
Contemporary Family Trends

Delayed Life Transitions: Trends and Implications

**Roderic Beaujot, University of Western Ontario
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HIGHLIGHTS

*Cohorts born between the world wars experienced a transition to adulthood that was compressed into a relatively short period of **completing formal education, entering the labour force, leaving home, establishing a nuclear household and having a first child**. For subsequent cohorts this standardization has broken down, the **early life course transitions** have extended over a longer period of time, the sequencing is more diverse and the events themselves are less clearly defined.*

*These trends may be linked to the second demographic transition, which has seen increased flexibility in marital relationships, as manifest especially through cohabitation and divorce. Structural changes have seen a **de-institutionalization of the family** with less dependent relationships between women and men, while cultural changes have seen a greater emphasis on **companionship, individualism and gender equality**.*

*A long period of **juvenile dependence** is part of the uniquely human life course, which also includes a long life span and a substantial period of post-reproductive productivity. From this perspective, the period of adolescence and youth has been extended, as there is need for more investments in skills, for both men and women. From a political-economy perspective, the **value of youth labour** has declined, and their opportunities have been blocked by the large baby boom generation. As families adopt a **two-earner model**, there are further complexities in the role transitions of both women and men, in the dual agendas of work and family.*

These interpretations imply a need for more transfers toward the young, and a longer period of post-reproductive productivity, rather than early retirement.

Changes in the early life course:

*In 2001, 41.1 percent of persons aged 20-29 were living with their parents, compared to 27.5 percent in 1981. **Home leaving** signals other successful transitions to adult life, but living at home can also benefit young people, especially in completing education, experimenting with relationships and obtaining employment. Later home leaving is linked with more transfers from parents, but less transfers from the society.*

*The median **age at first marriage** declined to reach a low of just over 21 years for brides and 23 years for grooms in the early 1970s, and has since increased to ages 26 and 28 by 2001. There is a delay even if cohabitation is included. By age 25-29, the majority of women are living in conjugal unions (57 percent in 2001) but this figure was three-quarters (73 percent) in 1981. For men aged 25-29, two-thirds were in unions in 1981, but less than half (45 percent) in 2001. The delay in union formation should not be attributed to a retreat from relationships, but rather with the complexity of achieving two rewarding jobs and a stable relationship.*

*The delay in **age at first childbirth**, from women's median age of 23.4 in 1976 to 27.6 in 2001, can also be related to the two-worker model, and the need for both women and men to invest longer in themselves before they invest in reproduction. It can also be linked to a greater felt need for security in the labour market and in relationships before having children.*

*The trends in home leaving and first union are partly linked to **later completion of education**, but first childbirth is delayed much beyond the completion of education. There are 88 percent of young people completing high school, and of these over 80 percent go on to post-secondary education. At ages 25-29, 7.5 percent are attending school full-time. The extension of education, and the narrowing of the gender gap, is having profound effects on the early life course.*

*Among persons under 30, the trends over the period 1981-2001 have seen not only higher proportions attending school full-time, but lower proportions of non-students **employed** full-time. The economic disadvantages of young men are delaying union formation, while women have become increasingly aware of the economic benefits of delayed parenthood.*

Implications for the stages of the life course:

*The timing of early life transitions has **implications** not only for that period of life, but also for the period of post-reproductive productivity and for later life. In a political economy perspective, later transitions follow from youth's reduced opportunities. A life course perspective would propose that later transitions allow for more investment in oneself before investing in reproduction, and better transfers from parents. In a gender perspective, the implications of delayed transitions may be rather different in two-income families.*

*For **children**, delayed early life transitions brings parents who are more mature, with more financial and human capital, but less sibling interaction, and a larger age gap with their parents.*

*For **adolescents and youth** themselves, delayed transitions imply various advantages for individuals, especially permitting a greater acquisition of human capital. However, there are also disadvantages at the cohort level, with lower cumulative income and acquired wealth by age 35.*

*At the **prime productive ages**, the cumulative cohort earnings have seen much growth for women, and relative stability for men. The lack of gains in average wealth may be a function of concentration on the needs of youth, who remain dependent for longer periods. The difficulties apply especially to one-income families, who may not have enough savings for the longer years of retirement.*

*It is especially for persons in the **troisième age** that one sees how there are connections over the life course, with a need to extend the period of post-reproductive productivity in order to accommodate for longer lives and later transitions into the years of prime productivity. This productivity at later ages may take different forms, including reduced responsibilities and more focus on caring roles, both paid and unpaid.*

*The **quatrième age** may be defined through activity limitations, and the loss of the state of good health, but there are still transfers to others in terms of caring, both in the family and beyond. The proportion of the population at these ages has increased, but there will be much more significant increases in the future.*

Societal implications

*While there are issues in each of these life stages, the larger societal issues associated with delayed early life transitions are especially **low fertility** and population aging. Low fertility is partly due to delays in childbearing, as some people miss the opportunity to have children in a narrow window from the late 20s to early 30s, or as fecundity becomes reduced with age.*

*When **population aging** occurs “at the top” there are needs to reduce the incentives for early retirement and to increase work opportunities for older workers. There is also need for structural adjustments that benefit young families and that reduce the barriers to childbearing. That is, we need to find ways for production to accommodate reproduction.*

Greater societal investments in post-secondary education would allow young people to leave home sooner, and to finish their education more efficiently without the distraction of part-time jobs. Greater investments in the school-to-work transition, especially for the benefit of those who leave school early, would reduce the uncertainties of the initial years on the labour market. Stronger investments in young families, including subsidies for parental leaves, tax benefits, reduced work hours and childcare, would enable people in this stage of life to achieve their work and family goals.

Such subsidies would be based on unique ways in which the human life course has evolved, with a long life expectancy, and long period of youth dependency that is subsidized by a long period of post-reproductive productivity. As the demographic bonus gets spent, it is important to recognize that investments in the early stages of the life course provide the best basis for long-term security.

INTRODUCTION

The revolution in life course patterns of the past 40 years has seen later home leaving, later completion of education, later union formation, and later childbearing. This is in marked contrast with patterns into the 1960s that saw earlier home leaving, earlier marriages and earlier ages at childbearing. While the trends are well known, less has been written on the implications of these trends. In order to discuss these implications, it is first necessary to clarify the trends, and to suggest theoretical interpretations. We will then consider the implications for the various phases of the life course, and for the society as a whole.

There are clearly different views on these trends. Some have considered the unfortunate circumstances of an adolescence that lasts well beyond the teenage years, asking if the longer time in education is little more than a holding tank for young people who are biologically mature but who do not have their corresponding place in society. The concept of “adolescence” has been used for the period between childhood and adult life, but this has been extended through the concept of “adolescence and youth” which some commentators extend to age 30 and beyond (Kett, 1977). There can be concern that young people who continue to live with their parents are not treated as mature adults and denied full citizenship in the community. Other commentators give a more positive interpretation, arguing that a longer time at home is conducive to more transfers from parents to the children, and that a longer period of investment in oneself will permit stronger accumulation of lifetime resources.

In a summary article on “Adolescents’ preparation for the future” in the *Journal of Research on Adolescence*, Larson et al. (2002) observe that the lengthening of this life stage is due to early puberty, later age at marriage, longer schooling and more engagement in peer worlds. These authors propose that “the future of societies depends on their success in providing pathways whereby young people develop and prepare themselves to be contributing adults to their communities.”

Adulthood is often defined in terms of finishing school, leaving home and obtaining one’s first employment (Beaupré and Le Bourdais, 2001). Since it is difficult to measure how and when people become economically independent, marriage and reproduction have often been used as markers of transition to adult life. Larson and his colleagues are concerned that instead of being well marked, stable, and supported by the community, these pathways may sometimes be hazardous, unpredictable, and uninviting. Côté (2000: 4-5) is concerned that adulthood itself has lost much of its traditional role structure and meaning, making the transition more hazardous and the destination more difficult to reach. In addition, the lengthening of the period of transition has come with a greater variety of pathways, so that there is no longer one clear path, for instance whether marriage is preceded by cohabitation, whether employment is preceded by home leaving, and whether childbearing is preceded by marriage.

These trends can be contrasted with patterns that were becoming more pronounced over the first six decades of the 20th century, which saw more compressed transitions from home leaving, to marriage and childbearing. The cohorts born between the world wars had experienced a drop in the age at marriage, and most married over a narrowed spread of ages (Corijn, 2001). These cohorts made a transition to adulthood that was compressed into a relatively short period of completing formal education, entering the labour force, leaving home, establishing a nuclear household and having a first child (Corijn, 2001).

In contrast, this standardization has broken down for subsequent cohorts. There is a broadening of the time period, the sequencing is more diverse and the events themselves are less clearly defined. Summarizing the patterns in Europe, Corijn and Klijzing (2001) speak of decreased age-relatedness of the transitions. They also observe three “disconnections” between events that were once more closely connected: (1) leaving the parental home and marriage, (2) first union and marriage, and (3) union formation and parenthood. Thus the period since the early 1960s has seen not only a delay in life course transitions, but also a pluralization of living arrangements and a declining institutionalization of the life course (Corijn, 2001).

Generalizing across countries, Furstenberg and his co-authors (2002) observe that at age 15 the populations of various countries are very similar because most are at home and at school. There is again similarity at age 35 when most are married, working and raising children. Between age 15 and 35 there is much variety in family and work lives, implying that there is no one clear pathway into adult life. In his overview, Shanahan (2000) proposes that we need to study how young people interact with school systems and with labour markets in order to understand this greater variability and uncertainty in the transition to adulthood.

Second demographic transition

The transition to adulthood has interested developmental psychologists who focus on individual development, along with cultural anthropologists and sociologists who study differences in the life course across societies and over time. This transition has also interested demographers who pay particular attention to the ages at which various events occur, and the sequencing of these events in the life course.

Demographers have used the concept of a “second demographic transition” to refer to a series of major transformations of family and household relationships in modern societies. This provides a useful context within which to study family change over the past 40 years. If the first demographic transition, from about 1870 to 1945, brought smaller families, the change from about 1960 to the present is especially marked by increased flexibility in marital relationships (Lesthaeghe, 1995; Beaujot, 2000: 85-96). The first transition involved a change in the economic costs and benefits of children, along with a cultural environment that made it more appropriate to control family size. The second transition is marked by a greater suppleness in the entry and exit from relationships, as manifest especially through cohabitation and divorce. Although the majority of marriages remain intact until death, the substantial increase in separations means that marriage is no longer defined as lasting forever.

