



The Daily

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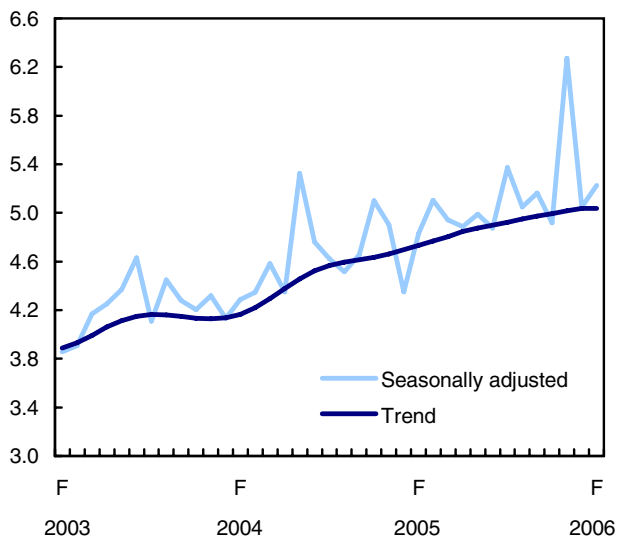
Construction intentions rebounded in February as gains in non-residential building permits more than offset a second consecutive monthly decline in Canada's housing sector.

Municipalities issued \$5.2 billion in building permits in February, up 3.6% from the previous month. The total value of building permits has now been on an upward trend since the beginning of 2004.

Contractors took out \$1.8 billion in permits for non-residential projects, up 14.4% following a 13.4% decline in January. Permits rose in all three components, industrial, commercial and institutional.

Total value of permits rises

\$ billions



However, the value of residential permits fell 1.5% to \$3.4 billion, the second retreat in a row since the record high set in December. The value of single-family permits fell for the first time in eight months.

However, housing construction intentions remained strong as February's level was 5.0% higher than the monthly average in 2005, a record year. Furthermore, the value of housing permits has been on an upward trend since the beginning of 2005.

Regionally, 22 out of the 28 census metropolitan areas showed faster starts than in 2005. The other six

Note to readers

Unless otherwise stated, this release presents seasonally adjusted data, which ease comparisons by removing the effects of seasonal variations.

The Building Permits Survey covers 2,380 municipalities representing 95% of the population. It provides an early indication of building activity. The communities representing the other 5% of the population are very small, and their levels of building activity have little impact on the total.

The value of planned construction activities shown in this release excludes engineering projects (e.g., waterworks, sewers or culverts) and land.

areas were all in Ontario. Three western areas (Calgary, Edmonton and Vancouver) showed the largest gains, thanks to their dynamic housing sectors.

First decline in eight months for single-family dwellings

The value of single-family permits fell 7.7% in February to \$2.3 billion, the first monthly decline since June 2005. Despite the decrease, the demand for single-family dwellings remained strong as February's level was 8.0% higher than the monthly average in 2005.

Furthermore, municipalities approved 10,563 new single-family units, slightly more than 400 above last year's monthly average.

The value of multi-family permits increased 13.9% to \$1.1 billion in February. A total of 9,140 new multi-family units were approved, which was 630 below last year's monthly average.

Western Canada's dynamic economy has fuelled a strong demand for new single-family dwellings. The demand for new single-family dwelling has been on an upward trend since the middle of 2005.

Since the beginning of the year, single-family dwellings have accounted for 56.2% of all new dwellings authorized, well above the proportion of 50.9% for 2005 as a whole.

The housing sector continues to benefit from advantageous mortgage rates, strong employment, a strong level of immigration and high levels of consumer confidence.

