

# Education and income of lone parents

*Diane Galarneau*

**B**etween 1981 and 2001, the proportion of lone-parent families went from 11% to 16%. These families also accounted for more children 18 and under in 2001—21% compared with 14% in 1981. Being a parent is not easy, and heads of lone-parent families face the same challenges as other parents but often with less financial resources. In 2000, the before-tax annual income of two-parent families was nearly \$78,800, compared with only \$27,700 for lone mothers and just under \$44,000 for lone fathers.<sup>1</sup>

While lone mothers in 2000 were almost five times more likely to have a low income than mothers with spouses (43% versus 8%), the proportion was lower than in 1980 (52%). However, improvements were not observed for all age groups or education levels. And, among lone fathers, who represent a growing portion of heads of lone-parent families, low income increased, going from 16% to 20%. For them also, the pattern was not uniform. Even though their low-income rate was half the rate for lone mothers, it was more than double that for fathers with spouses (8%).

Low income has a major impact on many aspects of life, including well-being, work, friendships, health, and even longevity and crime. It is also likely to influence the future of children in affected families, reducing their chances of going on to postsecondary education (Acemoglu and Pischke 2001). This in turn may limit their future earnings potential and with it their chances of escaping from low income.

Using the 1981 and 2001 Censuses, this article examines changes in the characteristics of lone parents. It looks at their earnings and the proportion in low income by age group and education level, and compares them with parents living in a couple relationship. Changes in low-income rates for full-time, full-year workers are also examined (see *Data source and definitions*).

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## Women heading lone-parent families

### ***A phenomenal increase in educational attainment***

The increase in lone-parent families has led to a sizeable rise in the number of lone mothers since 1981. In 1981, there were 330,000 lone mothers aged 25 to 54 with children aged 18 or under, compared with 555,000 in 2001, an increase of 68%. In comparison, the number of mothers in couple relationships rose 3% to 2,788,000 (Table 1).

The profile of mothers changed greatly during this period. Like the rest of the population, they were slightly older than in 1981. The average age of lone mothers rose 0.9 years compared with 1.8 for mothers with spouses. In addition to general population aging, other factors probably contributed to the aging of mothers. These include the later entry of women into conjugal relationships and having a first child later in life (Zukewich and Cooke-Reynolds 2003). Lone mothers had fewer children than mothers in couple relationships, although the average declined for both groups. Lone mothers were still more likely to have only one child (half compared with one-third for women in couple relationships), and large families were less common in 2001 for both groups.

One of the most marked changes was women's educational attainment. In 1981, 46% of lone mothers (compared with 42% of those with spouses) had not completed high school. By 2001, this proportion had fallen by more than half to 22% (17% for mothers in couple relationships), mainly in favour of high school completion and university education. A majority of all mothers had studied at the postsecondary level, in both 1981 and 2001. But overall, lone mothers had less education than mothers with spouses in 2001.

To a large extent, these trends were observed in all age groups. However, the increase in educational attainment was less pronounced for lone mothers aged 25 to 34. In 1981, they had a higher education level than older lone mothers, whereas in 2001, they were

substantially behind: more than one-quarter had not yet completed high school and only 6% had a university degree.

This slower advance changed the relative situation of young lone mothers, who had now lost their educational advantage. Moreover, a sizeable gap is evident between them and their counterparts in couple relationships, for whom the proportion of university graduates (18%) was three times higher in 2001. The gap was also sizeable for those aged 35 to 44 years, but it narrowed among those 45 to 54.

These educational gaps between lone mothers and those in couple relationships could be explained by the young age of lone mothers when they had their first child.<sup>4</sup> Also, most in 2001 (61%) had never been married,<sup>5</sup> and may have taken care of their children without the presence or support of a spouse. These two factors may have been decisive in determining whether to continue their education. Nevertheless, given the narrowing of the education gap with age, one cannot rule out the possibility that young lone mothers may eventually catch up.

The opposite is observed for the oldest group (45 to 54). In 2001, both lone mothers and those with spouses had the largest proportion of university graduates and the lowest proportion of women with no high school diploma. Being older, the women in this group had had more time to pursue their education, but the phenomenal increase in their education level might also mask a cohort effect. The increase more likely reflects the greater value placed on education by those

**Table 1 Profile of lone mothers and mothers in couples**

	Lone mothers		Couple mothers	
	1981	2001	1981	2001
<b>Total</b>	<b>330</b>	<b>555</b>	<b>2,698</b>	<b>2,788</b>
<b>Average age</b>	<b>37.8</b>	<b>38.7</b>	<b>36.9</b>	<b>38.7</b>
<b>Education</b>				
Less than high school diploma	45.8	21.9	42.1	16.6
High school diploma	1.9	14.2	2.0	17.2
Postsecondary, completed or not	48.2	52.3	52.2	46.8
Bachelor's or higher	4.1	11.6	3.7	19.4
<b>25 to 34</b>	<b>128</b>	<b>158</b>	<b>1,178</b>	<b>772</b>
Less than high school diploma	39.8	25.6	34.0	16.4
High school diploma	2.0	12.5	2.2	13.8
Postsecondary, completed or not	54.8	55.7	59.9	52.0
Bachelor's or higher	3.3	6.2	3.9	17.9
<b>35 to 44</b>	<b>127</b>	<b>278</b>	<b>1,011</b>	<b>1,440</b>
Less than high school diploma	44.8	21.5	44.7	16.7
High school diploma	2.0	15.0	1.8	18.6
Postsecondary, completed or not	47.9	52.6	49.4	46.3
Bachelor's or higher	5.3	10.8	4.1	18.4
<b>45 to 54</b>	<b>76</b>	<b>119</b>	<b>509</b>	<b>576</b>
Less than high school diploma	57.5	18.0	55.9	16.7
High school diploma	1.6	14.7	1.6	18.2
Postsecondary, completed or not	37.5	46.8	40.0	41.2
Bachelor's or higher	3.5	20.5	2.4	23.9
<b>Children under 19</b>				
One	47.2	51.3	31.9	35.7
Two	34.3	34.6	43.1	44.4
Three	12.9	10.7	18.0	15.2
Four and more	5.6	3.4	7.0	4.7
Average number of children	1.8	1.7	2.0	1.9
<b>Labour market activity</b>				
Employed	58.7	71.1	50.9	75.0
Unemployed	6.0	7.9	4.2	4.3
Not in the labour force	35.3	21.0	44.9	20.7
<b>Work arrangements</b>				
Mostly full-time	50.8	60.8	36.5	58.0
Mostly part-time	15.2	17.1	23.1	23.8
Did not work	34.0	22.1	40.4	18.2
Mostly full-time, full-year	32.1	40.3	21.0	40.2

