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# Tying the Knot or Just Living Together: Demographic and Socioeconomic Characteristics

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**Tying the Knot or Just Living Together:  
Demographic and Socioeconomic Characteristics**

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## Executive Summary

The purpose of the current report is threefold. First, we situate the recent growth in the number of common-law unions in Canada into its broader historical context, by reviewing family/demographic change over the last several decades. Second, we review available information on the differences that currently characterize marriages and common-law relationships. Third, we consider some of the consequences of these differences, both for the adults involved and for their children.

In documenting family change in Canada, reference is often made to two rather broad demographic transitions. The first transition, which began in the 19<sup>th</sup> century, was the rather pronounced decline in fertility and mortality that accompanied Canada's modernization. Whereas fertility declined through to the mid 20<sup>th</sup> century (prior to witnessing an unanticipated baby boom) mortality decline continued unabated through to the present. The second transition, which occurred more recently, has involved some rather dramatic changes in the flexibility and stability of conjugal and marital relationships.

Lesthaeghe (1995), who first introduced this idea of a *second demographic transition*, has elaborated upon it through reference to three rather broad stages. While there was clearly considerable variation in the timing of some of these changes across nation states, Lesthaeghe developed three stages in order to provide for the broad contours of this transitional period. In Canada, the first stage can be identified as the period from about 1960 to 1970 that witnessed the end of the baby boom, the end of the trend toward younger ages at marriage, and the beginning of the rise in divorces. The second stage from 1970 to 1985 saw the growth of common-law unions and eventually of

more children being born in cohabiting unions. The third stage since 1985 includes a plateau in divorce, an increase in cohabitation where one or both partners is divorced (and consequently a decline in re-marriage), higher proportions of births after age thirty, and a stabilization in fertility rates well below replacement levels. These changes in births, marriage, divorce and cohabitation have brought fewer children, but also a higher level of diversity in the living arrangements and family life of Canadians.

Family life in Canada may or may not involve parents who are legally married to one another, just as it may or may not involve children who are biologically related to both parents. Step and blended family arrangements are becoming increasingly common, as is childlessness – among both cohabiting and legally married couples. In addition, as cohabitation has become more widespread, it is increasingly influencing post-divorce relationships (i.e. remarriage on the event of divorce). Many, in the event of a divorce are hesitant to marry for a second time, and subsequently, cohabitation seems to serve as a popular alternative - a pattern that appears to be slightly more likely among men than among women. Many step and blended families with children from previous marriages now involve common-law unions. That is, cohabitation first influenced pre-marital relationships, but now it has increasingly come to affect post-marital relationships, and to some extent marriage itself (at least with respect to remarriage). Regardless of all these changes, there is consensus that the prevalence of cohabitation is now a key indicator of family change.

Besides the differences in cohabitation over time, there are significant differences across countries, or even across regions of one country. For instance, in the mid-1990s, over 40 percent of births in Sweden occurred in cohabiting unions, compared to under

five percent in Italy, Spain and Switzerland, and a Canadian figure of 16 percent. Within Canada, the differentiation is especially clear between Quebec and the rest of Canada. At the national level, 16 percent of couples are cohabiting, but 30 percent in Quebec, compared to 9 percent in Ontario. The rates in Quebec are closer to those of the Nordic countries, while the rest of Canada is closer to the United States. While we are far from a good understanding of these differences, let alone the potential future of the trends, it would appear that part of the explanation lies with the unique history of Quebec in breaking with tradition.

These trends and differences may suggest that the meaning and nature of cohabitation relative to marriage evolves in stages, especially in terms of social acceptability. This evolution would start from a time when cohabitation is hidden and the couple represents that they are married when they are not, through to a time when it is an unconventional or offbeat lifestyle associated with a small minority, to a time when many view cohabitation as a reasonable prelude to marriage in order to test and strengthen relationships. Eventually, cohabitations last longer, often include childbearing, and are less distinguishable from marriages. This situation whereby cohabitation and marriage come to be viewed as almost interchangeable is certainly far truer of Quebec today than elsewhere in Canada. Outside of Quebec, the common-law relationship is most frequently viewed as a reasonable prelude to marriage, particularly for young adults, with the rationalization that such probationary periods provide for the opportunity to test and strengthen relationships prior to longer term commitment.

Given the aforementioned differences between Quebec and the rest of Canada, this study makes comparisons on the socioeconomic characteristics of persons who marry



and cohabit separately for these two parts of the country (using the 2001 Census). While there has been considerable research on the socioeconomic characteristics of common law unions in the broader international literature, much less has been done on this topic in Canada. In reference to research in the United States, cohabitation has been shown to be more common among those with fewer economic resources, with less education, lower earnings and more uncertain economic prospects. A consistent pattern to come out of the current set of comparisons (involving income, labour force participation, education, the organization of daily activities and home ownership) is that the differences observed by marital status are, in general, much less pronounced in Quebec than they are elsewhere in Canada. Outside of Quebec, cohabiting unions are clearly at a disadvantage on these socioeconomic characteristics, a situation which appears to be particularly true for cohabiting men. Relative to married men, cohabiters have a higher incidence of low income, a lower level of labour force participation, lower median incomes, and a lower level of educational attainment.

Where cohabitation is most widespread (as in Quebec), the socioeconomic characteristics of cohabiters are quite similar to those that marry. Where cohabitation is not nearly as popular (as in the rest of Canada), some of the differences are rather striking. The situation for women outside of Quebec is more mixed, as for example, they are found to have a comparable median income to married women, slightly higher levels of labour force participation, yet at the same time higher levels of income poverty (relating to their pooling of income with more economically marginalized men). Similarly, in Quebec, our information on the socioeconomic characteristics of common-law unions are somewhat mixed, as persons living common-law were more likely to be

employed full time, have a slightly lower incidence of low income, with the statistics on median income comparable regardless of gender. Yet despite this fact, cohabiting men and women in Quebec tend to be less educated, although the educational gradient is not as large as elsewhere.

Again, the most consistent pattern across all of the aforementioned comparisons is that the differences as observed between cohabiters and married persons in Quebec are not as great as elsewhere. Similar sorts of observations are made with regard to homeownership, as women and men in Quebec and the rest of Canada are more likely to be homeowners if they are married rather than in a common-law union. Considering regional differences in homeownership by marital status, the disparity in homeownership is clearly less in Quebec than in the rest of Canada. The popularity of common-law unions in Quebec likely contributes to this lesser disparity, as does the aforementioned evidence that socioeconomic differences between common law unions and marriages are less than elsewhere. In addition, it has been shown how common law unions are slightly more stable in Quebec whereas the divorce rate is slightly higher. As common law unions and marriage become increasingly alike, it is not surprising that the disparities in homeownership decline.

In addition, the current report also demonstrates (with the availability of time use data from the 1998 General Social Survey) how there are not large differences in the division of labour within the home when making comparisons across cohabiting and married couples. Women are found to be doing a larger amount of domestic labour, regardless of marital status, a situation which is particularly true with the presence of children. The division of domestic labour between partners continues to be gendered in

both common-law unions and marriages, to the extent that women take on a larger share of unpaid work and men continue to take on a larger share of paid work

These differences are difficult to summarize. The differences are typically smaller in Quebec, where cohabiters are more likely to show stronger labour force participation and higher incomes. Outside of Quebec, the married men typically have higher participation and income than the cohabiting men. In explanation, there are probably different models operating simultaneously, thus making generalizations difficult. In one model, which may apply more outside of Quebec, marriage would be selective of higher status, especially for men. Men with lower status would be less desirable as marriage partners. In this model, marriage brings a greater division of labour, since the men with higher status take more responsibility for earning a living. In a second model, cohabitation is more of a “real choice” (of at least one partner), and it may signal greater departure from a traditional division of labour, especially for women. Cohabitation would then imply less differentiation between women and men, or it would be selective of women with higher socio-economic status compared to married women.

As cohabiting unions become more common, particularly in Quebec, they are coming to replace marriage, especially for the beginning of unions. In addition, cohabitation is increasingly being associated with longer term unions, including couples with children, be they children of the union or step-children. The evidence is not straightforward, but it would seem that marriage is more likely to be linked with a more traditional division of labour, and a higher level of dependency. However, given especially the gender differences in incomes and the distribution of unpaid work, many cohabiting couples will also have dependent relationships, and associated needs for legal

protection. It can be argued that children's lives have especially been affected by the greater flexibility in the entry and exit from unions. Since the presence of children brings greater inequality in the division of work, legal protection is especially needed when there are children, regardless of the nature of the marital union. This is particularly important since cohabiting unions are more likely to be of shorter duration.

## Introduction

While conjugal unions not sanctioned by marriage have always existed in Canada among persons who had no access to religious marriage, or who were not permitted to marry and even sometimes among the avant garde, until relatively recently, they were not widespread (Dumas and Bélanger, 1997; Beaujot and Kerr, 2004). The proliferation of the common-law union since the 1970s has effectively made common what was previously the exception (Dumas and Bélanger, 1997). In fact, cohabitation has become so prevalent that it is now the most common mode of entry into conjugality (Statistics Canada, 2001). However, understanding the meaning and character of cohabitation in relation to marriage has become increasingly difficult due to the indeterminacy of both types of relationships. That is, marriage itself has undergone much change, rather than serving as a stable point of reference.

A common theme that often surfaces in the literature on family and demographic change in North America is that the common-law relationship is an *incomplete institution* (Blumstein and Swartz, 1983; Nock, 1995). Despite the fact that common-law unions have become increasingly widespread, there continues to be quite a high level of uncertainty among couples and by society in general when it comes to defining their character. It has been suggested that non-marital unions are not yet shaped by the same sorts of strong consensual norms or formal laws that characterize the institution of marriage. Despite their rather amorphous character, the increased incidence of cohabitation has led to a need for legislators and the Canadian legal system to include cohabitation as equivalent to marriage for most purposes.

Yet while the common-law union has been described as an *incomplete institution*, others have emphasized that the institution of marriage, in and of itself, is currently undergoing a process of *deinstitutionalization*. For instance, in reference to the United States, Cherlin (2004) explains the increased flexibility of marital arrangements (influenced by the prominence of dual-earner families) and the heightened instability of legal marriage (evidenced by the more frequent incidence of divorce) in terms of a marked weakening in the social norms that define people's behavior in marriage. By *deinstitutionalization*, it is suggested that individuals can no longer rely on shared understandings of what marriage implies, its level of commitment, and must perpetually redefine their values and expectations. In this regard, just as common-law unions are becoming more *marriage-like* as they become more widespread, it could be argued that this process of *deinstitutionalization* is making marriage look much more *cohabitation-like*. As society's understanding of the common-law relationship continues to evolve, so too does marriage itself.

With this in mind, the purpose of the current report is threefold. First, we situate the recent growth in the number of common-law unions in Canada into its broader historical context, by reviewing family/demographic change over the last several decades. Second, we review available information on the differences that currently characterize marriages and common-law relationships. Third, we consider some of the consequences of these differences, both for the adults involved and for their children.

What is certain is that the social norms that define both marriage and the common-law relationship in Canada are currently in a state of flux. Of ongoing interest is the extent to which marriages and common-law relationships are qualitatively distinct.

While there are many similarities, there are also some differences. These differences vary across generations, over time, and across provinces. Even for the couples involved, there are sometimes similarities and sometimes differences in expectations brought into the relationships - in terms of permanency, the importance of having and raising children, and/or in the sharing of financial resources (Ambert, 2006).

In the course of this report, the terms common law and cohabitation are used synonymously to describe unmarried couples who share a residence as intimate partners. For the purposes of this paper, our conceptualization of cohabitation is limited to co-residential, heterosexual couples. Although the legal definition of marriage in Canada was modified in 2005 by the Supreme Court of Canada to allow same sex “marriage”, the current paper relies on datasets that defined marriage and cohabitation in terms of heterosexual couples (prior to this change in legal definition).

## Family change in Canada in the context of the second demographic transition

### Canada's Second Demographic Transition

In documenting family change in Canada, reference is often made to two rather broad transitions (Beaujot, 1999). The first transition, which began in the 19<sup>th</sup> century, was the rather pronounced decline in fertility and mortality that accompanied Canada's modernization. Whereas fertility declined through to the mid 20<sup>th</sup> century (prior to witnessing an unanticipated baby boom) mortality decline continued unabated through to the present. The second transition, which occurred more recently, has involved some rather dramatic changes in the flexibility and stability of conjugal and marital relationships (Lesthaeghe & van de Kaa, 1986; Lesthaeghe, 1995).

Whereas the first transition brought with it smaller families, the second transition brought with it dramatic changes in the nature of conjugal relationships, manifested in terms of increased cohabitation, divorce and remarriage. While the first transition occurred over an extended period, this second demographic transition was much more rapid, from about 1960 through to the present. While the first demographic transition was temporarily halted by the baby boom, the second demographic transition only began in earnest toward the end of the baby boom era. As the timing and stability of marital relationships began to shift during the 1960s and 1970s, the total fertility rate in Canada returned to its longer term downward trend, and has since fallen to a near all time low of only 1.5 births per woman (Statistics Canada, 2004).

The first demographic transition involved a change in the economic costs and rewards to couples of childbearing and childrearing, which was owed to the evaporation



of children's productive roles in the family and the advent of prolonged and mandatory formal public education. For example, in 19<sup>th</sup> century Canada, children might have played a very important role in the household economy, as for example, through their productive role on a family owned farm. Throughout the latter 19<sup>th</sup> and early 20<sup>th</sup> century, industrialization was accompanied by change in socio-cultural conditions that made it both possible, acceptable and economically sound for couples to limit the size of their families (Beaujot and Kerr, 2004). The second demographic transition is marked by greater flexibility in entry into and exit from conjugal relationships, as evidenced by the pronounced rise in cohabitation and divorce. Even though most Canadians marry or will marry, the incidence of common-law relationships has increased as one means to pursue conjugality and, for a growing number of Canadians, parenthood. While most marriages still last until death do them part, divorce, and prior to that desertion, has changed the notion of marriage as a permanent arrangement.

While the institution of marriage has continued to change, it is quite hazardous to forecast future family change, particularly since past efforts to do so have at times been spectacularly wrong. For example, there was not one demographer in either Canada or the United States who accurately projected the baby boom era. As a general rule, demographers and other social scientists usually forecast or anticipate a continuation of past trends - and past trends about a half century ago suggested that fertility would continue to decline unabated. In addition, counter to expectations, the baby boom era also saw a decline in the average age at which people marry and a higher proportion marrying at least once in their lives. Virtually no one anticipated either this *marriage rush* or subsequent *baby boom* of the 1950s.

Lesthaeghe (1995), who first introduced this idea of a *second demographic transition* in collaboration with van de Kaa (1986), has elaborated upon it through reference to three rather broad stages. While there was clearly considerable variation in the timing of some of these changes across nation states, Lesthaeghe developed three stages in order to provide for the broad contours of this transitional period. In Canada, the first stage can be identified as the period from about 1960 to 1970 that witnessed the end of the baby boom, the end of the trend toward younger ages at marriage, and the beginning of the rise in divorces. The second stage from 1970 to 1985 saw the growth of common-law unions and eventually of more children being born in cohabiting unions. The third stage since 1985 includes a plateau in divorce, an increase in cohabitation where one or both partners is divorced (and consequently a decline in re-marriage), higher proportions of births after age thirty, and a stabilization in fertility rates well below replacement levels. These changes in births, marriage, divorce and cohabitation have brought fewer children, but also a higher level of diversity in the living arrangements and family life of Canadians. Table 1 provides summary statistics on family change for Canada overall for the period 1941-2002, which fits reasonably well with Lesthaeghe's three stages.

