

MATRIMONIAL PROPERTY IN ALBERTA:
FACTS AND ATTITUDES

A REPORT TO THE INSTITUTE OF LAW
RESEARCH AND REFORM

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MATRIMONIAL PROPERTY IN ALBERTA:
FACTS AND ATTITUDES

FOREWORD

In May, 1973, the Institute of Law Research and Reform commissioned L. W. Downey Research Associates to conduct a survey concerning matrimonial property in conjunction with a survey on illegitimacy commissioned by the Department of Health and Social Development. The need for the survey arose out of the Institute's current research in family law and, more particularly, out of its concern with the feasibility of recommending legislation governing the distribution of matrimonial property upon the dissolution of marriage.

The purpose of the study was to establish, through survey research techniques, some basic facts about matrimonial property and the attitudes of Albertans towards the ownership of matrimonial property and its distribution following dissolution of the marriage through separation, divorce or death. Such a survey would yield reliable information to form a basis upon which to formulate recommendations for new legislation.

This report is the outcome of the study. It is organized in three sections. Section I defines the scope of the study and sets out the basic questions of the study. Section II reports the findings of the survey of facts and attitudes. Section III summarizes the conclusions

of the study and develops their implications for possible legislative reform. The report is submitted to the Institute of Law Research and Reform with the hope that it may materially contribute to the reform of the law respecting matrimonial property in Alberta.

M. E. Manley-Casimir
February, 1974

ACKNOWLEDGEMENTS

Several people made unique contributions to this study. As the major research consultant to the study, Dr. Charles Hobart, Chairman of the Department of Sociology, University of Alberta, took primary responsibility for the design of the study, for the selection of the sample, for the development of questionnaires, and for the training of field workers. He also provided assistance in the preparation and analysis of data. As research assistant to the study, Mrs. Barbra Downey played a major role in coordinating the various phases of the study, in collecting relevant materials, in preparing draft questionnaires and in monitoring the progress of the study. Finally, the staff of the Institute of Law Research and Reform, particularly Mrs. Margaret Shone, advised on the development of the questionnaire items and on the overall conduct of the study.

Appreciation is expressed to these and other persons who contributed in any way to the study.

SCOPE AND QUESTIONS OF THE STUDY

What rights should a wife have in respect of matrimonial property? If a wife contributes money and labour to the acquisition of matrimonial property, what legal interest in that property should she be entitled to upon dissolution of the marriage? Should she be entitled to a one-half interest regardless of the magnitude of her contribution? Or should the extent of her interest depend upon the extent of her contribution? These are fundamental and salient questions of law and public policy. They are fundamental because they strike directly at the rights of wives to an equitable share in matrimonial property. And they are salient because they are in the forefront of judicial debate.¹

Providing definitive answers to these questions is beyond the scope of this study. Its purpose is to provide reliable information concerning matrimonial property in Alberta -- information relevant to the process of reforming the law and developing new public policy. This report yields two kinds of information: facts about the contributions to and ownership of matrimonial property and attitudes towards its disposition and distribution.

What then, are the facts about matrimonial property and the attitudes of Albertans towards matrimonial property? Who owns matrimonial property? What property is owned? How should matrimonial property be distri-

¹Murdoch v. Murdoch, Supreme Court of Canada, October 2, 1973.

Trueman v. Trueman, 18 D.L.R. (3d) 109.

buted upon the dissolution of a marriage? To what extent do husbands and wives agree in their responses? These questions are central to the study. To answer these questions, to establish facts and attitudes about matrimonial property, requires the specification of more precise questions; these are reflected in the data collection instrument (Appendix B). Specifically, the questions in the survey of matrimonial property focus on three general concerns: the household economy -- employment, income, banking arrangements and financial decision-making; the ownership and disposition of property -- home, other real and financial assets, beneficiaries and wills; and the distribution of property upon dissolution of marriage -- division of property under several hypothetical circumstances. The results of the survey are reported below in terms of these three concerns.

II

RESULTS OF THE SURVEY

In reporting the results of the survey, questions are answered first by displaying and describing the overall percentage distribution of responses. This provides an indication of basic facts and attitudes reported by all the respondents to a particular question. Following this the analysis seeks to establish response variations in terms of a set of background variables. The background variables used include: sex, marital status, age, parental status, employment status (all respondents, and wives alone), occupation, family income, wife's income, ethnic origin by male line, size of community (rural/urban), and length of residence in Alberta. Not all these variables were cross-tabulated with the responses to each question: the selection of variables was decided upon in conjunction with the Institute for Law Research and Reform. In general, the analysis seeks to identify trends or relationships between background variables and responses to a question. In addition, variations in responses are noted where the variation is marked, i.e., where a difference of 20 per cent or more exists between responses.* In these cases such variations are described. Otherwise the absence of noteworthy variations is recorded.

Part I: Household Economy

Questions in this part of the chapter address eight facets of the household economy: employment experience of wife, contributions of wives to household economy, profits from boarders, knowledge of husband's

*In comparing the responses of husbands and wives a difference of 5 per cent was considered noteworthy.

income, banking arrangements, use of earnings, financial decision-making, and ownership of bank savings. The majority of these questions elicit factual rather than attitudinal information.

Employment Experience of Wife

point out that question was framed in terms of your most recent marriage - widowed, separated & divorced persons!

Employment situations of people often affect their attitudes. (Wife to answer.)

155. Have you had paid employment at all since your present marriage?

Yes	61%*
No	33%
Don't know/does not apply	6% (Number (N) = 827)

This question directs attention to the employment experience of wives in the sample of respondents. The results are clear: 61 per cent of the wives had paid employment since their present marriage, 33 per cent had not. Thus the distribution of responses is almost two-thirds having paid employment to one-third not. There is some variation in responses by current marital status and size of community.

Marital Status: Only 36 per cent of widows report having paid employment at all since ^{during their most recent marriage} their present marriage in contrast to 50 per cent of separated wives, 61 per cent of divorced wives and 63 per cent of currently married wives.

Size of Community: Only 32 per cent of wives living in rural areas report having had paid employment since marriage in contrast to 64 per cent of those living in small towns, 59 per cent of those in small cities, and 68 per cent in metropolitan areas.

There is no noteworthy variation in responses by wife's age.

*These percentages do not always add to 100 per cent. This is due to rounding.

156. If so, how many years did you work or have you worked?

- | | |
|----------------|-------------|
| a) None | 1% |
| b) 1 - 3 years | 47% |
| c) 4 - 6 years | 21% |
| d) 7 - 9 years | 31% (N=507) |

Of the 507 wives who had worked since their present marriage 47 per cent worked 1-3 years, 21 per cent 4-6 years, and 31 per cent worked 7-9 years. There is some variation in responses by current marital status and wife's age.

Marital Status: Larger proportions of those formerly married report working for 7-9 years than do those currently married: in contrast to 30 per cent of the currently married wives who had worked for 7-9 years, 36 per cent of divorced wives, 61 per cent of widows and 67 per cent (N=6) of separated wives fall into this category.

Age: There is evidence of a direct relationship between the age of the wife and the number of years worked since marriage: the older the wife the more years worked since marriage.

There is no noteworthy variation in responses by size of community.

157. Was your employment mainly full time or part time?

- | | |
|------------------------------|------------|
| a) Full time | 64% |
| b) Part time | 26% |
| c) Both | 8% |
| d) Don't know/does not apply | 2% (N=507) |

Just over two-thirds (64 per cent) of wives worked full time; less than a third (26 per cent) worked part time, and 8 per cent worked both full and part time. There is some variation in responses by marital status and size of community.

Marital Status: There is a slight tendency for higher proportions of divorced wives and widows (72 per cent in each category) to have held mainly full time employment.

Size of Community: A smaller proportion of wives living in rural areas (47 per cent) and in small towns (52 per cent) report holding full time employment in contrast to wives living in small cities (75 per cent) and metropolitan areas (67 per cent).

There is no noteworthy variation in responses by wife's age.

158. If you had an income during the last 12 months, would you please indicate a category from this card into which your approximate income would fall.

a) no income	62%
b) under \$2,000	10%
c) \$2,001 to \$ 3,999	10%
d) \$4,000 to \$ 5,999	10%
e) \$6,000 to \$ 7,999	4%
f) \$8,000 to \$10,000	3%
g) Over \$10,000	2% (N=828)

Responses to this question show that during the twelve months preceding the survey the majority (62 per cent) of wives had no income, 30 per cent had incomes less than \$6,000 and only 9 per cent had incomes more than \$6,000. There are noteworthy variations in responses by marital status, age and size of community.

Marital Status: A consistently smaller percentage of formerly married wives report no income than currently married wives -- 32 per cent of divorced wives, 42 per cent of separated wives, and 44 per cent of widows in contrast

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to 64 per cent of currently married wives. Overall, widows report consistently higher incomes than currently married wives and at some income levels this is also true for divorced and separated wives.

Age: There is a direct relationship between age and no income: as age increases so the proportion of wives reporting no income in the preceding 12 months increases -- from 50 per cent of wives in the 18-21 age group to 72 per cent of those over 65 years of age.

Size of Community: There is also an inverse relationship between size of community and no income: as community increases in size (i.e., becomes more urban) the proportion of wives reporting no income decreases -- from 84 per cent of wives living in rural areas to 53 per cent of those in metropolitan areas.

more
with
income
rural
area

Contributions of Wives to Household Economy

Wives may have money to contribute toward family expenses from the following sources: earnings, savings, investment income, gifts, inheritances, etc. (Wife to answer.)

Since your present marriage, have you contributed toward any of the following from the above sources of income:

159. Buying a home?

Yes	48%
No	38%
Don't know/does not apply	14% (N=320)

All wives who have had
income during marriage
should have answered!

Only the wives with an income at the time the survey was made -- a total of 320 -- answered these questions. Of these nearly half (48 per cent) contributed to buying a home. Noteworthy variations appear in responses by marital status and age.

they may know better!
can one be sure
more of them
8.
to a large time.

Marital Status: Relatively fewer divorced wives (31 per cent) report contributing to the purchase of a home than do wives in the other categories, 43 per cent of separated wives, 50 per cent of widows and 52 per cent of currently married wives.

Age: A direct relationship exists between wife's age and contribution to buying a house: the percentage of wives contributing to home purchase rises ^{with age} from 43 per cent in the 18-21 age group to 59 per cent in the 40-65 age group. After retirement age of 65 the percentage of wives contributing to home purchase drops to 25 per cent.

There is no noteworthy variation by size of community.

160. Home Improvements?

Yes	66%
No	22%
Don't know/does not apply	13% (N=320)

Two thirds (66 per cent) of responding wives report contributing to home improvements. Noteworthy variations appear in responses by marital status, age and size of community.

is this noteworthy?

Marital Status: Eighty-six percent of separated wives (N=7) report making contributions to home improvements as do 68 per cent of currently married wives, 54 per cent of widows and 46 per cent of divorced wives.

Age: The largest proportion (80 per cent) of wives reporting contributions to home improvements are those in 40-65 age group followed in order by wives in the 18-21 age group (65 per cent), those in the 22-39 age group (58 per cent) and those over 65 years of age (50 per cent).

Size of Community: The largest proportion (82 per cent) of wives reporting contributions to home improvements live in rural areas, on farms, in contrast to 67 per cent of those living in small towns, 65 per cent of those in metropolitan areas and 62 per cent of those in small cities.

161. Farm?

Yes	7%
No	42%
Don't know/does not apply	52% (N=320)

Only 7 per cent of wives report making a contribution to the farm from their income. The only noteworthy variation in responses is by size of community.

Logically!

Size of Community: The largest proportion of wives reporting a contribution to the farm are those living in rural areas presumably on farms -- fully 59 per cent of wives in this category report contributing to the farm; only 10 per cent of those in small towns and 2 per cent of those in small cities and metropolitan areas report such a contribution.

There are no noteworthy variations by marital status or age.

162. Car(s)?

Yes	62%
No	28%
Don't know/does not apply	11% (N=320)

Nearly two-thirds (62 per cent) of responding wives report contributing to the purchase of a car or cars since their present marriage. Variations appear in responses by marital status and age.

Marital Status: Fewer widows (50 per cent) report such contributions in contrast to separated wives (57 per cent), currently married wives (65 per cent), and divorced wives (69 per cent).

Age: Only 20 per cent of wives over 65 years of age report contributing to the purchase of a car(s).

There is no noteworthy variation by size of community.

163. Furniture and appliances (including piano, stereos, etc.)?

Yes	80%
No	11%
Don't know/does not apply	9% (N=320)

Fully 80 per cent of wives report contributing to the purchase of furniture and appliances from their sources of income. Variation in responses appears by marital status and age.

Marital Status: Smaller proportions of widows (64 per cent), divorced wives (69 per cent), and separated wives (71 per cent) report such contributions in contrast to currently married wives (84 per cent).

Age: Not surprisingly, 84 per cent of wives in the 22-39 age group and 82 per cent of those in the 40-65 age group report contributing to the acquisition of furniture and appliances in contrast to 71 per cent of those in the 18-21 age group and 50 per cent of those over 65 years of age.

There is no noteworthy variation by size of community.

164. Unique or special items (such as coin or stamp collections, rare books, antiques, etc.)?

Yes	16%
No	50%
Don't know/does not apply	34% (N=320)

Only 16 per cent of wives report contributing to the acquisition of unique or special items since their present marriage. There is a noteworthy variation in responses by wife's age.

Age: There is an inverse relationship between wife's age and contribution to the acquisition of unique or special items: the percentage of wives saying yes decreases as their age increases -- from 36 per cent of those 18-21 years old, to 15 per cent of those 22-65 years old, and to 10 per cent of those over 65 years old.

There are no noteworthy variations by marital status or size of community.

165. Have you contributed by your labour to improving your home or working the farm?

Yes	80%
No	5%
Don't know/does not apply	15% (N=825)

The responses to this question are self-explanatory: the large majority (80 per cent) of wives say that they have contributed their labour to improving their home or working the farm. The only noteworthy variation in responses is by age.

Age: The smallest percentage of wives reporting such contributions are those over 65 years of age (54 per cent); otherwise there is no noteworthy variation by age.

There is no noteworthy variation by marital status or size of community.

Profits from Boarders

Suppose a wife worked only in the home, looking after room and board for lodgers. (Both to answer.)

166. Who do you think should receive the profits from keeping boarders, when the house is owned solely by the husband, but he does not help out with the boarders at all?

- | | |
|------------------------------|-------------|
| a) All to wife | 60% |
| b) All to husband | 1% |
| c) Half and half | 34% |
| d) Other proportion | 3% |
| e) Don't know/does not apply | 2% (N=1450) |

Both husbands and wives answered this question. Sixty percent of respondents think that when the house is owned solely by the husband but he does not help out with the boarders, the profits from keeping boarders should all go to the wife. Just over a third (34 per cent) think the profits should be divided half and half.

Comparison of the responses of husbands and wives considered separately reveals no noteworthy variations by sex. Since fully 97 per cent of "husbands" in the sample were currently married it is not instructive in this and other questions where both spouses respond to try to distinguish variations in husband responses by marital status. Hence variations in response by marital status are reported for wives only.

Marital Status: A higher proportion of separated (83 per cent) and divorced wives (74 per cent) think that the profits from boarders should all go to the wife than currently married wives (61 per cent) and widows (58 per cent).

Age: For both husbands and wives combined, the proportion saying the profits from boarders should go to the wife rises directly with respondent age until age 65 -- 47 per cent of those in the 18-21 age group, 60 per cent of those in the 22-39 age group, and 63 per cent in the 40-65 age group -- and then declines to 58 per cent of those respondents in the over 65 age group.

Occupation: Sixty-eight per cent of respondents in service occupations say the profits from boarders should go to the wife whereas only 54 per cent of farmers say this. The percentages of respondents in other occupations fall between these two poles.

Income: There is slight evidence that the proportion of respondents saying the profits from boarders should go to the wife rises with income: from 54 per cent for those in the lowest income brackets to 71 per cent of those with a total family income of \$15,000 - \$19,999. The percentage drops to 60 per cent for respondents with a total family income of more than \$20,000 a year.

Size of Community: The distribution of responses ranges from 51 per cent of rural respondents saying the profits should go to the wife to 72 per cent of small city dwellers, with small town and metropolitan dwellers between these poles.

There are no noteworthy variations in responses by respondents' employment status and wife's employment status.

Knowledge of Husband's Income

Some housewives want to know what their husband's total income is, while others are not interested. (Wife to answer.)