Source: Census of Population, 1981 and 2001

at the beginning of the baby-boom generation, born between 1947 and 1956 (aged 45 to 54 in 2001), compared with the cohort born between 1927 and 1936 (45 to 54 in 1981).

**Employment rate up, but the youngest trail behind**

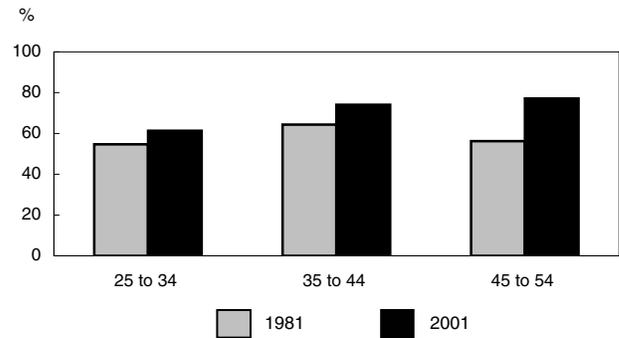
This increased education level is coupled with an equally substantial increase in the proportion of women classified as employed or employed mainly full time, especially among mothers in couple relationships since their attachment to the labour market was weaker in 1981. In 2001, 71% of lone mothers and 75% of mothers in couple relationships had a job, and for most, a full-time one.

However, the youngest (25 to 34) trailed their older counterparts, both in their employment rate in 2001 and the progress observed with respect to it over the 20 years (Chart A). In 2001, 61% had a job, compared with 77% of their counterparts aged 45 to 54. In 1981, the percentages were 55% and 56% respectively.

Also, a smaller proportion of these young lone mothers worked full-time, or full-time for the full year (Chart B), and the increase was less than for their older counterparts.

The unemployment rate for lone mothers rose slightly, from 9.3% in 1981 to 10.0% in 2001 (Chart C), while the rate for mothers in couples fell from 7.7% to 5.4%. The unemployment rate increased more for the youngest lone mothers with little education (from 16.2% to 21.6%) and for all lone mothers with little education (from 11.7% to 16.2%). According to a recent longitudinal study, lone mothers have a greater risk of being chronically unemployed (Brooks 2005).

**Chart A The employment rate for young lone mothers rose less markedly.**



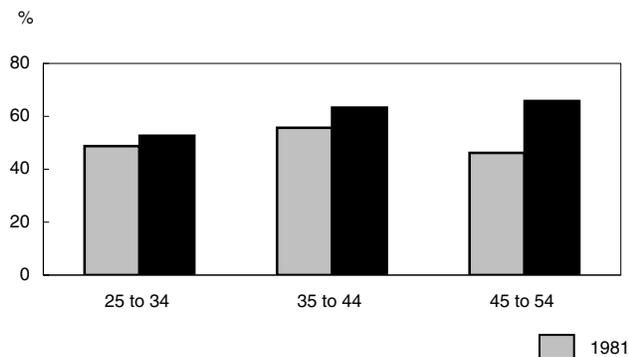
Source: Census of Population, 1981 and 2001

**Annual employment earnings higher but the increase was not uniform**

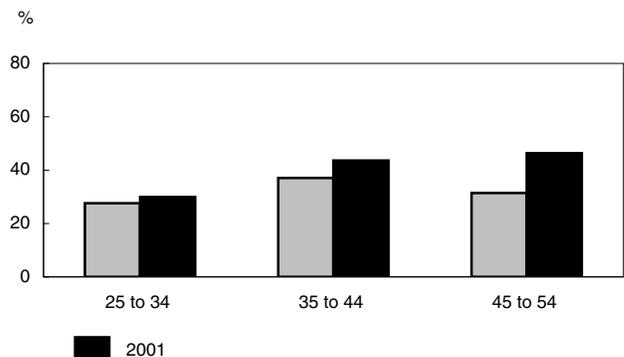
Income generally rises with age and education. Given lone mothers' increased participation in the labour market, their aging, and the major increase in their educational attainment since 1980, one would expect an increase in their employment earnings—and this in fact happened. Their annual earnings rose 35%<sup>6</sup> in real terms between 1980 and 2000, going from \$14,700 to \$19,900<sup>7</sup> (Table 2).

