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SOCIAL TRENDS



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INCOME SECURITY FOR SENIORS ☐ WORKING AND STUDYING AT HOME



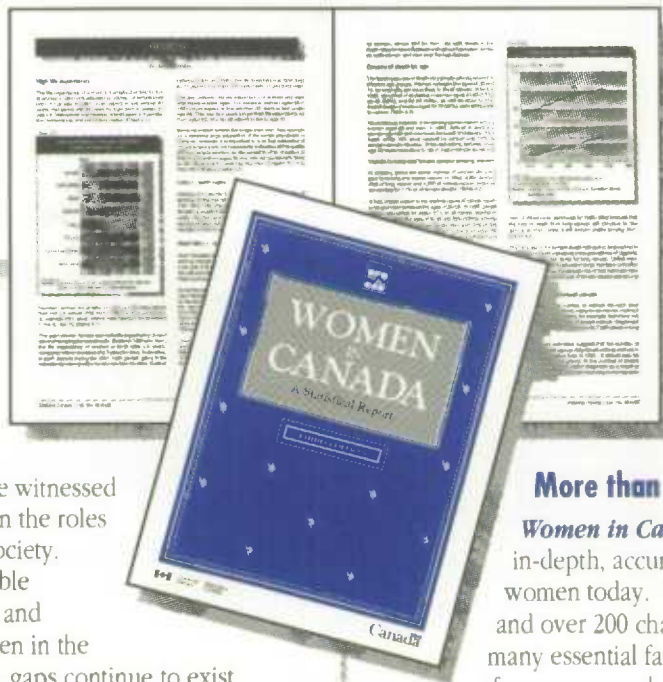
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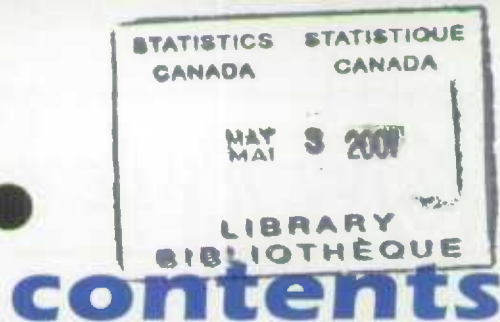
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ON OUR COVER:
Longshoremen (1940) oil on masonite, 50.8 x 63.4 cm. Collection: National Gallery of Canada, Ottawa.

About the artist:
Miller Brittain was born in Saint John, New Brunswick in 1912. His early art training took place at Miss Holt's Art School and the Art Students' League. His artistic work was interrupted in 1942 when he enlisted in the R.C.A.F.

In 1944, he was awarded the Distinguished Flying Cross. Resuming his painting after the war, he exhibited many of his works throughout North America and was a member of the Canadian Society of Graphic Art. Mr. Brittain died in 1968.

AN OVERVIEW

Canadian society has evolved considerably since Confederation and this evolution has had an impact on the economic security of seniors. In the late 1800s, Canada was largely a rural society and most people were employed in agriculture. At that time, large families were common and the few adults who survived to older ages often depended on their families for financial support. With industrialization, however, Canadian society became urbanized and family size declined. At the same time, improvements in sanitation and medicine greatly reduced the likelihood of premature death and life expectancy began to increase, particularly for women.¹ These changes resulted in a growing population of seniors with very low incomes and without a family they could rely on for support. Thus, largely from the 1950s to the 1970s, government programs were introduced to provide seniors with greater economic security.

Today, Canada's income security system provides pensions and financial support to seniors through a combination of programs, the most significant of which are Old Age Security (OAS), and the Canada and Quebec Pension Plans (C/QPP). As a result of these programs, and rising entitlements from private retirement pensions and investments, the incomes of seniors have improved and many are now able to avoid living with low incomes.

OAS benefits are available to all people aged 65 and over who have resided in Canada for a sufficient period. Seniors with little income other than OAS may also be eligible for additional amounts in the form of a Guaranteed Income Supplement (GIS) or Spouse's Allowance (SPA). All of these programs are financed by the federal government through taxation. Seniors with high personal incomes face a claw-back tax on their OAS benefits. In addition, all seniors receiving OAS must pay income taxes on their benefits. GIS and SPA benefits, however, are not taxable.

C/QPP retirement benefits are available as early as age 60 to those who have participated in the labour force, and thus, have contributed to the plans. Survivors of deceased contributors are also entitled to benefits from these programs. These plans cover all employees and self-employed people in Canada other than those with very small earnings, and contribution to these plans is compulsory. Unlike OAS, C/QPP are financed entirely by the contributions of employees, employers, and the self-employed, and interest earned on the investment of the plans' funds. Benefits from these plans are paid in addition to OAS benefits and are subject to income tax.

In addition to OAS and C/QPP, there are other programs administered by the provinces that also benefit seniors. Ontario, Manitoba, Saskatchewan, Alberta, British

Columbia and both territories provide income supplements to low-income seniors over and above the federal GIS and SPA. In addition, in all provinces and territories, Social Assistance (welfare) can be extended to seniors who do not meet the residency requirement for OAS or who receive OAS but have a financial hardship, such as an age-related special need or a large number of dependents.

Seniors also have several age-related tax advantages.² Within the federal income tax system, seniors aged 65 and over are eligible for an age credit. In addition, those with income from eligible sources, such as an employer-sponsored pension plan or an RRSP annuity, are eligible for a pension credit. The provinces and territories also offer various programs which reduce seniors' provincial income tax and aid with shelter costs by reducing property taxes or rent.

Apart from public pension plans operated by governments, some seniors receive benefits from employer-sponsored pension plans. These plans, however, come in a variety of forms and yield widely different benefits to members upon retirement.³ Many seniors also rely on income from investments and personal savings. According to the Survey of Consumer Finances, 30% of senior women and 51% of senior men in 1993 reported income from private retirement pensions, superannuation and annuities, such as RRIFs.

In addition to these programs, price discounts and various subsidies are also available to seniors. These include a wide variety of benefits, ranging from retail discounts to subsidies for certain goods and services, such as transportation and prescription drugs.

Although not a direct source of income, home ownership is also an important part of economic security for many seniors. This aspect of wealth is not reflected in income statistics and is not considered when eligibility for receipt of government program benefits is determined. According to Statistics Canada's Household Facilities and Equipment Survey, 68% of households headed by seniors in 1994 owned their own home and only 10% still had a mortgage. Even among seniors with very low household incomes (less than \$10,000), 44% were mortgage-free home owners. —Ed.



¹ See Yolande Lavoie and Jillian Oederkirk, "Social Consequences of Demographic Change," *Canadian Social Trends*, Winter 1993.

² See *Inventory of Income Security Programs in Canada*, January 1993, Human Resources Development Canada Catalogue H75-16/1993E.

³ Hubert Frenken, "Pension Plan Potpourri," *Perspectives on Labour and Income*, Summer 1995, Statistics Canada Catalogue 75-001E.