These data in Table 1 confirm the uniqueness of the 1950s as the peak of the baby boom, a period of marriage rush, and high proportions of persons marrying at least once in their lives. It has been described as a *golden age of the family*, where many families corresponded to the new ideal of domesticity, and consequently there was less variability than is the case today or was the case previous to that time (Skolnick, 1987). Subsequent research has made it clear that not all was ideal in this *golden age*. Isolated housewives in

particular experienced the *problem with no name* (Freidan, 1963: 15). The idealism of the time introduced blinkers regarding some realities of family life, including violence and abuse. Given a general denial that such things could ever occur in families, there was little recourse for the victims of violence. There was also a lack of autonomy, especially for women, to pursue routes other than the accepted path (Veevers, 1980). Childless couples were considered selfish, single men were seen as deviants and single women as defective, working mothers were considered to be harming their children, single women who became pregnant were required either to marry or to give up the child for adoption in order to preserve the integrity of the family. For instance, in the 1950s four out of five Americans described persons who did not marry as neurotic, selfish or immoral (Kersten and Kersten, 1991; Wilson, 1990: 99). In hindsight, we can observe that there were pent-up problems that were preparing the way for the second transition starting in the 1960s.

Table 1. Summary statistics on family change, Canada, 1941-2002

	1941	1951	1961	1971	1976	1981	1986	1991	1996	2002
Total fertility rate (average births per women)	2.8	3.5	3.8	2.1	1.8	1.7	1.6	1.7	1.6	1.5
Median age at first marriage										
Brides	23.0	22.0	21.1	21.3	21.6	22.5	23.9	25.1	26.3	27.0
Grooms	26.3	24.8	24.0	23.5	23.7	24.6	25.8	27.0	28.3	29.0
Divorces per 100,000 married couples	--	180	180	600	990	1180	1302	1235	1222	1050
Common-law couples as a percent of all couples	--	--	--	--	0.7	6.4	8.2	11.2	13.7	16.4
Births to non-married women as a percent of all births	4.0	3.8	4.5	9.0	--	16.7	18.8	28.6	36.3	36.6
Births to women aged 30+ as a percent of all births	35.6	36.2	34.1	21.6	19.6	23.6	29.2	36.0	43.7	47.4
Lone-parent families as a percent of all families with children	9.8	9.8	11.4	13.2	14.0	16.6	18.8	20.0	22.3	25.0

Source: Beaujot and Kerr, 2004: 212

Today, changes in the permanence of conjugal relationships have introduced more flexibility. In this context, childbearing is often delayed, there are fewer births overall, and many children are born outside of legal marriage. Whereas early on in this second demographic transition, cohabitation largely affected pre-marital relationships of younger partners (and subsequently delayed marriage and childbearing), demographers now debate the extent to which cohabitation has actually come to replace marriage for some cohabiting unions (Belanger and Dumas, 1997). Rather than merely serving as a prelude to legal marriage for those never married, the question remains as to what extent couples have completely abandoned the institution of marriage altogether. This might be particularly true when one or both partners have previously been divorced. As conjugal relationships have changed, the level of diversity in family forms has also risen.

Family life in Canada may or may not involve parents who are legally married to one another, just as it may or may not involve children who are biologically related to both parents. Step and blended family arrangements are becoming increasingly common, as is childlessness – among both cohabiting and legally married couples. In addition, as cohabitation has become more widespread, it is increasingly influencing post-divorce relationships (i.e. remarriage on the event of divorce). Many, in the event of a divorce are hesitant to marry for a second time, and subsequently, cohabitation seems to serve as a popular alternative - a pattern that appears to be slightly more likely among men than among women. Many step and blended families with children from previous marriages now involve common-law unions. That is, cohabitation first influenced pre-marital relationships, but now it has increasingly come to affect post-marital relationships, and to some extent marriage itself (at least with respect to remarriage). Regardless of all these

changes, there is consensus that the prevalence of cohabitation is now a key indicator of family change.

### Explaining this second demographic transition

The changes in family life as associated with the second demographic transition are inextricably linked with the many economic and cultural changes that have characterized Canadian society over the last several decades. Regarding economic change, the technological and socioeconomic innovations of post-industrialization have facilitated an extensive shift of economic activities from the manufacturing sector of the Canadian economy to the tertiary or service sector. The introduction of labour-saving devices into manufacturing reduced their needs for manpower by increasing labour productivity (Hakim, 2000). Improvements in information technology and communications contributed to a swell in employment in the tertiary sector of the economy, as new service industries blossomed and demand for consumer goods, social services, health care, as well as education and training grew (Hakim, 2000; Lero, 1995).

The main effect of the extensive shift of economic activities was a changeover from a labour market dominated by blue-collar occupations to one dominated by white-collar occupations, i.e. into precisely those types of occupations whereby (unmarried) women had historically been concentrated. As the demand for white-collar employees exceeded the supply of appropriately educated men and unmarried women, it required the lasting employment of women who had previously been employed only as a prelude to marriage or a first birth (Chafetz, 1995; Lero, 1995). The growth of white-collar occupations also encouraged both young men and women to postpone marriage as they acquired the additional educational credentials necessary for successful entrance into the

labour market. The potential for employment was aided by the *contraceptive revolution* that gave both men and women some control over their reproduction (Lesthaeghe and Surkyn, 2005). These changes enabled men and women to search longer for the right mate and broke the patterns of functional dependency implicit in the then-prevailing model of marriage - the complementary breadwinner and homemaker model. The value of women's time and labour market work increased, making children a more costly investment.

With these changes, the value of women's time increased, making children a more costly investment. With these changes, families have become accustomed to the economic contributions of both spouses to the household, as the dual income household has become the norm across Canadian families (including families with children). In short, families are now committing more time to the labour market in order to maintain or improve upon their purchasing power (Beaujot and Kerr, 2004). Many young couples are now working long hours merely to maintain a reasonable standard of living. In this context, both the direct costs and opportunity costs to having children – serve to discourage many young couples from having children – with the corresponding longer term commitments that this implies.

With economic change came many cultural changes, including what Lesthaeghe and Surkyn (2005) have labeled an ideational shift from *lower order needs* to *higher order needs*. From the 1950s through to the early 1980s, living standards in Canada improved noticeably, which allowed for a gradual shift away from being preoccupied with “making ends meet” through to more “existential and expressive concerns”. This ideational change implied a world view increasingly centered on self-fulfillment and

autonomy – which implies an anti-authoritarian sentiment resistant to external institutional authority or morality - as frequently associated with religious tradition. With secularization, an ideology merged stressing *autonomy over institutional control*, and governed by the primacy of individual freedom of choice. This in turn had major implications for the institution of marriage. The *sexual and gender revolutions* that liberated sex from the confines of marriage and men and women from traditional-gender roles reflected this emergent ideology that stressed *autonomy and freedom of choice*.

As the potential for women to be financially self-sufficient grew (as did the possibility for men to no longer be exclusively considered economically responsible for the household), the foundation of marriage evolved from what Scanzoni and Scanzoni (1976) have labeled as *instrumentality* to *expressivity*. That is to say, marriage shifted from an arrangement which was necessary for financial security and reproduction to increasingly an arrangement of nurturance and affection (van de Kaa, 2002). More traditional divisions of labour were increasingly questioned, as was the necessity of children as the sole source of fulfillment in adult roles. Given the expressive function of marriage and the greater social acceptability of alternatives to marriage, individuals came to experience greater latitude for choice in family life. In this context, cohabitation, childlessness and divorce have all become increasingly feasible and common. All of these changes have contributed to what we have earlier described as the “deinstitutionalization of marriage”.

Also important in this transition in marital relationships was the introduction of the first Divorce Act in Canada in 1968. Although the legislation was in turn in response to some of the social change described above, it in turn contributed to further social

change. For instance, the annual number of divorces granted in Canada more than doubled within one year of introducing this Act, and more than quadrupled within a half decade. Much of this change is explained by the fact that many of the couples seeking divorce had effectively been living apart for some time before the passage of the legislation, but were unable until that time to access divorce. Nevertheless, by 1987, following the introduction of a second major reform to Canadian divorce law (i.e. divorce following one year of separation), the annual number peaked at a level which was about 8 times that observed in the mid 1960s. Again, the reason for this temporary high level is explained by the fact that many couples had been unable to access divorce even following the original Act, because the grounds for divorce were often difficult to prove, leading to pressure for the second reform.

At the same time, this provides a rather striking example of how legislative reform can have quite a pronounced impact on marital and family relationships. Yet since the mid 1980s, the number of divorces in Canada has levelled off somewhat – at least partially due to the fact that the numbers of unstable couples who had been waiting for legislative change now had access. Currently, it is estimated that about 4 out of 10 marriages are expected to end in divorce, up from about 1 in 10 in the early 1970s (Le Bourdais and Lapierre-Adamcyk, 2004). Interestingly, divorce rates in Quebec are comparable to those observed in the United States, with about 1 in 2 marriages expected to end in divorce. As Lapierre-Adamcyk and Le Bourdais (2004:931) have observed “where marriage is least popular, it is most fragile”.

Clearly, common-law relationships existed prior to any legislation. Indeed, the lack of access to divorce was one of the reasons that cohabitation outside of marriage



became an alternative, as couples would routinely represent themselves as married to escape social stigma before common-law relationships were acceptable. So, although this demographic transition was affected to some extent by later legislative change, it is perhaps more fruitful to point to more fundamental ideational changes in explanation.. As this demographic transition was shaped by legislative change, it was also shaped by ideational change. The social acceptability of cohabitation has increased and the stigma as associated with divorce and remarriage has declined. As merely an example of this shift in values, consider the fact that cohabiting unions were not even enumerated in the 1976 Census, just as the fertility question in the 1981 census was asked only to married women. As Statistics Canada has always been highly concerned with public relations, it did not ask such questions due to the risk of a public backlash. In stark contrast, by the year 2000, almost 37 percent of births recorded by Statistics Canada were to women who are not married, and about 16 percent of couples enumerated in the Canadian Census were living common law (see Table 1). Furthermore, social surveys suggest a noticeable decline in the proportion of younger Canadians who view parenthood and marriage as a fundamental priority in their lives (Beaujot and Ravanera, 2005). Clearly, for many Canadians the traditional links between sexuality, marital life, and reproduction were being broken.

#### **Important differences in the incidence of cohabitation across populations**

In compiling international statistics on cohabitation, Kiernan (2002) has pointed to some rather important differences across societies. At one extreme are the Nordic countries of Western Europe (Sweden, Norway and Denmark) that now have very low marriage rates and very high levels of cohabitation. Clearly more formal relationships are being widely

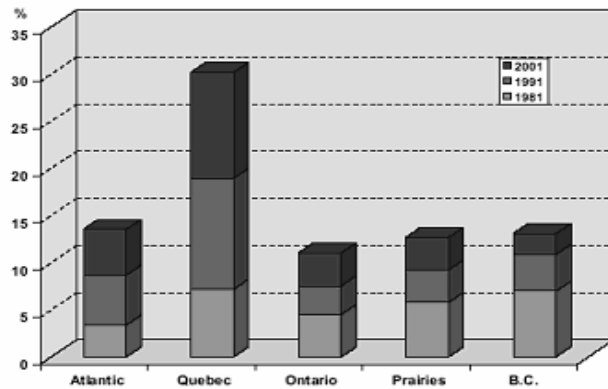
replaced by less formal relationships, as cohabitation has come to serve as an equal basis for family life (including childbearing). In contrast, in drawing comparisons across several EU countries, the common-law relationship continues to be relatively rare in other parts of the continent – as for example, cohabitation rates are particularly low in both Italy and Spain. As an example, whereas almost one third of all couples in Sweden are cohabiting (30 percent in 2000), this applies to fewer than 1 to 2 percent of Italian and Spanish couples. In Canada, the cohabitation rate falls somewhere in between these two extremes - at 16 percent in 2001 (Statistics Canada, 2003).

The percentage cohabiting in Canada is about twice as high as in the U.S. – as only 8.2 percent of American couples cohabit (Bureau of the Census, 1999). Yet in taking a closer look at the Canadian situation, there are some rather important differences across provinces that suggest that we have to be careful in drawing generalizations. More specifically, there are some rather striking differences in comparing the conjugal patterns in Quebec to other parts of the country. According to the 2001 Census, fully 29.8 percent of couples in Quebec were living common law, which is near identical to the 30 percent recently reported in Sweden (Statistics Canada, 2003). Across all other provinces in Canada, the prevalence of cohabitation is much lower, at only about 12 percent in 2001.

In reference to Ontario, only about 9.4 percent of couples were in common-law relationships in 2001, which is not far from the 8.2 percent documented in the 2000 U.S. Census. In many respects, couples in Ontario are not very different from Americans – as both appear somewhat more traditional in terms of the decision to marry or to just live together. Figure 1 borrows directly from Le Bourdais and Lapierre-Adamcyk (2004) –

with information on the percentage of couples who reported cohabitation in Canada according to the 1981, 1991 and 2001 Censuses, by region of the country.

Figure 1. Percentage of couples cohabiting in Canada, by Region of Residence, 1981, 1991, and 2001.

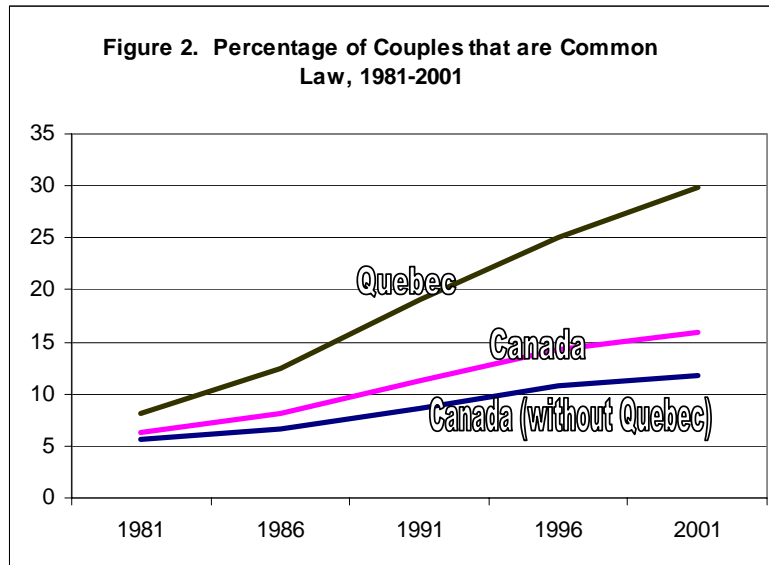


Source: Statistics Canada for 1981: *Canadian Families: diversity and change* (cat. 12F0061XPF). For 1991, 1996 Census (table 93F0022XDB96008). For 2001, 2001 Census (table 97F0005XCB01006).

Source: Le Bourdais and Lapierre-Adamcyk, 2004:932

While one might argue that there is nothing inevitable in these transitions (i.e. it is not inevitable that North Americans will follow the Nordic countries in terms of increasing incidence of cohabitation over legal marriage), most demographers would argue that it is highly probable based on current trends (Westoff, 1978; Hirschman, 1994; Ryder, 1983). Some argue that Ontario and other provinces in Canada will eventually follow Quebec in terms of cohabitation, although the more difficult forecast in this context likely relates to the timing and pace of this partnership transition (Wu, 2000). In examining available time series on cohabitation in Canada, especially striking is the particularly rapid pace at which cohabitation became an acceptable alternative to marriage in the province of Quebec (see Figure 2). In rejecting the traditionalism of Quebec prior to the Quiet Revolution, some argue that the pace of this change is due at least in part to unique factors in the history of Quebec (see Vanier Institute for the Family). In 1986, about 12 percent of Quebec couples were living common law – which

is comparable to the percentage currently observed in Canada outside of Quebec. Within 15 years, common-law unions in Quebec are reported to be as numerous as in Scandinavia.