However, the increase was not universal. In particular, the youngest group registered sizeable losses for most education levels. This decline in earnings may be

**Chart B Young lone mothers saw less of a rise... in full-time work**



**and in full-time, full-year work**



Source: Census of Population, 1981 and 2001

**Table 2 Earnings of lone mothers and those in couples**

	Lone mothers			Couple mothers			Gap Lone: couple	
	1980	2000	Change	1980	2000	Change	1980	2000
	2000\$		%	2000\$		%	%	
<b>Total</b>	<b>14,700</b>	<b>19,900</b>	<b>35.0**</b>	<b>11,100</b>	<b>22,700</b>	<b>103.6**</b>	<b>24.4</b>	<b>-14.1</b>
<b>Education</b>								
Less than high school diploma	8,600	10,000	16.6**	7,900	12,600	59.7**	8.3	-25.6
High school diploma	15,500	17,600	14.0**	9,900	17,800	79.1**	35.7	-1.0
Postsecondary, completed or not	19,100	20,300	6.3**	13,400	21,800	62.5**	29.9	-7.2
Bachelor's or higher	36,500	39,100	7.1**	23,400	37,700	61.2**	35.9	3.6
<b>25 to 34</b>	<b>12,500</b>	<b>12,900</b>	<b>3.2**</b>	<b>10,500</b>	<b>17,500</b>	<b>66.9**</b>	<b>16.0</b>	<b>-35.7</b>
Less than high school diploma	7,100	6,900	-2.6	7,100	9,400	32.8**	0.8	-35.4
High school diploma	13,800	11,400	-16.9**	9,200	13,100	43.5**	33.5	-14.9
Postsecondary, completed or not	15,900	14,400	-9.8**	12,200	17,200	40.5**	23.2	-19.6
Bachelor's or higher	28,300	26,600	-6.0**	20,700	29,000	39.8**	26.8	-8.9
<b>35 to 44</b>	<b>17,300</b>	<b>21,100</b>	<b>21.7**</b>	<b>12,400</b>	<b>23,800</b>	<b>92.2**</b>	<b>28.4</b>	<b>-13.0</b>
Less than high school diploma	10,000	11,300	12.7**	8,900	13,800	54.6**	11.2	-21.9
High school diploma	17,500	18,700	6.8**	11,300	18,800	67.0**	35.5	-0.8
Postsecondary, completed or not	21,500	21,900	2.3**	14,700	23,300	59.0**	31.7	-6.2
Bachelor's or higher	40,100	39,400	-1.8	25,800	39,200	51.6**	35.6	0.6
<b>45 to 54</b>	<b>14,200</b>	<b>26,400</b>	<b>85.7**</b>	<b>10,200</b>	<b>26,700</b>	<b>163.1**</b>	<b>28.4</b>	<b>-1.4</b>
Less than high school diploma	8,500	12,100	42.4**	7,300	13,600	85.8**	13.6	-12.7
High school diploma	16,000	22,100	38.3**	10,000	19,900	99.6**	37.7	10.0
Postsecondary, completed or not	21,100	25,500	21.2**	13,900	25,300	82.0**	34.0	1.0
Bachelor's or higher	41,000	43,700	6.7*	27,400	43,600	59.0**	33.2	0.4

\* Significant at the 10% level.

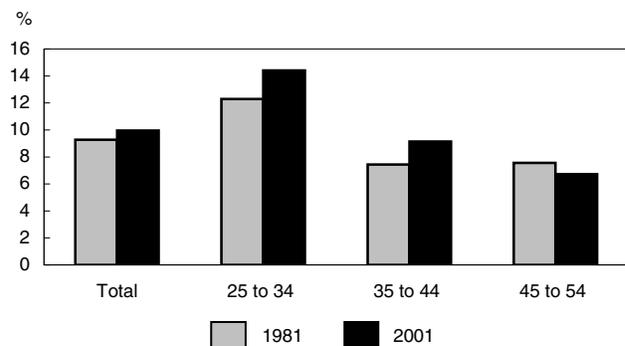
\*\* Significant at the 5% level.

Note: These averages include nil and negative earnings.

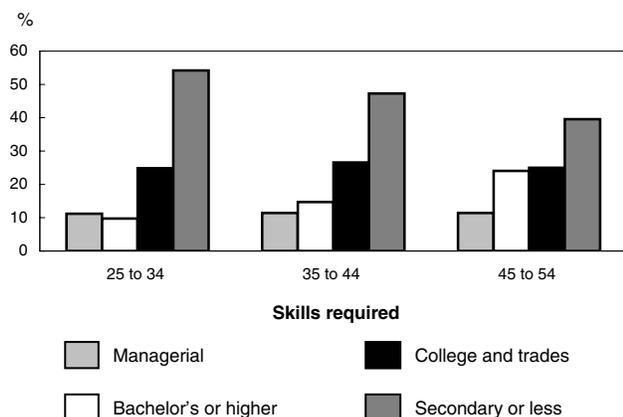
Source: Census of Population, 1981 and 2001

attributed to various factors, including the loss of their educational advantage and the rise in their unemployment rate. Their low employment rate and the small proportion working full time, or full time for the full year, also played a part. In addition, jobs held by young lone mothers in 2001 were less likely to require specific skills. Just over 54% had a job requiring at most a high school diploma, compared with 47% and 40% of their counterparts aged 35 to 44 and 45 to 54 respectively (Chart D). Also, temporary jobs, which are generally less well-paid than permanent ones, are more likely to be held by women, youths, and persons with little education (Galarneau 2005). This type of work may thus be more common among young lone mothers with little education.

