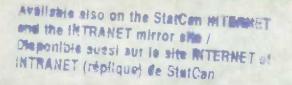
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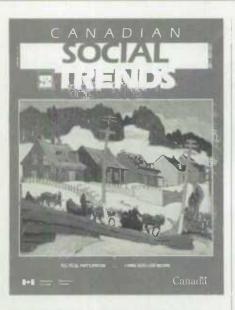
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Cover: Sunday in the Country (1927) oil on canvas,  $69.2 \times 84.6 \,$  cm. Collection: National Gallery of Canada.

#### About the Artist:

Albert H. Robinson (1881-1956) was born in Hamilton, Ontario. While working as an illustrator for the Hamilton Times, he studied at the Hamilton Art School; he later went to Paris and for the first year studied at the Academie Julian under Bouguereau and Baschet, producing sufficiently high level of work to gain entry into the Ecole des Beaux-Arts to study drawing under Gabriel Ferrier. He returned to Canada and taught life drawing at the Hamilton Art School, before moving to Montreal. There, he painted several scenes at the harbour, docks, grain elevators and boats, as well as in villages along the St. Lawrence. He is well remembered for his use of subtle and distinguished colours.



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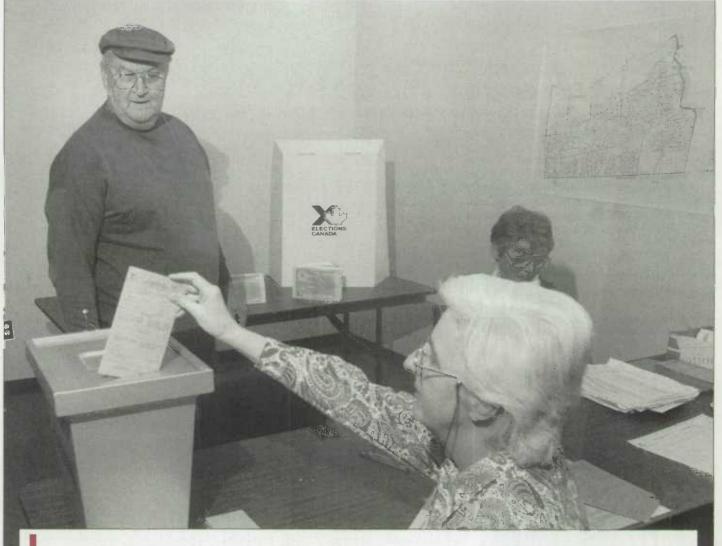
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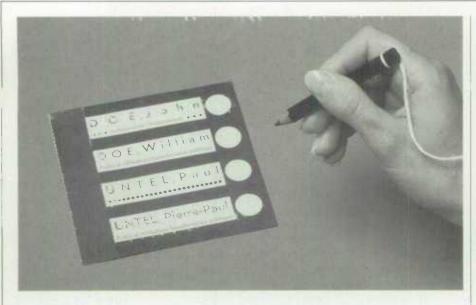
## VOTING AND CONTRIBUTING: POLITICAL PARTICIPATION IN CANADA

by Jeffrey Frank



n Canada, federal general elections are held at least every five years. Elections today take place under different conditions from those in earlier times. Increased campaign spending, the use of television and advertising, and the proliferation of public opinion polls have profoundly altered the environment in which Canadians exercise their democratic right to vote. In the future, technological developments may further alter the federal electoral landscape. For example, "tele-democracy" (voting by telephone, as was done in the 1992 Nova Scotia Liberal Party leadership convention) may be just around the corner.

Despite these changes, the level of voter participation has remained quite stable: about three-quarters of eligible adults have voted in federal elections since Confederation. What has changed is the proportion of adult Canadians eligible to vote. With the right to vote extended to women in 1918 and to other groups more recently, over 90% of adult Canadians have been included on federal voting lists since 1972, compared with less than 40% before 1918.



Although a broad cross-section of Canadians voted in federal elections, only 1% of all tax-filers claimed a financial contribution to federal political parties or candidates in the 1984 and 1988 election years. Those who reported contributions tended to be men, to be older, and to have higher personal incomes. In addition, tax-filers residing in Western Canada were more likely than those in other regions to report making federal political contributions.

#### The right to vote

Canada is said to have universal suffrage, where all adult citizens have the right to vote. However, some groups attained this right only recently and others do not have a federal franchise (the right to vote).

Most Canadian citizens aged 18 and over are qualified to vote in federal elections. Those who until recently could not vote included judges, inmates of penal institutions, and people institutionalized

#### **Parliamentary government**

Canada is a parliamentary democracy consisting of one federal, ten provincial and two territorial governments. At the federal level, adult Canadians directly elect members to the House of Commons 10 make decisions and enact laws on matters that fall within federal jurisdiction. The Senate, the upper house of the federal government, is presently an appointed body with limited powers.

The Canadian Constitution sets the maximum duration of a parliament at five years. It is unusual, however, for a parliament to last its full term. The Prime Minister normally requests that the Governor General dissolve parliament and call an election after four to fourand-a-half years.

For the purpose of electing members to the House of Commons, Canada is divided into 295 electoral districts (also known as ridings or constituencies). Electoral districts are periodically redistributed on the basis of census population data in accordance with the *Electoral Boundaries Readjustment Act.* 

#### **Electoral legislation and reform**

The Canada Elections Act sets out the rules and procedures for federal elections in Canada. The Act assigns responsibility for the electoral process to an impartial Chief Electoral Officer, supported by a staff at Elections Canada. The Chief Electoral Officer is responsible for the administrative machinery that supports the electoral process and for ensuring that all qualified voters have the opportunity to vote. The 1974 Election Expenses Act restricts amounts that candidates and parties can spend on certain types of expenses; the Canada Elections Act establishes precise contribution and expense reporting requirements.

The Royal Commission on Electoral Reform and Party Financing was appointed in November, 1989. Its mandate was to inquire into and report on the appropriate principles, process and rules that should govern the election of Members to the House

#### **Plebiscites and referendums**

On occasion, the electorate can make its opinion known on a specific public issue through a plebiscite or referendum. Plebiscites are consultative and governments are not bound by their results. Referendums, on the other hand, can be binding or nonbinding. Single-issue votes have been held federally on only three occasions in Canada's history, although such votes have also been held at the provincial level. In 1898, the federal government under Sir Wilfrid Laurier held a plebiscite on alcohol prohibition. Only 44% of eligible voters cast ballots on the issue. Then, in 1942, Mackenzie King's wartime government asked Canadians to approve a reversal of its "no conscription" election promise through a plebiscite. Voter turnout was 71%. Finally, on October 26, 1992, Canadians were asked to vote (in a non-binding referendum) on a package of constitutional reforms based on the Charlottetown accord. In the 1992 referendum, 75% of eligible voters exercised their right to vote.

of Commons and the financing of political parties and candidates' campaigns. The Commission held nation-wide public hearings and sponsored more than 100 comprehensive background research studies, the results of which are available in 23 published volumes.

In early 1992, the Commission tabled its four-volume report, entitled Reforming Electoral Democracy, in the House of Commons. The report contained recommendations organized around six major objectives for electoral reform: to secure the democratic rights of voters; to enhance access to elected office; to promote the equality and efficacy of the vote; to strengthen political parties as primary political organizations; to promote fairness in the electoral process; and to enhance public confidence in the integrity of the electoral process. The government has referred the report to the Special Committee on Electoral Reform.

or deprived of the management of their property by reason of mental disability. The right to vote was extended to these groups through court challenges under the *Charter of Rights and Freedoms*. Today, the Chief and Assistant Chief Electoral Officers, returning officers, non-citizens and minors are the only people disqualified from voting in federal elections.

The extension of suffrage combined with improvements in the enumeration process have resulted in substantial increases in the proportion of Canadians aged 18 or older qualified to vote in federal elections. In the 1988 election year, 17.6 million Canadians (91% of adults) were electors (eligible voters). Prior to 1918, less than 40% of adult Canadians had been eligible to vote. By the 1921 election, when all adult women had the franchise, the proportion jumped to 84%, and remained about the same until the 1972 election. Since then, consistently over 90% of Canadians aged 18 and older have been included on federal voting lists.

The history of provincial suffrage varies considerably by jurisdiction. In Quebee, for example, women did not win the right to vote provincially until 1940. And in British Columbia, it was not until 1953 that all references to race were deleted from the provincial electoral legislation. has remained quite stable since Confederation. For example, 75% of eligible adults voted in the 1988 federal general election, compared with 73% in the first election of 1868. Over the three elections in the 1920s, voter turnout fell somewhat, reaching a low of 66% in the 1925 election. Participation peaked during the three elections held in 1958, 1962 and 1963, when 79% of electors voted.

Although federal voter turnout varies by province, rates within provinces have been relatively constant in recent elections. In 1988, for example, a high proportion of electors voted in Prince Edward Island (85%) and British Columbia (79%). The lowest turnout occurred in Newfoundland (67%) and the Northwest Territories (71%).

Studies<sup>1</sup> of voting behaviour in Canada indicate that voters are generally older and more educated than non-voters, have higher family incomes, and are more likely to be married, to be employed, and to belong to one of the major religions.

Average voter turnout in provincial and territorial elections during the 1980s generally was about the same as or higher than voter turnout in federal elections over the same period. Exceptions included Alberta (56%) and Ontario (61%) where the percentages of eligible voters exercising their franchise in provincial elections was considerably lower than in federal elections.

#### Voting

Voter turnout in Canadian federal elections

#### Chronology of federal suffrage in Canada

- **1868** The first federal general election was held; only men who owned a specified amount of property were allowed to vote.
- **1885** The *Electoral Franchise Act* defined a "person" as a male, excluding a person of Mongolian or Chinese race.
- **1917** The *Wartime Election Act* disfranchised Canadian citizens who were born in an enemy country and were naturalized after March 31, 1902, as well as those whose "mother tongue" was the language of an enemy country, regardless of country of birth.
- 1917 Wives, sisters and mothers of servicemen won the franchise.
- **1918** All adult women won the right to vote.
- **1948** The franchise was extended to Canadians of Japanese ancestry.
- **1950** The Inuit, explicitly excluded in the 1934 *Dominion Franchise Act*, became eligible to vote.
- **1960** The *Indian Act* was amended to extend the franchise to Native Canadians living on reserves.
- 1987 Judges became eligible to vote.

**1988** – People with mental disabilities were granted the franchise.

**1992** – Voting rights were extended to prison inmates.

#### International perspective

Compared to the United States, where an average of 54% of eligible adults voted in federal elections during the 1980s, Canada's average turnout was quite high (73%). Voter turnout in Canada, however, was not as high as that in other democraeies. According to research conducted for the Royal Commission on Electoral Reform and Party Financing, Canada ranked 28th out of 33 democracies in voter turnout rates during the 1980s. However, several countries with higher voter turnout rates, such as Australia, Belgium, Italy, Luxembourg, Greece and Costa Rica, have compulsory voting rules subjecting non-voters to penalties under the law.

