Demographics, Ageism, Family Violence
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About the Cover
La chute des poissons arc-en-ciel
Mathias Prévost (5 years old), Lochaber-Partie-Ouest, Quebec

Mathias is an active, spirited little boy who loves to go on trips and explore the great outdoors with his parents. Last winter, he learned how to ski, snowshoe and skate. When summer comes around, he loves to go swimming, biking and fishing. He also gets a kick out of helping his dad tinker around in the garage and listening to the stories his mother makes up for him. Mathias dreams of being an electrician when he grows up.

Contribute to Transition
If you would like to submit articles or cover art for the magazine, please read our Contributors’ Guidelines, available under the “Resources” tab at www.vanierinstitute.ca.
We have come a long way from land lines and mail delivered by a letter carrier. Cellphones have morphed into smartphones, and social media such as Facebook and Twitter have made us more connected than ever. CEO Nora Spinks notes in her regular column that, in keeping with its mandate and message, the Vanier Institute of the Family has embraced the proliferation of advances in communications technology to connect with a broader audience than ever before. Through its website, social media and a variety of online networks, the Institute has engaged with individuals and communities with similar interests or involvement with families to keep the conversation going and increase our understanding about families in Canada.

In our first feature article, “Modern Money Management,” Stacy Yanchuk Oleksy looks at the many complex issues that play a part in modern money management for families in Canada not only within families, such as post-secondary debt, caregiving responsibilities, increased life expectancy, but also beyond, such as access to credit and interest rates. She explores internal family dynamics and modern management of household expenses, credit and debt and planning for the future.

With seniors accounting for a growing proportion of Canada’s population, health care among this group has become an increasingly relevant topic, and yet many people report facing ageism when seeking care. In “Ageism and the Experience of Health Care,” Nathan Battams discusses how biases can impact the health care experiences of older Canadians.

In “Off the Vanier Bookshelf,” Nathan Battams reviews The Healing Journey by Linda DeRiviere, wherein she explores the relationship between family violence and the labour market. She uses data from a Canadian study of 414 women to look at the impact that intimate partner abuse has on employment, earnings and more.

In our second feature article, “Intergenerational Relations and Societal Change,” Dr. Donna S. Lero reviews a number of recent and projected demographic and social trends that are expected to have a significant impact on relationships between different generations.

Cindy Graham provides a personal perspective in “Families Living Across the Globe” on what it takes to stay connected and included in family life when geographical distance separates you from your loved ones.

Alan Mirabelli looks back at how and why the Vanier Institute took an inclusive approach to develop its functional definition of family, in “What’s in a Name? Defining Family in a Diverse Society.”

Did you know the average cost for residential housing mushroomed by 150% in the decade from 2004 to 2014? Find out more in this issue’s Facts and Stats on “House and Home in Canada.”

Your suggestions and comments are always welcome. If you have ideas for future issues or would like to submit something you’ve written — including first-hand perspectives on family-related issues or even artwork for the cover — please contact us at editor@vanierinstitute.ca.

Veronica Schami
Editor
In the mid-1960s, Governor General Georges P. Vanier and his wife, Pauline, felt it was important to Canadians’ social and economic future to understand families in Canada. Part of their interest in families was rooted in their firm commitment to their faith, but it was also in response to the widespread social, economic and cultural changes of the time and a belief that family serves as the essential cornerstone of our society. In order to achieve this understanding, they convened the Families in Canada Conference in 1964, which led to the creation of the Vanier Institute of the Family the next year. The Institute was to act as a “Royal Standing Commission that should never be discharged” because understanding families and family life would always be a societal need.

The mandate of the Institute was to analyze, synthesize and organize data about families from the census, academic studies and community programs across the country and apply a “family lens” to its research – what we would call knowledge mobilization today. The Institute shared its work with researchers, policy-makers and the general public through a series of paper-based publications, including Transition, which has been the Institute’s signature vehicle for enhancing the national understanding of families in Canada for over four decades.

Over the years, the Institute has built on its research program and expanded the conversation through other means, creating and delivering presentations in communities across the country at academic conferences, community events, speaker panels and workshops focused on families or factors that have an impact on family life, family experiences, expectations and aspirations.

As communications technologies have advanced and proliferated, so too have the kinds of platforms and media through which the Institute has been able to engage in conversation with Canadians. This, combined with greater mobility, has increased the ability to connect with a broader audience more than ever before. The Institute has embraced this opportunity, continuing with its publications and presentations but also reaching out through our website, social media and a variety of online networks. This has allowed an even greater number of individuals and communities with similar interests or involvement with families to come together and increase our understanding about families in Canada.

We are continuing this journey as we approach the Institute’s 50th anniversary by embarking on our national Families in Canada Listening Tour, which brings together individuals, families and organizations interested or involved with families to reflect on and honour the past, understand and appreciate the present, and anticipate and prepare for the future of family life in Canada. We will document the findings and conversations at these gatherings, which will inform the next national conference on families in Canada, to be held in 2015 – an event that will inform and guide our research agenda, our publications and our future conversations.

