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Abstract

This paper looks at the impact of community and family characteristics on the timing of early life transitions of Canadians born in 1971-75. Effects on the timing of school completion, start of regular work, and home-leaving are examined using a data set that merged the 1995 General Social Survey of the Family with data derived from the enumeration areas of the 1996 Census. Event history techniques of analysis are used to examine timing and trajectories of transition and how they are affected by families and communities. The results show that family and community-level characteristics indicative of availability of material resources, opportunities, and social capital have significant effect on the timing of transition to adulthood, mainly through longer period of education. Family social capital also affects start of regular work and leaving the parental home.

A. Multi-level Influences on Early Life Course Events

Compared to earlier cohorts, Canadian youth born from the mid 1960s to 1980 experienced transition to adulthood at later ages. They stayed in schools longer pursuing post-secondary education and entered the work force later. A consequence of this was a longer stay in parental homes and delayed family formation either through cohabitation or marriage. However, these general trends masked differences within cohorts whose experiences of life course events were influenced by several factors. Earlier studies have shown that the timing of transition to adulthood differed by individual and parental characteristics (Ravanera *et al.*,1998, 2002).

But, apart from individual and family characteristics, community backgrounds also have effects on transition to adulthood. Availability of opportunities has bearing on events experienced by young adults (Hogan, 1981). While Canadian education from elementary to post-secondary is mainly publicly funded, facilities do differ by location and size of communities and thus can be source of differentials in access to education, and subsequently in work entry and leaving the parental home. In addition, availability of work and housing facilities vary by communities both of which can affect the occurrence and timing of life course events.

Besides material resources, social capital in communities is thought to be important in the outcome of children and youth (Coleman, 1990). Social capital could be in the form of safety and security in the communities, norms and values, availability of adults who can organize and supervise neighborhood activities and serve as role models. (Coleman, 1990; Brooks-Gunn *et al.*, 1993) Family is a medium through which social capital flows to children (McLanahan and Sandefur, 1994).

While community traits may have important impact on the early life transition of the youth, examination of this in Canada has not previously been possible, mainly because data were not available or not available in the proper form. A number of surveys on the family (such as the General Social Surveys and Family History Survey) have gathered retrospective data on various life course events and on characteristics of individuals and their parents, but they generally do not collect data on communities. The recent interest on social cohesion in Canada has provided an opportunity to examine the effects of community traits on individual behaviour. At our request, Statistics Canada merged community descriptors derived from the 1996 Census to various General Social Surveys, one of which is the 1995

General Social Survey on the Family. This data set is used to examine the effects of community backgrounds, in particular, the community opportunity structures and social capital, on early life transitions of young Canadians.

B. Family Transformation and Early Life Transitions

As in many Western countries, families in Canada have significantly changed in the last half of the 20th century. The increasing popularity of cohabitation and high rates of separation and divorce have meant more flexibility in the entries and exits into relationships. While there are fewer children per family, there are also greater number of lone parent families which, as a proportion of all families with children, doubled between 1961 and 1996 - from 11% to 22% (Beaujot and Ravanera, 2001). Another significant change is the dramatic increase in the labour force participation of women, particularly of married women. The participation rate of married women aged 34 to 44 , for example, increased from 25% in 1961 to almost 80% in 1991 (Beaujot, 1995).

The period of about 40 years that have elapsed ever since the start of family transformation in Canada makes it possible to assess the effects of some of these changes. Using the 1990 General Social Survey, Le Bourdais and Marcil-Gratton (1998), for example, found that children of separated or divorced parents have higher likelihood of experiencing cohabitation and lower likelihood of marrying without cohabiting first; daughters have higher probability of pre-marital childbearing; and sons' marriages have greater risk of dissolution. And, children of separated or divorced parents tend to leave home earlier (Zhao *et al.*, 1995; Mitchell *et al.*, 1989). These effects of family instability on young adults are similar to those documented in the United States and Great Britain (see for example, Gabardi and Rosen, 1992; McLanahan and Bumpass, 1988; Cherlin et al., 1995; Goldscheider and Goldscheider, 1989) and could operate through lower parental investment of time and money on children but could also arise from other factors such as parental conflicts that might shape children's attitudes and behaviour (Amato, 1993, 1996).

If parental investment of time on children were the only mechanism of inter-generational transmission of behaviour, then, women's work outside the home would be expected to have similar negative effects as marital dissolution on other early life events. Women's participation in the labour force could reduce parental investment of time on children with consequent effect felt in young adulthood. Finding time for children has become more difficult as parents grapple to balance the demands of the family and the workforce (Presser, 1989). And women's employment, in addition to family dissolution, is seen to reduce the social capital investment on children (Coleman, 1990). Contrary to these expectations, however, Bianchi (2000) points out that women's employment outside the home has not reduced maternal investment of time on children, most likely because of lower fertility, but also because mothers may have been more successful in preserving their time with children even as they get more involved in the work force. And, unlike marital dissolution, women's employment brings in more financial resources and consequently greater material investment on children.

