

**A Quarter Century of Change: Young  
Women in Canada in the 1970s  
and Today**

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and  
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## 1. INTRODUCTION

This report presents a statistical picture of the lives of young women in 1976 and 2001. It uses a range of data to compare and contrast the lives of women aged 20–29 over a 25-year period. Since these two generations of young women can be viewed as mothers and daughters, the data describing their lives may provide some indication of the challenges faced by young women over the past quarter century — a time of tremendous change in the lives of all Canadian women. Nonetheless, it is perhaps young women who have had to deal most directly with issues of change and continuity.

This report uses a number of data series to present a statistical picture of the lives of young women in 1976 and 2001. Some of these sources are directly comparable and can be used without hesitation. Others, however, are not continuous, or they may involve concepts that are not fully comparable. In other cases where no data are available, sources from other years have been used.

The most consistent data sources used in this study are the Census of Canada and the Labour Force Survey. The Census, which is conducted every five years, covers a variety of demographic, social and economic topics. As such, much of the data that it gathers from different years provide the basis for consistent comparisons of the lives of Canadians over time. Nonetheless, some key series in the Census have been changed to better reflect the changes that have taken place in society. For example, in 1976 no data were collected on people living common-law, and common-law partners were counted as “married.” That changed in 1981. Similarly, the 2001 Census was the first to ask about same-sex partners.

The Labour Force Survey provides historically consistent data from 1976 until the present. However, some definitions have changed, while others have been revised to reflect changes in Canadian society. Occupational categories have changed in accord with changes in the labour market, and the definition of part-time work was revised during this period.

In other cases, no data are available for the earlier period discussed in this report. The 1976 Census was a short one which did not include any socio-cultural questions. As a result, the data included here on immigrants and the Aboriginal population come from the 1981 Census. As well, data on visible minorities were not collected until the 1986 Census.

In addition, data from the 1996 Census on Aboriginal people are not directly comparable with those of 1981. In 1981, Aboriginal data were derived from a question on ethnic origin, which asks about cultural origins of the population. The 1996 data on Aboriginal people comes from a question on identity, first asked in 1991. These data refer to people who identify themselves as members of an Aboriginal group.

Some data series do not start until the mid-1980s. This is the case with data on student loans and debt burden on graduation. Similarly, data on time use and the distribution of unpaid work between women and men were not collected until 1986.

## 2. THE FAMILY UNIT

### Living Arrangements

As recently as the mid-1970s, the family pattern of young women still had a very traditional look. In 1976, for example, the majority of women aged 20–24 were living with a spouse. Indeed, almost all of these young women were married, whereas two and a half decades later, slightly over half of the young women in this age range were still living with their parents. In 2001, 50% of all women aged 20–24 were still living at home, up from 28% in 1976. In contrast, the share of these young women who were either married or living with a common-law spouse fell from 51% to 26% in the same period.

**Table 1: Family Status of Women Aged 20–29, 1976**

	Women Aged		Total Aged 20-29
	20-24	25-29	
	%		
Wife <sup>1</sup>	51.4	77.4	63.9
Lone parent	2.6	4.8	3.7
Child living at home	27.6	5.7	17.1
Living with extended family	3.7	2.0	2.9
<b>Total living with family</b>	<b>85.3</b>	<b>89.9</b>	<b>87.5</b>
Living with non-relatives	8.8	4.4	6.7
Living alone	5.8	5.6	5.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note:

<sup>1</sup> Includes people living common-law.

Source: Statistics Canada, 1976 Census of Canada.

The share of these young women who are married has fallen precipitously; more women in this age range currently live common-law than are married. In 2001, just 9% of all women aged 20–24 in Canada were married, only a third the rate in 1976 when 36% were married. In contrast, by 2001, 16% of women in this age range were living with a common-law spouse. The share of young women living with a common-law spouse has also increased in recent decades, rising from 10% in 1981.<sup>1</sup>

**Table 2: Marital Status of Women Aged 20–29, 1976 and 2001**

	Women Aged					
	1976			2001		
	20-24	25-29	Total Aged 20-29	20-24	25-29	Total Aged 20-29
			%			
Single (never married)	45.2	16.2	31.3	72.9	38.4	55.7
Married <sup>1</sup>	51.9	77.7	64.3	26.0	57.9	41.9
Separated	2.0	3.3	2.6	0.7	2.2	1.4
Divorced	0.7	2.4	1.5	0.3	1.4	0.9
Widowed	0.1	0.4	0.3	0	0.2	0.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note:

<sup>1</sup> Includes those living common-law.

Source: Statistics Canada, Census of Canada.

The pattern is similar among women aged 25–29, though not as pronounced as among their younger counterparts. Indeed, the majority of women in this age range live with a spouse. In 2001, 57% of women in this age range were living with either a husband or common-law spouse, although this was down from 77% in 1976.

As well, most women aged 25–29 living with a spouse are legally married. At the same time, many more of these women live in a common-law relationship. In 2001, 36% of women in this age range were married, down from 66% in 1976. In contrast, 21% of these women currently live with a common-law spouse, up from 8% in 1981.

As with their younger counterparts, there has been an increase in the number of women aged 25–29 still living at home. In 2001, 16% of women aged 25–29 were still at home with their parents, up from 6% in 1976.

While no precise data are available to explain why so many young women opt to live at home with their parents, the reason only accounts for part of the phenomenon. As noted above, in 2001, 50% of young women aged 20–24 were living at home with their parents; only 29% were enrolled in some form of educational program.

