



Department of Justice Ministère de la Justice

Canada

Canada

WORKING DOCUMENT

**THE EXTENT, COMPOSITION AND
ECONOMIC CHARACTERISTICS OF
BLENDED, COMMON-LAW AND
SINGLE-PARENT FAMILIES IN CANADA,
AND FAMILY EXPENDITURE ON CHILD CARE**

**Clarence Lochhead and David Hubka
with the assistance of
Kimberley Boyuk**

1994

WD1994-12e

**Research and Statistics Directorate /
Direction générale de la recherche et de la statistique**

**Corporate Management, Policy and Programs Sector /
Secteur de la gestion, politiques et programmes ministériels**

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*The present study was funded by the Research Section,
Department of Justice Canada on behalf of the Federal/
Provincial/Territorial Family Law Committee. The views
expressed herein are solely those of the authors and
do not necessarily represent the views of the Department.*

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EXECUTIVE SUMMARY

Blended Families

- A "blended" family is composed of a married or common-law couple with at least one stepchild (i.e., a child who is the biological offspring of only one of the spouses in the family). In Canada, in 1990, there were an estimated 343,400 blended families with at least one stepchild under the age of 18, representing 7.2 percent of all families with children.
- In 1990, approximately 11.4 percent of two-parent families with children under the age of 18 were blended families with a stepchild.
- In 1990, the highest incidence of blended families was in the prairie provinces, and the lowest was in Ontario. In the prairie provinces, almost one of every ten families with children was a blended family with at least one dependent stepchild (under 18 years), while in Ontario, one in 20 families with children was a blended family with a dependent stepchild.
- Of all blended families with at least one dependent stepchild, 30 percent had only one child, 37 percent had two children, and 33 percent had three or more children. By comparison, only 18 percent of non-blended families had three or more children.
- In 1990, some 52 percent of parents in blended families indicated they intended to have another child.
- The incidence of common-law relationships in blended families is very high. In 1990, 43 percent of blended families with at least one dependent stepchild had spouses living in common-law relationships.
- In 1990, some 49 percent of all blended families with a dependent stepchild had household incomes under \$40,000, and 14 percent had household incomes less than \$20,000.

Common-law Unions

- According to the 1991 Census, there were 725,950 common-law families in Canada, representing 10 percent of all families.
- Data from the 1990 General Social Survey (GSS) indicate that 1.6 million Canadians, or 7.8 percent of all persons over the age of 15, were living in common-law relationships.
- The proportion of the population age 15 and over living in common-law relationships varies significantly from province to province. In Quebec, for example, 13 percent of individuals age 15 and over were in common-law relationships in 1990, compared with only 5 percent in Ontario.

- Individuals living in common-law unions tend to be younger than their married counterparts. In 1990, the average age of persons living in common-law relationships was 33 years, compared with an average age of 46 years for legally married persons.
- Thirty-nine percent of common-law couples had children living at home. Of these families, 49 percent have one child, 36 percent have two children, and 15 percent have three or more children living at home. In comparison, only about 35 percent of married couples with children at home have one child, 44 percent have two children, and 21 percent have three or more children living at home.
- Approximately one-third of persons living in common-law relationships were those with post-secondary degrees or diplomas, while 26 percent had not graduated from high school.
- Some 51 percent of common-law couples had household incomes in excess of \$40,000 in 1990, while 14 percent had household incomes under \$20,000.

Single-parent Families

- The 1991 Census reports that there were 954,700 single-parent families in Canada, representing 13 percent of all families and 20 percent of all families with children. The vast majority of single-parent families (82 percent) were headed by single mothers.
- Over three-quarters of single parents and their children (736,000 families) lived in households with no other relatives. Approximately 46 percent or 338,000 of these families had a parent aged 45 and under who became a single parent through marital divorce or separation.
- The average 1990 gross family income of single-parent families resulting from divorce or separation was \$26,300. This is slightly higher than the average income (\$24,020) of all single-parent families.
- In 1990, 45 percent of divorced or separated single-parent families had gross incomes under \$20,000.
- The average 1990 gross family income of divorced single fathers was \$36,700 compared with \$24,600 for divorced single mothers.
- Divorced and separated single parents with children under seven years of age had average family incomes significantly below those without children of this age. The average family income for those without children under seven years was \$29,200, compared with \$21,500 for those with one child under seven, and \$17,200 for those with two or more children under seven.
- The average family earnings of divorced single-parent fathers was substantially higher than that of divorced single-parent mothers (\$31,400 and \$16,900 respectively).

- A comparison between the economic situation of divorced single-parent women age 45 and under and married women age 45 and under living in two-parent families reveals the enormous economic "effect" of marital dissolution. While almost one-half of women in single-parent families had incomes under \$20,000, this was the case for only 6 percent of women in two-parent families.

Family Expenditure on Child Care in Canada

- The 1988 National Child Care Survey (NCCS) provides detailed child care information based on a sample of 24,155 families with at least one child under 13 years of age. The sample represents 2,724,300 families and 4,658,500 children under 13 living in the ten Canadian provinces. The parent with primary responsibility for making child care arrangements was asked to answer the survey questionnaire. Ninety-five percent of respondents were mothers.
- Interviewed parents were asked about their total expenditure on child care in 1987 for the purpose of allowing them to work at a paid job. Among those interviewed parents who worked 40 or more weeks in 1987, 44 percent reported no family expenditure on child care, 17 percent spent less than \$1,000, and 43 percent spent \$1,000 or more.
- The average weekly expenditure for each non-subsidized child attending a daycare centre was \$64. The amount spent per child per week varied considerably according to the number of hours the child spent in the daycare centre. The average weekly expenditure was \$37 for non-subsidized children spending less than 30 hours per week and \$89 for children spending 30 or more hours per week in a daycare centre.
- Single-parent families are more likely to incur greater child care expenses because of their reliance on paid child care arrangements. Single-parents, for example, spent an average of \$95 per week for non-subsidized children in daycare centres compared with an average expenditure of \$78 per week for two-parent families.

CHAPTER 1 : INTRODUCTION

One common image of "the family" is of a legally married man and woman and their biological children all living in the same household. Family make-up, however, can vary significantly, and throughout a lifetime, an individual is likely to experience a number of different familial situations. For example, one person might follow this myriad of possible life-paths: he/she may live alone before entering into a common-law relationship; then marry and have children; eventually divorce and become a single parent; and finally remarry and become part of a "blended" family.

While recognizing the variety and complexity of families, national estimates on the extent and composition of different family types are often unavailable. This report begins to address this problem by providing information on blended families, common-law families, and single-parent families resulting from marital dissolution.

To put this discussion of blended, common-law, and single-parent families resulting from divorce or separation in context, Figure 1 presents an overview of families in Canada. According to the 1991 Census, there are some 7,356,165 families in Canada. Approximately 77 percent of these families are married couple families, 10 percent are common-law families, and 13 percent are single-parent families. Some 48 percent of legally married couple families have at least one child under the age of 18 living at home. A slightly smaller proportion of common-law couple families (38 percent) have at least one child under 18 living at home. Based on estimates of the number of blended families obtained from the 1990 General Social Survey (GSS), a relatively small proportion (7 percent) of legally married couples with children under 18 have stepchildren. On the other hand, some 53 percent of common-law couples with children under 18 are blended families.

Finally, Figure 1 shows that 54 percent of single parents are divorced or separated. In this report, the prevalence and composition, as well as demographic and economic profiles, are presented for each family type. A final chapter provides information on the cost of child care in Canada.

CHAPTER 2 : BLENDED FAMILIES IN CANADA

Given that almost one in three marriages end in divorce, and that approximately three-quarters of divorced men and women can expect to remarry,¹ it is likely that increasing numbers of children are spending part of their lives in 'reconstituted' families with one biological and one non-biological parent. It must be noted, however, that information on these families is very limited at present. National population estimates and background material on the social and economic characteristics of these families have not been compiled.

A new terminology is being developed by researchers studying this type of family. Although some have described families with a step-parent/child relationship as 'step-families', the term 'blended families' is used in this study as these families are usually reconstituted following the dissolution of one or more prior unions, and because they often include children born into the new family who are not in a step-parent/child relationship. The term 'blended' also suggests more directly that the family has undergone transition.