OLD AGE SECURITY

by Jillian Oderkirk

At Confederation, the provinces were given jurisdiction over matters related to education, health and welfare. As a result, provinces were considered responsible for seniors' pensions. In 1927, however, the federal government, through the *Old Age Pensions Act*, offered to pay half the cost of pensions paid and administered by the provinces. These pensions were to be offered, on the basis of financial need, to seniors aged 70 and over who met certain citizenship and residency requirements. In 1952, this act was replaced with the *Old Age Security Act*. Under this act, pensions were to be paid to all individuals aged 70 and over, regardless of need. Those aged 65 to 69 could also receive a pension, but on the basis of need.¹

Starting in 1966, the qualification age for Old Age Security (OAS) benefits was lowered from 70 to 65 over a five-year period. Also in 1966, the Canada and Quebec Pension Plans (C/QPP) were introduced, but were not to pay full retirement benefits until 1976. As a result, the Guaranteed Income Supplement (GIS) was added to OAS as a temporary measure to cover the ten-year C/QPP implementation period, providing income-tested benefits to those with no or low C/QPP benefits. The GIS has remained, however, and continues to provide benefits to seniors with little income other than OAS. Spouse's Allowance (SPA) was added to the OAS program in 1975. This allowance is payable to OAS pensioners' spouses



aged 60 to 64 on an income-tested basis. These couples are guaranteed a minimum income equivalent to that of a pensioner couple receiving GIS.

OAS benefits available to almost all seniors

Canadian citizens or legal residents aged 65 and over may qualify for either full or partial OAS pension, depending on their years of residence in Canada and their personal income. The pension begins, on application, a month after a person's 65th birthday.

There are two methods for meeting residency requirements for full pension. Canadians aged 25 and over on July 1, 1977 qualify for full OAS pension if they have ten years of residence immediately prior to application. People who were not yet age 25 on that date or who did not reside in Canada prior to that date qualify for a full pension with forty years of residence in Canada after age 18. Those who do not qualify for full pension can receive a partial pension, provided they have at least ten years residence after age 18.

¹ Robert L. Brown, *Economic Security in an Aging Population*. Toronto: Butterworths Canada Ltd., 1991.



Under reciprocal international social security agreements, however, a person residing in Canada can add periods of residence in a reciprocating country to years of residence in Canada to qualify for OAS. An OAS pension may also be paid indefinitely outside of Canada if the pensioner has twenty years of residence in Canada after age 18. For those not meeting this requirement, OAS pension can be paid for six months outside of Canada and resumed when the pensioner returns to Canada.

Starting in 1990, OAS benefits have been taxed back from seniors with high personal incomes. Seniors with incomes above a threshold (\$53,215 in 1994) are required to repay OAS benefits at a rate of 15% of income above this threshold. Seniors with very high personal incomes (\$84,195 or more in 1994) repay all of their OAS pensions.

The maximum monthly benefit for those receiving OAS in 1994 was \$387.² OAS benefits are fully indexed to the cost of living as measured by the Consumer Price Index. Despite this, however, the relative value of OAS in relation to the average industrial wage has declined because wage increases in the 1970s were greater than increases in the overall cost of living. In 1964, OAS benefits represented 20% of the average industrial wage. By 1983, the proportion had declined to 15% and has been maintained at that level ever since.

Similar to the situation in the population of seniors, over one-half (58%) of OAS recipients in 1994 were women. As women tend to live longer than men, the proportion of OAS recipients who were women increased from 53% among those aged 65 to 69, to 75% among those aged 90 and over.

Guaranteed Income Supplement OAS pensioners with little or no income other than OAS may receive full or partial Guaranteed Income Supplement (GIS) benefits. The amount of GIS to which an individual is entitled is determined by marital status and income. If the pensioner is married, the combined income of the pensioner and spouse is taken into account. The value of a pensioner's assets, however, is not considered when eligibility and benefit amounts are determined.

Single pensioners with incomes exceeding \$11,064 in December 1994 were not eligible for GIS. Married couples in which both were pensioners were only eligible for GIS if their combined income did not exceed \$14,448. Married couples in which only one person was a pensioner and the other spouse was ineligible for Spouse's Allowance received GIS up to a family income of \$26,784.

In 1994, the maximum monthly benefit from OAS with a GIS benefit ranged from \$847 for a single pensioner to \$1,374 for a married couple in which both were receiving OAS and GIS (\$687 each).² If a GIS pensioner leaves Canada, however, the

supplement is paid for six months and then discontinued until the pensioner returns to Canada. GIS benefits are not subject to income tax.

Most GIS recipients in 1994 were women (65%). With advancing age, the proportion of recipients who were women increased from 57% of those aged 65 to 69, to 63% of those aged 70 to 74, to 78% of those aged 90 and over. Although this is partly because women tend to live longer than men, it is also because women, particularly the very elderly, are more likely than men to have little income other than OAS benefits.

Spouse's Allowance also assists some low-income seniors The spouse of a pensioner receiving GIS may be eligible for Spouse's Allowance (SPA) if the spouse is aged 60 to 64 and has ten years of residence in Canada. Eligibility is subject to an income test similar to that for the GIS. Also, like GIS, SPA is payable for six months following the departure of either spouse from Canada, and can be resumed only when both members of the couple return to Canada.

In 1979, Extended SPA was introduced. This allows the spouse of a deceased OAS pensioner to remain eligible for SPA until age 65 or until remarriage. An amendment in 1985 provides for payment of SPA to any widowed person aged 60 to 64 who meets the ten-year residency requirement. This is called Widowed SPA. The SPA program, however, does not cover low-income people who were never married, those separated or divorced and low-income couples where both spouses are aged 60 to 64.

For couples, the SPA benefit is based on their combined income, whereas for beneficiaries of Extended SPA and Widowed SPA, it is based on the surviving spouse's income only. Married couples with a combined income exceeding \$20,688 in 1994 were ineligible for SPA, while those who were widowed were ineligible if their personal income exceeded \$15,168. As with GIS, assets are not considered in determining entitlement.

For married couples, the maximum full monthly SPA payment is equal to the full basic OAS pension plus the maximum GIS at the married rate. In 1994, the maximum SPA payment for a married couple was \$687.² That year, those who were widowed could receive a maximum of \$758.

In 1994, almost all recipients of SPA were women (91%). Those receiving Extended and Widowed SPA benefits (93%) were slightly more likely than those who were married (90%) to be women.

OAS benefits have helped many seniors living with low incomes, particularly women While many seniors have low incomes, particularly those with little income other than OAS, the introduction

² Calendar-year average of the maximum benefit payable each month.

of government income security programs has led to an improvement in seniors' incomes. Prior to the introduction of the OAS program in 1952, Canada's elderly had suffered relative economic hardship. In 1951, for example, the median income of unattached individuals aged 65 and over, the majority of whom were women, was 36% of the median income of all Canadians.³ The median income of families headed by a senior was 51% of the median income of all families. By 1983, the same statistics were 74% and 60%, respectively, while by 1993, they were 81% and 68%.