The lower employment rate for young lone mothers and their stronger inclination toward part-time work compared with older lone mothers may be partly

**Chart C A sizeable gap in unemployment rates has opened between young and older lone mothers.**

Source: Census of Population, 1981 and 2001

**Chart D Young lone mothers are often in jobs requiring few skills.**

Source: Census of Population, 1981 and 2001

explained by their being young and having small children. Large gaps were also evident between young lone mothers and their counterparts in couple relationships. However, on average, they had fewer children and their youngest child was older. Being young when their first child was born and not having the support of a spouse may have been determining factors for many in deciding whether to continue their studies—25% did not have a secondary school diploma in 2001. Lack of education probably had a large influence on their labour market performance as well as their earnings. These factors may have affected all lone mothers with little education. In a knowledge economy, where employers increasingly require specific skills and where the number of highly qualified persons is mounting, young people with little education are inevitably disadvantaged.

As for mothers in couple relationships, their earnings reached \$22,700 in 2000, up 104% from

1980, or three times the growth for lone mothers. This may be partly due to the lower earnings of mothers in couple relationships in 1980, which was in turn attributable to their weak attachment to the labour market. When this attachment subsequently strengthened, the trends were reversed, with mothers in couple relationships then having, on average, higher earnings than lone mothers.

#### ***Worsening situation of young lone mothers confirmed by low-income rates***

The improvement in employment earnings resulted in a decrease in the low-income rate for lone mothers. The rate went from 52% to 43% between 1980 and 2000, with older and relatively educated women being the main beneficiaries.

Young lone mothers (apart from university graduates) generally saw their low-income rate deteriorate. Note that these rates were already disproportionate in 1980 (Table 3). However, the rate declined with education

**Table 3 Low-income rates for lone mothers and those in couples**

	Lone mothers		Couple mothers	
	1980	2000	1980	2000
	%			
<b>Total</b>	<b>51.8</b>	<b>43.0</b>	<b>9.3</b>	<b>8.0</b>
<b>Education</b>				
Less than high school diploma	60.4	63.6	12.3	17.0
High school diploma	48.9	43.3	8.9	8.9
Postsecondary, completed or not	46.0	39.5	7.2	6.6
Bachelor's or higher	25.8	19.1	3.7	3.0
<b>25 to 34</b>	<b>63.5</b>	<b>59.0</b>	<b>10.6</b>	<b>10.7</b>
Less than high school diploma	73.5	75.2	14.6	22.4
High school diploma	61.5	62.3	10.2	13.3
Postsecondary, completed or not	57.9	54.0	8.8	8.8
Bachelor's or higher	37.8	30.6	4.9	3.6
<b>35 to 44</b>	<b>47.1</b>	<b>40.1</b>	<b>8.3</b>	<b>7.4</b>
Less than high school diploma	58.2	60.0	11.4	15.5
High school diploma	42.9	40.4	8.4	8.1
Postsecondary, completed or not	39.6	35.8	6.0	5.9
Bachelor's or higher	21.9	20.3	2.9	2.9
<b>45 to 54</b>	<b>39.8</b>	<b>28.5</b>	<b>8.0</b>	<b>6.0</b>
Less than high school diploma	47.7	51.7	10.5	13.5
High school diploma	34.6	28.7	5.7	6.3
Postsecondary, completed or not	30.0	26.2	4.8	4.7
Bachelor's or higher	16.4	13.0	2.6	2.7

Source: Census of Population, 1981 and 2001

## Data source and definitions

This study uses census microdata representing 20% of the population. It concerns lone parents and parents in couple relationships who have children aged 18 and under. Only persons aged 25 to 54 were selected to avoid school-work or work-retirement transition situations when employment income is usually lower. Men accounted for 19% of lone parents in this age group. Since their average earnings were higher and they exhibited different trends than female lone parents, they are dealt with separately (see *Men heading lone-parent families*).

The reference years for the censuses selected (1980 and 2000) are comparable in terms of the business cycle (unemployment rates of 7.5% and 6.8% respectively). The greater number of new immigrants in the 2001 Census likely affected incomes more than in 1981.<sup>2</sup> To not bias the results, they were excluded from the analysis.<sup>3</sup>

Family type is a derived variable. Respondents are asked the names of all persons usually residing at the address, even those temporarily absent. The first adult on the list becomes Person 1, followed by their spouse, children, and

any other persons in the dwelling. Each person's relationship to Person 1 is indicated. On the basis of this information, a family type is assigned. If children are under joint custody, the parent who has custody for the most time is considered the 'lone parent.' If children spend the same amount of time with each parent, the one with whom they are staying at the time of collection will be the lone parent.

The low-income rate refers to the proportion of families with income below the 'low-income cut-off.' Thresholds are determined by first estimating the average percentage of income allocated to the basic necessities of food, clothing, and shelter (using the Survey of Household Spending). An average is determined for families of different sizes and degrees of urbanization. A family spending 20% more than the average (55%) on basic necessities is deemed to be in 'straitened circumstances.' These low-income cut-offs are set for different-sized families with different degrees of urbanization. Since 1992, cut-offs have been updated yearly by changes in the consumer price index.

level. In 2000, 75% of those without a high school diploma were in low income; the proportion fell to 62% for those with a high school diploma, and to 54% for those with non-university postsecondary education. For university graduates, the rate was 31%.

In general, the low-income rate for lone mothers in other age groups has declined since 1980, except for those who did not complete high school. The rate for these women aged 35 to 44 and 45 to 54 reached 60% and 52% respectively in 2000.