As blended families become more common, there is a greater need to estimate their prevalence and to understand their characteristics. Most studies of blended families have been based on small, unrepresentative samples, and anecdotal evidence.² This report attempts to address some of the deficiencies in information, and provides the first population estimates, as well as some basic descriptions of the social, economic and demographic characteristics of blended families in Canada. The results, therefore, should be seen as a first step toward building an information base on blended families.

2.1 Methodology and Limitations

For the purposes of this study, a blended family is defined as a married or common-law couple with at least one stepchild, that is, a child who is the biological offspring of only one spouse in the union. A stepchild may be an only child, or have full, half, or step-siblings who

may or may not live in the same household. In this report, references to blended families are limited to those stepchild/parent relationships found in married or common-law couple family households.³

The 1990 General Social Survey (GSS) is the first Canadian survey to identify stepchild/parent relationships in a national representative sample. The results of the GSS are used in this report to provide the first population estimates for these families in Canada.

¹ Owen Adams and Dhruva Nagnur, "Marrying and Divorcing: A Status Report for Canada," *Canadian Social Trends* (Summer 1989): pp. 24-27.

² Through an extensive electronic literature review, it is evident that psychological designs are used in the vast majority of studies on blended families, and they focus largely on identifying and comparing the prevalence of dysfunction in the families. While no estimates or descriptions of blended families are available for Canada, this report references two published demographic estimates of blended families in the United States.

³ We acknowledge that three classifications of blended families can be derived from this definition: biological mother-stepfather; biological father-stepmother; joint biological-step families (this classification is a modification of the family group typology provided by Jeanne E. Moorman and Donald J. Hernandez, "Married-Couple Families with Step, Adopted and Biological Children," *Demography*, 26 (1989): pp. 267-277. However, a small sample size makes detailed descriptions of each blended family type impossible.

This social and economic profile of blended families is also among the first of its kind, and is as detailed as possible given the small sample size.

The 1990 GSS questionnaire asks a series of questions about each child in the household who has ever been raised by the respondent. Although the survey asks if the child is a stepchild of the respondent, it does not question the relationship of the child to the respondent's spouse. Consequently, the survey directly identifies all stepchild/parent relationships involving respondents, but fails to identify any stepchild/parent relationships between the child and the spouse of the respondent. To overcome this shortcoming in this report, the age of the child was compared with the age of the respondent's current marital or common-law relationship. If the age of the child exceeded the age of the marital or common-law relationship by at least one year, it was assumed that the child is the biological offspring of the respondent but is a stepchild of the respondent's spouse. While this indirect approach reveals fairly accurate results, a direct identification of stepchildren would certainly be more accurate.

As a source of information on blended families, the GSS is limited in several ways. For future cycles of the GSS, or other surveys attempting to analyze blended families, the following recommendations should be considered:

- The GSS questionnaire design should be changed to directly identify stepchildren of the respondent's spouse or partner.
- A larger sample size of blended families is needed to provide more detailed (i.e., provincial) population estimates and characteristics of blended families. This could be achieved by employing a systematic over-sampling of blended families. The procedure would be similar to that used in gaining an over-sample of elderly persons in the 1990 GSS.
- Given both the growing numbers and interest in blended families, a national survey dedicated to them could be conducted as an alternative to over-sampling through the GSS. This survey should be tailored to the study of blended families and ask a broader range of questions specifically relevant to their experiences.
- Clearly, more detailed information on income sources is necessary, especially on alimony and family support payments. The GSS data provide only crude categories of income sources.
- More detailed information on level of income for each member of the household is also required. While the GSS provides the respondent's total personal income from all sources (actual amount) and the total income of all household members from all sources (in ranges), it does not provide, nor is it possible to derive, the actual income of the respondent's spouse.

2.2 Population Estimates of Blended Families in Canada

There were 343,400 blended families with at least one stepchild under the age of 18 in Canada in 1990, representing approximately 4.7 percent of all families, 7.2 percent of all families with children, nine percent of two-parent families with children, and 11.4 percent of two-parent families with a child or children under 18 years of age.⁴

The prevalence of blended families in Canada appears much lower than in the United States. Moorman and Hernandez (1989) estimate that in 1980, 16 percent of all legally married couple families with children under 18 years of age in the United States had at least one stepchild under the age of 18.⁵ Using the GSS, it was estimated that in 1990, 7.2 percent of all legally married couple families with children under 18 in Canada had at least one stepchild under the age of 18.

Several possible factors can help explain why United States estimates of blended families are substantially higher than Canadian estimates. First, divorce rates in the United States have been much higher than in Canada in recent years. Adams and Nagnur (1989) report that while approximately the same proportion of Canadians and Americans married, a greater proportion of the marriages ended in divorce in the United States than in Canada (44 percent and 28 percent respectively).⁶ Consequently, the average length of a marriage in the United States is 24 years, compared to 31 years in Canada. However, because of the high rates of remarriage in the United States, Americans can expect to live in marriages almost as long as Canadians. This greater prevalence of remarriage has led to a higher prevalence of reconstituted and blended families in the United States.

Another possible factor is that, when compared to the white population, a higher proportion of children in the black population in the United States live in blended families. Miller and Moorman (1989) report that while 26.3 percent of children in black married couple families lived with a step-parent, only 14 percent of children in white married couple families lived with a step-parent in the United States in 1985.⁷ Similar comparisons of racial groups in the Canadian population are not possible in this analysis because of the small sample size.

Table 1 shows the regional distribution and incidence of blended families across Canada.⁸ The Prairies had the highest incidence of blended families at 8.8 percent of all families with children, compared to the national rate of 6.5 percent. The lowest rate was in Ontario, where only five percent of all families with children were blended families.

Table 1 **Number and Proportion of Blended Families by Region, Canada, 1990**

Region	Number Blended	Percent of Blended	Blended as a Proportion of
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⁴ Proportions are approximate and based on the 1991 Census.

⁵ Jeanne E. Moorman and Donald J. Hernandez, "Married Couple Families with Step, Adopted and Biological Children," *Demography*, 26: pp. 267-277. Because the June, 1980 Current Population Survey (United States Bureau of the Census) does not distinguish between natural/biological children and stepchildren, marital and birth-history data was used to indirectly identify stepchildren.

⁶ Adams and Nagnur, "Marrying and Divorcing: A Status Report for Canada", *Canadian Social Trends* (Summer 1989): pp.24-27, calculate these rates for the United States using 1983 data, and for Canada using data averaged from 1984 to 1986.

⁷ Lousia F. Miller and Jeanne E. Moorman, "Studies in Marriage and the Family," *Current Population Reports: Special Studies*, (United States Department of Commerce, Bureau of the Census, 1989), series P-23, No. 162.

⁸ Breakdowns by province are not possible because of sample size, and therefore smaller provinces have been grouped into regions.

	Families	Families (%)	Families with Children (%)
Atlantic	31,963	9.3	6.9
Quebec	94,707	27.6	6.7
Ontario	97,188	28.3	5.0
Prairies	77,302	22.5	8.8
B.C.	42,204	12.3	7.3
Canada	343,364	100.0	6.5

Source: 1990 General Social Survey - Cycle 5: Family and Friends

2.2.1 Demographic and Economic Characteristics of Blended Families⁹

Table 2 shows the percentage distribution of blended and non-blended families by number of children living at home. Blended families tend to have more children than non-blended families. While 43 percent of non-blended families with children had one child, only 29.7 percent of blended families had one child. Conversely, while only 13.4 percent of non-blended families with children had three children, 21.4 percent of the blended families had three children. The relatively larger family size of blended families is related to the fact that parents in blended families were, on average, younger (35.4 years) than parents of non-blended families with children (42.6 years).

Table 2 Number of Children in Blended and Non-blended Families, Canada, 1990

Number of Children	Blended (%)	Non-blended (%)
One	29.7	43.0
Two	36.7	39.3
Three	21.4	13.4
Four	10.5*	3.5
Five or more	1.7*	0.8*
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

There were only moderate differences in household income between blended families and other families with children. Table 3 shows that a higher proportion of blended families received incomes between \$20,000 and \$39,999 (35.2 percent) than did other families with children (30.4 percent). A larger proportion of non-blended families with children had incomes of \$40,000 or greater (56 percent) than did blended families (50.7 percent).

⁹ Although the sample size is small, the GSS indicates some important characteristics. However, the data fall short of a comprehensive description of blended families.

