Emerging trends in living arrangements and conjugal unions for current and future seniors

by Anne Milan, Irene Wong and Mireille Vézina

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

In the context of an aging population and increasingly diverse living arrangements for all age groups, this study uses data from the censuses of population and from the 2011 General Social Survey to examine the conjugal histories and living arrangements of current seniors (individuals aged 65 and over) and ‘future seniors’ (individuals aged 55 to 64).

- In 2011, 92% of seniors aged 65 and over lived in private households and 8% lived in collective dwellings. The proportion of individuals aged 85 and over living in collective dwellings declined from 1981 to 2011, from 41% to 35% among women and from 29% to 23% among men.
- An increasing proportion of seniors living in private households were in a couple. In 2011, 76% of senior men were part of a couple, up slightly from 75% in 1981. Among senior women, the proportion in a couple was 49% in 2011, up from 40% in 1981.
- Older Canadian couples are closer in age to each other than they were three decades ago. Of the 1.7 million senior couples in 2011, 49% had an age difference of three years or less, compared with 40% in 1981.
- From 1981 to 2011, the proportion of those who were divorced or separated rose from 4% to 12% among seniors aged at least 65. In 2011, the proportion of future seniors aged 55 to 64 who were divorced or separated hovered around 20%, compared with 6% in 1981.
- Most seniors stayed with the same spouse or partner during their couple years, but a larger portion experienced multiple unions in younger age groups. In 2011, 26% of men and 19% of women aged 65 to 74 experienced more than one union during their lives. Among those aged 55 to 64, the proportions were about three in ten for both men and women.

Introduction

Canada, like many industrialized countries, has an aging population, and the share of senior men and women aged 65 years and over is expected to rise in the coming decades. Population aging can be attributed to the low fertility rate of recent decades, increasing life expectancy and the movement through the age structure of the large cohort of baby boomers born from 1946 to 1965. In 2011, there were close to 5 million seniors, accounting for 15% of the total population. This compared to 2.4 million seniors in 1981, or 10% of the population. By 2031, there may be 9.6 million seniors in Canada, representing 23% of the total population.¹ The number of seniors is growing in a context of increasing diversity in family circumstances for the total population. Living arrangements and conjugal life are influenced by societal, demographic and legislative changes that affect all age groups to various degrees, which could have a greater impact on future generations of seniors. The family characteristics and living arrangements of both existing and future seniors—whether they are married spouses or common-law partners, or live alone or in a collective—will have implications for the care they receive from family and friends,² their housing...
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This study examines the living arrangements and conjugal lives of senior men and women in Canada. It also offers an indication of emerging trends for the future generation of seniors—aged 55 to 64 in 2011—who have experienced even more varied family and conjugal histories than today’s seniors. Specific topics that will be examined include an overview of living arrangements of today’s seniors, the share in couples by age and sex, as well as selected characteristics such as the proportion of couples that are closer in age, opposite-sex or same-sex spouses or partners, and shares of current and future seniors who have had more than one union. For current and future seniors who had been legally married and experienced a marital termination, the extent to which it was the result of divorce or separation rather than the death of a spouse will be explored, as well as the proportion of the population that was divorced or separated.

Data are primarily from the 2011 Census of Population—with some historical comparisons—as well as the 2011 General Social Survey (GSS) (see Data sources, methods and definitions). Census data are used to examine the share of the senior population that is part of a couple, lives alone or with others, is part of an age-homogamous couple, and in a common-law union. The GSS data provide a retrospective view of the conjugal unions of seniors, including (1) whether a first marriage termination was the result of divorce, separation or the death of a spouse, and (2) participation in a subsequent union. Throughout this article, comparisons are made between the

Chart 1a Distribution of the male population aged 65 and over by living arrangement and single years of age, Canada, 2011

Chart 1b Distribution of the female population aged 65 and over by living arrangement and single years of age, Canada, 2011
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Chart 2 Smaller share of seniors in collective dwellings, but share still higher for women and for older individuals

![Chart 2 Diagram]


Chart 3 Larger share of seniors living in a couple, smaller share living with others

![Chart 3 Diagram]

Note: Distribution of living arrangements of individuals aged at least 65 in private households.

Most seniors live in private households, but some live in collective dwellings—primarily health care and related facilities—such as nursing homes. In 2011, 92% of seniors aged 65 and over lived in private households or dwellings, as part of a couple, alone or with others; 8% lived in collective dwellings. Owing to their greater longevity, a higher proportion of women (10%) than men (5%) spent at least some of their senior years in a collective environment. In 1981, these proportions were 10% and 7%, respectively. Of the more than 393,000 seniors who lived in some form of collective dwelling in 2011, about 7 in 10 were women, similar to 1981.