#### Federal political contributions

The Federal Political Contribution Tax Credit is available to individual tax-filers and organizations (including businesses) who contribute to registered federal political parties or to candidates for election to the House of Commons. To be eligible for the credit, contributions must be supported by official receipts. Of a single contribution, 75% of the first \$100, 50% of the next \$450, and 33 1/3% of the remainder is eligible, up to a maximum

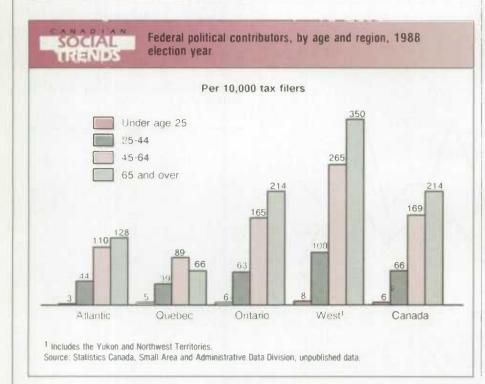
#### Average voter turnout in provincial/ territorial elections, 1980s

	%
Saskatchewan	83
New Brunswick	82
Prince Edward Island	82
Newfoundland	79
Yukon Territory	78
British Columbia	77
Nova Scotia	76
Quebec	76
Manitoba	71
Northwest Territories	71
Ontario	61
Alberta	56
Source: Provincial and Territorial Election	n Offices.

Rank		Average voter turnout, 1980s	Rank		Average voter turnout, 1980s
		%			%
1	Australia	941	18	Israel	79
2	Belgium	941	19	Costa Rica	79
3	Austria	92	20	Finland	78
4	Bahamas	91	21	Barbados	77
5	New Zealand	91	22	Jamaica	77
6	Italy	90 <sup>1</sup>	23	Portugal	77
7	Iceland	89	24	Botswana	76
8	Sweden	89	25	Ireland	74
9	Luxembourg	88 <sup>1</sup>	26	United Kingdom	74
10	Germany	87	27	Spain	73
11	France	86	28	Canada	73
12	Denmark	86	29	Japan	71
13	Venezuela	84	30	India	62
14	Netherlands	83	31	Trinidad and	
15	Norway	83		Tobago	59
16	Greece	821	32	United States	54
17	Mauritius	80	33	Switzerland	48

<sup>1</sup> Compulsory voting.

Source: Black, J.H. Royal Commission on Electoral Reform and Party Financing, 1991.



allowable tax credit of \$500. Therefore, only the first \$1,150 contributed results in a tax benefit.

It is not surprising that contributions to federal political parties and election candidates increase markedly during election years. Factors affecting contribution activity around election time include heightened public awareness, increased fund-raising activity, and campaigns supporting independent candidates. Between 1982 and 1990, average and total contributions, as well as the number of contributors, peaked during the 1984 and 1988 election years.

In 1988, individuals reported \$36 million<sup>2</sup> in federal political contributions, up 20% from \$30 million in 1984. The number of contributors reached 177,000 in 1988, up 15% from 154,000 in 1984. Over this period, however, the proportion of all tax-filers reporting federal political contributions remained stable at about 1%.

In the 1988 election year, Ontario tax-filers contributed 39% (\$14 million) of the \$36 million contributed nationally, while those in the Western provinces and the two territories contributed 38% (\$13.7 million). Tax-filers in Quebec accounted for 17% (\$6.1 million) and those in the Atlantic provinces for 6% (\$2.2 million) of total contributions. This distribution of contributors differs somewhat from Canada's population distribution. In 1991, 37% of Canadians lived in Ontario, 29% in the West, 25% in Quebec and 9% in the Atlantic provinces.

#### Profile of contributors

According to taxation data, tax-filers with high incomes are more likely than others to make federal political contributions. Since income tends to increase with age, and because men generally earn more than women, it is not surprising that senior men are the most likely to report donations to political parties or candidates.

In the 1988 election year, men accounted for 73% of contributors and 77% of the total amount contributed. Also, the average contribution for men (\$213) was larger than that for women (\$171). Among tax-filers, men (1.4%) were more than twice as likely as women (0.6%) to contribute. The relationship between gender and contributions was most

<sup>1</sup> See, for example, Munroe Eagles, "Voting and Non-voting in Canadian Federal Elections: An Ecological Analysis", in Herman Bakvis (ed.), *Voter Turnout in Canada*, Toronto: Dundurn Press, 1991.

<sup>2</sup> All dollar figures in this article are reported in constant 1991 dollars.

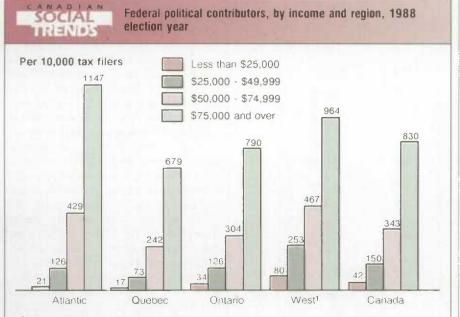
obvious in Quebec, where men were four times more likely than women to have contributed.

It is possible that men may claim contributions made by their spouses. A couple seeking to maximize their Federal Political Contribution Tax Credit, however, would make two separate claims, provided that both spouses had taxable income and the combined contribution was over \$100.

Almost three-quarters of contributors wcre aged 45-64 (41%) or 25-44 (31%).

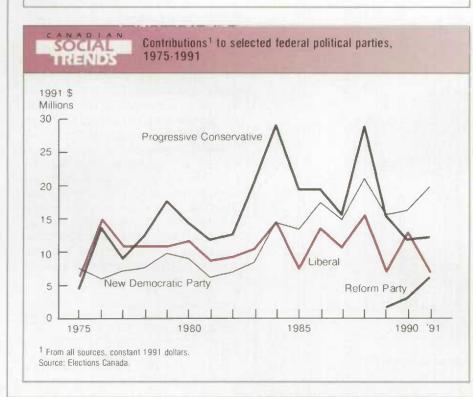
However, the tendency to contribute financially to federal parties increased with age. Overall, 214 of every 10,000 tax-filers aged 65 and older reported federal political contributions, compared with just 6 of every 10,000 tax-filers under age 25. Only in Quebec were tax-filers aged 65 and older less likely to contribute than those aged 45-64.

Tax-filers with high personal incomes were most likely to contribute. Certainly, those who have the discretionary income



<sup>1</sup> Includes the Yukon and Northwest Territories.

Source: Statistics Canada, Small Area and Administrative Data Division, unpublished data.



to make a contribution are in the best position to take advantage of the Federal Political Contribution Tax Credit. Among those who reported making federal political contributions in 1988, 35% had personal incomes of \$50,000 or more. In contrast, only 7% of tax-filers had incomes this high. At the same time, of contributors to federal parties, 39% had incomes of \$25,000 to \$49,999, and 26% had incomes less than \$25,000.

In 1988, 830 of every 10,000 tax-filers with incomes of \$75,000 or more contributed, compared with just 42 of every 10,000 tax-filers with incomes less than \$25,000. Regionally, the relationship between income and the likelihood to contribute was most pronounced in Atlantic and Western Canada, and least evident in Quebec.

By a large margin, tax-filers living in the Western provinces (including the two territories) were most likely to claim financial contributions to federal parties or election candidates (160 contributors for every 10,000 tax-filers). In Ontario and the Atlantic provinces, 99 and 62 of every 10,000 tax-filers contributed, respectively. Those living in Quebec were least likely to claim federal political contributions (49 contributors for every 10,000 tax-filers).

#### **Contributions to federal parties**

According to Elections Canada data, contributions to federal political partics (from all sources) have increased considerably since 1975. In 1991, federal partics raised \$45 million, up 116% from \$20.8 million in 1975. In 1988, the most recent election year, federal parties received \$65.5 million in contributions, a 68% increase from \$39 million in the 1979 election year.

**Jeffrey Frank** *is an analyst with* Canadian Social Trends.

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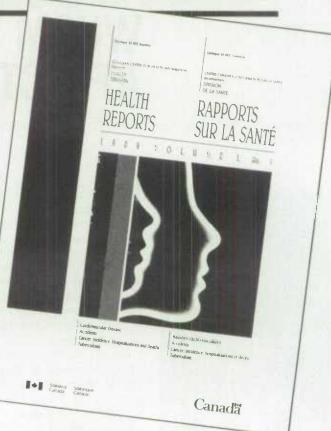
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# **SLEEP PROBLEMS:** WHOM DO THEY AFFECT?

by Heather Tait



or many, a good night's sleep is taken for granted. However, according to the 1991 General Social Survey (GSS), one in five Canadians reported often having problems going to sleep or staying asleep, non-refreshing sleep and difficulties staying awake when they wanted to. Such problems were particularly prevalent among women (especially lone mothers), elderly people, those looking for work and shift workers.

Underlying factors often are stressrelated, stemming from problems associated with low income, pain and health. However, results of research on the relationship between sleep loss, stress and problems related to health are mixed. Some studies indicate that after being deprived of sleep for long periods, people may experience hallucinations and paranoia, although these symptoms disappear once normal sleeps is resumed. Others indicate that undersleeping, as well as oversleeping, may negatively affect overall life expectancy.

#### **Sleep problems**

According to the 1991 GSS, most Canadians do not generally have troubles sleeping. However, that year, 24% of adults had problems going to sleep or staying asleep. The incidence of such difficulties was particularly high among people with stressful lives, low incomes, physical pain or health problems. For example, in 1991, of people reporting very stressful lives, 38% had problems sleeping. At the same time, 37% of people with low incomes1 reported trouble falling asleep or staying asleep, compared with 18% of those with high incomes. Similarly, 44% of people with pain or discomfort had problems sleeping, whereas this was the case for 19% of adults without pain. Finally, 29%

of people with at least one health problem reported sleep difficulties, compared with 14% of people without health problems.

#### **Gender differences**

Men and women reported sleeping about the same amount of time nightly (7.4 and 7.3 hours on average, respectively). However, more women than men had sleeprelated problems. In 1991, 28% of women, compared with 19% of men, stated that they found it difficult to get to sleep or stay asleep.

#### The General Social Survey

Statistics Canada's 1991 General Social Survey focused on the health of Canadians aged 15 and over. Three questions designed to explore the relationship between sleep and health were included in the survey:

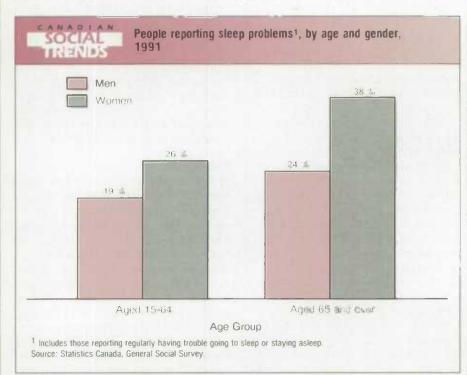
- Do you regularly have trouble going to sleep or staying asleep? (yes or no)
- How often do you find your sleep refreshing? (most times, sometimes or never)
- How often do you find it difficult to stay awake when you want to? (most times, sometimes or never)

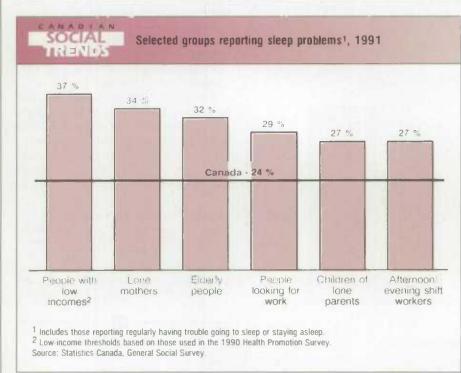
The responses to these questions generally led to similar conclusions. Therefore, this article focuses on the results of the answers to the first question.