Source: Statistics Canada, 2003.

International and regional differences in the prevalence of cohabitation indicate that common-law unions vary enormously in terms of their degree of “social acceptability” (Kiernan, 2002; Le Bourdais and Juby, 2002; Le Bourdais and Lapierre-Adamcyk, 2004). According to Kiernan (2002), the meaning and nature of cohabitation relative to marriage evolves in stages with its degree of social acceptability. This perspective is founded on the experience of Sweden, which is the country where cohabitation has the greatest degree of acceptability. Le Bourdais and Lapierre-Adamcyk (2004) argue that the situation in Quebec is becoming quite close to Sweden in this respect.

Early on, common-law unions were mainly the result of one of the couple being barred from marriage (because he or she was not divorced), or as a result of the

inaccessibility of a religious marriage. As a result, couples mostly pretended to be married, as there was a great deal of stigma attached to “living in sin”. By the 1960s or early 1970s in Canada, common-law unions had become an unconventional or offbeat lifestyle choice lived by a small minority, while most men and women continued to marry directly before establishing a common household. Eventually the same society came to view the common-law relationship as a reasonable prelude to marriage, particularly for young adults, with the rationalization that such probationary periods provide for the opportunity to test and strengthen relationships prior to longer term commitment. This situation might be said to characterize most of Canada today, with the notable exception of Quebec. While cohabitation becomes more acceptable, at least for young couples, childbearing continues to be “frowned upon” outside of marriage – as most pregnancies lead to a legal sanctioning of a relationship, or its dissolution. As this form of cohabitation eventually becomes more widespread, couples begin to view cohabitation as more long term, which in turn, leads to higher levels of fertility outside of legal marriage. Cohabitation and marriage eventually come to be viewed as almost interchangeable and very difficult to differentiate – a situation which is not yet true for all of Canada.

As aforementioned, these changes in Quebec, and to a lesser extent in other parts of Canada, have been accompanied by important ideational changes, with a greater emphasis placed on individual autonomy, a rejection of external institutional authority, and a movement from instrumentality in defining the nature of relationships to expressivity and non-traditional roles.

The common-law union is currently undergoing a transformation from an incomplete institution into a more widely accepted and well defined type of relationship that looks very much like legal marriage. Canada may not yet have reached a situation whereby cohabitation and marriage are considered as interchangeable by all, although this might be said to be truer in Quebec than elsewhere in Canada (Le Bourdais and Lapierre-Adamyck, 2004). In turn, despite differences in the characteristics of common law unions relative to legal marriages, the dramatic growth in its prevalence has led to a need for legislators and the Canadian legal system to include cohabitation as equivalent to marriage for most purposes. With this in mind, the current paper shifts to some of the consequences of family/demographic change over recent decades, prior to systematically examining in greater detail as to how the characteristics of married and cohabiting unions differ.

#### Some consequences of family/demographic change

Changes in the nature of family life have affected men, women and children differently. As families have been transformed, so have gender roles within and outside of the family. These demographic transitions have altered both economic structures and family structures (Barrere-Maurisson, 1995). Important changes have occurred for both men and women in terms of labour force participation, earnings, education, occupation, not to mention changing expectations in terms of marriage, the family and parenthood.

Overall, it can be safely concluded that there has been considerable progress in terms of reducing gender gaps in the workplace, although there are ongoing and enduring problems. Among these problems we include persistent segregation in the workplace, lower salaries and typically higher rates of underemployment and part-time employment

for women. Similarly, the division of labour within families continues to be shaped by more traditional norms - albeit there is considerable evidence of important change among younger cohorts of Canadian men and women (Beaujot and Liu, 2005). These differences persist in both families that involve legal marriage as well as among families that involve cohabitation.

Across western societies (including Canada), there is considerable diversity in the progression of the second demographic transition; the likelihood of marriage, the increase in cohabiting couples wherein children are born, and changes in family “reconstitution” have all occurred at different paces across (and within) populations. In drawing comparisons across societies, Heuveline et al. (2003) demonstrates how there is considerable diversity in the likelihood of births outside of marriage, the probability of births to non-married and cohabiting couples, as well as in the longer term stability of both marriage and cohabitation. Among 17 countries of the Organization for Economic Cooperation and Development (OECD) the likelihood of a child being born to cohabiting parents varies from 2.4 percent in Poland to 41.2 percent in Sweden. The Canadian rate of 15.8 is below Sweden, France, New Zealand, and Austria, but above Germany, Latvia, and the United States.

### **A comparison of cohabitation and marriage in Canada**

As we have seen, international research has demonstrated that there are major differences in both marriage and cohabitation across societies and over time. Western societies are currently undergoing another relationship transition that is resulting in a shift in the prevalence of marriage and cohabitation, and in the character of conjugal relationships. In some societies, cohabitation continues to be largely viewed as merely a prelude to

marriage, whereas in others, cohabitation has come to be viewed as almost indistinguishable from marriage. As pointed out above, in the Canadian context, Le Bourdais and Lapierre-Adamcyk (2004) have suggested that cohabitation in Quebec is closer to this latter situation (i.e. marriage and cohabitation are becoming indistinguishable) whereas elsewhere in Canada the situation is closer to the former (i.e. cohabitation as a childless prelude to formal marriage). This inference is largely, yet not entirely, based on the widespread incidence of cohabitation in Quebec relative to other parts of the country. In addition, there are differences across provinces in the likelihood of childbearing within common-law unions, just as there are differences in the stability associated with these relationships. These differences in the stability of conjugal unions are noteworthy to the extent that they may imply noteworthy differences in the level of commitment and responsibility that men and women enter into relationships with. This is particularly noteworthy when it comes to sharing of day to day responsibilities in the raising of children.

#### **A relatively high probability of cohabitation as a first union**

More detailed data from the 2001 General Social Survey (GSS) allows us to demonstrate the higher incidence of cohabitation among younger age groups. For example, as the GSS collects information on current and past conjugal behavior, Statistics Canada (2002) has been able to estimate, for various cohorts, the probability that a first union will be a common-law relationship. While cohabitation is often very short lived and quickly converted into legal marriage, over half (53 percent) of all young women aged 20-29 years in 2001 can expect to live common-law as their first union (Statistics Canada, 2002). In Quebec, the likelihood of cohabitation is even higher – as over 4 out of 5



women in this same cohort can be expected to do so (Le Bourdais and Juby, 2002). Similarly, among women aged 30-39, it is expected that about 70 percent in Quebec cohabit as a first union, while elsewhere in Canada, only about 34 percent do so. While we can appreciate that living common law implies a wide range of experiences, from an initial, less committed type of arrangement through to a fully committed long term relationship (possibly with children), this option of cohabitation as a first union has become increasingly common, and has become the modal way to begin family life in Quebec.

### Differences by age and sex

This shift in the conjugal behavior of Canadians and the decline in the incidence of marriage are also well documented when comparing 1981 and 2001 census data on marital status, by age and sex (see Table 2). Across virtually all age groups, the incidence of marriage has declined, whereas the prevalence of cohabitation has risen. As merely one example, the census shows very strong differences in the percentage of women married at ages 20-24, which has declined from 36.5 percent in 1981 to only 10.2 percent in 2001 (Table 2). Similarly, even for women who are entering into their early 30s (30-34 years), the percentage married has declined, from 75.5 percent in 1981 to 55.1 percent in 2001.

With regard to the percentage cohabiting, Table 2 demonstrates its increased incidence, as for example, among women aged 25-29, about one in five Canadian women report cohabiting in 2001. Although not presented in Table 2, the percentage that cohabits in Quebec in this age group is higher, at 38 percent in 2001. This change in the prevalence of cohabitation, which is also observed among men, is completely consistent

with what we know of the median age at first marriage over recent decades and how this is influenced by cohabitation. Wu (2000) proposes that cohabitation delays marriage not only because people who are marrying have a longer period of pre-marital relationships, but also because persons who are cohabiting are less likely to be actively searching for a marital partner, which further delays marriage timing if the relationship does not work out. Overall, the median age at first marriage has risen from about 21 years for brides and 23 years for grooms in the early 1970s to median ages of 28.2 and 30.2 by 2001, for women and men respectively (Beaujot and Kerr, 2004: 212; Statistics Canada, 2003b). A similar delay has also occurred in Quebec, as the median age has risen to 28.8 years and 30.6 years in 2001, for brides and grooms, respectively (Duchesne, 2003).

#### Delayed Union formation

While the average age at first marriage has been rising over recent years, so too has the average age at which young adults form their first union - whether this involves a legal marriage or cohabitation. While the delay in getting married is partially explained by the fact that many young adults opt to cohabit prior to marriage, there has also been a concurrent trend toward delaying this first union regardless of whether or not it involves a legal ceremony. This trend toward delayed union formation can be understood as part of a broader trend toward delayed life transitions in general (Beaujot, 2004). This is consistent with other literature on the historic changes in the societal concept of childhood and adolescence, leading to longer periods of pre-adult roles in more modern times. Returning to Table 2, this also includes summary information on the percentage of Canadians that form part of a couple, regardless of whether they are married or cohabit. For example, while almost three-quarters of women aged 25-29 in 1981 were either

married or cohabiting, only 57 percent were by 2001. For men aged 25-29, about two-thirds were in a union in 1981, but less than half (45 percent) were living with a partner in 2001 (Table 2).

Table 2 Marital status of population by sex and five-year age group, Canada, 1981 & 2001 (in percent)

	Never Married		All Unions						Separated, Widowed, or Divorced	
	M	F	Cohabiting		Married		Total		M	F
			M	F	M	F	M	F		
<b>1981</b>										
15-19	98.4	93.3	0.7	2.9	0.7	3.6	1.4	6.5	0.1	0.2
20-24	71.9	51.1	7.1	9.4	19.8	36.5	26.9	45.9	1.2	3.0
25-29	32.0	20.0	8.1	7.1	55.6	65.9	63.7	73.0	4.3	7.0
30-34	15.0	10.5	6.0	4.7	73.1	75.5	79.1	80.2	6.0	9.4
35-39	9.3	7.3	4.7	3.6	79.1	78.1	83.8	81.7	6.8	11.0
40-44	7.8	6.1	3.6	2.8	81.2	79.2	84.8	82.0	7.4	11.9
45-49	7.5	5.8	2.8	2.1	81.8	78.8	84.6	80.9	7.9	13.3
50-54	7.8	6.0	2.1	1.7	81.6	76.4	83.7	78.1	8.4	15.8
55-59	7.8	6.3	1.6	1.2	84.6	75.6	86.2	76.8	5.9	16.9
60-64	7.6	7.1	1.2	0.9	84.3	67.8	85.5	68.7	7.0	24.2
<b>2001</b>										
15-19	98.9	96.9	0.7	2.3	0.3	0.7	1.0	3.0	0.2	0.2
20-24	85.3	73.3	9.7	15.4	4.5	10.2	14.2	25.6	0.5	1.1
25-29	53.3	38.9	19.1	20.0	25.6	37.3	44.7	57.3	2.0	3.8
30-34	30.8	21.1	17.4	16.3	47.3	55.1	64.7	71.4	4.5	7.5
35-39	21.3	14.6	14.8	13.7	56.8	60.7	71.6	74.4	7.1	10.9
40-44	15.9	11.4	12.3	11.4	62.2	63.3	74.5	74.7	9.8	13.9
45-49	11.7	9.0	10.2	9.3	66.3	65.0	76.5	74.3	11.8	16.7
50-54	8.5	7.2	8.7	7.2	70.1	66.4	78.8	73.6	12.6	19.2
55-59	6.7	6.0	7.4	5.4	73.1	66.5	80.5	71.9	12.8	22.1
60-64	6.1	5.4	5.6	3.4	75.6	65.2	81.2	68.6	12.8	26.0

Note: For 1981, sample estimates were derived for the separated category.

All Unions' includes married and cohabiting.

Sources: Statistics Canada, no. 92-901, 1981: Table 5; no. 92-325: Table 6.11.

Statistics Canada, no. 92-325, 1993: 28; Beaujot, 1995: 41.

Concurrent trends to delayed union formation include later home leaving, higher levels of participation in post-secondary education, lower levels of involvement in the labour force among young adults, and later childbearing (Beaujot, 2004). Some of these changes have been more pronounced than others, as for example, the proportion of young adults who continue to live in their parent's home has gone up from about 27 percent of adults aged 20-29 in 1981 to over 40 percent by 2001. Among persons under 30, recent

decades have also seen higher proportions attending school full-time, but lower proportions of non-students employed full time – with direct implications for cohabitation, marriage and childbearing. The delay in the age of women at first childbirth, from a median age of 23.4 in 1976 to 27.6 in 2001, is interrelated with the above trends, as both women and men are required to engage in further education and establish themselves in the job market before they invest in reproduction. Note that this statistic on average age at first birth does not include the growing proportion of women and men that are foregoing child bearing altogether. While this climb in childlessness suggests a decision to pursue other priorities, clearly childlessness is not always a matter of personal choice. For example, the declining fecundity (or physical ability to conceive) associated with normal aging leaves some women with no choice but to remain childless even after they reach a stage in their lives whereby they are ready to have their first child.

Turcotte and Goldscheider (1998) have emphasized the importance of full time work to not only the fertility decision, but also to union formation – as it appears that couples are increasingly planning around the earning power of both partners in entering into a relationship. Where the labour market participation of young men decreases, one would expect reduced union formation, and reduced marriage in particular (Drolet, 2003; Picot, 1998; Morissette, 1998). In addition, many young women are fully aware of the impact of early parenthood on earning potential. Consequently, one might expect a greater perceived need for security in the labour market and in relationships before establishing a long-term relationship and having children.

## The diversity of conjugal relationships

As cohabitation has become increasingly widespread, various types of cohabiting unions co-exist. For example, as cohabitation has become more socially acceptable, it appears to be attracting a growing number of less committed couples (Turcotte and Belanger, 1997). By less commitment, we mean couples that are not necessarily thinking in terms of the longer term, as evidenced by the significant proportion of common law unions that are relatively short lived (see below). On the other hand, it is obvious that the expectations and commitment that persons bring to their relationships may change in an important manner over time. For example, what begins as a convenient sharing of living expenses with very little commitment may very well evolve into a trial like marriage, a setting for childbearing and eventually, into a relationship sanctioned by legal marriage itself (Seltzer, 2003).

For this reason, any effort to classify common-law unions is bound to partial failure, as the reality of individual common-law relationships – as individual marriages – is rather complex and constantly changing. In addition, there are data and methodological limitations in trying to classify common-law unions at a specific point in time – particularly given that the conjugal behaviour of younger cohorts is truncated at the time of data collection. By truncated, we mean that we have nothing on the future behaviour of younger cohorts (beyond the date of data collection), and whether or not their common law unions will be qualitatively different from older cohorts and age groups. While appreciating these difficulties, Dumas and Belanger (1997) nevertheless set out to apply a typology of common-law unions based exclusively on the conjugal and fertility history of

Canadian couples – summarizing marital history data as collected in the 1995 General Social Survey. Using data that is already somewhat dated, they distinguished unions according to whether they served as (i) a prelude to marriage, (ii) a trial marriage, (iii) an unstable union, (iv) a stable union without commitment, and/or (v) a substitute for marriage (Table 3). In so doing, they borrowed heavily from a typology as developed by Villeneuve Gokalp (1990) in research on the spread of common-law relationships in Europe.

