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Marriage and poverty in Canada

Some family forms are more susceptible to poverty than others

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The thought of children living in poverty is distressing. When experts talk about child poverty in the North American context, they are really talking about family poverty. It is obvious that children are dependent on parents or guardians for their material needs and economic well-being. About eight percent of children under the age of 18 in Canada live in low income homes.¹

However, poverty in Canada is not evenly distributed by family type. Some family forms are more susceptible than others.

The stats

In 2010, almost 22 percent of children living in female headed lone-parent families experienced lowincome, whereas just fewer than six percent of children living in two parent families were in low income homes.² While father headed lone parent families are not immune to poverty, 80 percent of all lone parent homes are headed by women with 90 percent of low income lone parent homes headed by women.³ Historically lone-parent families in Canada have experienced the highest rates of poverty compared to other family structures that include children.

The good news is that the rate of children from female headed lone-parent families living below the Low Income Cut-Off (LICO) has dropped dramatically since the mid 1990s when 56 percent lived below the LICO.⁴ Unfortunately, the recently-released 2011 Census data on family shows that the number of lone-parent families in Canada increased eight percent since 2006. Lone-parent families now account for 16.3 percent of all census defined families.⁵

In summary, while the number of children from lone-parent families living below the LICO has dropped significantly, they still remain at high risk even as the percentage of lone-parent families continue to increase.

The 2011 census reveals another continuing trend. While the percentage of lone-parents who have experienced a divorce or separation has declined since the mid 1980s to about 50 percent in 2011, the rate of never married lone-parents has been steadily increasing to 31.5 percent of all lone parents.⁶

At the same time, the percentage of married couples has been slowly decreasing from 70.5 percent in 2001 to 67 percent in 2011.⁷

Economic implications of declining marriage rate

While the significance of this decline is being debated, declining marriage rates may have economic implications.

A recent report from the U.S. based think tank the Heritage Foundation, demonstrates that American lone-parent families have tripled as a share all families with children since the 1960s.⁸ The poverty rate among lone-parent families in the U.S. is around 37 percent.⁹ The report further notes that the rates of non-marital births are much higher among women with a high school diploma or less education, compared with college educated women.¹⁰

There is little question that education is an important factor in overcoming poverty, but the report also makes the case for the role of marriage as a poverty fighter. In fact, 39 percent of lone parents with a high school education or less experience poverty compared to married parents with similar education levels of which nine percent experience poverty.¹¹ Robert Rector, the author of the report writes, "Being married has roughly the same effect in reducing poverty that adding five to six years to a parent's education has."¹²

Marriage acts not only as a preventative against entering poverty, but getting married can help lift families out of poverty. Canadian based researchers Finnie and Sweetman found that entering marriage increases the prospect of a lone mother leaving poverty within a year from 29 percent to 84 percent.¹³

Americans are taking note of the connection between marriage and poverty. Several well publicized books have been published over the last couple of years documenting the economic impact of the disappearance of marriage in low income communities.¹⁴ The concern has not had nearly the same airing here in Canada.

The causes of poverty are diverse and often interwoven in a complex arrangement. At the Institute of Marriage and Family Canada we understand that varying degrees of oppression, calamity and personal circumstance can contribute to poverty. We examine poverty through the lens of marriage and family, recognizing that this is only one component of the dialogue on poverty. Yet we emphasize it because it is a component that is not sufficiently acknowledged in Canada. The way Canadians structure their family lives does contribute to their prosperity. This sensitive topic deserves thoughtful and respectful investigation.

Marriage as poverty-fighter

Marriage is not merely a piece of paper as many assume, but also acts as a poverty fighting institution. In addition to continuing to support initiatives that assist low income lone-parents, Canadians could be challenged to consider the economic and sociological benefits of marriage for adults and children.¹⁵ One way to achieve this would be through greater emphasis on communicating the benefits of marriage in our education system. Obviously there can be no coercion of lone-parents into marriage, but the value and benefits of marriage can still be communicated because information is power. Several U.S. states offer discounts on marriage license fees for couples who have completed approved pre-marriage counseling. While this might be a token amount, it communicates that marriage is an important societal institution.