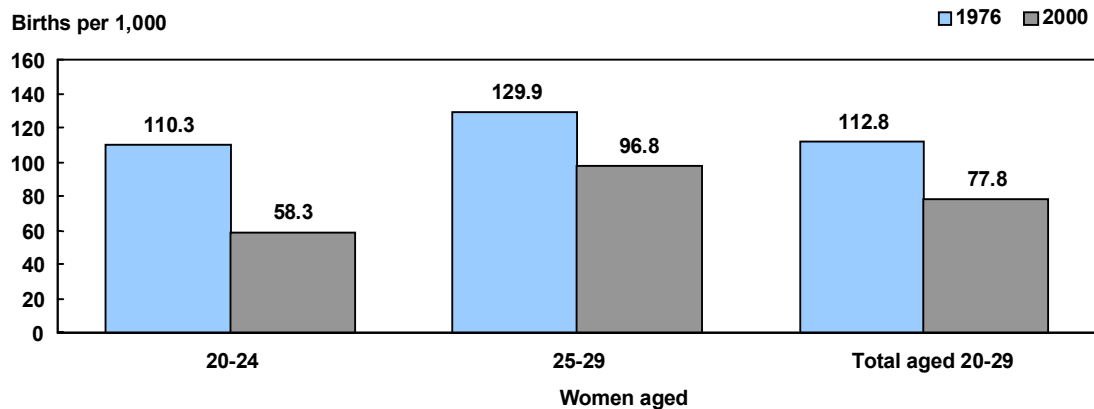
On the other hand, there has been modest growth in the share of young women raising children on their own. Among women aged 20–24, 4% were lone parents in 2001, up only slightly from 3% in 1976. At the same time, lone parents made up 8% of all women aged 25–29 in 2001, compared with 5% in 1976.

And interestingly, despite the glamorous stereotyping of “Sex and the City” and the like, relatively few young Canadian women live alone. In 2001, just 9% of women aged 25–29 and 6% of 20–24 year-olds lived alone, figures that haven’t changed appreciably in the past couple of decades.

## Low Birth Rates

Along with the change in family living arrangements, there has been a marked decline in the birth rate among young Canadian women, particularly those aged 20–24. In 2000, for example, there were 58 births for every 1,000 woman in the 20–24 age range, down from over 100 in 1976.

**Figure 1: Age-Specific Birth Rates, 1976 and 2000**



Source: Statistics Canada, Catalogue nos. 82-553-XPB and 84F0210XPB.

There is a similar pattern among women aged 25–29, though women in this age range still have the highest birth rate of any five-year female age group in Canada. In 2000, there were 97 children born for every 1,000 women aged 25–29. This was down, however, from 130 in 1976. In contrast, birth rates among women under age 20 have declined in the past several decades. As well, birth rates among women in their 30s have risen dramatically, as women postponed childbirth while they completed their education and then got started in a career.

These trends reflect the fact that fewer women in these age groups choose to have children. Among women aged 25–29 in 1976, 62% had at least one child. By 1996, however, this figure declined to 44%. At the same time, the share of women aged 20–24 with children fell from 30% in 1976 to 16% 20 years later.

Ironically, those young women today that are having children have almost as many as their counterparts did two decades ago. For example, the proportion of mothers aged 20–24 with more than one child in 1996 (38%) was almost the same as it was in 1976. Indeed, the share of women in this age range with four or more children, while still small at 3%, is actually more than twice the comparable rate in 1976.

At the same time, the proportion of mothers aged 25–29 with more than one child has declined somewhat since the mid-1970s. Still, in 1996, over half of all women in this age range with children had more than one child (53%), compared with 62% in 1976.



### 3. EDUCATION

#### **Increases in Post-Secondary Enrolments**

Perhaps the most significant change in the lives of young adult women over the past quarter century has been the growing share of these women, especially those aged 20–24, enrolled in some form of post-secondary education. In the 1998-99 academic year, 29% of all women aged 20–24 were in either university or community college on a full- or part-time basis, almost double the figure in 1983-84,<sup>2</sup> when only 15% were enrolled in post-secondary education.

While there have also been increases in the share of women aged 25–29 enrolled in some form of post-secondary educational institution, women in this age range are less likely than their younger counterparts to be going to school. In 1998-99, 6% of women aged 25–29 were either full- or part-time university or college students, although this was up from 4% in the early 1980s.

Most of the increase in the post-secondary enrolment of young women in the past several decades has been accounted for by those attending university. Indeed, almost 70% of the growth in the share of women aged 20–24 in post-secondary programs since the early 1980s came at the university level. Overall, in 1998-99, 20% of all women in this age group were attending university, up from just 7% of their counterparts in 1976-77.

At the same time, the share of young women attending community college doubled in the past 15 years. Among women aged 20–24, 9% were enrolled in a community college program in 1998-99, up from 5% in 1983-84. Overall, women aged 20–24 in community college make up just over 30% of all female post-secondary students in this age range, a figure only marginally higher than in the early 1980s.

Full-time students account for almost all the growth in the post-secondary enrolment of young adult women. Among those aged 20–24, full-time students made up 95% of all the growth in total post-secondary enrolment. As a result, full-time female students aged 20–24 represented 90% of all women in this age range enrolled in a post-secondary program, a figure that is actually up slightly from around 86% in the early 1980s.

Women aged 25–29 are somewhat more likely than younger women to attend school on a part-time basis. In 1998-99, 27% of female university or community college students aged 25–29 were part time, compared with only 10% of their counterparts aged 20–24. However, the number of women aged 25–29 attending school on a part-time basis actually declined by several thousand since the mid-1980s, while the number of full-time students increased sharply.

In addition, the large increases in university enrolment of young women occurred at all levels. The total number of women aged 20–29 enrolled at both the master's and doctoral levels was three times higher in 1998-99 than in 1976-77. Still, the vast majority of young

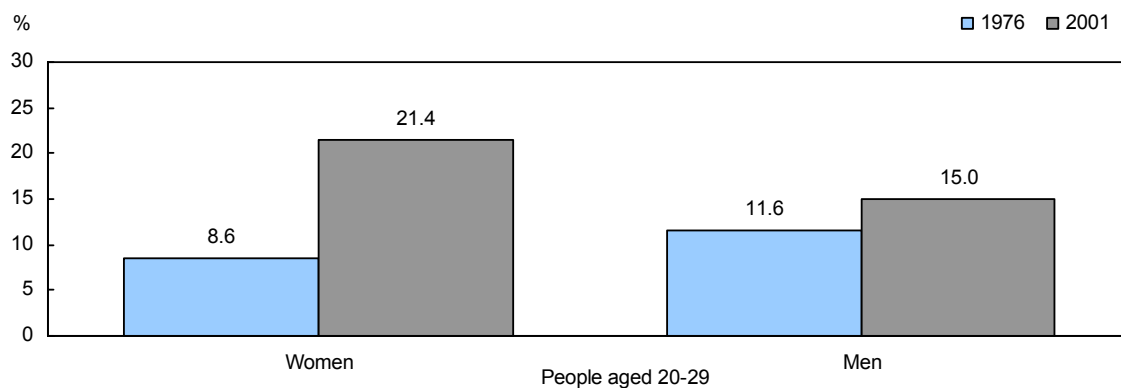
female university students remain at the bachelor's level. In 1998-99, 90% of all female university students aged 20–29 were enrolled in a bachelor's degree program, down slightly from 92% two decades ago.