Most of the younger seniors lived in a couple, as either a married spouse or a common-law partner. Smaller numbers lived alone, with others, or in a collective dwelling (Chart 1). Compared with younger seniors, fewer older seniors lived in private households, specifically in a couple, and comparatively more lived in collective dwellings, especially women. However, the proportion in private households overall did not fall below 50% of the female population until age 94, and the share in private households remained at least 50% of the male population until age 99.

In addition, the proportion of seniors living in a collective dwelling declined in each age group during the 30 years from 1981 to 2011, particularly among those aged 80 or over (Chart 2). Among those aged at least 85, the proportion in collective dwellings in 2011 declined from 29% to 23% for men and from 41% to 35% for women. These changes, however, took place as the senior population and future seniors, as well as with younger age groups, where appropriate.
population grew rapidly, and it will grow even more rapidly over the coming decades.

Most seniors living in private households were in a couple

Among seniors living in private households, the majority were in some type of a family context, primarily as part of a couple. More than three-quarters (76%) of senior men and close to one-half (49%) of senior women lived as married spouses or common-law partners, according to the 2011 Census, a slight rise for men and a greater rise for women from 1981, when 75% of senior men and 40% of senior women lived as part of a couple (Chart 3).

The increased share of seniors who live in a couple may be related to higher life expectancy. Although women still live longer than men, life expectancy has been increasing more rapidly for men during the past three decades. This potentially allows relationships to endure further into the senior years and explains, in part, why senior women are now more likely to live in a couple. The share of women in a couple was larger in 2011 than in 1981 at age 60 and over (Chart 4). The largest increase took place among those aged 75 to 79: 46% of women in this age group were in a couple in 2011, compared with 30% in 1981. Men’s share was larger in 2011 than in 1981, beginning at age 70. The change was greatest at age 85 and over: 60% of men in that age group were in a couple in 2011, up from 48% in 1981. The higher proportion of men in their early fifties to early seventies who were in a couple, compared with younger ages in 2011, could reflect a trend among men to enter a new relationship following an earlier union dissolution.

Of the 2.8 million people aged 65 and over in a couple in 2011, the large majority were opposite-sex married spouses or common-law partners. About 0.3%, or close to 8,000 seniors in a couple in 2011, were in same-sex relationships. However, among future seniors aged 55 to 64, more than 19,700 people (representing 0.6% of the population in this age group) were in same-sex couples in 2011. Younger age groups reported larger shares of people in same-sex couples—for example, 1.1% of people aged 45 to 49 in 2011—another form of family diversity that could increase for future generations of seniors if these individuals remain in a couple or form a new couple as they grow older.

Trends in life-expectancy also affected the proportion of seniors living alone. In 2011, the proportion of women aged 65 and over in private households who lived alone was 35%, down slightly from 36% in 1981. Among senior men, it was the reverse: the share of those who lived alone increased from 14% to 17% over the same time period. At the oldest ages—85 and over—when needs and issues related to care, financial security and housing are typically more acute, 56% of women and 28% of men who were in private households lived alone in 2011.

The remaining seniors in private households lived in other arrangements—with relatives, as lone parents or only with non-relatives. The share of senior women in other living arrangements decreased from 23% in 1981 to 16% in 2011; the share of senior men declined from 11% to 7%. Living arrangements involving relatives or multiple generations sharing a home could mean that exchanges of emotional, financial and/or functional support flow both to and from the senior generation. Specifically, 5% of the population aged 65 and over lived with relatives in 2011—7% of women and 3% of men. An additional 7% of senior women and 2% of senior men lived as lone parents in 2011—that is, with adult children who had no children, or spouse or partner of their own in the same home. Finally, a small share of...
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both senior women and senior men (about 2%) lived only with non-relatives such as a roommate.

More senior couples are age homogamous than three decades ago

Age differences between spouses or partners can also be a factor in the living arrangements of seniors. Age-homogamous couples are defined as having an age difference between spouses or partners of three years or less; age-discrepant couples differ in age by more than three years. Age-discrepant couples, particularly in the senior years, may be more affected than age-homogamous couples by the timing of the labour-force-to-retirement transition or by differences in health status. Both these differences may, in turn, have financial and caregiving implications. Conversely, greater proximity in age could also mean that couples are potentially less likely to experience widowhood until later in their senior years.