Canadians should be concerned about child poverty. In considering our response to poverty, Canadians should consider how family structure contributes to family prosperity.

Endnotes

1 Statistics Canada (2012). Income in Canada 2010: Analysis. Ottawa: Minister of Industry. Retrieved from http://www.statcan.gc.ca/pub/75-202-x/2010000/analysis-analyses-eng.htm

2 Ibid.

3 Taylor, P.S. (2007). Family poverty in Canada: Raising incomes and strengthening families. Canadian Family Views. Ottawa: Institute of Marriage and Family Canada, p. 9. Retrieved from

http://www.imfcanada.org/sites/default/files/Family%20Poverty%20in%20Canada_0.pdf

4 Statistics Canada (2011, June 15). Income of Canadians (correction), 2009. The Daily. Ottawa: Minister of Industry. Retrieved from http://www.statcan.gc.ca/daily-quotidien/110615/dq110615b-eng.htm

A number of factors may have contributed to the decline of poverty among lone-parent families. Professor John Richards at the Public Policy School at Simon Fraser provides one perspective in a report for the C.D. Howe Institute, arguing that lone-parent poverty rates decreased because of a combination of favorable labour market conditions and reforms to social assistance programs. See Richards, J. (2010, June). Reducing lone-parent poverty: A Canadian success story. Commentary No. 305. Toronto: C.D. Howe Institute. Available at http://www.cdhowe.org/pdf/commentary 305.pdf

5 Statistics Canada (2012). Portrait of families and living arrangements in Canada. Families, households and marital status, 2011 Census of Population. Ottawa: Minister of Industry. Retrieved from

http://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011001-eng.cfm

6 Statistics Canada (2012). Distribution (in percentage) of the legal marital status of lone parents, Canada, 1961 to 2011. Fifty years of families in Canada: 1961 to 2011. Ottawa: Minister of Industry. Retrieved from

http://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/2011003/fig/desc/desc3_1-2-eng.cfm 7 Statistics Canada (2012). Table 1, Distribution (number and percentage) and percentage change of census families by family structure, Canada, 2001 to 2011. Portrait of families and living arrangements in Canada. Ottawa: Minister of Industry. Retrieved from http://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312x/2011001/tbl/tbl1-eng.cfm

8 Rector, R. (2012). Marriage: America's greatest weapon against child poverty. Washington: The Heritage Foundation, p.2. Retrieved from http://thf_media.s3.amazonaws.com/2012/pdf/sr117.pdf

9 Rector, 2012, p. 1. Note that the poverty rate in the United States is calculated differently than in Canada. 10 Rector, 2012, p.2.

11 Rector, 2012, p. 3.

12 Rector, 2012, p.3.

13 Finnie, R. and Sweetman, A. (2003). Poverty dynamics: Empirical evidence for Canada. Canadian Journal of Economics, vol. 36, no.2. For further analysis of Finnie and Sweetman's findings see Taylor, P.S. (2007). Family poverty in Canada: raising incomes and strengthening families. Canadian Family Views. Ottawa: Institute of Marriage and Family Canada. Available at

http://www.imfcanada.org/sites/default/files/Family%20Poverty%20in%20Canada_0.pdf

14 For examples see: Murray, C. (2012). Coming apart. The state of white America, 1960 – 2010. New York: Crown Forum. Read a review by the IMFC of the book at http://www.imfcanada.org/issues/families-and-marriage-hold-country-together

Hymowitz, K. (2007). Marriage and caste in America: Separate and unequal families in a post-marital age. New York: Ivan r. Dee. A review by the IMFC of the book is available in the Spring/Summer 2007 edition of the IMFC Review available at http://www.imfcanada.org/sites/default/files/IMFC_Spring07.pdf

15 For a summary of the benefits for adults, see The benefits of marriage for adults. Family Facts. Ottawa: Institute of Marriage and Family Canada. Available at http://www.imfcanada.org/fact-sheet/benefits-marriage-adults

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