Table 3 **Household Income Levels of Blended and Non-blended Families, Canada, 1989**

Household Income	Blended (%)	Non-blended (%)
< \$10,000	2.0*	2.9
\$10,000 - 19,999	12.1*	10.7
\$20,000 - 39,999	35.2	30.4
\$40,000 +	50.7	56.0
Total	100.0	100.0

Note: Non-blended families include single parents.

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

The 1990 GSS gathered information on various sources of 1989 family income. "Wages" refers to income from wages, salary or self-employment; "government transfers" refers to income from such sources as Family Allowance, Unemployment Insurance, Social Assistance, and Canada or Quebec Pension Plan or Old Age Security; "investments" includes income from interest, dividends, investments or private pensions; and "other" includes income from sources such as alimony, support payments, scholarships, etc. Respondents were able to report more than one source of income.

As evident in Table 4, blended families were more likely than non-blended families to report income from wages, and less likely to report investment income: 87.2 percent of blended families received income from wages, compared with 76.3 percent of non-blended families, and 16.4 percent of blended families reported investment income compared with 31.3 percent of non-blended families. The proportion of blended families with income from government transfers was almost identical to that of non-blended families with children. The "other" income source category provides an interesting comparison of blended and non-blended families. Blended families relied substantially more on these sources of income (17.6 percent) than did non-blended families (6.5 percent). While it is impossible to determine what portion of the "other" category includes such sources as alimony and support payments, they are likely to be major factors.

Table 4 **Income Sources of Blended and Non-blended Families, Canada, 1989**

Income Source	Blended (%)	Non-blended (%)
Wages	87.2	76.3
Government Transfers	68.2	67.2
Investments	16.4*	31.3
Other	17.6*	6.5

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Table 5 shows the employment status of parents in blended and non-blended families during the 12 months prior to the survey. A higher proportion of both spouses in blended families (72.9 and 77.7 percent) were employed at a job in the 12 months prior to the survey than were either spouses of non-blended families with children (65.7 and 71.6 percent).

Table 5 **Parental Employment Status of Blended and Non-blended Families, Canada, 1989-90**

Employed	Blended (%)	Non-blended (%)
Spouse One	72.9	67.7
Spouse Two	77.7	71.6

Source: 1990 General Social Survey - Cycle 5: Family and Friends

There was almost no difference between the educational attainment of parents in blended and non-blended families with children. Table 6 indicates that a slightly higher proportion of parents in non-blended families (8.6 percent) achieved only elementary education than parents in blended families (3.3 percent), while a slightly higher proportion of parents in blended families (22.2 percent) achieved some post-secondary education than parents in non-blended families (18.9 percent).

Table 6 **Educational Attainment of Parents in Blended and Non-blended Families, Canada, 1990**

Education	Blended (%)	Non-blended (%)
Elementary Only	3.3*	8.6
Some High School	24.4*	21.5
Secondary Graduation	15.9*	16.3
Some Post-secondary	22.2*	18.9
Post-secondary Graduation	34.2	34.7
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Table 7 shows the proportion of couples in blended families who are legally married as opposed to living common-law. Legal marriage was much more prevalent in non-blended families (95.3 percent) than among blended families with children (57.3 percent). Four of every ten couples in blended families have a common-law relationship.

As seen in Table 8, only moderate differences existed in religious affiliation of parents in blended and non-blended families. The overall pattern of religious affiliation does not differ substantially between blended and non-blended families.

Table 7 **Marital Status of Couples in Blended and Non-blended Families, Canada, 1990**

Status	Blended (%)	Non-blended (%)
Married	57.3	95.3
Common-law	42.7	4.7
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

Table 8 **Religious Affiliation of Parents in Blended and Non-blended Families, Canada, 1990**

Religion	Blended (%)	Non-blended (%)
Roman Catholic	44.2	48.0
Protestant	41.2	38.2
Jewish	0.7*	0.8*
Other	2.1*	2.6*
None	11.8*	10.4
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Table 9 **Ethnic Origin of Parents in Blended Families in Canada, 1990**

Ethnic Origin	Blended (%)	Non-blended (%)
British	51.2	45.1
French	32.6*	32.6
European	28.8*	27.6
Non-European	7.0*	7.7
North American	13.4*	12.7

Note: Parents may have more than one ethnic origin.

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Table 9 shows that there were only moderate differences between the ethnic origins of parents in blended and non-blended families. The most noticeable difference is that 51.2 percent of parents in blended families and 45.1 percent of parents in non-blended families reported a British ethnic origin.

As seen in Table 10, only very minor differences existed in language most often spoken at home for parents of blended and non-blended families with children.

Table 10 **Language Spoken at Home in Blended and Non-blended Families, Canada, 1990**

Language	Blended (%)	Non-blended (%)
English	70.2	66.1
French	22.8	24.4
Other	2.2*	5.6
English and French	2.5*	0.7*
English and Other	2.1*	2.7
French and Other	0.2*	0.5*
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Table 11 **Satisfaction with Spouse/Partner in Blended and Non-blended Families, Canada, 1990**

Satisfaction	Blended (%)	Non-blended (%)
Very Satisfied	76.7	68.8
Somewhat Satisfied	17.3	23.7
Somewhat Dissatisfied	2.4*	5.4*
Very Dissatisfied	3.6*	2.1*
Total	100.0	100.0

(Source: 1990 General Social Survey - Cycle 5: Family and Friends)

* Due to sample size, this estimate is less reliable.

The GSS allows a comparison of the satisfaction with the current marriage. The question in the survey asked: "Are you satisfied or dissatisfied with your relationship with your spouse/partner...?". Table 11 indicates that satisfaction with a spouse or partner was slightly higher in blended families. While 76.7 percent of parents in blended families were very satisfied with their spouse or partner, 68.8 percent of parents in non-blended families with children were very satisfied. On the other hand, while 23.7 percent of parents in non-blended families were somewhat satisfied, 17.3 percent of parents in blended families were somewhat satisfied.

CHAPTER 3 : COMMON-LAW UNIONS IN CANADA

The number and proportion of common-law relationships in Canada have increased substantially over the past decade. Turcotte (1989) found that 6.4 percent of all couples over the age of 15 were living common-law in 1981, compared to 8.3 percent in 1986.¹⁰ Recently released figures from the 1991 Census indicate there were 725,950 common-law families in 1991, representing 10 percent of all families. This dramatic increase in the proportion of common-law relationships suggests there is a need to better understand the prevalence and characteristics of this type of union. Using data from the 1990 General Social Survey (GSS), this chapter provides information on the extent and composition of common-law unions, and compares the characteristics of common-law families with those of legally married families.

3.1 Population Estimates of Common-law Unions in Canada

According to estimates obtained from the GSS, 1,603,196 Canadians lived in common-law relationships in 1990, representing 7.8 percent of all persons over the age of 15.¹¹ Table 12 shows there were only marginal differences in the proportion of males and females over 15 years of age living in common-law relationships.

Table 12 **Marital Status as a Proportion of the Population over 15 Years of Age by Sex in Canada, 1990**

Marital Status	Males (%)	Females (%)	Total (%)
Married	56.3	54.2	55.2
Common-Law	8.0	7.6	7.8
Divorced	3.0	5.2	4.1
Separated	2.1	2.6	2.4
Widowed	2.0	8.5	5.3
Single	28.6	21.9	25.2
Total	100.0	100.0	100.0

(Source: 1990 General Social Survey - Cycle 5: Family and Friends)

* Due to sample size, this estimate is less reliable.

Table 13 shows the regional distribution of common-law families. Quebec had the largest number 351,341 representing 43.8 percent of all common-law unions in Canada. The least number 41,747 representing 5.2 percent of all common-law unions in Canada, was in the Atlantic provinces.

Table 13 **Number and Proportion of Common-law Unions by Region, Canada, 1990**

¹⁰ Pierre Turcotte, "Common-Law Unions: Nearly Half a Million in 1986," *Canadian Social Trends* (Autumn, 1988): pp. 35-39.

¹¹ The GSS estimates there were 801,598 common-law families in 1990. This differs somewhat from the more accurate 1991 Census figure of 725,950 common-law families. The different estimates are most likely due to the GSS's smaller sample size and relatively larger sampling error.

