Analytical Paper

2011 General Social Survey: Overview of Families in Canada – Being a parent in a stepfamily: A profile



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- .. not available for a specific reference period
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- 0 true zero or a value rounded to zero
- value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
- p preliminary
- r revised
- x suppressed to meet the confidentiality requirements of the Statistics Act
- E use with caution
- F too unreliable to be published
- * significantly different from reference category (p < 0.05)

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Introduction

For the fifth time, in 2011, the General Social Survey (GSS) collected detailed information on families in Canada. Previous GSS surveys on this topic were conducted in 1990, 1995, 2001 and 2006. The 2011 survey updated most of the information collected in previous surveys, including leaving the family home, conjugal history (marriages, common-law unions, separations and divorces), children (biological, adopted or step), maternity and parental leave, childcare arrangements, intentions to form (or re-form) a union, fertility intentions, custody and financial support agreements and work history. As in all GSS surveys, data were also collected on the respondent's main activity, education and other socio-demographic characteristics. The 2011 GSS data can be used for cross-sectional and retrospective analyses (i.e. tracking the different family histories and trajectories followed by men and women).

The target population includes all people aged 15 and over living in a private household in Canada1.

Now that the survey collection has finished for this fifth GSS cycle on families, it's time to present a few highlights. The present publication consists of an article and selected tables. The article focuses on the situation of parents and stepparents, who become members of a stepfamily. The article examines the types of stepfamilies respondents live in, their conjugal history and their socieconomic characteristics.

The selected tables² examine different aspects of life as a couple, and as a family. Among other topics, first to be highlighted are intentions to form a/another union, couples living apart, and sterilization and infertility among Canadians. In addition, other tables cover the distribution of Canadians who live with their children, the use of childcare for pre-school and school-aged children, grandparenting, and children's primary residence following a breakup of their parents' union.

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^{1.} Excluding residents of Yukon, the Northwest Territories and Nunavut, as well as full-time residents of institutions (hospitals, work camps, jails, missions, group homes, etc.).

^{2.} To consult this document, click on the following link: http://www.statcan.gc.ca/pub/89-650-x/89-650-x2012001-eng.htm.

Being a parent in a stepfamily: A profile

by Mireille Vézina

During the 20th century, the family underwent major changes. At the crossroads of these transformations is the modern stepfamily, a couple who lives with at least one child born before the current union. In the past, stepfamilies were most often formed after one of the spouses died; today, they are created mainly when conjugal unions break down.

Following the introduction of "no fault" divorce with the *Divorce Act* of 1968, the rate of divorce in Canada grew substantially until 1987. The divorce rate has since stabilized, while the rate of marriage has declined and common-law unions have become more popular. "No fault" divorce and the increase in common-law relationships have contributed to the increasing number of separations, particularly among couples with children. The likelihood of a conjugal breakup is higher among common-law couples than among legally married couples, especially for first unions that were formed at a younger age. In this context, new unions and family types such as the stepfamily, in which one or both spouses already have children, have increased.

For some adults, being part of a stepfamily may mean the end of a period of lone-parenthood, and for others, integration into a new family with stepchildren. For children, becoming part of a stepfamily may mean living with new siblings.

The existence of stepfamilies is of particular importance because it is associated with a number of social, economic, legal and family issues.³ Financial support provided or received, family assets, the time that the children spend in the household, and the rights and responsibilities of parents and stepparents are some of the things that can be challenges and issues for the members of these families.

The 2011 Census of Population for the first time counted the number of stepfamilies. In that year, there were 464,335 stepfamilies, representing 12.6% of all Canadian families comprising a couple (married and common-law) and children under the age of 25.

Using data from the 2011 General Social Survey (GSS), this article describes the situation of parents and stepparents aged 20 to 64 living in stepfamilies. ("Parents" refers to those individuals who responded to the survey.) We begin by looking at the changes over the last 15 years in the composition of stepfamilies and their characteristics in terms of conjugal history.

The socioeconomic characteristics of the parents in stepfamilies are compared with those of lone parents and parents in intact families.⁴ The financial difficulties encountered by stepfamilies are also examined. The GSS is one of the few sources of data that can be used to conduct a retrospective study of family-related topics at the national level for this population (see "What you should know about this study").

Almost as many stepfamily parents as lone parents

According to the 2011 GSS, 9.3 million individuals between the ages of 20 and 64 were the parents of children under 25 years living at home. Of these, 79.7% were parents in intact families, that is none of the children in the family had been born or adopted in a previous union. Another 9.7% were lone parents. Finally 10.7%, or 993,600, were parents or stepparents in stepfamilies⁵ (Table 1).