Just as families have continued to perform the same roles while adapting how they do so in response to ever-evolving contexts, the Institute has also continued to perform its same roles while embracing new means of engaging Canadians, and will continue to do so in the years ahead. The mediums have changed, but the message remains the same.
Families in Canada utilize a variety of resources to provide care and support, including time, sleep and meals. Each resource is deeply intertwined with, or is otherwise affected by, money: we devote significant time to earning an income, our sleep can be interrupted by stress about family finances and most of our meals aren’t free. Examining factors inside and outside the family home can help to contextualize and explain how we manage money in a family context.

**Financial factors inside the family**

Families are diverse and complex, and Canada is home to a variety of family structures, including single-parent families, co-parented/joint custody families living in separate households, two-parent families, blended families and multigenerational families living under one roof. Money management strategies are also marked by diversity and complexity due to the variety of circumstances (e.g., family composition and living arrangements) and aspirations (e.g., education, caregiving and transfers of wealth) that inform money management decision making.

*Diverse family circumstances add complexity to money management*

Modern money management isn’t just about paycheques and bills. Many modern families are managing a variety of income sources and types aside from their full- or part-time earnings. This includes sources such as investment income and private retirement income (reported by 29% and 13% of Canadians, respectively). Having multiple income sources can add further complexity to a family budget that must be managed. For example, a single parent who is working part-time, receiving child support, living in subsidized housing while receiving child tax benefits and GST rebates would likely have a more complex and diverse income stream than someone who only received income from one full-time job – and their budgets and money management strategies would need to take this complexity into account.

*Family members living across borders face complex money management realities*

Canada is an increasingly diverse nation: more than one in five people were born outside the country, according to the 2011 National Household Survey. Many newcomers are balancing creating roots here while continuing to provide support to their families still living in their country of origin. They face not only the task of learning a new monetary, banking and
Credit system, but also the pressures and expectations they may feel to take care of the family who helped them get to Canada. In the meantime, their families living “back home” may need assistance with things such as medical and/or funeral expenses and travel costs.

For those families not living here, Canada can seem like the land of milk and honey. However, breaking into the job market is often more difficult than expected for many newcomers. Many immigrants have faced difficulty getting their credentials and experience recognized and translating this into gainful employment. Furthermore, incomes in Canada have generally not kept pace with the cost of living, which puts additional pressure on newcomers just to make ends meet, let alone send money back to their families.

To meet their financial needs, some newcomers have resorted to borrowing money to send back to their family, creating a negative snowball effect. Many of those who borrow money find themselves having to work more to pay back the debts owed while continuing to support their local family and sending money back home. The effects of money management difficulties can be quite serious: if a newcomer became insolvent and found it necessary to declare bankruptcy, this could impact his or her ability to become a permanent citizen or to sponsor family members.

Adult children returning to the parental home can create a financial “domino effect”

A growing number of adult children are returning home to their parents as single adults, as couples or even as young families. More than four in 10 (42%) of all young adults in their 20s were living in the parental home in 2011, either because they never left it or because they returned home after living elsewhere; among those who return, 2.1% do so with a spouse or common-law partner.3

This can lead to extra costs for parents, some of whom may have been preparing to downsize their home but cannot do so while adult children are still living with them. Parents may incur additional living expenses (groceries, utilities, etc.) due to added family members – particularly if they are also helping provide care for grandchildren. Extra costs aren’t inevitable, as children living in the parental home often contribute financially to offset the cost. But if this is not the case, there can be a financial impact both in terms of direct costs (e.g., household expenses) and opportunity costs (e.g., less money for savings or lost income).

Family aspirations reflect – and are affected by – money management needs

Post-secondary education for both young and mature students can affect family finances. Tuition costs are steadily increasing and many students are incurring debt by filling budget gaps with conventional borrowing methods that have been targeted at them (student lines of credit and student credit cards).

The costs associated with post-secondary education can affect whether a student works while in school, the duration of their studies, along with their general well-being (e.g., food, adequate housing and leisure). Students who graduate with high levels of debt can have their employment prospects hampered by being forced to take the first job that they find. Some may be affected because an employer checks their credit report and notices that they may not be able to service their debts with the income the employer is offering. Student debt can also affect how a graduate manages their income and expenses once they have graduated. They may have to adjust their expectations and aspirations by either delaying or foregoing plans to travel, buy a home, get married or have children.

Life expectancies are rising

Modern medicine and technology have enabled us to live longer lives. According to the most recent statistics, women and men aged 65 today can expect to live another 22 and 19 years, respectively (up from 19 and 15 years, respectively, in 1981). While this is great news, there are financial implications to living longer.