<sup>1</sup> The low-income thresholds used in this article are based on those used in the 1990 Health Promotion Survey. They are generally similar to Statistics Canada's Low Income Cut-offs, although some minor differences exist. Among women, homemakers with children aged 18 and under were more likely than mothers working outside the home to report trouble falling asleep or staying asleep: 26% compared with 20%. However, the incidence of poor quality sleep among mothers employed full-or parttime did not differ. About 20% of each group reported trouble going to sleep or staying asleep.

Factors likely associated with sleep problems, such as the incidence of low

income, pain and health problems are more common among women than men. For example, in 1991, 14% of women had low incomes, compared with 9% of men. Women with low incomes were twice as likely as those with the highest incomes to report problems getting to sleep or staying asleep (41% versus 20%). Also in 1991, 22% of women, compared with 17% of men, reported experiencing pain or discomfort. In addition, women aged 15-64 (62%) and those aged 65 and over (88%)





were more likely than men in these age groups (56% and 83%, respectively) to report having at least one health problem.

#### Lone parents and their children

Both mothers and children in lone-parent families reported having relatively less sleep, as well as more sleep problems, than mothers and children in two-parent families. In 1991, 33% of lone mothers aged 15-64 with children under age 25 averaged less than 7 hours sleep each night, compared with 24% of women living with a spouse and children. At the same time, 34% of lone mothers had trouble getting to sleep or staying asleep, compared with 22% of mothers living with a spouse. Similarly, 27% of children aged 15-24 living in loneparent families, compared with 18% of those in two-parent families, reported troubles sleeping.

Problems related to difficulties sleeping were generally more prevalent among families headed by a lone mother than among other women. For example, in 1991, 16% of lone mothers reported very stressful lives, compared with 8% of women living with a spouse and children. In addition, 39% of lone-parent families headed by a woman had low incomes, compared with 9% of two-parent families. At the same time, more mothers and children in lone-parent families experience pain and health problems than do those in other families. In 1991, 24% of lone mothers, compared with 17% of other mothers, reported the presence of pain or discomfort. At the same time, 17% of children from lone-parent families, in contrast to 10% of other children, experienced pain. Also that year, 66% of lone mothers had at least one health problem, while this was the case for 60% of other mothers. Children from lone-parent families were much more likely than those living with both parents to have at least one health problem: 56% compared with 9%.

#### **Elderly people**

Seniors and people aged 15-64 reported sleeping about the same amount of time, on average, each night. However, with increasing age, people were more likely to report fitful sleep. In 1991, 22% of people aged 15-64 had trouble going to sleep or staying asleep. This contrasts with almost one-third (32%) of people aged 80 and over, and 40% of those aged 80 and over.

The higher incidence of low income, physical pain and health problems among seniors than among other adults likely contributes to the difference in reported trouble sleeping. For example, in 1991, 22% of people aged 65 and over reported 10

low incomes, compared with 9% of other adults. That year, 40% of seniors with low incomes reported problematic sleep.

Also in 1991, 31% of seniors reported the presence of pain, in contrast to 18% of people aged 15-64. Of all seniors

#### **Sleep and accidents**

Accidents can often be attributed to human error. Sleepiness is frequently a major contributor to lower levels of alertness that can result in this type of error. Most people experience two periods during which alertness drops and the urge to sleep is at its' strongest. The most significant of these is from 2:00 to 7:00, while the second falls between 14:00 and 17:00. These are also peak automobile accident times.

Transport Canada estimates that 13% of all fatal injuries due to traffic accidents occur between 2:00 and 7:00 — a period of time when road traffic is especially light. They also estimate that 20% of all drivers have fallen asleep at the wheel at least once. According to figures from the United States, in 1988, approximately 13% of deaths (60,500) resulting from automobile accidents were sleep-related.

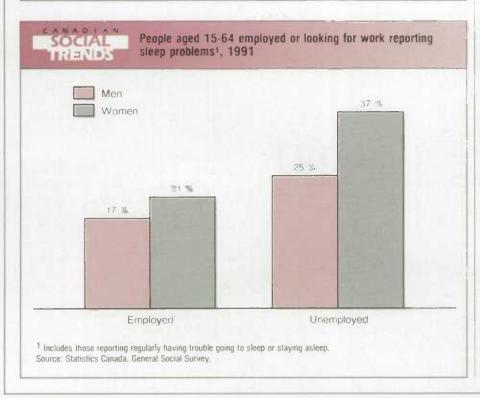
Several large-scale disasters have also occurred during the 2:00 to 7:00 drowsiness period. Two of the most widely known are the 3 Mile Island reporting pain, 49% had trouble getting to sleep versus 25% of those without pain. In addition, 86% of seniors reported at least one health-related problem, in contrast to 59% of people aged 15-64. Among seniors with a health problem, 34%

and Chernobyl catastrophes. Human error was a key factor in both of these.

It is likely that other workplace accidents, less dramatic than these, also can be partially attributed to sleep disruptions. One study<sup>1</sup> found that when workers changed their wake-up time on their days off, the likelihood of an accident occurring on the first day back to work increased.

Shift workers were most likely to report workplace accidents or illnesses. In 1991, 19% of night shift workers and 15% of rotating shift workers, compared with 8% of day and 9% of afternoon workers, reported the occurrence of workplace illness or injury in the 12 months prior to the survey. While some of this can be explained by differences in the type of work performed, it is possible that heightened levels of sleepiness among shift workers also played a role.

<sup>1</sup> Industrial Accident Survey, Workers' Compensation Board of British Columbia, 1973.



reported sleep problems, compared with 17% of those without a health problem.

#### People looking for work

The percentage of people with sleep problems was much higher among those looking for a job<sup>2</sup> than among employed adults. In 1991, 29% of those looking for work, compared with 19% of employed adults, reported problems of this nature.

Once again, stress likely plays a role in the high incidence of sleep problems among unemployed adults. A somewhat higher proportion of unemployed than employed adults reported their lives to be very stressful. Part of this stress is likely related to problems associated with having low incomes, a situation more common to unemployed than to employed people. In 1991, 30% of unemployed adults had low incomes, compared with only 5% of employed adults.

#### Shift workers

Shift workers, who account for one in five employed people aged 15-64, are prone to sleep problems. People working night or rotating shifts often sleep less than other workers. In 1991, just over one-third of both night (36%) and rotating shift workers (35%) reported less than 7 hours of sleep daily, on average. In contrast, just over one-quarter (27%) of day and afternoon or evening shift workers said that they had this amount of sleep.

Problematic sleep was somewhat more common among shift workers than among other employed adults. Over onequarter (27%) of those on afternoon or evening shifts and 21% of those on night or rotating shifts stated that they had trouble going to sleep or staying asleep. Among those working a regular day, 18% reported such problems.

In addition to problems common to all people who have trouble sleeping, people working shifts face the added complication of having the normal functioning of their biological clock disrupted. For many people, the disruption of sleep cues may result in sleep problems.

<sup>2</sup> Includes those aged 15-64 who reported "looking for work" as their main labour market activity in the year prior to the survey.

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# PARENTS AND CHILDREN LIVING WITH LOW INCOMES

by Jillian Oderkirk

carly one-third (29%) of the 3.8 million Canadians living in a lowincome situation in 1990 were children under age 18, representing almost 17% of all children that age. Children in lowincome families may face difficulties ranging from restricted access to recreational activities and reduced acceptance by peers, to poor health, malnutrition and inadequate shelter. Many parents trying to stretch incomes often inadequate to meet the basic necessities of their families may feel frustrated and powerless to help themselves or their families achieve a better future.

Lone parents are more likely than other parents to be raising children in a lowincome situation. Furthermore, their incomes tend to be farther below Statistics Canada's Low Income Cut-offs (LICOs). The major reason for this is that more lone-parent than two-parent families with fow incomes depend on government transfer payments, particularly Social Assistance, as their main income source. Incomes from Social Assistance are often well below the Low Income Cut-offs.

Even among families with wages and salaries as their major income source, the incidence of low income is greater among lone-parent than two-parent families. Two-parent families have the opportunity to become a dual-earner household, thus increasing family income. They also are characterized by the presence of a man and the average earnings of men exceed those of women. Lone-parent families are predominately headed by women, particularly young women, whose earning capacity is similar to that of mothers in two-parent families, but much lower than that of fathers. Thus, many lone mothers depend on low-wage incomes that are



often insufficient to raise their families' incomes above the LICOs.

#### Families with low incomes

Lone-parent families are over-represented among families with low incomes. In 1990, tone-parent families accounted for almost one-half (47%) of all low-income families with children, yet represented just 14% of all families with children. Two-parent families were much less tikely to be raising children with low incomes. In 1990, 10% of all two-parent families had low incomes compared with 56% of lone-parent families.

In 1990, the average income of loneparent families living with low incomes was \$12,800, compared with \$17,100 for two-parent families. Among families with incomes equal to or above the Low Income Cut-offs, the average incomes of lone-parent and two-parent families were \$38,200 and \$61,500, respectively.

#### **Measuring low income**

The low income measure used is the 1986-based Low Income Cut-offs. These cut-offs were determined from an analysis of 1986 family expenditure data. Families who, on average, spent 20% more of their total income than did the average family on food, shelter and clothing were considered to have low incomes. The LICO for a family of three living in Canada's largest cities in 1990 was \$24,389. Low-income estimates presented are derived from the Survey of Consumer Finances Public-Use Microdata Files. Some microdata file records have been edited to protect confidentiality. Consequently, derived estimates relating to low income will differ marginally from those obtained from unmodified Statistics Canada files. However, the analysis and conclusions are unaffected by these differences.

#### Low income rising among lone parents

Not only are lone parents more likely than other parents to be raising children in a low-income situation, the incidence of low income among this group has been growing. In 1990, more than half (56%) of all lone parents with children under age 18 had family incomes below the Low Income Cut-offs (L1COs). This was up slightly from 1986 and 1979.

The incidence of low income among husband/wife families with children under age 18 was similar in 1990 and 1979. In both years about 10% of two-parent families had low family incomes.

#### Younger parents have lower family incomes

Younger parents tend to have lower incomes, however, the incomes of lone parents of all ages are much lower than those of two-parent families. The average family income of lone parents ranged from \$12,000 among those aged 15-24 to \$38,200 among those aged 45-54. In contrast, the average income of two-parent families ranged from \$29,600 among those with fathers aged 15-24 to \$66,900 among those with fathers aged 45-54.

#### Major income source government transfer payments

The major source of income for almost onehalf (48%) of all low-income families with children in 1990 was government transfer payments, followed by wages and salaries (39%) and self-employment income (8%). Government transfer payments include



#### More lone parents with low incomes in Canada than in many other nations

During the late 1980s, the percentage of lone-parent families living with low incomes in both the United States and Canada far exceeded that of other Western European nations. In all nations studied, however, lone-parent families were more likely than two-parent families to be living with low incomes.