Stepfamilies are not a homogeneous population. There are two kinds of stepfamilies: simple and complex. A stepfamily is said to be "simple" when only one spouse has children who were born or adopted before the current union and are living in the household. A stepfamily is considered "complex" when at least one parent has children from a previous union living in the household and there are also children born into the new union. If both spouses have children from a previous union living in the household but not necessarily from the current union, this too is a complex stepfamily (see "What you should know about this study" for more information about these concepts and the study population). In 2011, according to the GSS, 49% of stepfamily parents were members of simple stepfamilies and 51% lived in complex stepfamilies.⁶

What you should know about this study

Data source:

The analysis in this article is based on data drawn from Cycle 25 of the General Social Survey (GSS) on the family, conducted by Statistics Canada in 2011. The survey interviewed approximately 20,000 Canadians aged 15 and over living in private households in the 10 provinces. The GSS is a telephone survey conducted each year; it provides population estimates on a series of themes, each of which is repeated every 5 years. For the last 20 years, the GSS has provided estimates on the structure and composition of the Canadian family, including stepfamilies.

Like the GSS, the Census of Population collects demographic data on age, sex, marital status, families and household composition. The data collection is done using a paper or electronic questionnaire, which is completed by all Canadians in the provinces and territories. For the first time, the 2011 Census collected information on stepfamilies.

A comparison of results of the 2011 Census and the 2011 GSS show small differences in estimates for the population of stepfamilies. This is partly explained by the differences in methodology and by the way that Canadians replied to the guestionnaires.

Study Population:

The study population in this article comprises individuals aged 20 to 64 with children under 25 years living in private households. The analysis is conducted from the perspective of the parents or the stepparents. Children living with their parents who responded to the survey were excluded from the study population, as were households consisting of more than one family. Please note that same-sex couples are not included in the analysis because the sample size was too small.

All results in this article have been tested for statistical significance, and all comparisons between different population groups reported in the text are statistically significant at the p<0.05 level. Significance test results are presented in the tables and charts.

Definitions:

Parents: The terms parents and stepparents are used synonymously to make the text easier to read. Distinctions are made between the two when appropriate. The article also refers to individuals and to partners being part of a stepfamily or an intact family.

Intact families: Intact families are defined as being a married or common-law couple living with children under 25 years of age. These children may be biological or adopted, but none of them were born or adopted before the creation of the parents' current union.

Stepfamily: In this article, stepfamilies are defined as those where one (or both) partners with children form a new conjugal union. It is possible that some fathers or mothers, divorced or separated but without custody of their children, enter a new conjugal relationship: these parents are not considered part of a stepfamily. The partners may be married or living common-law and live in the same household as one or more children born or adopted before the current union. These families may also include children born or adopted into the current union. In that case, we distinguish between people living in a simple stepfamily and those living in a complex stepfamily.

Lone parent: A lone parent is defined as a person without a partner in the same household and living with one or more children under 25 years of age. These families can include one or more birth, adopted or stepchildren.

Child(ren) in common: A child born or adopted by both partners in a stepfamily.

Child(ren) of the parent: A child born or adopted by one of the two partners in a previous union.

What you should know about this study (continued)

Family composition in brief

Family type	Composition
Intact family	A couple with :
	Children born or adopted during the current union.
Stepfamily	A couple with :
	At least one child of the father or the mother was born or adopted in a previous union.
Simple stepfamily	A couple with :
	Children of the father only or the mother only born or adopted in a previous union. No children born or adopted in the current union.
Complex stepfamily	A couple with :
	Children of the father only or the mother only born or adopted in a previous union. Child(ren) born or adopted in the current union.
	Or
	A couple with:
	Children of the father and of the mother born or adopted in a previous union. Child(ren) born or adopted in the current union.
	Or
	A couple with:
	Children of the father and of the mother born or adopted in a previous union. No children born or adopted in the current union.
Lone parent	A person living alone with at least one child. No partner living in the household.

Financial difficulty:

In the GSS on family, respondents were asked to answer yes or no if, in the previous 12 months, their household was unable to pay scheduled (1) rent or mortgage payments, (2) utility bills such as electricity, gas or water; or (3) purchase installments or other loan repayments. These questions were combined to produce a single indicator of financial difficulty.

Statistical model:

A logistic regression model was developed to determine the extent to which type of family affects the difficulty that parents had in meeting ongoing financial obligations.

The independent variables include: type of family, having a child living full-time in the household or not, number of children, presence of preschool-age children

or not, sex, age, having household income below \$50,000, being a homeowner or not, being employed or not, having university education or not, living in a large urban centre or not, and being born in Canada or not.

The results of the regression are reported using odds ratios. These are employed to evaluate the extent to which having difficulty meeting monthly financial obligations at least once in the previous year is associated with a given characteristic, when the other factors are held constant (in other words, when neutralizing the effect of the other variables assumed to be associated with the risk of experiencing financial difficulty).

Most parents living in a complex stepfamily had children in common with their current spouse (85%). The remaining 15% were people with children born or adopted before the current union who had formed a new family with a spouse who also had children from a previous union.

Since 1995, the proportion of parents living in stepfamilies has remained steady, as have the proportions of parents in intact families and lone parents.