This study examines the impact of both marital dissolution and mother's employment on the early life transitions of young adults. In particular, the trajectories and timing of school completion, entry into the

work force, and home-leaving are analyzed as to whether they differ with marital dissolution and mother's work status. We contend that effects of family circumstances such as those found by Le Bourdais and Marcil-Gratton (1998) on the offspring's family formation and dissolution, are manifested at even earlier stages of the life course, particularly in education and work domains (McLanahan 1985, Hogan, 1981).

C. Data and Methodology

The 1995 General Social Survey

This study uses a life course perspective that focuses on life events in order to understand human behaviour and the links between individual action, social change, and social structures (Willekens, 2001; Elder, 1995; Giele and Elder, 1998). Understanding early life events such as school completion, start of regular work, and leaving the parental home and how these are influenced by individual traits, family circumstances, and community situations is important in itself. In addition, analysis of early life transitions could be useful in understanding subsequent life events such as family formation and dissolution. Curtailment of schooling, for example, may contribute to experiencing a union at an earlier age, most likely by cohabitation, or if through marriage, to early separation or divorce.

The 1995 General Social Survey on the Family makes possible the application of a life course approach as it gathered data on the month and year of experiencing a number of events from early to late life of Canadians aged 15 and older[1]. Studies have been done using this data set to trace the life courses of individuals born from the early 20th century to 1980, how these have changed over cohorts, and what factors have influenced these changes (see for example, Ravanera *et al.*, 1998; Rajulton and Ravanera, 1999) The survey covered a probability sample of 10750 respondents from all of Canada except the Yukon and Northwest Territories, and full time residents of institutions. However, this analysis focuses only on the 785 respondents who were aged 20-24 as of survey date, that is, those born from 1975 to 1979, for the following reasons: (a) In comparison to the older cohorts, a greater number in this cohort would have been born to parents who went through family changes; that is, family dissolution or mother's entry into the labour force. (b) Unlike the youngest cohort (15-19 age group), a substantial number of those aged 20-24 would have already experienced the early life events of interest here. And, (c) data on communities were derived from the 1996 census, and therefore, analysis needs to be done for the cohort whose members would have experienced the events around the period as

[1]The questions asked on early life events were as follows: (i) School completion: What is the highest level of education you have attained? In what month and year did you complete your studies? (ii) First regular work: Have you ever worked at a job or business on a regular basis? By this I mean a full-time or part-time job which lasted six months or longer. In what year and month did you first start working on a regular basis? Exclude part-time employment while you were attending school full-time. (iii) Home-leaving: In what month and year did you last live with one or both of your parents (or parent substitutes)?

close to 1996 as possible[2].

Statistical Techniques of Analysis

A life course approach in demography basically looks at the occurrence, the timing, and the sequences of events and how they are affected by various factors (Willekens, 2001). These are analyzed in this study through three techniques of event history analysis: (a) survival or life table analysis, (b) hazard models of analysis, and (c) a state-space analysis of sequences. Life tables are prepared for each event by categories of family and community variables to obtain unbiased parameter estimates of timing of transitions. While life table analysis provides a good way of viewing differences in timing among sub-groups, it essentially provides 'gross' comparison that does not control for the effects of other variables. To obtain the 'net' effects of explanatory variables on timing, a multivariate analysis is needed, which in this study is done through proportional hazards models. In particular, school completion, start of regular work, and home-leaving are used as dependent variables in Cox regression with family and community characteristics (indicators of which are described below) as independent variables controlling for a number of individual-level variables. SPSS is used for both survival and hazards models of analysis. Weighted cases are used for the survival analysis but not for the Cox regression in hazards analysis because SPSS does not allow for the use of fractional weights[3].

The sequences of events are examined through a state-space approach in which each event - school completion, start of regular work, or leaving the parental home - is considered a 'state' that is entered and left at certain time, and assumes that past history matters in the order of experiencing the events. This method of analysis is basically similar to multiple decrement life tables. In this study, sequence analysis is done on weighted data for categories of family variables and uses the non-Markov technique of LIFEHIST, a computer software program for life history analysis. (For more details on state-space approach and LIFEHIST see Rajulton, 2001).

Measures of Community and Family Variables

Communities in this study are the census enumeration areas of residence of the respondents. A number of indicators from the 1996 census of Canada were derived and appended to the 1995 General Social Survey. A limitation of community data derived from census enumeration area is that these are based

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[2]From a social capital or community support perspective, one might argue that survey data for this group should also be linked to earlier census data. For example, the 1991 community data would have been relevant to this cohort's early high school experience and entry into the work force. Our request to Statistics Canada was, however, confined to the census conducted as near to the survey dates as possible.

[3]Using another program (LIFEHIST) that handles weighting properly, showed that results do not vary substantially for most of the variables. The test was done only for variables available from the public use micro-data file of the 1995 General Social Survey.

on geographic location that only roughly approximates an individual's 'true community', a social construct that could differ even for individuals living in the same neighbourhood. It is difficult, if not impossible, to determine the 'true community' and measure its characteristics for each respondent of a national survey. In spite of this limitation however, previous studies using a merged census and survey data set (the 1998 General Social Survey on Time Use merged with the 1996 census data for enumeration areas, for example) proved to be useful and provided interesting results of community effects on individual behaviour (see Ravanera *et al*, 2001; Ravanera and Rajulton, 2001). Another limitation of the data is that only about seventy-five percent of the respondents were successfully linked to their census enumeration areas of residence. The respondents with missing enumeration areas have most likely moved between the 1995 survey and the 1996 census[4]. As the number of these cases is quite appreciable, we have included them in the analysis clearly identified as belonging to 'missing' category.