Region	Number (%)	Proportion (%)
Atlantic	41,747*	5.2
Quebec	351,341	43.8
Ontario	201,185	25.1
Prairies	121,106	15.1
B.C.	86,219*	10.8
Total	801,598	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

When comparing the marital status of the population over 15 years of age in Canada by region in 1990, Table 14 shows Quebec had the highest incidence of common-law unions at 13.2 percent of the population, compared to the national rate of 7.8 percent. Quebec also had the lowest rate of people in legal marriages at 50.4 percent, compared to the national average of 55.2 percent, and the highest proportion of people who were divorced at 5.2 percent, compared to the national rate of 4.1 percent. The Atlantic region had the lowest rate of common-law unions at 4.5 percent of the population.

Table 14 **Marital Status as a Proportion of the Population over the Age of 15 by Region, Canada, 1990**

Marital Status	Atlantic (%)	Quebec (%)	Ontario (%)	Prairies (%)	B.C. (%)	Canada (%)
Married	57.7	50.4	57.7	57.3	53.6	55.2
Common-L	4.5*	13.2	5.3	7.1	7.0*	7.8
Divorced	2.6*	5.2	3.7	3.7	4.9*	4.1
Separated	2.2*	2.3*	2.3	2.4*	2.7*	2.4
Widowed	6.6	4.7	5.3	5.2	5.9	5.3
Single	26.4	24.2	25.7	24.3	25.9	25.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

3.2 Demographic and Economic Characteristics of Common-law Couples

This section compares the demographic and economic characteristics of common-law families with those of legally married families.¹²

¹² Common-law unions are becoming an increasingly popular alternative to marital unions. Turcotte (1988) reports that the increase in common-law unions between 1981 and 1986 compensated for the decrease in marital unions, indicating there was only a minimal drop in the proportion of all unions.

Table 15 shows the percentage distribution of families with children by the number of children living at home. While an equal proportion of both married and common-law couples had at least one child living at home, legally married couples were somewhat more likely to have two or more children living at home: 45.9 percent of married couples had two or more children living at home compared with 36.7 percent of common-law couples.

Table 15 **Distribution of Families with Children by Number of Children Living at Home, Canada, 1990**

Number of Children Living at Home	Married Families (%)	Common-law Families (%)
None	29.6	28.6
One	24.5	34.7
Two	30.9	26.0
Three	11.3	6.5*
Four or more	3.7	4.2*
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Table 16 shows the 1989 household income of common-law and legally married families. One-half of common-law families had incomes of \$40,000 or more, while 14 percent had incomes under \$20,000. There were no substantial differences in household income between married and common-law families.

Table 16 **Household Income Levels of Married and Common-law Unions, Canada, 1989**

Household Income	Married (%)	Common-law (%)
< \$10,000	2.0	2.3*
\$10,000 - 19,999	12.0	11.7
\$20,000 - 39,999	30.0	34.8
\$40,000 +	56.0	51.2
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Some important differences can be observed between legally married and common-law families with respect to income sources. Respondents were asked to report whether or not they received income from wages, government transfers, investments, or other sources. Respondents could report more than one source. Table 17 shows that income from wages was received by nine of ten common-law families compared with seven of ten legally married families. On the other hand, more married couples than common-law couples received income from government transfers (57.8 percent and 39.4 percent respectively),

and more married couples than common-law couples received investment income (37.8 percent and 17.5 percent respectively).

Table 17 Income Sources of Married and Common-law Families, Canada, 1989

Income Source	Married (%)	Common-law (%)
Wages	71.4	89.3
Government Transfers	57.8	39.4
Investments	37.8	17.5
Other	2.9	8.4*
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

The GSS measured the "main activity" of the respondent and the respondent's spouse over the 12 months prior to the survey. Table 18 shows the proportion of spouses in common-law families whose main activity was employment (defined as "working at a job or business"). Common-law spouses were more likely than legally married spouses to cite employment as their main activity.

Table 18 Employment of Married and Common-law Couples, Canada, 1989-90

Employed	Married (%)	Common-law (%)
Spouse One	60.8	79.2
Spouse Two	63.0	78.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

There was almost no difference in the educational attainment of married and common-law persons. Table 19 indicates there was a slightly higher percentage of people in common-law unions who completed some post-secondary education (23.7 percent) than people in marital unions (17.9 percent).

Table 19 Highest Educational Attainment of Married and Common-law Persons, Canada, 1990

Employed	Married (%)	Common-law (%)
Elementary Only	9.8	3.0*
Some High School	21.2	23.4
Secondary Graduation	15.7	15.4
Some Post-secondary	17.9	23.7

Post-secondary Graduation	35.4	34.5
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

The GSS portrays marked differences in the religious affiliation of married and common-law persons. A greater proportion of people in common-law relationships than in legally married relationships had a Roman Catholic religious affiliation (56.4 percent and 44.8 percent respectively). On the other hand, significantly more married persons had a Protestant affiliation (42.8 percent) than did persons in common-law relationships (22.6 percent).

Table 20 Religious Affiliation of Married and Common-law Persons, Canada, 1990

Religion	Married (%)	Common-law (%)
Roman Catholic	44.8	56.4
Protestant	42.8	22.6
Jewish	1.1*	0.3*
Other	2.4	0.9
None	8.9	19.8
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Ethnic origin was also an element addressed in the GSS. Table 21 shows that a greater proportion of married persons (47.8 percent) were of British ethnic origin than were persons living in common-law relationships (40.3 percent). A substantially higher proportion of persons in common-law relationships reported a French ethnic origin (48.7 percent) than did married persons (29.2 percent).

Table 21 Ethnic Origin of Married and Common-law Persons, Canada, 1990

Ethnic Origin	Married (%)	Common-law (%)
British	47.8	40.3
French	29.2	48.7
European	29.7	20.4
Non-European	5.9	2.8*
North American	11.0	20.5
Total	100.0	100.0

Note: Parents may have more than one ethnic origin.

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

The language spoken most often at home tends to differ between married and common-law persons. Table 22 shows that 68.4 percent of married persons and 55.9 percent of persons in common-law relationships spoke English most often. On the other hand, 40.7 percent of common-law persons and 21.7 percent of married persons spoke French most often.

Table 22 **Language Spoken Most Often at Home by Married and Common-law Persons, Canada, 1990**

Language	Married (%)	Common-law (%)
English	68.4	55.9
French	21.7	40.7
Other	6.1	1.1
English and French	0.8*	1.1*
English and Other	2.8	0.7
French and Other	0.2*	0.5*
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

Satisfaction with spouse or partner did not differ remarkably between marital and common-law unions. As shown in Table 23, 79 percent of married couples and 72.7 percent of common-law couples were very satisfied with their spouse or partner. Among common-law couples, 23.5 percent were somewhat satisfied, while 17.6 percent of married couples were somewhat satisfied.

Table 23 **Satisfaction with Spouse/Partner among Married and Common-law Persons, Canada, 1990**

Satisfaction	Married (%)	Common-law (%)
Very Satisfied	79.0	72.7
Somewhat Satisfied	17.6	23.5
Somewhat Dissatisfied	2.5	2.5
Very Dissatisfied	0.9*	1.3*
Total	100.0	100.0

Source: 1990 General Social Survey - Cycle 5: Family and Friends

* Due to sample size, this estimate is less reliable.

There was a marked difference between the average ages of legally married persons and those in common-law unions. While the average age of married people at the time of

the survey was 46.3 years, the average age of people living in common-law unions was only 33.3 years.

The average age at the onset of the current relationship also differed between marital and common-law unions. For those who were legally married at the time of the survey, the average age when they began living together was 28.1 years (for those who did not live common-law prior to the marriage) and 21.5 years (for those who lived common-law prior to the marriage). For those who lived common-law at the time of the survey, the average age at the onset of that union was 29.2 years.

Table 24 **Age Differences Between Partners in Married and Common-law Couples, Canada, 1990**

Years Difference	Married (%)	Common-law (%)
less than one	21.8	15.5
one	17.3	17.2
two	15.2	15.0
three	12.0	10.6*
four	8.0	8.8*
five	6.6	5.0*
six to ten	12.5	15.7
ten or more	6.6	12.2*
Total	100.0	100.0

(Source: 1990 General Social Survey - Cycle 5: Family and Friends)

* Due to sample size, this estimate is less reliable.

The age difference between partners was slightly greater for common-law unions. Table 24 shows that while 21.8 percent of married couples differed in age by less than one year, 15.5 percent of common-law couples differed by less than one year. On the other hand, 12.2 percent of common-law couples differed in age by ten or more years, and 6.6 percent of married couples differed by ten or more years.