Table 1
Percentage of parents aged 20 to 64, by type of family with children, Canada, 1995 to 2011

	1995	2001	2006	2011
Number of parents living in a family with children ¹	9,003,742	8,623,200	8,731,879	9,311,949
	percentage			
Parents in intact families	80.0 *	78.4 *	77.7 *‡	79.7 *
Parents in stepfamilies †	9.0 ‡	10.8	11.1	10.7
Lone parents	11.0 *‡	10.7 ‡	11.2 ‡	9.7

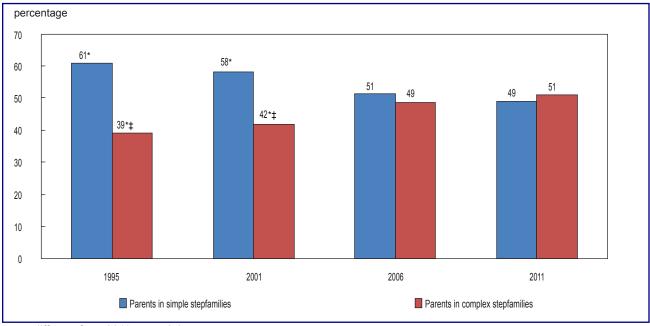
- † Reference group
- Statistically significant difference from reference group at p < 0.05
- \$\display \text{ Statistically significant difference from 2011 at p < 0.05
 </p>
- 1. Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

Sources: Statistics Canada, General Social Survey, 1995, 2001, 2006 and 2011.

The proportion of parents in complex stepfamilies is growing...

While the proportion of parents living in a stepfamily has remained fairly stable, the same cannot be said for the type of family composition (Chart 1). Over the last 15 years, the proportion of parents in simple stepfamilies has declined while the proportion of those in complex stepfamilies has grown. Specifically, parents and stepparents living in complex stepfamilies made up 39% of stepfamily parents in 1995. This proportion had risen to 42% in 2001, and to about half of parents and stepparents in 2006 and 2011, at 49% and 51% respectively.

Chart 1
Percentage of parents in stepfamilies aged 20 to 64, by type of stepfamily, Canada,1995 to 2011



- different from 2011 at p < 0.05
- # different from parents in simple stepfamilies at p < 0.05

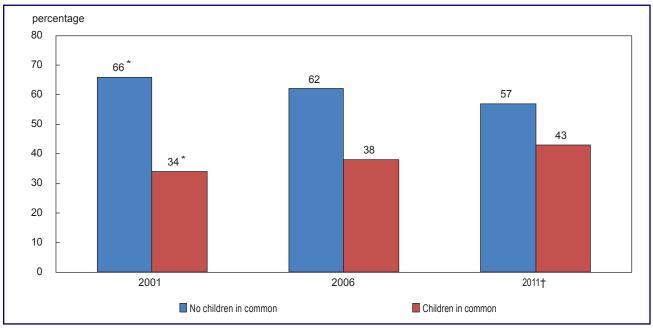
Note: Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

Sources: Statistics Canada, General Social Survey, 1995, 2001, 2006 and 2011.

... and so is the trend to having children together

The growth in the proportion of parents in complex stepfamilies is primarily attributable to an increase in the number who have had children together (Chart 2). In 2001, 34% of all parents in stepfamilies (simple and complex) had one or more children together. In 2011, this proportion was 43%. In general, parents in stepfamilies have a larger number of children living under their roof than parents in intact families; these children tend to be older as well.

Chart 2
Percentage of parents aged 20 to 64 living in a stepfamily, by having a child in common, Canada, 2001 to 2011



† reference group

different from reference group at p < 0.05

Note: Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

Sources: Statistics Canada, General Social Survey, 2001, 2006 and 2011.

The growth in the proportion of parents in stepfamilies with children in common is due, in part, to the fact that the previous union ended when the partners were of an age to have children in a new family.

Also, stepfamilies tend to be formed when women are experiencing their highest rates of fertility, that is, in their early thirties. In 2008, the fertility rate was 107.4 births per 1,000 women aged 30 to 34, the highest rate since the 1965 baby boom and higher, for the first time, than the rate for women aged 25 to 29 (102.0). By comparison, in 2001 the fertility rate was 124.6 births per 1,000 women aged 25 to 29 and 100.4 for women aged 30 to 34.

In 2011, the median age of stepfamily parents at the time of union was 33 years for women and 36 years for men. For parents in intact families, the median age was 25 for women and 28 for men. In sum, women are increasingly likely to have children in their early thirties, which is the average age at which they form a (new) union.

A larger proportion of lone fathers are available to form a stepfamily with a new spouse

In parallel with the changes in the composition of stepfamilies, changes in the type of parenthood also occurred. Lone fathers became more likely to enter unions with a new spouse and form a stepfamily. This situation had been less common in the past because men were less likely to have custody of their children after a separation. In 1995, 24% of men in a stepfamily had at least one child from a previous union, a proportion that had reached 32% in 2011.