From an initial exploration of the several community variables available from the merged data set, four were selected for analysis, namely (a) type and size of area in which the community is located, (b) percent unemployed, (c) percent immigrant; (d) percent separated or divorced. The first two variables are meant to capture the opportunities or lack thereof in the communities. The inclusion of size and type of area - categorized into (i) rural; (ii) urban with less than 100,000 population; and (iii) urban with greater than 100,000 population - assumes that urban areas are more likely to have more facilities for higher education, greater work opportunities, and more housing available to the young for independent living. The percent unemployed in a given area measures affluence, availability of resources, and opportunities in the community. The size and type of area refers to the larger environment, whereas the percent unemployed refers specifically to enumeration areas.

The literature mentions several forms of social capital such as norms and values, social networks, and social skills, which are variously identified as attributes of a country, a community, a family, or an individual (Putnam, 2000; Coleman, 1990; Astone *et al*, 1999; McLanahan and Sandefur, 1994, Glaeser, 2001). In previous studies of societal integration (Ravanera *et al*, 2001 and Ravanera and Rajulton, 2001), two community variables (percent immigrant, percent separated/divorced) were used as rough indicators of social capital and were found to have an effect on the individual's sense of belonging to the community. The percent immigrant is used as an indicator of homogeneity of values in the community on the assumption that immigrants from different countries bring with them their own values and beliefs. The percent separated or divorced signals a shift away from (or conversely, an adherence to) traditional values, particularly of family values, in the community. These community variables are included in the analysis to find out whether they have an impact on the timing of early life events, just as they had on feeling of belonging.

Two family variables are included in the analysis to capture the effects of family changes, namely, the mother's work status when the respondent was growing up, and whether or not a family disruption

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[4]This is only one of the possible reasons for the missing community-level data. A further check on the procedure of matching done by Statistics Canada will have to be made in order to determine other possible reasons for the inability to match survey and census records for certain respondents.

occurred in his/her childhood. The first variable was obtained from the question on whether the mother worked mainly full-time, mainly part-time, or did not work during the respondent's childhood (that is, from age 0 to 15). The second variable is implied from the answer to the question on whether or not the respondent lived with both parents until the age of 15. To control for the effect of family social status, mother's education is included among the control variables together with sex, marital status, first language, immigration status, and region of residence, all of which were found to have impact on early life events in previous studies (Ravanera *et al*, 1998, Zhao *et al*, 1995, Mitchell *et al*, 1989; Lapierre-Adamcyk *et al.*, 1995). In addition, respondent's education is also used as a control variable in the analysis of timing of start of regular work and home-leaving but not for timing of school completion. This is because the level of respondent's education is virtually synonymous with measure of timing of school completion; that is, the longer the stay in school, the higher is the level of education.

D. Results: Community Variables

Opportunity Structures Do Matter but Mainly for Schooling

That community resources and opportunities in the larger environment do matter could be gleaned from the median ages of experiencing the events (Table 1) but, the magnitude and patterns of differences are clear mainly for the timing of end of schooling. Young Canadians end their schooling at 19.7 years in the rural area whereas those in the urban area[5] with population of 100,000 or more do so at 22.3 years, a difference of about two and a half years. The differential by percent unemployed is in the same direction; that is, in communities with low unemployment, young Canadians end their schooling at about 22 years of age, one and a half years later than those living in communities with high unemployment. This is contrary to the common assumption that many young people stay in school when unemployment rates are high, which may be true over time, but as these data suggest, may not be true in areal cross-section or across social classes.

The type and size of area seems to have the same effect on the start of regular work as it has on end of schooling though smaller in magnitude (a difference of only 1.5 for work start as against 2.5 years for schooling) but its effect on home-leaving is not clear. As for percent unemployed, it has no effect on home-leaving and an unclear effect on start of work.

To get at the net effects of these variables, hazard models of analysis were done, results of which are presented in Table 2 that shows the coefficients and their exponentials obtained from Cox regression procedures. A positive coefficient (or an exponential greater than 1) indicates that those belonging to the category have a higher risk (and therefore, a younger age) at experiencing the event than those

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[5] The phrase "those in urban areas" includes those that have grown up in such areas, but also those who migrated to such areas prior to the GSS survey date (residence of those migrating after survey date is apt to be 'missing,' as noted below). A proportion of those may have migrated as young adults, precisely to avail themselves of more favourable educational or work opportunities in larger cities.

belonging to the reference category. A negative coefficient (or exponential less than 1) denotes lower risk (and therefore, later age) at experiencing the event.

The hazard models confirm that the location and size of area and percent unemployed do have an effect on end of schooling but have no effect on start of regular work and home-leaving. An exception is the significantly higher risk of home-leaving among those residing in small urban area. This may be an indication of greater availability in small urban areas of affordable rental accommodations, which may be few in rural areas and expensive in large urban areas. The effects of type and size of area and percent unemployed on end of schooling are roughly linear; that is, the urban area with less than 100,000 population has negative effect but not significantly different from the reference category, while that of the urban area has negative and highly significant effect. This means that everything else being equal, those in the urban area are more likely to complete their schooling at older ages than those living in the rural areas, and that this advantage is greater the bigger the urban area. Similarly, the positive coefficient of 3-5% unemployed is not significant whereas that of 6% or more unemployed is positive and significant, which means, that the higher the unemployed in the community, the greater the likelihood of ending schooling at younger ages.