Seniors living alone with little income other than OAS, however, still have incomes below Statistics Canada's Low Income Cut-offs (LICOs), and thus, are considered to be living with low incomes.⁴ About 80% of those in this situation in 1993 were women. OAS and GIS, however, do help seniors to have incomes that are closer to the LICOs. According to the Survey of Consumer Finances, 59% of low-income families and unattached individuals who received OAS benefits in 1993 had incomes that were at least 80% of the value of the LICOs.

Within the last decade, as the C/QPP program became available to more seniors and C/QPP benefit entitlements grew, the proportion of families headed by seniors who were living with incomes below the LICOs dropped. By 1993, 9% of families headed by seniors were living with low incomes, down from 19% in 1980. Among those living alone, however, the proportion with low incomes has fallen but is still high. The proportion of unattached senior women with

incomes below the LICOs fell to 56% in 1993 from 72% in 1980. The proportion of senior men in that situation fell to 38% in 1993 from 61% in 1980.

OAS, including GIS, however, is a more important income source for senior women than for senior men. This is because men are more likely than women to have participated in the labour force, and with that participation, to have had higher career earnings than women. Men are also less likely than women to have worked part time or to have had a discontinuous employment history. Thus, men tend to have higher C/QPP retirement benefits than women and are more likely to have an employer-sponsored pension.

In 1993, 42% of the incomes of senior women were from OAS and GIS. This was down from 45% in 1985 and 61% in 1971.⁵ Nonetheless, this proportion is much higher than that of men. In 1993, only 24% of the incomes of senior men were from OAS and GIS, down from 26% in 1985 and 29% in 1971.

Many seniors with high family incomes continue to benefit OAS recipients with high personal incomes now repay part of their OAS benefits. Those with high family incomes, but lower personal incomes, however, are able to avoid the claw-back tax. Accounting for any repayment of OAS resulting from the claw-back tax, virtually 100% of seniors with incomes of \$15,001 to \$60,000 received OAS benefits in 1993.⁶ Among seniors living with family members (such as senior couples), 93% of those with family

³ Median income is the level where half of the population has a higher income and half has a lower income.

⁴ These LICOs were determined from an analysis of 1992 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 an individual living alone in Canada's largest cities in 1993 was \$16,482.

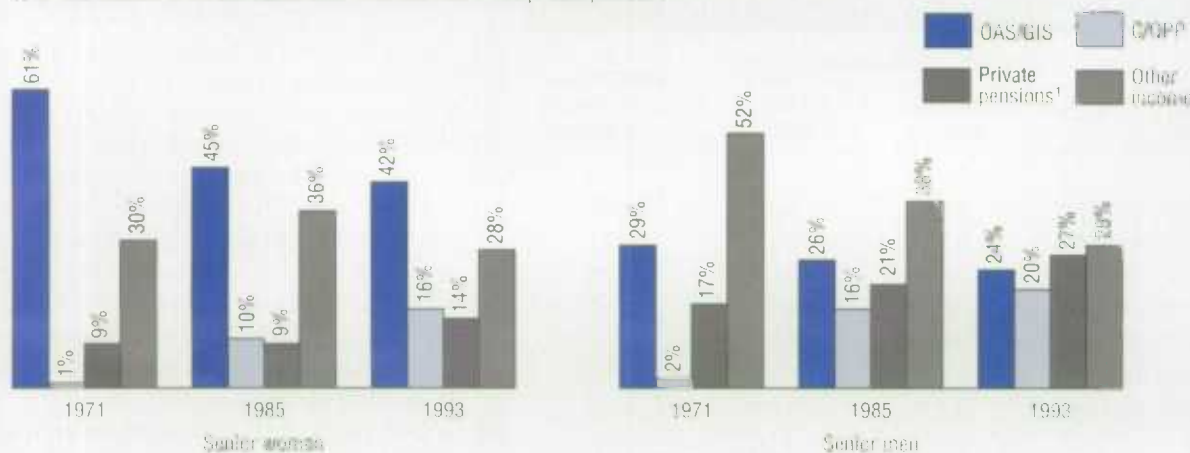
⁵ Statistics Canada Catalogue 13-588, No. 2

⁶ Estimates for this section were generated using Statistics Canada's Social Policy Simulation Database and Model.

Senior women have a much larger share of income from OAS and GIS benefits

GST

% of total income of all individuals from OAS/GIS/C/QPP and private pensions

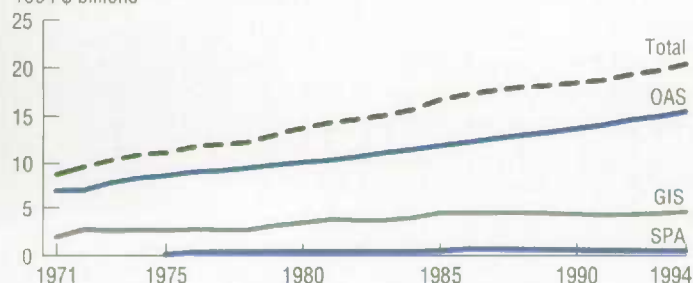


¹ Includes employer-sponsored retirement pensions, superannuation and annuities.
Source: Statistics Canada, Catalogue 13-588, No. 2 and Survey of Consumer Finances.

Total payments for OAS/GIS/SPA exceeded \$20 billion in 1994

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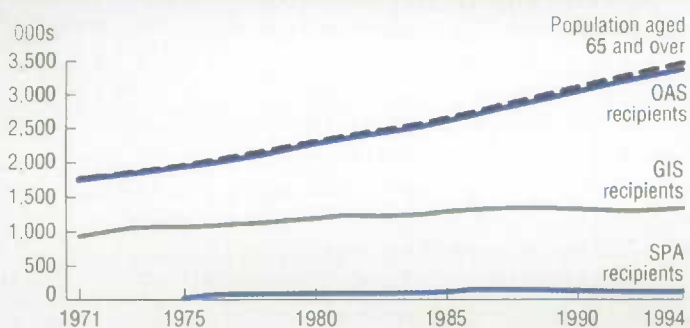
Annual cost of benefits, adjusted for inflation
1994 \$ billions



Source: Human Resources Development Canada, Statistics Related to Income Security Programs, March 1995

Virtually all seniors receive OAS benefits

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Source: Human Resources Development Canada, Statistics Related to Income Security Programs, March 1995

Average OAS/GIS/SPA benefit payment and distribution of total OAS/GIS/SPA benefit payments, 1993¹

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Family income	Average annual benefit payment		Distribution of total benefit payments
	Unattached seniors	Families with seniors	
		\$	%
\$15,000 and under	8,245	8,365	33
\$15,001-\$20,000	5,087	12,819	14
\$20,001-\$30,000	4,615	9,955	21
\$30,001-\$40,000	4,589	8,515	10
\$40,001-\$50,000	4,582	8,275	7
\$50,001-\$60,000	4,224	8,021	5
\$60,001 and over	2,115	7,049	9
Total	6,860	9,117	100

¹ Amounts are net of OAS claw-back tax.