The fertility intentions of common-law couples with children and married couples with children differed somewhat, with 74.1 percent of common-law couples intending to have another child compared with 58.3 percent of married couples.

Blended families are more prevalent in common-law unions. There was a step-parent/child relationship in more common-law than marital unions (18.3 percent and 3 percent respectively).

CHAPTER 4 : SINGLE-PARENT FAMILIES RESULTING FROM MARITAL DISSOLUTION

Between 1966 and 1990, the divorce rate increased from some 200 divorces per 100,000 married women to over 1,200 divorces per 100,000 married women.¹³ One consequence of this increase is that marital dissolution has become the primary path to single parenthood. In contrast to the 1950s and 1960s, when the majority of single-parent families were the result of widowhood, in 1991, 57 percent of female single parents and 71 percent of male single parents were divorced or separated.¹⁴

While studies in the United States indicate that divorce leads to as much as a 73 percent decrease in the standard of living of single-parent families headed by women, there is little reliable information concerning the economic situation of Canadian families before and after marital dissolution.¹⁵ In this chapter, this lacunae is addressed with a detailed economic profile of single-parent families resulting from divorce or separation. The analysis begins by providing population estimates of all single-parent families in Canada, and of single-parent families that live in "independent" family units [that is, in families where no relatives other than the parent and child(ren) reside]. Then, focussing on single-parent families resulting from divorce or separation, levels and sources of family income by several key demographic characteristics such as the parent's sex, age, education and labour force status are examined. Finally, a comparison is made between the economic situation of women in single-parent families resulting from divorce or separation with women in two-parent families with children. By standardizing for age and education, a comparison of family income of one- and two-parent families provides an estimate of the economic "effects" of marital dissolution.¹⁶ All tables referred to in the text are found in the Appendix.

4.1 Population Estimates of Single-parent Families

There were 954,700 single-parent families¹⁷ in Canada in 1991, representing 20 percent of all families with children. The vast majority of single-parent families were headed by single mothers (82 percent), and only 18 percent were headed by single fathers (see Table A-1). More than one-half of single-parent families (59 percent) had only one never-married child, while 30 percent had two never-married children.

Using the Survey of Consumer Finances, it is possible to determine the number of single-parent families that live as "independent family units," i.e., single parents and their never-married child(ren) living in a household with no other relatives. These independent family units are the most useful in budget studies investigating patterns of family income

¹³ Statistics Canada, Catalogue 82-003-17.

¹⁴ Statistics Canada, Catalogue 89-522E, p. 9-10.

¹⁵ Margrit Eichler, *Families in Canada Today: Recent Changes and Their Policy Consequences* (Toronto: Gage, 2nd Edition, 1988), p. 249.

¹⁶ Since there is little information on the before and after effects of marital dissolution, this technique of using standardized cross-sectional data is the best proxy known.

¹⁷ This includes all single-parent families with never-married children of any age living at home. It also includes all single parents with never-married children, even if they live as part of another "extended family." For example, a young single mother living in her parents' household would be included in this estimation.

and expenditure since they provide information on persons constituting single-spending units. In 1991, there were 736,000 single-parent families with never-married child(ren) living as independent family units, representing approximately 77 percent of all single-parent families.¹⁸

Of the 736,000 independent single-parent families, 16 percent were single-father families and 84 percent were single-mother families. Single mothers tend to be younger than single fathers; only 10 percent of single fathers, but 34 percent of single mothers were less than 35 years of age (see Table A-2).

4.2 Single-parent Families Resulting From Separation or Divorce

In this section, there is an economic profile of the estimated 338,000 single-parent families resulting from marital dissolution.¹⁹ Table A-3 shows the distribution of divorced or separated single parents by age and sex. Of the 338,000 single-parent families resulting from marital dissolution,²⁰ 14 percent were headed by single fathers and 86 percent by single mothers. Divorced or separated single mothers tend to be younger than male single parents. While only 16 percent of single fathers were less than 35 years of age, 39 percent of single mothers were in this age category.

The average 1990 family income²¹ before taxes of single-parent families resulting from marital dissolution was \$26,300. Almost one-half of these families had incomes under \$20,000 (see Table A-4).

Average family income ranged from a high of \$27,590 in Ontario to a low of \$19,677 in Newfoundland (see Figure 2). Even in Ontario, however, 44 percent of divorced single parents had total family incomes under \$20,000.

Figure 2 Average 1990 Pre-tax Family Income, Single-parent Families Resulting from Marital Dissolution, Canada and Provinces

(This figure is not presently available)

Parent age 45 and under.

Source: Survey of Consumer Finances

The family income levels of divorced single-father families differ significantly from those of divorced single-mother families (see Table 5). About one-quarter of divorced single fathers had family incomes of less than \$20,000, while almost one-half of divorced

¹⁸ The remainder of this analysis is restricted to "independent" single-parent families, or what Statistics Canada refers to as single-parent "economic families."

¹⁹ The Survey of Consumer Finances provides three categories for marital status: "never married," "married," and "other." Since the "other" category includes both divorced or separated and widowed, there is no direct method of isolating single parents who are divorced as opposed to widowed. However, our analysis using Statistics Canada's 1990 GSS indicates that of single parents age 45 years and under who were at one time married, over 96 percent were single parents due to divorce or separation. To provide economic estimates that are most likely to apply only to single parents resulting from divorce or separation, the analysis is therefore restricted to those single parents who are not "never-married" and who are 45 years of age or younger. We believe that this sample reasonably represents the population of single parents age 45 and under who are single parents as a result of marital dissolution.

²⁰ This includes all single-parent families where the age of the parent is 45 years and under.

²¹ The 1991 Survey of Consumer Finances reports income for the 1990 year. All income amounts are in 1990 dollars.

single mothers had family incomes in this range. The average 1990 family income of divorced single fathers was \$36,700 compared with \$24,600 for divorced single mothers.

There is a strong relationship between the age of the parent and levels of family income. The average family income of divorced single parents between 40 and 45 years of age was approximately twice that of divorced single parents under 30 years of age (\$32,800 and \$15,700 respectively).

Divorced and separated single parents with young children under seven years of age had an average family income significantly below those without children of this age. The average family income for those with no children under seven years was \$29,200, compared with \$21,500 for those with one child under seven, and \$17,200 for those with two or more children under seven years of age. Figure 3 shows the cumulative distribution of these single-parent families by level of family income. The chart shows that almost one-half of divorced single parents with two or more children under seven years of age had family incomes under \$15,000 and three-quarters had incomes under \$20,000.

Figure 3 Divorced Single Parents: Cumulative Distribution by 1990 Family Income

(This figure is not presently available)

Parent Age 45 and under.

Source: Survey of Consumer Finances

Almost one-third of divorced and separated single parents had less than high school education. For this group, average family income was \$19,600, substantially lower than the average family income of those with high school education (\$25,200), and those who had completed some form of post-secondary education (\$33,200). Two of three divorced single parents with less than high school education had incomes under \$20,000 (see Table A-6).

One in five divorced single parents did not work for pay at any time during 1990, while 46 percent had full-time, full-year employment.²² Full-time stable employment is related to income levels, with divorced single parents employed full-time full-year reporting an average family income of \$36,600 compared with \$13,900 for those who did not work at all during the year. Almost 90 percent of this latter group had 1990 family incomes of less than \$20,000 (see Table 7).

4.3 Sources of Income: Single-parent Families Resulting From Divorce or Separation

Table A-8 shows the distribution of divorced or separated single-parent families by the proportion of total family income derived from earnings, all government transfers, and social assistance. In 1990, one of four divorced single-parent families had less than 20 percent of their total family income coming from earnings, and 36 percent of these families had less than one-half of their family income generated by earnings. Nevertheless, a significant proportion of single-parent families resulting from divorce or separation had earnings as a major source of family income; 43 percent of these families had 80 percent or

²² Full-time, full-year employment is defined as working, on average, 30 or more hours per week for at least 49 weeks in the year (weeks worked includes those weeks for which the person was only temporarily absent from work due to such factors as illness or vacation).

more of their total family income derived from earnings.

The majority (53 percent) of single-parent families resulting from divorce or separation received less than 20 percent of their 1991 income from government transfers, while a significant minority (17 percent) received 90 percent or more of their 1991 income from government transfer payments.