The survival function of school completion (Chart 1) by type and size of area gives a glimpse of what could be happening: the gap between the rural and the urban areas is discernible even at age 15 but the gap between the small and big urban areas appear only at about 17 or 18, the age when tertiary education begins. By about age 22, there is no longer a gap between the rural and small urban areas but the proportion still in school continues to be higher for those in big urban areas. All these seem to point to the advantage in terms of resources for higher education in big urban areas. Another point shown in Chart 1 is that the life table survival function of the group with missing community level variable is virtually the same as that of the survival function for the big urban area. In the hazard model, this effect is captured as well by the negative coefficient of the 'missing' category in the percent unemployed variable (Table 2), which indicates that those belonging to this group have the lowest risk of ending schooling, and therefore, complete their schooling at older ages[6]. This probably means that those whose survey records could not be linked with their census data are those who moved residence between 1995 and 1996 either within the big urban area or possibly point to a selective migration; that is, those with missing community variables are those from the rural and small urban areas who may have moved to big urban areas for higher education. Thus, the availability of resources for post-secondary education in big urban areas not only provide opportunities for the non-movers but also act as a pull factor for migrants desirous of obtaining higher education.

[6]There are no coefficient estimates for the 'missing' category in the other community level variables as the same respondents have missing values for all the community level variables. The size and type of area variable has a few more missing cases, the non-significant coefficients for which are not shown on the table in order to avoid confusion with the 'missing' category applicable for all community variables.

Unclear Effects of Community Social Capital

The life table median ages in Table 1 show that the higher the percent immigrant in communities, the older are the ages at school completion and start of regular work. Given that absence of immigrants is taken here as indicator of homogeneity of values, this could mean that heterogeneity of values in communities bring about a longer stay in school and a later age at start of regular work. However, a comparison with median ages by the size and type of area shows that the effects, particularly for school completion and start of work, are similar. And indeed the hazard models (Table 2) show that percent immigrant no longer has any significant effect when other variables are controlled for. Thus, the advantage of higher levels of immigrants is the same as that conferred by the type and size of area, and not the commonality of values that is supposed to be measured by this variable.

Young people in places with the highest percent separated or divorced end their schooling at older ages but start regular work and leave parental homes at younger ages (Table 1). The effect persists for end of schooling but disappears for start of regular work and home-leaving when all other variables are controlled for (Table 2). [But see below, for the net effects on start of regular work and home-leaving of a family-level variable indicating separation and divorce; that is, whether or not the respondent lived with both parents until age 15.] Given that the percent separated or divorced is taken in this analysis to represent non-adherence to traditional family norms in communities, the longer stay in school in places with high percentages of separated and divorced does not provide an evidence that non-traditionally oriented communities are detrimental to the formation of the young. This does not seem compatible with a social capital hypothesis, which posits that presence of two parents in households facilitates the involvement of one or more parents in neighbourhood activities, which in turn contribute to positive outcomes of children (Coleman, 1990; Putnam, 2000).

The results presented for these two variables, percent immigrant and percent separated or divorced, do not seem to provide evidence that community social capital have effects on the experience of early life transitions of young Canadians. However, we do not definitely rule out the importance of community social capital mainly because the measures used here are merely rough approximation of social capital in the form of commonality of norms and prevalence of family values. As mentioned earlier, there are other forms of social capital (such as social networks) that could have impact on early life course events, measures for which are not available in this data set.

E. Results: Family Variables

A Harder Life for Young Adults from Non-Intact Families

Children who did not live with both parents until age 15 are likely to end school one year earlier, and start regular work and leave home two years earlier than children who did live with both parents (Table 1). Everything else being equal, children from intact families have significantly lower risks of starting regular work and leaving home (Table 2). The risk of ending schooling is also lower though not statistically significant. The differences between the two sub-groups are clearly seen in Chart 2: For

school completion, the gap in the two groups appear only around the age when the children start to enter tertiary level of schooling or around age 18 and disappears altogether by around age 23. A somewhat similar pattern occurs for work start and home-leaving in that the proportion still not working or still living at home decreases more gradually for children of intact families but decreases more rapidly for those of non-intact families at around age 17 to 19.

The divergent pathways of these two groups of young adults can be seen in Table 3. Those who lived with both parents until age 15 have higher probability of school completion as their first transition (0.31 vs. 0.20); while those who did not live with both parents have higher probabilities of starting regular work (0.42 vs. 0.38) or leaving home (0.34 vs. 0.28). But, whatever is the first event experienced, young adults from intact families go through the transition at older ages than those from disrupted families; thus, for end of schooling, 20.1 years as against 19.4; for start of regular work, 18.7 vs. 17.7; and for home-leaving, 19.0 vs. 17.5 years.