The basic idea in applying their typology was that common-law relationships can be distinguished according to how long they last, whether they end in marriage or separation, and whether or not they involved a child born to the union. In classifying the experience of unions established during the 1970s through to the early 1990s, the application of this typology is already somewhat dated, although it does suggest some rather salient trends as to the underlying character of cohabitation in Canada. For example, this typology is consistent with the aforementioned observation that there appears to have been a growth in the proportion of common law unions that are relatively short lived (or unstable). In terms of this typology, this is translated into a growth in the number of what are classified as “unstable cohabiting unions” (see Table 3). These “unstable unions” are defined as all those unions that last less than three years before separation, with no marriage or childbearing in the interim. Whether the emphasis is on Canada overall, or solely on the province of Quebec, the proportion of all couples classified as “unstable” has risen over the last two decades. For example, while 12.6 percent of all common-law unions established in the latter 1970s were classified in this

manner, by the early 1990s, this had risen to about 21.9 percent nationally and 23.4 percent in Quebec.

At the same time, in a somewhat contradictory manner, this typology suggests that the percentage of cohabiting unions that involve longer term relationships has also been on the rise. More specifically, in applying this typology, a higher proportion of unions are classified as either a “substitute for marriage” or as a “stable union - without commitment”. Dumas and Belanger’s (1997) defined “stable unions without commitment” as those lasting three or more years but having no children. As indicated in Table 3, the largest category, representing about 36 percent of all cohabiting unions (and about 39 percent of Quebec unions) can be classified in this manner. While this typology might be somewhat outmoded in directly equating “commitment in a relationship” with the “decision to have children”, it does highlight a rather salient change over time in the character of common law unions – many couples are living together for longer periods – without marriage or childbearing. In addition, 15 percent of common-law unions are classified as “substitutes for marriage”, in the sense that children are born within three years and the couple remains unmarried for at least another six months. While there is nothing in this typology that tells us how many of these unions will eventually marry, it does imply that at least one half of all unions formed in the early 1990s will last a minimum of 3 years. Again, these trends are found to be more pronounced in Quebec than elsewhere in Canada.

With regard to the remaining categories in this typology, unions delineated as a “prelude to marriage” (11.4 percent) and “trial marriage” (16.2 percent) identify couples who marry within a year or three years respectively, but do not have children until

marriage. While both of these categories are more important outside of Quebec, the direction of observed trends is in the same direction regardless of region. More specifically, in comparing unions established in the 1970s relative to those formed in the early 1990s, both have declined in relative importance - down to 8.2 percent as a “prelude to marriage” and 12.8 percent as a “trial marriage”. It is on this basis that Dumas and Belanger (1997) emphasize that the common-law unions has at least partially lost in role as a trial marriage, and is increasingly becoming either a substitute for marriage altogether (frequently with children) or a non-committal type of relationship (noted for its high level of instability).

Table 3 Percentage of common-law unions by type and period of entering the union, Canada, 1995

Period	Union Type						Total
	Prelude to Marriage	Trial Marriage	Unstable Union	Stable Union Without Commitment	Substitute for Marriage	Other	
Before 1977	18.3	17.9	12.6	33.3	14.7	3.3	100.0
1977-79	13.5	25.8	15.6	31.0	11.6	2.6	100.0
1980-82	11.5	13.6	17.8	40.0	15.1	2.0	100.0
1983-85	8.8	13.9	21.4	40.9	13.7	1.3	100.0
1986-88	9.3	17.5	19.4	33.8	15.7	4.4	100.0
1989-91	8.2	12.8	21.9	36.8	17.7	2.6	100.0
Total	11.4	16.2	18.4	36.1	15.1	2.8	100.0

Period	Union Type						Total
	Prelude to Marriage	Trial Marriage	Unstable Union	Stable Union Without Commitment	Substitute for Marriage	Other	
Before 1977	12.7	19.2	12.6	36.7	16.0	2.9	100.0
1977-79	8.8	22.7	15.6	33.5	19.4	0.0	100.0
1980-82	8.4	12.3	16.5	36.7	23.4	2.7	100.0
1983-85	4.4	9.1	21.1	45.5	19.3	0.6	100.0
1986-88	6.7	12.1	20.4	37.2	20.9	2.6	100.0
1989-91	4.2	8.2	23.4	40.8	19.9	3.4	100.0
Total	7.3	13.2	18.8	38.8	19.7	2.3	100.0

Source: Dumas and Bélanger, 1997: 150;  
 Statistics Canada, General Social Survey 1995



To the extent that longer duration implies that cohabitation is replacing marriage, the aforementioned inference by Dumas and Belanger is considered reasonable – although we should be careful not to overstate the extent to which this has occurred. It may be more accurate to emphasize that what we are witnessing is a prolongation in the duration of common-law unions – although it remains somewhat uncertain as to what percentage will lead to eventual marriage. In working with this same dataset, Wu (2000) has estimated that a slight majority of cohabiting individuals are expected to marry their partners, which contrasts with the roughly 20 percent of cohabiting unions classified as in a “prelude to marriage” or “trial marriage” in the Dumas and Bélanger typology. This can be explained by the simple fact that many cohabiting unions that last longer than 3 years and many cohabiting unions with children do eventually marry. In this regard, the Dumas and Bélanger typology arguably understates the proportion of all unions that serve as a “prelude to marriage” – particularly outside of the province of Quebec. To the extent that the conjugal behaviour of Canadians continues to evolve, Wu’s forecast – based on the conjugal behaviour in the mid 1990s - may in fact overstate the proportion who do eventually marry. Yet in working with this typology, it is equally uncertain as to what proportion of unions classified as either a “substitute for marriage” or as a “stable union - without commitment (meaning no children)” will eventually marry as well.

As has always been the case with legal marriage, to an uncertain extent, a common law type of relationship clearly can mean something quite different across couples, just as it can potentially might mean something quite different for partners in the same relationship. For example, a cohabiting relationship might be viewed as equivalent to a courting relationship for one partner (without any long-term commitment) whereas

for the other partner, it might be considered a precursor to marriage (with a relatively high level of commitment). In this context, it is possible to speculate as to the extent to which a lack of clarity as to what is expected in common law unions may in fact lead to difficulties for the men and women involved – and how this might influence the stability and quality of relationships. In contrast, while marriage is also changing, it is more likely to be based on a common understanding of the level of commitment involved, as by definition, most marriages at the outset involve some sort of expectation of permanency, regardless of how many eventually end in separation or divorce.

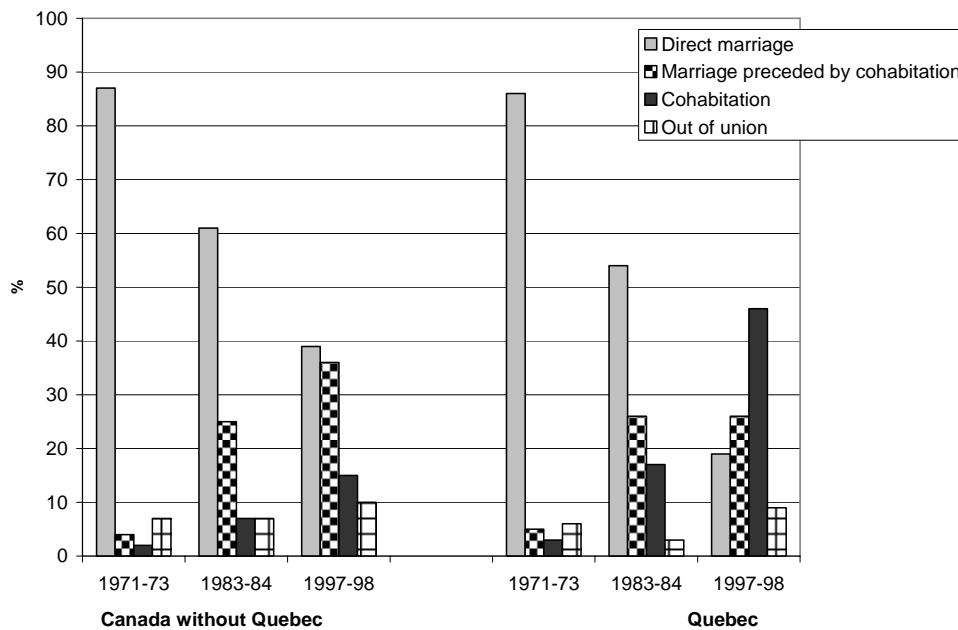
## Children

While institutions beyond families have increasingly assumed many of the activities historically organized and performed in families, marriage has largely retained one of its most basic functions, i.e. the provision of a context for childbearing and childrearing (Wu, 2000: 88). Since this is often considered one of the key dimensions of marriage, the extent to which childbearing occurs in common-law unions has often been thought of as a key indicator of the degree to which marriages and common law unions have become indistinguishable (Smock, 2000). The increase in extramarital fertility over the last twenty years has largely been the by-product of births to cohabiting couples (and less so the result of births to single women), and as a result, children are increasingly implicated in cohabitations (Ram, 2002). However, marriage continues to be the more common conjugal context in which to undertake childbearing and/or childrearing – although this appears to be changing rapidly, and is no longer true in the province of Quebec.

Between the early 1980s and 2000, the proportion of extramarital births in Canada increased from about one in six births overall to about one in three, an increase that has

been largely attributable to births occurring to cohabiting couples (Le Bourdais and Lapierre-Adamcyk, 2004). As indicated in Figure 3, in the early 1970s there was not much of a regional difference in childbearing by marital status, but by the later 1990s, the differences were quite pronounced. For example, the proportion of children born in 1971-1973 to cohabiting parents and single mothers were comparable across regions, at 2-3 percent for cohabiters and 6-7 percent for single mothers. By 1997-1998, almost half of all births in Quebec were to cohabiting parents, and 9 percent to single mothers. Elsewhere in Canada, marriage continues to be the modal conjugal status for childbearing, with 15 percent of children being born to cohabiting parents and 10 percent to single mothers.

**Figure 3. Type of Parent's Union at Birth for Different Cohorts of Children, Quebec and Canada without Quebec**



Source: Le Bourdais and Lapierre-Adamcyk (2004)

The relatively low level of childbearing to non-married women outside of Quebec is certainly consistent with the idea that extramarital fertility has yet to achieve a

particularly high level of social acceptance. Most children continue to be born to married couples, albeit a significant proportion of these marriages were predated by cohabitation. The common law union continues to be viewed as a reasonable prelude to marriage, yet unlike in Quebec, not always uniformly the appropriate context for childbearing and the raising of children. Childbearing outside of marriage may actually continue to be stigmatized to some extent, particularly in more rural parts of Canada, whereas in Quebec, the need to sanction a relationship through marriage prior to the birth of a first child appears to be increasingly irrelevant to the life course of young adults (Le Bourdais and Lapierre-Adamcyk, 2004).

Consistent with the aforementioned statistics, cohabitations in Canada continue to be less fertile than marriages, although again, this is less true in Quebec than elsewhere. Fertility in cohabitation continues to be slightly lower than in marriages, at least partially due to differences in relationship quality and stability, along with age and income. Cohabiting women would be more hesitant to have a child without a guarantee of a longer term relationship (Bachrach, 1987; Booth and Brown, 1996; Brown, 2003; Wu, 2000). Based on retrospective Canadian data for 1985-1994 period, Dumas and Bélanger (1997) found that the average total fertility rate<sup>1</sup> of women aged 20-44 years by conjugal status is 2.8 children for married women, 1.4 for cohabiting women, and 0.3 for women not currently in a union. As these statistics are already somewhat dated, these differences by marital status have likely narrowed further, as the proportion of births outside of marriage continues to climb (Beaujot and Kerr, 2004). In Quebec, the total fertility rate

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<sup>1</sup> Dumas and Bélanger (1997) explain that the average total fertility rate by conjugal status is the average number of children that a woman would bear if she survived her reproductive years in her current conjugal status and bore children in conformity with the series of age-specific fertility rates observed during the period.

for cohabiting women was higher than elsewhere in Canada, up to about 1.6 births per woman by the mid 1990s.

Being born to cohabiting parents is not the only route through which children experience parental cohabitation. Given the rates of marital dissolution and the increased likelihood that cohabitation might follow a divorce or separation, it is increasingly likely that children will experience parental cohabitation. New familial arrangements, including stepfamilies and blended families, are almost equally divided between married and cohabiting couples (Statistics Canada, 2002). The greater prevalence of cohabitation in Quebec than in the rest of Canada is reflected in the composition of stepfamilies; about 74 percent of stepfamilies in Quebec involved cohabiting couples, compared to approximately 45 percent of stepfamilies in the rest of Canada (Le Bourdais and Lapierre-Adamcyk, 2004).

### Relationship Stability

As implied in the aforementioned typology, common-law relationships tend to be more unstable than marriages, although of course it goes without saying that there are plenty of exceptions to this generalization. Many cohabiting unions are quickly converted into marriage whereas others are quickly ended through the dissolution of the relationship. It is only a subset of cohabiting relationships that are longer term, although as suggested above, this subset is growing in relative importance. Overall, common-law unions continue to be, on average, of shorter duration than many legal marriages. Yet this is not to deny that a significant proportion of marriages also end as a result of divorce/separation. While marriage is overall more stable than cohabitation, a legal sanctioning of

a conjugal relationship is no guarantee of long-term stability and some common law relationships will outlast some marriages.

In analyzing “what holds marriage together”, Trost (1986) proposes that most of the standard bonds have declined. Divorce is permitted by mutual agreement; and the trend to two-income families means less economic dependency and greater self sufficiency. The trend to fewer children means fewer bonds through parenthood. At the expressive and sexual levels, expectations are higher. In terms of the stigma that was historically been associated with remaining single, cohabitating or experiencing a divorce, Canadian society has witnessed a dramatic shift in social acceptance of these events. With regard to common-law unions, it is logical that they also be affected, as these unions are associated with lower levels of childbearing relative to marriage, fewer legal obligations, less stigma as associated with their dissolution, and lower levels of economic dependency.

A variety of estimates are available as to the likelihood of separation or divorce, just as there are a variety of estimates available as to the likelihood of dissolution for common-law unions. For example, Lapierre-Adamcyk and Le Bourdais (2004) state that about 4 out of 10 marriages are expected to end in divorce, from about 1 in 10 in the early 1970s. In a similar manner, Statistics Canada (2003) has provided a variety of estimates, with its most recent figure suggesting that 37.7 percent of marriages in 2000 can be expected to end in divorce by the 30<sup>th</sup> wedding anniversary. To demonstrate the extent to which such figures are sensitive to period effects, this figure is up slightly from 36.1 percent in 1998, although Statistics Canada had a previous estimate of about 40 percent in the mid 1990s and an all-time high of 50.6 percent of marriages in 1987. Much like

other measures of demographic behavior, period based indicators of union instability are sensitive to annual fluctuations in conjugal behavior. More specifically, such estimates typically assume a continuation of rates as observed in a well defined reference period – an assumption that may or may not be reasonable in forecasting future marital behavior.<sup>2</sup>

Dumas and Belanger (1997) have also examined separation rates for different types of unions, using information on the life course and marital history of individuals. Based on the 1995 General Social Survey, these estimates indicate the cumulative proportion of unions that separate by length of union using demometric tables established from marital histories. While these estimates will ultimately understate or overstate the probabilities of separation for specific cohorts, the overall pattern is likely to be relatively robust to different methodologies. Figure 4 demonstrates the rather pronounced differences in separation rates that vary depending upon whether a couple (i) directly marries, (ii) cohabits initially, prior to a marriage, (iii) cohabits, regardless of whether or not the relationship leads to marriage, and (iv) cohabits without marriage.