The large increases in the proportion of young women attending university, however, have not been accompanied by any significant shifts in the fields of study these women pursue. Indeed, the distribution of young female university students today is remarkably similar to that of their mothers two decades ago. In 1998-99, for example, 72% of all female university students aged 20–29 were enrolled in either the social sciences, humanities, education, or fine arts, down only slightly from 76% in 1976-77. At the same time, the share of these female students in engineering and applied science, mathematics and physical science, or agricultural and biological science programs rose from 14% to 19%.

### Higher Educational Attainments

Not surprisingly, given long-term increases in post-secondary enrolment rates, young women today have attained considerably higher levels of education than did their counterparts over two decades ago. In 2001, for example, 21% of women aged 20-29 had a university degree, more than double the figure in 1976 when only 9% of females in this age range were university graduates.

**Figure 2: Percentage of Women and Men Aged 20–29 with a University Degree, 1976-2001**



Source: Statistics Canada, Census of Canada.

Indeed, young women today are better educated than their male peers. In 2001, 21% of women aged 20–29 were university graduates, compared with 15% of their male counterparts. In contrast, in 1976, women in this age range were considerably less likely than men to have graduated from a university program: 9% versus 12%.

**Table 3: Educational Attainment of Women Aged 20–29, 1976 and 2001**

	1976			2001		
	<b>Women Aged</b>					
	20-24	25-29	Total aged 20-29	20-24	25-29	Total aged 20-29
	%					
<b>Highest level of schooling</b>						
Less than Grade 9	6.2	10.9	8.4	1.6	2.0	1.8
Grades 9-13	49.1	44.9	47.1	25.8	22.0	23.9
Some post-secondary	37.9	33.6	35.9	58.8	47.0	52.9
University degree	6.8	10.5	8.6	13.8	29.0	21.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Unfortunately, this trend has also meant that more young women today complete their university training with an accrued debt from student loans. Much of the evidence supporting this phenomenon is anecdotal, although results from a 1997 Statistics Canada survey<sup>3</sup> did show that women graduating from either a university or college in 1995 owed almost \$13,000 to government student loan programs or other sources, over twice the figure for their counterparts in the class of 1982, once inflation is taken into account. As well, female graduates in 1995 owed between \$500 and \$1,000 more than their male counterparts, depending on their level of study. Not surprisingly, the proportion of graduates struggling to repay their student loans also increased, with female graduates experiencing considerable difficulties with repayments. As of 1997, for example, 20% of female university students who graduated with a bachelor's degree in 1995 were experiencing difficulty repaying their loans, compared with 15% of their male counterparts.

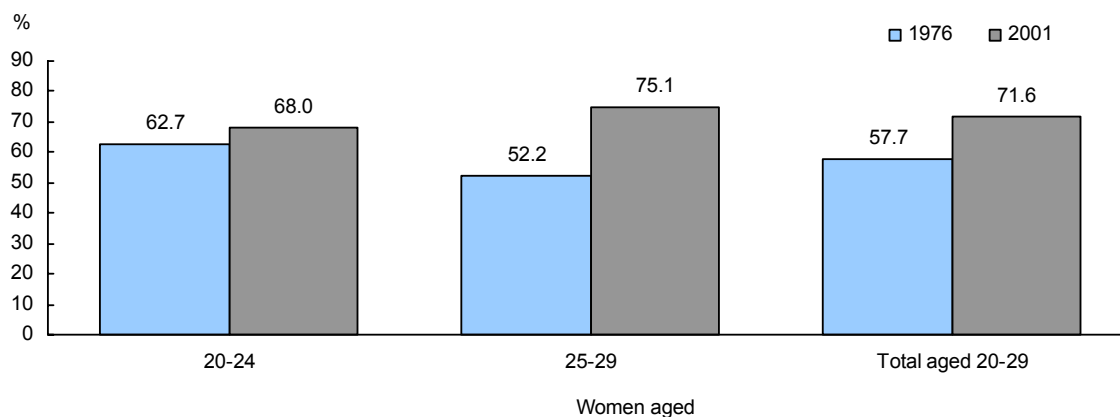
This raises an interesting argument whether the trade-off of a better education in exchange for increased debt load early on in life is one which most Canadians, female or male, would be willing to make. The answer is probably yes. Nonetheless, the increased debt loads that young people, and especially young women, are carrying may very well affect their decisions as to whether to proceed with post-secondary training, as well as other key decisions regarding their future.

## 4. EMPLOYMENT

### More Young Women Employed

Unquestionably, a major social trend in Canada over the past several decades has been the dramatic growth in the share of women who are part of the paid work force. In 2001, 56% of all women aged 15 and over had jobs, up from 42% in 1976. And women aged 20–29 have been a major part of this trend. Indeed, in 2001, 71% of all women in this age range were part of the paid work force, up from 58% in 1976.

**Figure 3: Percentage of Women Aged 20–29 Employed, 1976 and 2001**



**Source:** Statistics Canada, Labour Force Survey.

The overall increase in the share of women aged 20–29 participating in the paid work force in the past quarter century masks some significant shifts within this group. In particular, there has been a major increase in the work force participation of women aged 25–29, whereas there has been only a modest rise in the share of women aged 20–24 who are now employed in the paid work force. In 2001, three quarters (75%) of all women aged 25–29 were part of the paid work force, compared with about half (52%) in 1976. In contrast, the share of 20–24 year-old women with jobs increased only marginally from 63% to 68% in the same period.

While the overall share of women aged 20–24 with jobs has increased, there has actually been a substantial decline in the proportion of women in this age range working full time. Indeed, in 2001, 45% of all women in this age group were employed on a full-time basis, down from around 55% for their counterparts in 1976. In contrast, the proportion of women in this age range working part time mushroomed. In 2001, almost one in four of all women aged 20–24 were employed on a part-time basis, compared to 7% in 1976.