Overall, senior couples—composed of at least one person aged 65 or over—were increasingly close in age. Of the 1.7 million senior couples in 2011, 49% were age-homogamous, up from 40% in 1981 (Chart 5). In comparison, when spouses or partners in a couple were both aged 65 or under, a higher proportion (62%) was age-homogamous, largely unchanged from 61% in 1981. Among age-homogamous senior couples in 2011, 85% were composed of both spouses and partners aged 65 and over. Among age-discrepant couples, men were much more likely than women to be the older spouse or partner. In 2011, in 23% of senior couples, the man was at least seven years older than his spouse or partner. In 3% of senior couples, the woman was older by seven or more years. For an additional 22% in 2011, the man was four to six years older, and 3% of couples were comprised of a woman four to six years older.

The share of seniors who are divorced or separated increased

Most seniors and future seniors have experienced just one union in their lifetime. According to the 2011 GSS, 77% of the population aged 65 and over had been in just one union—either a marriage or common-law relationship. Among the future-senior population aged 55 to 64, about two-thirds (67%) had been part of only one union during their lifetime. In both cases, marriage was by far the most common form of union: 99% among those aged 65 and over, and 94% among those 55 to 64.

One way to express the longevity of unions is to examine the proportion of seniors who reached their golden anniversary—50 years of marriage. In 2011, 21% of women and 10% of men aged 65 to 74 had reached this milestone, either with a current or past marriage. Not surprisingly, a much larger share of seniors aged 75 and over—74%—reached this milestone, with little difference between men and women. This pattern could change for subsequent generations given that, on the one hand, higher women’s and men’s longevity would increase the likelihood of reaching this anniversary, while on the other hand, higher rates of union dissolution among younger cohorts may prevent some couples from remaining together that long.

Union dissolution is, however, a reality seniors must face at some point—because of death of a spouse, divorce or separation. The transition to unmarried status at older ages, or 'uncoupling', can have an impact on emotional and/or financial well-being during the senior years, especially in the absence of adequate resources or coping strategies. Among senior women who had been married at least once and whose first marriage

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Chart 5 Larger share of age-homogamous couples in 2011 than in 1981

Note: Includes couples in private households that had at least one spouse or partner aged at least 65.
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had ended, 65% made the transition to uncoupling due to the death of their spouse. Among older men, divorce and separation were the most common sources of uncoupling among older men, at 61%.

While some seniors divorced at younger ages and retained this marital status as they aged, others will have done so later: which has recently been referred to as ‘grey divorce’. As a result of rising divorce rates, which followed the passage of divorce legislation in 1968 and 1986, the proportion of divorced or separated seniors has increased significantly during recent decades (Chart 6). In 2011, 12% of the population aged 65 and over was divorced or separated—three times the proportion in 1981. Growing numbers of future seniors aged 55 to 64 reported a legal marital status of divorced or separated over this 30-year period, particularly those aged 55 to 59 (from 6% in 1981 to 20% in 2011). Even among the population aged 85 and over; 4% were divorced or separated in 2011 compared with 1% in 1981.

Marriage termination from divorce or separation generally occurs earlier in life than the death of a spouse. According to the 2011 GSS, the average age of the population aged 55 and over who experienced the termination of their first marriage as a result of the death of their spouse was 61.5 years, with little difference in average age between men and women. In contrast, among those 55 and over whose first marriage ended in divorce, this occurred at an average of 39.0 years of age—40.3 years for men and 37.8 for women. Therefore, a subsequent union is more likely to occur sooner after the breakup of a first marriage than after the death of a spouse. Multiple unions and remarriage will be discussed in the next section.

Not all union dissolutions are the result of divorce or separation from a legal marriage—common-law unions may also terminate. When both types of unions are considered, 18% of the senior population had experienced the end of one union—either a marriage or common-law union—and 4% had experienced two or more dissolutions. Of the remaining seniors, 74% were currently in their first union, and 3% had never been in a union. A higher proportion of future seniors aged 55 to 64 had experienced the dissolution of one union (25%), and an additional 11% had had two or more terminated unions. Compared with current seniors, fewer of those 55 to 64 were still in their first union (60%), and the proportion that had never been in a union was similar (4%).

Multiple unions a growing reality among future seniors

Do seniors engage in a new relationship after a divorce or the death of their spouse? According to the GSS, a sizable minority of seniors certainly do so: among those aged at least 65 in 2011, 14% had been married more than once. The average length of time from the end of a first marriage to the start of a second marriage was 7.2 years, with little difference when the reason for first marriage termination was considered.