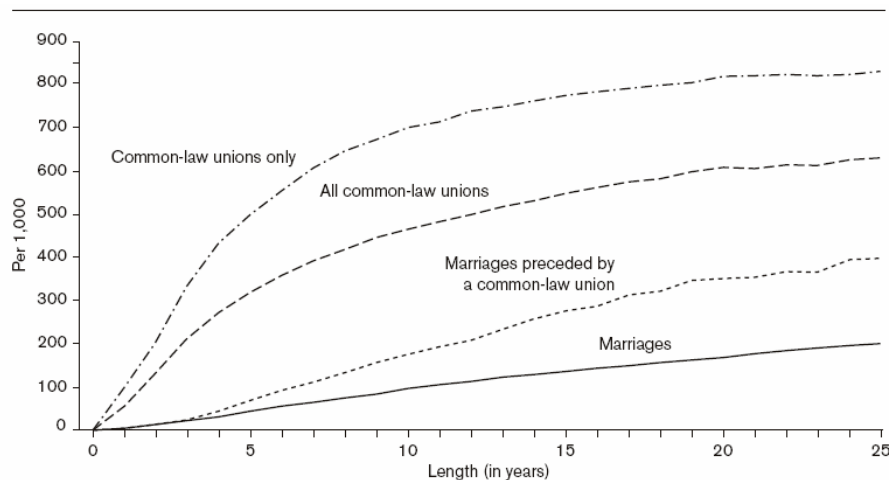
Common-law unions that do not result in marriage tend to be highly unstable over time, whereas at the opposite extreme, couples that directly enter into marriage (without a cohabitating prelude) are less likely to experience marital dissolution. For example, close to 9 out of 10 first marriages (not predated by cohabitation) are expected to survive union

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<sup>2</sup> Different methodologies have been employed in estimating the proportion of all marriages that will end in divorce (including those that are referred to as “period” based as opposed to “cohort” based forecasts of marital dissolution). “Period” based forecasts (such as those mentioned above by Statistics Canada) potentially generate misleading inferences as to the proportion of all marriages that might lead to divorce/separation. Period estimates merely assume that dissolution rates as observed in a given “period” (typically a calendar year) will continue indefinitely, and subsequently make forecasts on that basis. If divorce rates fluctuate considerably from year to year, and are unusually high or unusually low, period based rates can easily overstate or understate the total proportion of marriages that would likely end through divorce/separation. An alternate approach is to chart the experience of specific “marriage cohorts” over time, and to establish one’s “forecasts” on the basis of corresponding time series. These estimates tend to be more stable from year to year, with the recent estimates consistent with what is reported above by Lapierre-Adamcyk and Le Bourdais (2004) - of the order of 40 percent.

dissolution for at least 10 years, whereas among common-law relationships (that are not converted into marriage) about 3 out of 10 are expected to last this long. Figure 4 also demonstrates that marriages that are preceded by cohabitation with one's eventual spouse face increased relationship risk compared to direct marriages. In explanation, it has been suggested that this type of marriage is somewhat selective in terms of the type of person who might cohabit prior to marriage (Smock, 2000; Dush et al., 2003). Although somewhat dated, previous research has demonstrated how couples that cohabit prior to marriage are in fact less traditional in their attitudes toward marriage, parenthood, and gender roles (Axinn and Thornton, 1992). Subsequently, these couples tend to have a weaker commitment to the permanence of marriage, a greater tolerance of the idea of divorce, which may in fact lead them to invest less time to their marriages and make fewer attempts at conflict resolution (Amato and Rogers, 1999).

Figure 4. Cumulative proportions of separation by length of union, per 1000 unions of each type, Canada, 1995.



Source: Bélanger and Dumas (1998: 41); Statistics Canada, 1995 General Social Survey.



In a separate analysis of Quebec couples, Le Bourdais and Lapierre-Adamcyk (2004) demonstrate how families formed through direct marriage appear slightly more unstable than elsewhere in Canada, whereas the opposite is true of cohabiting couples. Without overstating the differences as observed across regions, it is noted that the gap between married and cohabiting couples was not quite as large in Quebec, particularly when children are involved. In addition, the differences observed in the stability of marriages among couples who lived together before marriage relative to those who did not are not as large in Quebec, as the existence of a cohabiting prelude to marriage seems to be largely irrelevant. Overall, it is inferred that, as “direct” marriage becomes increasingly unusual (as is now the case in Quebec), the stability of marriage declines even further. On the other hand, as cohabitation becomes more widespread, conversely, this type of union becomes “slightly” more stable. As emphasized “we cannot assume that the risks of separation across unions remain invariant over time, as the nature of both cohabitation and marriage is also changing over time” (Le Bourdais and Lapierre-Adamcyk, 2004; Manting, 1996).

Relative to the situation in the not-so-distant past, a decreasing proportion of cohabitations end in marriage, while an increasing proportion end in separation. Again, overall, the continued additional instability of some common-law unions can be attributed, at least in part, to the wide diversity of meanings associated with common-law unions by the couples themselves. As emphasized by Le Bourdais and Lapierre-Adamcyk (2004) as cohabitation has become more socially acceptable, it has attracted a large number of less committed couples. With cohabitation, there are then somewhat higher levels of conjugal instability overall in Canada, which is true regardless of region.

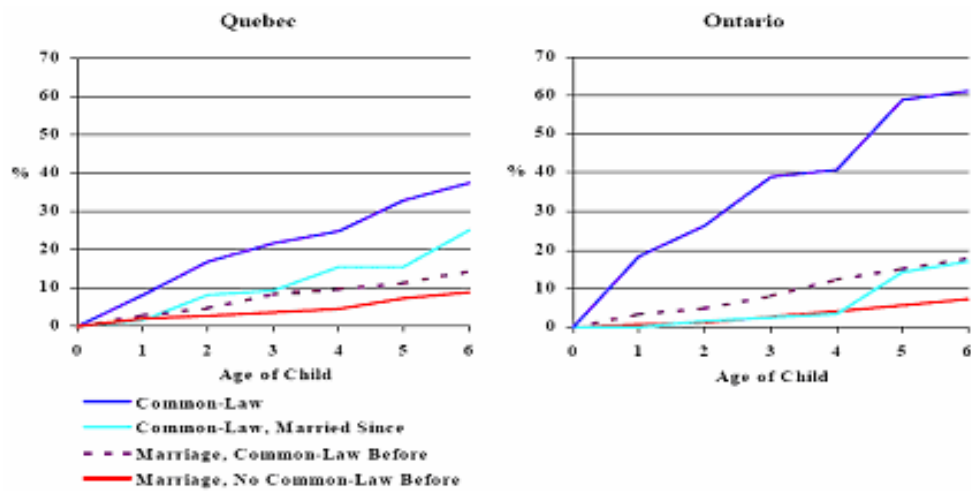
## Children and the stability of relationships

As the context for childbearing continues to evolve in Canada, we can anticipate further change in the character and stability of common-law unions. One thing that is relatively well established is the fact that cohabiting couples that give birth to a child tend to be somewhat more stable than those that remain childless (Wu and Balakrishnan, 1995). Yet while this is true in comparing common-law unions with and without children, it is not to suggest that cohabiting unions with children have the same sort of stability that characterizes marriages with children. As an increasing proportion of all children are born to cohabiting couples, the available empirical evidence points to the fact that a growing number of children are being born into unions with a greater risk of family disruption.

This instability in common-law relationships has been repeatedly demonstrated with longitudinal data, in examining the experience of children born to marriages and cohabiting unions (Desrosiers and Le Bourdais, 1996; Belanger and Dumas, 1998; Marcil-Gratton and Le Bourdais, 1999; Wu, 2000). For example, Marcil-Gratton and Le Bourdais (1999) have followed the early life experience of different birth cohorts of young Canadians, examining the relative risks of union dissolution across various conjugal situations. Working with the National Longitudinal Survey on Children and Youth, children were followed from birth through to the age of six, in documenting the likelihood that the child's parents separate, by type of union. Figure 5 demonstrates some of these rather pronounced differences that are observed for children born to four different types of parental unions, including (i) parents who married directly, (ii) parents who lived together before marriage but only had children after marriage, (iii) parents who

lived together when the child was born, but married afterward, and (iv) parents who remained cohabiters. Systematic comparisons are made for Quebec - where the incidence of cohabitation is particularly high - and Ontario - where the incidence is generally lower than in the other provinces. The situation in Ontario is much closer to what is observed in the rest of Canada in contrast to the relatively distinct situation as documented in Quebec.

Figure 5. Cumulative percentage of children born in a two-parent family, who have experienced their parent's separation, before age 6, according to type of parent's union, 1983-1988 birth cohorts.



Source: Marci-Gratton and Le Bourdais, 1999: 7.

In following children through infancy and young childhood, 37 percent of children born to cohabiting parents in Quebec experienced the dissolution of their parent's relationship prior to their 6<sup>th</sup> birthday. In the province of Ontario, 61 percent of all children born to cohabiting parents experienced the breakdown in their parents' relationship over this same time frame. This compares with a lower probability of union dissolution among parents who directly marry before their first child, or among parents who were initially cohabiting at the time of their child's birth, but converted this

relationship into a formal marriage. For example, across Canadian provinces, fewer than 10 percent of all children born to married parents experienced the divorce or separation of their parents' marriage prior to their 6<sup>th</sup> birthday. While all of this implies that common-law relationships are somewhat more stable in Quebec than in Ontario, they continue to be more unstable than other types of relationships, regardless of region. The fact that children in Quebec whose parents are cohabiting are less likely to experience the dissolution of their parents relationship is consistent with the earlier observation that as cohabitation becomes more widespread, this type of union appears to become more stable. There are likely other factors involved as well, such as age, education level, income, etc.

While the likelihood that a cohabiting relationship will break up is particularly high in Ontario, only a relatively small proportion of all children involve parents that are cohabiting. For example, in providing the aforementioned estimates, Marcil-Gratton and Le Bourdais (1999) indicate that only about 1 in 20 children in Ontario were being raised in a cohabiting relationship, whereas in Quebec, about 1 in 5 were being raised by parents who cohabit.

As children are increasingly experiencing family disruption, regardless of their parents' marital status, the incidence of lone parenthood has risen, as has the likelihood of step family type of relationships. More fundamentally, divorce, remarriage and step family type relationships have introduced considerable variation in children's living arrangements. Interestingly, it is estimated that a slight majority of all step families in Canada involve cohabiting couples, as many persons on their second relationship (or at least one of the couple) appear somewhat hesitant to formalize their relationship through

marriage. In working with the 2001 General Social Survey, Le Bourdais and Lapierre-Adamczyk (2004) report that nearly 75 percent of Quebec stepfamilies are cohabiting couples, whereas this percentage is slightly less than 50 percent elsewhere in Canada.

Le Bourdais and Lapierre-Adamczyk (2004) have posited that for cohabitation to truly be an alternative to marriage, it must be an acceptable conjugal context in which to bear children as well as an enduring arrangement in which to rear children. In this regard, it is noteworthy that cohabiters with children outside of Quebec are five times more likely to separate than couples who married directly, while in Quebec, cohabiters with children are only two and a half times more likely to do so. That families involving cohabiting couples are more stable in Quebec than in Canada outside of Quebec is therefore further evidence that it has become a more enduring conjugal arrangement that is increasingly viewed as a real alternative to the institution of marriage. This is consistent with Cherlin's (2004) argument that the quality and stability of cohabiting relationships seems to converge as cohabitation becomes more widespread and institutionalized.

#### Can we draw inferences from "relationship stability" to "relationship quality"?

Much of what is known about the "quality" of cohabiting relationships derives from past research on the consequences of pre-marital cohabitation for marriage (Nock, 1995; Brown and Booth, 1996). Intuitively, one might expect that marriages preceded by a common-law union would be of better quality with greater stability than direct marriages. Insofar as cohabitation serves as a trial marriage, it would enable individuals to evaluate their prospects for success before making a longer term commitment. According to this logic, common-law unions involving partners that are considered unsuitable for marriage

would be dissolved, while those involving partners considered suitable could be transformed into high-quality marriages with permanence (Smock, 2000).

While this might sound like common sense, in reality there is little evidence supportive of this argument. As previously demonstrated, marriages that are preceded by cohabitation face increased relationship risk compared to direct marriages. In the American context, previous research has documented that marriages preceded by cohabitation are more likely to experience lower marital satisfaction, less time spent together in shared activities, poorer communication, higher levels of disagreement, less positive problem solving, greater frequency of violent interaction, as well as a greater perceived and actual likelihood of marital dissolution (Stanley et al., 2004; Dush et al., 2003). As to whether these findings apply in the Canadian context – it is far from certain - as there has been a relative dearth of research that has systematically examined the quality and characteristics of common-law relationships relative to marriages.

While some might question whether it is possible to draw a direct inference from the stability of relationships to their quality, it does stand to reason that on average, poorer quality relationships are more likely to end through separation or divorce. Yet it is also recognized that many highly dysfunctional marriages do not lead to divorce whereas other relationships that are relatively conflict free may be short lived. Cohabiting unions in Canada are less stable than marriages, yet it remains largely an empirical issue as to how these relationships might differ in terms of “quality”. As aforementioned, in the 1950s, Canadian marriages were noted for their high levels of stability – although family life was less than ideal. The way common-law relationships are viewed by society and in research changes as well, even over the period of time of most of the studies mentioned

here – from 1980 to 2004. In this context, Le Bourdais and Lapierre-Adamcky (2004) have speculated that marriage and cohabitation may very well constitute two different forms of conjugal engagement, with the latter based on a greater equality and autonomy of partners. This appears to be a rather different portrait from what is coming out of the American research, where they have no legal notion of common-law relationships and lower social acceptance and incidence.

Given the wide-spread prevalence of cohabitation in the province of Quebec, Quebecers are more receptive to these changes in conjugal and family life than is the case at this time elsewhere in Canada. In this context, it might be asked whether cohabiting partners in Quebec are significantly more likely to demonstrate other differences as well, in terms of education, income, etc. What is clear, as will be demonstrated below, is that cohabiting women in Canada, and particularly in Quebec, are more likely to be involved in the labour market than are married women. Does this imply a greater level of gender equality in Quebec, or for that matter, are common-law relationships more egalitarian regardless of region in Canada? If that is the case, one might argue that the higher likelihood of union dissolution among common-law unions reflects other factors, such as a higher level of freedom for women and men in their definition of family and conjugal life. Similarly, it follows that one could argue that a lower level of commitment also characterizes these unions – as both women and men might be less likely to define their relationship in terms of the longer term.

### **Socioeconomic characteristics**

As indicated in the previous section, marriage preceded by cohabitation may be somewhat selective in terms of the type of person who cohabits prior to marriage. Of

course, this presumes that both partners have equal choice in terms of the form of relationship, which may not be the case where one partner enters the relationship expecting it to result in marriage and the other does not. In a sense, this would imply that the negative association between pre-marital cohabitation and the stability of marital relationships may in fact be at least partially spurious (DeMaris & MacDonald, 1993). One factor that has often been raised in the explanation of conjugal difficulties and instability is that marital discord tends to be higher at lower levels of socio-economic status (Espenshade, 1979; Ambert, 2002; Lefebvre and Merrigan, 1997; Wu and Pollard, 2000). More specifically, economic hardship often introduces significant tension and conflict into a relationship, which subsequently raises the likelihood of union dissolution. To the extent that cohabiting unions are disadvantaged economically, one might expect a higher level of instability in relationships.

While there has been considerable research on the socioeconomic characteristics of common law unions in the broader international literature, much less has been done on this topic in Canada. In reference to research in the United States, Seltzer (2004) has emphasized that cohabitation is in fact more common among those with fewer economic resources. As suggested by Bumpass and Lu (2000), persons with less education, lower earnings and more uncertain economic prospects, are also more likely to cohabit - possibly due to the fact that marriage is defined by longer term economic responsibilities. Smock and Manning (1997) have argued that men's economic prospects in particular are very important determinants of whether a cohabiting couple would marry, suggesting again that the relationship form may not be the choice of both partners equally.