The growth in the number of lone fathers is attributable to changes that have occurred in custody arrangements for children under 18 since the 1990s.8 The proportion of children in sole custody has declined since the early 1990s, while the proportion in joint-custody arrangements has increased. In 1990, just over 10% of children whose parents were divorced or separated were in joint custody; in 2000 and 2004, the proportions were 37% and 47% respectively.9 Divorced or separated parents who did not have custody of their children (either joint or sole) may have entered new unions, but they were not considered to be in a stepfamily because their children were not living with them.

Fifteen percent of parents in a stepfamily intended to have a child sometime in the future

Studies have shown that having a child together was a stabilizing factor that helped increase the longevity of unions in stepfamilies.¹⁰ In 2011, 15% of stepfamily parents said they wanted to have a child (or another child) sometime in the future. For intact-family parents, the proportion was 21% (Table 2).

When the effect of age is taken into account, the proportion doubles. In 2011, among stepfamily parents aged 35 or under, 31% said they intended to have a/another child some day. For intact-family parents aged 35 or under, the proportion was 52%.

By definition, parents of simple stepfamilies do not have children born or adopted into the current union. Among parents in such families who were aged 35 or younger in 2011, 45% reported that they intended to have a/another child some day, almost double the proportion for parents in complex stepfamilies (23%). These differences reflect the transition phase of some simple stepfamilies on their way to becoming complex stepfamilies.

Nearly one-third of stepfamily parents had children living at home part time

One of the consequences of conjugal dissolution when children are involved is that they may divide their time between their parents. This is an important issue because it affects the family network and the daily lives of the children and adults directly or indirectly involved. Stepfamily parents were more likely than intact-family parents to have children under 25 living at home part time. Specifically, 32% of parents in stepfamilies had children living at home part of the time, compared with 8% of intact-family parents.

Parents in stepfamilies have been in more conjugal unions over their lifetime

Parents in stepfamilies were four times more likely than parents in intact families to be in their second or third union. In 2011, over half of stepfamily parents (53%) were in their second union and 22% were in their third; for intact-family parents, the proportions were 13% and 3% respectively (Table 2). Still, 25% of parents in stepfamilies were in their first conjugal relationship, compared to 84% of parents living in intact families.

One reason why parents in stepfamilies have had more unions is their age when they entered their first conjugal relationship. When the first union is formed relatively early, the likelihood that it will end is higher, and the probability of having a second or third union also increases. The median age of stepfamily parents when they entered their first union was 22 years for women and 25 years for men, which is younger than the ages of intact-family parents. For the latter, the median age was 24 years for women and 26 years for men.

Table 2
Conjugal characteristics of parents aged 20 to 64, by family type, Canada, 2011

	Type of family		Type of stepfamily	
Conjugal characteristics of parents ¹	Intact †	Stepfamily	Simple †	Complex
		percentage		
Conjugal status				
Married	86	52 *	46	57 *
Common-law union	14	48 *	54	43 *
Duration of current union				
5 years or less	14	49 *	60	39 *
More than 5 years	86	51 *	41	61 *
Total number of conjugal unions experienced (includes marriages and common-law unions)				
One	84	25 *	17	32 *
Two	13	53 *	53	53
Three or more	3	22 *	30	15 E*
Intend to marry or remarry (parents living common-law only)				
Yes	32	42 *	37	49
No	44	34 *	46	20 E*
Do not know	24	24	18 ^E	* 31 E*
Intend to have a child (or another child) ²				
Yes	21	15 *	16	13 E
No	79	85 *	84	87

[†] Reference group

Source: Statistics Canada, General Social Survey, 2011.

More than 40% of stepfamily parents living common-law want to marry

One characteristic of stepfamily parents is that they are more likely to be in a common-law union. According to data from the 2011 GSS, 48% of parents aged 20 to 64 living in stepfamilies were living common-law. For parents in intact families, the proportion was 14% (Table 2).

Among parents in common-law relationships, those in stepfamilies were more likely than intact-family parents to want to marry. When asked "Do you think you will ever marry (or marry again)?", 42% of stepfamily parents living common-law said yes. For intact-family parents, the proportion was 32% (Table 2). (Please note: The question captured only the respondent's intentions; the spouse's intentions were unknown.)

The respondents who answered "yes" were younger than those who said "no". The median age for stepfamily parents who thought they would marry was 37 years, compared with 42 years for those who did not. In the case of intact-family parents, the median age was 32 for those who said yes and 40 for those who said no.

For the first time, the 2011 GSS asked respondents who thought they would marry or remarry why they wanted to do so. Among parents living common-law in a stepfamily, 37% of those who intended to marry said the most important reason was proof of love and commitment.¹¹ The second most common reason was to make the relationship official (21%). There was little difference in the reasons reported by parents in stepfamilies and those in intact families.