When common-law relationships are also considered, 19% of those 65 and over have been part of more than one union over the course of their lives, either as married spouses or common-law partners. Younger seniors—people aged 65 to 74—were even more likely to have been in more than one union, especially men (Chart 7). In 2011, 26% of men and 19% of women aged 65 to 74 had been married or lived in more than one relationship. Although the proportions were lower overall for seniors aged 75 and over, a slight gap remained between men (18%) and women (13%). Future seniors aged 55 to 64 were relatively more likely to have had two or more unions during their lifetime—about 3 in 10 people, with no significant difference between men and women.
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When the reasons for the first dissolution are examined, divorced or separated men were particularly more likely to have had a second union (Chart 8). More than three-quarters (76%) of senior men experienced a second union following a divorce or separation, as did 55% of senior women. A smaller share of the population had a second union if their first marriage ended in death (31% of men and 13% of women). However, such numbers reflect the fact that death tends to happen later in life, leaving less time to enter a new relationship.

The numbers above indicate that many seniors still want to be part of a couple. But when they do so, are they more or less inclined to (re)marry?

When seniors experienced a second union, it was usually—but not always—a marriage. According to the 2011 GSS, among seniors who had a second union, 73% chose marriage and 27% chose a common-law union, with little difference between men and women.

Even if marriage remains the preferred option of seniors who engage in another union, the share of those living common-law has been increasing for older age groups. For example, among 65- to 74-year-olds, the number of common-law partners grew by 61% from 2006 to 2011, compared with a 15% growth in the population of married spouses in this age group.\(^\text{17}\)

As a result, even if seniors living in common-law unions are still relatively rare, their numbers are bound to increase in the coming years. In 2011, 94% of seniors in couples were married spouses and 6% were common-law partners. Among future seniors aged 55 to 64, 12% of the population in couples were common-law partners. In addition, living in a common-law union is even more prevalent among young adults, particularly those in their late twenties.\(^\text{18}\)

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**Chart 7** Higher proportion of multiple unions for future seniors

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>55 to 64</td>
<td>30%</td>
<td>25%</td>
</tr>
<tr>
<td>65 to 74</td>
<td>20%</td>
<td>15%</td>
</tr>
<tr>
<td>75 and over</td>
<td>10%</td>
<td>7%</td>
</tr>
</tbody>
</table>

* statistically significant difference between men and women at p < 0.05

**Note:** Share of individuals in private households with more than one union over the course of their lives.

**Source:** Statistics Canada, General Social Survey, 2011.

**Chart 8** Larger share of seniors have a second union following divorce or separation, especially men

<table>
<thead>
<tr>
<th>Reason of first marriage termination</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>10%</td>
</tr>
<tr>
<td>Divorce or separation</td>
<td>70%</td>
</tr>
<tr>
<td>Total</td>
<td>80%</td>
</tr>
</tbody>
</table>

* statistically significant difference between men and women at p < 0.05

**Note:** Share of individuals aged 65 and over in private households who had a second union.

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Conclusion

Most seniors live in a family context with many living in a couple—a particularly larger proportion of women compared with several decades ago. Being in an age-homogamous couple—combined with increased life expectancy—potentially allows for relationships to exist well into the senior years, which, in turn, could have implications for the provision of care and support from family and friends, and affect decisions such as labour force to retirement transitions. The majority of seniors in a couple are married spouses: the number of common-law partners is low but has been growing most rapidly for older age groups, many of whom had been previously married. The share of seniors in same-sex couples, while small, is larger for the future generation of seniors, currently in their late fifties and early sixties.

Data sources, methods and definitions

This paper uses data from the censuses of population and from the 2011 General Social Survey (GSS). Data are analyzed for the senior population 65 years of age in private households (except the data on seniors in collective dwellings) and, for some analyses, the future senior population of 55- to 64-year olds. The 2011 Census counted 4.6 million seniors in private households, of whom 2.8 million were in a couple. An additional 4.3 million people were aged 55 to 64, of whom 3.2 million were in a couple. GSS data are based on a target population aged 15 and over living in the 10 provinces. In this study, a subpopulation aged 55 and over was selected, yielding a sample of just over 10,000 respondents. Data were collected from February to November 2011 with a focus on family aspects, including conjugal history. Interviews were conducted by telephone. Respondents were selected using a random-digit-dialing sampling method.
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Larger share of common-law partners in Quebec

Of the nation’s 4.6 million seniors aged 65 and over, about 166,000 lived in a common-law union in 2011. While 25% of the senior population in Canada lived in Quebec, this province accounted for 44% of all senior common-law partners in the country. Among seniors in 2011, the share of the population living common-law was 6% in Quebec, compared with 3% for the remaining provinces and the territories, while for future seniors, these shares were 16% and 6%, respectively.