The low-income indicator includes all sources of income. Low-income families depend more on government transfers, which did not increase sufficiently to compensate for their lower earnings (Picot, Morissette and Myles 2003). This probably partly explains the rise in low-income rates among lone mothers with little education.

In contrast, low-income situations were much less frequent among mothers in couple relationships. However, rates for those with less education, which were already high, increased.

### **Full-time work: better protection than 20 years ago?**

Up to now, the focus has been on lone mothers without regard to their participation in the labour market. Clearly, holding a full-time job for the full year should

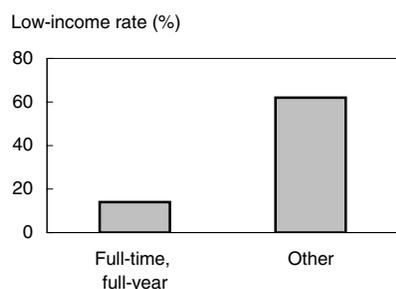
lessen low-income situations. But does it offer better protection than 20 years ago?

In 2000, 40% of lone mothers worked mainly full time (that is, at least 30 hours per week) for at least 48 weeks. This proportion was up from 1980, when it stood at 32%.

When lone mothers working full time for the full year are compared with those not in the labour market or those with a different work pattern, it is not surprising to find that the former find themselves in low income much less often. In 2000, 14% of lone mothers working full time for the full year had a low income, compared with 62% of those with a different work pattern or not in the labour market (Chart E). Generally speaking, without taking into account age, education, occupation, industry or other characteristics, full-time work for the full year seems to mitigate against low income. However, it appears to do so less than 20 years earlier, especially for the youngest women with less education. Among them, the proportion with a low income went from 23% to 37%. Similarly, for those with the least education in the older groups, the rate rose 7 percentage points, reaching 26% for those 35 to 44 and 20% for those 45 to 54 (Table 4).

It is important to distinguish between low earnings and low income. Persons are considered working poor if they make a substantial work effort (such as

**Chart E Having a full-time, full-year job reduces the chances of low income for lone mothers.**



Source: Census of Population, 1981 and 2001

working full time for the full year) but are low-paid. In fact, relatively few low-paid workers are in low income,<sup>8</sup> since the earnings of other household members prevent it. Low income depends more on family circumstances than on an individual's employment situation (Fleury and Fortin 2004). Lone mothers with children 18 and under, even if they work full time throughout the year, have little chance of making ends meet without the contribution of a supplementary income. For this reason, a larger proportion of them compared with mothers with spouses were in low income (43% versus 8%), even when they worked full time throughout the year (14% versus 3%).

Full-time work is not a panacea, especially in the case of the youngest and least educated. For them, earnings from employment may turn out to be inadequate after taking into account employment-related expenses (such as childcare, transportation, extra expenditures on clothing and meals) and the loss of certain government benefits. This probably explains in part the youngest mothers' low level of participation in the labour market and the few changes that have occurred since 1981.

**Table 4 Earnings and low-income rates for lone mothers working full time, full year**

	Earnings			Low-income rate	
	1980	2000	Change	1980	2000
<b>Total</b>	<b>31,200</b>	<b>34,100</b>	<b>9.4**</b>	<b>14.1</b>	<b>14.0</b>
<b>Education</b>					
Less than high school diploma	25,200	24,700	-2.1*	18.1	27.0
High school diploma	29,100	29,600	1.7*	16.3	14.5
Postsecondary, completed or not	32,100	33,100	2.8**	12.9	13.0
Bachelor's or higher	50,300	52,000	3.4*	4.6	4.7
<b>25 to 34</b>	<b>29,500</b>	<b>26,800</b>	<b>-9.0**</b>	<b>17.7</b>	<b>22.7</b>
Less than high school diploma	24,700	21,100	-14.7**	22.7	36.6
High school diploma	27,900	24,100	-13.7**	20.2	26.1
Postsecondary, completed or not	30,400	27,100	-10.9**	16.4	20.9
Bachelor's or higher	44,000	39,100	-11.0**	7.4	5.4
<b>35 to 44</b>	<b>32,600</b>	<b>34,400</b>	<b>5.5**</b>	<b>13.8</b>	<b>13.3</b>
Less than high school diploma	26,000	25,200	-3.1**	18.4	25.5
High school diploma	30,200	29,800	-1.4	16.9	14.2
Postsecondary, completed or not	33,100	33,900	2.3**	12.3	11.7
Bachelor's or higher	52,200	52,900	1.4	4.4	5.3
<b>45 to 54</b>	<b>31,000</b>	<b>39,700</b>	<b>28.1**</b>	<b>9.5</b>	<b>8.2</b>
Less than high school diploma	24,600	27,500	11.9**	13.3	19.8
High school diploma	29,700	33,200	11.7**	6.8	7.2
Postsecondary, completed or not	33,000	37,400	13.4**	7.3	8.0
Bachelor's or higher	54,400	55,200	1.6	1.4	3.7

\* Significant at the 10% level.

\*\* Significant at the 5% level.

Source: Census of Population, 1981 and 2001

## Men heading lone-parent families

### A growing number

The increase in lone-parent families has meant an increase not only in lone mothers, but also lone fathers. The latter have almost doubled since 1981, from just over 62,000 to nearly 119,000. In comparison, the number of fathers with spouses held steady at around 2.7 million. Despite this substantial increase, the proportion of male lone-parent families grew only slightly, from 17.4% to 18.6%.<sup>9</sup> However, the phenomenon cannot be described as marginal since they account for approximately one lone-parent family in six (Table 5).