Source: Statistics Canada, Social and Economic Studies Division, Social Policy Simulation Database and Model.

incomes over \$60,000 received OAS benefits. In contrast, only 55% of unattached seniors with incomes that high received OAS benefits.

The average payment for OAS, GIS and SPA per family receiving this transfer also remained high, regardless of family income. In addition, at all family income levels, the average amount received by seniors living alone was half that of seniors in families (largely senior couples). The average payment to unattached seniors exceeded \$4,000 for those with incomes up to \$60,000. Among families with seniors (largely senior couples), the average payment exceeded \$8,000 in every income group up to \$60,000. Among seniors in families with incomes exceeding \$60,000, the average OAS payment was about \$7,000. Unattached seniors with incomes that high, however, received an average of only \$2,100.

Overall, most seniors have lower incomes and as a result, most of the total benefit amount extended for OAS, GIS and SPA in 1993 was directed toward seniors with lower incomes. That year, 68% of the total amount of OAS benefits extended were given to seniors with family incomes of \$30,000 or less. About 22% of benefits were extended to seniors with family incomes between \$30,001 and \$60,000, and 9% to seniors with incomes exceeding \$60,000.

OAS program costs rising According to data from Human Resources Development Canada (HRDC), the cost of OAS benefit payments has risen steadily since the 1970s. From 1971 to 1994, payments for Old Age Security more than doubled to \$15.4 billion from \$6.8 billion (in 1994 dollars). The cost of GIS payments also increased over this period rising to \$4.5 billion from \$1.9 billion (in 1994 dollars). The cost of the SPA program rose from \$261 million in 1976 to over \$600 million in 1986 (in 1994 dollars). Since then, spending on this program has fallen each year, reaching \$431 million in 1994.

Virtually all of the growth in OAS program payments since the early 1970s can be explained by increases in the population of seniors. According to HRDC, from 1971 to 1994, the number of recipients of OAS benefits increased to 3.4 million from 1.7 million, while the number of seniors in the population increased to 3.5 million from 1.8 million. Over the same period, OAS payments per recipient (in 1994 dollars) remained stable. After some initial increases in the early 1970s, the average monthly OAS payment has remained between \$370 and \$380 (in 1994 dollars).

Increases in the cost of GIS have largely been due to a combination of increases in the average benefit and population aging. Since the 1970s, the maximum GIS benefit increased faster than the

cost of living. The maximum monthly benefit for a single pensioner grew to \$460 in 1994 from \$337 in 1980, and \$203 in 1971 (in 1994 dollars). The average GIS benefit also increased, but not as quickly because the proportion of seniors eligible for maximum GIS benefits declined over the period. The average monthly GIS benefit increased from about \$200 during the 1970s to over \$280 in the mid-1980s (in 1994 dollars). The average benefit then declined to about \$270 in the early 1990s before rising again to \$285 in 1994.

The number of recipients of GIS increased annually from 932,000 in 1971 to 1.3 million in the mid-1980s. Since then, the number of recipients has remained constant each year. As the number of OAS recipients increased much more quickly over this period, the proportion of OAS recipients receiving GIS benefits has declined, falling from over 55% in the early 1970s to less than 40% in the early 1990s. In addition, the proportion of GIS recipients receiving full GIS benefits has declined from about 50% to 15%. Much of this change is due to the rising income of seniors from the maturing of C/QPP. A much larger proportion of seniors today are receiving C/QPP benefits, and their benefit entitlements are larger, thus seniors are increasingly ineligible for GIS benefits.

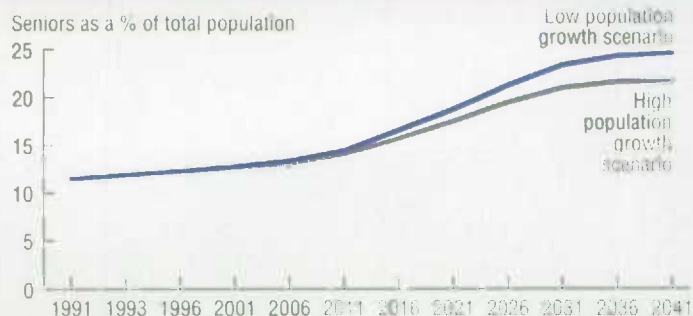
Very few seniors receive SPA benefits. From 1976 to the early 1980s, the number of beneficiaries increased to over 80,000 from 59,000. In the mid-1980s, when SPA was opened up to all widowed people aged 60 to 64, the number of beneficiaries increased to 140,000. Since then, the number of beneficiaries has dropped, reaching 109,000 in 1994. Similarly, the average monthly SPA benefit, in 1994 dollars, fluctuated between \$320 and \$340 from the late 1970s to the mid-1980s. It increased to \$365 in 1986 and then declined annually to \$330 in 1994. As with GIS, the decline in the number of beneficiaries and in the average benefit has much to do with an increasing proportion of people qualifying for only a partial benefit or for no benefit at all. From 1979 to 1994, the proportion of SPA recipients receiving partial SPA benefits increased to 92% from 88%.

Financing of OAS depends on demographics

OAS, GIS and SPA pensions are all funded from general tax revenue and, unlike private pensions, are administered on a "pay-as-you-go" basis. Taxpayers helping to pay for these programs today rely on a statutory promise that taxpayers in the future will do likewise, and thus, provide them with a similar pension in their retirement years. Each year, the level of taxes required to finance these payments is affected by the ratio of beneficiaries to the number of taxpayers. As a result, the cost of these plans is increasing because of population aging.

Seniors expected to account for over 20% of Canada's population by 2031

CST



Source: Statistics Canada, Catalogue 91-520.

According to Statistics Canada's population projections, the proportion of Canadians aged 65 and over is expected to increase from 12% in 1993 to between 22% and 25% in 2041, depending on population growth. Over the same period, the proportion of the population traditionally considered of working age, those aged 18 to 64, is expected to fall from 64% in 1993 to about 58% in 2041. Therefore, the overall cost of OAS benefits is expected to rise, while the proportion of the population financing these programs through taxation is expected to fall. Even in the near future, forecasts from HRDC indicate that total spending on OAS, GIS and SPA could reach \$22.6 billion in 1997, an 11% increase from 1994.

As funding is provided from general tax revenue, there is a risk that taxpayers in the future may not continue to support these programs in their existing format, especially if tax increases are required to continue program funding. As a result, there may be pressure on the federal government to increase the age of retirement and to further direct funds to those with the greatest financial need.

- For more information on Old Age Security, see **Inventory of Income Security Programs in Canada**, January 1993, Human Resources Development Canada Catalogue H75-16/1993E.

Jillian Oderkirk is an Editor with **Canadian Social Trends**.