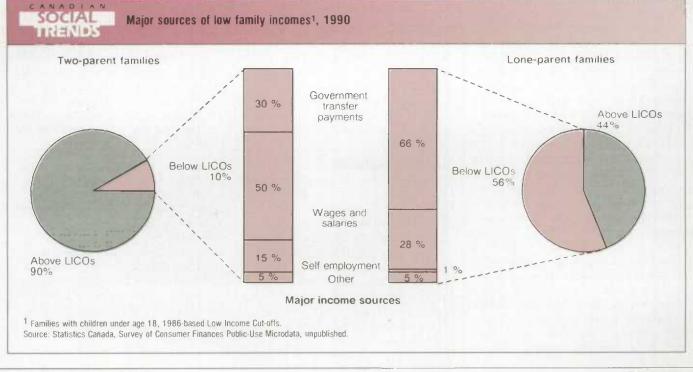
In Canada and the former West Germany, differences between two-parent and lone-parent families were the greatest. In these countries, lone-parent families were more than 3.5 times as likely as two-parent families to be living with low incomes. In the United States, lone-parent families were 3 times as likely as two-parent families to have low incomes. In contrast, the incidence of low income was similar among lone-parent families and two-parent families in the United Kingdom, the Netherlands and Sweden. Only in Sweden and the Netherlands did less than 10% of all lone-parent families live with low incomes.

#### Percentage with low incomes<sup>1</sup>

	Lone parents with children under age 18	Couples with children under age 18
		%
Canada, 1987	45.4	12.6
United States, 1986	53.3	17.9
West Germany, 1984	25.5	7.1
United Kingdom, 1986	18.0	16.6
France, 1984	15.8	10.0
Netherlands, 1987	7.5	7.2
Sweden, 1987	5.5	5.0

<sup>1</sup> Low income measures are calculated from the Luxembourg Income Study Household Survey Data Files and are defined as the percentage of households in each country with heads aged 20-55 having incomes below 50% of the median income in each country (of households with heads aged 20-55). Income is after direct taxes and public transfers. Source: Smeeding, Timothy M. and Lee Rainwater. Cross-National Trends in Income Poverty and Dependency: The Evidence

for Young Adults in the Eighties. Prepared for the JCPS Conference, Washington D.C., September 20-21, 1991.



sources such as Social Assistance Benefits. Unemployment Insurance benefits and Family Allowance payments.

Lone-parent families with low incomes (66%) were more likely than two-parent families in similar circumstances (30%) to depend on government transfer payments as their major income source. In contrast, wages and salaries were the major income source for one-half of all two-parent families with low incomes, but just 28% of all lone-parent families. About 15% of all two-parent and 1% of all lone-parent families had self-employment earnings as their major income source. Other sources of income, such as military pay and pensions were the major source of income for 4% of all families with low incomes.

### Government transfer payments below the LICOs

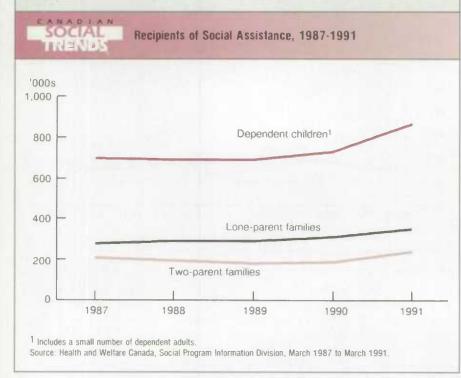
Most families whose major source of income was government transfer payments had family incomes below the Low Income Cut-offs (LICOs), in many cases thousands of dollars below. Of families whose major source of income was government transfer payments, 92% of lone-parent families and 59% of two-parent families had low incomes.

Lone parents relying on income from government transfer payments had the most financial difficulty. In 1990, 37% of lone parents whose major source of income was government transfer payments had family incomes \$10,000 or more below the LICOs and 52% had incomes between \$1,000 and \$9,999 below. Very few lone

#### **Social Assistance**

According to Health and Welfare Canada, in March 1991, 2.3 million Canadians — including 864,000 children — received income from Social Assistance, 23% more recipients than in March 1989 and 71% more than in March 1980. Of all families with children receiving Social Assistance in 1991, 75% were lone-parent families. Overall, 57% of all Social Assistance cases were unattached individuals, followed by lone-parent families (28%), two-parent families with children (10%), and couples without children (5%).

The National Council of Welfare reported that the 1990 Social Assistance benefits paid to lone parents with one child, living in the largest cities in each province, ranged from \$9,200 in New Brunswick (\$7,700 less than the Low Income Cut-offs) to \$14,600 in Ontario (\$4,600 less than the LICOs). Twoparent families dependent on Social Assistance also had low incomes. In 1990, the Social Assistance incomes of two-parent families with two children, living in the largest cities in each province, ranged from \$10,700 in New Brunswick (\$13,900 less than the LICOs) to \$19,500 in Ontario (\$8,500 less than the LICOs).



parents (8%) whose major source of income was government transfer payments had family incomes equal to or above the LICOs.

Among two-parent families receiving government transfer payments as their major source of income, 25% had incomes more than \$10,000 below the LICOs and 31% had incomes between \$1,000 and \$9,999 below the LICOs. Although 42% had incomes above the LICOs, just 18% had incomes \$10,000 greater than the LICOs.

This is not surprising considering that the Low Income Cut-off for a small twoparent family (one child) or a lone-parent with two children living in a large city was \$24,389 in 1990, yet most families with government transfer payments as their major income source received less than \$20,000. In 1990, 97% of lone-parent and 82% two-parent families, whose major income source was government transfer payments, received less than \$20,000.

### Most Social Assistance incomes less than \$10,000

Social Assistance or welfare is an important source of income for many low-income families headed by lone parents. Of all families with Iow incomes in 1990, 62% of lone-parent families received some Social Assistance, compared with 23% of twoparent families.

Almost all (89%) lone-parent families who received some income from Social Assistance in 1990 had incomes below the LICOs, while this was the case for less than half (43%) of comparable two-parent families. Most two-parent families (77%) and most lone-parents (66%) who collected some Social Assistance benefits received less than \$10,000.

### Low earnings more common among lone parents

Lone parents are less likely to be employed than male heads of two-parent families. Also, lone-parent families with wages and salaries as their major income source are much more likely than similar two-parent families to have low incomes.

In 1990, 55% of lone parents were employed, 35% were not in the labour force and 10% were unemployed. In contrast, 85% of fathers in two-parent families were employed, 7% were not in the labour force and 8% were unemployed.

Among families whose major source of income was wages and salaries, 29% of lone-parent families had incomes below the Low Income Cut-offs (LICOs), compared with just 6% of two-parent families.

#### Over one million children growing up with low family incomes

In 1990, there were over one million children under age 18 living in families with low incomes, that is incomes below Statistics Canada's Low Income Cut-offs (LICOs). From 1979 to 1990, the number of children with low family incomes fluctuated between 934,000 and 1.25 million.

However, more children with low family incomes in 1990 were living with just one parent than in 1979. In 1990, 43% of children with low family incomes were living with one parent, compared with about 34% of children in 1979. Over the same period, the proportion of children in two-parent families with low incomes fell to 54% in 1990 from over 60% in 1979. In both years, about 3% of children with low family incomes lived with other relatives.

In contrast, almost all children with family incomes above the LICOs in 1990 (93%) and in 1979 (94%) were living with two-parents, while very few (5% in 1979 and 6% in 1990). were living with just one parent.

#### 381,000 children with very low incomes

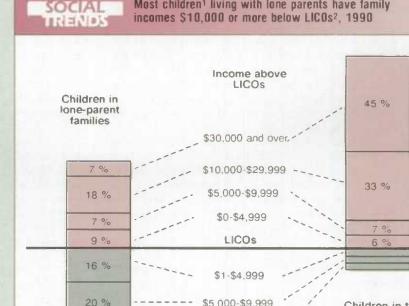
In 1990, 381,000 children were living in families with incomes \$10,000 or more below the Low Income Cut-offs (LICOs). Another 641,000 children were in families with incomes ranging from \$1,000 to \$9,999 below

Children of lone parents were more likely than other children to be living in families with the lowest incomes. In 1990, 24% of all children living in lone-parent families (188,400 children) had family incomes \$10,000 or more below the LICOs, compared with 3% of children living in twoparent families (182,000 children) and 9% of children living with other relatives (10,500 children).

Children in two-parent families were the most likely to have family incomes \$30,000 or more above the LICOs. In 1990, 45% of children living with two parents had family incomes that high, compared with only 7% of children living with one parent and 32% of children living with other relatives.

#### 77,300 children just above the LICOs

Children in families with incomes only marginally exceeding the Low Income Cut-offs (LICOs) may experience



Most children<sup>1</sup> living with lone parents have family

\$5.000-\$9.999 - \$10,000 and over Income below LICOs

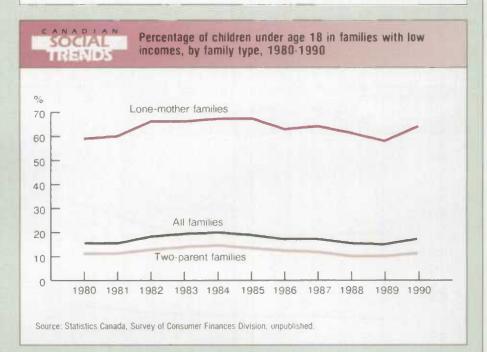
<sup>1</sup> Under age 18.

24 %

NADIAN

2 1986-based Low-Income Cut-offs.

Source: Statistics Canada, Survey of Consumer Finances Public-Use Microdata, unpublished



many of the same disadvantages as children in families with incomesbelow the threshold. Adding children living in families with incomes that were less than \$1,000 above the LICOs to those in families

with incomes below the LICOs, about 1.2 million children lived with low incomes in 1990, a 7% increase from the estimated number below the LICO. Most of these 77,300 children (79%) lived in two-parent families.

Children in twoparent

families

Two-

1.2

3.5

0.9

0.9

9.0

16.4

68.3

Gap between family income and the LICOs<sup>1</sup>, by major source of family income and family type<sup>2</sup>, 1990 All income Government Wages sources transfer and payments salaries Gap Lone Two-Lone-Two-Lone pareni parent parent parent parent parent \$ 0/0 **Below the LICOs:** -10.000 and over 19.8 2.8 36.7 24.5 8.0 -1.000 to -9.999 33.2 5.7 52.5 30.8 18.3 -1 to -999 3.0 2.7 1.0 3.2 2.9 Above the LICOs: 0 to 999 2.0 0.9 1.9 2.0 1.5 1,000 to 9,999 14.6 10.2 5.1 21.5 21.7 10,000 to 19,999 11.6 15.9 0.7 12.9 19.9 20,000 and over 15.8 63.4 0.4 5.4 27.4 Total 100.0 100.0 100.0 100.0 100.0 100.0

<sup>1</sup> Statistics Canada's 1986-based Low Income Cut-offs.

<sup>2</sup> Families with children under age 18.

