Less than $50,000	17.5	21.3	17.3	17.0	11.8	16.0
$50,000-$99,999	41.3	47.2	38.9	38.3	37.0	39.4
$100,000 or more	41.2	31.5	43.8	44.7	51.2	44.7
number of cases	1750	234	1635	564	1608	5791

Source: authors' calculation based on General Social Survey in 2005 and 2010

Table 11 Low income status by economic family type and for unattached individuals, Canada, 1981-2011

Economic family type	1981	1986	1991	1996	2001	2006	2011
Persons in all family units	11.6	12.1	13.2	15.2	11.2	10.3	8.8
Persons in economic families, two persons or more	8.8	9.3	10.0	12.0	8.1	7.1	5.5
Persons in elderly families (2)	9.6	4.9	3.1	3.0	2.9	2.9	2.4
Persons in elderly married couples	8.3	4.5	3.2	1.7	1.6	1.2	1.9
Persons in other elderly families	11.2	5.4	3.0	5.5	6.2	6.9	3.9
Persons in non-elderly families (3)	8.8	9.8	10.8	13.0	8.6	7.6	5.9
Persons in married couples	5.0	5.9	7.7	8.4	6.4	5.5	4.1
Persons in married couples, no earners	41.3	30.6	35.3	33.3	30.8	28.5	23.3
Persons in married couples, one earner	7.3	8.7	10.7	9.7	9.2	6.9	7.1
Persons in married couples, two earners	1.5	2.0	2.8	3.2	2.2	2.7	1.2
Persons in two-parent families with children	7.5	8.5	8.7	10.7	7.3	6.8	5.1
Persons in two-parent families with children, no earners	82.8	79.7	78.3	78.4	76.6	82.4	75.7
Persons in two-parent families with children, one earner	14.5	17.6	18.8	22.0	20.9	19.9	14.0
Persons in two-parent families with children, two earners	3.9	4.4	4.9	5.4	3.4	4.0	2.1
Persons in two-parent families with children, three or more earners	2.5	1.8	2.9	2.7	1.0	1.3	1.1
Persons in married couples with other relatives	2.6	3.0	2.8	4.6	4.4	2.1	2.0
Persons in lone-parent families	39.3	44.0	46.1	49.3	30.4	24.5	19.7
Persons in male lone-parent families	12.2	16.3	18.7	24.5	11.4	6.5	12.4
Persons in female lone-parent families	44.2	48.7	49.8	52.9	34.2	28.3	21.2
Persons in female lone-parent families, no earners	92.7	87.3	82.6	88.4	88.6	80.4	76.2
Persons in female lone-parent families, one earner	36.0	39.2	36.6	35.9	25.7	21.7	15.7
Persons in female lone-parent families, two or more earners	13.2	21.0	23.6	21.5	7.3	11.2	4.9
Persons in other non-elderly families	11.8	11.6	12.7	13.3	7.4	9.0	7.9
Unattached individuals	35.5	33.6	35.4	36.1	30.8	29.4	27.7
Elderly males	39.0	26.2	23.8	17.7	16.8	14.0	12.2
Elderly males, non-earner	43.3	28.8	26.0	19.4	19.3	16.9	15.3
Elderly males, earner	15.5	8.0	2.1	5.1	2.0	3.0	3.4
Elderly females	53.5	37.2	30.9	28.1	18.6	15.8	16.1
Elderly females, non-earner	56.4	38.4	31.7	28.9	19.6	16.9	18.8
Elderly females, earner	22.5	14.0	5.6	8.8	5.0	6.2	1.5
Non-elderly males	24.8	30.4	34.8	37.7	30.3	31.8	29.9
Non-elderly males, non-earner	80.9	81.8	77.0	81.0	82.6	78.0	80.7
Non-elderly males, earner	18.2	23.6	24.9	26.4	20.3	23.8	18.5
Non-elderly females	35.6	36.7	41.5	44.2	42.2	37.3	36.0
Non-elderly females, non-earner	81.7	72.0	73.2	74.8	78.5	72.5	71.1
Non-elderly females, earner	25.5	28.3	31.8	32.9	30.1	28.2	24.9

Source: Statistics Canada. CANSIM Table202-0804

Figure 1. Total Fertility Rate (TFR) and Employment Rate of Women and Men, Canada, 1953 - 2006
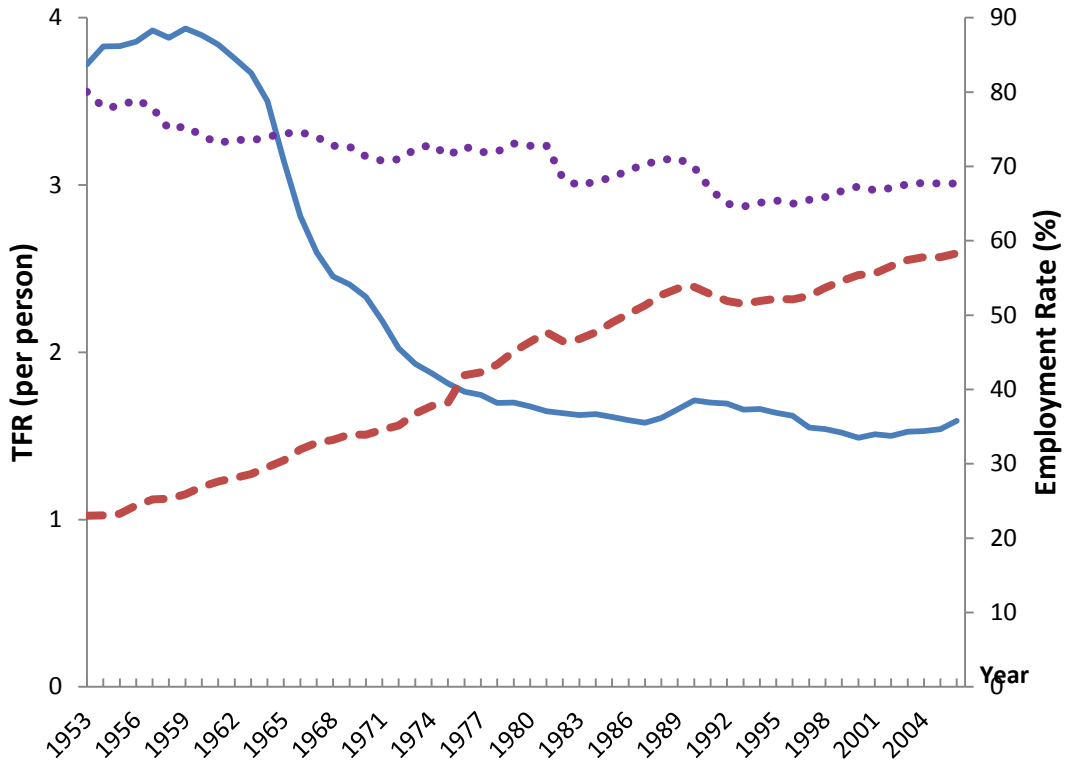
Figure 2.   Total Fertility Rate (TFR), by Paid Work Hours of Women, Aged 15 - 44, Provinces of Canada, 1976, 1996 and 2006