An estimated 90,500 divorced single parents received at least 10 percent of their total family income from social assistance. Approximately 19 percent of divorced single parents under 45 years of age received one-half or more of their family income from social assistance.

Table A-9 provides information on the sources of family income of divorced or separated single parents by province. Single-parent families in Newfoundland are least likely to have earnings as a major source of income. In 1991, 62 percent of divorced or separated single parents in Newfoundland derived less than one-half of their total family income from earnings. This is in direct contrast to British Columbia, where 30 percent of divorced single parents received less than one-half of family income from earnings. As a result, single parents in Newfoundland are much more dependent on government transfers as a major source of family income. In 1991, 55 percent of divorced single parents derived one-half or more of their income from government transfers. Single-parent families in each of the Atlantic provinces are more likely than those in other provinces to receive 50 percent or more of their income from government transfers.

Table A-10 presents the average family income, earnings, government transfers, and social assistance of selected subgroups of divorced and separated single-parent families. The average earnings of all single-parent families resulting from divorce or separation was approximately \$19,000 in 1990. However, average earnings differed significantly between provinces. The provincial low was in Newfoundland, with average family earnings of \$11,000, and the provincial high was in Ontario, with average earnings of \$20,200.

The average family earnings of divorced single-parent fathers was substantially higher than that of divorced single-parent mothers (\$31,400 and \$16,900 respectively).

Divorced and separated single-parent mothers under 30 years of age had average earnings of \$6,500 in 1990, compared with average earnings of \$24,000 for divorced single-parent mothers between the ages of 40 and 45.

The average earnings of single-parent families is highly associated with the presence of young children under seven years of age. Single-parent families with no children under seven had average earnings of \$22,600, compared with \$13,500 for those with one child under seven, and \$6,300 for those with two or more children under seven. These figures reflect, in part, the inability of single parents with young children to enter the labour force on a full-time basis given the absence of affordable child care arrangements.

Figure 4 shows the proportion of divorced and separated single parents who derived less than one-half of their total 1990 family income (from all sources) from family earnings. While over one-third of all divorced single parents received less than 50 percent of family

income from earnings, the proportions vary substantially by sex, age, and education of the parent. Only 20 percent of divorced single fathers received less than one-half of total income from earnings, compared with 38 percent of divorced single mothers. Two of three divorced single parents under the age of 30 and more than one-half of those with less than high school education had family earnings that contributed less than 50 percent to their total family income.

Figure 4 **Percent of Divorced Single Parents with Less Than One-half of 1990 Family Income from Earnings, by Selected Subgroups, Canada**

(This figure is not presently available)

Parent age 45 and under.

Source: Survey of Consumer Finances

4.4 Comparison of Single-parent Family Incomes with Two-parent Family Incomes

In this section, there is a comparison between the economic situation of women age 45 and under living in single-parent families resulting from divorce or separation and married women age 45 and under living in two-parent families.²³ The analysis provides a cross-sectional economic comparison of women who have experienced marital dissolution and are, as a result, currently living as single parents, with women who are currently living in "intact" marital relationships. While the analysis cannot be strictly interpreted as a "before and after" examination of the economic effects of marital dissolution, it does provide important information on the economic differences between women and their children living in families with and without a male spouse.

Table A-11 shows the distribution of women in single-parent families resulting from divorce or separation and women in two-parent families, by the level of 1990 family income.²⁴ Almost one-half of the women in single-parent families had family incomes under \$20,000, but, this was the case for only 6 percent of women in two-parent families. While it is not surprising that the income contribution of a male spouse would result in such a contrast, the differences between the two family types are, nevertheless, very striking.

Controlling for the education level of the female parent, Table A-12 shows that 72 percent of female single parents with less than high school education had family incomes under \$20,000, compared with 11 percent of female parents with less than high school education in two-parent families. While low educational attainment of women in single-parent families will almost certainly lead to low family incomes, this is less likely to be the case for women with the same levels of education in two-parent families. Also revealing is the comparison of women with post-secondary education in the two family situations: 30 percent of female single parents with post-secondary education had family incomes under \$20,000 compared with only 4 percent of female parents with post-secondary education in two-parent families. Controlling for the age of the female parent, Figure 5 shows that 82 percent of female single parents under 30 years of age had family incomes under \$20,000 in 1990, compared with 11 percent of female parents under 30 years of age in two-parent

²³ Restricted to husband-wife or common-law families with never-married child(ren) only.

²⁴ Family income refers to income from all sources for all members of the family.

families. While a much smaller proportion of female single parents between 40 and 45 years of age had family incomes under \$20,000, it is still very high when compared with women in two-parent families. One-third of female single parents between the ages of 40 and 45 years had family incomes under \$20,000 compared with just 4 percent of female parents of the same age living in two-parent families.

Figure 5 Percent of Families with 1990 Family Income Under \$20,000, Divorced Single Mothers and Two-parent Families, Canada

(This figure is not presently available)

Source: Survey of Consumer Finances

Table A-13 shows the average 1990 family income of divorced single-parent women and married two-parent women, controlling for both age and education. For women in all age categories and in both family situations, there is a clear relationship between level of education and average family income, with women who have attained a higher level of education having higher average family incomes. Nevertheless, dramatic differences in average family income are apparent. Divorced single mothers under 30 years of age with post-secondary education had a 1990 average family income of \$18,100, while the figure for married women of the same age and with similar levels of education in two-parent families was \$47,500.

Table A-14 shows the average family income, earnings, government transfer payments, and social assistance of divorced single mothers and married mothers age 45 and under. The average family income of married women in two-parent families was \$56,200 compared with \$24,600 for divorced or separated women in single-parent families. The economic differences between divorced single mothers and married mothers are further revealed in the former's lower family earnings and higher reliance on government transfers including social assistance. For instance, among mothers under 30 years of age, the average 1990 family income of divorced single mothers was \$15,600, compared with \$43,000 for married mothers in two-parent families. Most of this difference in total family income is accounted for by differences in family earnings. In 1990, divorced single mothers under 30 years of age had average family earnings of \$6,500, compared with average family earnings of \$37,700 for women of the same age in two-parent families.

Table A-15 shows that, in contrast to the four of ten divorced single mothers who received less than half of their 1990 family income from earnings, only six of one hundred mothers in married two-parent families received less than half their family income from earnings. While 20 percent of divorced single mothers had social assistance making up 50 percent or more of their 1990 family income, this was the case for only 1 percent of married women in two-parent families.

Table A-16 compares the 1990 labour force activity of divorced single mothers and mothers in married two-parent families. Overall, the labour force activity of women in the two respective family types was quite similar. Around 40 percent of women were employed full-time, full-year, and about one-fifth did not work at all for pay during the year.

Figure 6 shows the proportion of divorced single mothers and mothers in married

two-parent families, by age, who had paid employment in 1990 on a full-time, full-year basis. Among mothers under 30 years of age, only 14 percent of divorced single mothers had full-time employment for the whole year, compared with 30 percent of married two-parent mothers. It is interesting to note that divorced single mothers in the older age cohorts (e.g., 40-45 years) were more likely than married women in two-parent families to have had full-time employment for the full year.

Figure 6 Percent of Divorced Single Mothers and Married Two-parent Mothers Who Worked Full-time, Full-Year in 1990 by Age of Mother, Canada

(This figure is not presently available)

Source: Survey of Consumer Finances

CHAPTER 5 : FAMILY EXPENDITURE ON CHILD CARE IN CANADA

In this chapter, information on family expenditure on child care in Canada is presented. The data were obtained from the 1988 National Child Care Survey (NCCS). This survey of 24,155 families with at least one child under 13 years of age, is the best source of nationally representative data, containing the most detailed information available on child care arrangements and costs.

5.1 Yearly Family Expenditure on Child Care

Respondents to the NCCS²⁵ were asked to indicate their total family expenditure in 1987 on child care arrangements that allowed them to work at a paid job. Accordingly, Table 25 shows the distribution of families with at least one child under 13 by the amount spent on child care in 1987,²⁶ controlling for the number of weeks that the respondent worked during the year. Even among those families where respondents worked most of the year, a large proportion did not report any child care expenditure for the purpose of allowing them to work. For example, of those families where the respondent worked 40 or more weeks in the year, 44 percent reported no child care expenditure in that year. This is due both to the fact that families with school-age children may not be in need of child care, and also that unpaid child care services are often provided by family members either inside or outside the household. Nevertheless, about one-quarter of families where the respondent worked 40 or more weeks reported a child care expenditure of less than \$2,000, while one in ten reported a child care expenditure of \$4,000 or more.