Individuals go through second and third transitions by experiencing the other two events not undergone as the first transition. Multiplying the probability of the first with the second and the third transition probabilities provides a final probability of going through a certain trajectory. The probability of going through the predominant trajectory of *work start - school completion - leaving home* (path B1 in Table 3) is similar for both sub-groups (0.23 and 0.24). However, the transition probability of school completion after start of work is higher among those from intact families (0.71 vs. 0.63). The next most common trajectory is *school completion - start of work - leaving home* (path A1) with 0.18 and 0.17 probabilities for young adults from intact families and from non-intact families respectively. While these probabilities are almost equal, those who lived with both parents until age 15 have lower transition probabilities of starting regular work and leaving home.

Of those whose first transition is leaving the parental home, young adults who have lived with both parents until age 15 are more likely to leave home for schooling (*leaving home - school completion - work start*, path C1) with transition probability of 0.57 (as against 0.38). Those who have not lived with both parents are more likely to leave home to go for work (*leaving home - work start - school completion*, path C2), with a transition probability of 0.46 (as against 0.25).

One way of summing up these differences is that independence through work or home-leaving happens earlier among children of non-intact families, while those from intact families continue to have parental support, particularly for education, until later ages. Becoming independent is not necessarily detrimental to young adults; however, a precipitate move toward independence could curtail the period for accumulating human capital. A simple cross-tabulation of the level of attained education and the current occupation of these young people shows that there are significantly greater proportions with high levels of education and occupation among those who have lived with both parents until age 15.

It could be argued that the effect of marital dissolution on early life transition is due to lower income of non-intact families. While household income has not been controlled for in the analysis (due to problems

with use of income data from the survey[7]), mother's education has been controlled for, which is correlated with household income. And, while the mother's work status variable refers to the time when the children were growing up, it is very likely that current work status of mothers would be very similar, which could be another proxy for household income (see below). Therefore, if low financial or material investment is ruled out for this effect, then a possible explanation could be found in social capital; that is, children in non-intact family may have a deficit social capital investment in the form of lower parental expectation, reduced parental supervision, or less dense social network.

Working Mothers Bring Additional Resources

Young adults whose mothers have worked away from home during their childhood end their schooling, start regular work, and leave home at older ages than those whose mothers did not. The median ages at school completion (22.2) and work start (21.8) are highest for those whose mothers worked mainly full time and lowest (20.9 for end of schooling, and 20.5 for work start) for those whose mothers never worked on paid jobs (Table 1). As for home-leaving, those whose mothers worked part time left home latest (23.0) and those whose mothers did not do paid work left the earliest (21.7).

These effects for school completion and for home-leaving continue to be significant after controlling for other variables, but disappears for start of regular work. In comparison to those whose mothers never worked, those whose mothers worked mainly full time have 0.25 lower risk of ending their schooling. And, those with mothers who worked part time have about 0.20 lower risk of leaving home (Table 2). In addition to bringing home financial resources, mothers who work part-time may still be able to do housework, thereby making the stay in parental homes more attractive to young adults.

The most likely trajectory for young adults whose mothers worked full time is the *school completion - work start - leaving home* path (A1) with a probability of 0.27 (Table 3). This path is followed with 0.14 probability among those whose mothers worked part time, and 0.13 for those whose mother's did not work. Not only the probabilities but also the timings of occurrences vary as well. Among those who followed this path, the age at completing the final transition is highest among those whose mothers worked full time (24.4 years) and lowest among those whose mothers did not work (21.5).

The trajectory most commonly followed by those whose mothers worked part-time and those whose mothers did not work is the *work start - school completion - leaving home* path (B1) with 0.27 and 0.23 probabilities respectively. The probability among those whose mothers worked full time is also high at 0.20. Another path that is differentiated by mother's work status is the *leaving home - work start - school completion* path (C2). Although the final probabilities are not too different by mother's work status, the probability of transition from work start to school completion is highest (.84) among those whose mothers worked full time and lowest among those whose mothers never worked (0.60).

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[7] Many respondents were unable to provide information on household income. Personal income does not provide the total resources available to the young, particularly for those still living in parental households.

The age at completion of the final transition is also higher among those whose mothers worked (about 23.3 years) than for those whose mothers did not (21.6).

These results show that mother's work away from home may not be detrimental for youth outcome. Children of working mothers benefit through prolonged schooling into young adulthood most likely facilitated by the financial or material resources that working mothers bring to the household. Though working mothers may not have time to contribute to community social capital, for example, by volunteering, they may nevertheless provide social capital through higher expectations for their children, acting as role models particularly to daughters, and providing wider social network through their own work contacts.

F. Conclusions

In our interpretations of the results of timing of school completion, start of regular work, and home-leaving, we have assumed that the longer it takes before an event is experienced, the better it is for young adults. This assumption holds as the analysis is confined to those aged 20-24, with the third event being experienced at no later than 24 years of age. A normative institutional expectation is completion of secondary education by around 17 or 18, and college or university education from about 20 to 22 years old. Thus, completion of schooling at say, 18 or 19 would mean that education would not have gone much beyond secondary education, and start of work at about the same age would most likely mean working at jobs that do not require much skill or training. Needless to say, completion of schooling at even younger ages, say, 15 or 16 would be a poor start indeed to a young person's life course.