Statistically significant difference from reference group at p < 0.05

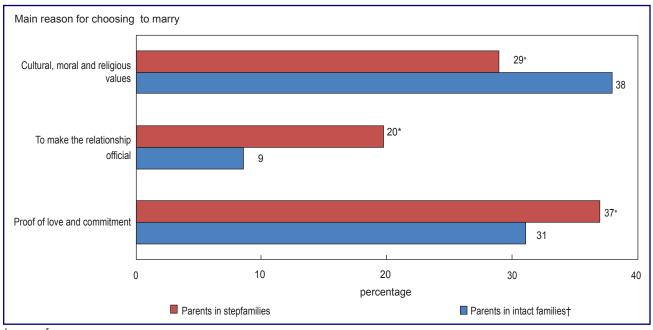
^{1.} Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

Includes pregnant women.

Most important reason stepfamily parents married was to "prove their love and commitment"

The GSS asked people who had married why they had made that choice. Among intact-family parents, 38% said they had married because of their cultural, moral or religious beliefs (Chart 3). This reason ranked second among stepfamily parents, at 29%. The most important reason given by stepfamily parents for marrying was proof of love and commitment (37%, compared with 31% for parents in intact families). In addition, 9% of intact-family parents reported that they had married to make their relationship official, a proportion only about half that of stepfamily parents (20%).

Chart 3
Percentage of married parents aged 20 to 64, by family type and main reason for choosing to marry, Canada, 2011



† reference group

different from reference group at p < 0.05

Note: Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

Source: Statistics Canada, General Social Survey, 2011.

Stepfamily parents and intact-family parents have similar income

There is no significant difference between the family income of parents in stepfamilies and those in intact families (Table 3). Stepfamily parents were just as likely to be in the two highest income brackets, with 41% reporting incomes of \$100,000 or more.

On the other hand, parents in stepfamilies were somewhat more active in the labour force. In 2011, 85% of stepfamily parents were employed, compared with 80% of intact-family parents. Moreover, less than 9% of stepfamily parents said they usually worked less than 30 hours a week (part time). The corresponding proportions for lone parents and intact-family parents were 14% and 13% respectively. In the case of 68% of stepfamily parents, both partners were employed; for intact-family parents, the proportion was 61%. It is worth noting that 85% of stepfamily parents who worked full-time had a spouse who also worked full time, compared with 77% of parents in intact families.

These differences in labour force participation are partly attributable to the fact that parents in intact families are generally younger and more likely to have young children. Nearly one in five parents in intact families (18%) had a child aged 1 or under at home, almost double the proportion for parents in stepfamilies (10%).

Table 3
Socio-economic characteristics of parents aged 20 to 64, by family type, Canada, 2011

	Type of family		Type of stepfamily		
	Intact †	Stepfamily	Lone parent	Simple †	Complex
			percentage		
Socio-economic characteristics of parents ¹					
Household income					
Less than \$50,000	13	16	49 *	15	17
\$50,000 to \$79,999	19	21	20	20	23
\$80,000 to \$99,999	13	12	7 *	11 ^E	14
\$100,000 to \$149,999	25	24	7 *	25	23
\$150,000 or more	19	17	2	19	15
Not stated	11	9	15 *	9 E	8
Employment status					
Paid employment	80	85	* 73 *	87	82
Looking for a job	2	F	4 E*	F	F
Not in the labour force	18	14	* 22 *	10 E	18
Employment status of parent and spouse					
Both in paid employment	61	68	*	77	60
One in paid employment	36	30	*	21	38
Neither in paid employment	3	F		F	F
Usual number of hours worked per week					
30 or more hours (full-time)	87	92	* 86	92	91
Less than 30 hours (part-time)	13	8	* 14	8 E	9
Usual number of hours worked by parent and spouse					
Both work part-time	1 ^E	F		F	F
One works full-time, the other works part-time	22	15	*	13 ^E	17
Both work full-time	77	85 ⁻	*	87	83
Type of occupancy					
Tenant (even if no rent is paid)	13	22	* 46 *	25	19
Owner with mortgage	67	65	42 *	61	68
Owner without mortgage	19	14	* 12 *	14	13
Duration of occupancy in current residence					
Less than one year	9	17	* 16 *	18	16
1 year to less than 5 years	31	40	* 39 *	40	41
5 years to less than 10 years	24	24	21	25	23
10 years or more	36	19 ⁻	* 23 *	17	21
Educational attainment					
University degree	36	21	* 22 *	23	19
Other postsecondary diploma or certificate	45	51		48	54
High school completion or less	19	28		29	27
Education of parent and spouse					
Both have university degrees	23	10	*	11 ^E	9
One has a university degrees	25	22		24	20
Neither has a university degree	52	68		65	71
Place of birth	~-		•••		
Outside Canada	28	17	* 22 *	15	9
Canada	72	83		85	20

[†] Reference group

Source: Statistics Canada, General Social Survey, 2011.