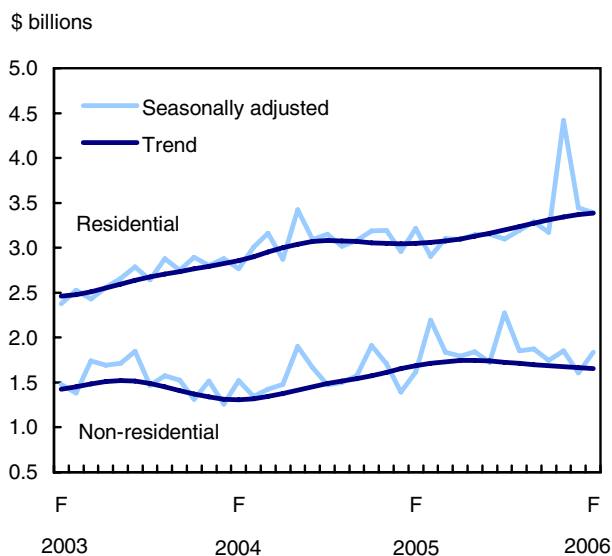
Provincially, the important decline in the value of housing permits in Ontario in February more than offset strong gains shown in Quebec, as well as in Alberta and British Columbia.

In Ontario, the value of single-family permits hit its lowest level since January 2005. In Quebec, the strong

gain followed weak results in January when the value of housing permits hit their lowest level since June 2003.

In Alberta, the value of residential permits again hit a record high. Gains in housing in British Columbia came as a result of on-going strong demand for new single-family dwellings, as well as a rebound in the value of multi-family permits.

Value of non-residential permits surges



Non-residential: Big rebound in all three components

Construction intentions in Canada's non-residential sector rebounded from a decline in January. However, despite the strong increase, the value of non-residential permits has been on a declining trend since intentions peaked in mid-2005.

Several economic factors are consistent with a fertile environment for the non-residential sector: strength in retail and wholesale sectors, growth in consumer spending, declining vacancy rates for office buildings, favorable interest rates and record operating profits posted by Canadian corporations.

In the commercial sector, permits increased 9.2% to \$1.1 billion, the result of higher intentions in the recreation, trade and services and warehouse categories. Provincially, Ontario and British Columbia

reported the largest increases in dollar terms, whereas the largest decline was in Quebec.

In the industrial sector, the value of permits rebounded 36.3% to \$273 million, halting three months of declines. However, this level was 18.0% lower than last year's monthly average.

Every industrial category recorded an increase in February, with the utility category showing the largest gain. The most significant increase among the provinces occurred in Alberta, where industrial permits more than tripled from a 22-month low in January to \$58 million.

In the institutional sector, the value of permits rose 16.0% to \$496 million, as a result of a strong gain in educational projects. The most significant increase in the institutional component occurred in Quebec, where permits soared 55.6% to \$165 million, the highest level since December 2002.

The largest contributions to the monthly gain (in dollars) in the non-residential sector came from Alberta (+35.5% to \$339 million), Ontario (+10.5% to \$675 million) and British Columbia (+20.3% to \$287 million). In contrast, New Brunswick recorded the largest drop, falling 53.6% to \$25 million.

Alberta and British Columbia recorded increases in all three components while all three declined in New Brunswick.

Non-residential permits were up in 17 of the 28 census metropolitan areas. The largest increase (in dollars) occurred in Toronto, the result of strong gains in both commercial and institutional intentions. In contrast, Windsor recorded the strongest decrease, mainly the result of a drop in institutional permits.

Available on CANSIM: tables 026-0001 to 026-0008, 026-0010 and 026-0015.

Definitions, data sources and methods: survey number 2802.

The February 2006 issue of *Building Permits* (64-001-XIE, \$15/\$156) will be available soon.

The March building permit estimate will be released on May 4.

To order data, contact Brad Sernoskie (613-951-4646 or 1-800-579-8533; bdp_information@statcan.ca). For more information, or to enquire about the concepts, methods or data quality of this release, contact Étienne Saint-Pierre (613-951-2025), Investment and Capital Stock Division.