Retirement income now needs to last us longer, and many financial planners are helping Canadians plan until the age of 90.
Modern money management is complex because families are complex.

the population, according to Statistics Canada. Costs associated with caregiving can have an impact on the amount of savings being put aside for emergencies and/or retirement, along with the ability to withstand financial emergencies. Families may also experience the loss of potential income as a caregiver takes time away from work to provide care.

Caregivers may also limit their career advancement or alter their career path because of the time they devote to caregiving responsibilities. Depending on the living arrangements of the care recipient (living with kin versus independently), additional expenses may be incurred. Furthermore, families may be supplementing the cost of another family member’s care, which can affect their financial planning. (To learn more about modern caregiving and its impact on family life, read “Modern Caregiving in Canada” by Janet Fast and Donna S. Lero.)

Financial factors outside the family

With family members to feed, bills to pay and budgets to make, it can be all too easy to go about our daily lives without considering the role our surrounding contexts play in shaping how we secure and manage our economic well-being. Our decisions about money management don’t occur in a vacuum, and taking a look at the broader economic context can reveal how financial factors outside the family can affect how money is managed.

Credit access is increasingly prevalent... and so is debt

Prior to 1950, individuals and families bought goods and services with cash. If a person didn’t have the cash, they didn’t get the item. For larger items, families would have to first save the full amount and then make the

Debit card. A debit card allows a person to make purchases without cash by providing direct electronic access to their bank account(s). Payments are immediately withdrawn from the account and spending is limited by the cardholder’s account balance. Overdraft protection can allow cardholders to exceed their balance by a predetermined amount, which is then typically subject to interest fees.

Credit card. A credit card allows a person to make purchases that are paid for on behalf of the card holder by the card issuer, which creates an account balance that begins accruing interest from the date of the purchase. Cardholders do not need to repay the balance in full, as long as the required minimum payments are made. Credit cards usually have a specified limit that cannot be exceeded.

Charge card. A charge card allows a person to make purchases that are paid for by the card issuer, which creates a debt that must be repaid in full by the due date. Unlike credit cards, interest is not charged and failure to make the full payment by the payment date results in late fees and restrictions on card use.

Personal line of credit. Lines of credit provide people with access to an approved limited amount of money they would not otherwise have. Personal lines of credit are offered by banks to people with good credit standing, who pay interest on money withdrawn. Unlike a personal loan, a personal line of credit is open-ended.

Personal loan. A personal loan is an amount of money provided by a lender that must be repaid with interest and a predetermined timeline of repayments. With secured loans, such as mortgage and auto loans, the borrower must pledge an asset (e.g., property or the vehicle being purchased) that can be repossessed by the bank if the borrower defaults on payments. This is not the case for unsecured loans, which include credit card debt, overdraft and lines of credit.

Cash advance. A cash advance is a service that allows most credit and charge card users to withdraw cash through an ATM or over the counter at a bank or other financial agency, up to a limit. A fee is typically charged, as is interest on the amount taken. (Rates are usually higher than regular credit card transactions.)
The accessibility and comfort people have with credit can affect families in a variety of ways, since all elements of family finances are interdependent.

purchase. This changed in the mid-20th century with the creation of Diner’s Club and various store credit/charge cards. People could use these services to charge the cost of a product or service to the card and pay later – with interest. The use of credit as a financial tool soon spread as people sought new ways to manage their money.

Since the mid-1980s, credit has become a staple of modern financial life and is now easier to access than ever before. Canadians no longer simply rely on credit for major purchases, such as vehicles and home renovations, but also for small purchases and daily living expenses, such as groceries, taxi fare and coffee.

While it’s true that the emergence of credit has provided families with a new form of financial flexibility, it’s not without its costs – namely, rising levels of household debt. Households have been taking on more and more debt relative to disposable income: in 1980, this ratio stood at 66%, but it has since been on a steady incline, reaching 166% in 2013.7 8

The accessibility and comfort people have with credit can affect families in a variety of ways, since all elements of family finances are interdependent. For every dollar a family member puts toward a credit card bill, loan payment or line of credit payment, that dollar is not going toward household savings to cover irregular and seasonal expenses, emergency savings or investments, such as Registered Education Savings Plans (RESPs), Tax-Free Savings Accounts (TFSA) or Registered Retirement Savings Plans (RRSPs). These savings might be needed later on in life to weather life’s storms, such as job loss, underemployment, illness, injury or divorce.

As interest rates decline, so do incentives to save

Interest rates in Canada have fluctuated through the decades, affecting the borrowing behaviour of families by determining how big their interest payments will be. The 1970s saw some of the highest interest rates in history, which hovered around 20%. However, interest rates have steadily declined since the 1990s, which has created a market for easy accessibility of credit and reduced the value of savings.

Low interest rates also mean that there is less incentive for families to save money. The average interest rate for a savings account is now less than 2%, which means that for every $1,000 a family saves, they would earn only $20 in one year. Borrowing money (e.g., with a high-limit credit card or line of credit) therefore becomes their emergency savings plan.