The average age of lone fathers increased only slightly in 20 years (from 41.6 to 41.8), while the age of fathers in couple relationships increased by two years (from 38.3 to 40.4).<sup>10</sup> As a result, the gap between the two groups narrowed. Lone fathers had fewer children (1.5 compared with 1.9), down slightly from 1981. Lone fathers often had only one child, and large families were less common for both groups.

Lone fathers, like lone mothers, have advanced considerably in their educational attainment since 1981. However, compared with fathers in couple relationships, slightly fewer held a university degree and slightly more had not completed high school. Also, on this score, the youngest lone fathers were somewhat behind lone fathers in the older age groups.

### A deterioration in employment earnings

Overall, lone fathers saw their average earnings decline 7.3% in real terms since 1980, going from

**Table 5 Profile of lone fathers and those in couples**

	Lone fathers		Couple fathers	
	1981	2001	1981	2001
<b>Total</b>	<b>62</b>	<b>119</b>	<b>2,719</b>	<b>2,755</b>
			'000	
<b>Education</b>			%	
Less than high school diploma	41.1	26.4	36.3	19.4
High school diploma	6.7	14.0	6.6	13.9
Postsecondary, completed or not	45.6	46.9	50.2	46.8
Bachelor's or higher	6.6	12.6	6.9	19.9
<b>25 to 34</b>	<b>18.9</b>	<b>14.1</b>	<b>36.3</b>	<b>20.8</b>
Less than high school diploma	28.9	29.5	29.4	20.3
High school diploma	5.5	14.4	5.6	14.4
Postsecondary, completed or not	60.8	50.1	59.1	50.6
Bachelor's or higher	4.9	5.9	5.9	14.7
<b>35 to 44</b>	<b>42.7</b>	<b>50.1</b>	<b>39.1</b>	<b>49.5</b>
Less than high school diploma	39.3	27.8	35.6	19.5
High school diploma	6.5	14.1	6.8	14.2
Postsecondary, completed or not	46.2	48.2	49.1	47.7
Bachelor's or higher	8.0	9.8	8.5	18.7
<b>45 to 54</b>	<b>38.4</b>	<b>35.8</b>	<b>24.5</b>	<b>29.6</b>
Less than high school diploma	49.1	23.2	47.5	18.7
High school diploma	7.5	13.7	7.9	13.1
Postsecondary, completed or not	37.6	43.8	39.0	42.7
Bachelor's or higher	5.8	19.2	5.7	25.5
<b>Average age</b>	<b>41.6</b>	<b>41.8</b>	<b>38.3</b>	<b>40.4</b>
<b>Children under 19</b>				
One	52.7	61.3	31.9	35.3
Two	31.2	30.0	43.5	44.7
Three	10.5	6.9	17.9	15.3
Four and more	5.5	1.8	6.8	4.7
Average number of children	1.7	1.5	2.0	1.9
<b>Labour market activity</b>				
Employed	87.2	82.0	93.1	90.8
Unemployed	5.4	7.6	3.2	4.2
Not in the labour force	7.4	10.4	3.7	5.0
<b>Work arrangements</b>				
Mostly full-time	88.6	83.6	94.4	92.6
Mostly part-time	4.8	5.7	2.9	3.2
Did not work	6.6	10.7	2.6	4.2
Mostly full-time, full-year	62.7	59.0	70.3	71.5

Source: Census of Population, 1981 and 2001

\$41,000 to \$38,000 (Table 6).<sup>11</sup> This contrasts with lone mothers, who registered a significant (but not uniform) increase in earnings. However, the decrease was larger for younger and less educated lone fathers—similar to the situation of young lone mothers. Lone fathers aged 25 to 34 posted declines ranging between 28% and 13%. Various other subgroups also posted substantial decreases. For their part, fathers in couples saw

**Table 6 Earnings of lone fathers and those in couples**

	Lone fathers			Couple fathers		
	1980	2000	Change	1980	2000	Change
	2000\$	2000\$	%	2000\$	2000\$	%
<b>Total</b>	<b>41,000</b>	<b>38,000</b>	<b>-7.3**</b>	<b>45,900</b>	<b>48,400</b>	<b>5.4</b>
<b>Education</b>						
Less than high school diploma	32,700	26,300	-19.7**	36,800	31,400	-14.6
High school diploma	39,300	34,300	-12.9**	43,800	39,400	-10.1
Postsecondary, completed or not	42,500	37,900	-10.7**	46,100	45,300	-1.9
Bachelor's or higher	72,300	67,400	-6.8*	72,100	78,500	8.9
<b>25 to 34</b>	<b>35,800</b>	<b>27,500</b>	<b>-23.0**</b>	<b>41,300</b>	<b>38,400</b>	<b>-7.1</b>
Less than high school diploma	30,100	21,600	-28.2**	34,300	27,000	-21.1**
High school diploma	36,100	26,300	-27.1**	39,200	34,600	-12.0**
Postsecondary, completed or not	36,900	29,400	-20.4**	42,000	38,200	-9.2**
Bachelor's or higher	51,400	44,500	-13.4**	57,300	58,700	2.5**
<b>35 to 44</b>	<b>42,900</b>	<b>37,600</b>	<b>-12.3**</b>	<b>49,000</b>	<b>49,400</b>	<b>0.9</b>
Less than high school diploma	34,400	27,100	-21.2**	38,400	32,600	-15.0**
High school diploma	40,000	36,000	-9.9	46,600	40,100	-13.9**
Postsecondary, completed or not	44,400	38,200	-14.0**	48,700	46,800	-3.9**
Bachelor's or higher	70,000	67,100	-4.2	76,300	81,100	6.3**
<b>45 to 54</b>	<b>41,500</b>	<b>42,700</b>	<b>3.0</b>	<b>47,700</b>	<b>53,500</b>	<b>12.3</b>
Less than high school diploma	31,900	27,100	-15.2**	37,100	32,700	-11.9**
High school diploma	41,400	35,000	-15.3**	49,900	41,700	-16.3**
Postsecondary, completed or not	43,600	41,300	-5.3*	49,600	48,400	-2.4**
Bachelor's or higher	85,200	70,400	-17.5**	89,400	83,400	-6.7**

\* Significant at the 10% level.