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CANADA AND QUEBEC PENSION PLANS

by Jillian Oderkirk



The Canada and Quebec Pension Plans (C/QPP) were introduced in 1966 to provide some protection against loss of income due to retirement, disability and death for members of the paid labour force and their dependents. As not all people with employment have access to an employer-sponsored pension plan and the benefits from employer-based plans differ greatly, the introduction of C/QPP ensured that those who work would have basic protection. Retirement benefits from these plans were designed as a second tier of income security for seniors, to be paid in addition to Old Age Security (OAS).

The Canada Pension Plan covers all regions of Canada except Quebec, which exercised its constitutional prerogative to establish a comparable pension plan. Both plans, however, are similar in terms of eligibility criteria and benefits, and are funded by the contributions of employees, employers, self-employed people and interest from investment of the plan's funds.

C/QPP provides monthly retirement, disability and survivor's pensions, disabled contributors' children's benefits, orphan's benefits as well as lump-sum death benefits. Most of the total benefit payments extended for C/QPP, however, are for programs directed toward seniors. In 1994, C/QPP programs providing benefits to seniors (retirement, survivor's and death benefits) accounted for 80% of total spending on CPP and 92% of total spending on QPP. That year, 87% of all CPP beneficiaries were aged 60 and over.

In order for Canadians and their dependents to be eligible for C/QPP benefits, they must have contributed to CPP or QPP for a specific period which varies with the type of benefit requested. The amount of retirement, survivor's, disability and death benefits a beneficiary is entitled to receive is based on the average adjusted pensionable career earnings of the contributor. Eligibility for C/QPP benefits is not based on income or assets.

C/QPP benefit coverage does not extend to the never employed, the chronically unemployed or those with very low earnings; a person must have earned income equalling about 10% of the average industrial wage to earn benefit credits (\$3,400 in

1994). Consequently, women doing unpaid work at home are the largest group of Canadians not covered.

Women who have not participated in the labour force may be entitled to a survivor's pension upon the death of their spouse. Women who are divorced, however, are particularly vulnerable to losing C/QPP benefits. As a result, provisions in CPP and QPP allow pension credits to be split between spouses following divorce if the relationship lasted one year or more. CPP also allows pension credits to be split following marital separation or the breakdown of a common-law union. Following a credit split, each spouse is entitled to an equal share of pension benefit credits for the time that they were together. Credit splitting is not allowed, however, if it will be detrimental to both spouses or if provincial law permits people to waive such a split in a spousal agreement. Currently, only Saskatchewan and British Columbia have such a law.

All benefits under C/QPP are payable regardless of where the beneficiary lives in Canada or abroad. In addition, Canada has reciprocal international social security agreements with many other countries. These agreements reduce restrictions that may prevent Canadians from receiving pensions from other countries, reduce restrictions on the payment of pensions abroad, and permit continuity of coverage when a person is working temporarily in another country. They also prevent situations where people would have to contribute to two countries' plans for the same work, and make it easier for people to become eligible for benefits through the adding together of credits earned under the plans of more than one country.

Retirement benefits can now begin at age 60

Retirement pensions accounted for most of the spending on CPP (65%) and QPP (68%) benefits in 1994. A retirement pension is payable to a person aged 60 and over who has made one contribution to CPP or has made contributions to QPP for one year. People aged 60 to 64 who apply for this pension must have retired from paid work, although they can later resume paid work and continue receiving benefits. C/QPP applicants aged 65 and over are eligible for retirement benefits even if they continue working.

Prior to 1987 for CPP and 1984 for QPP, retirement pension payments began at age 65. Since then, retirement pension payments can begin as early as age 60, although full benefits are not paid until age 65. For those applying before age 65, benefits are reduced by 0.5% for each month between their current age and their 65th birthday.

Also, people can wait until age 70 before applying for benefits. For them, benefits are enhanced by 0.5% for each month their age exceeds their 65th birthday. Thus, benefits can be reduced or increased by as much as 30% depending on a person's age at the start of benefits. Once entitlement is calculated, it is indexed annually to increases in the cost of living as measured by the Consumer Price Index.

C/QPP retirement benefits equal one-quarter of average career earnings

Annual earnings for each year from age 18¹ until the time of a claim for C/QPP benefits are considered when benefit entitlements are calculated. Annual pensionable earnings, however, cannot exceed a set maximum amount which is roughly equal to the average industrial wage (\$34,400 in 1994). Seniors whose annual earnings have always equalled or exceeded this amount receive the maximum retirement pension.

The annual amount of retirement pension that people are entitled to receive is equal to 25% of their average adjusted pensionable career earnings. Although retirement benefit calculations are complex, basically each year of career earnings is adjusted for any inflation in wages and salaries that has occurred over time. The annual benefit is valued at 25% of the average of these earnings.²

There are provisions which allow people to drop periods of low or zero earnings from the calculation of C/QPP benefits. The "general drop-out" provision eliminates months of low or zero earnings up to 15% of the total contributory period. This drop-out provision, however, cannot reduce the contributory period to less than ten years. If a person defers application for retirement benefits beyond age 65, months of pensionable earnings up to age 69 may be substituted for months of low or no earnings prior to age 65.

In addition to this general drop-out, there is a special "childrearing drop-out" provision that was introduced to the QPP in 1977 and to the CPP in 1983 (retroactive to 1978). This allows mothers or fathers who have years of low or no earnings because they were caring for children under age 7, to exclude those years from the calculation of lifetime earnings.³

Number of C/QPP retirement beneficiaries growing rapidly

From 1971 to 1986, the number of recipients of C/QPP retirement benefits increased from 241,000 to 1.6 million. In 1987, the year CPP retirement benefits began to be available to seniors starting at age 60, the number of C/QPP recipients jumped to 1.9 million and then continued to grow rapidly, reaching 2.9 million in 1994.

¹ Earnings from 1966 to the time of the claim are pensionable for those who were over age 18 in 1966.

² For a more detailed discussion of this calculation, see the *Mercer Handbook of Canadian Pension and Benefit Plans*, CCH Canadian Limited, 1991.

³ Periods when contributors received C/QPP disability pensions are also dropped from the calculation of lifetime earnings for C/QPP retirement benefits.

This rapid growth has much to do with the design of C/QPP. In the early years, many seniors had retired before the initiation of C/QPP in 1966, and hence, had not contributed to the program and were ineligible for benefits. With time, however, the proportion of seniors eligible for benefits increased. In addition, with rising labour force participation among women, a much larger proportion of senior women today qualify for retirement benefits than was the case during the early years of the program. As a result, the proportion of the population of retirement age⁴ entitled to receive C/QPP retirement benefits increased to 61% in 1994, from 44% in 1980 and

less than 20% in the early 1970s. In addition, the proportion of the population aged 65 and over outside of Quebec who were receiving CPP retirement benefits increased to 70% in 1994 from 45% in 1980 and 14% in 1971.