Modern money management is complex because families are complex

Families in Canada must balance income sources with costs in order to fulfill a core responsibility: providing support for each other. But families are highly adaptive and resilient, and this source of internal strength is a valuable asset. Financial literacy is increasing in Canada as people become more aware of the skills required to effectively manage family finances. The Financial Consumer Agency of Canada recently appointed a new Financial Literacy Leader, and a growing number of organizations are providing financial education through workshops, webinars, online resources and one-on-one appointments. Factors that can affect money management may come from inside and outside the family, but so do strategies and solutions.9

Stacy Yanchuk Oleksy is Director of Education and Community Awareness at the Credit Counselling Society.

There's no question that Canada's population is aging rapidly. According to the 2011 Census, 14.8% of the total population was aged 65 or older, and the two fastest-growing age groups in the 2006-11 period were 60- to 64-year-olds and centenarians. According to a recent report by the Canadian Institute of Actuaries, 60-year-old women and men in Canada can expect to live another 29 and 27 years, respectively. While seniors have always been important to Canadian families, this population growth and extended period of old age means that they are set to become an integral part of our society like never before.

Yet despite the importance of seniors to us as members of our families and communities, many report experiencing ageism in their everyday lives, as they are sometimes assumed to be inherently frail, incapable or “burdensome to society.” In a 2012 survey, 21% of Canadians said that “older Canadians are a burden on society” and more than one-third admit to engaging in ageist behaviour. In the same survey, more than half (51%) of respondents said that “ageism is the most tolerated social prejudice” when compared to gender- or race-based discrimination.

When seeking health care, seniors report receiving unequal treatment because their health concerns are “normalized” by the medical system. In fact, 78% of surveyed seniors report that “health care professionals have dismissed [their] complaints as an inevitable part of aging.”

This perspective and the accompanying assumptions can influence the care that seniors receive. For example, when older patients with multiple comorbidities are admitted to hospitals with atypical clinical presentations, they sometimes receive vague diagnoses, such as “acopia” (failure to cope). Their resulting designation as “non-medical” patients can lead to referrals to other professionals instead of receiving the comprehensive medical assessments they require.

Older cancer patients, who require a significant amount of medical attention, have been found to be disproportionately affected by ageist attitudes and beliefs. Ageism can affect many aspects of seniors’ health care experiences, including physician–patient information exchanges, screening procedures and treatment decisions.

Seniors and elders are entitled to the same health supports and access to medical services as any other age group. Biases against older Canadians seeking care – whether they’re conscious or unconscious – can be harmful to their physical and emotional health and well-being. Recognizing and managing our biases that can affect seniors in Canada will help to ensure equal care and build a society free of discrimination.

Nathan Battams is a writer and researcher at the Vanier Institute of the Family.

5 Ibid.
Intimate partner abuse is a prevalent public health and social issue in Canada, one that has gained increasing attention among researchers, policy-makers and the public over the past several decades. Despite growing recognition about family violence and the role that economic dependence plays in perpetuating abusive relationships, there have been few empirical analyses into the labour market outcomes of women who have experienced intimate partner abuse in Canada. Linda DeRiviere addresses this knowledge gap in *The Healing Journey*, where she provides the reader with a rigorous exploration of the relationship between family violence and the labour market.

Women who have experienced intimate partner violence often face multiple barriers to permanently leaving abusive relationships, such as love or concern for the abusive partner, social isolation, external pressures and fear for safety. But economic independence is a major factor in “revolving door” relationships, in which women repeatedly separate from their partners, only to return later on. DeRiviere’s book uses data from a unique tri-provincial Canadian study of 414 women to look at the impact that intimate partner abuse has on their employment, earnings and vocational training outcomes throughout their “healing journey.”

DeRiviere shows that despite the diversity of occupations, work experiences and education levels of the women in the study, they faced similar labour market disadvantages resulting from their experience of abuse. While seeking economic independence through paid labour (efforts often hampered by interference from their abusers), they faced a “segregated” labour market in which they regularly wound up in “dead-end” jobs that offered flat lifetime earnings and little flexibility. Many had histories of infrequent and erratic employment resulting from abusive relationships, which prevented them from fully developing work skills needed to thrive in a climate of labour market restructuring and rapid technological advancement. Once they had left these relationships and become heads of their households, many of the women found themselves unable to earn a family wage.

Another reason abused women face difficulty in the labour market is their high likelihood of developing chronic physical and mental health conditions resulting from the violence they experienced. DeRiviere’s findings are consistent with existing literature that finds abused women having high rates of chronic pain, post-traumatic stress and depressive symptoms – all of which impact their ability to fully participate in the labour market, even after the abusive relationship ends. As a result, government income supports and community resources became all the more essential for these people.

One particularly valuable and unique aspect of *The Healing Journey* is DeRiviere’s discussion of the impact of intimate partner abuse on the aspirations of women. Interviews before and after women left their abusive partners revealed that despite their overall resilience, approximately half had substantially downscaled their aspirations and expectations due to their physical/mental health issues, ongoing financial struggles, desire for stability and lack of time for educational pursuits.