There is considerable similarity in the timing of the second transition in a number of Western countries. Lesthaeghe (1995) proposes that it is useful to consider three stages in this second transition. The **first stage**, from about 1960 to 1970 involved the end of the baby boom, the end of the trend toward younger ages at marriage, and the beginning of the rise in divorces. In Canada, the law permitting divorces on grounds other than adultery dates only from 1968. The **second stage** from 1970 to 1985 saw the growth of common law unions and eventually of children in cohabiting unions. For instance, cohabiting unions were considered too sensitive to be enumerated in the 1976 Census, but by 1986, most tabulations on families included both cohabitations and marriages as husband-wife families. At first, cohabitation was seen as mostly affecting pre-marital relationships, but we now see that it has also affected post-marital relationships, along with marital relationships themselves. In effect, along with separation and divorce, it is a key indicator of family change. The **third stage** since 1985 includes a plateau in divorce, an increase in post-marital cohabitation (and consequently a decline in re-marriage), and a plateau in fertility due in part to higher proportions of births after age thirty.

These observations also highlight the uniqueness of the 1950s as a period between the two transitions. Not only was this the peak of the **baby boom**, but it was also a period of **marriage rush**, as marriage occurred at young ages and high proportions of persons married at least once in their lives. It has been described as a "golden age of the family," when many families corresponded to the new ideal of domesticity, especially in the suburbs, and consequently there was less variability (Skolnick, 1987: 6-16).

Subsequent research has made it clear that not all was ideal in this golden age. Some commentators argue that isolated housewives were experiencing a "problem with no name" (Friedan, 1963: 15). The idealism of the time introduced blinkers regarding some realities of family life, including violence and abuse. Given a general denial that such things could ever occur in families, there was little recourse for the victims of violence. There was also a lack of autonomy, especially for women, to pursue routes other than the accepted path (Veevers, 1980). Childless couples were considered selfish, single persons were seen as deviants, working mothers were considered to be harming their children, and single women who became pregnant were expected either to marry or to give up the child for adoption. For instance, in the 1950s four out of five Americans described persons who did not marry as neurotic, selfish or immoral (Kersten and Kersten, 1991; Wilson, 1990: 99). In hindsight, we can observe that there were pent-up problems that were preparing the way for the second transition starting in the 1960s.

We can speak of recent family change in terms of greater looseness in the entry and exit from relationships, and thus the importance of separation and cohabitation as indicators of this change. The second demographic transition also includes a shift in the average timing of family events, toward later ages. For childbearing, the first transition saw a reduction of births at older ages, but the second transition has involved a tempo shift or a delay of births to older ages.

Using data from the 1995 General Social Survey, Ravanera and her colleagues found rather uniform patterns in the median ages at which various family life course events have occurred (Ravanera and Rajulton, 1996; Ravanera et al., 1998; 2002). Over the birth cohorts 1916-20 to 1941-45 there was a general **downward** trend in the age at home leaving, first marriage, first

birth, last birth and home leaving of the children. Conversely, the subsequent cohorts have experienced an **upward** trend.

Family change: structural and cultural explanations

As with other family changes, life course transitions can be set within the context of both structural and cultural considerations (Hamilton, 1978). The long-term changes in the family are related to societal changes, especially changes in **economic structures**. We can speak of structural differentiation, and de-institutionalization, through which families have become less central to the organization of society and to the lives of individuals (Harris, 1983). This reduced role allows for more flexibility in family arrangements and fewer constraints on family behaviour. Note that in some other areas of life there have emerged more constraints on behaviour, for instance with regard to smoking in public places, throwing out garbage, or sexually abusive behaviour at work. That is, not all areas of life have seen the diminished constraints on individual behaviour that we have seen in the family area.

In terms of the more recent transformations, the structural explanation pays attention to the shift to a **service economy** which increased the demand for women's involvement in paid work, especially jobs that might be seen as extensions of women's unpaid work, such as in clerical work, teaching, nursing and other services (Chafetz and Hagan, 1996). Until the 1960s, the division of labour encouraged a reciprocal state of dependency between the sexes. The new work patterns put pressure on women to postpone marriage as they extended their period of education and invested in their work lives. For both young women and young men, marriage became less important as a means of structuring their relationships and understandings, and consequently cohabitation became an alternative. Women became less dependent on marriage, making divorce and cohabitation more feasible alternatives for both sexes.

Among the changes in economic and social structure that are important to interpreting delayed transitions, Liefbroer (1999) pays particular attention to the expansion of education, women in the labour force, the expanded welfare state, and the move to a service economy. Fussell (2002) focuses on the increasing time in school and the less stable employment patterns. Using data from the British Household Panel Survey, Munoz-Bullon and Malo (2003) find that birth cohorts in the second half of the previous century have been more affected by involuntary job separations. More time in school and unstable employment have brought delays in marriage and childbearing.

The **cultural explanations** of family change focus on what is happening within families, on the understanding that people have regarding family questions. Burgess et al. (1963) spoke of a movement from institution to companionship, or Farber (1964) from orderly replacement of generations to permanent availability, or Scanzoni and Scanzoni (1976) from instrumental to expressive relationships. As is well recognized, relationships based on companionship are less stable than those based on division of labour. Relationships are not maintained as institutions, but as a "project de couple" (Roussel, 1979), or as a "pure relationship" (Giddens, 1991). In *La fin de la famille moderne*, Dagenais (2000) also describes the post-modern family as high in individual and humanistic values. Lesthaeghe (1995) raises cultural questions relating to values and ideologies, such as greater individualism and changes in the value placed on gender equality

and on commitment. The ascendancy of individualism has meant that relationships are justified in terms of the well being of individuals within them, who also can legitimately define relationships to suit their own preferences.

The cultural changes that are relevant to early life transitions include decreased normative controls over behaviour, more **individualism**, less standardization, with events themselves being less clearly defined. For instance, Hall (1996) observes that childbearing has become more optional, and is seen as an expression of individuality rather than a normative stage of the life course. The growth of **feminism** has prompted women to avoid dependent relationships, and consequently it takes more time to establish independence.

The life course perspective

In his theory of the evolution of the human life course, Kaplan (1997) makes the case that, compared to other primates and mammals, three distinctive features characterize human life histories: (1) an exceptionally long life span, (2) an extended period of juvenile dependence, and (3) support of reproduction by older postreproductive individuals. He proposes that the ecological niche in which the human species evolved, obtaining nutrient-dense but difficult-to-acquire foods, has meant that “effective adult foraging requires an extended developmental period during which production at young ages is sacrificed for increased productivity later in life.” In this model of the major life course tradeoffs, investments in foraging efficiency have evolved along with mortality reduction and the age pattern of investments in reproduction. That is, greater efficiency in production is achieved at the expense of a longer period of childhood and adolescent dependence. Productivity then continues over an extended life span, beyond the ages at which reproduction takes place. This post-reproductive productivity permits transfers to the younger generation as they enter adult ages, and thus supports their reproduction. He proposes that menopause itself “may have evolved to facilitate postreproductive investment in offspring.” This is rather different from the case of non-human primates, and most other mammals, where the period of transfer to the young is limited to lactation, after which self-feeding takes place, and reproduction continues to the end of life, rather than being stopped by menopause.

Kaplan cites interesting examples from gathering and hunting societies that support this perspective on the evolution of the human life course. By observing the amount of food that individuals at various ages produce and consume, he finds that “human children remain dependent on their parents until well into their teen years and sometimes until they are over 20 years old.” The more complex the production of food, the more difficult it is for the young to be productive. For instance, the mongongo nuts that some !Kung groups use as a plant food staple are difficult both to collect and to crack. For the most part, children under 9 are not able to crack the nuts safely. The cracking rates were 120 nuts per hour for children aged 9-13, compared to 241 at ages 14-17 and 314 per hour for adults, with the rates for adult women peaking at age 35 (idem, p. 183). In other groups, boys typically accompany men in hunting, and they are good at some skills like running, but their lack of knowledge on the habits of the animals makes them poor hunters. Measuring success in terms of hunted calories per day, the Aché group shows rates of only 440 calories per day for boys aged 15-17, compared to 1,530 at ages 18-20, and 3,450 at ages 21-24. Even though these young men have much agility, their success rate is only half of the 7,000 calories per day obtained by men aged 25-50. As another example, fruit collection is

something that younger children can often do, but the environment far from the encampment can be rather dangerous for children, who can themselves become food for another species (idem, p. 184).

These kinds of calculations of food production and consumption suggest that, if young adults are reproducing, thus necessitating food transfer to the next generation, this young “nuclear family” is often not nutritionally self-sufficient. It will depend on transfers from its embeddedness in a larger extended family or social group. Sometimes this takes the form of offspring living with grandparents for given periods. Thus even at typical ages for starting reproduction, given the additional transfers of reproduction itself, there is dependence on older post-reproductive individuals who remain productive. This evidence supports the theoretical perspective that links the three unique components of the evolution of the human life course: a long period of juvenile dependence, a long life span, and a substantial period of post-reproductive productivity.

In effect, our major institutions are built around the fact that consumption occurs throughout life while production does not. This lack of congruence between production and consumption, and the consequent periods of dependency over the life course, underlies not only families as a means of transfer and support, but kin networks, and in modern societies the very banking system, the need for savings, investments, and insurance, both private and collective. Stated differently, the structural constraints on the life course include not only consumption and production, and the associated opportunities and constraints, but also societal structures, policies and regulations (Corijn, 2001).

As production has come to depend on further intensity of skills, there has followed a longer period of adolescent and youth dependency during which associated skills are being acquired. Delayed transitions can reflect the needs of both men and women to put off the entry into relationships, and especially childbearing, until they are better able to handle the trade-offs between investing in themselves and investing in reproduction. That is, there are advantages to both early and late patterns. Early childbearing ensures that there will be reproduction, while early departures from the parental home ensure that the child has left home. However, those who have children later are able to invest longer in themselves before investing in the next generation, and they are able to have higher quality children. Similarly, later home leaving can enable better transfers from parents, providing more effective self-sufficiency of children.

Besides helping to understand the age at life course transitions, this perspective on the evolution of the human life course helps in interpreting the emphasis on quality of reproduction, which has been furthered in modern skill-based economies. It also suggests that quality reproduction depends on transfers from persons in the post-reproductive stage, through either family or social mechanisms. It could be that our institutions have become too focussed on supporting dependents at later ages, including personal and collective investments to support a long retirement period. To ensure that younger persons can become reproductive, we may need to work out better transfers toward the young at ages beyond the teen years, and a longer period of post-reproductive productivity, instead of early retirement and a long period of dependency late in life. Aging societies are tempted to pay particular attention to the aged, which can undermine the very potential for reproduction.