Proportion of senior women entitled to C/QPP retirement benefits up

The proportion of women aged 25 to 54 with paid employment has increased rapidly since the mid-1970s, rising to 70% in 1994 from less than 50% in 1976. In addition, since the late 1980s, almost two-thirds of women aged 45 to 54 have had paid employment.

With rising labour force participation among women, the proportion of women who had contributed to C/QPP and are, therefore, entitled to C/QPP retirement benefits as seniors has grown. The proportion of retirement benefit recipients who were women increased to 45% in 1994 from 33% in 1981. In addition, among the youngest people receiving retirement benefits in 1994 (aged 60 to 64) 48% were women. Among older seniors (aged 75 and over) receiving benefits, 44% were women.

Total and average retirement benefit costs rising rapidly

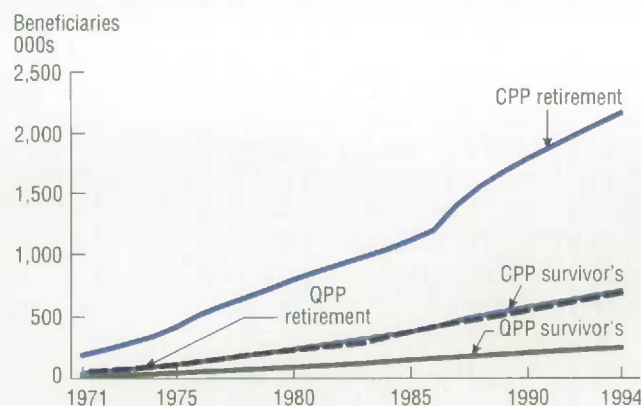
As the C/QPP program matured, the average benefit entitlement also grew. From 1971 to 1981, the average monthly retirement benefit from CPP more than doubled to \$254 from \$104 (in 1994 dollars). Since then, increases in the average amount have been more modest. From 1981 to 1994, the average monthly benefit increased 48% to \$376. Similarly, the average monthly retirement benefit from QPP increased to \$348 in 1994 from \$260 in 1981 and \$113 in 1971 (in 1994 dollars).

The average retirement benefit increased to 55% of the maximum retirement benefit in the early 1980s from 40% in the early 1970s. This proportion then dropped to just over 50% in the mid-1980s, when the option of retirement at age 60 (but with reduced benefits) was introduced. By the 1990s, however, the proportion had returned to about 55% each year.

As a result of an increasing number of beneficiaries and rising average benefit entitlements, the total cost of retirement benefits has increased substantially. By 1994, the total cost of CPP retirement benefits reached

Number of CPP retirement pension beneficiaries rising rapidly¹

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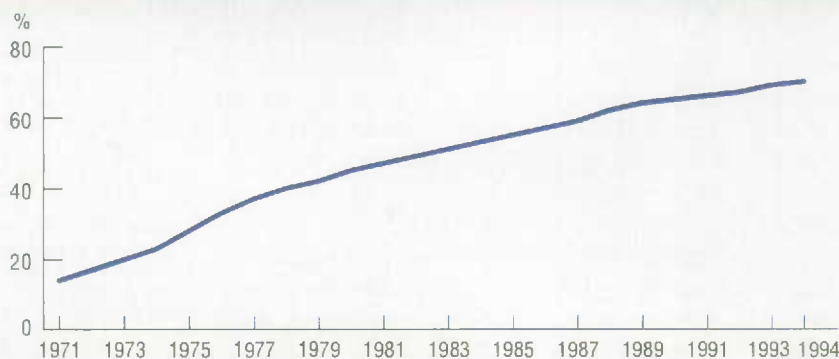


¹ The earliest possible retirement age dropped from 65 to 60 in 1987 for CPP and in 1984 for QPP.

Source: Human Resources Development Canada, Statistics Related to Income Security Programs, March 1995.

Proportion of seniors receiving CPP retirement benefits increasing¹

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¹ CPP retirement beneficiaries aged 65 and over as a proportion of the senior population outside of Quebec. Some seniors outside of Quebec receive benefits from QPP.

Source: Human Resources Development Canada, Statistics Related to Income Security Programs, March 1995.

\$9.8 billion, up sharply from \$2.4 billion in 1980 and \$233 million in 1971 (in 1994 dollars). For QPP, the total cost rose to \$2.9 billion in 1994 from \$703 million in 1980 and \$72 million in 1971 (in 1994 dollars). Since the inception of CPP, the largest annual increase in the cost of retirement benefits was in 1987, the year these benefits began to be available to recipients aged 60 to 64. Between 1986 and 1987, the total cost of CPP retirement benefits increased by \$1 billion (in 1994 dollars).

Survivor's pension available to spouses of deceased contributors Survivor's pension accounts for the second largest proportion of spending on C/QPP benefits (14% of CPP and 22% of QPP in 1994). Under both CPP and QPP, these benefits are available to the surviving spouse of a deceased person who had made contributions to the plans for a minimum qualifying period. For survivor's pension, however, eligibility rules and benefit levels differ between the two plans.

CPP benefits are payable to the surviving legal or common-law spouse if he or she had lived with the deceased contributor for at least one year immediately prior to death. For QPP, the rules differ, as survivors qualify with one year of cohabitation only if there is or will be a child born to the union and neither spouse was legally married to another person. Otherwise, three years of cohabitation are required for eligibility.

The spouse of a deceased contributor who is also eligible for a retirement pension can apply for a combined survivor's and retirement pension. Rules for this pension differ between CPP and QPP. For both plans, the combined benefit cannot exceed the maximum retirement pension.⁵

Survivor's pension depends on the circumstances of the surviving spouse Full survivor's pension is available to surviving spouses aged 45 to 64, and to surviving spouses under age 45 who are disabled or who have dependent children. There is a pro-rated reduction in the benefit for each month the survivor is under age 45 if the survivor is not disabled and has no dependent children. A surviving spouse who is under age 35 and has neither a disability nor dependent child is ineligible for a survivor's pension until age 65.

Survivor's pension benefits consist of a flat-rate benefit plus 37.5% of deceased contributor's retirement pension entitlement. In 1994, the maximum monthly CPP and QPP survivors' pensions for those aged 65 and over was \$417. For those under age 65, the flat-rate benefit is higher under QPP than under CPP. The maximum CPP survivor benefit was \$385 for those under age 65, while

the maximum QPP benefit was \$660 for those aged 55 to 64, and \$579 for those under age 55.

Number of survivor's pension recipients rising and most are women

The number of recipients of C/QPP survivor's pension increased rapidly over the past three decades to 956,000 in 1994 from 326,000 in 1980, and less than 100,000 in the early 1970s. At least part of the increase in recent years was due to changes to QPP in 1984, and to CPP in 1987, which allowed people who had remarried to continue receiving benefits.