Most of the growth in part-time employment among women aged 20–24 was accounted for by women in this age range attending school. In fact, those working part time because they were going to school made up 72% of the increase in total part-time employment among women aged 20–24 between 1976 and 2001. Overall, in 2001, over half (57%) of all women

in this age range who were working part time were doing so because they were going to school.

**Table 4: Reason for Part-Time Work, 1976 and 2001<sup>1</sup>**

	1976			2001		
	<b>Women Aged</b>					
	20-24	25-29	Total aged 20-29	20-24	25-29	Total aged 20-29
%						
Own illness	0.7	0.8	0.7	0.6	1.6	1.0
Personal/family responsibilities <sup>2</sup>	11.9	25.0	18.7	6.4	31.6	15.9
Going to school	29.1	3.4	15.9	57.3	16.6	41.9
Personal preference	25.1	41.4	33.5	6.8	13.7	9.4
Other voluntary	11.0	13.8	12.4	1.1	2.7	1.7
Other <sup>3</sup>	22.1	15.6	18.7	27.7	33.8	30.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total employed part time (000s)</b>	<b>82.4</b>	<b>88.1</b>	<b>170.4</b>	<b>238.8</b>	<b>145.7</b>	<b>384.6</b>
% employed part time <sup>4</sup>	11.8	16.8	14.0	34.6	18.9	26.3

Notes:

<sup>1</sup> In 1976, part-time work included work of less than 30 hours per week in all jobs. In 2001, it referred to working less than 30 hours per week in a main job.

<sup>2</sup> Includes caring for own children.

<sup>3</sup> Includes business conditions and unable to find full-time work.

<sup>4</sup> Expressed as a percentage of total employed.

Source: Statistics Canada, Labour Force Survey.

In contrast to their 20–24 year-old counterparts, most of the growth in employment among women aged 25–29 has been full time. In 2001, 61% of all women in this age range were employed on a full-time basis, compared with just 43% of their counterparts in 1976. The share of all women in this age group working part time also increased in this period, but only from 8% to 14%.

Increases in work force participation among women aged 25–29 in the past quarter century have been driven by growth in the employment rate of these women with children. In 2001, 63% of women in this age range with children less than age 16 living at home were part of the employed work force, up from 36% in 1976. In contrast, the share of women in this age range without children participating in the paid work force rose from 79% in 1976 to 86% in 2001.

There have been especially dramatic increases in the employment levels of women aged 25–29 with young children. Indeed, women in this age range with children under age 3 in 2001 were over twice as likely to be employed as were their counterparts two decades ago. In 2001, 62% of women aged 25–29 with toddlers under age 3 were part of the paid work force, compared with only 29% of those in 1976. Similarly, 64% of women in this age range whose youngest child was aged 3–5 worked for pay or profit in 2001, up from 40% in 1976.

**Table 5: Percentage of Mothers Aged 20–29 Employed, by Age of Youngest Child, 1976 and 2001**

	1976			2001		
	<b>Women Aged</b>					
	20-24	25-29	Total aged 20-29	20-24	25-29	Total aged 20-29
	%					
<b>Youngest child aged</b>						
Under 3	26.9	29.3	28.4	41.6	61.6	55.6
3 to 5	41.4	39.9	40.2	51.1	64.0	61.3
Total with children under 6	29.7	32.9	31.8	43.5	62.3	57.1
6 to 15	46.6	54.4	53.9	60.3	70.7	69.7
Total with children under age 16	30.0	35.6	33.8	44.2	63.4	58.4

Source: Statistics Canada, Labour Force Survey.

The share of mothers aged 20–24 participating in the paid work force has also increased, but not as dramatically as for their older counterparts. In 2001, 44% of 20–24 year-old women with at least one child at home were employed, up from 30% in 1976. As with women aged 25–29, the percentage of mothers aged 20–24 with jobs rises somewhat as the children get older. Still, in 2001, 42% of mothers in this age range with children under age 3 were employed, compared with 27% in 1976.

### Female Lone Parents Less Likely to Be Employed

**Table 6: Percentage of Mothers Aged 20–29 Employed, by Family Status and Age of Youngest Child, 1976 and 2001**

	1976		2001	
	Women with partners	Lone parents	Women with partners	Lone parents
	%			
<b>Youngest child aged</b>				
Under 3	28.3	30.4	57.6	41.7
3 to 5	39.7	44.7	63.8	54.6
Total with children under 6	31.4	38.2	59.1	47.3
6 to 15	53.8	54.4	72.4	65.4
Total with children under age 16	33.3	41.6	60.1	51.1

Source: Statistics Canada, Labour Force Survey.

As with the overall population, female lone parents in their 20s are less likely than mothers in two-parent families to be employed. Among female lone parents aged 20–24, for instance, 39% were employed in 2001, compared with 46% of mothers in two-parent families. This represents a major shift from the late 1970s when female lone parents in this age range were actually slightly more likely to be employed than mothers with partners.

There is a similar pattern among women aged 25–29 with children. In 2001, 58% of female lone parents in this age range were employed, compared with 64% of mothers in this age category with partners. This, in fact, represents a major change from the mid-1970s when female lone parents in this category were far more likely to be employed than their counterparts with spouses. In 1976, 48% of female lone parents in this age range had been employed, versus only 35% of those who were either married or living common-law.

### **Access to Day Care**

Young mothers today have much greater access to day-care services than did their counterparts in the mid-1970s when formal day care was in its infancy in Canada. In 1976, for example, there were fewer than 80,000 licensed child-care spaces available to all families across the country. By 1998, the figure had risen to almost 470,000 six times more than in the mid-1970s.

Despite the long-term growth in the number of licensed day-care spaces, the spaces currently available still represent only a portion of the potential child-care requirements of Canadian families. In 1996, there were just over 300,000 day-care spaces available to preschool children in Canada. At the same time, there were 900,000 families in Canada with at least one preschool child in which either both parents or a lone parent was employed.