Other research supports this perspective on transitions in the human life course. For instance, transitions out of school and into the labour force, along with home leaving and establishing reproductive relationships, tend to be earlier when there are lower parental and community resources (Ravanera et al., 2003). Concluding on “equity and solidarity across the generations,” Attias-Donfut and Arber (2000) suggest that the “life course perspective emphasizes the interlinkage between phases of the life course, rather than seeing each phase in isolation.” In effect, they find much evidence that intergenerational solidarity continues to exist in the contemporary family.

Transitions in New Families

The structural constraints on the life course take on rather different dimensions depending on the **gender division of labour** in families. If we consider that the main activities of families include in particular earning a living and caring for each other, then it matters how these activities are divided by gender (Beaujot, 2000). The dynamics will be rather different in families based on **complementary roles**, as compared to what some have called “new families” based on a **two-worker model** with a more symmetrical division of paid and unpaid work.

When there is specialization, with men focussing on work and women on family, there is probably less need for women to delay their entry into reproductive relations. As long as young men have good economic productivity, marriages can take place at relatively early ages. This was probably happening over the first six decades of the 20th century, and especially in the immediate post-war period, when men’s opportunities were increasing without the need for a particularly long period of education beyond the teenage years. When men stayed in school beyond age 20, their childless wives could often be breadwinners, at least at student standards of living, until he could move from education to work. A popular saying among married graduate students in the 1960s was that he was working on a PhD but she was “putting him through” (PhT). However, in the new family arrangements, with interests to optimize the lifetime economic production of both men and women, and with even further needs for skills, there is little avoiding the need to postpone reproduction and other early life transitions for both men and women.

A gender perspective is key to understanding the evolution of both union formation and reproduction. In “Gender equity in theories of fertility transition,” McDonald (2000) proposes that women’s power and status increased in families, even when their status was low in the broader society. Women’s status in families was especially enhanced when they came to have better control over their own reproduction. In contrast, women’s status in families, and consequently also outside of families, is particularly low when they have no control over their own marital and parental status. Similarly, Folbre (2000) reads the gender change over the past century as women’s increasing ability to make decisions on relationships and childbearing, based on self-interest.

The promotion of equal opportunities for the education of girls and boys is another example of the gender dynamics within families. It is interesting that gender has essentially disappeared as an ascriptive factor in determining levels of education, while social class has not (Wanner, 1999). It was probably families that promoted the equal education of their sons and daughters.

This strategy is clearly not available for social class, since higher and lower class children are in different families.

With the help of social provisions for equal opportunity, women may now have higher status in the society than in families, where they often carry an excessive share of the unpaid work. It would appear that childbearing is particularly low in societies where women have gained equal status in the non-family institutions of society, but where mothers carry an excessive burden within the family (McDonald, 1997; Chesnais, 1996). Faced with a choice between high status in the labour force, and low status in families, women are prompted to have “no families” (Goldscheider and Waite, 1991). Berk (1985) had used the concept of families as a *gender factory* to highlight the way the division of labour in households promoted gender differentiation. However, some “new men” have come to see the value of productive roles for both women and men, of maintaining relationships based on equality, and of sharing in unpaid work as a form of mutuality (Coltrane, 1995).

When each of paid work and family care were full-time jobs, then having one person in the market and one at home brought efficiency. However, when both are to be in the market, Becker (1981) had further proposed that efficiency would necessitate that at most one person would divide her/his time between home and market production. This theoretical assumption is under question when maximizing production requires that neither worker be shackled with an excessive burden at home. Besides, maximizing efficiency is not necessarily the overriding consideration, in comparison to emphasizing things like equality and mutuality. While there is a certain efficiency to the complementary-roles model of marriage, it is also a high-risk alternative for women and children, since it lacks insurance against the loss of the breadwinner.

Value of youth labour

Theoretical propositions associated with the second demographic transition suggest flexibility in the entry to relationships. The evolution of the human life course suggests an extended period of adolescent and youth dependency associated with higher needs for skills. The new families adopting a two-worker model add complexities to the role transitions of both women and men, in the dual agendas of work and family. Taking a political economy perspective, a further argument can be made that the value of youth labour has been undermined.

In looking at the structure of inequality in Canada, Allahar and Côté (1998) propose that while gender inequality has been reduced, the disadvantaged situation of young people has worsened. In earlier stages of industrialization, there was greater value placed on the labour of young men and young unmarried women. In contrast, the value of youth labour has since declined with the lessened importance of physical ability in the job market. These authors propose that since the mid-1970s young people have been economically disenfranchised. They further propose that the push for higher credentials does not correspond to increased need for skills, since many are not taking full advantage of their skills. For instance, they suggest that “educational systems emerged, in part, to provide daily structure to young people displaced by increasing technologization of agriculture and manufacturing” (idem., p. 133).

The demographics of the population at labour force ages may also be at stake in the process of undermining the value of youth labour. In particular, the large baby boom generation is blocking mobility on the part of the generations that have subsequently entered the labour force. One might have thought that the baby bust generation would have advantages based on smaller numbers, but along with subsequent generations, they have suffered the disadvantages of following a large generation that continues to occupy a large proportion of the labour force.

EARLY ADULT TRANSITIONS

Having set the broader theoretical context, the next sections will consider the transitions of home leaving, union formation, and first birth. We will then consider the transitions of education and work since the theoretical propositions attribute primary importance to these work-related transitions. All of these early life transitions are undergoing delays over the last four decades, which is in marked contrast to the patterns over the previous decades where transitions were occurring at increasingly younger average ages. For instance, the median age at first marriage declined to reach a low of just over 21 years for brides and 23 years for grooms in the early 1970s, and then increased to ages 26 and 28 by 2001. At a cohort level, the low point was reached for persons born in 1941-45 (Ravanera et al., 1998; 2002). The median age at first marriage and first birth is even higher for the most recent cohorts than it was for the 1916-20 cohort. Taking the average of women and men, the median age at first birth was 27.9 years for the cohort born in 1916-20, compared to 24.9 in the 1941-45 cohort and 29.5 in the 1966-70 birth cohort. While there are interesting differences to observe, the same general pattern has occurred across European societies (Corijn and Klijzing, 2001).

Home leaving

The median age at home leaving was youngest for the cohort of persons born in 1951-56, at an average of 21.5 years for men and 19.9 years for women (Beaujot, 2000: 97). In their explanation, Lapierre-Adamcyk and her colleagues (1995) pay particular attention to the more difficult economic times since the beginning of the 1980s, and women's labour market interests wherein their strategies would come to resemble that of men, and they would seek to put off family life in order to give priority to their work status. The 2001 Census shows that the trends continue, with 41.1 percent of persons aged 20-29 living with their parents in 2001, compared to 27.5 percent in 1981 (Statistics Canada, 2002a: 27). In contrast, the period 1971-81 saw a decline in the proportion of young persons living at their parent's home (Boyd and Norris, 1999). Young people are more likely to be living at home if they are studying full-time, if they are unemployed or have low income. That is, the economic resources of children are important to home leaving, but the differences are much larger by marital status, showing lower likelihood of married or formerly married persons to be living with their parents.

Boyd and Norris (1999) contrast two views on later home leaving. On the one hand, home leaving signals other successful transitions to adulthood, like completion of education, employment, marriage and childbearing. On the other hand, living at home can benefit young people in making other types of transitions from adolescence to adulthood, especially completing education, experimenting with relationships, and obtaining employment.

In their book on *The Changing Transition to Adulthood: Leaving and Returning Home*, Goldscheider and Goldscheider (1999) note especially the instability of the nest leaving transition, with children both leaving and returning home. They observe that leaving home and establishing independent residence is largely seen as a critical step in the transition to adulthood. It clearly marks a shift from some forms of dependence to greater autonomy. On the other hand, they note that early home leaving can mark lower transfers to children.

Most authors focus on the economic factors associated with a delay in home leaving, but there are also cultural factors making parental homes more suitable to older children, as generation gaps have narrowed, and as parents have established more egalitarian relationships with their children. As another example of the importance of values and expectations, Goldscheider and Goldscheider (1993) find that the attitudes of both parents and children matter considerably in the decision to leave home. At the same time, they find little relationship between measures of parental resources and the timing of home leaving, except that home leaving to attend post-secondary education is more likely when parents have more resources (Goldscheider and Goldscheider, 1999: 209). Also, parental resources do not predict children returning home, that is, “parents’ willingness to share their home is not a function of their affluence” (idem.).

A persistent finding is that on average children leave home sooner from lone parent and stepfamilies than from intact families (Goldscheider and Goldscheider, 1998). When parents separate, children are most likely to live with their mother. However, there is an exception showing that children tend to prefer living with a father who is not in a relationship over a mother who is in a new relationship (Boyd and Norris, 1995). These contrasts across family types suggest that there are better transfers to children in intact families. American results show in particular that leaving home to pursue further education is more likely to occur in intact families (Goldscheider and Goldscheider, 1998).

Many commentators talk about late home leaving in negative terms, for instance Boyd and Pryor (1989) have used the term “cluttered nest.” In some regards, the delay in home leaving is counter to the “idea of progress” underlying family trends, as implied especially by the growth of individualism. However, from the point of view of children, early home leaving can pose problems for completion of high school, establishing savings and receiving transfers from parents. Bernhardt et al. (2003) find that early home leaving is linked to lower educational aspirations, lower educational attainment, and this would be particularly the case when the departure is due to a push factor, such as family conflict. Such early departures lead to a reduction in the quantity and quality of contact with both parents, and have negative consequences not only for successful career patterns, but also for stable families. Based on data from Sweden, Bernhardt et al. (2003) further find that when children are living with a divorced parent and no stepparent, and family conflict is also low, there is not a higher risk of early leaving than in an intact family.

On the other hand, Palomba (2001) finds that the very late departures that occur in Southern Europe may be detrimental to the independence of young people. Contrasts across countries suggest that home leaving is later when children depend on transfers within the family, and earlier if there are more state transfers, as in Nordic countries (Reher, 1998; Breen and Buchmann, 2002; Iacovou, 2002). For cohorts born around 1960, the median age at men’s home

leaving ranges from 26 or 27 years in Italy and Spain, to 20 years in Sweden (Billari et al., 2001). Independence from parents at affordable costs is reduced when there is a poor housing market and lack of rental accommodation. In contrast, greater social transfers to young people, as occurs in Sweden, allows more independence from parents.