Table 26 presents a provincial comparison of the child care expenditures of families with children under 13 years. The table examines only those families with an interviewed parent who worked at least 40 weeks in the year. Ontario and Quebec had the highest proportion (13 percent) of families reporting a full-year child care expenditure of \$4,000 or more. In all provinces, one-half or more of interviewed parents with children under 13 reported at least some expenditure on child care to allow them to work.

Table 25 **Percentage Distribution of Families with Children under 13 by Amount Spent on Child Care, Canada, 1987**

Child Care Costs	Number of Weeks Worked by Respondent* (%)			
	0-3	4-19	20-39	40 or more
\$0	87.7	62.4	56.6	44.2
1-999	8.4	21.0	17.6	17.1
1,000 - 1,999	1.8	7.9	9.6	10.5
2,000 - 2,999	.9	4.2	7.2	9.7

²⁵ The parent interviewed in the survey was the one who was most responsible for making child care arrangements. Where two parents made arrangements, the female parent was interviewed. Some 95 percent of respondents were the mothers.

²⁶ All yearly income and expenditure amounts are reported in 1987 dollars. Based on the consumer price index, these amounts should be inflated by 23 percent to calculate 1993 dollars.

3,000 - 3,999	.8	2.4	3.9	7.4
4,000 - 4,999	.2	1.5	2.1	4.8
5,000 or more	.2	.7	3.1	6.3
Total	100.0	100.0	100.0	100.0

Source: 1988 National Child Care Survey

* See note 25.

Table 26 Percentage Distribution of Families with Children under 13* by Amount Spent on Child Care by Province, 1987

Province	Amount Spent on Child Care (%)				Total
	\$0	\$1-1,999	\$2,000-3,999	\$4,000 or more	
Newfoundland	46	24	22	8	100
PEI	51	26	16	7	100
Nova Scotia	41	29	20	10	100
New Brunswick	38	32	24	6	100
Quebec	39	27	21	13	100
Ontario	46	26	16	13	100
Manitoba	48	36	11	6	100
Saskatchewan	50	31	14	6	100
Alberta	47	31	16	6	100
British Columbia	46	28	15	7	100

Source: 1988 National Child Care Survey

* Families with respondents (i.e., the parent responsible for arranging child care) who worked 40 or more weeks during the year. See note 25.

Tables 27 and 28 present the respective percentage distributions of two-parent and single-parent families with children under 13 years of age by their total 1987 family expenditure on child care. The interviewed parents in single-parent families were only somewhat more likely than the interviewed parents in two-parent families to have incurred child care expenses during the year to allow them to work at paid jobs. Of those parents interviewed who worked at least 40 weeks in 1987, 62 percent of single parents reported they paid for child care services in order to work at paid jobs, compared with 55 percent of two-parent families. About 6 percent of both two-parent and single-parent families, with the interviewed parent working at least 40 weeks, spent \$5,000 or more on child care in 1987.

Table 27 Percentage Distribution of Two-parent Families with Children under 13 by Amount Spent on Child Care per Family, Canada, 1987

Child Care Costs	Number of Weeks Worked by Parent (%)			
	0-3	4-19	20-39	40 or more

\$0	89.1	63.6	57.0	45.3
1-999	7.3	20.5	16.7	16.6
1,000 - 1,999	1.7	7.7	9.6	10.0
2,000 - 2,999	.8	3.7	7.4	9.4
3,000 - 3,999	.7	2.3	4.1	7.3
4,000 - 4,999	.2	1.5	2.1	5.0
5,000 or more	.2	.8	3.1	6.4
Total	100.0	100.0	100.0	100.0

Source: 1988 National Child Care Survey

Table 28 Percentage Distribution of Single-parent Families with Children under 13 by Amount Spent on Child Care per Family, Canada, 1987

Child Care Costs	Number of Weeks Worked by Respondent* (%)			
	0-3	4-19	20-39	40 or more
\$0	80.7	54.1	53.9	37.7
1-999	13.6	24.5	24.0	19.8
1,000 - 1,999	2.3	9.5	10.1	13.5
2,000 - 2,999	1.6	7.1	5.3	11.2
3,000 - 3,999	1.8	3.4	2.1	8.2
4,000 - 4,999	.0	1.4	1.8	4.0
5,000 or more	.1	.1	2.8	5.5
Total	100.0	100.0	100.0	100.0

Source: 1988 National Child Care Survey

Concentrating on families where the interviewed parents worked at least 40 weeks in 1987, Table 29 offers a comparison of child care expenditures by family size. Just under half (48 percent) of families with only one child under the age of 13 years reported child care expenditures for the year. The presence of two or more children under 13 increases the proportion of families with child care expenditures. Among families with two children under 13 years of age, for example, 64 percent indicated they spent money on child care services that would allow the interviewed parent to work at a paid job. About one of every ten families with two children under 13 years of age spent \$5,000 or more on child care in 1987.

Table 29 Percentage Distribution of Families* by Amount Spent on Child Care and Number of Children under 13, Canada, 1987

Child Care Costs	Number of Children Under 13 (%)		
	One	Two	Three or more
\$0	51.5	35.8	39.7
1-999	16.1	18.0	19.0

1,000 - 1,999	10.1	11.2	10.2
2,000 - 2,999	9.1	10.8	8.8
3,000 - 3,999	6.7	8.5	7.1
4,000 - 4,999	3.4	6.3	6.8
5,000 or more	3.2	9.8	8.5
Total	100.0	100.0	100.0

Source: 1988 National Child Care Survey

* Families with respondents (i.e., the parent responsible for arranging child care) who worked 40 or more weeks during the year. See note 25.

Focusing on families where the interviewed parents worked at least 40 weeks in the year, Table 30 gives a comparison of child care expenditure by the number of children under five years of age (pre-school age children). The presence of children under five years of age in the family clearly affects the proportion of families reporting child care expenditures. For example, while 45 percent of those families without children under five (i.e., with children age 5-12) reported expenditures for child care services, 71 percent of families with one child under five reported such an expenditure for 1987. Having two children under five in the family does not alter the proportion of families reporting child care expenditures, but does affect somewhat the amount spent. About 19 percent of families with one child under five spent \$4,000 or more, while 25 percent of families with two children spent this amount.

Table 30 **Percentage Distribution of Families* by Amount Spent on Child Care and Number of Children under Age Five, Canada, 1987**

Child Care Costs	Number of Children Under Age 5 (%)			
	None	One	Two	Three or more
\$0	54.8	28.8	27.8	50.8
1-999	18.5	15.3	14.2	10.9
1,000 - 1,999	9.7	12.2	9.3	18.0
2,000 - 2,999	6.9	13.9	13.6	1.3
3,000 - 3,999	4.8	11.4	10.1	5.1
4,000 - 4,999	2.4	8.1	10.1	2.6
5,000 or more	2.9	10.4	15.0	11.3
Total	100.0	100.0	100.0	100.0

Source: 1988 National Child Care Survey

* Families with respondents (i.e., the parent responsible for arranging child care) who worked 40 or more weeks during the year. See note 25.

Families with three or more children under five had very different child care expenditure patterns. Over one-half of the families with three or more children under five years of age did not report any child care expenses for the year. Most likely, the lack of affordable child care arrangements means these families must find other unpaid child care

arrangements (eg., by family members) that allow the interviewed parents to work at paid jobs.

5.2 Average Child Care Expenditure Over A One-week Period

In this section, information is given on parents' child care expenditures over a one-week period²⁷ for five different types of care arrangement: daycare centres; centre-based group care other than a daycare centre (eg., nursery school/kindergarten); before and after school programs; care by a relative; and care by a non-relative.

5.2.1 Daycare Centres

Approximately 202,300 children attended daycare centres in the survey reference week. The majority of these children (91 percent) were under six years of age, and almost three-quarters (74 percent) were between the ages of one and four. More than one-half (55 percent) of the children attended their daycare centres for 30 or more hours, while 27 percent were there between 10 and 29 hours, and 17 percent attended daycare for less than 10 hours. On average, children spent 28.6 hours in daycare centres during the survey reference week.