\*\* Significant at the 5% level.

Source: Census of Population, 1981 and 2001

earnings rise by a modest 5%; however, the youngest and least educated among them registered sizeable decreases.

These results are consistent with other studies showing that the employment earnings of low-educated young men have fallen since 1980 (Morissette, Ostrovsky and Picot 2004; Morissette and Johnson 2004; Beaudry and Green 2000; Burbidge, Magee and Robb 2002). This drop is attributable to various factors, including young men's loss of educational advantage owing to the increased educational attainment of older cohorts and women in general. Also, the wages of new entrants to the labour market are lower than in the past (Morissette 2002). One can also point to other factors, such as the rise in the number of temporary jobs (Galarneau 2005; Schellenberg and Clark 1996) and the decrease in the unionization rate among young men (Morissette, Schellenberg and Johnson 2005). The greater declines registered by lone fathers are probably related to the

decrease in their participation rate and their greater tendency to work part time. Also, a major factor distinguishing lone fathers from other fathers is their weaker attachment to the labour market.

#### **More low-income fathers in 2000**

In 2000, low-income situations were half as common for lone fathers as for lone mothers (20% and 43% respectively). However, the low-income rate for lone fathers was up from 16% in 1980, probably in part because of their weaker attachment to the labour market (Table 7). This increase was observed for all age groups and education levels, but the situation deteriorated most for the young and the least educated. In 1980, these groups already posted rates that stood out from the others. In 2000, the low-income rate of those without a high school diploma was close to 30%. Among fathers in couple relationships, the percentage remained below 10% throughout this 20-year period, except for the least educated.

**Table 7 Low-income rates for lone fathers and those in couples**

	Lone fathers		Couple fathers	
	1980	2000	1980	2000
<b>Total</b>	<b>15.9</b>	<b>20.0</b>	<b>9.5</b>	<b>8.3</b>
	%			
<b>Education</b>				
Less than high school diploma	21.3	29.2	13.5	16.2
High school diploma	13.4	20.5	8.4	9.0
Postsecondary, completed or not	12.7	17.6	7.6	6.8
Bachelor's or higher	6.5	9.1	3.6	3.6
<b>25 to 34</b>	<b>18.6</b>	<b>27.7</b>	<b>11.0</b>	<b>11.3</b>
Less than high school diploma	26.0	34.9	16.0	21.0
High school diploma	9.5	30.2	10.5	12.2
Postsecondary, completed or not	16.4	24.4	9.2	9.1
Bachelor's or higher	12.2	13.4	5.3	4.4
<b>35 to 44</b>	<b>14.7</b>	<b>19.9</b>	<b>9.0</b>	<b>8.0</b>
Less than high school diploma	20.0	28.3	13.5	15.5
High school diploma	13.3	19.9	8.3	8.5
Postsecondary, completed or not	11.9	17.2	6.9	6.5
Bachelor's or higher	5.5	9.4	3.1	3.4
<b>45 to 54</b>	<b>15.9</b>	<b>17.1</b>	<b>8.0</b>	<b>6.8</b>
Less than high school diploma	21.1	27.9	11.3	13.7
High school diploma	14.8	17.2	6.2	7.6
Postsecondary, completed or not	11.0	15.1	5.2	5.6
Bachelor's or higher	5.5	8.3	2.4	3.5

Source: Census of Population, 1981 and 2001

Having full-time work for the full year appears to reduce the risk of being in low income. In 2000, 59% of lone fathers worked full time for at least 48 weeks, a slightly lower proportion than in 1980 when it was 63%. A larger proportion of fathers in couples worked full time throughout the year, the proportion rising marginally from 70% in 1980 to 71% in 2000.

For lone fathers working full time for the full year, the low-income rate was just under 7%, compared with 38% for lone fathers with a different pattern or not working. In fact, the rate for lone fathers was similar to that for fathers with spouses (4%). However, the mitigating effect appears a little less than in 1980, since low-income rates among lone fathers working full time for the full year rose slightly (from 6% to 7%). On average, the rate declined with age and education (Table 8).

## Summary

Lone mothers are one of the main groups at risk of low income. Among others sharing this unfortunate distinction are those with low education, new immigrants, and unattached individuals (Morissette and Picot 2005). Low income depends more on family circumstances than on an individual's employment situation. Thus, when considering lone-parent families, the proportion with low incomes is a major concern.

The characteristics of lone parents have changed greatly as have Canadians as a whole. In 2001, lone parents were older on average than in 1981, had slightly fewer children, and were much more educated.

These changes gave rise to a sizeable increase in the number of lone mothers employed as well as the proportion working full time. As a consequence, their average employment income rose 35% in real terms compared with their counterparts the same age in 1981. The growth in earnings was reflected in the low-income rate, which, overall, declined by 9 percentage points (from 52% to 43%).