□

Value of building permits, by census metropolitan area¹

	January 2006 ^r	February 2006 ^p	January to February 2006	January to February 2005	January to February 2006	January–February 2005 to January–February 2006
seasonally adjusted						
	\$ millions		% change	\$ millions		% change
St. John's	30.7	39.0	26.9	45.9	69.7	52.0
Halifax	34.4	57.2	66.1	58.0	91.6	57.9
Saint John	17.1	12.5	-26.9	18.9	29.6	56.8
Saguenay	5.1	6.3	24.5	10.1	11.4	12.6
Québec	67.8	131.2	93.4	162.4	199.1	22.6
Sherbrooke	10.6	59.4	459.9	31.9	70.1	119.6
Trois-Rivières	23.5	22.1	-6.2	23.1	45.6	97.4
Montréal	463.3	545.9	17.8	971.9	1,009.2	3.8
Ottawa–Gatineau, Ontario/Quebec	163.1	114.4	-29.9	356.7	277.4	-22.2
Ottawa–Gatineau (Que. part)	57.2	27.3	-52.2	50.9	84.4	65.9
Ottawa–Gatineau (Ont. part)	105.9	87.1	-17.8	305.8	193.0	-36.9
Kingston	8.0	9.4	17.1	20.6	17.4	-15.4
Oshawa	66.9	99.9	49.2	136.4	166.8	22.3
Toronto	893.3	844.7	-5.4	1,894.8	1,738.0	-8.3
Hamilton	101.5	73.4	-27.7	166.4	174.9	5.1
St. Catharines–Niagara	32.1	28.8	-10.1	67.9	60.9	-10.4
Kitchener	88.7	73.7	-17.0	124.2	162.4	30.8
London	108.6	73.0	-32.8	136.9	181.6	32.6
Windsor	109.6	18.0	-83.6	68.9	127.6	85.2
Greater Sudbury/Grand Sudbury	4.7	5.6	19.0	26.2	10.4	-60.3
Thunder Bay	6.8	11.3	67.8	34.4	18.1	-47.4
Winnipeg	88.4	67.2	-24.0	87.1	155.5	78.6
Regina	26.0	25.9	-0.4	46.2	52.0	12.5
Saskatoon	36.6	34.0	-7.1	38.1	70.6	85.1
Calgary	321.2	422.8	31.6	497.2	744.1	49.6
Edmonton	272.9	274.3	0.5	407.2	547.2	34.4
Abbotsford	27.5	17.1	-37.8	32.7	44.6	36.3
Vancouver	415.0	436.1	5.1	709.0	851.1	20.0
Victoria	53.0	63.5	19.9	107.7	116.5	8.2

^r Revised.

^p Preliminary.

1. Go online to view the census subdivisions that comprise the census metropolitan areas.

Note: Data may not add to totals as a result of rounding.