Union formation

The fluidity of the transition associated with home leaving, with the greater predominance of returning home, is matched by that in union formation that includes not only marriage but also cohabitation. Part of the delay in marriage can be attributed to a larger proportion entering unions through cohabitation. For instance, 63 percent of first unions among women who were aged 20-29 in 2001 were common law rather than marriages (Statistics Canada, 2002b).

However, there are delays not only in marriage, but also in union formation. The census shows very strong differences between 1981 and 2001, with the percent in union at ages 20-24 declining from 27 to 14 percent for men and from 46 to 26 percent for women (Statistics Canada, 2002a). By age 25-29, the majority of women are living in union (57 percent in 2001) but this figure was three-quarters (73 percent) in 1981. For men aged 25-29, two-thirds were in union in 1981, but less than half (45 percent) in 2001. The median age at first marriage declined from 23.0 years for brides and 26.3 years for grooms in 1941, to just over 21 and 23 years respectively for those marrying in the early 1970s, then increased to median ages of 28.2 and 30.2 in 2001 (Beaujot and Kerr, 2004: 212; Statistics Canada, 2003b).

While common law unions take on a variety of forms, from those that are the equivalent to marriage to those that might better be seen as an alternative to living single, two things are clear. First common law unions are twice as likely to end in separation as first marriages (Statistics Canada, 2002b). Also, cohabitation postpones marriages and it is correlated with lower marital stability. Wu (1999) proposes that cohabitation delays marriage not only because people who are marrying have a longer period of pre-marital relationships, but also because persons who are cohabiting are less likely to be actively searching for a marital partner, which further delays marriage timing if the relationship does not work out.

Becker (1981; 1991) proposes that the delay of marriage can be attributed to lower gains to marriage when there is less gender specialization in the division of labour of couples. This “independence hypothesis” would argue in particular that women who have higher achieved status would be less likely to marry, because they have less to gain from marriage.

Looking at the situation in the United States before 1980, Goldscheider and Waite (1986) interpret the results as implying that men with more achieved status are more likely to “buy marriage” as part of the package, while women may use their higher education and occupational status to “buy out of marriage.” However, with most relationships taking the form of the two-worker model, achieved status has since come to increase the likelihood of marriage for both men and women (Goldscheider and Waite, 1991; Sweeney, 1997).

Canadian results show similar changes over time, implying shifting dynamics associated with forming relationships. Using the 1995 General Social Survey, Turcotte and Goldscheider (1998) find that more highly educated women from the pre-1950 cohorts were less likely to marry, but

the opposite applies in the post-1950 cohorts. For men of both cohorts, education is positively related to entry into unions, but the relationship has declined in importance. Mongeau and her colleagues (2001) also find that the Becker model applies to older cohorts, where women were more likely to marry sooner if they had more work interruptions. However, in the more recent cohorts, uncertainties at work as measured through significant work interruptions reduce men's likelihood of marriage, and they increase the likelihood that women will cohabit rather than marry. Given that union formation increasingly requires the earning power of both partners, we can expect to see an increased importance of education to women's entry into marriage, while working becomes increasingly important to entry into any type of union. In Quebec, where cohabitation is particularly high, women's employment increases their likelihood of forming a common law union (Bélanger and Turcotte, 1999).

That is, it would appear that the Becker model does not apply to younger cohorts. That model expected less marriages when there were less gains associated with gender specialization, and as women became more economically independent. In her alternate "Theory of Marriage Timing," Oppenheimer (1988) does not attribute the delay of marriage to lower gains to marriage, nor to an independence hypothesis wherein women with more status would use that status to remain more independent. Instead, Oppenheimer (1988, 1997) attributes the delay to the difficulty that young men have had in establishing their work lives, and to the importance attached to the work lives of both spouses. That is, young adults will search longer for a spouse if there is a longer period of uncertainty before their economic future is defined. They also search longer when they lack knowledge regarding the economic future of their potential spouse. In a qualitative survey that asked when it was best to start a union or get married, respondents from London, Ontario, and the surrounding area largely said that it was best to wait until education is completed, and work lives are being established (Beaujot and Bélanger, 2001). That is, given the importance of work to a couple's life style, the delayed entry into relationships follows on the longer period of education and the difficulty in establishing secure jobs.

Besides these economic questions underlying the theories of both Becker and Oppenheimer, marriage may pose a different priority for young people. In "Sure, I'd like to get married ... someday," White (1999) proposes that there is a "worldwide retreat from marriage," as men know that marriage requires greater commitment to a stable work life, and as women know that they cannot depend on the stability of the union. However, survey evidence would suggest that young people attach much importance to living in a stable relationship (Lapierre-Adamcyk, 1990). Attitudes and values clearly play a role in the entry into cohabitations and marriages, but these attitudes indicate strong expectations and preferences to enter relationships (Milan, 2003). That is, the delay would not be associated with a retreat from relationships, but rather with the complexity of achieving two rewarding jobs and a stable relationship.

First childbirth

While there is a certain fluidity to home leaving and union formation, making the transition difficult to mark, the same does not apply to the transition to parenthood, especially for women. The transition to parenthood involves much change in people's lives, and it is highly significant because of the associated permanence and obligation. One can have ex-spouses and ex-jobs but not ex-children. Even for men, parenthood is one of the most permanent commitments (Rindfuss et al., 1988).

The significance of the transition to parenthood can also be seen in how people use their time over a 24-hour day. The change from being single to partnered brings a small increase in the time spent doing housework for men, and a larger increase for women, with a decline in the time women spend doing paid work in some countries (Gauthier and Furstenberg, 2002). The transition to parenthood brings a definite increase in the time women spend in housework and childcare, with a reduction of time in paid work. Men also experience an increase in time spent in housework and childcare (Beaujot and Liu, 2004).

The delay in childbearing can be seen in the average age of women at first birth, which has increased from 23.4 in 1976 to 27.6 in 2001 (Lochhead, 2000; Statistics Canada, 2003a). In 1976, only 9 percent of first time mothers were aged 30 or more, but this applied to 34 percent by 2001.

Over cohorts, the median age of men at their first birth was 26.5 in the 1941-45 birth cohort, compared to 31.2 in the 1961-65 cohort (Beaujot, 2000: 97). For women, this median age increased from 23.3 in the 1941-45 cohort to 27.8 in the 1966-70 cohort.

The delay in childbearing can also be seen in the reductions of fertility for women aged 15-19, across a number of countries (Teitler, 2002: 142). There are also important variations, with Canada's rate being significantly lower than that of the United States, but similar to the United Kingdom, New Zealand and Australia, and higher than that of many European countries. For instance, the birth rate at ages 15-19 is close to 5 per 1000 women in Netherlands and Sweden, compared to 16 in Canada and 49 in the United States. The Canadian rates have declined from 34.0 births per 1000 women in 1976. This is not a function of delays in the age of first intercourse, which has been declining for both sexes, reaching a median age of about 16 to 17 years (Teitler, 2002: 136). In the Canadian case, about half of conceptions to teenagers are aborted (Dryburch, 2000).

In absolute terms, the strongest declines in fertility have been at ages 20-24, from 108 births per 1000 women in 1976 to 56 in 2001. Until 1969, age group 20-24 had the highest fertility rate, but it has since been bypassed by age group 25-29. Conversely, since the mid-1970s, fertility has increased at ages 30-39. This is clearly counter to the long-term trend during the first demographic transition, from 1870 to 1945, where fertility declined first for women over 35.

The changed age-pattern of childbearing, or the delay of fertility, has largely been associated with women's increased education and labour force participation. Particularly in the period 1963-89, Rindfuss and his colleagues (1996) observe that women with college education in the

United States experienced dramatic shifts toward later ages at childbearing. Looking at the “variations in length of male parenting,” Ravanera and Rajulton (2000) find that men of higher status start later and finish sooner. Lochhead (2000: 42) observes that the distribution of first births shifts further to higher ages for women who have more education. He points especially to powerful economic and career incentives to delay childbirth and family formation, for many young women and men. Looking at “The transition to adulthood in aging societies,” Fussell (2002) attributes both later and less childbearing to more insecurities for men and more labour force participation for women.

However, these economic relationships are not always simple. For instance, Smith (1999) observes that on some questions, such as the contractual protection of employees, insecurity has been reduced. What may have especially increased is people’s aversion to risk (Hall, 2002). It has also become much more acceptable to refer to lack of security as the reason for not having children.

Just as there is not a simple relationship between economic security and childbearing trends, the relation between fertility and labour force participation is not straightforward. We often pay attention to the period 1960 to 1975 when there were clearly reductions in fertility and increases in women’s labour force participation (Beaujot and Kerr, 2004: 87). However, women’s education and labour force participation were increasing in the 1950s, when fertility was also rising. The period since 1975 has seen reasonably stable fertility but continued increases in labour force participation.

The relation between labour force participation and childbearing probably involves two models. In a model that was more relevant to older cohorts, women who had less labour market integration were more likely to have children. However, in younger cohorts, we may be seeing women delay childbearing until they are better integrated in the labour force, and consequently it would be the women who are better integrated in the labour market who would be having children. This model is encouraged by provisions for parental leave and childcare, which are not oriented to women who are not employed. Certain occupations are more conducive to the second model, with women in education or nursing having more flexibility to have a child compared to those in law or engineering. In a qualitative study based on women who had graduated from university in 1985, Ranson (1998) found that those in education could take advantage of leaves, and guaranteed return to their employment, while women in law or business found that they had to be concentrating on their careers to the point that they had put off childbearing.

Out of school

The transition to the completion of formal education is difficult to mark because the future may bring a return to the classroom, but there can be no doubt that this transition is occurring later. In “100 years of education,” Clark (2000: 4) finds that in 1911 only about 1 percent of persons aged 20-24 was attending school, which increased to 8 percent in 1961, but 48 percent in 1996. In the period 1976-2001, the percent of persons attending school full-time at ages 16-24 increased from 34.0 percent to 47.7 percent for men, and from 30.7 percent to 52.5 percent for women (Morissette, 2002: 33). As an average over gender, a third were attending school full-time in 1976 but this increased to half of the age group in 2001. The greater increase for women also applies to ages 25-29, which saw 2.0 percent attending full-time in 1976 and 7.3 percent in 2001, while men’s rates went from 4.0 to 7.7 percent.

The median age at school completion increased from 18.8 years for the cohort of women born in 1941-45, to 21.8 years for the one born in 1971-75 (Ravanera et al., 1998). For men over these cohorts the median ages were rather stable, at about 22 years (Ravanera et al., 2002: 299).