167. How do you feel?

Want to know	89%
Not interested	9%
Don't know/does not apply	2% (N=829)

The overwhelming majority (89 per cent) of wives say they want to know their husband's total income; only 9 per cent say they are not interested. There are no noteworthy variations in responses to this question by any of these background variables: marital status, age, employment status, occupation, total family income, wife's income or size of community.

Some husbands tell their wives what their total income is, while others keep it to themselves. (Husband to answer.)

168. Which do you do?

Inform wife	96%
Do not inform wife	4%
Don't know/does not apply	0% (N=624)

The overwhelming majority of husbands (96 per cent) claim they inform their wife as to their total income; 4 per cent evidently do not. No noteworthy variations appear in responses to this question by any of the background variables.

Now let's talk about chequing accounts at the bank. (Both to answer.)

169. Do either you or your wife/husband have a chequing account?

Yes	93%
No	6%
Don't know/does not apply	1% (N=1439)

The overwhelming majority (93 per cent) of respondents have chequing accounts at the bank. There is no noteworthy variation in the responses of husbands when compared with wives. There is, however, a variation to note in the responses of wives by marital status and of all respondents by total family income.

Marital Status: Only 70 per cent of widows report having a chequing account in contrast to 83 per cent of separated wives, 89 per cent of divorced wives and 93 per cent of currently married wives.

Family Income: There is some evidence that the percentage of respondents having chequing accounts rises directly with total family income; from 80 per cent of those (other than farmers) with incomes less than \$3,000 to 98 per cent with income more than \$15,000.

There are no noteworthy variations in responses by age, employment status, occupation, and size of community.

170. In whose name(s) is/are the account(s)?

a) Wife alone	3%
b) Husband alone	12%
c) Wife alone and husband alone	14%
d) Joint account	63%
e) Wife alone and joint account	2%
f) Husband alone and joint account	1%
g) Wife alone, husband alone, and joint account	4%
h) Don't know/does not apply	1% (N=954)

Nearly two-thirds of respondents (63 per cent) have joint accounts, 14 per cent have separate accounts for husband and wife, and 12 per cent have an account for the husband alone. There is no noteworthy variation in responses of husbands when compared to wives. There are several other noteworthy variations.

Marital Status: Not surprisingly, currently married wives form the largest group with joint accounts (64 per cent) in contrast to 50 per cent of separated wives and 41 per cent of divorced wives and widows.

Age: There is an inverse relationship between age and having a joint account: the percentage of respondents having a joint account decreases as age increases -- from 74 per cent of those in the 18-21 age group to 39 per cent of those over 65 years of age.

Occupation: Farmers record the lowest percentage of joint accounts (45 per cent) and students record the highest incidence (92 per cent -- N=12).

Family Income: There appears to be a slight relationship between the percentage of respondents having joint accounts and income level: as income level rises so the percentage of respondents having joint accounts rises -- from 34 per cent of respondents (farmers) and 55 per cent of respondents (non-farmers) with incomes under \$3,000 to 74 per cent of those with incomes over \$15,000. The percentage drops to 58 per cent of those with incomes over \$20,000.

Size of Community: Only 41 per cent of residents in rural areas have joint accounts in contrast to 64 per cent in towns, 66 per cent in metropolitan areas, and 76 per cent in small cities.

There is no noteworthy variation in responses by employment status.

171. If you have a joint account, can either of you sign cheques alone, or do both need to sign?

- | | |
|------------------------------|------------|
| a) Wife can sign alone | 0% |
| b) Husband can sign alone | 1% |
| c) Either can sign | 97% |
| d) Both must sign | 2% |
| e) Don't know/does not apply | 0% (N=954) |

Either husband or wife can sign cheques alone in 97 per cent of cases; in 2 per cent both husband and wife must sign. There is no noteworthy variation in responses of husbands when compared to wives, or in the responses of all the respondents by any of the background variables.

172. What were your main reasons for having a joint account?

- | | |
|------------------------------|------------|
| a) Accessibility | 18% |
| b) Convenience | 62% |
| c) Husband wanted it | 4% |
| d) Wife wanted it | 1% |
| e) Partnership | 15% |
| f) Don't know/does not apply | 0% (N=954) |

9.5 The three most frequently cited reasons for having a joint account are convenience (62 per cent), accessibility (18 per cent), and partnership (15 per cent). There is no noteworthy variation in responses of husbands when compared with wives, nor are there any other noteworthy variations in responses by any of the background variables.

173. Do both you and your wife/husband deposit some earnings in the joint account?

- | | |
|------------------------------|------------|
| a) Wife does | 2% |
| b) Husband does | 15% |
| c) Both do | 76% |
| d) Neither does | 0% |
| e) Don't know/does not apply | 7% (N=376) |

In 76 per cent of cases both husband and wife deposit some earnings in the joint account, and in 15 per cent of cases the husband alone deposits earnings to this account. There is no noteworthy variation in responses of husbands when compared with wives. Other noteworthy variations follow.

Marital Status: The proportion of wives saying both spouses deposit some earnings in the joint account ranges from 55 per cent of widows, 79 per cent of currently married wives, 83 per cent of separated wives, to 100 per cent of divorced wives (N=5).

Age: There is an inverse relationship between the proportion of respondents saying both spouses deposit some earnings in the joint account and their age: as respondents' age increases, so the percentage decreases -- from 86 per cent of those in the 18-21 age group to 67 per cent of those in the over 65 age group.

Employment Status: Eighty-three per cent of respondents employed on a full time basis report both spouses depositing earnings to the joint account in contrast to 63 per cent of respondents employed part time and 64 per cent of unemployed respondents.

↑
identity!!

private
income?
welfare?

your did
drop to 954
176 from
where 972
of 954
answered
yes
specifically how
could 76%
of wives who
report both
only 63%
red income
last year!

Wife's Income: There appears to be a direct relationship between the percentage of wives reporting that both spouses deposit earnings to the joint account and their income: as their income rises so does the percentage rise -- from 57 per cent of wives with incomes under \$2,000 to 100 per cent of wives with incomes between \$8,000 - \$10,000.

There are no noteworthy variations in responses by family income or size of community.

Use of Earnings

174. Whose earnings pay for wife's personal and clothing expenses?

- | | |
|------------------------------|-------------|
| a) Wife's alone | 29% |
| b) Husband's alone | 8% |
| c) Both or either | 54% |
| d) Neither | 0% |
| e) Don't know/does not apply | 10% (N=533) |

Just over half the respondents (54 per cent) to this question (i.e., those where the wife had an income during the past year) report that both or either husband's or wife's earnings pay for wife's personal and clothing expenses. Just less than a third (29 per cent) say that wife's earnings alone pay for these items.

Husbands and wives differ in their responses to this question; whereas 61 per cent of husbands say wife's personal and clothing expenses are paid for by both or either spouse's earnings, only 50 per cent of wives say this. Conversely, 22 per cent of husbands say wife's earnings alone pay for these items, whereas 33 per cent of wives say this. Clearly there is some disagreement in responses to this question. Other noteworthy variations follow.

Occupation: The largest percentage of respondents saying that both or either spouse's earnings pay for wife's personal and clothing expenses are those in the "professional" category (73 per cent), the smallest percentage are housewives (31 per cent).

Wife's Income: The proportion of wives reporting that both husband's or wife's earnings pay for these items increases directly with the wife's income: from 41 per cent of those with incomes under \$2,000 to 73 per cent of those with incomes over \$8,000.

No noteworthy variations appear in responses by marital status, age, employment status, family income, or size of community.

175. Whose earnings pay for joint recreation and entertainment expenses?

- | | |
|------------------------------|-------------|
| a) Wife's alone | 3% |
| b) Husband's alone | 22% |
| c) Both or either | 63% |
| d) Neither | 0% |
| e) Don't know/does not apply | 11% (N=533) |

Nearly two-thirds (63 per cent) of respondents to this question report that both or either husband's or wife's earnings pay for joint recreation and entertainment expenses; less than a quarter (22 per cent) report that the husband's earnings alone pay for these items. There is no noteworthy variation in responses of husbands and wives when considered separately. The following variations are noteworthy.

Occupation: As in the preceding question, the largest percentage of respondents saying that both or either spouse's earnings pay for joint recreation and entertainment expenses are those in the "professional" category (80 per cent), the smallest percentage are housewives (38 per cent).

Family Income: There is a clear, direct relationship between the percentage of respondents electing alternative "c" and their level of income: as income level rises so does the percentage -- from 50 per cent of those with incomes under \$3,000 to 75 per cent of those with incomes over \$20,000. There are no noteworthy variations by marital status, age, employment status, wife's income or size of community.

176. Whose earnings pay for wife's hobby and recreational expenses?

- | | |
|------------------------------|-------------|
| a) Wife's alone | 25% |
| b) Husband's alone | 8% |
| c) Both or either | 50% |
| d) Neither | 0% |
| e) Don't know/does not apply | 17% (N=533) |

Exactly half of the respondents report that the earnings of both spouses pay for the wife's hobby and recreational expenses; 25 per cent say that wife's earnings alone pay for these items.

There is a noteworthy difference in responses of husbands and wives when considered separately. Whereas 57 per cent of husbands say the earnings of both or either spouse pay for wife's hobby and recreational expenses, only 46 per cent of wives say this; and whereas 20 per cent of husbands say wife's earnings alone pay for these items, 29 per cent of wives say this.

Age: There is an inverse relationship between age and response to this question: the percentage of respondents saying both spouses' earnings pays for wife's hobby and recreational expenses decreases as age increases: from 56 per cent of respondents in the 18-21 age category to 36 per cent of those in the over 65 age group.

Family Income: There is a direct relationship between family income and response to this question: the percentage of respondents selecting alternative "c" increases with the income level of the respondent -- from 47 per cent of those with incomes between \$3,000 and \$5,999 to 66 per cent of those with incomes in excess of \$20,000.

Wife's Income: There is a similar relationship for wives in terms of their income. The percentage of wives selecting alternative "c" increases directly with income level: from 35 per cent of those with incomes under \$2,000 to 73 per cent of those earning between \$8,000 - \$10,000.

There are no noteworthy variations in responses by marital and employment status, occupation and size of community.

177. Whose earnings pay for all child care expenses?

- | | |
|------------------------------|--------------|
| a) Wife's alone | 6% |
| b) Husband's alone | 12% |
| c) Both or either | 50% |
| d) Neither | 1% |
| e) Don't know/does not apply | 32% (N=533). |

Again, exactly half the respondents report that both spouses' earnings pay for child care expenses and only 6 per cent say wife's earnings pay for them. There is no noteworthy variation in responses of husbands when compared to those of wives.

Parental Status: There is a direct relationship between parental status and response to this question: the percentage of respondents selecting alternative "c" increases directly with the number of children at home -- from 27 per cent of respondents with no children at home to 67 per cent of respondents with 3 or more children at home.

Occupation: In terms of responses by occupation it is noteworthy that only 21 per cent of housewives and 17 per cent of students report alternative "c" in contrast to 50 per cent of all other respondents.

Size of Community: There is an inverse relationship between size of community and response to this question: the percentage of respondents selecting alternative "c" decreases as the size of community increases -- from 62 per cent of those living in rural areas to 47 per cent of those living in metropolitan areas.

There are no noteworthy variations in responses by marital and employment status, family or wife's income.

178. Whose earnings pay for wife's medical/dental expenses?

a) Wife's alone	11%
b) Husband's alone	22%
c) Both or either	56%
d) Neither	1%
e) Don't know/does not apply	10% (N=533)

Over half the respondents (56 per cent) report that both or either husband's or wife's earnings pay for wife's medical/dental expenses. Just less than a quarter (22 per cent) say that husband's earnings alone pay these expenses. There is no noteworthy variation in responses of husbands when compared to wives.

Age: There are two relationships between age and response to this question. First, the percentage of respondents selecting alternative "c" decreases as the age of the respondent increases -- from 63 per cent of those in the 22-39 age group to 39 per cent in the over 65 age group. Second, the percentage of respondents selecting alternative "a" (the "wife alone" alter-

native) increases as age increases -- from 7 per cent of those in the 22-39 age group to 18 per cent in the over 65 age group.

Employment Status: There is a relationship between employment status and response to this question: the percentage of respondents selecting alternative "c" declines with degree of employment -- from 64 per cent of respondents employed full time to 40 per cent of those unemployed.

There are no noteworthy variations in responses by marital status, occupation, family and wife's income, and size of community.

179. Whose earnings pay for car expenses?

- | | | |
|------------------------------|-----|---------|
| a) Wife's alone | 4% | |
| b) Husband's alone | 32% | |
| c) Both or either | 51% | |
| d) Neither | 1% | |
| e) Don't know/does not apply | 12% | (N=533) |

Just over half the respondents (51 per cent) say both husband's or wife's earnings pay for car expenses. Just less than a third (32 per cent) say that husband's earnings alone pay for these expenses. There is no noteworthy difference in responses of husbands when compared to those of wives.

Family Income: There appears to be a relationship between level of family income and response to this question: the percentage of respondents reporting alternative "c" increases as income level increases -- from 44 per cent of those with incomes between \$3,000 and \$5,999 and to 75 per cent of those with incomes over \$20,000.

Wife's Income: There is a similar relationship between wife's income and response: the percentage of wives reporting alternative "c" increases with their income level -- from 34 per cent of those with incomes under \$2,000 to 77 per cent of those with incomes between \$8,000 and \$10,000.

There are no other noteworthy variations in responses by any of the other background variables.

207. Whose earnings pay for food?

- | | |
|------------------------------|-------------|
| a) Wife's alone | 10% |
| b) Husband's alone | 25% |
| c) Both or either | 57% |
| d) Neither | 0% |
| e) Don't know/does not apply | 9% (N=533). |

Over half (57 per cent) of respondents report that both or either spouse's earnings pay for food. A quarter of respondents say husband's earnings alone pay for food. There is no noteworthy difference in responses of husbands when compared with those of wives. There are, however, other noteworthy variations.

Age: The proportion of respondents reporting alternative "c" decreases as age increases: from 61 per cent of those 18-21 years of age to 49 per cent of those over 65.

Employment Status: The proportion of respondents reporting alternative "c" decreases also as degree of employment decreases: from 65 per cent of fully employed respondents to 39 per cent of unemployed respondent.

Wife's Employment Status: The same relationship is evident for wives alone. The proportion of wives saying that both or either spouse's earnings pay for food decreases as degree of employment decreases: from 65 per cent of fully employed wives to 38 per cent of unemployed wives.

There are no noteworthy variations in responses to this question.

208. Whose earnings pay for household expenses (rent, mortgage payments, taxes, utilities, etc.)?

- | | |
|------------------------------|------------|
| a) Wife's alone | 6% |
| b) Husband's alone | 34% |
| c) Both or either | 51% |
| d) Neither | 0% |
| e) Don't know/does not apply | 9% (N=533) |

Again, just over half (51 per cent) of respondents report that both or either spouse's earnings pay for household expenses. Here, however, just over a third (34 per cent) of respondents report that husband's earnings alone pay for these items. There is no noteworthy difference in responses of husbands when compared with those of wives. There is only one noteworthy variation in responses to this question.

Marital Status: Whereas 54 per cent of currently married wives report both or either spouse's earnings pay for household expenses, 57 per cent of separated wives (N=7) and 46 per cent of divorced wives (N=13) report that husband's earnings alone pay for these expenses.

Financial Decision-Making

209. When you have spare cash, who usually decides what is to be done with it?

- | | |
|------------------------------|-------------|
| a) Wife | 20% |
| b) Husband | 11% |
| c) Either or Both | 67% |
| d) Don't know/does not apply | 2% (N=1451) |

This and the following question both involve decisions regarding the disposition of spare cash. In question 209, two-thirds (67 per cent) of respondents report that either or both spouse decides the disposition of their spare cash, 20 per cent of respondents say their wife decides, 11 per cent say their husband decides.

There is an interesting variation in responses of husbands and wives; whereas 73 per cent of husbands report both or either spouse decides, only 62 of wives say this; and whereas 22 per cent of husbands say husbands decide, 32 per cent of wives say wives decide. There are no other noteworthy variations.

210. When you mate has spare cash, who usually decides what is to be done with it?

- | | |
|------------------------------|-------------|
| a) Wife | 13% |
| b) Husband | 19% |
| c) Either or both | 66% |
| d) Don't know/does not apply | 2% (N=1451) |

In this question, as in the preceding one, two-thirds (66 per cent) of respondents report that both or either spouse decides the disposition of their mate's spare cash, 19 per cent say the husband decides what to do with it, and 13 per cent say the wife decides.