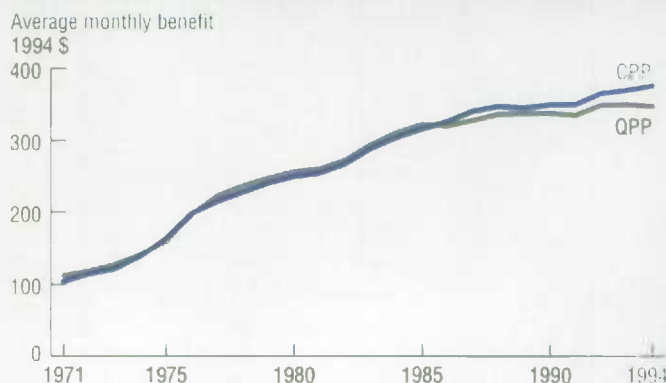
Most recipients of CPP survivor's pensions in 1994 were women aged 60 and over (72%). A much smaller proportion were women under age 60 (17%), men aged 60 and over (8%), and men

⁴ The earliest possible retirement age dropped from 65 to 60 in 1987 for CPP and in 1984 for QPP.

⁵ Those aged 60 to 64 can receive the maximum retirement benefit plus the flat-rate portion of the survivor's benefit. See *Inventory of Income Security Programs in Canada*, January 1993, Human Resources Development Canada Catalogue H75-16/1993E.

Average monthly retirement benefit growing¹

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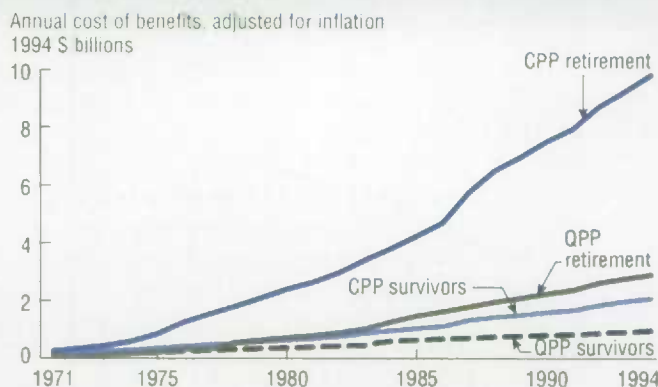


¹ Benefit amount adjusted for inflation.

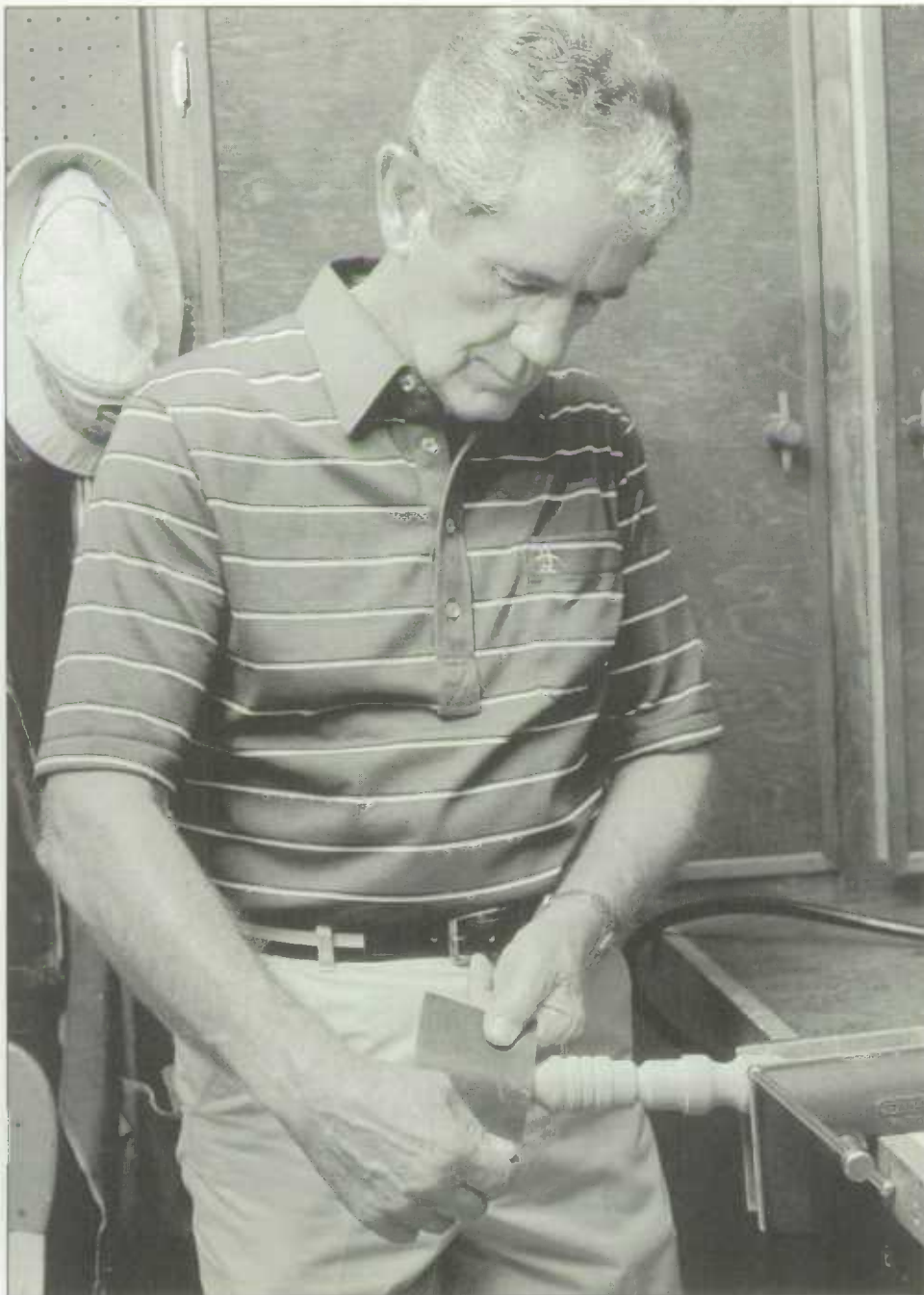
Source: Human Resources Development Canada, Statistics Related to Income Security Programs, March 1995.

Cost of CPP retirement benefits reached \$9.8 billion in 1994

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Source: Human Resources Development Canada, Statistics Related to Income Security Programs, March 1995.



under age 60 (3%). Although the total proportion of men receiving survivor's benefits is small, it was higher in 1994 (11%) than in 1981 (7%).

Cost of survivor's pension is rising Survivor's benefits depend on the deceased contributor's employment history and vary depending on the age of the survivor. Thus, the average survivor's benefit paid in any year depends greatly on the mix of recipients. Since the mid-1970s, the average monthly CPP survivor's benefit has fluctuated between \$209 and \$243, while the average monthly QPP survivor's benefit has declined from about \$400 to less than \$320 (in 1994 dollars).

The total cost of CPP survivor's pensions reached \$2.1 billion in 1994. This was up sharply from \$609 million in 1980 and \$134 million in 1971 (in 1994 dollars). Similarly, the total cost of QPP survivor's pensions grew to \$941 million in 1994 from \$357 million in 1980, and \$50 million in 1971 (in 1994 dollars).