*The Healing Journey* is an important read for anyone seeking to better understand intimate partner abuse and the effects it has on women and society. DeRiviere’s work is theoretically grounded and uses recent qualitative and quantitative data to demonstrate the complex and multifaceted impacts of family violence, as well as the crucial role that supports can play in facilitating healing journeys. While the consequences of abuse extend well beyond the labour market, DeRiviere’s focus on this critical element of women’s independence makes *The Healing Journey* a valuable contribution to the ongoing discussion of intimate partner abuse in Canada.

Nathan Battams is a writer and researcher at the Vanier Institute of the Family.

By 2050, seniors will account for an estimated 25% of the population – up from 8% in 1971.

Intergenerational Relations and Societal Change

DONNA S. LERO, PhD

In order to better understand families’ experiences and aspirations, it is crucial to understand the context in which families and their individual members live. Families are society’s most adaptable institution, constantly reacting to cultural, social and economic forces while affecting those same forces through their thoughts and behaviour. A number of recent and projected demographic and social trends are expected to have a significant impact on relationships between different generations, and exploring these shifting contexts can provide valuable insight into how intergenerational relations are affected and the potential impacts they have on social cohesion within families and in different generations – the question of intergenerational equity.

Population aging increases caregiving needs and lengthens intergenerational relationships

Population aging is a feature of most developed societies, a result of low fertility rates and people living longer. These two forces are transforming the traditional population pyramid to a more rectangular shape, shifting the size and proportion of older populations in society. In Canada, the proportion of the population 65 years and over increased from 8% in 1971 to 15.3% in 2013, and will be close to 25% in 2050.¹

Canada is not alone in this regard: across Europe, the proportion of the population aged 80 and over is expected to increase from 4% in 2010 to close to 10% by 2050, with substantially higher proportions in Germany, Italy, Japan and Korea. These trends have major implications for government planning in order to address pensions, health care costs, home and residential care, and supports for family caregivers.

Of increasing concern is the projection that there will be more individuals in their advanced years, with fewer children and grandchildren to provide care and assistance. Using census data, Janice Keefe and her colleagues have projected that the number of elderly people needing assistance in Canada will double in the next 30 years and that the decline in the availability of children will increase the need for home care and formal care, particularly over the longer term. Notably, it is projected that close to one in four elderly women may not have a surviving child by 2031.²
Baby boomers continue to be the largest population group, still dominating the workforce, but starting to reach traditional retirement age. This group is experiencing caregiving pressures for aging parents and facing significant challenges managing paid work and care. In 2007, 37% of employed women and 29% of employed men aged 45–64 were caregivers, and those proportions are set to increase. At the same time, an estimated 28% of caregivers still have one or more children aged 18 or younger at home.3

A recent trend in Canada and the U.S. is an increasing proportion of “older workers” typically defined as 55 years and older. Still healthy and capable, many people in their 60s and 70s are either prolonging careers or taking new jobs, often to supplement savings and/or limited pension income that will not last through their full retirement years. Canadian federal, provincial and territorial ministers responsible for seniors have identified the promotion of workplace supports for older workers, including supports to balance work and care, as one of two priority areas for the coming years.4

In addition to being the largest population group, baby boomers have encountered different social circumstances growing up than their parents did. In the U.S. and Canada, they have been influenced by changes in women’s rights and roles, the sexual revolution, higher rates of divorce and enhanced educational opportunities. The longevity of the boomers’ relationships to their siblings and to aging parents has been described as “unprecedented” and their experiences as caregivers to their aging parents and their expectations and capacities as they age will significantly influence policy developments related to pensions, health care and long-term care.5

Baby boomers have also had particularly close relationships with their children, and a poor economy that is limiting their young adult children’s opportunities and contributing to delayed family formation and careers is a source of significant concern. As a result, many boomers are concurrently providing substantial care to aging parents with chronic illnesses; have significant ties to siblings who, like themselves, may be carefully monitoring their retirement savings and possibly planning to extend their involvement in the labour force; and are providing support to their own children.

Siblings, parents and grandparents today have a greater amount of time together than in previous generations. Vern Bengston has described this as a positive trend at the micro level, as it creates prolonged periods for shared experiences and opportunities for exchange that can strengthen intergenerational solidarity, despite a general societal trend at the macro level toward weakening norms governing intergenerational relations.6

Greater diversity in family forms increases the role of “chosen families”

Baby boomers and their adult children have experienced higher rates of separation and divorce, remarriage, blended families and common-law arrangements than previous generations. An increase in same-sex unions and marriages is also evident. These complex and diverse relationships can result in what Karen Fingerman describes as “complex emotional, legal and financial demands” from former partners, estranged parents and relatives such as former in-laws or stepchildren.7 While complicating the nature of
relationships and creating ambiguous expectations for exchange and support, Bengston suggests that the diverse network of relationships can provide a broader “latent kin network” (sometimes referred to as “fictive kin”) that can provide additional support when needed.⁸

This latent kin network, which increasingly includes close friends who function “like family,” may substitute for or augment the support available from fewer or estranged family members, who may be geographically distant and/or have weaker ties over time. Interesting policy questions emerge when legal rights, financial benefits and other supports that were developed with heterosexual nuclear families in mind do not extend to the broader diversity and complexity of family forms evident in modern societies.