The parents of children attending daycare centres were asked about their expenditure on daycare for the survey reference week, and whether or not they received full or partial subsidies. Of the 202,300 children who attended daycare centres, 64 percent (130,300 children) were not subsidized, 32 percent were subsidized, and 4 percent of parents did not know if their expenditures were subsidized.

Table 31 presents the average expenditure over a one-week period for non-subsidized children attending daycare centres. The average expenditure on child care in daycare was \$64.34 per child. Average weekly expenditure ranged from a low of \$55.86 in provinces west of Ontario, to a high of \$84.84 in Ontario. Expenditures on child care in daycare centres also vary according to the number of hours children spend in the centres. The average weekly expenditure for non-subsidized children spending less than 30 hours per week was \$37.10, and \$89.09 for those spending 30 or more hours in daycare centres.

Table 31 Average Weekly Expenditure for Child Care in Daycare Centres by Number of Child Care Hours and Region, 1988

Region Hours	Average Expenditure Per Week Per Child (1993 \$)		
	Total	Less than 30 Child Care Hours	30 or More Child Care
Atlantic	\$59.86	\$33.02	\$ 78.91
Quebec	59.67	31.84	82.25

²⁷ The NCCS gathered information on child care expenses for each child during the full week prior to the date of the interview (the survey reference week). All amounts have been adjusted for inflation and are reported in 1993 dollars.

Ontario	84.84	45.55	109.04
Western	55.86	39.02	81.10
Canada	\$64.34	\$37.19	\$ 89.09

5.2.2 Centre-based Group Care Other Than Daycare Centres

Centre-based group care other than daycare centres includes kindergarten, junior-kindergarten, nursery or preschool, group programs for infants or toddlers, and programs run by parents for children. According to the NCCS, there were 578,500 children who attended one of these programs during the reference week of the survey. These are typically preschool children who spend less than 20 hours per week in this type of care arrangement. All of these children were under seven years of age, and 92 percent were between the ages of three and five. The vast majority of these children (94 percent) spent less than 20 hours in this care arrangement in the survey reference week.

As over two-thirds of these children (68 percent or 391,000 children) were in publicly supported programs operated by a school board, no direct expenditures were reported by parents. Of the 187,500 children in programs not operated by school boards, 7 percent of interviewed parents indicated they received subsidies, 81 percent said their costs were not subsidized, and 12 percent were uncertain.

Table 32 presents the average expenditure over a one-week period for non-subsidized children in centre-based group care other than a daycare centre. The average expenditure for this care arrangement was \$19.34 per child. Average weekly expenditure ranged from a low of \$14.98 in provinces west of Ontario to a high of \$25.75 in Ontario. The average weekly expenditure for non-subsidized children spending less than 20 hours per week was \$16.46.

Table 32 **Average Weekly Expenditure for Child Care in Centre-based Group Care by Region, 1988**

Region	Average Expenditure Per Week Per Child (1993 \$)	
	Total	Less than 20 Child Care Hours
Atlantic	\$16.54	\$14.61
Quebec	21.05	16.81
Ontario	25.75	21.15
Western	14.98	13.80
Canada	\$19.34	\$16.46

5.2.3 Before- or After-school Programs

Before- and after-school programs are group programs providing care for children between the ages of six and twelve during non-school hours. Approximately 83,400 children attended a before- or after-school program in the survey reference week. Some 73 percent of these children were between the ages of six and nine, and nine out of ten spent 20 hours or less in this care arrangement.

Eighty percent of the parents of these children indicated they did not receive subsidies for the cost of this care arrangement. Table 33 shows the average expenditure per child over a one-week period for the 67,100 non-subsidized children attending before- or after-school programs. The average cost of attending these programs in the survey reference week was \$32.75. Average weekly expenditure was lowest in Quebec at \$24.66, and highest in Ontario and the prairie/western provinces. It is interesting to note that Quebec, which had the lowest average weekly expenditure, accounted for over one-half (54 percent) of the children who attended these programs.

Table 33 Average Weekly Expenditure for Child Care in a Before- or After-school Program by Region, 1988

Region	Average Expenditures Per Week Per Child (1993 \$)	% of Children
Atlantic	\$32.01	4.6
Quebec	24.66	53.7
Ontario	43.40	24.5
Western	43.04	17.2
Canada	\$32.75	100.0

5.2.4 Care by a Relative or a Non-relative

Care of a child by a relative or non-relative includes care in either the child's home or the caregiver's home.²⁸ During the survey reference week, approximately 897,400 children were cared for by a relative and 1,039,400 children were in the care of a non-relative.²⁹

A comparison of children receiving care by relatives with those receiving care by non-relatives reveals similarities in terms of both the average number of child care hours and the ages of the children. For example, 70 percent of the children cared for by relatives spent 20 hours or less in this type of care, receiving on average, 18 hours of care. In

²⁸ In this analysis, care by relative does not include the interviewed parent's resident spouse or care by older sibling(s). Care by a non-relative in the caregiver's home is often referred to as family daycare.

²⁹ In a minority of cases, a combination of care by a relative and care by a non-relative was used to meet the family's child care needs.

comparison, 66 percent of children cared for by non-relatives spent 20 hours or less per week in this type of care, receiving on average, 18 hours of care.

About one-third (34 percent) of the children who received care from relatives were under three years of age, 28 percent were aged three to five, 25 percent were six to nine years old, and 12 percent were over the age of nine. The corresponding figures for children in the care of non-relatives were 31 percent under three years of age, 31 percent aged three to five, 29 percent aged six to nine, and 9 percent over the age of nine.

Table 34 provides the average child care expenditure over a one- week period for care by relatives and non-relatives respectively. The average weekly expenditure for care by relatives was \$11.36. Over two-thirds (67 percent) of the parents of children who received care by relatives did not report any expenditures for this care arrangement.

Unlike care by a relative, only 16 percent of the parents of children cared for by non-relatives reported no expenditure for this care arrangement. The average cost of care by non-relatives was \$32.07. The highest weekly expenditures for children in the care of non-relatives were in Ontario and Newfoundland.

Table 34 **Average Weekly Expenditure of Child Care Provided by a Relative and Non-relative by Province, 1988**

Province	Average Expenditure Per Week Per Child (1993 \$)	
	Care by Relative (\$)	Care by Non-Relative (\$)
Newfoundland	14.78	36.95
Prince Edward Island	10.64	27.37
Nova Scotia	9.25	29.70
New Brunswick	16.75	28.11
Quebec	14.05	29.63
Ontario	11.53	38.80
Manitoba	7.71	22.86
Saskatchewan	9.33	28.72
Alberta	8.01	25.30
British Columbia	9.54	27.24
Canada	11.36	32.07

5.2.5 Child Care Expenditure by Family Type

Table 35 shows the average weekly child care expenditure of two-parent and single-parent families, by level of family income. For each of the care arrangements shown, the average expenditures of single parents exceed those of two-parent families. In families with incomes of \$20,000 or less, for example, single parents spent an average of \$67 per week for care in daycare centres compared with \$45 for two-parent families.

Table 35 also shows that weekly child care expenditure increases in relation to rising family income. However, single-parent families with incomes in excess of \$40,000 spend considerably more on child care than two-parent families with a similar level of family income. This difference is most likely the result of single-parents' relatively greater reliance on paid child care arrangements in the absence of care by a spouse.

Table 35 **Average Weekly Expenditure on Child Care by Type of Care Arrangement and Level of Family Income, Two-parent and Single-parent Families, Canada, 1988**

Average Expenditure Per Week Per Child (1993 \$)		
1. Daycare Centre		
Family Type		
Family Income (1987)	Two-parent	Single-parent
\$0 - 20,000	\$45.19	\$66.90
20,001 - 40,000	53.56	NA
more than 40,000	72.01	NA
2. Care by Relative		
Family Income (1987)	Two-parent	Single-parent
\$0 - 20,000	\$9.33	\$10.59
20,001 - 40,000	9.91	14.98
more than 40,000	13.60	26.53
3. Care by Non-Relative		
Family Income (1987)	Two-parent	Single-parent
\$0 - 20,000	\$21.03	\$24.28
20,001 - 40,000	25.62	34.42
more than 40,000	39.74	64.73

APPENDIX : TABLES ON SINGLE-PARENT FAMILIES

This appendix is not presently available