Again, an interesting variation appears in the responses of husbands and wives. There is little variation in the percentages of husbands saying both or either spouse decides (69 per cent) and the percentage of wives saying the same (64 per cent). The variation appears in the fact that 28 per cent of husbands say husbands decide, and 31 per cent of wives say wives decide. The only other noteworthy variation relates to the age of respondent.

Age: The proportion of respondents saying both or either spouse decides decreases as respondent age increases: from 72 per cent of the 18-21 age group to 60 per cent of the over 65 age group.

Ownership of Bank Savings

211. If you have bank savings, do you consider these savings as belonging to you, to your wife/husband, or to both of you?

a) Wife	5%
b) Husband	3%
c) Both	88%
d) Don't know/ does not apply	4% (N=1451)

The large majority of respondents (88 per cent) clearly consider their bank savings as belonging to both of them. There are no noteworthy variations in responses of husbands and wives or in terms of any of the other background variables.

212. It is a fact that the law says that savings belong to the husband, if he is the sole breadwinner, where no other arrangements have been made. In view of this, would you want to make other arrangements so that the wife has a share?

Yes	87%
No	11%
Don't know/does not apply	2% (N=1448)

Here, in contrast to the law, the large majority of respondents (87 per cent) would want to make other arrangements so that the wife has a share in bank savings. This seems to be clear evidence of public willingness to see the law on matrimonial property changed in the direction of a more equitable share for the wife. Again, there are no noteworthy variations either in responses of husbands and wives or in terms of any of the other background variables.

Commentary

Overall, the dominant impression yielded by these results is the sense of partnership or joint participation in the household economy. Wives contribute both money and labour to the household economy. Spouses evidently share or wish to share knowledge about the husband's income. The majority of respondents have joint bank accounts on which, for reasons of convenience, accessibility and partnership, either spouse can sign cheques. In the majority of cases both spouses make deposits to this joint account. Although there is some variation in patterns of household expenditure apparently related to sex, the majority of respondents appear to share the cost of household expenses and apply their own earnings to these expenses. Decisions about expenditure of spare cash are made by both or either spouse. Bank savings are regarded as joint property and the majority of respondents would want alternative legal arrangements made regarding bank savings so that the wife has a share. The cumulative impact of these separate responses seems to warrant the conclusion that the respondents generally regard marriage as a joint venture with each spouse contributing to the household economy.

Part II: Ownership and Disposition of Property

Questions in this part of the chapter elicit facts and attitudes about five facets of the ownership and disposition of matrimonial property. Three facets relate to the ownership of property: the home, other real and financial assets, and premarriage possessions. Two facets relate to the disposition of property: the beneficiaries of life insurance, pension and retirement plans, and wills.

Ownership: Home

Setting up a home plays an important part in marriage. (Both to answer.)

213. Do you rent your home?

Yes	40%
No	60% (N=1451)

The majority of respondents (60 per cent) do not rent their homes; 40 per cent do rent. There is no noteworthy difference in the percentage of husbands who say they rent their home (39 per cent) and the percentage of wives who say this (40 per cent). This is instructive because it means that unless these spouses are joint tenants, they have answered the question in a general sense rather than a specific legal sense.

Noteworthy variations appear in terms of age and occupation.

Age: The proportion of respondents renting their homes decreases as age increases until age 65 then it increases slightly: it decreases from 61 per cent of those 18-21 years of age to 27 per cent of those 40-65 years of age and then increases slightly to 34 per cent of those over 65 years of age.

Occupation: Not surprisingly, 92 per cent of students rent; otherwise, the chief variations are that 54 per cent of semi-skilled and unskilled workers rent, whereas only 21 per cent of farmers rent.

If yes, did you and your wife/husband discuss lease arrangements?

Yes	65%
No	21%
Don't know	14% (N=496)

Of those who rent their homes 65 per cent discussed lease arrangements with their spouse; 21 per cent did not. Noteworthy variations appear in terms of age and size of community.

Age: The percentage of renters saying they discussed lease arrangements with their spouse decreases with age: from 81 per cent in the 18-21 age group to 39 per cent of those over 65. There appears to be less discussion as respondents get older.

Size of Community: The percentage of respondents discussing lease arrangements increases with the size of community: from 50 per cent in small towns to 84 per cent in metropolitan areas.

214. Who actually signed the lease?

a) Wife	6%
b) Husband	25%
c) Both	12%
d) Other	4%
e) Don't know/does not apply	53% (N=576)

Husbands apparently sign leases by themselves twice as often (25 per cent) as with their wives (12 per cent), but the majority of renting respondents (53 per cent) did not know who signed the lease or did not sign a

lease at all. Comparing the responses of husbands with wives reveals that 14 per cent of husbands report both spouses signing the lease whereas 11 per cent of wives say this. Clearly, there is a marked difference between these percentages and those reported in the preceding question. In that question, 40 per cent of wives said they rented their homes, but evidently only 11 per cent actually signed the lease; hence 29 per cent of wives living in rented homes believe they rent when in law they do not. It should be noted, however, that the validity of this conclusion depends on how wives interpreted the word "rent" in question 213.

Noteworthy variations occur in terms of age and occupation.

Age: The percentage of respondents saying that the husband signed the lease decreases with age: from 59 per cent of those in the 18-21 age group to 9 per cent of those in the over 65 age group.

Occupation: The highest percentage of husbands signing leases is among students (55 per cent), the lowest is among farmers (13 per cent).

215. What is the term of your rental lease?

a) Open tenancy	16%
b) Month to month	31%
c) 1 year	9%
d) 2 years	2%
e) 3 years or more	2%
f) Other	3%
g) Don't know/does not apply	38% (N=576)

Nearly a third (31 per cent) of those renting do so on a month to month basis, 16 per cent hold open tenancy, and 13 per cent hold leases of one year or more. There are no noteworthy variations in the responses of husbands and wives. There are some, however, by age and occupation.

Age: Since renters tend to be younger it is consistent to find that the proportion of respondents having open tenancy and month to month leases decreases with age.

Occupation: Fully 64 per cent of students hold leases on a month to month basis in contrast to 4 per cent of farmers.

216. Do you own your present home?

Yes	71%
No	26%
Don't know/does not apply	3% (N=1451)

The results here are self-explanatory: 71 per cent of respondents own their present home while 26 per cent do not. Thus the majority of respondents are homeowners. There is no noteworthy difference in the percentage of husbands who say they own their present home (70 per cent) and the percentage of wives who say this (71 per cent). Again, this is instructive because it means that unless these spouses are joint owners, they have answered the question in a general sense rather than a specific legal sense.

Noteworthy variations appear in terms of age, occupation and size of community.

Age: The percentage of respondents reporting ownership of their present home increases directly with age: from 36 per cent of those 18-21 years of age to 89 per cent of those over 65 years of age.

Occupation: There is little difference in the percentage of respondents owning their homes in most occupational categories; however, a few are noteworthy: farmers are the largest group of homeowners (90 per cent) and students the smallest (17 per cent).

Size of Community: Only 59 per cent of respondents living in metropolitan areas own their present home in contrast to 87 per cent in small cities, 83 per cent in towns, and 84 per cent in rural areas.

217. Do you think of your home as really belonging to you alone, to both of you, or to your wife/husband alone?

- | | |
|------------------------------|-------------|
| a) Wife alone | 2% |
| b) Husband alone | 2% |
| c) Both | 93% |
| d) Don't know/does not apply | 4% (N=1075) |

The overwhelming majority of respondents (93 per cent) clearly think of their home as belonging to both themselves and their husband. In effect they view their home as joint property. There are no noteworthy variations in responses of husbands and wives nor by any other background variables.

218. (IF NOT A FARMER) please indicate from this card the approximate market value category of your home.

- | | |
|------------------------------|-------------|
| a) Under \$10,000 | 6% |
| b) \$10,000-\$14,999 | 8% |
| c) \$15,000-\$19,999 | 9% |
| d) \$20,000-\$24,999 | 13% |
| e) \$25,000-\$29,999 | 19% |
| f) \$30,000-\$39,999 | 19% |
| g) \$40,000-\$49,999 | 5% |
| h) \$50,000-\$60,000 | 1% |
| i) Over \$60,000 | 0% |
| j) Don't know/does not apply | 20% (N=965) |

Not surprisingly, the majority of homeowners (60 per cent) own homes valued between \$15,000 and \$39,999; 14 per cent own homes valued at less than \$15,000 and only 6 per cent own homes valued in excess of \$40,000.

There are minor variations in the responses of husbands and wives to this question but no noteworthy variations. Noteworthy variations appear in terms of age, family income and size of community.

Age: The younger and older respondents tend to own less expensive homes (i.e., under \$20,000) while those between 22-65 tend to own the bulk of the middle priced homes (\$20,000-\$39,999).

Family Income: In general, the value of the home increases closely with level of total family income: whereas 54 per cent of respondents with family incomes between \$3,000-\$5,999 own homes valued under \$20,000, 70 per cent of those with family incomes between \$15,000 and \$19,999 own homes valued between \$20,000-\$39,999, and 69 per cent of those with family incomes over \$20,000 own homes valued between \$25,000 and \$49,999.

Size of Community: The trend is for respondents with homes valued under \$20,000 to live in rural areas and small towns, while those with homes valued over \$20,000 live in small cities and metropolitan areas.

219. (IF A FARMER) please indicate from this card the approximate market value of your home quarter.

a) Under \$10,000	4%
b) \$10,000-\$14,999	14%
c) \$15,000-\$19,999	15%
d) \$20,000-\$24,999	12%
e) \$25,000-\$29,999	6%
f) \$30,000-\$39,999	5%
g) \$40,000-\$49,999	5%
h) \$50,000-\$60,000	3%
i) Over \$60,000	3%
j) Don't know/does not apply	36% (N=110)

Of the farmers in the sample 41 per cent report the value of their home quarter to be between \$10,000 and \$24,999; 4 per cent report their home quarter valued at less than \$10,000 and 21 per cent report their home quarter value to be in excess of \$25,000.

Since all the "farmers" are male no comparison of responses by sex is possible. There are no other noteworthy variations.

220. (ALL) How much is owing on your home (or home quarter)?
(For home quarter, pro rate the mortgage in terms of the proportion that the home quarter is of the whole farm.)

a) Nothing owing	39%	
b) 0 - \$2,999	4%	
c) \$ 3,000-\$ 4,999	6%	
d) \$ 5,000-\$ 7,999	8%	} 34%
e) \$ 8,000-\$ 9,999	7%	
f) \$10,000-\$14,999	10%	
g) \$15,000-\$19,999	9%	
h) \$20,000-\$34,999	5%	
i) \$35,000 & over	0%	
j) Don't know/does not apply	13% (N=1075)	

This question directs attention to the magnitude of outstanding debt on a home or home quarter. In 39 per cent of cases there is no outstanding debt; 34 per cent of respondents owe between \$5,000 and \$20,000; 10 per cent of respondents owe less than \$5,000 and only 5 per cent owe more than \$20,000 on their home or home quarter.

There is no noteworthy difference in responses of husbands when compared to wives. Noteworthy variations appear in terms of age, occupation, family income, and size of community.

Age: The percentage of respondents owing nothing on their property increases directly with age: from 14 per cent of those in the 18-21 year old category to 88 per cent of those over 65 years old. In addition, the magnitude of debts is inversely related to age: younger people have larger debts than older people.

Occupation: Professional, managerial and service categories are those with the smallest percentages of debt-free respondents; farmers and housewives have the highest percentage of debt-free respondents.

Family Income: Again, the greatest incidence of being debt-free occurs among low income groups -- under \$5,999.

Size of Community: Higher proportions of rural (61 per cent) and small town dwellers (60 per cent) are debt-free in contrast to small city dwellers (16 per cent) and metropolitan dwellers (31 per cent). Correspondingly, higher proportions of small city dwellers have debts between \$10,000 and \$19,999.

221. (FARMER ONLY) Do you own a home in town in addition to your farm home?

Yes	32%
No	68% (N=110)

If yes, which do you consider your main home?

a) Town home	6%
b) Farm home	3%
c) Both	6%
d) Don't know/does not apply	86% (N=35)

The majority of farmers in the sample (68 per cent) do not own a home in town in addition to their farm home. Those who own both a farm and town home do not seem to distinguish clearly which is their main home. There are no noteworthy variations in responses to this question.

222. (ALL) Is your home:

- | | |
|------------------------------|-------------|
| a) In wife's name only | 5% |
| b) In husband's name only | 20% |
| c) In joint ownership | 71% |
| d) Don't know/does not apply | 5% (N=1074) |

The majority of respondents (71 per cent) report that their home is held in joint ownership; in 20 per cent of the cases it is in the husband's name only, and in 5 per cent of the cases in the wife's name only.

There is no noteworthy difference in the percentage of husbands reporting joint ownership (72 per cent) and the percentage of wives (70 per cent) reporting likewise. In responding to question 216 70 per cent of husbands and 71 per cent of wives said they owned their present home. For this to be true a similar percentage of respondents would have to report joint ownership in this question. They have done this: hence the responses to questions 216 and 222 are compatible.

Noteworthy variations appear in terms of occupation, family income, and size of community.

Occupation: There is very little variation in the percentages of respondents holding their home in joint ownership, most are between 74 and 80 per cent. Two variations occur. Only 41 per cent of farmers own their home jointly with their wives; 49 per cent of farmers have their home in their own name only. Also, fewer housewives (65 per cent) than respondents in other occupational categories have their home in joint ownership.

Family Income: The noteworthy variation here again concerns farmers: only 34 per cent of farmers with incomes under \$3,000 own their home jointly with their wife, in contrast to 60 per cent of other respondents in the same income category.

Size of Community: Joint ownership is most common in small cities (88 per cent), metropolitan areas (79 per cent), and towns (68 per cent) and least common in rural areas (35 per cent). This again reflects the practice of farmers to hold land in the male line.

223. Have you heard of the "Dower Act", that is, the act protecting the spouse's interest in the home?

Yes	34%
No	65%
Don't know/does not apply	1% (N=1451)

Nearly two-thirds of respondents (65 per cent) had not heard of the Dower Act; 34 per cent had apparently heard of this act.

No noteworthy variations in responses of husbands and wives appear here. Variations occur by age, marital status, occupation and family income.

Age: More respondents over 40 years of age had heard of the Dower Act in contrast to respondents under 40.

Marital Status: Higher percentage of divorced wives (58 per cent) and widows (50 per cent) reported hearing of the Dower Act in contrast to currently married wives (30 per cent).

Occupation: Notably higher percentages of respondents in professional (49 per cent) and managerial (51 per cent) categories reported hearing of the Dower Act in contrast to respondents in other occupational categories.

Family Income: Notably larger percentages of farmers with incomes under \$3,000 (49 per cent) and respondents in the two highest income categories (43 and 51 per cent) reported hearing of the Dower Act.

224. (If yes) what protection does it give?

Correct Answer	50%
Incorrect Answer	40%
Don't know	10% (N=493)

Of those who had apparently heard of the Dower Act only 50 per cent were able to give a correct answer as to the protection the act gives; 40 per cent gave incorrect answers and 10 per cent did not know what protection the act provides.

There is no noteworthy variation in responses of husbands when compared with wives. Noteworthy variations appear in terms of age, marital status, family income, and size of community.

Age: The percentage of respondents giving the correct answer declines with the age of respondent: from 60 per cent of 18-21 year olds to 44 per cent of the over 65 year olds.

Marital Status: A higher percentage of divorced and widowed wives (64 per cent) gave correct answers than separated (50 per cent) and currently married wives (47 per cent).

Occupation: Service workers recorded the lowest incidence of answers (39 per cent) and semi-skilled and unskilled workers the highest incidence (65 per cent).

Size of Community: Small city (61 per cent) and metropolitan (55 per cent) dwellers gave the highest percentages of correct answers in contrast to town (35 per cent) and rural (39 per cent) dwellers.

Ownership: Other Real and Financial Assets

During their married life, couples accumulate many possessions aside from the home itself. We are referring in this section to items acquired in your present or most recent marriage. (Both to answer.)

225. Do you have any cars acquired since marriage?

Yes	93%
No	6%
Don't know/does not apply	2% (N=1448)

The large majority (fully 93 per cent) of respondents report that they have acquired cars since their marriage. There are no noteworthy variations in responses to this question.

226. (If yes) whom do you consider it (each) belongs to?