From the perspective of developing human capital with family support, a normatively expected sequence of transitions for a young adult would be to finish schooling (preferably a college or university education) before starting regular work (in a job requiring advanced skills) and then leaving the parental home to live independently on one's own. An equally desirable trajectory would be to leave home for higher education and then to start work after completion of schooling.

As shown in the analysis, both timing and sequences of transitions are affected by several factors including individual circumstances, family background, and community characteristics. Individual traits do affect early life transitions but, though included as control variables, are not dealt with in this study that focuses mainly on community and family variables. These variables affect the early life courses through availability of resources and opportunities, particularly for education and work. In addition, it is possible that beyond material and financial resources, social resources, commonly referred to as social capital, have influence on the timing and sequences of life course events of young adults.

The results of this study show that resources in the communities and the urban character of the area in which the communities are located contribute to the prolongation of schooling (and hence, to attainment of higher levels of education) of young adults. These seem to have an impact also on the timing of starting regular work though most likely mediated through education. That material or financial

resources are important to the development of young adults through education is indicated by the finding that children of working mothers tend to finish schooling at older ages and are more likely to follow what may be considered an ideal sequence of transition.

This study does not provide evidence to the impact of social capital in the communities on early life transitions of young adults. However, the measures used in this study, which are mainly meant to capture homogeneity of values and prevalence of traditional family values, are probably inadequate measures of community social capital. In contrast, family social capital, as indicated by whether or not these young adults lived with both parents until age 15, seems to have an effect: young adults coming from intact families tend to experience events at older ages and tend to follow trajectories conducive to accumulation of human capital.

It may be worth pondering on a few points from the results of the analysis. Given that community variables, particularly those indicative of opportunities, have effects on schooling rather than on work start, spending state resources for training and education may be a good way to positively influence the life courses of young adults. With skills developed, favourable transition to work would most likely follow.

That working mothers' children have distinct advantage points to imbalance in access to higher education. Any reduction in funding for post-secondary education that limits universal access may further exacerbate the differences in early life transitions between those who have greater family resources through mothers' involvement in paid work and those who do not have such additional resource.

Finally, non-material support or social capital investment on children and young adults is equally important as material or financial resources. Certainly, children's well-being should be one of the major considerations in couple's decision to separate. But, if separation has to happen for compelling reasons (for example, abusive relationship), supportive atmosphere should be provided such that young adults' accumulation of human capital is not precipitously curtailed.

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Table 1: Life Table Median Ages at School Completion, Start of Regular Work, and Home-Leaving, By Community and Family Variables, Canadians Aged 20-24, 1995 GSS

	Weighted N	School Completion	Start of Work	Home-Leaving
Community Variables				
Type and Size of Area				
Rural	116	19.7	20.1	22.9
Urban < 100,000	136	20.7	20.1	21.3
Urban 100,000 and over	347	22.3	21.8	22.6
Percent Unemployed				
0-2%	161	22.0	20.6	22.5
3-5%	222	22.1	21.8	22.8
6% and Over	248	20.5	20.2	22.1
Percent of Immigrants				
0-5%	206	20.5	20.4	22.1
6-14%	152	21.4	20.4	22.5
15% and over	274	22.2	21.3	22.5
Percent Separated/Divorced				
0-3%	152	21.6	22.0	22.9
4-8%	319	21.0	20.0	22.6
9% and over	161	22.0	21.5	21.2
Missing	187	22.3	22.0	22.3
Family-Related Variables				
Mother's Work Status				
Mainly Full-Time	320	22.2	21.8	22.4
Mainly Part-Time	193	21.2	20.6	23.0
Never Worked	294	20.9	20.5	21.7
Living Arrangement Till Age 15				
Lived with Both Parents	626	22.0	21.5	22.6
Did not Live with Both Parents	151	21.0	19.2	20.5

Table 2: Cox Regression Coefficients and Exponentials: School Completion, Work Start, and Home-Leaving, Canadians Aged 20-24, 1995 General Social Survey

	School Completion		Work Start		Home-Leaving	
	B Coeff	Exp(B)	B Coeff	Exp(B)	B Coeff	Exp(B)
Community Variables						
Type and Size of Area						
Rural ®	0.00	1.00	0.00	1.00	0.00	1.00
Urban < 100,000	-0.10	0.90	0.11	1.11	0.30 *	1.35
Urban 100,000 and over	-0.60 ***	0.55	-0.04	0.97	0.04	1.04
Percent Unemployed						
0-2% ®	0.00	1.00	0.00	1.00	0.00	1.00
3-5%	0.16	1.17	-0.07	0.93	0.02	1.02
6% and Over	0.33 **	1.39	0.10	1.11	-0.01	0.99
Missing	-0.46 *	0.63	-0.32	0.73	-0.07	0.93
Percent Immigrants						
0-5% ®	0.00	1.00	0.00	1.00	0.00	1.00
6-14%	0.14	1.16	0.21	1.23	0.11	1.12
15% and over	0.17	1.19	0.15	1.16	0.00	1.00
Percent Separated/Divorced						
0-3% ®	0.00	1.00	0.00	1.00	0.00	1.00
4-8%	-0.26 *	0.77	0.18	1.20	-0.05	0.95
9% and over	-0.43 **	0.65	-0.15	0.86	0.17	1.18
Family of Origin Variables						
Mother's Work Status						
Mainly Full-Time	-0.28 **	0.75	-0.02	0.98	-0.03	0.97
Mainly Part-Time	-0.11	0.90	-0.02	0.98	-0.24 *	0.79
Never Worked ®	0.00	1.00	0.00	1.00	0.00	1.00
Living Arrangement Till Age 15						
Lived with Both Parents	-0.17	0.84	-0.55 ***	0.58	-0.33 ***	0.72
Did not Live with Both Parents ®	0.00	1.00	0.00	1.00	0.00	1.00