Source: Statistics Canada, Survey of Consumer Finances Public-Use Microdata

Also, 15% of lone-parent families (39,500 families) whose major income source was wages and salaries earned less than \$10,000 from wages and salaries. However, only 1% of two-parent families had carnings that low. About 37% of loneparent families earned \$30,000 or more from wages and salaries, compared with 82% of two-parent families. Many loneparent families earned between \$10,000 and \$19,999 (25%) and between \$20,000 and \$29,999 (22%) in 1990.

#### Wives' earnings contribute

The incidence of low income is lower among two-parent families with mothers with paid employment than among similar families with mothers who do not work for pay. In 1990, 21% of two-parent families with mothers who earned less than \$5,000 were living with low family incomes, compared with 3% of twoparent families with mothers who earned \$5,000 or more. Also, mothers in 43% of all two-parent families with low family incomes did not have any earnings in 1990, compared with 19% of similar mothers in two-parent families with incomes above the LICOs.

#### Wives earnings similar to those of lone mothers

Women, whether they are lone mothers or mothers in two-parent families, who work full-time in the paid labour force have, on average, lower salaries than men. As a result, lone-mothers are more disadvantaged than parents in husband-wife families, not only because they can not form a dual-earner household, but because their wages tend to he lower than those of men.

Of all lone mothers who worked full time in 1990, 27% earned less than \$10,000, 23% earned hetween \$10,000 and \$19.999, and 49% earned over \$20,000. The distribution was similar among working mothers in two-parent families. In contrast, just 8% of working fathers in two-parent families earned less than \$10,000, 12% earned between \$10,000 and \$19,999, and 79% earned over \$20,000 including 59% who earned over \$30,000.

#### Conclusion

There are over one million children living in families with low incomes. For these children and their parents, struggles of family life are compounded by constrained financial circumstances. For many families, the extent of the financial difficulties is great.

Lone parents and their children tend to have the lowest family incomes. Lone parents, predominately women, are doubly disadvantaged because child care responsibilities may limit their employment possibilities, while their potential carnings, as women, tend to be lower than those of men. Many lone parents have jobs, but earn less than what is necessary to raise their family incomes above the LICOs. For all families whose circumstances necessitate reliance on government transfer payments, incomes are very low.

Parents with low incomes may have difficulty meeting the basic needs of their families. To survive, many rely on assistance from individuals and organizations in their communities, such as food banks. Also, parents with low incomes may not be able to accumulate retirement savings or pensions. Without these income sources, parents may experience further episodes of low income after their childrearing responsibilities have ended.

Children raised in families with low incomes experience material and cultural disadvantages that negatively impact on their future. Research indicates that these children are more likely than other children to be born with low birth weight, to die in infancy, to experience physical and mental health problems, to have learning difficulties, and to face discrimination. Such problems result in life-long barriers which may prevent children from ever leaving a low-income situation.

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# LONE PARENTHOOD: GENDER DIFFERENCES

by Jillian Oderkirk and Clarence Lochhead

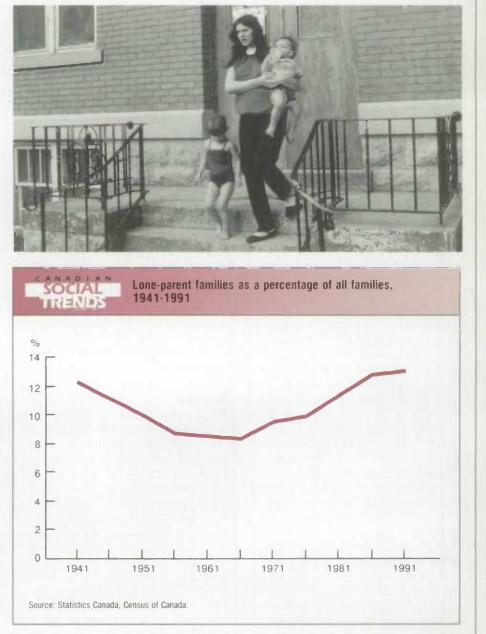
ost lone-parent families (82%) are headed by a mother. As a result, the characteristics of lone-parent families, in general, tend to reflect those of lone mothers and their children. A small but growing number of lone parents, however, are fathers, whose circumstances differ considerably from those of lone mothers.

Both lone mothers and lone fathers often carry the sole responsibility for the physical and emotional, as well as financial, well-being of their children. Lone mothers tend to be younger, to have less formal education, and to be raising younger children than lone fathers. For them, financial difficulties are often severe. Many young lone parents sacrifice personal educational attainment and career mobility to provide care for children and, as a result, are restricted to earnings from low-wage occupations or income from government transfer payment programs.

#### Not a new phenomenon

According to the 1991 Census, there were almost one million lone-parent families with never-married children of all ages, representing 13% of all families. This proportion has risen since 1966, when 8% of all families were headed by a lone parent. In 1941, however, over 12% of all families had been headed by a lone parent.

Circumstances creating lone-parent families have changed since 1941. During the first half of the 20th century, lower life expectancies, greater risks associated with childbirth, and war contributed to a higher incidence of lone parenthood resulting from the death of a spouse. Today, most episodes of lone parenthood result from marital dissolution (divorce or separation), after which custody of children is



generally awarded to mothers, or from never-married women raising children alone. Consequently, a larger proportion of lone parents in 1941 were men (26%) than in 1981 (17%) and 1991 (18%).

#### Gender differences

Men are more likely than women to become lone parents through divorce or the death of a spouse. While many lone mothers are also divorced or widowed, a relatively large proportion never have been married.

According to the Survey of Consumer Finances, during the late 1980s, 79% of lone parents were divorced, separated or widowed and 16% never had been married. Few lone parents (5%) were still married or in a common-law relationship but not living with their spouse. Lone fathers (86%) were more likely than lone mothers (78%) to be divorced, separated or widowed. On the other hand, relatively few lone fathers (5%), compared to lone mothers (17%), never had been married.

Divorced lone fathers tend to be older than divorced lone mothers. This may be because husbands, in general, tend to be older than their wives. Also, Canadian courts tend to grant older children a say in their residence following a divorce, increasing the likelihood of custodial retention of older children by fathers, while awarding custody of most young children to mothers.

#### Measuring gender differences

According to the Survey of Consumer Finances, there were 807,000 lone parents living with never-married children of all ages in 1989. Of these lone-parent families, 16% were living within another relative's household, such as an unmarried mother living with her parents. The remaining 84% were living alone (78%) or with people to whom they were not related (6%).

Because the number of lone fathers is small compared to lone mothers, to focus on differences between male and female lone parents living alone or with non-relatives, data for three survey years (1987, 1988 and 1989) were combined to increase the sample size. The characteristics of lone-parent families were very similar during each of these years, and results from analysis of the combined data (1987, 1988 and 1989) and analysis of each individual year, were not significantly different. Of all male lone parents, 10% were under age 35, compared with 33% of female lone parents. While there were virtually no male lone parents aged 15-24, there was an average of 38,100 lone mothers that age in each year, representing almost 7% of all lone parents. Male lone parents were also more likely than female lone parents to be aged 55 and over (33% compared with 20%).

#### Most lone mothers have children under age 18

Of all lone-parent families, almost twothirds (65%) had at least one child under age 18 living at home. Female lone parents, however, were more likely than male lone parents to have young children. Most lone mothers (68%) had children under age 18, while about one-half of lone fathers had children that young. Furthermore, almost one-third of lone mothers (29%) had children under age 7, compared to very few lone fathers (11%).

Not surprisingly, parents with at least one child under age 18 tend to be relatively young. During the late 1980s, 84% of lone parents with children that age were aged 45 and under. Only 14% of lone mothers with children under age 18 were over age 45, compared with 31% of lone fathers

#### Lone fathers more highly educated

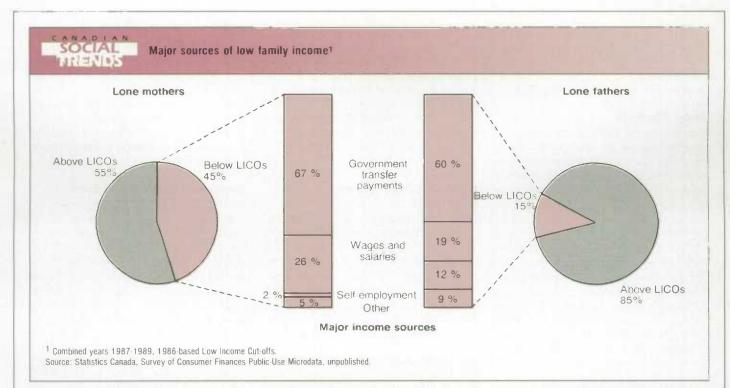
Overall, the educational attainment of lone fathers exceeds that of lone mothers. This is likely because the demands of lone parenthood limit or restrict many parents' ability to pursue higher education. As mothers tend to be both younger than fathers, and to have younger children when they become lone parents, they are more likely to interrupt their academic programs or to forego further educational

Lone mothers are younger,	have less formal education, and lower income	15
than lone fathers		

	Lone mothers	Lone fathers
		°/o
Age:		
15-24	7	1
25.34	26	9
35-44	29	32
45-54	18	25
55-64	-11	18
65 and over	9	15
Education <sup>1</sup> :		
Grade 8 or less	18	20
Grades 9-10	17	15
Grades 11-13	8	3
High-school graduate	21	17
Some postsecondary	10	4
Postsecondary graduate	19	29
University degree	7	12
Income <sup>2</sup> :		
Less than \$5,000	3	1
\$5,000-\$19,999	45	19
\$20,000-\$29,999	21	16
\$30,000 and over	31	64
Total	100	100

<sup>2</sup> 1989 dollars.

Source: Statistics Canada, Survey of Consumer Finances Public-Use Microdata, combined income years 1987-1989.



opportunities. This accounts, in part, for the higher proportion of lone mothers who have attended but not graduated from either high school or a postsecondary institution. Lone mothers still in school also contribute to this higher proportion. Considering all types of educational institutions, 4% of lone mothers were enroled full-time and 3% part-time. In contrast, about 1% of male lone parents were enroled in school either full-or part-time.

#### Major sources of income

18

The major sources of income for most loneparent families were wages and salaries, followed by income transfers from the government, such as Social Assistance or Unemployment Insurance. More lone fathers (71%), however, than lone mothers (57%) had wages and salaries as their major income source.

Many lone mothers are constrained from employment because of limited work experience and educational attainment, and child-care responsibilities. During the late 1980s, over 41% of lone mothers were not in the labour force, compared with 28% of male lone fathers. Among employed lone parents, mothers (16%) were more likely than fathers (4%) to work part-time.

Women were more than twice as likely as men to have government transfer payments as their major income source (35% compared with 16%). Other major sources of income reported by a small minority of lone parents included selfemployment earnings (3%), investment income (2%) and pension income (1%).

#### Lone fathers have higher earnings

Lone fathers are not only more likely than lone mothers to have wages and salaries as a major income source, their earnings are also higher. This is not surprising considering that lone mothers tend to be younger than lone fathers and men tend to earn higher salaries, on average, than do women.

During the late 1980s, about one-half (52%) of all male lone parents earned \$30,000<sup>1</sup> or more from wages, salaries and self-employment income, compared with 21% of female lone parents. Female lone parents (33%) were more likely than male lone parents (25%) to earn between \$10,000 and \$29,000. About 22% of female lone parents and 9% of male lone parents had no income from these sources.