**Longer transitions for youth into the labour market increases intergenerational dependency**

A variety of cultural, social and economic conditions has been identified as factors that are contributing to a prolonged transition to adulthood in North America. Evidence of this lengthy and sometimes precarious transition to financial independence includes young adults’ extended involvement in education, a higher proportion living at home with their parents than previously, delayed and difficult entries into the job market and into long-term career paths, and delayed conjugal formation and child-bearing.

These processes have been occurring over a period of time, but are increasingly evident and in contrast to the experiences of previous generations at the same age. Young people’s experiences have led to longer periods of financial dependency on parents at the micro level and they are contributing to emerging concerns about intergenerational equity at a broader social level.

Given increasingly tight job prospects and the importance of education for good jobs in a knowledge-based economy, more young adults are turning to post-secondary education programs and the gaining of credentials as a way to increase employment opportunities and earnings. In Canada and other OECD countries, almost half of those in their early 20s are attending educational institutions full-time.⁹ Consequently, the tendency to stay in school longer, in conjunction with the extended time it takes to obtain employment in a related field, is increasing the average duration of the school-to-work transition.

Although post-secondary education adds human capital for individuals and for society, the benefits of a university degree may not be evident when graduates have difficulty finding suitable employment, as has been the case in recent years. Those with only a high school education face an even more difficult time finding a job that pays a living wage.

A complicating factor for many university graduates in Canada and the U.S. is the level of student debt. According to a 2013 Bank of Montreal student survey, current university students in Canada anticipate graduating with over $26,000 in debt.¹⁰ Student debt levels have escalated, particularly in the last decade, as tuition fees have increased – a function of limited government funding. Current student loan programs require that graduates begin repayment almost immediately after graduation. In addition to the anxiety accumulated debt produces for students, it is a substantial impediment to gaining financial independence from parents and it contributes to delaying marriage, child-bearing, home ownership and other purchases.

A serious concern, reflected in a growing number of current news reports, is the challenge young adults have finding jobs that afford a living wage. As described by James Côté and John Bynner, “Today’s young people face a labour market characterized by an increasing wage gap with older workers, earnings instability, more temporary and part-time jobs, lower-quality jobs with fewer benefits and more instability in employment.” These authors go on to state an additional concern: that “the decreased utility of youth labour in the context of this job competition has produced a growing age-based disparity of income (emphasis mine), contributing to increasingly prolonged and precarious transitions to financial independence.”¹¹

Statistics Canada has reported that, in 2011, 42.3% of young adults aged 20–29 lived in the parental home, either because they had never left it or because they returned home after living elsewhere. Most telling is the finding that, among 25- to 29-year-olds, one-quarter (25.2%) lived in their parental home in 2011, more than double the 11.3% observed in 1981.¹²

The Pew Research Center’s report on the millennial generation in the U.S. (aged 18-33) has noted marked
generational changes in the age of marriage. In 2013, just 26% of the millennial generation was married, compared to 48% of baby boomers (aged 50–64) when they were the same age. The current pattern of delayed child-bearing evident in Canada is a natural consequence. People are having fewer children (if any) and having them later. Beginning in 2005, fertility rates of mothers in their 30s has outnumbered the rates observed among mothers in their 20s. In 2011, 21% of all first-time mothers who gave birth that year were in their 40s, up from 0.5% in 1991.

Higher rates of immigration lead to greater diversity in intergenerational relationships

Rates of international immigration have increased dramatically in recent decades, spurred by greater opportunity to do so and economic needs. For many years, Canada has relied on international migration as a source of population and labour force growth. Resettlement policies and services aid in the transition of newcomers, promoting the learning of English or French, enhancing access to health and community services, and facilitating a smoother transition to the labour force. Although newcomers may be more dependent on immediate family members for support, they experience wider discrepancies in expectations between generations in the family as a result of acculturation. For example, cultural and religious values may place particular emphasis on respect for elders and filial obligations to provide support, yet studies of immigrants from diverse backgrounds suggest that immigration and acculturation can place significant strains on newcomer families. This can particularly be the case when aging parents expect filial support and reject formal support and their adult children face economic challenges that require their involvement in precarious employment, multiple jobs or work that involves long hours or non-standard schedules.