### **Majority Still in Pink Ghetto Jobs**

While young women today appear to have more choice when it comes to occupation than their mothers did a quarter century ago, the majority of employed women aged 20–29 are still concentrated in traditional female job sectors. In 2001, for example, 75% of all employed women aged 20–29 worked in either sales and service or clerical jobs, teaching, or nursing and related positions. This figure is less than their counterparts in the mid-1970s when 78% of employed women in this age range worked in these areas; however, the decline is probably far less than would be expected after 25 years of the employment equity revolution.

At the same time, more young women work in management positions or in professional occupations other than teaching and nursing than did their mothers in the mid-1970s. In 2001, 14% of all employed women aged 20–29 were professionals in occupations other than teaching or nursing, up from 10% in 1982.

Similarly, 4% of employed women aged 20–29 in 2001 were in management positions, up from just over 2% 20 years earlier. Whether it's daughters of today or their mothers a quarter century ago, however, very few are, or were, in senior management positions when in their 20s.

Not surprisingly, women aged 25–29, who have had a little longer to establish themselves in the labour market than their counterparts aged 20–24, are somewhat more likely than these younger women to have broken out of the female-dominated pink ghetto job sector. Indeed, 80% of employed women aged 20–24 are in traditionally female-dominated occupations, compared with 70% of women aged 25–29.

In addition, there has been almost no change in the share of 20–24 year-old women employed in traditional female occupations in the past 20 years. This may result from the fact that many of these young women work in part-time sales and service jobs to support themselves while they continue their education.

### **More Women Self-Employed**

Young women today are somewhat more likely than their mothers to be self-employed, but given what is perceived as a large increase in self-employment in recent years, the difference is surprisingly small. In 2001, 75,000 women aged 20–29, 5% of the total work force in this age group, worked for themselves, up from 4% in 1976.

As with their mothers, most self-employed young women today are unincorporated and work alone, largely in areas providing home day care or house-cleaning services. Indeed, in 2001, over 70% of self-employed women aged 20–29 were unincorporated without staff, only slightly below the figure in 1976 (75%).

Among women aged 20–29, those in their late 20s are much more likely than their younger counterparts to be self-employed. In 2001, 7% of all employed women aged 25–29 were self-employed, compared with just 3% of those aged 20–24. As well, women aged 25–29 today are considerably more likely than their counterparts a quarter century ago to be self-employed: 7% versus 4%. In contrast, there has been almost no change since the mid-1970s in the probability that 20–24 year-old women will be self-employed.

There have also been changes in the areas in which young self-employed women work, reflecting improvements in their overall educational attainment. In 2001, for example, 6% of self-employed women aged 20–29 were in the business and finance sector, more than double the figure in 1987. Similarly, the share of self-employed women in this age range working in recreation, culture or the arts rose from 10% in 1987 to 13% in 2001.

The largest number of self-employed young women continue to provide child care or home support or other personal services. In 2001, 32% of self-employed women in this age range were classified as child care or home support workers, or were hairstylists or cleaners. This was down from 40% in 1987.

At the same time, fewer young women today than their mothers are employed as unpaid family workers. In fact, in 2001, less than a tenth of one percent of all employed women aged 20–29 were classified as unpaid family workers, whereas in 1976, this was the case for about 1% of employed women in this age range. This is particularly true for employed women aged 25–29, almost 2% of whom were unpaid family workers in 1976, versus almost none today.



## **Unemployment Lower Among Women**

Young women today are somewhat less likely to be unemployed than their counterparts a quarter century ago. In 2001, 7.5% of all female labour force participants aged 20–29 were officially classified as unemployed, compared with 8.9% of those in 1976.

As well, those young women who do experience unemployment today tend to be out of work for shorter periods, on average, than women who were in this age group in the mid-1970s. In 2001, unemployed women aged 20–29 were out of work an average of just over 11 weeks, compared with almost 14 weeks per unemployment episode in 1976. In fact, half of all unemployed women aged 20–29 in 2001 were out of work for less than a month, versus 37% of those in 1976.

Of note, however, is the fact that women currently aged 20–29 are more likely than their counterparts in the mid-1970s to experience long periods of unemployment. Of unemployed women in this age range in 2001, 5% were out of work for at least a year, double the figure in 1976. It is possible that young women unemployed for long periods in the mid-1970s were more likely than their counterparts today to drop out of the labour force.

Overall unemployment rates are generally lower for women aged 20–24 and 25–29 today than for their counterparts 25 years ago. Women aged 20–24 are somewhat more likely than women aged 25–29 to be unemployed. In 2001, 8.4% of female labour force participants aged 20–24 were unemployed, compared with 6.6% of those aged 25–29. However, when they are unemployed, women aged 20–24 tend to be out of work for shorter periods than women aged 25–29.

## **Incomes of 20–24 Year-Olds Down**

Yet another aspect of the changing family–school–work characteristics of young women aged 20–24 is that because so many more of these women are in school, the average incomes of the overall group are down substantially from two decades ago. Indeed, in 2000, women in this age range had an average income of just over \$11,000, over \$5,000 less per person than in 1981 once the effects of inflation have been considered.

In contrast, there has been almost no change in the overall average income of women aged 25–29. In 2000, these women had an average income from all sources of \$21,000, down slightly from \$21,700 in 1981.

As well, despite the fact that young women are now considerably better educated than their male counterparts, these women continue to earn less than comparable men, although the gap is closing slowly. For example, when employed on a full-time, full-year basis in 2000, women aged 20–29 had average earnings that were 77% of those of their male counterparts. This gap is smaller than it was two decades ago; however, the female–male earnings ratio of those aged 20–29 employed full time, full year was 72%.

The long-term narrowing of the gap between the earnings of women and men in recent years can be attributed both to increases in the earnings of women and decreases in the earnings of men. Between 1975 and 1992, for example, the earnings of women employed full time, full year rose almost 20%, once the effects of inflation were accounted for, whereas men's earnings actually declined by a few dollars in the same period.

The female–male earnings gap is somewhat smaller for women aged 20–24 than for those aged 25–29. In 2000, women aged 20–24 employed on a full-time, full-year basis had earnings which were 86% of those of their male counterparts, whereas the figure was 77% among 25–29 year-olds. Indeed, the earnings gap between women and men aged 20–24 is almost 10 percentage points less than it was in 1981 when women employed full time, full year made 76% of what their male counterparts did.