#### More lone mothers have low incomes

The incidence of low income is much higher among lone mothers than lone fathers, regardless of the ages of their children. During the late 1980s, 56% of lone mothers with children under age 18, and 20% of lone fathers with children that age, were living with incomes below Statistics Canada's Low Income Cut-offs (LICOs). Also, among lone parents whose children were all aged 18 and over, 20% of mothers and 10% of fathers had family incomes below the LICOs. Most lone mothers (67%) and lone fathers (60%) with low family incomes reported government transfer payments as their major income source.





Gap between lone-parent family income and the LICOs1, by major source of income d gender of pare

	All income sources		Governmeni transfer payments		Wages and salaries	
Gap	Women	Men	Women	Меп	Women	Men
\$			%			
Below the LICOs:						
-10,000 and over	12.0	3.9	25.4	11.4	3.4	1.1
-1,000 to -9,999	30.4	10.3	58.3	40.5	14.8	2.7
-1 to -999	2.3	1.0	2.1	5.1	2.2	0.2
Above the LICOs:						
0 to 999	2.6	1.8	2.3	3.9	2.6	1.5
1,000 to 9,999	19.2	15.6	8.8	27.8	25.8	13.7
10,000 to 19,999	13.8	17.8	2.4	9.0	20.7	19.2
20,000 and over	19.7	49.7	0.7	2.3	30.5	61.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

5

#### Many lone mothers far below the LICOs

What is even more striking is that a large number of lone-parent families headed by women have total incomes far below the LICOs. More than 11% of all lone mothers (an average of 67,950 families annually during the late 1980s) had incomes \$10,000 or more below the LICOs. In contrast, 4% of lone-parent families headed by men had incomes that low. Also, 30% of all lone-parent families headed by women had incomes \$1,000-\$9,999 below the LICOs, compared with 10% of those headed by men.

Lone-parent families headed by men are not only more likely than those headed by women to have family incomes above the LICOs, but are also much more likely to

have incomes exceeding the LICOs by a relatively wide margin. For example, 68% of male-headed lone-parent families had incomes \$10,000 or more above the LICOs, compared with 34% of female-headed loneparent families

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#### Income from transfer payments very low

Government transfer payments, such as Social Assistance and Unemployment Insurance, are the second most common major source of income among lone-parent families. Of lone-parent families whose main income source was government transfer payments, those headed by women were more disadvantaged than those headed by men. Of these lone mothers, 84% had family incomes \$1,000 or more below the LICOs. In contrast, 52% of lone fathers in similar circumstances had family incomes that low. About one-quarter of these lonemothers, compared with 11% of lone fathers, had family incomes \$10,000 or more below the LICOs. An additional 38% of lone mothers and 21% of lone fathers. had family incomes between \$5,000 and \$9,999 below the LICOs.

<sup>1</sup> All income figures are expressed in 1989 dollars.

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by Margaret Blakeney

Over the past 50 years, Canadian housing policy has played a significant role in ensuring that most Canadians enjoy a very high standard of bousing, by international norms. However, in 1988, according to the Canada Mortgage and Housing Corporation (CMHC), 2.8 million Canadian bousebolds (33%) lived in bousing which did not meet high national bousing standards. Of these, 1.3 million (14%) did not have the financial resources to obtain good quality housing. Most of these bousebolds (72%) were renters<sup>1</sup>.

Many bome owners have been assisted by tax incentive programs such as bome ownership savings plans, exemption of sales taxes from bousing transactions, renovation grants, capital gains tax exemptions associated with principal dwellings, or through National Housing Act (NHA) insured mortgage loans which reduce the risk to lenders of providing loans to home owners. Some renters also have benefitted from government sponsored social housing and rent supplement programs. Many Canadians, however, have not benefitted from government housing programs. — Ed.

A ccording to data from Statistics Canada's 1990 Household Income, Facilities and Equipment Public-Use Microdata File (HIFE), 28% of renters payed 30% or more of their income on housing. For some, the problem was even more acute, with 10% of renters paying 50% or more of their income on housing.

Some groups are more likely than others to experience problems affording housing. Households headed by seniors, especially women, or very young adults are particularly vulnerable, as are one-person households and lone-parent families headed by women. Government social housing programs, have already targeted some of these groups. However, according to data from HIFE, only 5% of Canadian households (489,000) reported receiving rental housing subsidies.

#### A haven for seniors and women

Most subsidized households are headed by older adults, most of whom are women.

In 1990, 52% of heads of subsidized households were aged 55 and over (12% were aged 55-64, 17% were aged 65-74, and 23% were aged 75 and over). Older women living on their own make up the largest single group in subsidized housing. In 1990, 29% of heads of subsidized households were unattached women aged 55 and over (4% were aged 55-64, 9% were women aged 65-74, and 16% were women aged 75 and over).

In contrast, 33% of all Canadian households were headed by people aged 55 and over (14% were aged 55-64, 12% aged 65-74, and 7% aged 75 and over). Just onethird of these were women. In 1990, 9% of all Canadian households were headed by unattached women aged 55 and over (2% by women 55-64, 3% by women aged 65-74, and 4% by women aged 75 and over).

<sup>1</sup> CMHC Core Housing Need in Canada, 1991, page 9.

In 1990, 35% of all Canadian households headed by women aged 75 and over lived in subsidized housing, as did 24% of those aged 65 and over, and 19% of those aged 55 and over.

Women heading lone-parent families form another large group of household heads in subsidized housing. In 1990, 15% of subsidized households were headed by lone mothers (1% by lone fathers). In contrast, only 6% of all Canadian households in general were female headed lone-parent families. In 1990, 11% of lone parents were in subsidized housing. Couples and unattached individuals aged 15-54 are two other main groupings in subsidized housing. In 1990, 17% of subsidized households were couples aged 15-54 with children, 5% were couples this age without children, and 14% were unattached individuals aged 15-54. These figures are all below the overall distribution of Canadian households.

#### Many widowed, separated or divorced

People with housing subsidies are most likely to be widowed, separated or divorced. In 1990, nearly half (47%) of

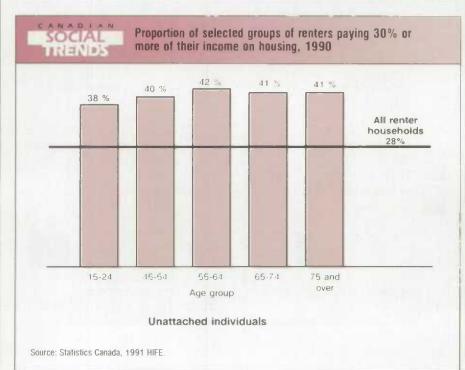
#### HIFE

The Household Income, Facilities and Equipment Public-Use Microdata File (HIFE) combines information from several different surveys conducted by Statistics Canada. Demographic and labour force related characteristics of population and rent data come from the Labour Force Survey (LFS). Information on income originates with the Survey of Consumer Finances (SCF), while details on dwelling characteristics and household facilities are taken from the Household Facilities and Equipment Survey (HFES).

The LFS definition of subsidized households includes respondents whose landlord receives funds from a Rent Supplement Program, or the tenant's family or employer that allow the tenant to pay less than market rent for their unit. Since CMHC subsidies about 625,000 households, it is likely that the majority of subsidized households in the HIFE database receive subsidies from the government rather than from family members or employers.

Respondents who directly receive vouchers or money for the purpose of paying their rent are excluded.

In HIFE, a household head is defined as the husband in husband-wife families; the parent in lone-parent families with unmarried children; the person most responsible for household maintenance in lone-parent families with married children; the person in one-person households; the eldest in households other than parent-child or husband-wife households; and the head of the primary economic family unit in multi-unit households.





subsidized household heads were widowed, separated or divorced, compared with 20% of all household heads. This reflects the high proportion of senior unattached individuals living in subsidized housing, many of whom may be widowed, and the large group of lone parents.

The remaining heads of households were either married or living common-law (34%), or never had married (19%). In contrast, 65% of all household heads were married or living common-law, and 15% never had married.

#### Most Canadian-born

Subsidized household heads have very similar roots to household heads in general. In 1990, approximately 80% of both groups had been born in Canada. A further 4% had come to Canada before 1946, and 3% between 1946 and 1955.

More than half (57%) of subsidized household heads stated English as their first language, followed by 32% who stated a language other than English or French, and 11% who stated that French was their first language. Proportions were similar for household heads overall.

#### Low levels of education

Low levels of education are common among those living in subsidized housing. For example, in 1990, 33% of subsidized household heads had less than 8 years of schooling and 6% had a university degree. In contrast, 17% of all household heads had less than 8 years of schooling and 12% had university degrees.

Since educational attainment and income are closely related, the high incidence of low educational attainment may be a reflection of the large concentration of household heads with low incomes. It may, in part, also reflect the concentration of older people in subsidized housing. Nevertheless, the incidence of low educational attainment was higher among subsidized household heads than household heads in general.

In 1990, heads of subsidized households were about twice as likely as other household heads to have an elementary education only. Among those aged 35-44, the difference was even more pronounced, with subsidized heads being more than two-and-a-half times as likely as heads of other households to have only an elementary school education. Likewise, about half as many subsidized household heads as other household heads had a university degree. Among those aged 15-24, the difference was most pronounced, with one-fifth as many subsidized as other household heads having a degree. However, among this age group, almost one-third more subsidized heads than other household heads had postsecondary diplomas.

As well, the much higher incidence of separated, divorced and widowed people, particularly women, among subsidized heads compared to other household heads may also contribute to the overall lower levels of educational attainment among subsidized household heads. This is because widowed, divorced and separated people tend to have lower levels of educational attainment than either their single, never married or married counterparts. For example, in 1990, among all household heads, those who were widowed, separated or divorced had the highest incidence of elementary education only (28%), and the lowest incidence of university graduates (7%). Among subsidized household heads, the differences were even greater, with 43% of widowed, separated and divorced heads having an elementary education only, and less than 2% having a university education.

#### Few in labour force

Most subsidized household heads are not in the labour force, as would be expected given the high concentrations of people of retirement age and lone parents. In 1990, 64% of subsidized household heads were not in the labour force, 23% were employed and 13% were unemployed. In contrast, 34% of all household heads were not in the labour force, 58% were employed and 8% were unemployed. Among those in the labour force, subsidized household heads worked most commonly in the service sector (23%), followed by clerical occupations and occupations in the social sciences, humanities and professions (13% each). Among all household heads, administrative or managerial fields were most common (15%), followed by occupations in the service sector, and in the sciences, humanities and professions (11% each).