In summary, multiple factors, including population aging, low fertility rates, increasing diversity in family forms, delayed transitions to financial independence and high rates of international immigration, affect the nature of intergenerational relations at both the micro and macro levels. As the population in Canada continues to age, generations will share relationships for longer periods of time. Longer intergenerational relationships mean that families (whether related by blood or marriage or “chosen” circles of kin) will have a greater amount of time in which members can provide support and care for each other, regardless of the context in which they live. Challenges include ensuring that supports are available that sustain caring relationships over time, especially in more complex circumstances and in a context of limited and fragmented supports for caregiving.

This article is an edited excerpt from Intergenerational Relations and Social Cohesion, a background paper prepared for the Regional Expert Group Panel Meeting marking the 20th anniversary of the International Year of the Family (reprinted with permission).

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7 Fingerman et al.
11 Côté and Bynner.
As the plane descended on its final approach, I could just make out the patchwork of rice fields on the ground below. It had been more than 26 hours since I had left home to come to Japan, and as the wheels touched down, it hit hard: my life was changing dramatically.

My parents had sensed it at the airport a day earlier in Halifax. In my 23 years, I had never seen my father cry, and that image was hard to shake as flight after flight took me further from my birthplace in rural Nova Scotia. Within two hours of landing on Okinawa, I started a new job as an English teacher. Within a month, I met the man who would become my future husband.

Over the next 12 years, as I married and had children in Japan, the distance took hold as nieces and nephews grew up without knowing me well. The inevitable change that comes to all communities, noticed on my yearly visits home, amplified the disconnect.

We eventually settled in Tokyo, a three-hour flight from Okinawa, my husband’s hometown. He, too, experienced the guilt that can come when you are the only sibling to leave home and family behind. The inevitable change that comes to all communities, noticed on my yearly visits home, amplified the disconnect.

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Most people living apart from loved ones use technology for these very purposes. For my husband and me, however, the advantages of instant communication with our respective families are untested, as neither has bought a computer. Thus, communicating with telephone calls, cards, letters and photos – the traditional ways of keeping in touch – are all the more important.

Yearly visits, both to Nova Scotia and Okinawa, were a priority and helped narrow the gap that our time apart had created. Touching base with the past by enjoying the food, people and places of our childhood while laughing and reminiscing over sibling rivalries and teenage escapades helped us reconnect. These are the memories we reach for when we need to connect emotionally to the place we used to call home.

Now back in Canada, though settled in Ottawa, I can make more frequent visits to my family, but we have not been able to visit my husband’s family in years. With our parents getting older, the sense of guilt has increased. Part of the solution, aside from keeping in touch, has been to maintain a dialogue with our families back home about how we can play a role at present and in the future from where we are now. On visits back home, making sure we get to know those who are a constant in our families’ lives – the neighbours and friends they see almost every day, their families of choice – shows that we are invested in our loved ones’ emotional well-being, even though we cannot always be physically present.

We have been lucky. Our families respect our decisions to live in other countries; we know whether in Nova Scotia, Okinawa or Ottawa, friends, neighbours, siblings and relatives are an integral and important part of all our lives. Maintaining connections to family is critical for our peace of mind, especially when we cannot be there physically. We are grateful for the special neighbours our parents have coffee with every week, close friends who care for their family pets when they go on vacation and relatives to provide care if and when needed. They all help us do what families do, which is grow and thrive wherever we call home.

Cindy Graham is a professional writer living in Ottawa.
In 2015, the Vanier Institute of the Family will be celebrating its 50th year as an independent and national teaching and learning organization committed to promoting the well-being of families in Canada. For five decades, the Institute has sought to enhance knowledge and understanding through research that documents the richness and complexity of families, family life, and family experiences, expectations and aspirations. A central component of this research has been the functional definition of family used by the Institute since the late 1980s.

The Institute defines a family as any combination of two or more persons who are bound together over time by ties of mutual consent, birth and/or adoption or placement, and who together assume responsibilities for variant combinations of some of the following: physical maintenance and care of group members; addition of new members through procreation, adoption or placement; socialization of children; social control of members; production, consumption, distribution of goods and services; and affective nurturance (i.e. love).

The Institute needed a definition that allowed people to have a discussion rather than an argument over what constituted a “family.” Inclusiveness was the key to achieving this; the definition needed to apply to everyone’s experience of family, regardless of their history, nationality, socio-economic status, ethno-racial background, sexual orientation or family type. But the definitions being used by organizations and individuals at the time tended to reflect the personal family of whoever was providing the definition. They were projecting their own experience of family into a public policy sphere or into a sociological or community discussion.

This is understandable, as people’s perceptions of social institutions are shaped by their own upbringing and surroundings. But since families aren’t homogeneous (even in the Institute’s early years, when there was less diversity in the structure and composition of families than today), this approach to defining families left many out of the discourse, such as sole-support families, blended families and families with LGBTTQ parents. Rather than focusing on what families look like, the Institute instead decided to create a definition based on what families do, regardless of the particular structure of the family or who performs roles within.