In contrast, the female–male earnings gap among those aged 25–29 is only marginally smaller today than it was two decades ago. In 2000, women in this age range employed on a full-time, full-year basis had earnings which were 75% of those of their male counterparts, compared with 71% in 1981.

Even female university graduates employed full time, full year continue to earn considerably less than their male counterparts. In fact, in 2000, female university graduates aged 20–29 employed full time made only 77% as much as their male colleagues. The female–male earnings gap among university graduates, though, is somewhat smaller than for those with lower educational levels. That year, for example, the figures were 70% among those with a non-university post-secondary certificate and 60% among high school graduates.

The female–male earnings gap among 20–29 year-olds persists in all major occupational categories. In fact, women in this age range employed full time in management positions actually make only about 64% what their male colleagues do, while the figure is 75% for those in professional occupations in business and finance. In contrast, women aged 20–29 employed on a full-time, full-year basis in natural science occupations had earnings which were 93% of those of comparable men, while the figure was 85% for professionals in social science and religious occupations.

### **High Incidence of Low Income**

Again, in large part reflecting the changing family–school–work patterns of young women today, the share of these women classified as living in a low-income situation is higher today than two decades ago, whereas low-income rates among the overall population are generally lower than they were in the early 1980s. In fact, in 2000, 16% of all women aged 20–29 had incomes below Statistics Canada's low-income cut-offs (LICOs),<sup>4</sup> up from 13% in 1980. In contrast, the national low-income rate dropped by about 10% in the same period.

Among young women, those aged 20–24 are somewhat more likely than 25–29 year-olds to have low incomes; for both groups, the incidence of low income is above the national average. In 2000, 17% of women aged 20–24 had incomes below the LICOs, while the figure was 14% for those aged 25–29. As well, the level of low income among both groups

has risen since the early 1980s. For those aged 20–24, the figure jumped from 13% to 17%, while for those aged 25–29 the increase was from 12% to 14%.

Young women today are also more likely to be classified as having low incomes than their male counterparts. In 2000, 16% of females aged 20–29 had low incomes, versus 13% of the male population in this age range. However, the incidence of low income among young women has actually risen at a rate slightly below that of their male counterparts during this period.

Those who live alone or with unrelated people have accounted for much of the growth in the incidence of low income among women aged 20–29. Indeed, in 2000, 43% of all unattached women in this age range were classified as having incomes under the LICOs, up from 35% in 1980.

Unattached women aged 20–24 are particularly likely to have low incomes. In 2000, more than half (57%) of unattached women in this age range had low incomes, up from 43% two decades earlier. At the same time, almost 30% of all unattached women aged 25–29 had incomes below the cut-offs, up from 24% in 1980.

The increase in the number of young women heading lone-parent families has also contributed to the relatively high incidence of low income among women aged 20–29, although the proportion of lone-parent families headed by mothers aged 20–29 classified as having low incomes has actually fallen sharply in the past two decades. In 2000, for example, 30% of these families were considered to have low incomes, down from 58% in 1980. However, because the total number of lone-parent families headed by women in this age range more than tripled in this period, the actual number which fell below the LICOs almost doubled.

At the same time, very few young women today who are either living with their parents, a spouse, or in some other arrangement are considered to have low incomes. Indeed, in 2000, just 4% of all women aged 20–29 other than those who were either lone parents or were living alone had low incomes. As well, this is down somewhat from 6% in 1980.

### **Still Responsible for the Bulk of Housework**

One thing that does not appear to have changed dramatically over the past quarter century is that women, especially mothers, still spend a large part of their day looking after their homes and families. Indeed, it appears that even though an increasing percentage of young women are working outside the home, and that those women who do work are working longer, young women are also spending more time looking after their homes and families. In 1998, for example, married women aged 20–29 with at least one child spent 6.6 hours per day on unpaid domestic work activities. This was, in fact, slightly higher than the figure for their counterparts more than a decade earlier who averaged 6.4 hours per day on these activities.<sup>5</sup>

There has been an even more marked increase in the amount of time female lone parents aged 20–29 spend on unpaid domestic work activities: a full hour more on domestic work in

1998 than their counterparts in 1986. Still, female lone parents aged 20–29 spend an hour less per day on unpaid domestic work activities than their married counterparts with children: 5.6 hours per day compared with 6.6 hours per day.

Young women today without children also devote a substantial part of their day to unpaid domestic work. In 1998, married women aged 20–29 averaged about three hours per day on these types of activities, although this was less than half the figure for their counterparts with children. As well, while the amount of time married women with children spend on unpaid domestic work appears to be on the rise, the time investment on domestic work by married women in this age range without children has declined since 1986.

## 5. WELL-BEING

### Less Sleep

Given that, on average, young women today spend more time on both paid work and educational activities, and that there has been no change in the amount of time they spend on domestic work, something has to give, because the day is still just 24 hours long. And it appears that the activity which has been most affected is sleep. Women aged 20–29 have over a half an hour per day less to devote to personal care activities, most of which is sleep time, than a decade ago.

At the same time, there has been almost no change in the amount of leisure time experienced by young women. Overall, women aged 20–29 averaged 4.7 hours of leisure time per day in 1998, almost exactly the same figure as in 1988.

As with their mothers, young women with a spouse and/or children today have less leisure time than their single, childless counterparts. In 1998, women aged 20–29 with a spouse averaged 4.4 hours of free time per day, whether or not they had children, whereas the figure for all other women in this range was 5.0 hours per day. Women in this age range with a spouse and children also get less sleep, on average, than other women.

### High Stress Levels

Although there is no national historical data on time stress, a 1995 survey revealed that women aged 20–29 have the highest levels of severe time stress<sup>6</sup> of any age group. That year, for example, 35% of females aged 20–24 reported they were experiencing high life stress, as did 34% of women aged 25–29. In comparison, only 28% of men in the 20–29 age range reported they were time stressed, while the figure for women in older age groups ranged from 32% for those aged 35–44 to just 22% for 55–64 year-olds.

While most young women overcome these stresses, a relatively large proportion has experienced an episode of clinical depression. In 1997, 7% of all women aged 20–29 had probably had a depressive episode that year, given their score on a risk depression test.<sup>7</sup> This was over twice the figure among men in this age range, only 3% of whom experienced a depressive episode that year; it's also slightly higher than the rate among women over the age of 30, 5% of whom experienced a depressive episode.