## Incidence of low income

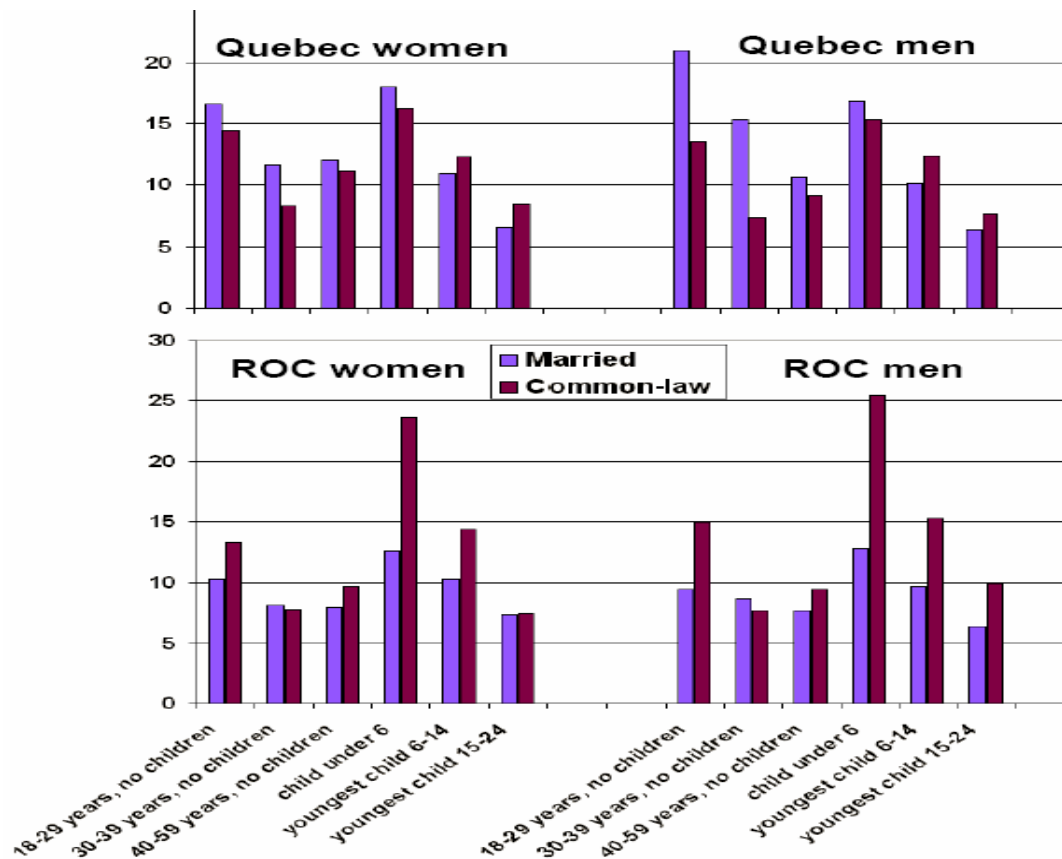
In examining this issue in the Canadian context, Figure 6 provides information from the 2001 Census on the percentage of persons classified as 'low income'. Differences are documented as to the likelihood of low income for men and women separately, at similar stages of their life cycle (as defined by marital status, age and the presence of children). Low income rates are shown for cohabiting or married adults, who are classified as (i) aged 18-29 with no children (ii) aged 30-39 years with no children, (iii) aged 40-59, with no children, (iv) any age, with at least one child under 6 years, (v) any age, with a youngest child aged 6-14 years, and (vi) any age, with a youngest child aged 15-24. The incidence of low income is examined separately for Quebec and the rest of Canada (ROC).

Figure 6 demonstrates how (i) the likelihood of low income varies in an important manner across the above demarcated life cycle stages, (ii) the incidence of low income varies by marital status, in comparing persons who are married with those that cohabit, and (iii) this overall pattern of low income by marital status varies in an important manner by region. For example, while parents with particularly young children (aged 0-5 years) are more likely than most to experience low income (in both Quebec and elsewhere), this is particularly true among cohabiting parents outside of Quebec – regardless of gender. More specifically, low income rates among cohabiting men and women with very young children outside of Quebec approaches 25 percent - whereas in the province of Quebec, these rates are at about 15 to 16 percent. Some of these differences as observed outside of Quebec are rather striking – and are completely

consistent with the idea that cohabitation is associated with more uncertain economic prospects.

In comparing the situation in Quebec with what is observed elsewhere, not only are there important differences by life cycle stage, but more generally, the overall pattern of low income by marital status appears to reverse itself. Particularly interesting is the observation that while cohabiting adults are more likely to experience income poverty throughout most of Canada, cohabiting unions in Quebec actually have slightly lower levels overall. An exception to this general rule relates to the parents of older children, where low income rates are slightly higher among cohabiters, regardless of region.

Figure 6. Incidence of low income in Quebec and the Rest of Canada (ROC), by gender, marital status, age and sex.



Source: Statistics Canada, 2001 Census Individual Public Use Files. 1992 based LICOs – before tax.

Where cohabitation is most widespread, common law unions do not appear to be particularly disadvantaged – at least in terms of low income rates documented via the census. While persons living common law appear to be slightly less likely to experience income poverty in Quebec, the situation outside of Quebec seems to fall in line with the broader North American pattern – with higher poverty rates associated with cohabitation.

### Median income

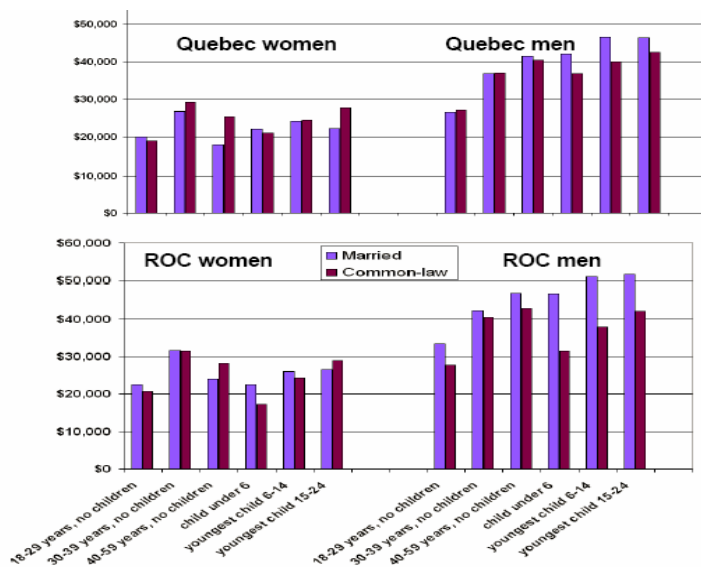
In supplementing this information on low income, it is also useful to provide a similar breakdown with median income (Figure 7). Working with this same categorization, by gender, age, marital status and the presence of children, this provides us with additional information on the economic well-being of Canadians beyond what is happening at bottom of the income distribution. The median is that point on the income distribution at which 50 percent of all income units fall below and 50 percent fall above. Again the situation appears to differ somewhat depending upon what part of the country we are focusing on. Figure 7 provides information on the income of “individuals” rather than “families”, and subsequently differs somewhat from the aforementioned low income measures - as based on reported “family income”.

While median income tends to be slightly lower overall in Quebec than elsewhere, Figure 7 demonstrates how cohabiters in this province appear to be doing “relatively well”. If anything, Figure 7 demonstrates how in Quebec, women in cohabiting unions tend to report slightly higher median incomes than do married women. Among women outside of Quebec, the situation seems to be quite similar, with relatively small differences between married women and cohabiters. Among men in Quebec, those

who are married have a slightly higher median income, although this again varies by life cycle stage -- with virtually no differences observed for those without children. While this might seem somewhat inconsistent with our earlier observation on income poverty (which was reported to be higher among married persons than cohabiters in this province), we are focusing here on “individual” income, with nothing on the manner in which persons pool income and economic resources within families.

While the median income is higher in Quebec among married men, the differences by marital status are again not particularly large. Yet elsewhere in Canada, married men not only have a higher median income than cohabiters, but the differences as documented are much more pronounced. As merely an example, among men with at least one child aged 6-14 years, the median income for married men (\$50,985) was found to be about 34% higher than for cohabiting men (\$37,908). In making this same comparison for Quebec, the difference as observed was not as large (at about 14 percent) with medians of \$42,029 and \$36,814 respectively.

Figure 5. Median income in Quebec and the Rest of Canada (ROC), by gender, marital status, age and sex.



Source: 2001 Census, Public Use Individuals Files

These differences are consistent with the idea that a man's economic prospects play out in a different manner than those of a woman's. In particular, the difficulty of integrating into the labour force and obtaining a reasonable salary may make decisions on marriage more difficult for men, while possibly having a lesser impact on women. To the extent that the decision to marry might be influenced by traditional gender roles, a lower income and weaker job prospects might have a greater impact on the ability of men to establish longer term relationships than it would have on the ability of women to do so. In addition, some of the greatest differences, particularly for men outside of Quebec, were documented for those with children, which suggest a potential interaction with marital status in influencing the decision to marry. With children, it is possible that women may be even less likely to formalize a relationship via marriage if their partner is unemployed or earns a relatively low wage. Furthermore, in considering the regional differences in Figure 7, one might speculate that this is more the case in the rest of Canada than it is in the province of Quebec, where childbearing outside of marriage has become relatively widespread. On the other hand, it is also always possible that men are choosing not to submit to the family law obligations that come with marriage.

### **Labour force participation**

In a review of American research on cohabitation, it has been suggested that cohabiting couples are more likely to be non-traditional in terms of their gender-role attitudes (Seltzer, 2004). Consistent with this observation, one might expect the proportion of cohabiting women that are employed to be higher than among married women. In reviewing census data on the employment status of cohabiting women, there is evidence

to suggest that this is true – regardless of region (Table 4). This generalization also seems to apply regardless of age group or whether or not there are children in the household.

**Table 4. Employment status, by marital status, age and presence of children, for Quebec and the Rest of Canada (ROC)**

	No children						With children					
	Aged 18-29		Aged 30-39		Aged 40-59		Youngest child aged 0-5 years		Youngest child aged 6-14 years		Youngest child aged 15-24 years	
	married	cohabiting	married	cohabiting	married	cohabiting	married	cohabiting	married	cohabiting	married	cohabiting
<b>Quebec men</b>												
Employment status												
Full time	79.7	86.3	84.7	89.6	76.2	82.3	89.8	90.3	92.2	89.8	88.8	87.7
Part time	8.6	9.3	5.6	5.2	5.6	5.8	3.8	4.3	2.7	3.6	3.9	4.0
No employment	11.7	4.4	9.6	5.2	18.2	11.9	6.4	5.4	5.1	6.6	7.2	8.3
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Quebec women</b>	9.3	9.3	15.1	17.2	13.6	14.2	23.6	21.0	34.1	24.9	22.8	21.9
Employment status												
Full time	67.2	69.2	72.8	79.4	43.1	66.4	53.0	59.5	58.5	65.1	58.4	72.3
Part time	16.4	24.3	12.6	11.5	16.3	12.8	18.0	17.0	20.4	17.9	17.4	13.5
No employment	16.4	6.5	14.4	9.1	40.5	20.8	29.1	23.5	21.0	17.0	24.2	14.2
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>ROC men</b>	4.1	2.8	5.8	6.9	2.6	5.2	2.9	3.5	2.9	3.6	3.4	5.4
Employment status												
Full time	89.0	85.5	89.7	89.3	80.1	81.1	92.5	83.8	91.4	84.4	88.9	86.8
Part time	5.4	9.6	4.8	5.9	6.7	6.8	3.2	7.1	3.6	6.4	4.0	5.5
No employment	5.6	4.8	5.6	4.8	13.1	12.0	4.3	9.0	5.0	9.2	7.1	7.7
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>ROC women</b>	16.5	8.9	18.7	15.1	12.0	11.9	28.9	11.8	25.4	13.2	22.2	15.8
Employment status												
Full time	74.2	74.3	78.1	80.2	52.9	65.9	49.2	48.2	56.9	64.9	62.4	75.0
Part time	14.5	20.2	11.8	12.0	18.6	15.6	26.2	24.1	26.0	18.9	19.6	13.9
No employment	11.2	5.5	10.1	7.8	28.4	18.5	24.7	27.7	17.1	16.2	18.1	11.1
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	5.1	3.7	6.6	6.7	2.8	4.2	1.9	2.0	2.2	3.4	3.2	5.4

Source: 2001 Census Public Use Files

This is consistent with the aforementioned idea, i.e. if women can afford it - they are often more selective in seeking a suitable spouse, or if economically independent, may hesitate to marry as it would require them to share their income on relationship breakdown. Similarly, this is consistent with the idea that women in cohabiting relationships adhere to more egalitarian attitudes in terms of the labour force participation of men and women. In examining Canadian data from the early 1990s, Turcotte and Belanger (1997) find evidence to suggest that greater financial autonomy allow women a greater freedom to choose a preferred conjugal arrangement. That is, cohabitation is more likely to express an exchange between two people who are economically independent, whereas marriage frequently implies a higher level of economic interdependency between

spouses – and frequently a higher level of “economic dependency” for women. This is, of course, not always the case, as there are also instances where women are in cohabiting relationships with children where they are economically dependent.

In reviewing Table 4, the differences as observed in the likelihood of employment by marital status are consistent with this idea, and are often quite large, depending upon life cycle stage and region of the country. For instance, among childless women in Quebec aged 18-29, about 16 percent of married women were not employed in 2001 which compares with 6.5 percent of cohabiting women. Among older women aged 40-59, the difference is even more pronounced, as about 40 percent of married women are not employed relative to about 20 percent of cohabiting women. Across age and life cycle stages, married women tend to be less likely to be employed - implying a higher level of economic dependency and a more traditional division of labour. Yet in drawing comparisons across stages of the life cycle one should not lose sight of the fact that even in cohabiting unions, women are less likely to be employed than men - regardless of age or presence of children. Similarly, as was demonstrated earlier, we should not lose sight of the fact that women continue to report a substantially lower median income, regardless of whether or not they are cohabiting or are married.

When shifting our attention to men, the pattern again seems to be quite different, depending upon region. For example, in Quebec cohabiting men are more likely than married men to be employed full time (with the exception of men who have older children). In direct contrast, outside of Quebec, cohabiting men are typically less likely to be employed full time. Again, consistent with the broader North American pattern, cohabiting men outside of Quebec are less likely to be employed full time and seem to

have lower employment prospects overall. Why this is not true for men in Quebec is not altogether clear – as again, we see that socioeconomic differences are least where cohabitation has become most widespread.

## Educational Attainment

In returning to the American literature on cohabitation, common law unions have been repeatedly described as being more selective of people of slightly lower levels of educational attainment relative to marriage (Bumpass and Lu, 2000; Waite, 1995). In direct contrast, Smock and Gupta (2002) – in a recent review of the Canadian evidence - have reported that no such educational gradient appears to exist in Canada. While a similar sort of income shortfall was said to characterize cohabiters, the authors report an absence of clear evidence to suggest that common law unions are more selective of persons with less formal education. Yet in examining some basic descriptive statistics on the educational attainment as available in the 2001 Canadian census, again broken down by life cycle stage and region, one is left with a somewhat different impression.

While this education gradient might not be quite as large in Canada as it is in the United States, Table 5 does suggest that it exists - particularly outside of Quebec. Very briefly, across nearly all life cycle stages, with and without children, persons who are in common-law unions have less of a formal education, and are reportedly less likely to have graduated from university. While a higher proportion of married persons are university graduates, there are a few exceptions to this generalization, as for example, among older cohabiting men and women (aged 40-59 without children). Yet across most categories, regardless of whether we focus on Quebec or elsewhere, those that marry



have a better education, are more likely to be university graduates, and less likely to have only a high school education (or less).