Table 2 (Cont'd): Cox Regression Coefficients and Exponentials: School Completion, Work Start, and Home-Leaving of Canadian Aged 20-24, 1995 General Social Survey

Control Variables

Sex						
Male	0.03	1.04	0.34 ***	1.40	-0.28 ***	0.75
Female ®	0.00	1.00	0.00	1.00	0.00	1.00
Mother's Education						
Elementary ®	0.00	1.00	0.00	1.00	0.00	1.00
High School	-0.33 **	0.72	-0.32 **	0.72	-0.03	0.97
College	-0.66 ***	0.52	-0.59 ***	0.56	0.13	1.14
Not Known	-0.19	0.82	-0.30	0.74	-0.11	0.90
Respondent's Education						
Some High School or lower			0.32 **	1.38	0.88 ***	2.41
High School Graduate			0.56 ***	1.74	0.13	1.14
Some College			-0.08	0.93	0.18	1.20
College/University Graduate ®			0.00	1.00	0.00	1.00
Marital Status						
Single ®	0.00	1.00	0.00	1.00	0.00	1.00
Common-Law	0.43 ***	1.54	0.49 ***	1.64	0.86 ***	2.37
Married	0.34 **	1.41	0.56 ***	1.75	1.12 ***	3.07
Widowed-Divorced-Separated	1.02 **	2.76	0.57	1.77	0.77 *	2.17
First Language						
English	0.37 *	1.45	0.40 *	1.49	0.13	1.14
French	0.68 **	1.98	0.70 ***	2.02	0.08	1.09
Other ®	0.00	1.00	0.00	1.00	0.00	1.00
Immigration Status						
Born in Canada	-0.16	0.85	0.19	1.21	0.17	1.18
Born Outside Canada ®	0.00	1.00	0.00	1.00	0.00	1.00
Region of Residence						
Atlantic	-0.61 ***	0.54	-0.80 ***	0.45	-0.55 ***	0.58
Quebec	-0.68 ***	0.51	-0.78 ***	0.46	-0.22	0.80
Ontario	-0.33 *	0.72	-0.74 ***	0.48	-0.63 ***	0.53
Prairies	-0.28 *	0.76	-0.35 **	0.70	-0.25	0.78
British Columbia ®	0.00	1.00	0.00	1.00	0.00	1.00
Total Number of Cases	704		710		715	
Number Censored	245		234		240	

Levels of Significance: *** 1%, ** 5%, * 10%

Chart 1: Life Table Survival Functions of School Completion, By Type & Size of Area
Canadians Aged 20-24, 1995 General Social Survey