However, these improvements did not extend to lone mothers aged 25 to 34 who had not finished high school—and more than one-quarter of young lone mothers fell into this category. These women saw their average earnings decline and their low-income rate rise substantially. In 2000, at least two-thirds of them were in low income. Low-educated women in other age groups posted a small increase in their earnings, but their low-income rate was little changed and reached more than 50% in 2000.

High rates of low income among the youngest may be related to loss of an educational advantage in relation to their seniors, their weaker attachment to the labour force, and being in occupations requiring few skills. Young lone mothers had their first child earlier in life than mothers in couple relationships. Most of them also raised their child without the support of a spouse. This probably was decisive in their ability to continue their education, which in turn may have had ramifications for their subsequent participation in the labour market

**Table 8 Low-income rates for lone fathers and couple fathers working full time, full year**

	Lone fathers		Couple fathers	
	1980	2000	1980	2000
<b>Total</b>	<b>5.7</b>	<b>6.8</b>	<b>5.0</b>	<b>4.0</b>
<b>Education</b>				
Less than high school diploma	7.9	9.7	7.0	7.7
High school diploma	5.0	9.3	4.4	4.9
Postsecondary, completed or not	4.6	6.0	4.2	3.5
Bachelor's or higher	2.7	3.0	1.9	1.8
<b>25 to 34</b>	<b>6.7</b>	<b>10.5</b>	<b>5.7</b>	<b>5.3</b>
Less than high school diploma	11.3	12.1	7.9	10.0
High school diploma	4.1	13.0	5.7	6.4
Postsecondary, completed or not	5.8	10.1	5.1	4.6
Bachelor's or higher	0.9	4.6	2.5	1.8
<b>35 to 44</b>	<b>5.5</b>	<b>6.6</b>	<b>5.0</b>	<b>4.0</b>
Less than high school diploma	7.7	9.4	7.5	7.6
High school diploma	5.4	8.7	4.5	4.9
Postsecondary, completed or not	4.6	5.7	4.1	3.5
Bachelor's or higher	2.8	3.0	1.8	1.8
<b>45 to 54</b>	<b>5.4</b>	<b>5.8</b>	<b>3.9</b>	<b>3.2</b>
Less than high school diploma	7.3	9.1	5.7	6.4
High school diploma	5.1	8.9	2.9	3.8
Postsecondary, completed or not	3.9	5.0	2.7	2.8
Bachelor's or higher	3.3	2.8	1.3	1.8

Source: Census of Population, 1981 and 2001

and their income from employment. These factors may also have affected older lone mothers with little education. These low-educated women have small hope of earning very much after job-related expenses are taken into account, especially in a knowledge-based economy, which more and more requires specific skills and highly qualified workers. This probably explains in part their low employment rate and the little improvement registered since 1980.

Full-time work lessens the chances of being in low income. In 2000, 14% of lone mothers working full time throughout the year were in low income, compared with 62% of those with a different work pattern or not in the labour market. However, full-time work offers less protection than in 1980, especially for the youngest with little education and for the less-educated in general.

For lone fathers, the increase in educational attainment did not have the same implications as for lone mothers. In 1981, these men were for the most part already participating in the labour market, whereas in 2001, a smaller proportion were employed or employed full time. Their earnings generally fell, particularly for the youngest and least educated, where the drop was close to 30%. The low-income rate therefore rose, going from 16% to 20% for lone fathers in general. All age groups and education

levels showed an increase. In 2000, low-income rates were highest for the young with little education (35%) and for the low-educated in general (29%).

Lastly, full-time work for the full year reduces lone fathers' risk of being in low income. Only 7% of those who had this work pattern were in low income, compared with 38% of those with another work pattern or not working. Nevertheless, the mitigating effect seems to have diminished since 1980.

### Perspectives

#### Notes

1 The census reference year for income and work arrangements is the year preceding the collection year.

2 A new immigrant is usually defined as a person born abroad who arrived in Canada during the five years preceding the census year. For example, for the 2001 Census, a new immigrant would have arrived in Canada between 1996 and 2001.

3 In addition to the problems that new immigrants often face—non-recognition of their credentials, education level or experience abroad (Green and Worswick 2002; Ferrer and Riddell 2003), poorer quality education (Sweetman 2003), linguistic disadvantage, weak social network, and lack of information about the job market—new immigrants at the head of lone-parent families also have more dependent children 18 and under. This can make their participation in the labour market even more difficult. They in fact warrant a separate study and have therefore been excluded from the analysis.

4 The census does not give information on a mother's age at the birth of her first child. However, 30% of young lone mothers had a preschool-aged child at home compared with

50% of young mothers in a couple relationship. Among older mothers, the proportion with a preschool-aged child was also less for lone mothers. This would indicate that lone mothers had their child earlier in life.

5 In 1981, the majority of young lone mothers were separated or divorced (72%). In 2001, the proportion was 37%, with nearly two-thirds being single, having never married or lived in a common-law relationship. These lone mothers are more likely than those in 1981 to find themselves truly alone, leaving them with even less chance of pursuing their education.

6 Throughout this article, the different income indicators are expressed in 2000 dollars to account for inflation.

7 These averages include nil and negative earnings.

8 According to Chung (2004), “Of the 1.7 million workers receiving low weekly earnings, 30% lived in families with low income in 2000—unchanged from 1980.”

9 These percentages apply to the population aged 15 and over. For the population covered by this article (the population aged 25 to 54 with children aged 18 and under, excluding new immigrants), the proportion of male lone-parent families went from 15.9% to 17.6% during the same period.