^{*} Statistically significant difference from reference group at p < 0.05

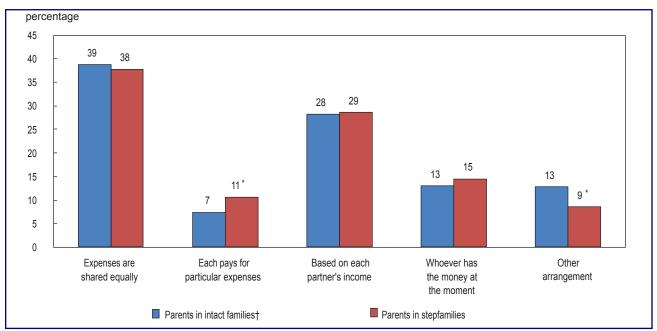
^{1.} Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

There are also observable differences between family types with respect to level of education. Stepfamily parents (21%) were less likely than intact-family parents (36%) to have obtained a university degree (Table 3). This characteristic may partly explain why parents in stepfamilies entered their first unions at a younger age than those in intact families. Studies have demonstrated the impact that educational attainment has on the risk of marital dissolution.¹²

"Fifty-fifty" is the most common arrangement for sharing joint household expenses

Both stepfamilies and intact families have to share common expenses and administer a budget within the constraints of each spouse's resources. In 2011, nearly one out of two parents in stepfamilies reported that the household expenses were shared equally between the two spouses; specifically, 38% said that each spouse paid half of all bills, while 11% said that each spouse covered particular expenses. Moreover, 29% of stepfamily parents reported that expenses were split on the basis of each spouse's income. Another 15% said that contributions were based on who had the money when the bills needed to be paid, while 9% said they had some other arrangement. The figures are fairly similar for parents living in intact families (Chart 4).

Chart 4
Method of sharing household expenses between parents aged 20 to 64 years, by family type, Canada, 2011



† reference group

different from reference group at p < 0.05

Note: Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

Source: Statistics Canada, General Social Survey, 2011.

When we look at specific types of expenses, stepfamily parents had a greater tendency than intact-family parents to report that their contribution to certain bills was fifty-fifty. These equally-shared expenses included the rent or mortgage (23% of stepfamily parents versus 19% of intact-family parents); groceries (34% versus 25%); and other assorted bills (35% versus 22%). Only expenses related to childcare showed no difference between parents from stepfamilies and those from intact families (23% and 22%).

Differences in the amount of income each parent was able to provide to the family's overall income may shed some light on these results. Even though the GSS data do not provide this information, stepfamily parents appear more likely than intact-family parents to have two sources of employment income, which may increase their chances of being able to contribute to the payment of household expenses.

More than one in five stepfamily parents was unable to meet a scheduled financial obligation in the past year

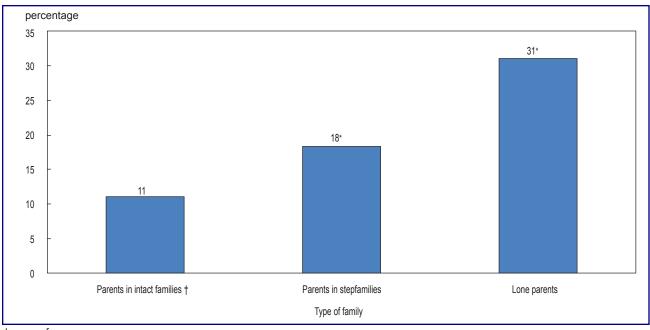
When there are children in the household, marital breakdown can be expensive for each spouse and may increase the risk of financial difficulties before, during and after the event.¹³ According to research, forming a new union following a period of lone-parenthood could lighten the load and ease the financial responsibilities.¹⁴

In 2011, 12% of parents in stepfamilies said they provided financial support to their ex-spouse or their children; in contrast, 81% received financial support, including child support, from their ex-spouse. The difference can be attributed to the fact that the majority of stepfamily parents with children from a previous union are women. On average, women are more likely to have a lower income than men and therefore to receive support.

Stepfamily parents, as well as those in intact families, tend to share household expenses and pay monthly bills. For the first time, Canadians were asked in the 2011 GSS whether their household had been unable to meet a monthly financial obligation such as the rent or mortgage, a utility bill (electricity, gas or water), or purchase instalment or other loan repayment at least once in the last year.

In 2011, nearly one in five stepfamily parents (18%) was unable to meet a scheduled financial obligation at least once in the past year, compared with 11% of intact-family parents (Chart 5). Nearly two out of three (62%) stepfamily and intact-family parents reported delaying the payments when they were unable to meet a payment deadline.

Chart 5
Percentage of parents aged 20 to 64 years unable to meet a financial obligation at least once in the previous year, by family type, Canada, 2011



† reference group

* different from reference group at p < 0.05</p>

Notes:

1. Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

2. Includes rent or mortgage, an electricty, gas or water bill, or a consumer credit repayment.

Source: Statistics Canada, General Social Survey, 2011.