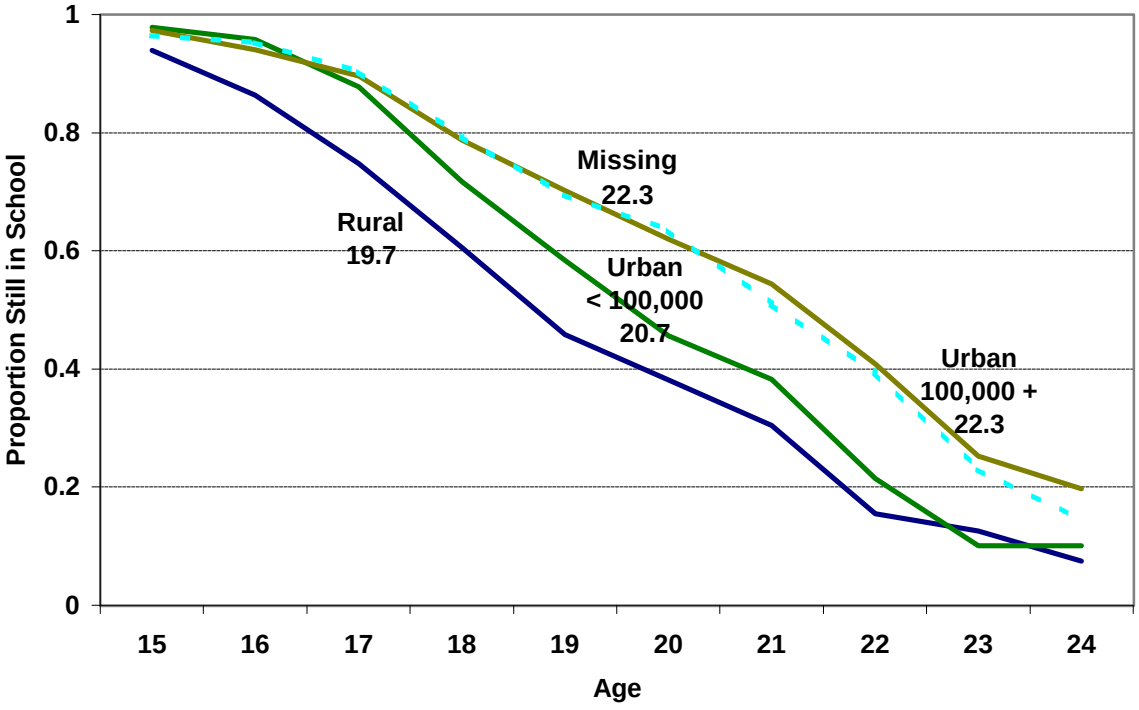

Chart 2: Life Table Survival Functions of School Completion, Start of Regular Work, and Home-Leaving By Living Arrangement to Age 15, Canadians Aged 20-24, 1995 GSS

Table 3: Probabilities and Mean Duration of Early Life Transition Trajectories
By Living with Parents and By Mother's Work Status Until Age 15, Canadians Aged 20-24, 1995 General Social Survey

	Lived with Both Parents		Not Live with Both Parents		Mother Worked Full-Time		Mother Worked Part-Time		Mother Did Not Do Paid Work	
	Prob.	**Dur.**	**Prob.**	**Dur.**	**Prob.**	**Dur.**	**Prob.**	**Dur.**	**Prob.**	**Dur.**
First Transitions										
A. **Origin to School Completion**	0.31	20.1	0.20	19.4	0.31	20.5	0.27	19.3	0.29	19.4
B. **Origin to Work Start**	0.38	18.7	0.42	17.7	0.34	18.5	0.48	18.8	0.34	18.0
C. **Origin to Home-Leaving**	0.28	19.0	0.34	17.5	0.30	18.8	0.21	19.0	0.33	18.1
Final Transitions										
A1**. O - Sch Completion - Work Start - HL**										
(I) Origin to School Completion	0.31	20.1	0.20	19.4	0.31	20.5	0.27	19.3	0.29	19.4
(ii) School Completion to Work Start	0.73	1.0	0.83	0.6	0.89	0.7	0.80	1.4	0.60	0.7
(iii) Work Start to Home-Leaving	0.79	1.6	1.00	3.7	1.00	3.2	0.67	1.5	0.74	1.4
(iv) Probabily/ Age at Final Transition	**0.18**	**22.7**	**0.17**	**23.8**	**0.27**	**24.4**	**0.14**	**22.1**	**0.13**	**21.5**
B1. **O - Work Start - Sch Completion - HL**										
(I) Origin to Work Start	0.38	18.7	0.42	17.7	0.34	18.5	0.48	18.8	0.34	18.0
(ii) Work Start to School Completion	0.71	0.8	0.63	0.4	0.67	0.6	0.66	0.5	0.74	0.7
(iii) School Completion to Home-Leaving	0.85	3.0	0.88	2.9	0.85	2.5	0.84	2.5	0.91	3.5
(iv) Probabily/ Age at Final Transition	**0.23**	**22.4**	**0.24**	**21.0**	**0.20**	**21.7**	**0.27**	**21.8**	**0.23**	**22.2**
B2. **O - Work Start - HL - Sch Completion**										
(I) Origin to Work Start	0.38	18.7	0.42	17.7	0.34	18.5	0.48	18.8	0.34	18.0
(ii) Work Start to Home-Leaving	0.27	2.3	0.31	1.6	0.30	2.0	0.32	2.6	0.22	1.6
(iii) Home-Leaving to School Completion	0.83	1.8	0.90	4.0	0.89	3.7	1.00	2.1	0.88	2.0
(iv) Probabily/ Age at Final Transition	**0.08**	**22.7**	**0.12**	**23.2**	**0.09**	**24.2**	**0.15**	**23.5**	**0.07**	**21.7**
C1. **O - HL - Sch Completion - Work Start**										
(I) Origin to Home-Leaving	0.28	19.0	0.34	17.5	0.30	18.8	0.21	19.0	0.33	18.1
(ii) Home-Leaving to School Completion	0.57	2.1	0.38	1.0	0.53	1.7	0.65	2.1	0.54	2.0
(iii) School Completion to Work Start	0.86	0.2	1.00	0.4	0.88	0.3	0.83	0.4	0.92	0.2
(iv) Probabily/ Age at Final Transition	**0.14**	**21.4**	**0.13**	**18.8**	**0.14**	**20.8**	**0.11**	**21.6**	**0.16**	**20.3**
C2. **O - HL - Work Start - Sch Completion**										
(I) Origin to Home-Leaving	0.28	19.0	0.34	17.5	0.30	18.8	0.21	19.0	0.33	18.1
(ii) Home-Leaving to Work Start	0.25	1.5	0.46	2.0	0.25	1.5	0.25	2.3	0.28	1.3
(iii) Work Start to School Completion	0.88	2.7	0.63	1.9	0.84	3.0	0.79	2.1	0.60	2.3
(iv) Probabily/ Age at Final Transition	**0.06**	**23.3**	**0.10**	**21.4**	**0.06**	**23.3**	**0.04**	**23.4**	**0.06**	**21.6**