There are various transitions within the education system, and it is the transition from entering high school to the completion of high school that has especially increased, with 88 percent of the population completing high school (Bowlby and McMullen, 2002). Wanner (1999) finds over cohorts born from 1905 to 1969 that the transition from high school to post-secondary education has also increased, but the one from entering post-secondary to completion of a post-secondary degree has actually declined for men.

The transition to post-secondary continues to increase, with 62 percent of graduates going on to post-secondary education within a year, and another only 20 percent after a one-year delay (Tomkowicz and Bushnik, 2003). International comparisons show that Canada is at the very top of OECD countries in terms of the proportion of the population at various age groups who have completed a post-secondary qualification, diploma or degree. For instance, at age 25-34, half of the Canadian population has obtained such a qualification, compared to an average of around 25 percent for European countries (Beaujot and Kerr, 2004: 249). Other comparisons show that Canada has particularly high enrolment rates at ages 18 to 21, but by age 24 it is about in the middle of OECD countries (Fussell, 2002: 21)

There is much pressure on young people to finish high school and to obtain post-secondary education. There are continued reports that the job growth will be in the high skill area, and that Canada will need to import more skilled labour from abroad. A 2002 Survey of Approaches to Educational Planning found that the vast majority of parents (93 percent) expect their children to complete post-secondary education, and three-quarters of parents expected them to obtain a university degree; half of these parents were making savings to help their children in this regard, with another 30 percent reporting that they planned to start saving in the future (Shipley et al., 2003). The savings are often small in comparison to the actual cost of post-secondary education, as families are confronted on a day-to-day basis with the competing needs for immediate consumption, long-term saving for parental retirement and long-term savings for their children’s education.

While longer schooling is clearly involved in the delay of early life transitions, it is noteworthy that for men the median age of school completion for the 1971-75 cohort was 21.5 years, while that of first union was more than 25 years, and first childbirth over 31 years (extending the trends from older cohorts shown in Ravanera et al., 2002: 299). Similarly, women of this 1971-75 cohort completed their education at a median age of 21.8 years, compared to 23 years for first union and about 28 years for birth of first child (Ravanera et al., 1998: 187-189). Women's longer education may be delaying men's entry into first unions, but childbearing seems to be delayed much beyond the ages when education is completed for both genders.

In their study of "Early life transitions of Canadian youth," Ravanera and her colleagues (2003) observe that young people with more parental resources, as measured through mothers working and living in communities with more resources, are especially likely to complete their schooling later. In contrast, children who do not live with both parents to age 15 leave school a year earlier, while they start work and leave home two years earlier.

In their analysis of the factors affecting union formation in Canada, Turcotte and Goldscheider (1998) observe the increased importance of higher educational attainment for women's entry into marriage. School enrolment was found to have become a bigger impediment to first union formation for younger cohorts.

Comparisons across countries suggest similar results, highlighting the importance of distinguishing educational attainment and school enrolment. That is, educational attainment has sometimes positive, sometimes negative, and often no net effect on women's family formation, but educational enrolment impedes marriage (Sorensen, 1995: 229). For men, greater educational attainment increases the likelihood of union and family formation (Corijn, 2001: 11). Educational enrolment involves a high degree of dependence on parents, so that young people of both genders do not consider themselves sufficiently mature for marriage (Blossfeld, 1995). An Ontario survey finds similar normative expectations that young people attending school are not ready to get married. That is, the extension of education, and the narrowing of the gender gap, are having profound effects on the early life course. Women's increased education is delaying union formation for both genders, but childbearing is delayed beyond what would be expected simply on the basis of educational enrolment.

Into the labour force

The transition into the labour force typically takes place over a number of years, as young people who are still students begin working on a part-time basis. The OECD (1997) has proposed that the starting age of the school-to-work transition can be estimated as the last age at which more than 75 percent of youths are only attending school. The end of the transition would occur when more than half are only working. On the basis of the Labour Force Survey, excluding the summer months, Bowlby (2000: 44) estimates that this transition has started at about age 16, while the end of the transition has moved from age 21 in 1984 to age 23 in 1998. Thus the transition now takes place over seven years, and not until age 23 is half of the cohort working without also going to school.

Among youths aged 15-24, the largest category in 1984 was those who were working and not attending school (37 percent of the total), but by 1998 the largest category was those who were attending school but not working (40 percent of the total). Those both attending school and working had increased, while those neither attending school nor working had declined over this period (Bowlby, 2000: 43). This confirms that fewer had completed the transition from school to work.

Besides the higher proportion attending school full-time, the trends over the period 1981-2001 have seen a lower proportion of non-students employed full-time, among persons under the age of 30 (Morissette, 2002: 33). At ages 16-24, the proportion of men non-students working full time has declined over this period from 77.6 percent to 69.1 percent, while for women the decline is from 61.0 to 56.3 percent. At ages 25-29, there are again declines for men, from 88.1 percent working full-time in 1981 to 83.8 percent in 2001. At this age group, women made significant gains, from 50.9 to 66.2 percent working full-time. Morissette then calculates the earnings of full-year, full-time employees, finding declines over this period for both age groups of men, and stability for women.

Focussing on the total age group 15-29, Franke (2002) finds not only that the transition from school to work takes some seven years to complete, but there is more uncertainty, and that students who have jobs have particularly busy lives, with less leisure and less sleep.

Other studies have confirmed the disadvantage of younger men, especially in comparison to older men (Morissette, 1998; Picot 1998). The proportion working, the hours worked per week, and the wages per hour, have all declined relative to older men. This is seen to be affecting men's transition to marriage. For instance, Oppenheimer and Lewin (1999) argue that the transition to marriage depends on men's earnings and their career mobility. For women, data from the 1998 Survey of Labour and Income Dynamics suggest that the economic advantages associated with delaying parenthood have increased for younger generations of mothers (Drolet, 2002). This study finds no significant association between the timing of marriage and wages, but the timing of parenthood does make a difference for women's wages. Controlling for other things, the wages of women who had their children later did not differ from those who had no children, but women who had their children earlier than the average for their level of education, field of study, urban size and birth year, had lower average wages. Women who delayed their births had accumulated more years of full-time work experience (Drolet, 2003).

Tanner and Yabiku (1999) conclude that contemporary youth's transition to adulthood is delayed not as a function of their having different goals, because the goals of stable jobs remain dominant. It is the economic realities that are frustrating their achievement of these goals. In their analysis, Turcotte and Goldscheider (1998) find that working is increasingly important for entering any kind of union, since union formation increasingly requires the earning power of both partners. Thus the labour market disadvantages of young men are reducing union formation, while young women have become more aware of the labour market disadvantages of early parenthood.

IMPLICATIONS OF DELAYED EARLY LIFE TRANSITIONS

The timing of early life transitions has implications not only for that period of life, but also for the period of post-reproductive productivity and for later life. That is, the stages of the life course are clearly linked. As proposed by the Kaplan (1997) theory of the life course, later transitions can also be linked to longer life spans and lower fertility.

The life span has often been divided into three stages: a dependent childhood phase, a productive and reproductive adult stage, and a retirement stage. This third stage has been called a “troisième age.” With the lengthening of this third stage, some have proposed that we should also designate a “quatrième age” (Lachapelle and Stone, 2001). Other authors have sub-divided the childhood stage, adding a period of adolescence and youth. In the discussions that follow, we will consider implications for five stages of the life course: childhood at ages 0-14 when most are not working, adolescent and youth ages 15-34 which includes the early life transitions under consideration, adult ages 35-59 when most are working and raising children, a troisième age at 60-79 followed by a quatrième age of sometimes frail elderly who are living beyond the average life expectancy. Persons in this quatrième age are not necessarily dependent and they remain involved in caring roles. Clearly, these ages are not cut in stone, but they help focus the attention on the different dynamics over the life course, and the links across stages.

There is much more literature on the causes than on the implications of the delay in early life transitions. The scientific method is better at deciphering causes than consequences. Discussions of consequences are necessarily speculative, and thus considerably driven by the basic attitudes of the investigator. Even the Scientific Panel on Transitions to Adulthood of the International Union on the Scientific Study of Population tends to shy away from looking at implications. As I was writing these pages, two undergraduate students in economics came to see me for references on a paper they were writing regarding the income effect of late marriage. With some 50 key references open on my desk, I could only find two that were directly relevant, and they relate only to women (Drolet, 2002, 2003).

One way in which to handle consequences or implications in the scientific method is to choose a given implication and treat the determinants of that specific consideration. For instance, one concern may be that persons who delay leaving home, getting married and starting their first full-time job will have less accumulated investments by age 65. In this example, one would want to study the determinants of accumulated investments by age 65, including late transitions among other considerations. But this would be a different study than the one commissioned for this report.

Another solution is to turn to theory. In the political economy perspective, the main reason for late transitions is that youth lack opportunities. In this perspective, the problem is with the lack of opportunities, and late transitions are only an intervening factor. For instance, youth may continue their education because they cannot find a good job. This poses a disadvantage for a cohort's accumulated savings by a given age.

At the same time, the individuals who pursue further education have a better chance of being employed and making stronger gains to earnings once they are in the labour market. That is, late

transitions may pose more disadvantages at the aggregate level, where various adjustments are necessary. There are also positives at the aggregate level, in particular a better skilled labour force that is able to profit from the talents of both men and women.

According to Kaplan's theory of the life course, the timing of transitions involves trade-offs. Late transitions in this conception would promote greater quality of children, but it may mean no children. Waiting longer to reproduce allows greater investment in oneself before investing in reproduction, thus it allows one to reproduce a higher quality offspring. But delay may mean that reproduction never occurs. From the point of view of biology, an individual who does not reproduce is a failure in the sense that their genes are not carried forward. Later transitions enable more transfers from parents to children, but this may reduce the potential for the parents to invest in their own retirement. That is, persons making later transitions are likely to benefit from more parental and community resources, and thus enter work life later but better equipped. It remains an empirical question to determine if they have sufficient time in their lives to fully benefit from this stronger human capital.

Gender and the consequences of delayed transitions

It is particularly important that gender questions be properly theorized in interpreting the consequences of delayed transitions. We find in particular that younger men are doing poorly in the labour market, compared to men of previous generations. For younger women, it is their education that has particularly advanced, and once they are in the labour market, they are doing well compared to women of earlier generations. But men and women are not independent of each other, neither in the labour market nor in families. In the labour market, young men have had the disadvantage not only of following the baby boom cohort who took the best jobs, but they have also had to compete with well educated women (Beaujot, 2002). At the level of couples, most now adopt the two-worker model, and thus women's gains compensates for men's losses. Given women's greater contributions to earnings, it may even be that men do not need to devote themselves as fully to maximizing their own earnings, and they can do a greater share of the caring side of maintaining a family.