Wife	2%
Husband	16%
Wife, husband does not drive	0%
Husband, wife does not drive	9%
Both	70%
Other mixed response	3% (N=1339)

Seventy per cent of respondents who report that they have acquired cars since their marriage say they consider the car(s) as belonging to both spouses; 25 per cent say the car(s) belongs to the husband but in 9 per cent of these responses it is because the wife does not drive. Only 2 per cent say the car(s) belongs to the wife.

The responses of husbands and wives differ: 75 per cent of husbands say the car(s) belongs to both spouses, only 66 per cent of wives say this; 13 per cent of husbands say the car(s) belongs to the husband alone, 18 per cent of wives say this; 7 per cent of husbands say the car(s) belongs to the husband because the wife does not drive; 11 per cent of wives say this. Otherwise there are no noteworthy variations to this question.

227. Do you have a camper/trailer acquired since marriage?

Yes	24%
No	76% (N=1451)

Just less than a quarter of respondents (24 per cent) report they have acquired a camper/trailer since marriage. There is no noteworthy difference in the responses of husbands and wives to this question.

Occupation: As a group farmers own fewest camper/trailers (13 per cent) in contrast to 30 per cent of professional respondents and skilled workers.

Family Income: The proportion of respondents owning camper/trailers increases directly with income: from 14 per cent of those with incomes between \$3,000-\$6,000 to 35 per cent of those with incomes between \$15,000-\$20,000.

If yes, whom do you consider it belongs to?

a) Wife	3%
b) Husband	5%
c) Both	89%
d) Other mixed responses	1%
e) Don't know	1% (N=353)

Fully 89 per cent of those possessing a camper/trailer consider it belongs to both spouses. There is no noteworthy difference in the responses of husbands and wives. Noteworthy variations follow by age and family income.

Age: There is an inverse relationship -- as age increases, ownership of camper/trailer by both spouses decreases: from 92 per cent of those in 22-39 age group to 71 per cent of those over 65.

Family Income: There is a direct relationship -- ownership of a camper/trailer by both spouses increases with income up to the \$20,000 range: from 61 per cent of farmers with incomes under \$3,000 to 98 per cent of those in the \$15,000 to \$19,999 range.

228. Do you have a boat acquired since marriage?

Yes	18%
No	82% (N=1451)

Only 18 per cent of respondents report that they have acquired a boat since marriage. There is no noteworthy differences in the responses of husbands and wives. The only noteworthy variations are in terms of occupation and family income.

Occupation: 30 per cent of respondents in the professional category own boats in contrast to 12 per cent of semi- and unskilled workers and 8 per cent of students.

Family Income: Similarly, the preponderance of boat owners are in the upper middle income categories: 22 per cent in \$10,000-\$19,999 ranges.

If yes, whom do you consider it belongs to?

a) Wife	2%
b) Husband	25%
c) Both	69%
d) Other mixed responses	2%
e) Don't know	2% (N=261)

Of the 18 per cent of respondents owning boats, the majority (69 per cent) consider it belongs to both spouses; 25 per cent consider it belongs to the husband alone. There is no noteworthy difference in the responses of husbands and wives to this part of the question.

The following variations are noteworthy.

Age: The largest percentage of respondents considering the boat joint property are in the 22-39 age group (81 per cent) in contrast to 21 per cent of respondents in the over 65 age group.

Employment Status: 80 per cent of fully employed respondents consider the boat joint property whereas only 53 per cent of part time employed respondents said this.

Family Income: There is a direct relationship between the percentage of respondents saying they consider the boat joint property and income level: the percentage increases as income increases -- from 22 per cent of those with incomes under \$3,000 (non-farmers) to 85 per cent of those with incomes between \$15,000-\$19,999. For respondents with incomes over \$20,000 the percentage drops to 61 per cent.

Size of Community: The percentage of boat-owning respondents saying they consider the boat as belonging to both spouses increases from 57 per cent in rural areas, to 58 per cent in towns, 81 per cent in small cities and drops to 73 per cent in metropolitan areas. It seems that the attitude of joint ownership is more prevalent in urban as opposed to rural areas.

229. Do you have a snowmobile acquired since marriage?

Yes	13%
No	87% (N=1451)

Only 13 per cent of respondents report they acquired a snowmobile.

There is no noteworthy difference in responses of husbands and wives. Owners of snowmobiles tend to be between 22-65 years of age, currently married, fully employed, farmers with incomes under \$3,000 and respondents in the \$15,000-\$19,999 income bracket, and predominantly rural dwellers.

If yes, whom do you consider it belongs to?

a) Wife	0%
b) Husband	20%
c) Both	64%
d) Other mixed responses	14%
e) Don't know	2% (N=192)

Of snowmobile owners, the majority (64 per cent) consider it belongs to both spouses; 20 per cent consider it belongs to the husband alone. There is no noteworthy variation in responses of husbands and wives.

Wife's Income: The data suggest that the percentage of wives considering the snowmobile as joint property rises as their income rises: this conclusion, is, however, tentative because it is based on very small cell frequencies.

Size of Community: The percentage of respondents regarding a snowmobile as joint property also tends to increase with community size: from 57 per cent of those in rural areas to 100 per cent (N=16) of those in small cities, then it declines to 63 per cent of those in metropolitan areas.

230. Do you have any furniture or appliances acquired since marriage?

Yes	98%
No	2% (N=1451)

Predictably, the overwhelming majority (98 per cent) of respondents report the acquisition of furniture or appliances since marriage. There is no noteworthy difference in responses of husbands and wives nor are there any other noteworthy variations by any of the background variables.

If yes, whom do you consider they belong to?

a) Wife	12%
b) Husband	1%
c) Both	86%
d) Other mixed response	1%
e) Don't know	0% (N=1424)

The large majority (86 per cent) consider these chattels belong to both spouses; only 12 per cent consider they belong to the wife alone. There is no noteworthy difference in the proportions of husbands and wives considering these items joint property. There are no other noteworthy differences.

231. Do you have any items of unique or special value acquired since marriage?

Yes	24%
No	75%
Don't know/does not apply	1% (N=1451)

The majority of respondents (75 per cent) report they have not acquired any items of unique or special value since their marriage; 24 per cent report they have acquired such items. There is no noteworthy difference in responses of husbands and wives. The proportion of respondents reporting the possession of unique or special value items increases directly with income level: from 13 per cent of farmers with incomes under \$3,000 to 40 per cent of those with incomes exceeding \$20,000.

If yes, whom do you consider they belong to?

a) Wife	19%
b) Husband	14%
c) Both	58%
d) Other mixed response	5%
e) Don't know	5% (N=358)

The majority (58 per cent) consider these items belong to both spouses, 19 per cent consider them the property of the wife and 14 per cent the property of the husband. There are no noteworthy differences in responses of husbands and wives.

Age: The percentage of respondents considering these items joint property decreases with age: from 63 per cent of those 22-39 years of age to 42 per cent of those over 65.

Family Income: The data suggest that the percentage of respondents regarding these items as joint property increases with income level: from 29 per cent offarmers with under \$3,000 income to 70 per cent of respondents with over \$15,000 income.

Size of Community: The percentage of respondents regarding these items as joint property increases with community size up to metropolitan areas and then declines: from 49 per cent in rural areas to 68 per cent in small cities and then drops to 60 per cent in metropolitan areas.

232. Have you acquired other real estate (e.g., summer cottage) since your marriage?

Yes	10%
No	90% (N=1443)

Only 10 per cent of respondents report the acquisition of other real estate since marriage. There is no noteworthy variation in responses of husbands and wives. The largest group of respondents (26 per cent) reporting the acquisition of other real estate are farmers earning less than \$3,000.

If so, to whom do you consider it belongs?

a) Wife	8%
b) Husband	14%
c) Both	77%
d) Don't know	2% (N=145)

The large majority (77 per cent) consider this real estate to be the property of both spouses; 14 per cent consider it belongs to the husband and 8 per cent consider it belongs to the wife. There are no noteworthy differences in responses of husbands and wives nor in terms of any other background variables.

233. Have you acquired rental property since your marriage?

Yes	7%
No	93% (N=1444)

Only 7 per cent of respondents report the acquisition of rental property. There are no noteworthy variations in responses to this question.

If so, to whom do you consider it belongs?

a) Wife	11%
b) Husband	22%
c) Both	64%
d) Don't know	3% (N=107)

The majority (64 per cent) consider it to belong to both spouses, 22 per cent to the husband alone and 11 per cent to the wife alone. Again, there are no other noteworthy variations in responses of husbands or wives nor in any other background variables.

234. Have you acquired stocks, bonds, and other securities since your marriage?

Yes	40%
No	60% (N=1440)

Forty per cent of respondents report the acquisition of stocks, bonds and other securities since their marriage. There is no noteworthy variation in responses of husbands and wives. The percentage of respondents reporting the acquisition of stocks, bonds and other securities increases with age: from 33 per cent of those 18-21 years old to 50 per cent of those over 65 years old. Sixty per cent of respondents in the professional category report acquisition of such stocks in contrast to service workers (24 per cent) and students (17 per cent).

If yes, to whom do you consider they belong to?

a) Wife	10%
b) Husband	18%
c) Both	71%
d) Don't know	1% (N=573)

The majority (71 per cent) consider they belong to both spouses; 18 per cent consider they belong to the husband alone, and 10 per cent to the wife alone. There is no noteworthy difference in the responses of husbands and wives, nor are there any other noteworthy variations.

235. Have you acquired any businesses since your marriage?

Yes	9%
No	91% (N=1443)

Only 9 per cent of respondents report the acquisition of businesses since marriage. No noteworthy difference in responses of husbands and wives. It is noteworthy that 23 per cent of respondents with incomes of \$20,000 or more report the acquisition of businesses since marriage.

If yes, to whom do you consider they belong?

a) Wife	3%
b) Husband	41%
c) Both	52%
d) Don't know	5% (N=132)

The majority (52 per cent) consider these businesses joint property; 41 per cent, however, consider them the property of the husband alone, and 3 per cent the property of the wife alone. There are no noteworthy variations in responses of husbands and wives, nor are there any in terms of the other background variables.

236. Have you acquired a farm since your marriage?

Yes	17%
No	83% (N=1439)

Only 17 per cent of respondents report the acquisition of a farm since marriage. No noteworthy variations occur in responses of husbands and wives. It is noteworthy that 74 per cent of farmers and rural dwellers report the acquisition of a farm since marriage; 87 per cent of farmers with incomes under \$3,000.

If yes, to whom do you consider it belongs?

a) Wife	2%
b) Husband	24%
c) Both	71%
d) Don't know	3% (N=242)

The majority (71 per cent) consider the farm joint property; 24 per cent consider the farm the husband's property and only 2 per cent consider it the wife's property. There is no noteworthy difference in responses of husbands and wives, nor are there any other noteworthy variations.

237. Have you acquired pension or retirement savings plans since your marriage?

Yes	55%
No	45% (N=1439)

The majority of respondents (55 per cent) report the acquisition of pension or retirement savings plans since marriage. It is noteworthy that 61 per cent of husbands say they have acquired pension or retirement savings plans since marriage in contrast to 50 per cent of wives. In terms of occupation, 80 per cent of professionals report the acquisition of these plans in contrast to 25 per cent of farmers and students. There is some evidence of a direct relationship between income and percentage of respondents acquiring these plans: from 32 per cent of those in the under \$3,000 category (non-farm) to 74 per cent of those in the \$15,000 to \$19,999 category. This relationship also holds for wives. More urban dwellers report the acquisition of such plans than rural dwellers.

If yes, to whom do you consider they belong?

a) Wife	7%
b) Husband	39%
c) Both	53%
d) Don't know	1% (N=786)

The majority (53 per cent) consider they belong to both spouses but more than a third (39 per cent) consider they belong to the husband alone. It is noteworthy that 60 per cent of husbands consider these plans joint property in contrast to 48 per cent of wives; and 42 per cent of wives consider these plans as belonging to the husband in contrast to 36 per cent of husbands. Otherwise there are no noteworthy variations.

238. Have you acquired since marriage a life insurance policy (which can be cashed in after it is paid up)?

Yes	59%
No	41% (N=1440)

The majority of respondents (59 per cent) report the acquisition since marriage of a life insurance policy which can be cashed in after it is paid up. No noteworthy variation occurs in the responses of husbands and wives. Respondents reporting the acquisition of a life insurance policy since marriage tend to be older, earning more than \$10,000 and urban dwellers.

If yes, to whom do you consider it belongs?

a) Wife	10%
b) Husband	37%
c) Both	53%
d) Don't know	1% (N=846)

The majority (53 per cent) consider the policy as belonging to both spouses but more than a third consider it the property of the husband alone. There is no noteworthy difference in responses of husbands and wives. In general, the percentage of respondents considering a life insurance policy joint property increases with income level. (This is also true for wives alone.) However, 58 per cent of farmers with incomes under \$3,000 consider the policy belongs to the husband.

Pre-Marriage Possessions

Now let's talk for a moment about possessions you may have had before your present marriage. (Go back only as far as 20 years). (Both to answer.)

239. Just before your present marriage did you own a home?

Yes	22%
No	78% (N=1451)

The large majority of respondents (78 per cent) did not own a home before their present marriage. Only 22 per cent report the ownership of a home prior to their present marriage; this per cent is identical for husbands and wives considered separately. There is a direct relationship between respondent age and percentage saying they owned a home just before their present marriage. The largest single group reporting such ownership was farmers (35 per cent).

If yes, after your marriage did you think of that home as still belonging to you alone, to both of you, or to your wife/husband alone?

a) Wife alone	2%
b) Husband alone	2%
c) Both	14%
d) Don't know	82% (N=315)

The majority (82 per cent) apparently have no opinion on the ownership of the home after their marriage; 14 per cent report that they thought of the home as belonging to both spouses. There is no noteworthy difference in responses of husbands and wives, nor are there any other noteworthy variations.

240. Just before your present marriage did you own a car?

Yes	48%
No	52% (N=1451)

Nearly half of the respondents (48 per cent) report the ownership of a car just before their present marriage. There is a marked difference in responses of husbands and wives: 63 per cent of husbands report owning a car in contrast to 29 per cent of wives. Other noteworthy variations follow: the percentage of respondents reporting ownership of a car increases with age: from 28 per cent of those 18-21 years old to 70 per cent of those

over 65; more full-time employed respondents report ownership of a car (62 per cent) than part-time employed respondents (38 per cent); 72 per cent of farmers report ownership of a car before their present marriage in contrast to 28 per cent of skilled workers.

If yes, after your present marriage did you think of that car as still belonging to you alone, to both of you, or to your wife/husband alone?

a) Wife alone	4%
b) Husband alone	12%
c) Both	47%
d) Don't know	37% (N=694)

Forty-seven per cent of respondents report that after marriage they thought of the car as belonging to both spouses; 12 per cent report that they thought of the car as belonging to the husband alone and 4 per cent to the wife alone. It is noteworthy that 61 per cent of husbands report that they thought of the car as belonging to both spouses, in contrast to 21 per cent of wives; 17 per cent of husbands report they thought of the car as theirs alone, whereas only 3 per cent of wives said this; 67 per cent of wives either did not know or said the question did not apply in contrast to 22 per cent of husbands. There are no other noteworthy variations.

241. Just before your present marriage did you have any other assets, such as savings, rental property, bonds, stocks, businesses, farm, etc.?

Yes	40%
No	60% (N=1451)

Only 40 per cent of respondents report the ownership of other assets before their present marriage. There is no noteworthy difference in the responses of husbands and wives to this question. Respondents reporting the acquisition of these assets tend to be over 65 (70 per cent), and non-farm respondents with incomes under \$3,000 (66 per cent).

If yes, after your marriage did you think of those assets as still belonging to you alone, to both of you, or to your wife/husband alone?

- | | |
|------------------|-------------|
| a) Wife alone | 8% |
| b) Husband alone | 4% |
| c) Both | 45% |
| d) Don't know | 43% (N=588) |

Forty-five per cent report they thought of these assets as belonging to both spouses after their marriage. There is no noteworthy difference in responses of husbands and wives. The only noteworthy variation is by age.

Age: It is noteworthy that higher percentages of younger respondents (73 per cent of those 18-21, 83 per cent of those 22-39) report that they thought of these assets as joint property than older respondents (29 per cent of those 40-64, and 12 per cent of those over 65.)

Disposition: Beneficiaries

Most couples obtain life insurance and/or contribute to a pension or retirement savings plan at some time during their marriage. (Both to answer.)