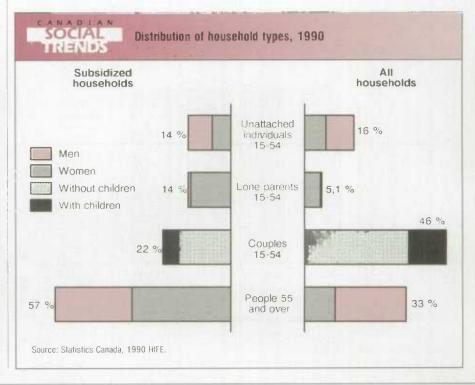
#### 50% below the LICOs

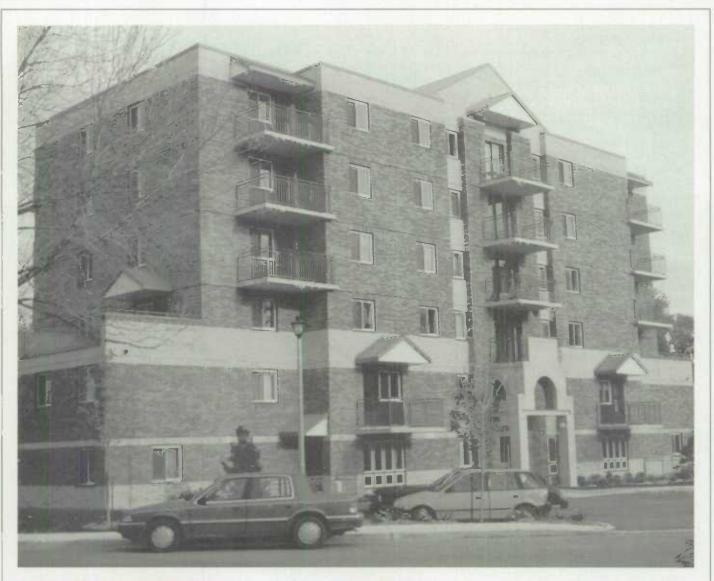
Most people in subsidized housing have relatively low incomes<sup>2</sup>. In 1989, the average income of subsidized rental households was \$22,500 (1991\$). Most subsidized households (80%) had incomes below \$31,000, and 62% were below \$17,900. Nearly 50% were below Statistics Canada's 1978-based Low Income Cutoffs (LICOS).

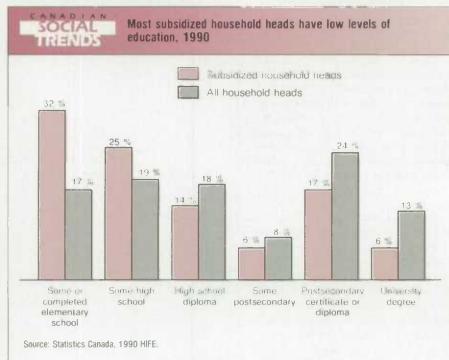
In contrast, the 1989 average household income was \$43,800, \$30,900 for rental households and \$51,200 for owner households. Just 40% of all households had incomes below \$31,000, 20% had incomes below \$17,900, and 14% were below the LICOs.

As would be expected, given the overall distribution of household types, most subsidized households below the LlCOs<sup>3</sup> were one-person households (62%). A further 20% were female lone parents, and 10% were couples with unmarried children.

The majority of subsidized household heads with incomes below the LICOs were either seniors or relatively young. In







1989, 39% of subsidized heads below the LICOs, were aged 65 and over, while 18% were aged 25-34. In contrast, almost half of Canadian household heads below the LICOs, were aged 25-44 (48%)

#### Most income from transfer payments

Most subsidized household heads (56%) stated that government transfer payments were their chief source of income in 1989. Just 36% stated that wages and salaries were their main income source. This compared with 16% and 57%, respectively of households overall.

Of subsidized households receiving transfer payments as their main source of income, most were unattached individuals

<sup>2</sup> A very few (4%) were high income households most likely receiving subsidies from their families or employers, i.e. living in company housing.

<sup>&</sup>lt;sup>3</sup> Households below the LICOs refer to the Survey of Consumer Finances' economic families.

#### **Government programs**

Delivery of subsidized housing in Canada is the combined responsibility of federal, provincial and municipal governments. Canada Mortgage and Housing Corporation (CMHC) is the national agency responsible for administering federal housing policy. CMHC designs housing programs providing guidelines for groups wishing to participate in the programs, partially covers operating costs and losses, provides subsidy funding and sometimes partially covers mortgage payments. It also provides technical assistance and funds research on housing issues. It cooperates with other levels of government and the private sector to deliver social housing in Canada. Some of its programs include:

*Public Housing:* This was the chief form of social housing from 1948 to 1978. Capital costs of units, as well as funds to cover the difference between subsidized and market rents were usually shared between the federal and provincial governments. Administration, while originally federal, has been turned over to provincial housing corporations, in most cases.

Non-Profit and Co-operative Housing: This program replaced the Public Housing Program in 1978 and ran until 1985. At this point, it was replaced by a new non-profit program including urban natives. Capital costs and administration are provided by private institutions or governments. CMHC provides mortgage security and subsidy funding. Developments under this program are usually mixed income, with between 15% and 50% of the units receiving rental subsidies. The rest are rented at low-end market rates.

*Rent Supplement:* Under this program, CMHC provides funds to cover the difference between market rent and tenant's geared-to-income rent in non-profit and Co-op developments. It also provides funds to private landlords who rent units to tenants on waiting lists for subsidized housing.

Federal Co-operative Housing: This program fostered construction of cooperative housing for low- and moderateincome tenants through the provision of insurance for index-linked mortgages. A certain percentage of units were eligible for rent supplements. It has been discontinued recently. *Rural and Native Housing:* Under this program, CMHC covers the difference between carrying charges or operation costs of the units and gearedto-income rental payments of the household for units built in communities of under 2,500 people.

*Project Haven:* In 1989, CMHC and Health and Welfare Canada began this program to facilitate construction of hostel beds for survivors of domestic violence. This program ended in 1992, and has been followed by The Next Step, which provides transition housing.

Provinces and territories differ in the way that they handle housing policy. Some provinces have provincial housing corporations with functions similar to the federal body, some making housing part of a cabinet portfolio such as urban affairs, and others allowing complete federal administration of subsidized housing in their regions.

Except for P.E.I. and the N.W.T., provincial housing corporations or ministries have opted into federal programs by sharing the capital costs (and sometimes operating losses) of any developments built in their regions. Provincial governments may also implement their own special programs. Examples include Logirente, a Ouchec program providing a special subsidy to assist in covering shelter costs to households with heads over age 60; and Homes Now in Ontario, an entirely provincially funded program encouraging private and municipal non-profit organizations to create rental housing by providing them with development grants and loans and operating subsidies.

The day-to-day administration of government social housing developments is carried out by municipal housing authorities, private non-profit groups, such as church or citizens' coalitions, or the members of housing co-operatives. In large urban centres, the municipal housing authority may also share in capital costs of construction. In smaller centres, the province may be the chief administrator.

Regardless of funding and administrative arrangements, the determination of rent and allocation of subsidized rental units are similar in nearly all parts of Canada. The rent on most subsidized units is geared to 25% to 30% of the tenant's income. As units become available, they are allocated to people on waiting lists who are considered to be most in need. (66%). Just 14% were couples with children, 13% lone parents, and 7% couples without children.

The majority of subsidized household heads receiving transfer payments as their main income source were aged 65 and over (61%) (25% were aged 65-74 and 36% were aged 75 and over). In general, the most likely transfer income sources for people of this age are benefits from Canada or Quebec Pension Plans (CPP/QPP), Old Age Supplements (OAS) and Guaranteed Income Supplements (GIS). Among loneparent families, the usual source of income from transfer payment is Social Assistance. For others, benefits from transfer payments are generally from Disability Allowances, Unemployment Insurance (UI) or Social Assistance.

Among subsidized household heads whose main income came from wages and salaries, 37% were couples with children, 23% were unattached individuals, 18% were lone parents, and 16% were couples without children. Most were aged 25-44 (57%).

#### **Concluding remarks**

Subsidized housing has clearly been targeted to the people most in need of such housing. Recent trends, such as the aging of the population, increases in marriage breakdowns, growth in the number of lone-parent families, and increasing numbers of families with children below the LICOs could increase the need for subsidized housing in the future.

**Margaret Blakeney** is a research assistant with Canadian Social Trends.



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# TODAY'S Extended Families

by Anna Paletta



**T**oday's extended families are different from those of the past. Whereas members of such families, such as adult siblings or parents, used to live within the same household, it is now more common for them to live in different households. Because of this change, it is often presumed that roles once assumed by family are now being performed by social institutions, such as daycare centres and nursing homes. Evidence from the 1990 General Social Survey (GSS), however, indicates that kin continue to be an important source of support for one another. Such support now tends to come from extended family members living in a different household, rather than in the same one.

#### Help given and received

Dependence on family members for household help remains high. In 1990, 81% of the 20.5 million Canadians aged 15 and over received or provided at least one unpaid<sup>1</sup> service, other than child care, from or to someone living outside their household at least once during the previous twelve months. Almost one-half (46%) both gave and received help. Among those who only gave or only received help, more gave (24%) than received (11%).

Family members, that is, parents, siblings, children and other relatives, constituted a substantial proportion of people providing help. Of all contributors of financial support to respondents, 68% were family members. Furthermore, 59% of housework, 47% of house maintenance, and 36% of transportation contributors were family members.

Parents are an important source of all types of help, especially financial, for their children living in another household. In 1990, an estimated 39% of all contributors of financial help were parents. This did not include lump sum payments, such as an inheritance or a large gift, that may have occurred earlier than the 12 months preceding the survey. Traditional roles are evident in the provision of help. Of all people providing assistance, daughters made up an estimated 11% of the contributors of housework, whereas sons made up 4%. On the other hand, sons accounted for 9% of the contributors of unpaid house maintenance, and daughters, 3%.

Depending on the type of help provided by someone living outside the household, siblings accounted for roughly 8% to 10% of the contributors. All other relatives together (that is, other than parents, children or siblings) constituted an estimated 11% to 18% of the contributors.

#### Child care

While daycare centres and caregivers outside the family often provide child care, many parents still depend on family members to care for their children while they are at work or away from home for other reasons. Of the 5.8 million Canadian households with children under age 15 living at home in 1990, 1.8 million received paid or unpaid child care on a regular basis from someone living outside their household. Almost one-quarter of those who received such care for their children received it at the home of a family member: 13% in the home of the children's grand-

Contributor		Type of help:				
		Housework	House maintenance	Transportation	Financia support	
				%		
Family		59	47	36	68	
Parent		17	7	7	39	
Sibling		10	10	8	9	
Daughte	er	11	3	6	6	
Son		4	9	4	C	
Other re	elative	17	18	11	14	
Other		41	53	64	32	
Friend		37	52	62	25	
Organiza Other	ation/	4	1	2	7	
Total	%	100	100	100	100	
	Millions	3.5	5.5	9.5	2.7	

<sup>1</sup> Some individuals received help from more than one person so that the total number of people helping is greater that the total number of recipients. For example, 2.8 million people aged 15 or over received unpaid help with housework from a total of 3.5 million relatives, friends, or through organizations.

<sup>2</sup> Includes both daughters and sons.

Source: Statistics Canada, 1990 General Social Survey.

in or outside of the household.<sup>2</sup> Spouses

parents and 9% in another relative's home.

Of households receiving child care in their

own home from someone living in another,

an estimated 41% received it from a family

member — either from a grandparent (21%)

Of all people who reported providing

help to others, 32% (24% of men and

39% of women) provided unpaid child

care either directly or through an organiza-

tion to children outside their household.