When each type of bill is examined separately, stepfamily parents were still more likely than intact-family parents to have been unable to fulfil a regular financial obligation at least once in the last year. The types of bills were as follows:

- rent or mortgage: 8.1% versus 4.6%
- electricity, gas or water bill: 13.3% versus 7.2%
- purchase instalments or other loan repayments: 9.8% versus 6.5%

These results suggest that stepfamily parents face more economic challenges and expenses than intact-family parents. Given that parents in stepfamilies and those in intact families are similar in terms of their income, what explains their differences with respect to financial difficulties? Apart from being in a stepfamily, being unable to fulfil a regular financial obligation may be associated with a number of factors. These include age, having a university education, family income, owning a home and living in a large population centre, place of birth, the number of children in the household, the age of those children and whether they live at home full time (Table 4). The data on support provided or received do not indicate how much of an impact that support has on being unable to meet a monthly financial obligation during the year.

Even when a logistic regression model is used to keep the influence of these other characteristics constant, parents in stepfamilies still have higher odds than intact-family parents of being unable to meet a financial obligation (Table 4, Models 1 and 2).

With only a single indicator, it is difficult to reach any conclusions concerning the differences between stepfamily parents and intact-family parents in terms of the financial difficulties they face. It would be interesting to know, for instance, how much debt those households hold or whether unexpected events during the past year caused major financial distress. Moreover, financial knowledge and behaviours, such as keeping a budget and having savings, are characteristics that could explain more clearly the observed differences between stepfamily parents and intact-family parents. For example, studies have shown that people with a higher level of education generally have more financial knowledge and consequently exhibit different behaviour in this regard.¹⁷

Regardless of the explanation, the higher proportion of stepfamily parents with financial difficulties is reflected in the sources of stress they report. According to data from the 2010 GSS on time use, more than one out of five parents in stepfamilies (21%) reported "financial concerns" as their main source of stress, in contrast to 12% of parents in intact families.

Table 4
Parents aged 20 to 64 unable to meet the deadline for a financial obligation in the past year, by selected socio-economic characteristics

		Odds ratios		
	Percentage	Model 1	Model 2	
Family type				
Parents ¹ in a step-family †	11	1.80 *	1.64*	
Parents in an intact family	18 *	1.00	1.00	
Sex				
Women †	13		1.00	
Men	10 *		0.72*	
Age group				
20 to 34 years	15		0.91	
35 to 44 years †	15		1.00	
45 to 54 years	11 *		0.95	
55 to 64 years	6*		0.63	
Time the children spend living in the household ²				
Not all the children live in the household full-time	13		1.56	
All the children live in the household full-time †	14		1.00	
Number of children living in the household				
One †	14		1.00	
Two	14		1.34*	
Three or more	17		1.41*	
Presence of preschool-age children 0 to 4 years				
None †	14		1.00	
At least one	15		1.16	
Household income				
Less than \$50,000	24 *		2.91*	
\$50,000 or more †	8		1.00	
Not stated	11 *		1.02	
Type of occupancy				
Tenant †	22		1.00	
Homeowner	9*		0.47*	
Empoyment status				
Not employed †	19		1.00	
Employed	11 *		0.99	
Educational attainment				
University degree †	6		1.00	
Other postsecondary diploma or certificate	14 *		1.96*	
High school completion or less	14 *		1.92*	
Place of residence				
Census Metropolitan Area (CMA) with population over 1 million †	11		1.00	
Other CMA	10		1.01	
Census Agglomeration (CA)	14 *		1.23	
Other region	14 *		1.22	
Place of birth		•••		
Outside Canada †	12		1.00	
Canada	12		1.04	
	12	***	1.04	

[†] Reference group

Source: Statistics Canada, General Social Survey, 2011.

^{*} Statistically significant difference from reference group at p < 0.05

^{1.} Includes stepparents who have not given birth, fathered or adopted a child with the current spouse.

^{2.} Includes birth, adopted and stepchildren of the spouse.

Summary

Being a parent in a stepfamily is not a new phenomenon. However, the composition of stepfamilies and the origins of the children in them have changed since 1995. According to data from the General Social Survey on the family, the proportion of parents in simple stepfamilies has declined while that of parents in complex stepfamilies has grown.

The parents in stepfamilies are much more likely than those in intact families to have had a larger number of conjugal unions. One of the reasons for this is the age of the partners at the time of their first union. The younger a person is when they enter their first union, the greater the probability that they will have a second union. This is the case among parents in stepfamilies, whose entry into a first union occurred at a younger age compared with parents in intact families.

In terms of finances, parents in stepfamilies have an economic profile similar to those in intact families. Their income distribution is very similar to that of intact-family parents. However, parents in stepfamilies are somewhat more likely than intact-family parents to be employed and to have two income-earners in the family. They are also more likely to have a spouse who works full-time. This is partly because parents and children in intact families are generally younger than those in stepfamilies.