The deliberate broadness of the Institute’s definition of family sparked some controversy at first. After some of the Institute’s early documents were released, one of the first questions asked by members of the media was whether it included families with LGBTTQ parents – and the answer was, without hesitation, yes. Yes, because the definition is about people who engage in the task of raising the next generation, regardless of who they are. This initial controversy may have been inevitable, but it was necessary if the Institute was going to take an inclusive approach.

The Institute’s definition is not about the status of the adults looking after the child. It’s a family if there is a set of relationships over time with individuals looking after the needs of another. It’s not about a marriage per se, but rather the commitment made – it could be common-law, sole-support or any number of family structures. The definition doesn’t require children, but it does require at least one relationship between an adult and another person – a relationship over time, which signifies that a commitment has been made. How it’s made and what specific form it takes is independent of the definition.

It was in the years leading up to the 1994 International Year of the Family, as governments were searching for definitions of family for use in public policies...
that involved or affected families, that the value of the functional definition became clear. Up until this point, people were still trying to justify either a nuclear family or one that reflected their own familial experience, rather than trying to find a general approach that captures a better picture of all families. The Institute's definition then started showing up in textbooks in the mid-1990s and has since become one of the most commonly cited definitions used in family research nationally.

The definition leads to interesting discussion when one realizes that all families (even if they happen to look alike) do the same things, we may just do them differently. One hundred years ago, people fed their families first by growing the food, then canning or preserving it, then cooking it and then finally serving it to other family members. In later generations, people fed their families by going to the store, buying the food, cooking it and then putting it on the table in front of family members. Now, we may also go to restaurants to buy prepared food and then eat it with our families. Today's grocery stores, which are selling as much prepared food as raw ingredients, are the next iteration of how we're feeding our families in a modern context. This shows that families can fulfill the same basic function of providing nourishment while doing so in different ways. It's all just another way of saying that families are dynamic, constantly performing the same functions but adapting how they do so in response to ever-changing social, economic and cultural contexts.

The Institute's definition demonstrates that, throughout time, there is consistency in terms of what families do to the benefit of their members and to the benefit of society, which has an expectation that families are preparing young people for the economy and the society that they are going to encounter. Society benefits through the future contributions of children, who grow to become the next generation of employees, taxpayers and community members.

Due to its recognition that families are diverse, complex and dynamic, the Institute's definition facilitates discussion about families and family life without pitting the interests of one family against another. This was a problem we regularly experienced before this definition was created – there were judgments being made about one type of family versus another due to their structure or composition, which was hurtful to the families being talked about and hurtful to our culture. As Dr. Elise Boulding once said, there isn't enough love in the world for us to reject loving relationships, whatever their form. So, by looking at what families do, it’s easier to take an appreciative stance rather than a critical one, and it’s a reminder to the culture that when families and parents begin, the culture continues. In a sense, all of those points in the definition don’t just describe family but also the community that surrounds the family. They have a role in every one of those functions because they pick up where the family leaves off. It’s a very inclusive definition for a reason – it’s a way of saying we all have a responsibility and it’s shared. We are creating not just individuals but also a culture through an agglomeration of families who are performing these tasks on behalf of the society.

Alan Mirabelli is former Executive Director of Administration at the Vanier Institute of the Family and is currently a member of the Institute’s Alumni Network.

Rather than focusing on what families look like, the Institute instead decided to create a definition based on what families do.
House and Home in Canada

13.3M Number of households in Canada in 2011

69%, 31% & 0.4% Proportion of Canadians in 2011 who owned their homes, rented their homes and lived in band housing, respectively

82%, 56% & 49% Rates of home ownership among couple-family, lone-parent family and non-family households, respectively in 2011

75% Percentage of Canadians aged 18–29 who report planning to buy a home in the next 5 years

3.3M Number of households that spent 30% or more of their total income on shelter in 2011, representing one-quarter of all households in Canada

19% & 40% Proportion of homeowners and renters, respectively, who spent 30% or more of their total income on shelter in 2011

12% Percentage of households that lived in condominiums, either as owners or renters, in 2011

$160K & $400K Average cost of residential housing in Canada in the first quarter of 1994 and the first quarter of 2014, respectively

$268K, $321K, $558K & $802K Average cost of all residential housing in Halifax, Montreal, Toronto and Vancouver, respectively, as of March 2014

28% Proportion of goods and services spending that went toward the cost of shelter by Canadian households in 2012 (cost of shelter includes rent, mortgage payments, repairs and maintenance, property taxes and utilities)

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5 Ibid.
7 Ibid.
8 Canadian Real Estate Association, average first quarter sales results of residential properties for 1994 and 2014.
9 “Residential housing” includes detached units, semi-detached units, townhouses, apartment units, duplexes, triplexes, cottages or any other housing that has been classified as residential.
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The vision of the Vanier Institute of the Family is to make families as important to the life of Canadian society as they are to the lives of individual Canadians.