**Table 5. Educational attainment, by marital status, age and presence of children, for Quebec and the Rest of Canada (ROC)**

	No children						With children					
	Aged 18-29		Aged 30-39		Aged 40-59		Youngest child aged 0-5 years		Youngest child aged 6-14 years		Youngest child aged 15-24 years	
	married	cohabiting	married	cohabiting	married	cohabiting	married	cohabiting	married	cohabiting	married	cohabiting
<b>Quebec men</b>												
High school or less	23.2	25.8	23.4	26.7	50.1	42.5	27.4	36.4	37.8	44.5	47.2	47.1
Some post secondary	37.3	49.6	33.9	40.9	29.6	32.3	35.5	42.3	35.0	36.6	29.8	34.9
University graduate	39.5	24.6	42.7	32.4	20.3	25.1	37.1	21.3	27.2	18.9	23.1	18.1
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Quebec women</b>												
High school or less	13.9	16.7	25.7	22.6	61.5	49.2	24.7	31.0	39.6	42.1	53.1	49.6
Some post secondary	38.1	47.0	31.1	37.5	23.0	27.3	37.0	43.1	36.4	36.5	28.3	30.1
University graduate	47.9	36.3	43.2	39.8	15.5	23.5	38.3	25.9	24.0	21.4	18.7	20.4
	99.9	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>ROC men</b>												
High school or less	25.1	32.5	23.1	29.5	40.1	39.4	27.8	50.1	31.6	48.3	35.6	43.5
Some post secondary	42.4	45.5	36.0	40.6	38.1	39.8	39.6	39.2	39.1	37.8	36.9	41.6
University graduate	32.5	22.0	40.8	29.9	21.8	20.8	32.6	10.7	29.3	13.9	27.5	14.9
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>ROC women</b>												
High school or less	19.7	24.8	19.6	24.3	47.7	43.2	25.8	47.6	33.9	41.3	41.4	45.6
Some post secondary	37.7	44.4	34.6	40.2	33.8	36.4	39.7	39.2	38.6	44.2	35.1	38.5
University graduate	42.7	30.8	45.8	35.5	18.5	20.4	34.5	13.3	27.5	14.5	23.5	15.9
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2001 Census Public Use Files.

Again, for persons at specific stages of their life, the differences as observed can be quite pronounced. For example, cohabiting men outside of Quebec with young children again appear to be a relatively disadvantaged group. Among men with young children (aged 0-5) about 50.1 percent of cohabiting men have only a high school education, whereas among married men, 27.8 percent report an equivalent level of formal education. In Quebec, a similar sort of situation seems to exist, although the differences are not nearly as pronounced. Among cohabiting men 36.4 percent are reported to have only a high school education, whereas among the married men, 27.4 percent report this level of education. To the extent that an educational gradient exists in Canada, it is certainly much stronger outside of Quebec than in this province. Similar differences are observed if we shift our attention to women with young children, as for example, outside of Quebec, 47.6 percent of cohabiting women have high school or less, which compares

with 25.8 percent of married women. In Quebec, the differences as observed are not nearly as large, at 31.0 and 24.7 percent, respectively.

A consistent pattern that comes out of all of the aforementioned comparisons (involving the education, income and labour force participation) is that the differences observed between cohabiters and married persons are less in Quebec than elsewhere. Outside of Quebec, cohabiting men in particular have a higher incidence of low income, a lower level of labour force participation, lower median incomes, and as documented in Table 5, a lower level of educational attainment. The situation for women outside of Quebec is more mixed, as for example, they are found to have a comparable median income to married women, slightly higher levels of labour force participation, yet at the same time higher levels of income poverty (relating to their pooling of income with more economically marginalized men). Similarly, in Quebec, our information on the socioeconomic characteristics of common-law unions are somewhat mixed, as persons living common-law were more likely to be employed full time, have a slightly lower incidence of low income, with the statistics on median income comparable regardless of gender. Yet with Table 5 we find that despite this fact, cohabiting men and women in Quebec tend to be less educated, although the educational gradient is not as large as elsewhere. Again, the most consistent pattern across all of the aforementioned comparisons is that the differences as observed between cohabiters and married persons in Quebec are not as great as elsewhere.

## Homeownership

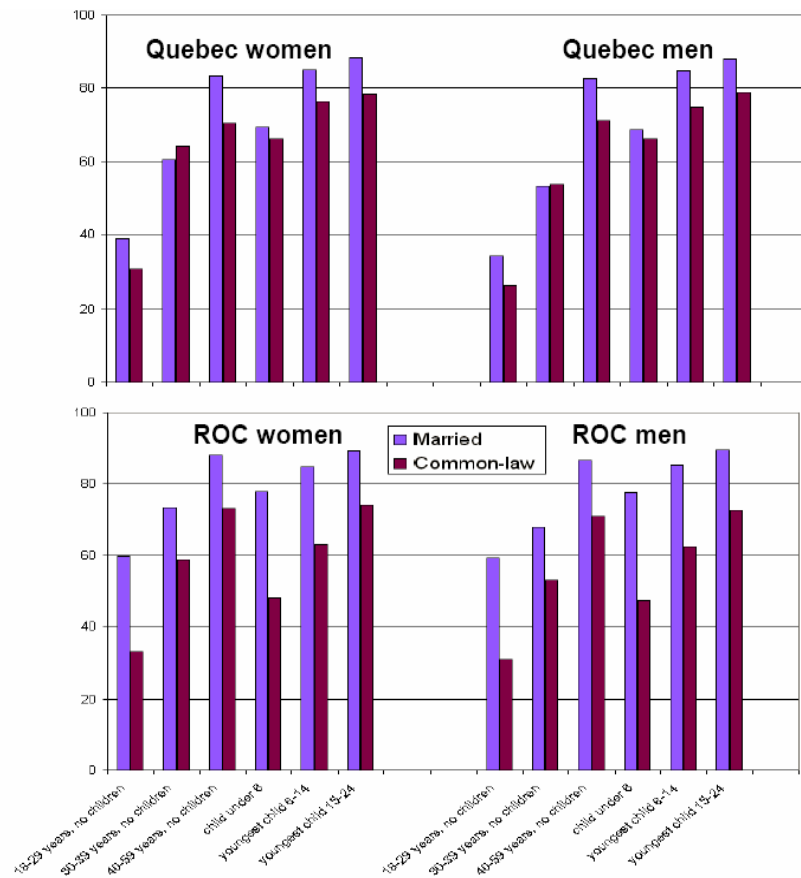
Homeownership is distinguished from renting by the considerable long-term financial responsibility that it entails. The purchase of a residence involves a sizable portion of an

average household's wealth and, therefore, typically requires financing in the form of a mortgage (Dietz & Haurin, 2003). It also involves relatively high transaction costs which tend to deter geographic mobility (Feijten, 2003). Entry into homeownership, then, is governed by both the present and the prospective socioeconomic resources of those involved (Feijten et al., 2003).

Besides socioeconomic resources, homeownership reflects the stability of the household, including the relationship stability of the co-residential, conjugal couple. In light of such responsibilities, it is logical that individuals are more hesitant to purchase an owner-occupied residence when they perceive that the future of their relationship is uncertain. Given that socioeconomic resources and relationship stability govern entry into homeownership, it is logical that the prevalence of homeownership according to marital status reflects differences in their socioeconomic resources and relationship stability.

Returning to our data from the 2001 census, we find that, in general, women and men in Quebec and the rest of Canada are more likely to be homeowners if they are married rather than in a common-law union (Figure 8). Considering regional differences in homeownership by marital status, the disparity in homeownership is clearly much less in Quebec than in the rest of Canada. The popularity of common-law unions in Quebec likely contributes to this lesser disparity, as does the aforementioned evidence that socioeconomic differences between common law unions and marriages are less than elsewhere. In addition, it has been shown how common law unions are slightly more stable in Quebec whereas the divorce rate is slightly higher. As common law unions and marriage become increasingly alike, it is not surprising that the disparities in homeownership decline.

Figure 8. Home Ownership in Quebec and the Rest of Canada (ROC), by gender, marital status, age and sex.



Source: Statistics Canada, 2003.

### The organization of daily life

Both common-law unions and marriages share a common function: i.e. they both involve the sharing and maintenance of a household between intimate partners. This maintenance of a household obviously necessitates that (i) domestic tasks be accomplished, and (ii) that a reasonable income be obtained in order to maintain a reasonable standard of living. In so doing, the division of labour in conjugal unions depends on social norms about the appropriate work for men and women. Historically, the division of labour was highly

gendered in Canada, although this is less the case today than it was a few decades ago (Beaujot, 2000; Beaujot and Ravanera, 2005). In this context, it is interesting to ask whether common law unions are more egalitarian than marriages, in the sharing of work both within and outside of the home. Insofar as cohabitation is an incomplete institution, the organization of daily life around the division of labour is likely less governed by social norms, which might lead to greater room to negotiate a division of labour that is less traditional and gendered.

Individuals with more traditional attitudes toward gender roles would expectantly be less likely to cohabit relative to those who are more liberal (Seltzer, 2004). Clarkerberg et al. (1995) found that Americans holding relatively liberal attitudes display an increased propensity for selecting common-law unions over marriage for their first relationship. Moors (2003) finds that a feminist orientation among German women increased their likelihood of cohabitation and decreased the likelihood that they will marry or have children. In a similar vein, Brines and Joyner (1999) found evidence to suggest that the “ties that bind” couples in the United States differ by marital status, with a similarity in gender roles attitudes promoting cohesion in cohabitations. That individuals in common-law unions subscribe to more non-traditional gender-role attitudes suggests that the organization of daily life around the division of labour would also be more gender-egalitarian (Seltzer, 2000).

As we have already seen in examining the labour force participation of women, those that cohabit are more likely to be employed than are those that marry – sometimes to a significant extent - depending on life cycle stage. In addition, a closer inspection of Table 4 also demonstrates that relative to married women, cohabiting women who are

employed are more likely to be doing so on a full-time rather than part time basis. While there are a few exceptions to this general rule (as for example, among childless young women aged 18-29), not only are cohabiting women more likely to be employed full time, but this is true regardless of whether they have children. While both married and cohabiting women have dramatically increased their labour force participation over recent decades, both partners in common-law unions are more likely to be employed full time than are those in marriages, regardless of parental status. In this sense, common law unions can be said to be more egalitarian.

While common-law unions differ somewhat from married couples in terms of their division of paid labour, past research has not documented big differences in terms of their unpaid labour, or the amount of time they spent on housework. For example, Shelton and John (1993) find that marital status among American couples affected the amount of time spent on domestic activities by women, but not by men. South and Spitze (1994) similarly examined the housework patterns of Americans and found that men's performance of housework is remarkably constant across marital statuses, and that the hours women devote to household activities actually tends to increase with the formation of co-residential conjugal unions, regardless of whether this involve a common-law union or marriage. Interestingly, Gupta found that the transition from cohabitation to marriage does not appear to affect the amount of time spent by men or women on housework. The author concluded that "...entry into a co-residential union is of greater consequence for housework time than the form of that union" (Gupta, 1999: 710). In turning our attention to time use data coming out of the Canadian General Social Survey (1998), it is also clear that the presence of children can also have a significant impact on the amount of time that

men and women devote to household tasks, again regardless of marital status (see Table 6).

<b>TABLE 6. TIME USE (AVERAGE HOURS PER DAY) OF POPULATION AGED 49 YEARS AND LESS BY MARITAL AND PARENTAL STATUS, 1998</b>								
<i>Canada</i>	<b>COMMON LAW NO CHILDREN</b>		<b>MARRIED NO CHILDREN</b>		<b>COMMON LAW PARENTS</b>		<b>MARRIED PARENTS</b>	
	Men	Women	Men	Women	Men	Women	Men	Women
Paid Work and/or Education	6.8	5.2	6.8	5.3	6.2	3.4	6.7	3.8
Domestic Labour	1.3	2.2	1.4	2.3	2.7	4.8	2.6	4.8
Personal Care	9.9	10.7	9.9	10.5	9.7	10.1	9.7	10.1
Shopping	0.6	0.9	0.7	0.8	0.4	1.1	0.6	1.0
Leisure/Free Time	5.4	5.0	5.2	5.0	4.9	4.5	4.4	4.3
<b>TOTAL</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>
<i>Quebec</i>	<b>COMMON LAW NO CHILDREN</b>		<b>MARRIED NO CHILDREN</b>		<b>COMMON LAW PARENTS</b>		<b>MARRIED PARENTS</b>	
	Men	Women	Men	Women	Men	Women	Men	Women
Paid Work and/or Education	7.2	4.5	5.8	4.2	5.7	2.9	6.4	4.2
Domestic Labour	1.3	2.5	1.9	2.5	3.1	4.8	2.6	4.4
Personal Care	10.2	10.9	10.2	10.7	10.1	10.7	10.1	10.4
Shopping	0.4	0.9	0.6	1.0	0.4	1.1	0.6	0.9
Leisure/Free Time	4.8	5.3	5.5	5.6	4.6	4.5	4.3	4.1
<b>TOTAL</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>
<i>Rest of Canada</i>	<b>COMMON LAW NO CHILDREN</b>		<b>MARRIED NO CHILDREN</b>		<b>COMMON LAW PARENTS</b>		<b>MARRIED PARENTS</b>	
	Men	Women	Men	Women	Men	Women	Men	Women
Paid Work and/or Education	6.6	5.6	7.1	5.5	7.0	4.0	6.8	3.8
Domestic Labour	1.3	2.0	1.2	2.3	2.2	4.9	2.6	4.9
Personal Care	9.6	10.6	9.9	10.5	9.0	9.6	9.6	10.0
Shopping	0.8	0.9	0.7	0.8	0.4	1.0	0.7	1.0
Leisure/Free Time	5.7	4.9	5.1	4.9	5.4	4.6	4.4	4.4
<b>TOTAL</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>	<b>24.0</b>

NOTE: The sample is 5,756 cases for Canada, 1,074 cases for Quebec, and 4,682 cases for Canada outside of Quebec. The data have been adjusted using person weights calculated by Statistics Canada to ensure the consistency of the sample with the population of Canada from which it was drawn.

Source: Statistics Canada, 1998 GSS on Time Use

Findings from our comparison of the time use of Canadians in co-residential, conjugal unions by marital status, parental status and sex, reveal a relatively high level of consistency across marital statuses in the amount of time women and men spend on

domestic labour. Canadian women and men in common-law unions spend virtually the same amount of time on domestic labour in a given day as do their married counterparts. Yet, Canadian women in co-residential, conjugal unions spend nearly double the amount of time that men do on housework, regardless of whether they are cohabiting or married. The division of domestic labour between partners, then, is gendered in both common-law unions and marriages, to the extent that women continue to take on a larger share of unpaid work and men continue to take on a larger share of paid work

Unlike many of our earlier comparisons, regional differences are not particularly important in this context, as Table 6 highlights the fact that women spend more time, on average, on domestic labour per day regardless of whether they live in Quebec or elsewhere. If anything, the evidence in Table 6 suggests that the gender differences in the amount of time spent on domestic labour per day may actually be slightly less in Quebec than elsewhere in Canada, although the differences are not particularly pronounced. Yet the presence of children seems to be far more important in predicting the degree to which couples share domestic responsibilities, as the differences by gender devoted to unpaid work are significantly greater for couples with children than it is for childless couples, again regardless of marital status and region. Interpretations of the similarity of couples in common-law unions and marriages in their division of domestic labour draw on ideas of “doing gender,” a perspective set forth by West and Zimmerman (1987: 125) that envisages gender as “a routine accomplishment embedded in everyday interaction.” To the extent that the performance of housework implies conformity to traditional gender roles, they contribute to the definition of traditional gender identities – and the division of



domestic labour between couples in “both” marriages and common-law unions continue to be “very much gendered” in this regard.