Almost one in five parents in stepfamilies reported that they could not meet at least one scheduled monthly financial obligation, a much higher proportion than that reported by parents in intact families (11%). Even after accounting for the effect of other factors, the gap remained. Moreover, parents in stepfamilies are more likely than those in intact families to identify their finances as their main source of stress.

In summary, stepfamilies are not a homogeneous group. Differences with respect to conjugal history exist between partners and in the composition of the family. Nevertheless, parents in stepfamilies demonstrate the diversity of conjugal pathways and represent the outcome of certain family transitions. Although they are two-parent families, stepfamilies are different than intact families in certain respects and in the challenges that they face. The roles of parents and siblings, the economic impact of reconstituting a family, the development of children who grow up in this type of family: these are issues that can affect the daily life of stepfamily members, and why it is important to understand them.

- The divorce rate in Canada, measured as the number of divorces per 10,000 population, reached a peak of 36.4 per 10,000 in 1987. It then declined until 1996, to 24.1 divorces per 10,000. By 2005, the divorce rate was 22.1 per 10,000.
 - Statistics Canada, CANSIM, tables 053-00002 and 101-6501. Most recent revision: November 18, 2008. http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/famil02-eng.htm (Accessed June 11, 2012.)
 - Milan, A. and Laurent Martel. 2008. "Part 1: Current demographic situation in Canada, 2005 and 2006 Nuptiality and Divorce." *Report on the demographic situation in Canada: 2005 and 2006.* Statistics Canada Catalogue no 91-209-X http://www.statcan.gc.ca/pub/91-209-x/2004000/part1/divorce-eng.htm (Accessed June11, 2012.)
- Le Bourdais, C., G. Neill and P. Turcotte. 2000. "The changing face of conjugal relationships." Canadian Social Trends, No. 56 (Spring 2000), Statistics Canada Catalogue no. 11-008-X: 14-17.
- 3. Saint-Jacques, M.-C., S. Drapeau et al. 2009. Conséquences, facteurs de risque et de protection pour les familles recomposées: Synthèse de la documentation Rapport final. Report submitted to Nadine Bernier, Research Analyst and Project Manager, Human Resources and Skills Development Canada, Policy Research Branch.
- 4. Intact families are defined as being a married or common-law couple living with children under 25 years of age. These children may be biological or adopted, but none of them were born or adopted before the creation of the parents' current union.
- 5. This estimate does not include parents with children born or adopted in a previous union who are not living in the household with the new spouse; nor does it include people with children aged 25 and older.
- 6. Estimates of stepfamilies in terms of their composition are somewhat different for the General Social Survey and the Census. For more information about the methodology used in these two data sources, see "What you should know about this study".
- 7. Milan, Anne. 2008." Fertility: Overview, 2008." *Report on the demographic situation in Canada*. Statistics Canada Catalogue no. 91-209-X, http://www.statcan.gc.ca/pub/91-209-x/2011001/article/11513-eng.htm.
- 8. Gentleman, J.F. and E. Park. 1991. "Divorce in the 1990s". *Health Reports*, Supplement No. 17, Health Statistics Division, Vol. 3, no. 4, Statistics Canada Catalogue no. 82-003S17.
 - Statistics Canada. 2004. Divorces 2001 and 2002 Shelf Tables. Health Statistics Division. Statistics Canada Catalogue no. 84F0213XPB.
 - Statistics Canada. 2005. Divorces 2003 Shelf Tables. Health Statistics Division. Statistics Canada Catalogue no. 84F0213XPB.
 - Statistics Canada, Divorces 2004: CANSIM, table 101-6512.

- 9. During the same period, the rate of sole custody awards to one parent fell substantially for both women and men. In 1990, more than 70% of children were in the sole custody of their mother. By 2000, this proportion had dropped to 54%, and then to 45% in 2004. Similarly, the proportion of children in the sole custody of their father fell from 15% in 1990 to 8% in 2004.
- 10. Desrosiers, H., C. Le Bourdais and B. Laplante. 1995. « Les dissolutions d'union dans les familles recomposées : l'expérience des femmes canadiennes. » *Recherches sociographiques*, vol. 36, nº 1, p. 47-64.
- 11. For this question, a number of responses were possible. However, the sample size was not large enough to provide estimates for each of the response categories.
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- 14. Juby, H., C. Le Bourdais and N. Marcil-Gratton. 2003. *Linking family change, parents' employment and income, and children's economic well-being: A longitudinal perspective*. Research Report, Ottawa; Department of Justice Canada, Family, children and youth section.
- 15. These results should be interpreted with caution. It is not possible to know if the respondent's partner paid financial support to or received financial support from a former spouse or partner. Certain respondents are thus excluded from these results.
- 16. Data on financial support paid or received do not allow us to examine the extent to which it may affect the difficulty in meeting monthly financial obligations in the last year.
- 17. Keown, L.-A. 2011. "The financial knowledge of Canadians." *Canadian Social Trends*, 91 (Summer 2011). Statistics Canada Catalogue no. 11-008-X: 30-39.