Value of building permits, by province and territory

	January 2006 ^r	February 2006 ^p	January to February 2006	January to February 2005	January to February 2006	January–February 2005 to January–February 2006
	seasonally adjusted					
	\$ millions		% change	\$ millions		% change
Canada	5,048.2	5,228.0	3.6	9,182.4	10,276.1	11.9
Residential	3,442.8	3,391.4	-1.5	6,171.8	6,834.2	10.7
Non-residential	1,605.4	1,836.5	14.4	3,010.6	3,442.0	14.3
Newfoundland and Labrador	40.1	50.1	24.8	69.9	90.2	29.0
Residential	33.0	33.7	2.1	54.7	66.8	22.0
Non-residential	7.1	16.4	130.8	15.2	23.5	54.4
Prince Edward Island	13.2	10.4	-21.0	35.2	23.6	-32.9
Residential	8.7	9.8	12.4	21.2	18.5	-12.7
Non-residential	4.5	0.6	-86.1	14.0	5.1	-63.5
Nova Scotia	95.4	97.6	2.3	121.0	193.0	59.5
Residential	76.4	73.0	-4.4	89.8	149.4	66.4
Non-residential	19.0	24.6	29.1	31.2	43.6	39.9
New Brunswick	96.3	63.4	-34.2	89.7	159.7	78.0
Residential	43.1	38.7	-10.4	69.1	81.8	18.3
Non-residential	53.2	24.7	-53.6	20.6	77.9	278.8
Quebec	876.1	1,063.3	21.4	1,778.5	1,939.3	9.0
Residential	534.2	690.5	29.2	1,294.6	1,224.7	-5.4
Non-residential	341.8	372.8	9.1	483.9	714.6	47.7
Ontario	2,056.0	1,807.6	-12.1	3,924.8	3,863.6	-1.6
Residential	1,445.5	1,132.8	-21.6	2,562.9	2,578.4	0.6
Non-residential	610.5	674.7	10.5	1,361.9	1,285.2	-5.6
Manitoba	114.5	121.6	6.2	148.7	236.2	58.8
Residential	77.2	68.1	-11.8	93.9	145.3	54.7
Non-residential	37.3	53.5	43.5	54.8	90.9	65.8
Saskatchewan	84.3	76.8	-8.9	111.5	161.1	44.5
Residential	42.1	34.3	-18.4	56.9	76.4	34.3
Non-residential	42.3	42.5	0.6	54.7	84.8	55.0
Alberta	904.1	1,086.7	20.2	1,442.6	1,990.8	38.0
Residential	653.5	747.2	14.3	909.7	1,400.7	54.0
Non-residential	250.6	339.5	35.5	532.9	590.1	10.7
British Columbia	763.6	849.3	11.2	1,450.4	1,612.9	11.2
Residential	525.1	562.4	7.1	1,011.4	1,087.5	7.5
Non-residential	238.5	286.9	20.3	438.9	525.4	19.7
Yukon	4.0	1.0	-75.6	6.7	4.9	-26.6
Residential	3.8	0.9	-76.2	6.0	4.7	-21.8
Non-residential	0.2	0.1	-63.1	0.7	0.3	-65.1
Northwest Territories	0.5	0.2	-60.2	3.0	0.7	-76.6
Residential	0.1	0.0	-100.0	1.6	0.1	-94.2
Non-residential	0.4	0.2	-51.3	1.4	0.6	-57.3
Nunavut	0.0	0.0	...	0.4	0.0	-100.0
Residential	0.0	0.0	...	0.0	0.0	-100.0
Non-residential	0.0	0.0	...	0.4	0.0	-100.0

^r Revised.

^p Preliminary.

... Figures not applicable.

Note: Data may not add to totals as a result of rounding.

Study: Low wage and low income 1993 to 2004

Fewer Canadians slipped into low income in 2004, while more were able to climb out, according to a new study that analyzes the economic well-being of Canadians exposed to low income and low wages.

Using new income data for 2004, the study showed that only 3.3% of Canadians who were not living below Statistics Canada's low-income cutoff (LICO) in 2003 had slipped into low income in 2004.

This was a much lower rate than a decade earlier. About 5.5% of Canadians who were not in low income in 1993 fell into it by 1994. By 1998, the proportion of those entering low income dropped below 4%.

At the same time, one-third (34%) of individuals living below the LICO threshold in 2003 had climbed out of low income by 2004. A decade earlier in 1994, the proportion of individuals who had exited low income was only about 28%.

Previous Statistics Canada research has shown that individuals and families can fall into low income with the loss of a job, birth of a child, a family breakdown or many other factors. They exit low income for many reasons as well. One factor may be the substantial increase in earnings from employment during the past decade.

In 2004, about 3.5 million people were living in low income, down by about 1.1 million from the peak in 1996.

The study reinforced previous research showing that low income is not a permanent state of existence for most Canadians who face it. About 20% of the population experienced low income for at least one year between 1999 and 2004.

However, only 2% lived in low income throughout this period, whereas almost 4% lived continuously in low income between 1993 and 1998.