## Discussion and Conclusion

With the strong increase in the prevalence of cohabitation, there is interest in understanding the extent to which marriage and cohabitation are similar and the extent to which they differ. This is not an easy question to answer, because the very meaning of cohabitation differs over time and space. The meaning of cohabitation can even differ over time for a given couple. Marriage itself is changing, rather than providing a stable point of reference. The change and growing diversity in marital unions has been theorized as a second demographic transition that has brought lower rates of childbearing. The family change of the second demographic transition has especially been measured by the greater flexibility in the forms of entry and exit from unions. The changes in these measurable aspects of marital unions are thought to be a reflection of changes in unions themselves, including the de-institutionalization and an individualization of relationships. Roussel (1989), a French sociologist of the family, has spoken of a change from marriages that need to conform to certain norms, to a “projet de couple” defined by the participants themselves.

While individualization and diversity are all well and good, the law needs to treat similar types of relationships in equivalent ways. This especially applies to relations that include children, since it is the most vulnerable who are in the strongest need of protection. Even if there are no children, unions often include dependency, and a consequent need to protect persons who are dependent. Particularly in the context of specialization and complementarity in the division of the labour associated with earning a living and caring for each other, strong measures are needed to protect persons who are economically dependent because they have specialized in their relationships regarding

caring. We have evolved a welfare state where the family is often the first line of defence when individuals are not self-sufficient, due to disability, youth or age. This includes the contradiction that the family member who cares for others can devote themselves less to earning a living and thus may lose their own self-sufficiency. We know that many marital relationships include dependency, and so consequently a need to protect the persons who are dependent. A crucial question is to know whether marriage and cohabitation are similar in terms of these dynamics of dependency.

Equally important to consider are those cohabiting relationships where protections are not afforded to parties simply because the relationship was not formalized. Regardless of whether the expectations of the relationship are for a “marriage-like substitute”, the long term relationship wherein one party does not want to commit, may mean the choice is not so much whether there is a wedding ring, but whether there is any kind of relationship/family in the first place.

### Trends and differences

The broad family changes have involved greater flexibility and less stability of conjugal relationships, as manifest especially through increased cohabitation, divorce and remarriage. There has also been a delay in the formation of relationships. Some of the delay in first marriage is associated with persons who cohabit, but even when all unions are included, there are fewer persons in unions at given ages. For instance, at ages 25-29, 63.7 percent of men were in unions in 1981, compared to 44.7 percent in 2001. For women in this age group, the decline is from 73.0 percent in unions in 1981 to 57.3 percent in 2001. There has been a similar delay in all the early adult life transitions: leaving home, finishing education, establishing full-time work, union formation and first

childbirth (Beaujot, 2004). This delay is due to a longer childhood, and a need to invest longer in the skills needed for jobs, on the part of both men and women.

The trend toward delayed early life transitions is thus part of the overall pattern of family and life course changes. There are also important forms of differentiation in these phenomena. Besides the differences in cohabitation across generations and over time, there are significant differences across countries, or even across regions of one country. For instance, in the mid-1990s, over 40 percent of births in Sweden occurred in cohabiting unions, compared to under five percent in Italy, Spain and Switzerland, and a Canadian figure of 16 percent (Heuveline et al., 2003: 56).

Within Canada, the differentiation is especially clear between Quebec and the rest of Canada. At the national level, 16 percent of couples are cohabiting, but 30 percent in Quebec, compared to 9 percent in Ontario. The rates in Quebec are closer to those of the Nordic countries, while the rest of Canada is closer to the United States. While we are far from a good understanding of these differences, let alone the potential future of the trends, it would appear that part of the explanation lies with the unique history of Quebec in breaking with tradition. In addition, while not discussed in the current report, this is supported by the fact that the rates of cohabitation are markedly lower for the foreign-born population – as new immigrants to Canada are much less likely to cohabit.

These trends and differences may suggest that the meaning and nature of cohabitation relative to marriage evolves in stages, especially in terms of social acceptability (Kiernan, 2002). This evolution would start from a time when cohabitation is hidden and the couple represents that they are married when they are not, through to a time when it is an unconventional or offbeat lifestyle associated with a small minority, to

a time when many view cohabitation as a reasonable prelude to marriage in order to test and strengthen relationships. Eventually, cohabitations last longer, often include childbearing, and are less distinguishable from marriages. In their typology, Dumas and Bélanger (1997) see an increase both in common law unions that last longer without being converted into marriages, and in cohabitations of low durability.

The increased predominance of cohabitation includes the observation that over half of first relationships are now cohabitations rather than marriages, a figure that reaches 80 percent in Quebec. As cohabitation becomes more common, we could see a further decline in the differentiation in the durability of marriages that have been preceded by cohabitation. While couples have often justified cohabitation as a test of the relationship, analyses uniformly show that marriages preceded by cohabitation are somewhat less stable than direct-marriages. For instance, using data from the mid-1990s, after 25 years, 20 percent of marriages not preceded by cohabitation end in separation, compared to 40 percent of unions that involved a marriage preceded by cohabitation, and close to 85 percent of cohabitations that did not involve marriages (Bélanger and Dumas, 1998: 41).

The lower durability of marriages preceded by cohabitation has largely been interpreted in terms of selectivity, with persons who are willing to cohabit before marriage also being more willing to separate from marriages. When cohabitation is less common, it may also be that individuals involved in these unions feel that they need to legitimate their conjugal behaviour by formalizing their unions through marriages. As cohabitation becomes more common, and as we see relationships of less durability ending as cohabitations rather than being converted into marriages, the stability of

relationships preceded by cohabitation may become more similar to direct-marriages. Nonetheless, when we put all relationships together, the durability of relationships is doubtless declining. That is, the greater frequency of short-lived cohabitations, and of cohabitations that are not converted into marriages, compensates for the relative stability of marriages, where the proportion divorcing has not changed substantively since the late 1980s.

Fertility is consistently higher for married than for cohabiting couples (Dumas and Bélanger, 1997). Using data from 1985-1994 in the 1995 General Social Survey, for the country as a whole, the total fertility rate in married couples is double that of cohabiting couples, for women aged 20-44. The differences are smaller in Quebec where the total fertility rate is 85% higher for married than cohabiting in Quebec, compared to 120 percent higher in the rest of Canada.

Cohabitations are somewhat more stable in Quebec, but the now relatively infrequent direct-marriages remain the most stable. Cohabiting couples who give birth to a child also tend to be somewhat more stable than those who remain without children (Wu and Balakrishnan, 1995). Nonetheless, family change has brought less stability in the lives of children. According to the 1995 General Social Survey, 34.5 percent of children will experience lone parenthood by age 15 (Heuveline et al., 2003: 56). Following children to age 6 through the National Longitudinal Survey of Children and Youth, in those unions that remained cohabitations, 37 percent saw the dissolution of their parent's union in Quebec, and 61 percent in Ontario. While common law unions are more stable in Quebec, they remain less stable than other unions involving children, be

they direct marriages, persons who cohabited before marriage, or cohabiting persons who married after the child was born (Marcil-Gratton and Le Bourdais, 1999).

Especially in Quebec, there are increases in the proportion of children who are being raised in cohabiting relationships, where 1 in 5 had cohabiting parents in 1995, compared to 1 in 20 in Ontario (Marcil-Gratton and Le Bourdais, 1999). Step families are most likely to involve cohabiting parents. According to the 2001 General Social Survey, 75 percent of Quebec step-families have cohabiting parents, and slightly less than 50 percent in the rest of Canada (Le Bourdais and Lapierre-Adamcyk, 2004).

### Comparing marriage and cohabitation

Given the aforementioned differences between Quebec and the rest of Canada, our comparisons on the socioeconomic characteristics of persons who marry and cohabit have also been made separately for these two parts of the country. In making socioeconomic comparisons, we have also controlled for gender and the life cycle stage, differentiating by the age of the youngest child. For those without children, we have differentiated by age of respondent. All tables have been limited to persons who are either married or cohabiting, and who are under 60 years of age.

A consistent pattern has come out of these comparisons (involving income, labour force participation, education, the organization of daily activities and home ownership) i.e. the differences as observed by marital status are, in general, much less pronounced in Quebec than they are elsewhere in Canada. Outside of Quebec, it is the cohabiting men in particular that seem to be at a disadvantage, with a higher incidence of low income, a lower level of labour force participation, lower median incomes, and a lower level of educational attainment. Where cohabitation is most widespread (as in Quebec), the

socioeconomic characteristics of cohabiters are quite similar to those that marry. Where cohabitation is not nearly as popular (as in the rest of Canada), some of the differences are rather striking.

The data on low income status shows largely that cohabitation involves a higher likelihood of low income outside of Quebec, but not in Quebec. Low income is most likely to occur at ages 18-29 when there are no children, and for respondents of any age who have children under 6 in the home (Figure 6). Persons aged 18-29 without children are more likely to have low income if they are married rather than cohabiting in Quebec, but low income is more prevalent for those who are cohabiting outside of Quebec. With children under six, outside of Quebec the cohabiting are much more likely to have low income than the married, while in Quebec the differences are rather small, with the statistics reporting negligible differences in the proportion low income.

For median incomes, again the largest and most consistent results are outside of Quebec, where the married have higher incomes than the cohabiting (Figure 7). For men in Quebec, the differences are again smaller, but in most comparisons the married once again have slightly higher average incomes. For women in Quebec, those that cohabit seem to have some advantages, while outside of Quebec, the results are mixed. Thus, outside of Quebec there is some evidence that marriage is selective of men with higher earning potential, while women with more earning potential are more likely to cohabit. This may imply greater specialization in the division of labour for married than cohabiting persons, with men taking more responsibility for earning. In Quebec, the differences are smaller, and married men are not particularly advantaged compared to cohabiting men.



There are similar results in terms of employment status, where married men outside of Quebec are more likely to be working full-time than those who are cohabiting, but for women the differences are less consistent and tend to favour the cohabiting (Table 4). In Quebec, for both men and women, the cohabiting tend to be more likely to be working full-time, compared to the married of the same age and parental status. Compared to the differences in labour force participation and income, there are stronger differences between married and cohabiting by level of education, and the results here make it difficult to make generalizations with regard to Quebec and the rest of Canada. Outside of Quebec, the married are more likely to have higher education, especially for men, yet also for women (Table 5). Yet the same generalization also largely applies in Quebec, with the married being more likely to be university graduates. There are also consistent differences on home ownership, which is higher for married than cohabiting, especially in the rest of Canada, but also in Quebec (Figure 8).

Regardless of region or marital status, our data on the time use indicate that women continue to do a larger amount of domestic labour, a situation which is particularly true with the presence of children. The 1998 General Social Survey shows that time use in domestic labour is always higher for women, although the gender differences as observed were found to be slightly less for common law parents in Quebec. This same generalization does not apply in comparing common-law and married couples living elsewhere in Canada. Throughout most of Canada, women continue to spend about double the amount of time that men do on housework, with the difference in hours devoted toward domestic labour highest with the presence of children. The division of domestic labour between partners continues to be gendered in both common-law unions

and marriages, to the extent that women take on a larger share of unpaid work and men continue to take on a larger share of paid work

These differences in socio-economic status are difficult to summarize. The differences are typically smaller in Quebec, where cohabiters are more likely to show stronger labour force participation and higher incomes. Outside of Quebec, the married men typically have higher participation and income than the cohabiting men. In explanation, there are probably different models operating simultaneously, thus making generalizations difficult. In one model, which may apply more outside of Quebec, marriage would be selective of higher status, especially for men. Men with lower status would be less desirable as marriage partners. In this model, marriage brings a greater division of labour, since the men with higher status take more responsibility for earning a living. In a second model, cohabitation is more of a “real choice” (of at least one partner), and it may signal greater departure from a traditional division of labour, especially for women. Cohabitation would then imply less differentiation between women and men, or it would be selective of women with higher socio-economic status compared to married women.

While raising children together might be thought of as an option for these people who “choose cohabitation” as a means to reduce gender inequalities, the level of childbearing remains significantly lower than in married unions. Whether it be cohabiting or married couples, in Quebec or outside of Quebec, children bring a greater differentiation in the division on labour, with women doing more of the unpaid work. The differences as observed for parents in the sharing of domestic tasks in Quebec relative to elsewhere in Canada (with this division being slightly more egalitarian in Quebec) would

suggest that the model where cohabitation is a "real choice" (for one or both partners) is more operative inside of Quebec than elsewhere. As both common law men and women are more likely to be employed in Quebec than are their married counterparts, there is further evidence to suggest that relationships in Quebec are more likely to depart from a traditional division of labour than is the case elsewhere in Canada.

## Implications

As cohabiting unions become more common, particularly in Quebec, they are coming to replace marriage, especially for the beginning of unions, but also for significant numbers of persons in longer term unions, including couples with children, be they children of the union or step-children. At the same time, cohabiting unions are more likely to be short-lived, especially if they are not converted into marriages, and they are less likely to have children, although the differences are smaller in Quebec. The evidence is not straightforward, but it would seem that marriage is more likely to be linked with a more traditional division of labour. For instance, outside of Quebec, men with higher socio-economic status are more likely to be married than cohabiting. Conversely, and especially in Quebec, cohabitation may be linked to a greater departure from tradition, particularly in terms of the gender division of labour. Because they are less likely to have children, there may be less dependency in cohabiting than in married couples.

However, given especially the gender differences in incomes and the distribution of unpaid work, many cohabiting couples will have dependent relationships, and associated needs for legal protection. It can be argued that children's lives have especially been affected by the greater flexibility in the entry and exit from unions. Since the presence of children brings greater inequality in the division of work, legal protection is

especially needed when there are children, regardless of the nature of the marital union. This is particularly important since cohabiting unions are more likely to be of shorter duration.

As society moves to greater diversity in conjugal relationships and families, it may be useful to also reconsider other legal provisions that remain based on a traditional breadwinner model. This may apply to widowhood benefits, pension splitting and tax deductions for a dependent spouse. While these provisions may still be needed as a means of accommodating dependency in couples, they can also discourage rather than promote the economic independence of women and men. Similarly, poorly subsidized parental leave, and lack of benefits for part-time work, can reduce the likelihood that couples will share the leaves and part-time work associated with childbearing, as they seek to maximize the family income.

The available evidence on the trends in cohabitation and marriage indicates that there are significant gaps in the literature. We are especially missing sharp delineations in terms of the differences between those common-law unions that are first unions for young people and those that involve divorced or separated individuals who are older, as well as more qualitative information on the meanings that individuals attribute to cohabitation as compared to marriage. In these qualitative studies, it would be best to observe people at the same duration of relationship, separating parents and persons without children, to assess the similarities and differences in how they define their unions. From our review, it would seem particularly important to study the similarities and differences in gender role attitudes, and in the way respondents organize their lives in relation to earning and caring activities. It would also be useful to know the extent to

which respondents understand that marriage and cohabitation are treated both similarly and differently in legal terms.

Further quantitative analyses are also important, using existing survey and census data. It is particularly important to pursue the socio-economic differences to determine under which conditions given models of marriage/cohabitation and division of work are more prevalent. Analyses involving cohabiting unions should more routinely separate those who intend to marry from those who do not intend to marry their partner, and make other separations based on age, income, education level, number of previous relationships, etc. Further information is thus required on the marriage intentions of men and women in cohabiting unions, as we also require information on intended births regardless of marital status.

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