242. Do you have life insurance?

- | | |
|-----|--------------|
| Yes | 52% |
| No | 48% (N=1451) |

At the time of the survey 52 per cent of respondents reported that they had life insurance. Seventy-four per cent of husbands report they have life insurance, in contrast to 36 per cent of wives. Holders of life insurance tend to be fully employed (70 per cent); managerial (78 per cent), professional (64 per cent), and skilled workers (68 per cent); in middle to higher incomes categories (from 23 per cent of those farmers with incomes under \$3,000 to 67 per cent of those with incomes over \$15,000); and predominantly urban dwellers -- small cities (68 per cent) and metropolitan areas (58 per cent).

If yes, who are the beneficiaries?

a) Spouse only	68%
b) Children only	4%
c) Spouse and children	27%
d) Other only	0%
e) Spouse and other	0%
f) Children and other	0%
g) Spouse, children and other	0%
h) Don't know	1% (N=750)

In 68 per cent of these cases the beneficiary is the spouse alone, in 29 per cent the beneficiary is the spouse and children and in 4 per cent of the cases the beneficiaries are the children alone. There are some differences in the responses of husbands and wives: 70 per cent of husbands say the beneficiary is the spouse only in contrast to 65 per cent of wives who say this; 28 per cent of husbands say the beneficiaries are the spouse and children in contrast to 23 per cent of wives who say this. There are no other noteworthy variations.

243. Do you contribute to a pension or retirement savings plan?

Yes	47%
No	53% (N=1451)

Just under half of the respondents (47 per cent) contribute to a pension or retirement savings plan. Sixty-one per cent of husbands contribute in contrast to 22 per cent of wives. Contributors tend to be younger, fully employed, professional or managerial personnel, with middle to higher incomes, and live in urban areas.

If yes, who is/are the beneficiaries?

a) Self alone	20%
b) Self and spouse	69%
c) Other	9%
d) Don't know	3% (N=562)

In 69 per cent of these cases the beneficiaries are both self and spouse; in 20 per cent of these cases the beneficiary is the self alone and in 9 per cent of these cases the beneficiary is some other person or combination of persons. It is noteworthy that 75 per cent of husbands report that both self and spouse are beneficiaries in contrast to 55 per cent of wives reporting this; 27 per cent of wives report that self is the beneficiary in contrast to 16 per cent of husbands; and 13 per cent of wives report some other party(ies) as beneficiary in contrast to 7 per cent of husbands. There are no other noteworthy variations.

Disposition: Wills

Now I'd like to ask you a few questions regarding wills. (Both to answer.)

244. Do you have a will?

Yes	48%
No	51%
Don't know/does not apply	1% (N=1441)

Just less than half of the respondents (48 per cent) report that they have a will. Husbands and wives differ in their responses: whereas 57 per cent of husbands say they have a will only 42 per cent of wives say they have a will. Other noteworthy variations concern age, marital status and occupation.

Age: There is a direct relationship between having a will and age: the percentage of respondents having a will increases directly with their age -- from 15 per cent of those in the 18-21 age group to 71 per cent of those over 65.

Marital Status: More widows (66 per cent) and divorced wives (53 per cent) report having a will than currently married wives (40 per cent) and separated wives (33 per cent).

Occupation: Notably more respondents in the professional (62 per cent) and managerial (63 per cent) categories have wills in contrast to service workers (37 per cent), housewives (39 per cent) and students (17 per cent).

245. In making a will, do you think you should be entirely free to give your property to anyone you wish, or should there be certain restrictions?

- _____ (a) Should it include spouse?
- _____ (b) Should it include dependent children?
- _____ (c) Should it include grown children?
- | | |
|---|-------------|
| a) Include spouse only | 7% |
| b) Include dependent children only | 2% |
| c) Include grown children only | 0% |
| d) Include spouse and dependent children | 19% |
| e) Include spouse and grown children | 1% |
| f) Include spouse and dependent children and grown children | 33% |
| g) Include dependent children and grown children | 2% |
| h) Other _____ | 1% |
| i) Should be entirely free | 34% |
| j) Don't know/does not apply | 1% (N=1451) |

Just over a third of respondents (34 per cent) think they should be entirely free to give their property to anyone they wish. A further third (33 per cent) think there should be certain restrictions requiring the inclusion of the spouse, dependent and grown children. A further 19 per cent agreed with restrictions but would require the inclusion of the spouse and dependent children only.

There are no noteworthy variations in responses of husbands and wives. The only noteworthy variations occur in terms of age and marital status.

Age: The percentage of respondents favouring alternative "i" decreases as age increases: from 58 per cent of those in the 18-21 age group to 26 per cent of those over 65 years of age. Conversely, the percentage of respondents favouring alternative "f" increases directly with age: from 14 per cent of those in the 18-21 age group to 37 per cent of those over 65 years of age.

Marital Status: More widows (38 per cent) prefer alternative "f" in contrast to the majority of divorced and separated wives (42 per cent) and currently married wives (36 per cent) who prefer alternative "i".

246. If you did not leave a will, about what proportion of your estate would go to your spouse and/or children upon your death? Assume your estate is worth more than \$20,000.

Correct answer	22%
Incorrect answer	46%
Don't know/does not apply	31% (N=1447)

Only 22 per cent, less than a quarter, of the respondents answered this question correctly. Clearly the majority of Albertans do not know the provisions of the Intestate Succession Act.

There is no noteworthy difference in the percentage of husbands and wives giving the correct answer. Noteworthy variations appear in terms of marital status, family income, and size of community.

Marital Status: Widows form the largest percentage (40 per cent) with correct answers; separated wives form the small group (17 per cent).

Family Income: The group recording the largest percentage of correct answers is farmers with incomes under \$3,000 (40 per cent), followed by 36 per cent of respondents in the over \$20,000 category, and then by 32 per cent of those in the \$15,000-\$19,999 category.

Size of Community: 28 per cent of metropolitan dwellers, 21 per cent of rural dwellers, 17 per cent of small city dwellers and 11 per cent of town dwellers.

247. Have you heard of the "Family Relief Act" which protects the family upon death of the breadwinner?

Yes	18%
No	78%
Don't know/does not apply	4% (N=1451)

A similarly small proportion of the sample (only 18 per cent) report having heard of the Family Relief Act. Clearly the majority of Albertans on the basis of this evidence are ignorant of this Act.

There is no noteworthy difference in responses of husbands and wives to this question. Noteworthy variations appear only in terms of age and marital status.

Age: Only 6 per cent of respondents in the 18-21 age group had heard of the "Family Relief Act" in contrast to 17 per cent in the 22-39 group, 21 per cent in the 40-65 group, and 16 per cent in the over 65 group.

Marital Status: 28 per cent of widows had heard of the Family Relief Act in contrast to 17 per cent of currently married wives.

248. (If yes) what does it specify or say?

Correct answer	44%
Incorrect answer	41%
Don't know/does not apply	15% (N=261)

Of those who had heard of the Family Relief Act, just less than half (44 per cent) knew its provisions correctly. The rest either gave incorrect answers (41 per cent) or didn't know at all.

There is slight variation in the percentage of husbands (48 per cent) and the percentage of wives (41 per cent) giving the correct answer. Noteworthy variation appears in terms of marital status, occupation, family income and size of community.

Marital Status: Again, widows gave the highest proportion (57 per cent) of correct answers in contrast to currently married wives (40 per cent).

Occupation: Respondents in the managerial (61 per cent) and professional (55 per cent) categories gave the highest proportion of correct answers in contrast to those in sales work (33 per cent), semi- and unskilled labour (35 per cent)

Family Income: Sixty-six per cent of respondents in the \$15,000-\$19,999 category gave the correct answer in contrast to 37 per cent of those in the \$6,000-\$9,999 category.

Size of Community: Knowledge of the Family Relief Act also seems greater among respondents in small cities -- 61 per cent gave correct responses -- in contrast to 48 per cent in metropolitan areas, 33 per cent in rural areas and 22 per cent in towns.

Commentary

Apart from the factual and attitudinal data yielded by these questions, the results reported here give two distinct impressions. First, regardless of the law, the majority of respondents to this survey (and derivatively the people of Alberta) regard property brought into a marriage and property acquired during a marriage as belonging to both spouses. In every question dealing with property and its ownership, most of the respondents owning the property in question report that they consider it belonging to both husband and wife. If the law does not now recognize the wife's claim to an equitable share in matrimonial property, there appears to be a basic incongruity between the law and the attitudes of Albertans.

Second, there appears to be widespread ignorance of the current laws respecting matrimonial property. In each case, less than half of the respondents had heard of the Dower Act, the Family Relief Act and were ignorant of the provisions of the Intestate Succession Act. Related to respondents' evident lack of knowledge about the law is the fact that less than half the respondents have a will.

Part III: Distribution of Property Upon Dissolution of Marriage

Questions in this part of the chapter elicit respondent attitudes towards the distribution of property upon dissolution of marriage through two hypothetical examples: a childless marriage and a marriage with dependent children. Responses to each question in this part of the chapter were cross-tabulated by the following variables: sex, marital status, age, parental status, employment status, employment status of wives, occupation, family income, wife's income, ethnic origin by male line, size of community (rural-urban), and length of residence in Alberta.

Generally, in day-to-day living, the legal position regarding ownership is unimportant. It is only in the unfortunate event of separation, divorce or death that the law becomes involved. We would like to know your views about some of the kinds of situations that may develop. (Both to answer.)

Example 1

Suppose during a marriage (which is childless) a couple's total property after paying off all debts, including mortgage, is valued at \$30,000. Then, they separate by mutual agreement or obtain a divorce, and some financial settlement must be made.

249. How should the \$30,000 be divided if both husband and wife have had paying jobs during their marriage? Assume the wife earns about 1/3 less than the husband, and, since she is able to support herself, no alimony will be paid.

a) All to wife	0%
b) All to husband	0%
c) Half and half	87%
d) Wife more than half	8%
e) Husband more than half	8%
f) Other proportion	1%
g) Don't know/does not apply	2% (N=1451)

Under the circumstances specified in this example the majority of respondents (fully 87 per cent) say that the residual estate of \$30,000 should be divided half and half between spouses. Only 8 per cent feel that the husband should receive more than half.

There is a marked unanimity of response to this question reflected in few noteworthy variations. There are no noteworthy differences in the responses of husbands and wives nor by any of the other background variables except occupation.

Occupation: The only noteworthy variation concerns farmers. As a group farmers recorded the lowest percentage (75 per cent) in favour of alternative "c" -- the half and half split; 15 per cent of farmers favoured alternative "e" -- the husband receiving more than half.

250. How should the \$30,000 be divided where only the husband had been earning while the wife looked after the home, and where alimony is to be paid to the wife by the husband?

a) All to wife	0%
b) All to husband	7%
c) Half and half	58%
d) Wife more than half	1%
e) Husband more than half	25%
f) Other proportion	5%
g) Don't know/does not apply	5% (N=1451)

In the situation where only the husband had been earning while the wife looked after the home, and where alimony is to be paid to the wife by the husband, the majority of respondents still say that the \$30,000 should be divided half and half; however, the size of the majority reduces here to 58 per cent in contrast to 87 per cent in the preceding question. Correspondingly, the number of respondents according more than half of the estate to the hus-

band increases to 25 per cent as opposed to 8 per cent in the preceding question.

There is no noteworthy difference in the responses of husbands and wives to this question. Noteworthy variations occur only in responses cross-tabulated with parental status, occupation, family income, and size of community.

Parental Status: The percentage of respondents saying the \$30,000 should be divided half and half (alternative "c") increases with the number of children living at home: from 49 per cent of those respondents without children to 60 per cent of those with three or more children living at home.

Occupation: Variations in responses concern farmers and housewives. Only 43 per cent of farmers favour an equal division of the \$30,000 whereas 65 per cent of housewives do.

Family Income: The smaller proportion of farmers favouring an equal division of the \$30,000 emerges in responses to this question too: only 36 per cent of farmers with incomes under \$3,000 favour an equal division in contrast to 51 per cent of other respondents in the same income bracket.

Size of Community: Here, too, the smaller proportion of farmers favouring an equal division of funds seems to be reflected in the smaller proportion of rural dwellers favouring alternative "c" (47 per cent). By contrast 70 per cent of small city dwellers favour an equal division of the \$30,000.

251. How should the \$30,000 be divided where only the husband had been earning while the wife looked after the home and where no alimony is to be paid?

- | | |
|------------------------------|-------------|
| a) All to wife | 3% |
| b) All to husband | 0% |
| c) Half and half | 75% |
| d) Wife more than half | 12% |
| e) Husband more than half | 4% |
| f) Other proportion | 2% |
| g) Don't know/does not apply | 4% (N=1451) |

This question is similar to the preceding one except that no alimony is to be paid by the husband to the wife. The effect of this changed condition is reflected in the increased majority of respondents favouring an equal division of property between spouses - 75 per cent in this question in contrast to 58 per cent in the preceding one.

There is no noteworthy variation in the responses of husbands and wives to this question. Noteworthy variation occurs only in responses cross-tabulated with age.

Age: A notably smaller proportion of respondents in the 18-21 age group (58 per cent) favour an equal division in contrast to respondents in other age categories: 22-39 (76 per cent), 40-65 (75 per cent), and over 65 (76 per cent).

252. If you were the wife in this example, which of the following settlements would you prefer in principle? (Wife to answer).

- | | |
|---|------------|
| a) A lump sum settlement based on splitting the property only | 48% |
| b) Alimony and maintenance but no property | 7% |
| c) Part lump sum settlement and part alimony and maintenance | 37% |
| d) Neither | 2% |
| e) Don't know/does not apply | 6% (N=829) |

The wives' responses here are far from unanimous: 48 per cent prefer alternative "a" -- a lump sum settlement based on splitting the property only; 37 per cent favour alternative "c" -- part lump sum settlement and part alimony and maintenance. Together these two responses account for 85 per cent of wives responding to this question.

There is no noteworthy variation in the responses of husbands and wives to this question. Noteworthy variation occurs only in responses by size of community.

Size of Community: There is a slight trend in responses to this question: respondents in rural communities tend to favour a lump sum settlement based on splitting the property only (alternative "a") whereas respondents in urban communities tend to favour a part lump sum settlement and part alimony and maintenance (alternative "c").

253. If you were the husband in this example, which of the following settlements would you prefer in principle? (Husband to answer.)

- | | |
|---|------------|
| a) A lump sum settlement based on splitting the property only | 74% |
| b) Alimony and maintenance but no property | 9% |
| c) Part lump sum settlement and part alimony and maintenance | 12% |
| d) Neither | 2% |
| e) Don't know/does not apply | 4% (N=624) |

This is the companion question to the preceding one. Here the husbands reflect more consensus in their attitude. Fully 74 per cent of husbands favour a lump sum settlement based on splitting the property only.

There is no noteworthy variation in the responses of husbands and wives to this question. Noteworthy variations appear only in responses cross-tabulated with family income, and size of community.

Family Income: A notably smaller proportion of farmers with incomes under \$3,000 favour a lump sum settlement based on splitting the property only (alternative "a") in contrast to 70 per cent of other respondents in the same income bracket. It is also worth noting that 86 per cent of respondents with incomes between \$15,000 - \$19,999 favour alternative "a".

Size of Community: A direct relationship exists between size of community and the proportion of respondents favouring alternative "a": the percentage of respondents rises as size of community increases -- from 61 per cent of those living in rural areas to 76 per cent of those living in metropolitan areas.

Still referring to the same couple. (Both to answer.)

254. Suppose, during the marriage, the husband inherited an additional \$10,000. What should happen to that amount upon separation or divorce?

- | | |
|------------------------------|-------------|
| a) All to wife | 1% |
| b) All to husband | 56% |
| c) Half and half | 38% |
| d) Other proportion | 2% |
| e) Don't know/does not apply | 3% (N=1451) |

The majority of respondents (56 per cent) evidently feel that the husband's inheritance of \$10,000 should all go to the husband upon separation or divorce; 38 per cent, however, feel that the sum should be split half and half.

There is no noteworthy variation in the responses of husbands and wives when considered separately. Noteworthy variations appear only in responses cross-tabulated by age and family income.

Age: Respondent age is related to responses to alternatives "b" and "c". In the case of alternative "b" -- the all to husband alternative -- the percentage of respondents favouring this alternative decreases as their age increases: from 67 per cent of those 18-21 years old to 50 per cent of those over 65 years of age. In the case of alternative "c" -- the half and half alternative -- the percentage of respondents favouring this alternative increases as age increases: from 19 per cent of those 18-21 years old to 42 per cent of those over 65 years of age. So it seems that more younger respondents favour "b" than older respondents, while more older respondents favour "c" than younger respondents.