While young people are suffering from various labour market difficulties, those who pursue further education are best suited to handle the competition. Moreover, those who enter into a conjugal relationship in which both partners are employed have various advantages. Besides being based on later marriage, the two-worker model is based on later childbearing. The cost of children is more likely to be shared if children arrive after the wife's career is established. The husband in the two-earner model will better recognize his partner's economic potential, and be more willing to make accommodations. The same may apply to the workplace, which is more likely to make accommodations for the childbearing of workers who have more seniority.

In an analysis involving seven countries, Harkness and Waldfogel (1999) find that children have the highest impact on women's employment in the United Kingdom. In Canada, there is an important gender gap, with women's mean hourly wages being 82 percent of that of men, but for women aged 24-44 in 1994, the same disadvantage applied to women with and without children, controlling for other factors. As with most studies, these authors have not considered the effect of children on the wage rates of both spouses.

There is some evidence that alternate gender-models of the division of work in families have consequences on the labour market outcomes associated with childbirth. Using data from the 1980-92 Panel Study of Income Dynamics in the United States, Lundberg and Rose (1998) are able to follow the effects of having a first child on hours worked and wage rates of new parents. Even before the birth of the first child, controlling for education, race and region, both fathers and mothers earned about 9 percent less than non-parents. It may be that persons who become parents already had different priorities. For the whole sample, the birth of a first child does not influence the hours that men work, but it increased their wage rate by 9 percent, controlling for other factors. For women, this first birth reduces the hours worked by 45 percent, and the wage rate by 5 percent. In couples where wives interrupt their careers for childrearing, there is increased specialization associated with childbirth, including a reallocation of time by both husband and wife, and declines in the wage rates of mothers. The authors find that the patterns are significantly different for couples where the wife participates continuously in the labour market. In these cases, the wage rates of mothers do not decline, and the hours worked by fathers declines by more than 7 percent with the birth of the first child. In addition, the wage differentiation on the birth of a first child is significantly larger for older cohorts. That is, the greater specialization of tasks assumed by mothers and fathers that was traditionally associated with childbirth is less applicable to younger cohorts, and it does not apply to the subsample of continuously participating wives. The authors conclude that the time use patterns of husbands and wives have converged, and the wage differentiation associated with parenthood has declined. They further suggest that household specialization is declining, which "should contribute to a continued narrowing in the gender gap in earnings and other outcomes" (idem, p. 17).

Speculations on private and public implications

Before considering the various age groups as defined above, it is worth summarizing thoughts presented by Bachrach (2003) at a symposium on low fertility. She looked at the private and public consequences of delayed birth timing in particular. She proposes that this delay creates greater age difference across generations, which may reduce access to members of the different generations, and may even reduce common interests.

At the same time, Bachrach proposes that delayed childbirth permits the development of capital (human, social and financial) prior to the arrival of the next generation, including the time to form non-family networks. Consequently, this delay could enhance social reproduction by allowing parents to invest more in their children, but the declining fecundity with age may make social reproduction through childbearing impossible. Paired with fewer children, later childbearing can make for more investments per child, including higher post-secondary enrolment rates. Since delayed childbearing contributes to low fertility, she felt it presented more problems for the society than for individuals. These negatives, she suggested, could include the insolvency of pension plans. The problems of low fertility at the societal level stem from the fact that societal reproduction needs to occur through children.

Implications for Children under 15

The delay of early life transitions does not affect young children directly, since most at this age have been living at home and going to school. Indirectly, children are affected by parents who are on average older, and there is a larger age gap between generations.

The literature regarding the effects of family change on children largely concludes that children have benefited from having fewer siblings, more mature parents, more educated parents, more two-income families, but they have been disadvantaged by the greater likelihood of experiencing the separation of their parents (Picot et al., 1998, Kerr, 1992; Kerr and Beaujot, 2003; Beaujot, 2000: 270-274).

The advantage of more mature parents is largely seen in terms of their stronger acquired financial and human capital. Given that the delay in parenting has permitted more education, Lochhead (2000) finds increasing socio-economic disparities between younger and older parents. Younger parents are also more likely to separate.

This has led some authors to speak of a bifurcation of models in terms of early and late childbearing. Based on census data, Lochhead (2000) finds that delayed childbearing is more pronounced among women who have university education, and there are increasing income differentials to the disadvantage of younger first-time mothers, even in two-parent families. Using data from the United States, Martin (2000) finds that delayed childbearers, who tend to have more education, are increasingly likely to raise their children in intact marriages, while early childbearers are more likely to raise children outside of marriage. Canadian data also indicate that women under 30 who are formerly married are much more likely to have children than those who are single, cohabiting or married (Ravanera, 1995: 18). Consequently, Bianchi (2000) speaks of a possible bifurcation of models, with one group taking advantage of parental investment from both mothers and fathers, and the other where fathers are absent and mothers do not have adequate time and resources to invest in children. Children born from mature parents are more likely to have the advantages of a mother with more human capital, along with the presence of a father in a dual-income family, which contrasts with the greater likelihood of lone parenthood for those who parent early.

In asking people about the best time to have children, a certain number of people say that one should not wait too long, in order to have the necessary energy and patience, and to minimize the gap between parents and children. Observing that later childbearing is more likely to involve a first child or an only child, Marcil-Gratton (1988) notes that the parents are more likely to be inexperienced at taking care of children, and the child is less likely to have the advantage of an older brother or sister from whom one can learn. While only children also have advantages, such as the undivided attention of parents, respondents in a qualitative survey often mention the concern of not having lived in a close interpersonal environment with someone of one's own age, which could be important to establishing marital relationships (Beaujot and Bélanger, 2001).

From the point of view of young children, delayed childbearing comes with the advantages of parents who are more mature, with more financial and human capital, but with the possible disadvantages of less sibling interaction, and a larger age gap with their parents.

Implications for adolescents and youth aged 15-34

The ages to use for this discussion are necessarily less precise than the age groups used by demographers. The category of adolescence and youth is seeking to capture the segment of the life course during which the early life transitions are being delayed. At age 15, most children in advanced industrialized societies are living at home and going to school, and by age 35 most are working and raising children. It is tempting to use the age range 15-29, since most have already finished school and are working by age 25, but with the median age of first birth now 27.3 years for women and probably 30 years for men, a significant number have not completed the transition to parenthood until after age 30.

In an overview article, Arnett (2000) uses the concept of “emerging adulthood” to refer to the period of late teens to the 20s, especially ages 18-25. He observes that this life stage exists “only in cultures that allow young people a prolonged period of independent role exploration.” During this period of change and exploration, young people would “gradually arrive at more enduring choices in love, work and world views.”

The implications of delayed life transitions for adolescents and youth depend critically on the extent to which the extra time is used accumulating human and financial capital. Among persons with low skills, there is some evidence in the United States that the rotation across jobs is not building their human capital (Klerman and Karoly, 1994). In earlier times, young men with limited education would largely be married parents and they would need to stay with their job. But if the instability in employment is better interpreted as “churn” rather than the acquisition human capital through mobility across jobs, then their time is wasted rather than being used productively. Without the pressure of marriage and parenthood, some young people seem to be spending a lot of time “deciding” how they want to face adult life. It can be argued that delayed home leaving and late entry into full-time work means a delay in participation in society as a full-citizen.

If the time is spent acquiring more education and skills, or getting established before having children, then one can well argue that there are more benefits than costs. However, this argument is based on the experience of past cohorts, which may not apply to the future. In particular, those who delayed among older generations were very selective, typically spending considerably more time in education. To the extent that this investment has paid off, they are likely to have benefited from their delays relative to others in their cohort.

Most studies see **advantages for individuals** who delay, relative to the remainder of their cohort. In their study of early life transitions of Canadians, Ravanera and her colleagues (1998, 2002) find that the delay in family formation is more likely to occur for persons with more opportunities. For instance, the timing of first marriage is later for women who worked before marriage, for those with more education, and for those whose mother had more education.

Focussing on post-secondary graduates, Finnie (2001) finds that their unemployment rates are significantly lower than for youth who had not obtained post-secondary degrees or diplomas, and the average earnings of young men had been steady or had only declined slightly, while the

earnings of women graduates had increased over the graduating classes of 1982 to 1990. That is, the Generation X phenomenon of disadvantages in the labour market applied much less to persons who had completed post-secondary degrees or diplomas.

Goldscheider and Goldscheider (1999: 209-210) also conclude that children from more affluent families are: more likely to leave home to further their education; more likely to delay their career paths; and, less likely to enter unstable relationships, such as cohabitation and early marriages. In contrast, parental family structures that are not intact lead to early home leaving, the early formation of relationships, and decreased investment in education (Bernhardt et al., 2003). These authors further observe that leaving home at a very young age, particularly when this does not involve attending school, has a variety of negative consequences for establishing successful career patterns and stable families. Co-residence provides greater subsidies than are provided through financial support for independent living. Bernhardt and her colleagues further summarize that leaving home early can pose problems for completing high school, establishing savings, and testing new relationships, and that it is linked to lower educational aspirations and attainment.

While individuals may profit from later transitions, the benefits may not apply to the **whole cohort**, in comparison to earlier cohorts. With the higher proportions attending school full-time, the lower proportions of non-student men working full-time, and declines in men's earnings, it is not surprising that Morissette (2002) finds deteriorating cumulative earnings to ages 26-35. In this study, earnings are cumulated over 12 years, for synthetic cohorts as they changed from age 15-24 to 26-35. Leaving aside the immigrants who arrived during these periods, the cumulative earnings declined over the 1988-1999 period by 22.5 percent for men, and by 3.3 percent for women, compared to the 1973-1984 period. The decline in cumulative earnings for men is because they stayed in school longer, non-students were less likely to work full-time, and the earnings of those working full-time were slightly lower. For women, the longer period at school was somewhat compensated through greater proportions working full-time and the earnings of those working full-time did not decline. These changes also apply to the United States where the financial situation of young adults has deteriorated substantially relative to that of older adults; renters and first time homebuyers have been especially affected (Goldscheider et al., 2001).