One in seven full-time employees hold low wage jobs

Just over 1.3 million full-time employees aged 16 to 64 held low wage jobs in 2004, representing one in every seven, or about 14% of all full-time employees.

This rate in 2004 represented only a slight change from the level of 16% in 1993. It peaked at just over 20% in 1996.

The decline in low wage workers between 1993 and 2004 was relatively small, but statistically significant. (For the purpose of the study, low wage workers were defined as those whose composite wage rate from all jobs was lower than \$10 per hour in constant 2001 dollars.)

Note to readers

This release is based on the report "Low wage and low income" which is a follow-up to Income in Canada, released on March 30, 2006. That report examined overall trends in family income and the incidence of low income among families and individuals, using data from the Survey of Labour and Income Dynamics (SLID).

The present report draws on SLID's longitudinal information, which sheds light on fluctuations in income that families and individuals experience over a six year period. The first year available is 1993 last year available is 2004.

Statistics Canada's low-income rate measures the percentage of families below the low-income cutoff (LICO). The LICO is a statistical measure of the income thresholds below which Canadians likely devote a larger share of income than average to the necessities of food, shelter and clothing.

Throughout this decade-long period, the proportion of women in low wage jobs remained roughly double that of men. Women are more likely to be in low paid occupations such as clerical, sales and service jobs.

In addition, the proportion of youngest workers aged 16 to 24 in low wage jobs was consistently three to four times that of older workers aged 25 to 64. This reflects the tendency of the labour market to reward experience and job tenure. Low wage work was also far more prevalent for those with lower levels of education.

Low wage work on the decline in Alberta and Saskatchewan

Only two provinces, Alberta and Saskatchewan, showed significant declines in the proportion of low wage workers between 1993 and 2004.

In 1993, about 19% of Alberta's full-time employees aged 16 to 64 held low wage jobs; by 2004, this had declined to only 14%. In Saskatchewan, this rate fell from just under 25% to only 18%.

Alberta's rate was only about one-half the equivalent rates in both New Brunswick (28%) and Nova Scotia (24%) in 2004.

Not all low wage workers live in a low income family

Not all workers with a low wage live in a "low income family." Low wage workers consist of two distinct groups. Just over half are not their family's major income earner, while just under half are.

Those who were not their family's major income earner were not, as a result, likely to live in a low income family, that is, one below the low-income cutoff. In 2004, only 3.5% of low wage workers who were not the family's major income earner lived in a low income family.

In contrast, the group of low wage workers who were their family's major income earners was seven times more likely to experience low income. Almost 25% of them lived in a low income family in 2004. This group includes people living on their own who by definition are the sole earner. Also included are families with just one earner.

These major income earners in low wage jobs were also more prone than other workers to experience low income repeatedly.

For example, among major income earners in low wage jobs in 1999, almost 19% experienced low income for at least two years, not necessarily consecutive, between 1999 and 2004. This was true of less than 5% of other low wage workers and less than 2% of higher-wage workers.

Nevertheless, over 60% of major income earners who had a low wage in 1999 did not experience low income in any year between 1999 and 2004.

Among major income earners with a low wage, single people and lone parents experienced the highest rates of low income.

Definitions, data sources and methods: survey number 3889.

The publication *Low Wage and Low Income* (75F0002MIE2006006, free) is now available online. From the *Our products and services* page, under *Browse our Internet publications*, choose *Free*, then *Personal finance and household finance*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (1-888-297-7355; 613-951-7355; fax: 613-951-3012; income@statcan.ca), Income Statistics Division. ■

Study: The dynamics of overqualification 1993 to 2001

About one out of every five people in the work force who had a university education was overqualified for their job at some point during 2001, according to a new study. That is, they had worked in a job that required at most high school education.

This study, which examines the phenomenon of overqualification, used data from Statistics Canada's Survey of Labour and Income Dynamics (SLID) to profile individuals who were most susceptible.