For both Quebec and the other provinces and the territories, the proportions of the population that live common-law are highest among young adults in their late twenties and early thirties and subsequently decrease with age (Chart A.1). In all age groups, however, the proportion is larger in Quebec than elsewhere in Canada.

With regard to the legal marital status of common-law partners, there is little difference in the current generation of seniors inside and outside Quebec (Chart A.2). In Quebec, as in the rest of the country, the overall pattern by age is that the youngest common-law partners were most often never married—this gradually declined with rising age as the proportion of persons who were divorced or separated increased. The difference between Quebec and the rest of the country is evident, however, in the magnitude of the trends for those under the age of 65. The proportion of common-law partners who had never been legally married was larger in Quebec in 2011 than in the other provinces and the territories.

Correspondingly, the proportion of common-law partners in Quebec under age 65 who were divorced or separated was lower than elsewhere in the country. The largest proportional differences in both categories were at age 45 to 49: 74% of common-law partners in Quebec had never been legally married, compared with 50% elsewhere in Canada. Among those who were divorced or separated, 42% of common-law partners in Quebec versus 24% elsewhere in Canada had been previously married.

Note: Share of individuals in private households who were living common-law.

![Chart A.1 Share of common-law partners in Quebec higher than elsewhere in Canada for all age groups](chart1.png)

Note: Distribution of individuals in private households who were in common-law unions, by legal marital status (widowed, divorced or separated, or never legally married).

![Chart A.2 Most seniors in common-law unions were previously married](chart2.png)
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Larger share of common-law partners in Quebec (continued)

married, compared with 51% in the rest of Canada. In contrast, about 25% of common-law partners in their late forties in Quebec had been divorced or separated, compared with 47% elsewhere in the nation. Patterns of legal marital status for younger generations reflect different trajectories in union formation. To the extent that these younger common-law partners grow older and remain in—or form new—common-law unions, patterns by legal marital status are likely to evolve differently in Quebec than elsewhere in the country for future generations of seniors.

Notes

2. See Turcotte (2013a) and Sinha (2013).
4. Includes all individuals in private or collective dwellings in Canada. Persons outside Canada on government, military or diplomatic postings are excluded. Persons in private occupied dwellings refers to a person or a group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. The population in private occupied dwellings is the same as the population in private households. Persons in collective dwellings refers to the population in dwellings of a commercial, institutional or communal nature, such as nursing homes and hospitals. For more information on private and collective dwellings, see the 2011 Census Dictionary (Statistics Canada 2012).
5. See Milan et al. (2012).
7. The population 85 years of age and over is also among the most rapidly growing age groups. See Martel and Ménard (2012).
8. Of the population aged 65 and over, 6.9% overall—7.9% of women and 5.8% of men—were grandparents in shared homes with at least one grandchild, regardless of the presence of the parental generation. Of these 314,400 grandparents, 87.1% lived in a multigenerational home; the remaining 12.9% lived in a skip-generation home.
9. As an example of the diversity within the senior population, the 2011 National Household Survey shows that the share of senior immigrants who lived with relatives (8.7%) was more than double that of other seniors (3.5%). Among only senior immigrants who had arrived during the 2006-to-2011 period, the proportion was 27.4%. Among the population aged 15 to 64, the share of immigrants who lived with relatives (2.7%) was also higher than that of non-immigrants in this age group (1.7%), increasing to 4.4% for immigrants in this age group who arrived during the 2006-to-2011 period.
10. A small number of same-sex couples are included in this analysis, in which case one woman or man in the relationship is identified as the older spouse or partner.
11. Among all couples in which both members were younger than 65, 31.9% were composed of an older male spouse or partner in 2011. Among couples composed of at least one spouse or partner 65 and over, 45.5% involved an older male spouse or partner. Difference by age group was narrower for those with an older female spouse or partner: 6.4% among couples in which both members were under age 65, and 5.8% among those composed of at least one spouse or partner aged 65 and over.
12. See Wu and Schimmele (2007).
15. There was no statistically significant difference between seniors and future seniors in the proportion that had two or more marriages.
16. See Ménard and Le Bourdais (2012) for more information on conjugal trajectories.
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17. Beyond conventional co-residential relationships, some older adults may have a living apart together (LAT) relationship, in which they consider themselves part of a couple but do not share the same dwelling. Recent research based on GSS data found that about 2% of people aged 60 and over were in a LAT couple in 2011. For more information on senior LAT couples, see Turcotte (2013b).

18. In Quebec, common-law relationships are already a growing part of the conjugal lives of seniors: 11% of current and 23% of future seniors in a couple in 2011 were common-law partners (see Larger share of common-law partners in Quebec).

References