However, while young women are somewhat more likely than their older counterparts to experience clinical depressive episodes, they tend to be depressed for shorter periods. In 1997, depressive episodes among women aged 20–29 averaged about six weeks in length, while for older women the figure ranged from seven weeks for those in their 30s to 10 weeks for those aged 75 and over.

While young women today do appear to be under some stress, they are actually only about half as likely as their mothers two decades ago to commit suicide. In 1999, for example,

there were four suicides per 100,000 women aged 20–29, compared with eight per 100,000 in 1979.

In fact, the overall mortality rate among young women has dropped substantially from two decades ago. In 1999, there were 34 deaths per 100,000 women aged 20–29, down almost 37% from 1979 when there were 53 deaths per 100,000 women in this age group.

Most of the decline in the overall mortality of young women has been the result of declines in accidental deaths, particularly in motor vehicle accidents. In 1999, for example, there were seven motor vehicle related deaths among women aged 20–29, half the figure in 1979 when there were 14 such deaths per 100,000 population. In fact, death rates from almost all causes declined among the female population aged 20–29 between 1979 and 1999.

Lower mortality rates among young women compared with their counterparts two decades ago reflect, in part, the fact, that far fewer young women today smoke. In 1997, roughly 30% of all 20–29 year-old women smoked either daily or occasionally, whereas in the late 1970s, over half of women in this age range were smokers.

### **Domestic Violence**

There is limited statistical material describing the incidence of spousal abuse and other related victimization among Canadian women in different age groups. What is known is that young women are considerably more likely to be victimized in a domestic setting than older women. According to the Canadian Centre for Justice Statistics, young wives are at the greatest risk of being victims of spousal homicide. In the 1990s, for example, wives in their 20s were more than twice as likely as their counterparts in their 30s and 40s to be killed by their spouse. Women in their 20s were almost three times as likely as other adult females to be the victims of physical abuse in their homes in 1999.

As with other women, young women are at the greatest risk of violence from a former spouse or partner. In 1999, 47% of women aged 20–29 with a former spouse or common-law partner reported they had been the victims of at least one instance of physical abuse from that individual, whereas this was the case for just 6% of those with a current partner.

While young women are more likely than their older counterparts to be the victims of domestic violence, there appears to be a downward trend in the overall incidence of domestic violence. Between 1979 and 1998, for example, the spousal homicide rate against women declined by around 50%. Similarly, the Canadian Centre for Justice Statistics estimates that the incidence of wife assault declined by around a third between 1993 and 1998. Unfortunately, because of the relatively small sample sizes involved, reliable estimates of the trends among young women are not yet available.

### **Lower Incidence of Sexually Transmitted Disease**

With fewer young women today married, much has been made in the media about the dangers of contracting sexually transmitted diseases. In fact, the incidence of most types of

sexually transmitted diseases among young women is falling. In 1999, there were 63 reported cases of gonococcal infections diagnosed for every 100,000 women aged 20–24, only about a tenth the figure in 1980 when there were almost 600 such infections per 100,000 females in this age range. Similarly, among women aged 25–29, there were 28 cases of gonococcal infections reported for every 100,000 women in 1999, compared with almost 300 cases in 1980. There have also been declines in the incidence of both chlamydia infections and syphilis among young women in recent years. It should be noted, however, the historical data only go back to the early 1990s.

One problem that young women today have to deal with, unheard of by their mothers, is AIDS. Most women who do contract AIDS, do so in their 20s. However, few women even in this age range develop this disease. As of 1999, for example, almost 750 cases had been diagnosed among 20–29 year-old women in the preceding decade. Together these cases represented almost 70% of all AIDS diagnosed among women to that date. However, they also made up only 4% of all AIDS cases in Canada in this period. As well, there are very few new cases of AIDS being reported among women in this age range.<sup>8</sup>

## 6. DIVERSITY

### Experiences Vary

As the Canadian population has become increasingly diverse, so has the young adult female cohort. Although young women from minority populations, such as immigrants, persons in a visible minority, or the Aboriginal population, share many of the life characteristics of other women in this age range, they also have different experiences from the overall population. Indeed, women in these groups may be doubly disadvantaged, encountering barriers, because of their gender and origin.

As with the overall population, a growing proportion of young women are immigrants. In 1996, for example, 15% of all women aged 20–29 were immigrants to this country, up from 12% in 1981. Indeed, the increase in the share of the young female population in the past two decades has actually been greater than that in the overall population, among which the share of the population accounted for by immigrants rose from 16% in 1981 to 17% in 1996.

As with the overall Canadian immigrant population, most immigrant women aged 20–29 have settled in either Ontario or British Columbia. In 1996, 73% of all immigrant women in this age range lived in one of these two provinces, with 54% in Ontario and 18% in British Columbia. That year, 22% of all women aged 20–29 living in Ontario, and 21% of those in British Columbia were immigrants, compared with just 9% of those in the rest of the country.

As well, over half of all immigrant women in Canada aged 20–29 live in either Toronto or Vancouver. In 1996, 55% of all 20–29 year-old females in a visible minority lived in one of these two metropolitan areas; that year, 40% were residents of Toronto, while 15% lived in Vancouver. Overall, 37% of all women aged 20–29 living in Toronto that year were immigrants, while the figure was 32% in Vancouver.

On most major socio-economic indicators, young immigrant women do not fare as well as their counterparts in the overall population. In 1996, for example, only 57% of female immigrants aged 20–29 were part of the paid work force, about 10 percentage points below the figure for the total female population in this age range. At the same time, both the unemployment rate and the incidence of low income among young immigrant women aged 20–29 were double the figures for the overall female population in this age group in 1996. That year, 17% of immigrant female labour force participants aged 20–29 were unemployed, while 36% of the total female population in this age range were considered to have low incomes.

Part of these differences can be attributed to the fact that most young immigrant women are new to the country and have yet to become established in Canada. At the same time, young immigrant women today are not doing as well as young immigrant women in the early 1980s. In 1996, for example, 58% of immigrant women aged 20–29 were part of the paid work force, down from 67% in 1967. In contrast, the unemployment rate among immigrant women in 1996



(17%) was more than twice the figure from 1981 (8%), while the share with low incomes rose from 20% to 36% in the same period.