Family Income: While in general there is no variation in responses by family income categories, there is a noteworthy difference in the two lowest categories. The percentage of farmers with incomes under \$3,000 favouring "b" is 72 per cent in contrast to 49 per cent of other respondents in the same income category. Conversely, 21 per cent of farmers in this income category favour alternative "c" in contrast to 42 per cent of other respondents. Hence, it seems that low income farmers clearly prefer the "all to husband" alternative.

255. Suppose, during the marriage, the wife inherited an additional \$10,000. What should happen to that amount upon separation or divorce?

- | | |
|------------------------------|-------------|
| a) All to wife | 57% |
| b) All to husband | 1% |
| c) Half and half | 37% |
| d) Other proportion | 2% |
| e) Don't know/does not apply | 3% (N=1451) |

The pattern of responses to this question is essentially similar to its companion, the preceding question. If the wife inherited an additional \$10,000, the majority of respondents (57 per cent) feel that upon separation or divorce all this amount should go to the wife; at the same time, 37 per cent feel it should be divided half and half.

There is no noteworthy variation in the responses of husbands and wives when considered separately. Noteworthy variations appear only in responses cross-tabulated by age and family income.

Age: There is a relationship between age and percentage of respondents favouring alternative "a" -- all to wife: as age increases, the percentage decreases -- from 72 per cent of those 18-21 years of age to 53 per cent of those over 65 years of age. Conversely, as age increases the percentage

of those favouring alternative "c" -- half and half -- increases: from 19 per cent of those 18-21 years of age to 39 per cent of those over 65 years of age.

Family Income: While in general there is no variation in responses by family income categories, there is a noteworthy variation in the lowest income categories. The percentage of farmers with incomes under \$3,000 favouring "a" is 74 per cent in contrast to 49 per cent of other respondents in this income category. Conversely, the percentage of farmers preferring alternative "c" is 21 per cent in contrast to 42 per cent of other respondents in the same income bracket.

Instead of a divorce, suppose the husband dies and their property is worth \$30,000. (Both to answer.)

256. How should the \$30,000 be divided?

- | | |
|--|-------------|
| a) All to wife | 70% |
| b) All to other parties as the husband may will; nothing to wife | 2% |
| c) Half to wife; half to other parties | 14% |
| d) More than half to wife | 11% |
| e) Other proportion | 1% |
| f) Don't know/does not apply | 2% (N=1451) |

The majority of respondents (70 per cent) feel that where the husband dies the property should all go to the wife; 14 per cent feel that half of the property should go to the wife and half to other parties.

There is no noteworthy variation in the responses of husbands and wives when considered separately. Noteworthy variation in responses appears only in terms of age.

Age: The percentage of respondents favouring alternative "a" increases directly with age: from 64 per cent of those 18-21 years old to 78 per cent of those over 65.

Now let's change the example to a marriage with dependent children. The couple's total property after paying off all debts, including mortgage, is valued at \$30,000. Again, they separate by mutual agreement or obtain a divorce, the wife having custody of the children, and some financial settlement must be made. (Both to answer.)

257. How should the \$30,000 be divided if both husband and wife have had paying jobs during their marriage? (Assume, again, that the wife earns about $\frac{1}{3}$ less than the husband and, again, since she is able to support herself, no alimony will be paid).

a) All to wife	7%
b) All to husband	0%
c) Half and half	47%
d) Wife more than half	34%
e) Husband more than half	1%
f) Other proportion	7%
g) Don't know/does not apply	3% (N=1451)

In this new example, the dependent children example, the pattern of responses varies quite dramatically from that in question 249.

In that question 87 per cent of respondents said that the property should be shared half and half; here the percentage drops to 47 per cent. In the former question only 2 per cent of respondents said that the wife should receive more than half, in this question the percentage rises to 34 per cent. Clearly the presence of dependent children in the wife's custody seems to make a substantial difference to the response pattern.

There is a noteworthy difference in responses of husbands and wives to this question: 54 per cent of husbands prefer alternative "c" versus 43 per cent of wives, whereas 37 per cent of wives prefer "d" versus 30 per cent of husbands. The only other noteworthy variation in responses concerns

wife's income.

Wife's Income: There is a direct relationship between the percentage of wives preferring alternative "d" and their income level -- the percentage rises with income level: from 35 per cent of those with incomes between \$2,000 and \$3,999 to 60 per cent of those with incomes over \$10,000.

258. How should the \$30,000 be divided where only the husband had been earning while the wife looked after the home, and where alimony and maintenance is to be paid.

a) All to wife	2%
b) All to husband	6%
c) Half and half	57%
d) Wife more than half	13%
e) Husband more than half	14%
f) Other proportion	4%
g) Don't know/does not apply	4% (N=1451)

The majority of respondents (57 per cent) say the \$30,000 should be divided half and half under these conditions; 14 per cent say the husband should receive more than half and 13 per cent say the wife should receive more than half.

There is no noteworthy variation in the responses of husbands and wives when considered separately. Noteworthy variations in responses do, however, appear in terms of age and family income.

Age: There is an inverse relationship between respondent age and the proportion of respondents selecting alternative "c" -- as age increases, the proportion decreases: from 64 per cent of those 18-21 years of age to 48 per cent of those over 65 years of age.

Family Income: Again, farmers with incomes under \$3,000 record a notably different percentage of responses. Only 26 per cent of farmers in this income bracket favour alternative "c" in comparison to 55 per cent of other respondents in this bracket.

259. If only the husband had been earning and where the wife will get no alimony but will get maintenance for the children how should the \$30,000 be divided?

- | | |
|------------------------------|-------------|
| a) All to wife | 4% |
| b) All to husband | 1% |
| c) Half and half | 50% |
| d) Wife more than half | 32% |
| e) Husband more than half | 5% |
| f) Other proportion | 4% |
| g) Don't know/does not apply | 4% (N=1451) |

Under these circumstances exactly half the respondents would divide the \$30,000 half and half; just less than a third (34 per cent) of the respondents, however, would give the wife more than half -- again presumably a function of the dependent children.

There is no noteworthy variation in responses of husbands when compared to those of wives, nor are there any other noteworthy variations in responses to this question.

260. If only the husband had been earning, and where the wife will get no alimony or maintenance, how should the \$30,000 be divided?

- | | |
|------------------------------|-------------|
| a) All to wife | 20% |
| b) All to husband | 0% |
| c) Half and half | 21% |
| d) Wife more than half | 47% |
| e) Husband more than half | 0% |
| f) Other proportion | 7% |
| g) Don't know/does not apply | 4% (N=1451) |

Under these circumstances the majority opinion swings in favour of the wife receiving more than half or all of the \$30,000; 47 per cent of respondents say the wife should receive more than half; 20 per cent say she should receive all the amount; so in total 67 per cent of respondents favour the wife. Only 21 per cent think the \$30,000 should be divided half and half.

There are some interesting differences in responses of husbands when compared to wives: 27 per cent of husbands prefer alternative "c" versus 17 per cent of wives, and 13 per cent of husbands prefer alternative "a" versus 26 per cent of wives. Otherwise, there are no noteworthy variations in responses to this question.

Some people say that the home and its contents should legally be jointly owned by the husband and wife, regardless of who paid for it. (Both to answer.)

261. Do you agree or disagree?

a) Agree	90%
b) Disagree	5%
c) Individual decision	4%
d) Agree, but after a specified period	1%
e) Don't know/does not apply	1% (N=1451)

The overwhelming majority (fully 90 per cent) agree that the home and its contents should legally be jointly owned by the husband and wife, regardless of who paid for it. Only 5 per cent disagree and a further 4 per cent say it should be a matter of individual decision.

There are absolutely no noteworthy variations in response to this question. In particular, there are no differences in responses of husbands when compared to wives. Clearly, respondents are unanimous in their response that the home and its contents should be jointly owned.

262. If you agree, do you feel that you should be legally responsible for mortgage payments, taxes, household expenses, cars and recreational vehicles, etc., as well as have the benefit of these?

- | | |
|---|-------------|
| a) Yes | 72% |
| b) No | 5% |
| c) Yes, if wife has means other than from husband | 18% |
| d) Yes, if husband is unable to make payments | 5% |
| e) Don't know/does not apply | 1% (N=1311) |

The percentage of respondents unequivocally endorsing the legal responsibility associated with joint ownership shrinks here to 72 per cent from the 90 per cent agreeing in the preceding question. However, 18 per cent say yes, if the wife has means other than from her husband and a further 5 per cent say yes, if the husband is unable to make payments. Thus 95 per cent of respondents endorse the legal responsibility of joint ownership but 23 per cent made this endorsement conditional.

There is a noteworthy difference in responses of husbands when compared to wives: 84 per cent of husbands favour alternative "a" in contrast to 63 per cent of wives; 9 per cent of husbands favour alternative "c" in contrast to 24 per cent of wives. Thus, while 91 per cent of wives agreed, in the preceding question, that the home and its contents should be jointly owned by the husband and wife, regardless of who paid for it, only 63 per cent of wives seem prepared to accept the commensurate responsibility.

Other noteworthy variations follow:

Occupation: Only 59 per cent of service and 61 per cent of sales workers among the respondents prefer alternative "a" in contrast to 82 per cent of skilled workers and 87 per cent of farmers.

Wife's Income: The percentage of wives preferring alternative "a" increases directly with level of income: from 54 per cent of wives with incomes under \$2,000 to 78 per cent of wives with incomes between \$8,000 and \$10,000.

Size of Community: The percentage of respondents preferring alternative "a" increases from 72 per cent in rural areas, to 81 per cent in small cities but then drops to 68 per cent in metropolitan areas.

263. If you disagree, why?

- | | | |
|--|-----|-------|
| a) Special items should be exempted | 15% | |
| b) Husband should be responsible if wife does not work | 21% | |
| c) Husband should be solely responsible | 36% | |
| d) Other | 17% | |
| e) Don't know/does not apply | 12% | N=67) |

The responses to this question reveal little consensus among those who disagree with the idea of joint ownership of home and contents. Evidently, 36 per cent disagree because they think the husband should be solely responsible. A further 21 per cent disagree because they think the husband should be responsible if the wife does not work, and 15 disagree because special items should be exempted.

There are no noteworthy variations in response to this question.

Commentary

The responses to these questions further attest to the prevalence of the concept of joint ownership of matrimonial property. In the example of the childless marriage under conditions of separation or divorce the majority of respondents report that the \$30,000 should be divided half and half between husband and wife. However, funds inherited by husband or wife during the marriage should according to respondents revert to the inheriting spouse. If the husband dies then all the property should go to his wife. In the example of the marriage with dependent children the dominant response is again an equal division of property except where no alimony or maintenance is to be paid to wife -- in these cases respondents feel that the wife should receive more than half. But in general respondents endorse the principle of joint ownership and equal division of property upon dissolution of marriage through separation or divorce. Joint division of property is, however, in part dependent upon specific factual circumstances.

III.

CONCLUSIONS AND IMPLICATIONS

The results of the survey permit conclusions about the attitudes of Albertans, and the climate of public opinion.

Attitudes of Albertans

The chief conclusion to be drawn from the results of the survey is that the majority of Albertans view marriage as a joint venture -- a partnership where each spouse contributes to the domestic economy, where property brought into the marriage and property acquired during the marriage is considered to belong to both spouses, and where, upon dissolution of the marriage, property should be equally divided. Under specific factual circumstances Albertans seem prepared to deviate from the equal division of property principle but in general they endorse it.

What is particularly remarkable is the unanimity reflected in the results. Despite the variations in responses noted in the analysis, there seems to be a common, province-wide set of attitudes towards marriage and matrimonial property. Albertans consistently affirm the principles of joint ownership and equal division in their responses.

Climate of Public Opinion

The attitudes reported here reflect broadly on the climate of public opinion regarding change in the law. If the responses here are a fair reflection of public opinion, there can be little doubt of the willingness of Albertans to see the law respecting matrimonial property changed. Indeed, the climate of opinion seems particularly sympathetic to such a move.

MATRIMONIAL PROPERTY IN ALBERTA:
FACTS AND ATTITUDES

APPENDIX A

METHOD OF THE STUDY

This appendix outlines the research procedures used in the survey of public attitudes. The discussion focuses on three central features of the research procedures: sample, data collection, and data analysis.

THE SAMPLE

Three main factors governed the selection of the sample. First, since the study was designed to tap the attitudes of adult Albertans, the sample was confined to those 18 years of age or older. Second, because the study was concerned with attitudes towards matrimonial property, only those persons who were or had been married at the time of the survey were included in the sample. Third, in order to be able to generalize respondent attitudes to the population of Alberta, the sample was to be representative of the provincial population.

Size of Sample

The size of the sample for this study was a function of the sample selected for the companion study of public attitudes towards illegitimacy. For the Illegitimacy Survey, the initial decision was to select a base sample of 1500 persons. This number was deemed sufficiently large to yield an adequate, representative sample for the Illegitimacy Survey, an adequate representative sample of married respondents for the Matrimonial Property Survey and to allow for attrition through refusals, vacant homes and untraceable respondents.

Steps in Sample Selection

The sampling procedure followed the three main steps used in the Illegitimacy Survey. These steps were designed to yield a representative and systematically selected sample of respondents drawn from 1972 Federal polling lists.

STEP 1: Selection of Federal Electoral Districts

All the federal electoral districts in Alberta were included except the Athabasca and Wetaskiwin electoral districts, the major portion of the Crowfoot electoral district, and all of the Palliser electoral district outside Calgary. These districts were excluded on the grounds that adjacent districts possessed similar socio-economic characteristics and thus probably reflected similar attitudes. The remaining electoral districts and parts thereof contained 3,900 polling divisions.

STEP 2: Selection of Polling Divisions

Seventy-five polling divisions were then selected from the 3,900 polling divisions. This was done by selecting the first polling division from among the first 52 using a table of random numbers, and every 52nd polling division thereafter. These divisions were then plotted on a map of Alberta as a check on the adequacy of representation of rural areas, villages and towns, small and metropolitan cities. This procedure ensured a good representation of all sizes of communities. Since each polling division had a list of voters, this procedure yielded 75 lists from which to select respondents.

STEP 3: Selection of Respondents

The 75 polling lists were next categorized as metropolitan (Edmonton and Calgary); small city-- over 10,000 population -- (Lethbridge, Medicine Hat, Red Deer, St. Albert and Grande Prairie); and towns, villages and rural areas (all others). On the basis of the proportion of the provincial population falling into these categories, sampling ratios were then computed and applied to polling lists by category. Thus for "metropolitan" polling lists, after the first name was selected using a table of random numbers, every 11th name was selected subsequently; for "city" lists, every 8th name, and for "rural" lists, every 10th name. Polling lists in each category were arranged in numerical order before the names of respondents were selected.

Actual Sample

This three-step sampling procedure generated a base sample of 1573 possible respondents for the Illegitimacy Survey. Of these, 13 Indians

were deleted due to plans to draw a special Indian sample; 430 could not be contacted, either because they had moved leaving a vacant house or because the interviewers were unable to reach them at home, even after two callbacks. This reduced the sample to 1130 persons. A further 133 refused to answer the questionnaire, thus leaving 997 respondents who actually completed the illegitimacy questionnaire. Of this number, those who were or had been married together with their spouses formed the sample of respondents for the Matrimonial Property Survey. This resulted in a sample of 1451 respondents to the matrimonial property questionnaire: 827 women and 624 men who were or had been married. This number included responses from 574 married couples. The mates of 50 men and 253 women were deceased, living away from home, could not be contacted or refused to be interviewed.

Representativeness of the Sample

An assessment of the representativeness of the actual sample is necessary to establish the extent to which respondent attitudes may be validly generalized to the population of Alberta as a whole.

Due to incompatibility of categories it is not possible to compare the distribution of respondents on all the background variables with the provincial figures drawn from the 1971 Canada Census. It is, however, possible to get some idea of the representativeness of the sample by comparing sample distributions with provincial distributions in terms of rural-urban residence, sex and ethnic origin.