These results on cumulative earnings are confirmed by data on wealth acquisition. The median wealth of families where the major income recipient was Canadian-born and aged 26-35 declined by 26.2 percent between 1984 and 1999 (Morissette, 2002: 37). Part of this difference would be a function of the greater predominance of lone-parents as major income recipients of families. While housing prices have increased, these wealth surveys do not show a deterioration in the proportion of families owning a principal residence, which has been stable at just over 50 percent among Canadian-born where the principal income recipient is aged 26-35. For a variety of reasons, some of which are a function of spending more time at school, the typical young family in the late 1990s had accumulated less assets than their counterparts in the mid 1980s, and about half were home owners.

Student loans are part of the difficulty in acquiring assets. Close to half of those graduating in 1995 had student loans, and those with loans had an average loan of \$9,600 for college graduates, \$13,300 for university graduates with a bachelor's degree and \$21,000 for university

graduates with a professional degree (Clark, 1998). This had increased by a third to a half respectively, in comparison to the class of 1990. Nonetheless, after five years, over half of these loans had been paid, and only 16 percent reported difficulty in paying back the loans (Allen et al., 2003).

While delayed transitions come with several advantages for individuals, especially permitting a greater acquisition of human capital, there are also disadvantages at the cohort level, with lower cumulative income and acquired wealth by age 35. There are also disadvantages for individuals who take longer to pay off debts and to acquire equity. In addition, without the pressure of marriage and parenthood, some young persons, especially those with low skills, may be wasting their time rather than acquiring the resources that will better prepare them for the prime productive ages.

Prime productive ages, 35-59

With low starting salaries, and lowered work hours associated with childbearing, many are not into their prime productive ages until well after age 35. The median age of retirement has moved in the opposite direction, to about age 62.

Calculating the cumulative earnings over 12 years, to age 36-45, Morissette (2002: 35) finds that the period 1988-1999 saw a 10.5 percent loss for Canadian-born men, but a 52.3 percent gain for women, compared to the period 1973-1984. Over a similar 12 years, those who became 46-55 saw about the same cumulative earnings in the two synthetic cohorts for men, but gains of 86.3 percent for women. In these age groups, women's increased participation in the labour force, and better paying jobs, produced these large increases in their average earnings. Nonetheless, women's cumulative earnings only represented 51.9 percent of men's earnings at age group 46-55 in 1999.

Compared to their median wealth in 1984, the median wealth by age of major income recipient had declined in 1999 by 11.6 percent at age group 36-45 and by 4.8 percent at age 46-55. The proportion of families owning their principal residence remained rather stable for these two groups, at about 70 percent.

Part of the difficulty in making gains on wealth and home ownership may be a function of concentration on the needs of youth, who remain at school and at home for longer periods. Thus, especially in one-income families, it may be difficult for couples and lone-parents in their prime productive years to put aside sufficiently to satisfy future requirements in a longer retirement period.

Troisième age, 60-79

It is especially for people in their 60s, but also for those in their 70s, that one sees how there are connections over the life course, requiring accommodations at other stages for the delay in early life transitions. When a small proportion of given cohorts were delaying their early life transitions, these selective individuals could probably use their higher human capital to catch up in financial terms by the time they reached retirement. In effect, early retirement is most

common for persons who have bachelor or graduate degrees, and for persons who work in utilities, public administration and educational services (Kieran, 2001).

At the macro level, the period 1965 to 1985 benefited from much growth in the labour force, with the arrival of the baby boom to these ages, and women's greater participation. Now that this "demographic surplus" has been used up, there may be a need to extend the period of "post-reproductive productivity" into later ages in order to accommodate for longer lives and later transitions into the years of prime productivity.

In *Reforms for an Ageing Society*, the OECD (2000) observes a dramatic fall in the number of expected years of life spent in employment, along with growth of years in school and in retirement. Since the 1960s, the percentage of the population at work has been growing: there are fewer children, the baby boom is in the labour force, and women's participation has increased. For Canada, the percentage of the population employed is expected to continue increasing until 2010, but then to decline if there is a continuation of present trends in participation by age. The continuation of current trends to the year 2030 would mean that Canadians would spend only 44 percent of their lives employed, compared to the men having spent 74 percent of their lives employed under 1960 conditions (OECD, 2000: 141; Hicks, 2003a).

This OECD (2000) document argues in particular for changes that would promote the employment of older workers. They suggest reforms to public pension systems, taxation systems and social transfer programs to remove incentives to early retirement. For pensions themselves, the document proposes a better mix with more private plans, phased reductions in public pension benefits and hikes in contribution rates. International comparisons suggest that early retirement is at least partly due to incentives built into retirement policies (Gruber and Wise, 1997). That is, retirement is earlier when the minimum age for entitlement to pension benefits is lower, when the value of pensions is higher, when there are fewer pension benefits from additional years of work, and when disability pensions are available below the normal retirement age.

At the same time, there is much variability in people's health and potential in their 60s and 70s. Some are able to maintain a high level of productivity, others suffer from lowered potential, chronic conditions and disability. While some can continue at the same pace of productivity, many should be carrying fewer responsibilities. Instead of encouraging retirement, there may be ways to encourage a change in occupation. Instead of being teachers, professors or day care workers, could persons who are past their prime ages of productivity not be assistants? Rather than being managers, could they not be drivers and administrative assistants? For others, it may be possible to reduce hours at work, encouraging more time spent volunteering or caring for family members.

That is, in an economy based on high skills, post reproductive productivity could be rather different from productivity in the prime ages, and it could be devoted more to caring, both paid and unpaid, in the family and beyond the family. This would partly relieve young parents who would be better able to balance their family and work lives. It might even encourage more people to become parents, knowing that there is more support, both formal and informal.

Quatrième age, 80 plus

The demarcation between the third and fourth age cannot be made precisely, since it depends much on health. Not only do we live longer, but part of this longer life involves more years of poor health. At the same time, a shorter productive life may mean less accumulated earnings.

Martel and Bélanger (1999) find that health-adjusted life expectancy has increased over the period 1986-1996. They estimate that at age 65 the average person has a dependence-free life expectancy of 13 years, that is to age 78. Lachapelle and Stone (2001) propose that the fourth age be defined through activity limitations, more or less serious dependency, and loss of the state of good health. They propose that this threshold has changed from an average age of 74 years in 1951 to 78 years in 1996. Using the demarcation of 80 years would mean people living longer than the average life expectancy. One could use age 72 where 75 percent of the cohort is still living.

Using the measure based on health, Lachapelle and Stone (2001) estimate that 2 percent of the Canadian population was in this fourth age in 1951, compared to 2.7 percent in 2001 but this will rise to 6 percent in 2051. The percent of the population aged 80 and over has increased from 1 percent in 1951 to 3 percent in 2001, but it will further increase to over 8 percent in 2051.

Rather than calculating this stage through years since birth, it might be measured from the other end of life. There comes a time when life needs to be calculated not from the beginning, but from the end, as people do when they are planning for retirement. Disability and chronic conditions call for less involvement in production, but persons at these ages are not necessarily dependent. Some remain able to care for others, in their family and beyond. The purpose should be to downplay ideas like “freedom 55” or retirement at age 65, and to establish more flexibility over the life course.

SOCIETAL LEVEL ISSUES: LOW FERTILITY AND POPULATION AGING

In my judgement, the most difficult implication of delayed early life transitions is that this delay contributes to low fertility and population aging. In her review, Bachrach (2003) sees low fertility as the most serious implication, because delays can make social reproduction through childbearing impossible. This low fertility is probably a more serious problem for societies than for individuals.

Based on the population of Europe, Lutz and his colleagues (2003) estimate this “tempo” effect at about 0.3 births per woman (see also Bongaarts, 2002). That is, the average births per woman as measured by the total fertility rate would be 1.8 instead of its current 1.5 if it were not for the delay occurring in the fertility schedule. Similar calculations for Canada indicate that the tempo adjustment would bring the 2000 fertility to 1.6 from its measured level of 1.5 births per woman.

The effect of delays on fertility is probably more than this 0.3 births per woman. Very few people enter adult life expecting not to have children, but they put off having children and they

may come to miss the relatively narrow window of opportunity to become parents in their later 20s and early 30s. For instance, women who were aged 25-29 in 1984 intended to have an average of 2.17 births, but this was reduced to 2.03 when they were 36-41 in 1995 and to 1.93 when they were 41-46 in 2001 (Dupuis, 1998: 5; Beaujot and Muhammad, 2003).

When people under 25 years of age are asked how many children they expect to have altogether in their lifetime, the average is 2.3 according to the 2001 General Social Survey. In particular, only some 6 to 7 percent indicate at these ages that they do not intend to have children. Yet the proportion who remain without children is approaching 15 percent for the cohort of women who reached age 44 in 1996-2001.

In answering questions on anticipated childbearing, people probably assume that other parts of their lives will also work out as expected, in particular that they will then be in a stable relationship, that the other person will also want children, and that having children will work out for them in their work and family lives.

People also give themselves a fairly narrow window during which they think it is best to have children (Beaujot and Bélanger, 2001). People want to have children not too early and not too late. Before having children, they want to be in an enduring relationship, and not to have children too soon in this relationship. In most cases, they also want to first finish their education and also establish their work lives. Respondents also typically say that they do not want to have children too late, in order to have the energy and patience, and to not be too different in age from their children. This window of opportunity may be further narrowed due to difficulties in conceiving a child, or because relationships and work lives do not evolve as anticipated.

In effect, most people give high priority to three things for the core of adult life: living in an enduring relationship, having a satisfying job, and having children (Lapierre-Adamcyk, 1990).

Fecundity by age

The potential to conceive a pregnancy at a given age is difficult to estimate because large numbers are using contraception. There is a tendency to think that if we can control not having children, we can equally control having children. However, sub-fecundity increases with age, especially after age 30 or 35. Delays increase the risk of not being able to have a child, and they further increase the risk of not being able to have more than one child.

From historical populations who were not using contraception, we know that the most fertile years are the 20s, with fertility decreasing from women's age 30 onwards, and spontaneous abortions also increase especially after age 35 (Beets et al., 1994). At the same time, the median age at last birth is about 41 in a number of non-contracepting populations. In their review, Beets and his colleagues conclude that fecundity is progressively diminished from age 30 to 41, and that about half of women are infecund at age 41. Other data from non-contracepting populations indicate that while 95 percent had at least one child if they married at ages 20-24, this was reduced to 88 percent if they married at ages 30-34, 70 percent at ages 35-39, and only 33 percent at ages 40-44 (Menken, 1985).

In her Presidential Address to the Population Association of America, Menken (1985) concluded that the risks of postponement do not appear to be high. It is a matter of individual judgement to know the acceptability of increasing the risk of not being able to conceive, say from 5 percent at ages 20-24 to 30 percent at ages 35-39. People who delay not only increase the risk of not having a child, but there is a further risk of not having the two or more children that they had originally intended.