In 1990, 16% of these contributors cared

for children at least once a week. Of these

weekly caregivers, more than two-thirds

provided unpaid child care to a family

member: 25% to a daughter's children,

19% to a son's, and 13% each to a brother's

or sister's, or to another relative's children.

Of the 324,000 adult Canadians living in-

private households who reported a phy-

sical or mental limitation and who had

received help with personal care (such as

bathing and dressing) at least once in the

12 months preceding the 1990 GSS, most

had this help from a family member living

or another relative (20%).

Personal care

#### **1990 General Social Survey**

The General Social Survey (GSS) gathers data on non-institutionalized people aged 15 and ovepager living in the 10 provinces. The 1990 GSS, "Family and Friends", asked people whether they had provided or received any unpaid help to or from someone living outside their household in the previous 12 months. It also examined the relationship of the people, that is, whether this help was provided to or received from a parent, son, daughter, sibling, other relative, friend, or other individual or organization.

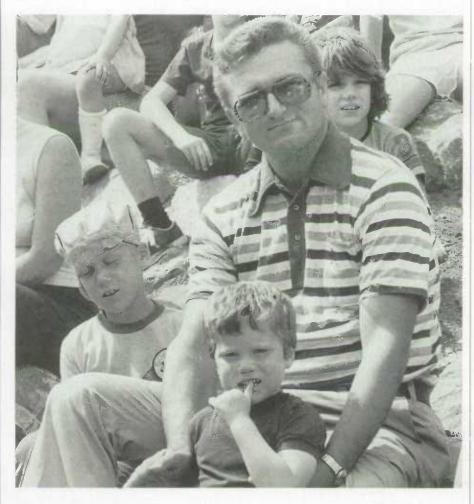
Unpaid help included housework, house maintenance, transportation, child care, personal care and financial help. Housework included tasks such as cooking, sewing and cleaning. House maintenance included repairs, painting and carpentry, as well as outside work, such as lawn mowing or snow shovelling.

<sup>1</sup> Help referred to in this article is unpaid help except for child care and personal care received which may include paid and unpaid help.

<sup>2</sup> The findings of Statistics Canada's 1986 Health and Activity Limitation Survey are similar but not directly comparable because of the differences in the questions asked. made up 27% of personal care contributors and other family members made up 33%.

As was the case for contributors of personal care, most recipients of personal

care were family members. Of all recipients, 17% were parents, 7% were siblings, 6% were children and 29% were other relatives.



#### **Financial help**

An estimated 25% of Canadians provided financial help to family members, friends, and other individuals and organizations. Not surprisingly, more higher than lower income households provided financial help. This ranged from 34% among those with a total household income of \$80,000 or more to 16% among those with a total household income of less than \$10,000.

The opposite was true of those who received financial help. Where 11% of all households received financial help from someone living outside their household, there was a greater tendency for lower than higher income households to do so. This ranged from 17% among those with a total household income of less than \$10,000 to 6% among those with a total household income of \$80,000 or more.

#### **Gender differences**

According to the GSS, both men and women shared tasks mostly with their family and friends. Men, however, exchanged more with friends, while women exchanged more with family.

There is a tendency to follow traditional roles when providing assistance to people with various tasks. For example, in 1990, of all people providing various forms of help to those outside their family, women made up 64% those providing housework. On the other hand, men accounted for most of those providing house maintenance (74%). Also, most people providing unpaid child care through an organization or to children outside their household were women (63%). Similarly, women made up 70% of people providing personal care to people outside their household.

#### With a little help from our friends

While extended family members continue to play an important role in helping one another, friends are also an important part of Canadians' primary support group. In fact, Canadians have, on average, greater numbers of close friends (7 to 8) than siblings (4).

In addition, many Canadians live far away from their extended family members. Approximately 16% of Canadians are foreign-born and an estimated 65% of the adult population had moved at least once between 1980 and 1990, with 15% of these having moved more than 100 kilometres in their most recent move. As people become more mobile and family size decreases, Canadians may become even more dependent on friends for help.

Friends accounted for 62% of people providing help with transportation, 52% with house maintenance and 37% with housework. They also made up 25% of contributors of financial help.

Organizations tend to play a relatively small role in helping people with various tasks. Child and personal care were the only exceptions. In 1990, of all help received with personal care, 32% came from people working through an organization or from an individual other than a relative or personal friend. Of all individuals or organizations providing out-of-home child care, workplace daycare centres accounted for 3% and other daycare centres, 27%.

Anna Paletta is an analyst with Canadian Social Trends.

• For further information, see: Burch, Thomas K. Families in Canada (1986 Census of Canada Focus on Canada Series). Statistics Canada, Catalogue No. 98-127. Ottawa: Ministry of 1990 Supply and Services; Burke, Mary Anne. "Families: Diversity the New Norm," Canadian Social Trends. Summer, 1986. Statistics Canada, Catalogue No. 11-008; Priest, Gordon E. "Private Households by Number of Generations Present: New Data From the Census of Canada," *Canadian Statistical Review*. Volume 60 Number 1, January 1985. Statistics Canada Publication No. 11-003.

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Today's Extended Families

Summer 1987

## SOCIAL

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### SOCIAL INDICATORS

	1984	1985	1986	1987	1988	1989	1990	1991
POPULATION								
Canada, June 1 (000s)	24.978.2	25.165.4	25.353.0	25.617.3	25,909.2	26,240.3	26,610.4	27.000.4 <sup>pt</sup>
Annual growth (%)	0.8	0.7	0.7	1.0	1.1	1.3	1.4	1.5 <sup>pt</sup>
Immigration <sup>1</sup>	87,504	84,062	88,051	125,696	152,285	174,495	199,527	219,480 <sup>r</sup>
Emigration <sup>1</sup>	48,826	46,252	44,816	51,040	40,528	37,437	39,649	39,233 <sup>pl</sup>
FAMILY								
Birth rate (per 1,000)	15.0	14.8	14.7	14.4	14.5	15.0	15.3	15.1 <sup>r</sup>
Marriage rate (per 1,000)	7.4	7.3	6.9	7.1	7.2	7.3	7.1	7.2'
Divorce rate (per 1.000)	2.6	2.4	3.1	3.4	3.1	3.1	2.9	
Families experiencing unemployment (000s)	1,039	990	915	872	789	776	841	1,417
LABOUR FORCE								
Total employment (000s)	10,932	11,221	11,531	11,861	12.244	12.486	12,572	12,340
- goods sector (000s)	3,404	3,425	3,477	3,553	3,693	3,740	3,626	3,423
- services sector (000s)	7,528	7,796	8,054	8,308	8,550	8,745	8,946	8,917
Total unemployment (000s)	1,384	1,311	1,215	1,150	1,031	1,018	1,109	1,417
Unemployment rate (%)	11.2	10.5	9.5	8.8	7.8	7.5	8.1	10.3
Part-time employment (%)	15.3	15.5	15.5	15.2	15.4	15.1	15.4	16.4
Women's participation rate (%)	53.6	54.6	55.3	56.4	57.4	57.9	58.4	58.2
Unionization rate - % of paid workers	35.1	34.4	34.1	33.3	33.7	34.1	*	*
INCOME								
Median family income	32,739	34,736	36,858	38,851	41,238	44,460	46,069	
% of families with low income (1986 Base)	15.6	14.3	13.6	13.1	12.2	11.1	12.1	
Women's full-time earnings as a % of men's	65.6	64.9	65.8	65.9	65.3	65.8	67.6	
EDUCATION	00.0	04.5	00.0	00.0		00.0	07.0	
		1007.0		1.070.0				
Elementary and secondary enrolment (000s)	4,946.1	4,927.8	4,938.0	4,972.9	5,024.1	5,074.4	5,141.0 <sup>p</sup>	*
Full-time postsecondary enrolment (000s) Doctoral degrees awarded	782.8	789.8	796.9	805.4	816.9	832.3	856.3	887.0 <sup>p</sup>
	1,878	2,000	2,218	2,384	2,415	2,600	2,672	2,947
Government expenditures on education - as a % of GDP	5.8	6.0	5.7	5.6	5.5	5,4	5.5	
	5.0	0.0	J.1	5.0	J.J	J.4	5.5	
HEALTH					_			
% of deaths due to cardiovascular disease	40.0	41.7	44.4	10.5	20.0	00.4	0.7.0	
- men	42.8	41.7	41.4	40.5	39.5	39.1	37.3	
% of deaths due to cancer - men	25.5	45.3	44.9 25.9	44.0	43.4	42.6	41.2	
- Women	25.5	25.4	25.5	26.4	27.0	27.2	27.8	
Government expenditures on health -	23.5	20.1	20.0	20.1	26.4	26.4	26.8	
as a % of GDP	5.8	5.8	6.0	5.9	5.9	6.0	6.2	
JUSTICE	0.0	0.0	0.0	0.0		0.0	0.2	
	G (2) 21 21							
Crime rates (per 100,000) violent	714	740	000	220	000	0.40	1.040	4 0.020
property	5.607	749 5,560	<b>808</b> 5,714	856 5.731	<u>898</u> 5,630	948	1,013	1,097 <sup>p</sup>
<ul> <li>broberty</li> <li>borberty</li> </ul>	2.7	2.8	2.2	2.5	5,630	5,5 <b>03</b> 2.5	5,844	6,368 <sup>p</sup> 2.8
#1.	6.1	2.0	6.2	2.0	2.2	2.0	2.0	2.6
GOVERNMENT				11.1				
Expenditures on social programmes <sup>2</sup>	151 000.0	155 000 0	157 707 0	100 070 7	101000.0	170 185 6	475 0 10 0	
(1990 \$000.000)	151,003.3	155,990.6	157,737.2	160,670.7	164,293.2	170,125.0	175,640.0	*
- as a % of total expenditures	55.6	55.8	56.4	56.1	56.2	56.2	56.7	*
- as a % of GDP	26.2	26.2	26.1	25.5	24.7	25.0	26.3	0.000.0
UI beneficiaries (000s) 0AS and 0AS/GIS beneficiaries <sup>m</sup> (000s)	3,221.9	3,181.5	3,136.7	3,079.9	3,016.4	3.025.2	3,261.0	3,663.0
Canada Assistance Plan beneficiaries <sup>m</sup>	2,490.9	2,569.5	2,652.2	2,748.5	2,835.1	2,919.4	3.005.8	3,098.5
(000s)	1,894.9	1,923.3	1,892.9	1,904.9	1,853.0	1,856.1	1,930.1	2,282.2
A CONTRACTOR OF A CONTRACTOR O	1,034.5		1,002.0	1,304.3	1,000.0	1,000.1	1,500.1	2,202.2
ECONOMIC INDICATORS								
GDP (1986 \$) = annual % change	+6.3	+4.8	+3.3	+4.2	+5.0	+2.3	-0.5	-1.7
Annual inflation rate (%)	4.4	3.9	4.2	4.4	4.0	5.0	4.8	5.6
Urban housing starts - Not available * Not yet available <sup>p</sup> Preliminary data	110,874	139,408	170,863	215,340	189,635	183,323	150,620	130,094

<sup>1</sup> For year ending May 31st.
 <sup>2</sup> Includes Protection of Persons and Property; Health; Social Services; Education; Recreation and Culture.

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Government Transfer Payments to Persons Matrices 5019-5020, 5067-5076, 5078, 6961-6962

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