Inspection of Table 1 on the next page shows that town and rural residents were under-represented, while small city and metropolitan residents were over-represented. Male respondents were also under-represented, while female respondents were over-represented. In terms of ethnic origin, the

TABLE 1		
COMPARISON OF RESPONDENTS WITH ALBERTA POPULATION BY RURAL-URBAN, SEX, AND ETHNIC ORIGIN (In Percentage)		
	Alberta Population 18 Years of Age or more 1971 Canada Census	Respondents
RURAL-URBAN		
Metropolitan--Edmonton & Calgary	52.7	53.1
Small City--Lethbridge, Medicine Hat, Red Deer, St. Albert, Grande Prairie	7.6	14.7
Towns, Villages and Rural Areas	39.7	32.2
SEX		
Male	50.7	43.0
Female	49.3	57.0
ETHNIC ORIGIN		
English	43.2	46.5
French	7.7	7.5
Germanic-Scandinavian	25.4	24.4
Eskimo, Metis, Indian	0.4	1.9
Slavic	12.8	12.0
Other	8.9	9.8

sample rather closely matches the 1971 Census distribution.

There are probably three reasons why the sample characteristics do not better fit those described in the census data. The first is that some types of respondents were harder to contact, to catch at home, and thus are under-represented. Rural residents were difficult to find at home because they were busy haying and harvesting during the interview period. (In addition, fewer callbacks were made on rural residents because of their inaccessibility and because of the reluctance of the predominantly female interviewers to make late evening callbacks.)

The second is that male respondents were more often living away from home while working, were uncontactable because of their work schedules, or more often refused.

The third reason is that we are comparing 1973 data with 1971 Census data. It is well known that the village and rural component of the Alberta population is shrinking while the small city and metropolitan component is growing; thus by mid-summer 1973 the town-village-rural component was certainly less than it had been in June 1971 when the census was taken. How much less, however, is not known.

In general, we can conclude that the percentage discrepancies, even for the town-rural component, do not exceed 8 per cent. Hence it is reasonable to conclude that the set of respondents are broadly representative of the population of Alberta and derivatively that the attitudes of these respondents broadly reflect the attitudes of the people of Alberta.

DATA COLLECTION

Data collection used the method of personal interviews with a carefully designed interview schedule. The schedule was developed as follows.

The first draft of the questionnaire was patterned after an instrument devised by the Institute of Law Research and Reform based on a recent study of matrimonial property conducted in Great Britain.¹ Several meetings and working sessions were held between staff members of the Institute of Law Research and Reform, Research Associates Ltd. and Dr. Charles Hobart. The instrument was revised several times in an effort to devise questions which would elicit contemporary public opinion regarding the issues, without biasing the responses.

When a viable instrument was completed in early June 1973, a 3-day pilot survey was conducted in the Edmonton area. The purpose of this preliminary survey was to provide "in the field" training for the interview teams and to pre-test the questions for clarity and for comprehensiveness of precoded response alternatives. As a result of suggestions and criticisms made by the interviewees and relayed by the interviewers, together with impressions reported by the interviewers, the questionnaire was redrafted.

On June 22, 1973, Dr. Hobart, Professor Bowker and Mrs. M. Shone of the Institute, and Mrs. B. Downey of Research Associates Ltd. met to discuss the results of the pilot survey and to discuss the design of the instrument. The questionnaire was carefully scrutinized at that time. Suggestions for changes and additions were made and agreed upon. This revised schedule was

¹J.E.Todd and L.M.Jones, Matrimonial Property (London: Her Majesty's Stationery Office, 1972.)

also pre-tested, with subsequent minor modification. The instrument was then drafted in final form, approved by the Institute, and printed (Appendix B).

Conduct of Interviews

A team of ten interviewers -- five from Edmonton and five from Calgary -- was hired after careful screening and selection. These interviewers were given an interviewer training course lasting five days. Following orientation and training sessions, they were given lists of persons to interview in order to gain interviewing experience and to pre-test the schedule. Each day of interviewing was followed by a "post-mortem" session at which problems encountered were discussed, ambiguities clarified, and techniques for establishing rapport with respondents shared. The actual interviewing of respondents was carried out during July, August and early September, 1973.

Each address on the sample list was approached a maximum of three times. If the party named in the sample had moved, the new resident at the address was substituted. However, if no answer was received after an initial attempt and two callbacks, the interviewee was reported as "uncontactable". Where possible, landlords and/or neighbours were consulted to try to determine when the prospective interviewee might be available. Definite appointments were established in many cases where the initial interviewer contact was made at an inconvenient time.

Husbands and wives were interviewed separately in most cases -- either by the same interviewer at different times, or, occasionally, by two interviewers in different rooms. This was done to avoid one spouse biasing or influencing the responses of the other.

Due to the fact that the survey was conducted during the summer months, and a fairly large portion of the sample was not contacted because of vacations, etc., a "telephone callback" procedure was established during early September in the major urban areas. (This was another factor in inflating the urban response rate.)

Native Sample

A concerted effort to obtain a representative sampling of the opinions of Native people in Alberta was made during September. A special Native sample of ten Indian bands was drawn and the questionnaire was modified to make it more relevant to a reservation situation.

On August 29, 1973, letters were sent to the Chiefs of each of the ten bands outlining the nature and purpose of the survey and expressing a strong desire to obtain Native opinion. An interview schedule was outlined for the week of September 10-17 and confirmation was requested. By September 10, no response had been received from any of the bands, although two affirmative replies were subsequently received.

Despite the lack of response, the matter was pursued further and on September 12 and 14 each of the bands was contacted by telephone. In all instances except one, contact was made directly with the Chief. A second appointment schedule was arranged for the week of September 17 with nine of the ten bands. The Blood Band in Cardston indicated they would be unavailable during the week of September 17.

Even though telephone arrangements had been made, when the interviewer went into the field to conduct the interviews, his efforts were fruitless. The first seven bands were visited at the appointed times, and in every instance

the Chief and/or Band Council Members failed to appear. Consequently appointments with the remaining two bands on the sample list were cancelled.

In conclusion, it should be noted that a special effort was made to obtain a sample of Native opinion on matrimonial property, but due to lack of interest on the part of band representatives, the effort was abandoned. Hence the set of respondents does not include a sample of native opinion.

DATA ANALYSIS

The data yielded by the questionnaires was coded, key-punched and then submitted to computer analysis using Statistical Package for the Social Sciences data analysis programs. Initially, simple frequency distributions of responses to each question were calculated. Subsequently, responses to each of the questions on the questionnaire were cross-tabulated against selected demographic and socio-economic background variables to permit identification of variations in subsample responses and relationships between characteristics of respondents and response patterns.

APPENDIX B.

DATA COLLECTION INSTRUMENT

OPINION SURVEY

NAME OF INTERVIEWER..... DATE....., 1973

1- 1-4 Serial Number _____

- 1- 5 ☐ (00) Without responding mate
☐ (01) Husband with responding mate
☐ (02) Wife with responding mate

1- 6 Deck Number _____

- 1- 7 SEX? ☐ (01) Male
☐ (02) Female

1- 8 WHICH AGE CATEGORY DO YOU FALL INTO?

- ☐ (01) 18 - 21 ☐ (03) 40 - 65
☐ (02) 22 - 39 ☐ (04) Over 65

1- 9 WHAT IS YOUR MARITAL STATUS?

- ☐ (01) Never Married
☐ (02) Living Common-law
☐ (03) Married (How long? _____)
☐ (04) Separated NOW
(How long married? _____)
☐ (05) Divorced NOW
(How long married? _____)
☐ (06) Widowed NOW
(How long married? _____)
☐ (00) No Information

1-10 DO YOU HAVE ANY CHILDREN?

- ☐ (01) Yes ☐ (02) No

1-11 IF YES, HOW MANY OF THEM LIVE WITH YOU?

- ☐ (01) none ☐ (06) 5
☐ (02) 1 ☐ (07) 6
☐ (03) 2 ☐ (08) 7
☐ (04) 3 ☐ (09) 8 or more
☐ (05) 4 ☐ (00) No Information

1-12 ARE YOU CURRENTLY:

- ☐ (01) Employed (Full time)
☐ (02) Employed (Part time)
☐ (03) Unemployed
☐ (04) Retired
☐ (00) No Information

1-13 IF EMPLOYED, ARE YOU:

- ☐ (01) Self-employed
☐ (02) Employed by others
☐ (00) No Information

1-14 WHAT IS YOUR OCCUPATION NOW OR WHEN YOU
 -15 WERE LAST EMPLOYED? (For Women - last
 occupation in most recent or present
 marriage.)

- ☐ (01) Professional
☐ (02) Managerial
☐ (03) Skilled White Collar
☐ (04) Clerical
☐ (05) Farmer
☐ (06) Skilled Labour
☐ (07) Semi-skilled Labour
☐ (08) Unskilled Labour
☐ (09) Service work
☐ (10) Sales work
☐ (11) Housewife
☐ (12) Student
☐ (13) _____
☐ (14) _____
☐ (15) Other (Specify _____)
☐ (00) No Information

1-16 PLEASE INDICATE FROM THIS CARD YOUR
TOTAL FAMILY INCOME CATEGORY.

- ☐ (01) Under - \$ 3,000 (Farmer)
☐ (02) Under - \$ 3,000 (Other)
☐ (03) \$ 3,000 - \$ 5,999
☐ (04) \$ 6,000 - \$ 9,999
☐ (05) \$10,000 - \$14,999
☐ (06) \$15,000 - \$19,999
☐ (07) \$20,000 and over
☐ (00) No Information

1-17 HOW MUCH SCHOOLING HAVE YOU HAD?

- ☐ (01) Elementary (0 to 8 yrs.)
☐ (02) Secondary (9 to 13 yrs.)
☐ (03) Some Vocational
☐ (04) Vocational completion
☐ (05) Some University
☐ (06) University to degree level
☐ (00) No Information

I-18 WHAT IS THE ETHNIC ORIGIN OF YOUR FATHER'S FAMILY?

- ☐ (01) English
- ☐ (02) French
- ☐ (03) Germanic & Scandinavian
- ☐ (04) Eskimo, Indian and Metis
- ☐ (05) Slavic
- ☐ (06) Other (Caucasian)
- ☐ (07) Other (Non-Caucasian)
- ☐ (00) No Information

I-19 WHAT IS YOUR RELIGIOUS BACKGROUND?

- ☐ (01) Roman or Greek Catholic
- ☐ (02) Orthodox
- ☐ (03) United, Presbyterian, Methodist
- ☐ (04) Anglican, Lutheran
- ☐ (05) Baptist and other Evangelical
- ☐ (06) Jehovah's Witness, Pentacostal, Salvation Army, other
- ☐ (07) 7th Day Adv., Mormon, Spiritualist
- ☐ (08) Jewish and other Non-Christian
- ☐ (09) None and non-members
- ☐ (00) No Information

I-20 ABOUT HOW OFTEN DO YOU ATTEND CHURCH?

- ☐ (01) Weekly or every time
- ☐ (02) At least several times a year
- ☐ (03) Once or twice a year
- ☐ (04) Never
- ☐ (00) No Information

I-21 WHAT IS THE SIZE OF THE PLACE OF RESIDENCE? (According to population)

- ☐ (01) Farm or Country Residence
- ☐ (02) Small settlement of 1,000 or less
- ☐ (03) 1,001 to 2,500
- ☐ (04) 2,501 to 5,000
- ☐ (05) 5,001 to 10,000
- ☐ (06) 10,001 to 25,000
- ☐ (07) 25,001 to 300,000
- ☐ (08) Over 300,000

I-22 HOW LONG HAVE YOU LIVED IN ALBERTA?

- ☐ (01) Less than one year
- ☐ (02) 1 - 5 years
- ☐ (03) 5 - 10 years
- ☐ (04) Over 10 years, but not life long
- ☐ (05) Life long (include all but 5 yrs. or less)
- ☐ (00) No Information

POLLING DIVISION _____

MATRIMONIAL PROPERTY

NOTE: In cases of divorced or widowed persons, refer to the most recent marriage.

Employment situations of people often affect their attitudes. (WIFE TO ANSWER)

- 1-55 Have you had paid employment at all since your present marriage? ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- 1-56 If so, how many years did you work or have you worked? ☐ (00) none ☐ (05) 5
☐ (01) 1 ☐ (06) 6
☐ (02) 2 ☐ (07) 7
☐ (03) 3 ☐ (08) 8
☐ (04) 4 ☐ (09) 9
- 1-57 Was your employment mainly full time or part time? ☐ (01) full time
☐ (02) part time
☐ (03) both
☐ (00) d.k. or d.n.a.
- 1-58 If you had an income during the last 12 months, would you please indicate a category from this card into which your approximate income would fall.
☐ (00) no income
☐ (01) under \$2,000
☐ (02) \$ 2,001 to \$ 3,999
☐ (03) \$ 4,000 to \$ 5,999
☐ (04) \$ 6,000 to \$ 7,999
☐ (05) \$ 8,000 to \$10,000
☐ (06) Over \$10,000

HAD @ 1-55, not 1-58!
 (IF WIFE HAS NO INCOME, SKIP TO QUESTION 1-65)

Wives may have money to contribute toward family expenses from the following sources: earnings, savings, investment income, gifts, inheritance, etc.
 (WIFE TO ANSWER)

Since your present marriage, have you contributed toward any of the following from the above sources of income:

- 1-59 Buying a home ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- 1-60 Home Improvements ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- 1-61 Farm ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- 1-62 Car(s) ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.

- I-63 Furniture and Appliances
(including piano, stereo, etc.) ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- I-64 Unique or special items (such as
coin or stamp collections, rare
books, antiques, etc.) ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- I-65 Have you contributed by your labor
to improving your home or working
the farm? ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.

*Suppose a wife worked only in the home, looking after room and board for
lodgers. (BOTH TO ANSWER)*

- I-66 Who do you think should receive the
profits from keeping boarders, when
the house is owned solely by the
husband, but he does not help out
with the boarders at all? ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) other proportion
☐ (00) d.k. or d.n.a.

*Some housewives want to know what their husband's total income is, while
others are not interested. (WIFE TO ANSWER)*

- I-67 How do you feel? ☐ (01) want to know
☐ (02) not interested
☐ (00) d.k. or d.n.a.

*Some husbands tell their wives what their total income is, while others keep
it to themselves. (HUSBAND TO ANSWER)*

- I-68 Which do you do? ☐ (01) inform wife
☐ (02) do not inform wife
☐ (00) d.k. or d.n.a.

Now let's talk about chequing accounts at the bank. (BOTH TO ANSWER)

- I-69 Do either you or your wife/husband
have a chequing account? ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.

(IF NO, SKIP TO QUESTION I-60)

- I-70 In whose name(s) is/are the
account(s)? ☐ (01) wife alone
☐ (02) husband alone
☐ (03) wife alone and husband alone
☐ (04) joint account
☐ (05) wife alone and joint account
☐ (06) husband alone and joint account
☐ (07) wife alone, husband alone, and
joint account
☐ (00) d.k. or d.n.a.

(IF NO JOINT ACCOUNT, SKIP TO QUESTION I-74)

1-71 If you have a joint account, can either of you sign cheques alone, or do both need to sign?

- ☐ (01) wife can sign alone
- ☐ (02) husband can sign alone
- ☐ (03) either can sign
- ☐ (04) both must sign
- ☐ (00) d.k. or d.n.a.

1-72 What were your main reasons for having a joint account?

- ☐ (01) accessibility
- ☐ (02) convenience
- ☐ (03) husband wanted it
- ☐ (04) wife wanted it
- ☐ (05) partnership
- ☐ (00) d.k. or d.n.a.

(IF WIFE HAD NO INCOME DURING PAST YEAR, SKIP TO QUESTION 11-9)

1-73 Do both you and your wife/husband deposit some earnings in the joint account?

- ☐ (01) wife does
- ☐ (02) husband does
- ☐ (03) both do
- ☐ (04) neither does
- ☐ (00) d.k. or d.n.a.

Whose earnings pay for the following:

1-74 Wife's personal and clothing expenses?

- ☐ (01) wife's alone
- ☐ (02) husband's alone
- ☐ (03) both or either
- ☐ (04) neither
- ☐ (00) d.k. or d.n.a.

1-75 Joint recreation and entertainment expenses?

- ☐ (01) wife's alone
- ☐ (02) husband's alone
- ☐ (03) both or either
- ☐ (04) neither
- ☐ (00) d.k. or d.n.a.

1-76 Wife's hobby and recreational expenses?

- ☐ (01) wife's alone
- ☐ (02) husband's alone
- ☐ (03) both or either
- ☐ (04) neither
- ☐ (00) d.k. or d.n.a.

1-77 All child care expenses?

- ☐ (01) wife's alone
- ☐ (02) husband's alone
- ☐ (03) both or either
- ☐ (04) neither
- ☐ (00) d.k. or d.n.a.