The issue becomes which of these will be sacrificed if there is a problem in achieving all three priorities. It would seem from small surveys among my students, that at least a quarter would sacrifice having children.

Population aging

Delays in family formation and population aging are intimately related (Fussell, 2002). Both are part of the second demographic transition. As people live longer, there is more room to delay early life transitions, and the delays of childbearing are part of what underlies lower fertility and population aging.

When low fertility started, issues of aging and eventual population decline were not seen to be particularly significant, partly because they were long-term questions. Canada's below replacement fertility started in the early 1970s and the total fertility rate has been below 1.8 births per woman since 1976. With relatively few elderly and the large numbers of people at reproductive ages, the population was still growing through fewer deaths than births, in spite of having below replacement fertility. However, eventually a population with fertility below two births per woman will have more deaths than births. In the Canadian case, this is likely to happen after about 2025 (Statistics Canada, 2001). While immigration helps to postpone population decline, it has little effect on the age structure and thus cannot be seen as a way of avoiding population aging and eventually more deaths than births. In the longer term, sources of immigration are likely to decline, and there is likely to be higher levels of emigration.

In her 1986 assessment of *Population aging in Canada*, McDaniel tended to paint a favourable picture to population aging. In part, she observed that the causes of aging are "good" things, like people being able to control their childbearing, more diversified opportunities for women, and people living longer. However, out of good causes can come negative consequences. At first, population aging was occurring "at the bottom" in the sense that there were fewer young people. The smaller number of children made the population older but there was the advantage of fewer young dependents, which was liberating for adults. We have since experienced "aging at the middle" as the baby boom has moved up in ages, but this has been experienced as a "demographic bonus" because it meant a large proportion of the population at labour force ages. Especially after 2011, we will experience "aging at the top" which will mean fewer people at typical ages to be in the labour force, and eventually significant numbers of frail elderly, and persons in their last years of life when medical and dependency costs are high. The increased number of deaths per population will put pressure on health systems where there are high costs in the last days and months of life.

We cannot do justice here to a discussion of the implications of population aging. Writing in *Science* on "Europe's population at a turning point," Lutz and his colleagues (2003) see the concerns of aging and population decline as including challenges to social security and health systems, harder productivity gains, strains on relations among generations who are contributors or receivers of public pension programs, and diminished social cohesion if societies have difficulty incorporating larger numbers of immigrants. Consequently, the policy discussions

surrounding aging include structural adjustments not only to pension systems, but also to labour markets and health and fiscal systems.

While adjustments for aging will need to occur in any case, Lutz and his colleagues suggest that we also pay attention to policies that could affect fertility. This includes measures that help people combine child rearing with employment, such as parental leaves, childcare, and opportunities for reducing work hours when children are young. They suggest other policies to address some of the prime reasons for the delay in childbearing, in particular the inflexible higher education systems, high youth unemployment, housing markets, and career patterns built around traditional male life-course models.

Other agendas suggested by Fussell (2002) include maximizing the investment in children through education, facilitating the school to work transition, and supporting family formation goals by helping women and men to combine work and family. In “Gender and family systems in fertility transition,” Mason (2001) proposes that, given women’s desire for economic independence, reducing the delay in childbearing would need programs to make motherhood and employment compatible, and role changes in families toward the equal sharing of housework and childrearing. Other things that could reduce the delay in childbearing would include more benefits associated with caring roles, such as family allowance, pension benefits for parents and tax deductions for children. Canada is unique among the countries of the world in having neither family allowance nor tax benefits to parents, except those linked to lower income families.

Based in part on the OECD (2000) *Reforms for an Aging Society*, Hicks (2003a) proposes in “The policy implications of aging” that a variety of reforms are needed including more flexibility in education and work systems, so that education is not all concentrated at the beginning, with opportunities for re-training, career changes and opportunities for reduced work responsibilities. Other matters on his suggested agenda are the reduction of public debt burdens by reducing pension benefits or increasing contributions, a greater role for private savings and earnings in retirement incomes, better regulations of financial markets, more efficiency in health care especially for the frail elderly, and less tax and transfer benefits to retired persons.

While reforms are needed for all segments of the life course, Hicks (2003a) pays particular attention to matters that relate to the troisième age, including removing financial incentives to early retirement, and job opportunities for older workers. He proposes that the percentage of the population that is employed need not be reduced from the all-time high that will be reached in 2010. The OECD (2000: 116) data for Canada show that in 1970, 37 percent of the population was employed, and this has increased to 47 percent in 2000 and will rise further to 49 percent in 2010 before the baby boom starts to reach age 65. If past trends were to continue, this percentage of the population employed would be reduced to 44 percent in 2030, which is lower than the level in 1980. However, at constant rates of labour force participation, the level in 2030 would be back to the 47 percent that we saw in the year 2000. If men’s rates of employment by age returned to their 1960 levels, there could be 52 percent of the population employed in 2030.

CONCLUSION

The delay in early life course transitions cannot be separated from the rest of the life course, which means that there are significant implications for individuals and societies. As with other changes that are central to life, there are both positives and negatives, and significant adjustments are necessary. These changes call upon us to pay attention to inter-generational justice and to children's lack of political voice.

In looking forward to the year 2100 as editor of *La démographie québécoise: enjeux du XXI^e siècle*, Piché proposes that there will be at least as much change as we have seen in the past 100 years (Piché and Le Bourdais, 2003). He proposes that technology may make pregnancies common at age 60. In his case, he says that it would have been good to have a first child at age 45, given career priorities, and all the work that needed to be done when he was a young professional. While advances in technology allowing further delays in childbearing can certainly be envisaged, might one also envisage a world that was less centred on work, and where family had more priority? Rather than adjusting reproduction to suit the needs of production, might we not also make adjustments to benefit reproduction? For instance, is it always important to maximize the number of people working, at the expense of family time and leisure?

A commentator on my *Earning and Caring in Canadian Families* has proposed that I should switch the title to say "caring and earning" forcing more thinking about how production should be made to accommodate reproduction, rather than always giving priority to economic production (Bernier, 2001). When asked to talk about their life goals, most people give high priority to their jobs and economic well-being, but they also attach high priority to family questions. Most would want to have their children in their 20s and 30s, rather than in their 40s.

Given the high value placed on having children, most people do have children though it reduces their per capita income. In "Why do Americans want children?" Schoen and his co-authors (1997) find that people are more likely to intend to have another child when they attach importance to the social relationships created by children. Respondents tend to emphasize primary group ties, along with affection, stimulation, and fun, as intrinsic values of children. In studying other societies, anthropologists have long recognized the kinship ties and other relationships that come with children. In some African societies, child placement establishes a special bond between families. Schoen et al. (1997: 350) conclude by observing, "Childbearing is purposive behaviour that creates and reinforces the most important and most enduring social bonds. We find that children are not seen as consumer durables, they are seen as the threads from which the tapestry of life is woven."

In spite of these generalized interests to have children, fertility is down to some 1.5 births per woman, and childbearing is occurring at older ages. These are core features of the second demographic transition, which includes new understandings regarding family relationships, with more focus on self-centred fulfilment and greater flexibility in the entry and exit from unions. Given the need for both men and women to be economically independent, it makes sense that unions and childbearing are delayed as education is completed and as work lives are established. Given the economic uncertainty and the needs for high skills, it also makes sense that people are

longer in education, and later in starting their first full-time employment. The economic uncertainties faced by men, partly because they are competing with equally educated women, have brought delays in union formation. In some regards, women's greater economic participation has compensated, with rates of home ownership similar to what they were in the past. But the uncertainties in men's work lives, and the stronger labour force participation of women, has made it difficult to fit children into busy lives, thus bringing delays in reproduction and higher proportions without children, in spite of the high values typically placed on having children. With the focus on self-centred fulfilment, there is less attention to the enduring fulfilment that comes from children and family. Rare are those who would consider that their lives would have been better if their parents and grandparents had had fewer children (Wonnacott, 2000).

In many regards, the implications of these delays are positive. By leaving home later, children are receiving more transfers from their parents; by staying in education longer, youth is better prepared for a world where the labour force is growing much more slowly and we need to depend on quality of workers. Two-worker families reduce the dependence of women on men, and reduce the exposure of women and children to the risks associated with family instability.

At the individual level, the most negative implication is that people will not have saved enough during a shorter work life, partly because they entered full-time work later, partly because children have spent more time in education, and have been slow at establishing their financial independence and leaving home. The accommodations here are obvious, to work longer while one is still healthy and productive, turning at least part of what we have called the *troisième* age (60-79) into a longer period of post-reproductive productivity. It is important not to exaggerate the conflicts of interest. Billari and his colleagues (2001) propose that, having allowed one's children to stay at home longer, supporting them in a longer period of education and in their transition to the labour market, parents would be in better position to claim care from their children in later life.

The stronger negatives are at the societal level, because delayed early life transitions bring lower fertility and population aging. Accommodations to population aging are more complex, including promoting more economic productivity at older ages, partly by reducing the benefits of retirement without leaving stranded those who are unable to work for health or other reasons. Population aging affects a number of policy questions ranging from pensions and other transfers, to education and labour market issues. Hicks (2003b) argues in particular that we need to introduce greater life course flexibility in our systems of education and work.

We should not ignore policies that apply particularly to people at ages where they are making these early life course transitions. Greater societal investments in post-secondary education would allow young people to leave home sooner, and to finish their education more efficiently without the distraction of part-time jobs. Greater investments in the school-to-work transition, especially for the benefit of those who leave school early, would reduce the uncertainties of the initial years on the labour market. Stronger investments in young families, including subsidies for parental leaves, tax benefits, reduced work hours and childcare, would enable people in this stage of life to achieve their work and family goals. Such subsidies would be based on unique ways in which the human life course has evolved, with a long life expectancy, and long period of

youth dependency that is subsidized by a long period of post-reproductive productivity. Sometimes this productivity in the troisième age can occur through direct care of grand-children, as was the historical case, at other times it can occur through extending the regular work life, but at other times it can occur through volunteer work or new careers of reduced responsibility.

These are difficult questions, in part because an aging society tends to think especially of ways in which the lives of older people can be improved, and we tend to ignore the needs of the young who are less numerous and have limited political voice. For instance, in the countries that have greater employment protection, which benefits workers who have more seniority, there tends to be higher relative levels of youth unemployment (Breen and Buchmann, 2002). As the demographic bonus gets spent, it is important to recognize that investments in the early stages of the life course provide the best basis for long-term security.

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