Along with increasing rates of immigration in the past several decades, there have been major shifts in the countries of origin of immigrants to Canada. In particular, the majority of immigrants arriving in Canada today are from Asia and the Middle East whereas in the past the largest immigrant flows were from the United Kingdom and Europe. The result has been growth in the share of Canadians belonging to a visible minority group. In 1996, for example, 14% of women aged 20–29 were part of the visible minority community, up from 6% in 1986.

As with the female immigrant population aged 20–29, the large majority of visible minority women in this age range reside in either Ontario or British Columbia. In fact, in 1996, 74% of all visible minority women aged 20–29 lived in either Ontario (53%) or British Columbia (23%). That year, 23% of all women aged 20–29 in British Columbia, and 20% of those in Ontario, were part of a visible minority group, whereas this was the case for just 8% of women in this age range in the rest of the country.

Again, as with the immigrant population, a substantial majority of visible minority women aged 20–29 live in either Toronto or Vancouver. In 1996, 60% of all 20–29 year-old females in a visible minority lived in one of these two metropolitan areas with 42% resident in Toronto and 18% in Vancouver. That year, 35% of all women aged 20–29 in both Toronto and Vancouver were part of the visible minority community.

Because many, although not all, visible minority women aged 20–29 are immigrants, the socio-economic profile of visible minority women in this age range is similar to that of immigrant women aged 20–29. In particular, only 53% of visible minority women in this age group were employed in 1996, well below the figure for the overall population, while their unemployment rate of 19% was much higher. Similarly, 41% of these women were classified as having low incomes.

There is an even starker picture among young Aboriginal women. Over half (51%) of Aboriginal women aged 20–29 had low incomes in 1996, while 26% were unemployed. Again, both these figures were well above those for the non-Aboriginal population. They were also higher than figures for the young female Aboriginal population in 1981, when 38% were considered to have low incomes and 18% were unemployed.

Young Aboriginal women make up a much smaller share of the overall female population aged 20–29 than do immigrants. In 1996, 3.6% of all women in this age range identified themselves as belonging to an Aboriginal group. The share of the young female population accounted for by Aboriginal women is up from just over 2% in 1981.

## CONCLUSION

The data assembled here suggest that from 1976 to 2001 the lives of women aged 20–24 changed far more radically than those of their older sisters. In 1976, over half of women aged 20–24 were living with partners and had started their own families. By 2001, this was the case for only a quarter of women in this age group. In fact, the data indicate that by 2001, many of these women were still living at home with their parents, and many were continuing their studies.

Among 25–29 year-olds, the situation is somewhat different. The data from 2001 show that many of these women have left their parents' homes and started families, although they are still less likely to have done so than their equivalents in 1976. However, unlike their contemporaries in the mid-1970s, most of these women are employed in the paid work force. By 2001, the majority of women aged 25–29, including those with preschool children, had jobs outside the home.

Young women today are far busier and have more responsibilities than did their mothers in 1976. Many of the younger cohort work part time while continuing their education, while those in the older age group who have started families are working in the paid labour force. At the same time, they continue to be largely responsible for cooking, cleaning, child care and other unpaid work around the home.

In many respects, the young women of today are far better off than their mothers were 25 years ago. They are better educated, have more choices in life, and have a wider range of career and occupational options. As a result, much more is expected of them, by themselves, their families and friends, and by society in general. They are supposed to have a respected career, make good money, raise intelligent and well-brought-up children, all the while maintaining a house and pleasing their partners. Not surprisingly, many of these women report high stress levels and feel constrained by a lack of time.

While young women have made enormous gains in terms of their educational qualifications, many are still confined to “pink collar” jobs, the occupational groups, such as clerical and administrative work, traditionally viewed as suitable for women. As well, even in gender-neutral occupations, women earn, on average, less than men.

In addition, many of the best educated of these women begin their working lives burdened by high debts from student loans. In many cases, it can take years to pay back these loans. In terms of their health, today's young women are arguably much better off than their mothers were. Progress has been made in medicine, and some diseases and chronic conditions are more easily treatable. At the same time, young women today face challenges unheard of by their mothers. In 1976, no one had heard of AIDS. Today, it is a risk faced by all who are sexually active. Indeed, the greater sexual freedom enjoyed by young women entails new risks and challenges: decisions on sexuality, contraception, abortion, and sexually transmitted diseases. Twenty-five years ago, when women had fewer choices, these issues were not present.

## ENDNOTES

<sup>1</sup> Data breaking down the share of women living with a spouse by those who are married and living common-law are only available since 1981.

<sup>2</sup> Comparative total enrolment figures are available only back to 1983-84. Community college enrolment figures are not available prior to that date.

<sup>3</sup> Source: Statistics Canada, National Graduates Survey. For an analysis of the results, see Warren Clark, "Paying off Student Loans," *Canadian Social Trends*, Statistics Canada Catalogue 11-008 (Winter 1998).

<sup>4</sup> Statistics Canada's LICOs are used to classify families and unattached individuals into "low-income" and "other" groups. Families or individuals are classified as low income if they spend, on average, at least 20 percentage points more of their pre-tax income than the Canadian average on food, shelter and clothing. Using 1992 as the base year, families and individuals with incomes below the LICOs usually spend more than 54.7% of their income on these items and are considered to be in straitened circumstances. The number of people in the family and the size of the urban or rural area where the family resides are also considered. Note, however, that Statistics Canada's LICOs are not official poverty lines. They have no officially recognized status as such, nor does Statistics Canada promote their use as poverty lines.

<sup>5</sup> The earliest comparative data for current trends are from 1986.

<sup>6</sup> Those who agreed with seven out of 10 questions about time stress were determined to be severely time stressed.

<sup>7</sup> Depression scores were based on responses to 27 questions and a scoring algorithm that establishes the probability of suffering a major depressive episode. Individuals classified as depressed are considered to have at least a 90% probability of having such an episode.

<sup>8</sup> It is possible, though, that because the interval between infection with HIV and the development of AIDS can be 10 years or more, the number of reported cases of AIDS may not necessarily accurately portray the extent of the problem, that is, they do not include the number of young women with HIV who are likely to contract the disease.