Younger workers were more likely to be overqualified, as were immigrants and people who had studied commerce as well as arts and humanities in school. Across industries, overqualified people were most likely to work in the retail/wholesale sector.

On the other hand, the higher the university certification, the less likely workers were to experience a job requiring at most high school education. Others who were less susceptible included unionized workers, those working on a full-time basis and people who had studied sciences and health in school.

For the purpose of this study, an overqualified worker was defined as someone who held a university degree and had worked between 1993 and 2001 in an occupation that required at most a high school education for at least one month.

Overqualification is an important issue for employees, employers and policy makers. On a personal level, it has a psychological dimension. Underemployed university grads often experience the frustration of lower earnings and job dissatisfaction. For the nation as a whole, it represents an underutilization of human capital.

According to the study, the number of university-educated workers who were overqualified for their job increased by nearly one-third between 1993 and 2001. An estimated 331,100 workers had experienced this situation at some point in 2001, up from 251,600 in 1993.

These people accounted for about one-fifth (19%) of all the university-educated people in the work force in 2001, up marginally from 18% in 1993. This share remained virtually unchanged because of an increase in the stock of workers with university degrees between 1993 and 2001.

However, for the purpose of estimating the persistence of overqualification among workers with university degrees, this study took a narrower focus, examining only the group who had "strong attachment" to the labour market. This group worked for more than 4.5 years of the six-year period under study, and

spent at least one month in an occupation that required at most a high school education.

The study found that workers who experienced overqualification for at least one month during the six-year follow-up period accounted for 30% of all workers with university degrees. Of course, this is higher than the 18% or 19% for a single year.

A small group of people who were overqualified for most of their time in the labour force were also responsible for a disproportionate share of time spent in overqualification, according to the study.

Those who were overqualified for 100% of their work period accounted for 20% of the ever overqualified workers. However, they accumulated more than 11 million months of overqualification — about one-third of the total months of overqualification accumulated by all individuals during the study period (34 million months).

In comparison, the study examined the group of respondents who held a university degree and who seldom worked in a lower-skilled occupation, that is, for less than 50% of their work period. This group accounted for 66% of the overqualified workers. But they accumulated only 43% of the total time spent in overqualification, about 15 million months.

Younger workers were more likely to work in a position for which they were overqualified. However, older workers had higher chances of remaining overqualified during the entire work period, once they were in an overqualified situation.

Among young people under the age of 30 at the beginning of the six-year follow-up, almost one-half (48%) experienced overqualification at some time during the study period. This was three times higher than the proportion of 18% among older workers aged 50 and over.

Once workers were in a situation in which they were overqualified, the older workers showed a tendency to stay there. In other words, the incidence of being overqualified 100% of the time increased with age.

The study also showed that recent immigrants, those in Canada for 10 years or less, had a higher incidence of overqualification than their Canadian-born counterparts.

More than one-half (52%) of recent immigrants with a university degree worked in a job requiring only high school education at some point during the six-year period. This was almost twice the proportion of 28% among their Canadian-born counterparts. In addition, they were also twice as likely to stay overqualified 100% of the time.

Much of this problem may have to do with recognition of their foreign educational credentials and their workplace experience.

In general, the higher the university certification, the less likely workers were to experience overqualification and to remain always overqualified.

Furthermore, the study found no significant apparent differences of overqualification rates regionally in Canada, even after controlling for other personal and workplace characteristics.

In the West, British Columbia, Alberta, Saskatchewan and Manitoba, 30% of workers experienced overqualification at some point. In Central Canada, Ontario and Quebec, about 28% were in this situation, and in the Atlantic provinces, Newfoundland and Labrador, Prince Edward Island, Nova Scotia and New Brunswick, the proportion was 25%.

Note: This study uses data from two separate panels of 30,000 adults surveyed from the Survey of Labour and Income Dynamics (SLID). The first panel spanned six years from 1993 to 1998; the second panel spanned six years from 1996 to 2001. Data from the first year of follow-up from the first panel was combined with data from the first year of follow-up from the second panel.