1-78 Wife's medical/dental expenses?

- ☐ (01) wife's alone
- ☐ (02) husband's alone
- ☐ (03) both or either
- ☐ (04) neither
- ☐ (00) d.k. or d.n.a.

1-79 Car Expenses

- ☐ (01) wife's alone
- ☐ (02) husband's alone
- ☐ (03) both or either
- ☐ (04) neither
- ☐ (00) d.k. or d.n.a.

SERIAL NO. 11 1-4 _____
 11 -5 _____
 DECK NO. 11 -6 _____

All married couples have to meet regular expenses. Let's discuss how you handle yours. (BOTH TO ANSWER)

- 11- 7 Whose earnings usually pay for food?
☐ (01) wife's alone
☐ (02) husband's alone
☐ (03) both or either
☐ (04) neither
☐ (00) d.k. or d.n.a.
- 11- 8 Whose earnings usually pay for household expenses? (i.e. rent, mortgage payments, taxes, utilities, etc.)
☐ (01) wife's alone
☐ (02) husband's alone
☐ (03) either or both
☐ (04) neither
☐ (00) d.k. or d.n.a.
- 11- 9 When you have spare cash, who usually decides what is to be done with it?
☐ (01) wife
☐ (02) husband
☐ (03) either or both
☐ (00) d.k. or d.n.a.
- 11-10 When your mate has spare cash, who usually decides what is to be done with it?
☐ (01) wife
☐ (02) husband
☐ (03) either or both
☐ (00) d.k. or d.n.a.
- 11-11 If you have bank savings, do you consider these savings as belonging to you, to your wife/husband, or to both of you?
☐ (01) wife
☐ (02) husband
☐ (03) both
☐ (00) d.k. or d.n.a.
- 11-12 It is a fact that the law says that savings belong to the husband, if he is the sole breadwinner, where no other arrangements have been made. In view of this, would you want to make other arrangements so that the wife has a share?
☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.

Setting up a home plays an important part in marriage. (BOTH TO ANSWER)

- 11-13 Do you rent your home? (IF YES)
 Did you and your wife/husband discuss lease arrangements?
☐ (01) don't rent
☐ (02) yes
☐ (03) no
☐ (00) d.k. or d.n.a.

(IF HOME NOT RENTED, SKIP TO QUESTION 11-16)

- 11-14 Who actually signed the lease?
☐ (01) wife
☐ (02) husband
☐ (03) both
☐ (04) other
☐ (00) d.k. or d.n.a.

11-15 What is the term of your rental lease?

- ☐ (01) open tenancy
☐ (02) month to month
☐ (03) 1 year
☐ (04) 2 years
☐ (05) 3 years or more
☐ (06) other
☐ (00) d.k. or d.n.a.

11-16 Do you own your present home?

- ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.

(IF NO, SKIP TO QUESTION 11-23)

11-17 Do you think of your home as really belonging to you alone, to both of you, or to your wife/husband alone?

- ☐ (01) wife alone
☐ (02) husband alone
☐ (03) both
☐ (00) d.k. or d.n.a.

11-18 (IF NOT A FARMER) Please indicate from this card the approximate market value category of your home.

- | | |
|---|---|
| <input type="checkbox"/> (01) under \$10,000 | <input type="checkbox"/> (06) \$30,000-\$39,999 |
| <input type="checkbox"/> (02) \$10,000-\$14,999 | <input type="checkbox"/> (07) \$40,000-\$49,999 |
| <input type="checkbox"/> (03) \$15,000-\$19,999 | <input type="checkbox"/> (08) \$50,000-\$60,000 |
| <input type="checkbox"/> (04) \$20,000-\$24,999 | <input type="checkbox"/> (09) Over \$60,000 |
| <input type="checkbox"/> (05) \$25,000-\$29,999 | <input type="checkbox"/> (00) d.k. or d.n.a. |

11-19 (IF A FARMER) Please indicate from this card the approximate market value of your home quarter.

- | | |
|---|---|
| <input type="checkbox"/> (01) under \$10,000 | <input type="checkbox"/> (06) \$30,000-\$39,999 |
| <input type="checkbox"/> (02) \$10,000-\$14,999 | <input type="checkbox"/> (07) \$40,000-\$49,999 |
| <input type="checkbox"/> (03) \$15,000-\$19,999 | <input type="checkbox"/> (08) \$50,000-\$60,000 |
| <input type="checkbox"/> (04) \$20,000-\$24,999 | <input type="checkbox"/> (09) Over \$60,000 |
| <input type="checkbox"/> (05) \$25,000-\$29,999 | <input type="checkbox"/> (00) d.k. or d.n.a. |

11-20 (ALL) How much is owing on your home (or home quarter)?

(FOR HOME QUARTER, PRO RATE THE MORTGAGE IN TERMS OF THE PROPORTION THAT THE HOME QUARTER IS OF THE WHOLE FARM.)

- | | |
|---|---|
| <input type="checkbox"/> (01) nothing owing | <input type="checkbox"/> (06) \$10,000-\$14,999 |
| <input type="checkbox"/> (02) 0 - \$2999 | <input type="checkbox"/> (07) \$15,000-\$19,999 |
| <input type="checkbox"/> (03) \$3000 - \$4999 | <input type="checkbox"/> (08) \$20,000-\$34,999 |
| <input type="checkbox"/> (04) \$5000 - \$7999 | <input type="checkbox"/> (09) \$35,000 & over |
| <input type="checkbox"/> (05) \$8000 - \$9999 | <input type="checkbox"/> (00) d.k. or d.n.a. |

11-21 (FARMER ONLY) Do you own a home in town in addition to your farm home? (IF YES) which do you consider your main home.

- ☐ (01) town home
☐ (02) farm home
☐ (03) both
☐ (04) no town home
☐ (00) d.k. or d.n.a.

11-22 (ALL) Is your home:

- ☐ (01) in wife's name only
☐ (02) in husband's name only
☐ (03) in joint ownership
☐ (00) d.k. or d.n.a.



- 11-23 Have you heard of the "Dower Act", that is, the act protecting the spouse's interest in the home? ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.

- 11-24 (IF YES) what protection does it give? ☐ (01) 1
☐ (02) 2
☐ (00) d.n.a.

During their married life, couples accumulate many possessions aside from the home itself. We are referring in this section to items acquired in your present or most recent marriage. (BOTH TO ANSWER)

- 11-25 Do you have any cars acquired since marriage? ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.

- 11-26 (IF YES) whom do you consider it (each) belongs to? ☐ (01) wife
☐ (02) husband
☐ (03) wife, husband does not drive
☐ (04) husband, wife does not drive
☐ (05) both
☐ (06) other mixed response
☐ (00) d.k. or d.n.a.

- 11-27 Do you have a camper/trailer acquired since marriage? (IF YES) whom do you consider it belongs to? ☐ (01) no camper/trailer
☐ (02) wife
☐ (03) husband
☐ (04) both
☐ (05) other mixed response
☐ (00) d.k. or d.n.a.

- 11-28 Do you have a boat acquired since marriage? (IF YES) whom do you consider it belongs to? ☐ (01) no boat
☐ (02) wife
☐ (03) husband
☐ (04) both
☐ (05) other mixed response
☐ (00) d.k. or d.n.a.

- 11-29 Do you have a snowmobile acquired since marriage? (IF YES) whom do you consider it belongs to? ☐ (01) no snowmobile
☐ (02) wife
☐ (03) husband
☐ (04) both
☐ (05) other mixed response
☐ (00) d.k. or d.n.a.

- 11-30 Do you have any furniture and/or appliances, acquired since marriage? (IF YES) whom do you consider it/they belong to? ☐ (01) no furniture and/or appliances
☐ (02) wife
☐ (03) husband
☐ (04) both
☐ (05) other mixed response
☐ (00) d.k. or d.n.a.

11-31 Do you have any items of unique or special value acquired since marriage? (IF YES) whom do you consider these items belong to?

- ☐ (01) no items of special value
☐ (02) wife
☐ (03) husband
☐ (04) both
☐ (05) other mixed response
☐ (00) d.k. or d.n.a.

Have you acquired any of the following other assets since marriage, and, IF SO, to whom do you consider they belong?

	Asset	Don't Have	Wife	Husband	Both	d.k./d.n.a.
11-32	Other Real Estate (eg. summer cottage)					
11-33	Rental Property					
11-34	Stocks, Bonds and Other Securities					
11-35	Businesses					
11-36	Farm					
11-37	Pension or Retirement Savings Plan Funds					
11-38	Life Insurance Policy (which can be cashed in after it is paid up)					

Now let's talk for a moment about possessions you may have had before your present marriage. (GO BACK ONLY AS FAR AS 20 YEARS) (BOTH TO ANSWER)

11-39 Just before your present marriage did you own a home? (IF YES) after your marriage did you think of that home as still belonging to you alone, to both of you, or to your wife/husband alone?

- ☐ (01) did not own home
☐ (02) wife alone
☐ (03) husband alone
☐ (04) both
☐ (00) d.k. or d.n.a.

11-40 Just before your present marriage did you own a car? (IF YES) after your marriage did you think of that car as still belonging to you alone, to both of you, or to your wife/husband alone?

- ☐ (01) did not own car
☐ (02) wife alone
☐ (03) husband alone
☐ (04) both
☐ (00) d.k. or d.n.a.

- 11-41 Just before your present marriage did you have any other assets, such as savings, rental property, bonds, stocks, businesses, farm, etc.? (IF YES), after your marriage did you think of those assets as still belonging to you alone, to both of you, or to your wife/husband alone?
- ☐ (01) did not have other assets
☐ (02) wife alone
☐ (03) husband alone
☐ (04) both
☐ (00) d.k. or d.n.a.

Most couples obtain life insurance and/or contribute to a pension or retirement savings plan at some time during their marriage. (BOTH TO ANSWER)

- 11-42 Do you have life insurance? (IF YES) who is/are the beneficiaries?
- ☐ (01) no life insurance
☐ (02) spouse only
☐ (03) children only
☐ (04) spouse and children
☐ (05) other only
☐ (06) spouse and other
☐ (07) children and other
☐ (08) spouse, children and other
☐ (00) d.k. or d.n.a.

- 11-43 Do you contribute to a pension or retirement savings plan? (IF YES) who is/are the beneficiaries?
- ☐ (01) no pension or retirement savings plan
☐ (02) self alone
☐ (03) self and spouse
☐ (04) other
☐ (00) d.k. or d.n.a.

Now I'd like to ask you a few questions regarding wills. (BOTH TO ANSWER)

- 11-44 Do you have a will?
- ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- 11-45 In making a will, do you think you should be entirely free to give your property to anyone you wish, or should there be certain restrictions?
- (a) Should it include spouse?
 — (b) Should it include dependent children?
 — (c) Should it include grown children?
- ☐ (01) include spouse only
☐ (02) include dependent children only
☐ (03) include grown children only
☐ (04) include spouse and dependent children
☐ (05) include spouse and grown children
☐ (06) include spouse and dependent children and grown children
☐ (07) include dependent children and grown children
☐ (08) other _____
☐ (09) should be entirely free
☐ (00) d.k. or d.n.a.
- 11-46 If you did not leave a will, about what proportion of your estate would go to your spouse and/or children upon your death? Assume your estate is worth more than \$20,000.
- ☐ (01) 1
☐ (02) 2
☐ (00) d.k. or d.n.a.
- 11-47 Have you heard of the "Family Relief Act" which protects the family upon death of the breadwinner?
- ☐ (01) yes
☐ (02) no
☐ (00) d.k. or d.n.a.
- 11-48 (IF YES) what does it specify or say?
- ☐ (01) 1
☐ (02) 2
☐ (00) d.k. or d.n.a.

Generally, in day to day living, the legal position regarding ownership is unimportant. It is only in the unfortunate event of separation, divorce or death that the law becomes involved. We would like to know your views about some of the kinds of situations that may develop. (BOTH TO ANSWER)

EXAMPLE 1

Suppose during a marriage (which is childless) a couple's total property after paying off all debts, including mortgage, is valued at \$30,000. Then, they separate by mutual agreement or obtain a divorce, and some financial settlement must be made.

- 11-49 How should the \$30,000 be divided if both husband and wife have had paying jobs during their marriage? Assume the wife earns about 1/3 less than the husband, and, since she is able to support herself, no alimony will be paid.
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) wife more than half
☐ (05) husband more than half
☐ (06) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.
- 11-50 How should the \$30,000 be divided where only the husband had been earning while the wife looked after the home, and where alimony is to be paid to the wife by the husband?
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) wife more than half
☐ (05) husband more than half
☐ (06) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.
- 11-51 How should the \$30,000 be divided where only the husband had been earning while the wife looked after the home and where no alimony is to be paid?
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) wife more than half
☐ (05) husband more than half
☐ (06) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.
- 11-52 If you were the wife in this example, which of the following settlements would you prefer in principle? (WIFE TO ANSWER)
- ☐ (01) a lump sum settlement based on splitting the property only
☐ (02) alimony and maintenance but no property
☐ (03) part lump sum settlement and part alimony and maintenance
☐ (04) neither
☐ (00) d.k. or d.n.a.
- 11-53 If you were the husband in this example, which of the following settlements would you prefer in principle? (HUSBAND TO ANSWER)
- ☐ (01) a lump sum settlement based on splitting the property only
☐ (02) alimony and maintenance but no property to the wife
☐ (03) part lump sum settlement and part alimony and maintenance to the wife
☐ (04) neither
☐ (00) d.k. or d.n.a.

Still referring to the same couple. (BOTH TO ANSWER)

- 11-54 Suppose, during the marriage, the husband inherited an additional \$10,000. What should happen to that amount upon separation or divorce?
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.
- 11-55 Suppose, during the marriage, the wife inherited an additional \$10,000. What should happen to that amount upon separation or divorce?
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.

Instead of a divorce, suppose the husband dies and their property is worth \$30,000. (BOTH TO ANSWER)

- 11-56 How should the \$30,000 be divided?
- ☐ (01) all to wife
☐ (02) all to other parties as the husband may will; nothing to wife
☐ (03) half to wife; half to other parties
☐ (04) more than half to wife
☐ (05) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.

Now let's change the example to a marriage with dependent children. The couple's total property after paying off all debts, including mortgage, is valued at \$30,000. Again, they separate by mutual agreement or obtain a divorce, the wife having custody of the children, and some financial settlement must be made. (BOTH TO ANSWER)

- 11-57 How should the \$30,000 be divided if both husband and wife have had paying jobs during their marriage? (Assume, again, that the wife earns about 1/3 less than the husband and, again, since she is able to support herself, no alimony will be paid.)
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) wife more than half
☐ (05) husband more than half
☐ (06) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.
- 11-58 How should the \$30,000 be divided where only the husband had been earning while the wife looked after the home, and where alimony and maintenance is to be paid.
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) wife more than half
☐ (05) husband more than half
☐ (06) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.

- 11-59 If only the husband had been earning and where the wife will get no alimony but will get maintenance for the children, how should the \$30,000 be divided?
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) wife more than half
☐ (05) husband more than half
☐ (06) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.
- 11-60 If only husband had been earning, and where the wife will get no alimony or maintenance, how should the \$30,000 be divided?
- ☐ (01) all to wife
☐ (02) all to husband
☐ (03) half and half
☐ (04) wife more than half
☐ (05) husband more than half
☐ (06) other proportion (Specify _____)
☐ (00) d.k. or d.n.a.

NOW WE'RE DOWN TO THE LAST COUPLE OF QUESTIONS!

Some people say that the home and its contents should legally be jointly owned by the husband and wife, regardless of who paid for it. (BOTH TO ANSWER)

- 11-61 Do you agree or disagree?
- ☐ (01) agree
☐ (02) disagree
☐ (03) individual decision
☐ (04) agree, but after a specified period
☐ (00) d.k. or d.n.a.
- 11-62 If you agree, do you feel that you should be legally responsible for mortgage payments, taxes, household expenses, cars and recreational vehicles, etc. as well as have the benefit of these?
- ☐ (01) yes
☐ (02) no
☐ (03) yes, if wife has means other than from husband
☐ (04) yes, if husband is unable to make payments
☐ (00) d.k. or d.n.a.
- 11-63 If you disagree, why?
- ☐ (01) special items should be exempted
☐ (02) husband should be responsible if wife does not work
☐ (03) husband should be solely responsible
☐ (04)
☐ (05)
☐ (06) other _____
☐ (00) d.k. or d.n.a.

REMARKS _____