Data from the second year of follow-up from the first panel was combined with data from the second year of follow-up from the second panel. The two panels were combined this way for each year of follow-up. Consequently, the study will refer throughout to a "six-year" period of follow-up.

The overqualified worker is someone who held a university degree and had worked at least one month between 1993 and 2001 in an occupation that required at most a high school education. For those that held more than one occupation in a month, the characteristics of their main occupation was selected for the analysis.

Definitions, data sources and methods: survey number 3889.

The analytical article "The dynamics of overqualification: Canada's underemployed university graduates" (11-621-MIE2006039, free) is now available online in the *Analysis in Brief* series.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Preston Poon (613-951-4245), Income Statistics Division. ■

Low-income Cutoffs for 2005 and Low-income Measures for 2004

Low-income cutoffs (LICOs) for 2005 and low-income measures (LIMs) for 2004, before and after tax, are now available.

The updated thresholds for both measurements are contained in a single publication, *Low-income Cutoffs*

for 2005 and Low-income Measures for 2004. The publication incorporates a detailed description of the methods used to arrive at both measurements. It also explains how base years are defined and how LICOs are updated using the Consumer Price Index.

LICOs are income thresholds, determined by analysing family expenditure data, below which families will devote a larger share of income to the necessities of food, shelter and clothing than the average family would. To reflect differences in the costs of necessities among different community and family sizes, LICOs are defined for five categories of community size and seven of family size.

LIMs, on the other hand, are strictly relative measures of low income, set at 50% of adjusted median family income. These measures are categorized according to the number of adults and children present in families, reflecting the economies of scale inherent in family size and composition.

Definitions, data sources and methods: survey number 3889.

The publication *Low-income Cutoffs for 2005 and Low-income Measures for 2004* (75F0002MIE2006004, free) is now available online. From the *Our products and services* page, under *Browse our Internet publications*, choose *Free*, then *Personal finance and household finance*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (1-888-297-7355; 613-951-7355; fax: 613-951-3012; income@statcan.ca), Income Statistics Division. ■

Communities Survey 2005

Data for the 2005 Communities Survey (previously a component of the National Longitudinal Survey of Children and Youth) are now available for the communities of Abbotsford (British Columbia); Saskatoon (Saskatchewan); South Eastman (Manitoba); Mississauga (Ontario); Niagara Falls (Ontario); Montréal (Quebec) and Hampton (New Brunswick). No public use microdata file will be produced.

Definitions, data sources and methods: survey number 5067.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (1-800-461-9050; 613-951-3321; ssd@statcan.ca), Special Surveys Division. ■

New products

Analysis in Brief: "The dynamics of overqualification: Canada's underemployed university graduates", 1993 to 2001, no. 39
Catalogue number 11-621-MIE2006039
(free).

Employment, Earnings and Hours, January 2006, Vol. 84, no. 1
Catalogue number 72-002-XIB (\$26/\$257).

Income Research Paper Series: Survey of Labour and Income Dynamics: Preliminary Interview Questionnaire for Reference Year 2004, no. 1
Catalogue number 75F0002MIE2006001
(free).

Income Research Paper Series: Survey of Labour and Income Dynamics: Labour and Income Interview Questionnaire for Reference Year 2004, no. 3
Catalogue number 75F0002MIE2006003
(free).

Income Research Paper series: Low-income Cutoffs for 2005 and Low-income Measures for 2004, no. 4
Catalogue number 75F0002MIE2006004
(free).

Income Research Paper Series: Data Quality in the 2004 Survey of Labour and Income Dynamics, no. 5
Catalogue number 75F0002MIE2006005
(free).

Income Research Paper Series: Low Wage and Low Income, 2005, no. 6
Catalogue number 75F0002MIE2006006
(free).

All prices are in Canadian dollars and exclude sales tax. Additional shipping charges apply for delivery outside Canada.

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
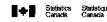

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