Death benefits available to the estate of a deceased contributor A lump-sum benefit is also available to the estate of a deceased contributor who has made contributions for at least the minimum qualifying period. These benefits account for only a very small proportion of total C/QPP program spending (1% of CPP and 2% of QPP in 1994).

This benefit consists of a payment equal to six times the monthly retirement pension entitlement of the deceased contributor up to an amount equalling 10% of the year's maximum pensionable earnings. The maximum death benefit in 1994 was \$3,440.

The number of estates receiving a C/QPP death benefit grew to 10,280 in 1994 from 5,594 in 1980 and 2,578 in 1971. Over that period, the average CPP death benefit increased to \$2,400 in 1994 from under \$2,000 in the 1970s and early 1980s (in 1994 dollars). Similarly, the average

QPP death benefit increased to \$2,300 in 1994 from under \$2,000 in the 1970s and early 1980s (in 1994 dollars). As a result, total spending on C/QPP death benefits has grown since the early 1970s, rising to \$297 million in 1994, from \$128 million in 1980 and \$57 million in 1971 (in 1994 dollars).

C/QPP program maturity has led to rising incomes for seniors Since C/QPP was not introduced until 1966 and did not pay full benefits until 1976, few seniors were receiving C/QPP retirement benefits in 1971 and those who were, were only receiving partial benefits. Thus, C/QPP was not a significant source of income for either

men or women. In 1971, only 2% of the income of senior men and 1% of the income of senior women were from C/QPP benefits. By 1985, however, the proportion of men's income from C/QPP rose to 16% and the proportion of women's to 10%. By 1993, this proportion had increased again rising to 20% for men and 16% for women.

With the introduction of C/QPP also came an improvement in the incomes of seniors relative to younger people. In 1971, the median income of unattached individuals aged 65 and over, the majority of whom were women, was 55% of the median income of all Canadians.⁶ Similarly, the median income of families headed by a senior was 51% of the median income of all families. By 1983, the same statistics were 74% and 60%, while by 1993 they were 81% and 68%.

Within the last decade, as the C/QPP program became available to more seniors and C/QPP benefit entitlements grew, the proportion of families headed by seniors who were living with incomes below Statistics Canada's Low Income Cut-offs (LICOs) dropped.⁷ By 1993, 9% of families headed by seniors were living with low incomes, down from 19% in 1980. Among those living alone, the proportion with low incomes has fallen but is still very high. The proportion of unattached senior women with incomes below the LICOs fell to 56% in 1993 from 72% in 1980. The proportion of senior men in that situation fell to 38% in 1993 from 61% in 1980.

Today, almost all seniors who live in families (largely senior couples) and who receive C/QPP benefits have incomes above the LICOs (93% in 1993). Unattached seniors receiving C/QPP, however,

are less likely to have incomes that high. Two-thirds of unattached senior men had incomes above the LICOs in 1993, while just over one-half (52%) of unattached senior women had incomes that high.

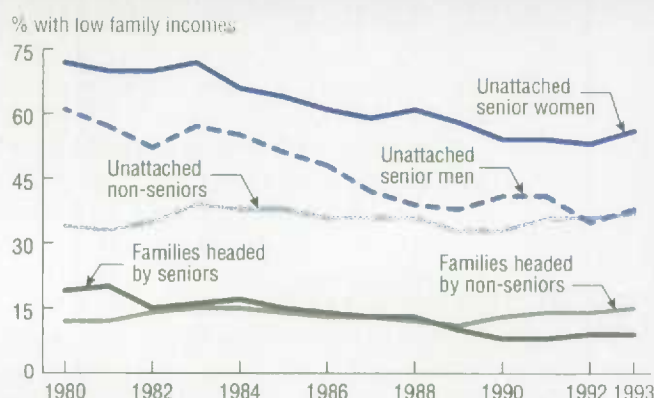
Senior women receive less C/QPP and are more likely to have low incomes Senior women who have not participated in the labour force have no C/QPP retirement benefits. Some may benefit from a spouse's retirement pension, but upon the death of a spouse, their pension falls because survivor's benefits are less than retirement benefits. Women who have participated in the labour force and who have a C/QPP retirement pension also tend to have lower retirement benefits than men.

⁶ Median income is the level where half of the population has a higher income and half has a lower income.

⁷ These LICOs were determined from an analysis of 1992 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 an individual living alone in Canada's largest cities in 1993 was \$16,482.

Incidence of low income falling among seniors¹

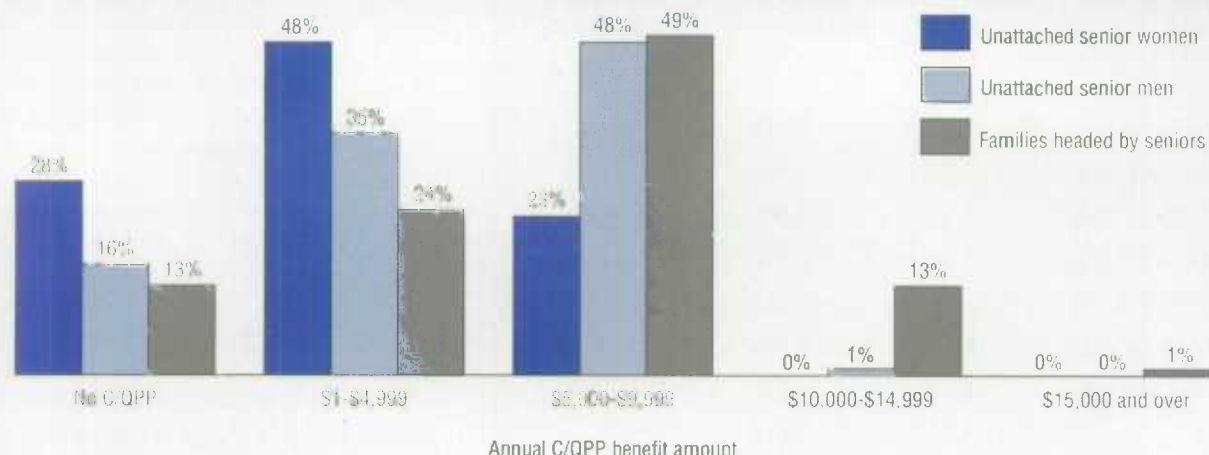
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¹ Incomes below Statistics Canada's Low Income Cut-offs, 1992 base. Source: Statistics Canada, Catalogue 13-207.

28% of unattached senior women did not receive C/QPP benefits in 1993

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Source: Statistics Canada, Survey of Consumer Finances, Public Use Microdata File, 1993 incomes.

This is because women's wages tend to be lower than men's and women are more likely than men to work part time. Rising labour force participation of women, provisions allowing C/QPP pension credits to be shared between spouses following divorce and the addition of the "childrearing drop-out" provision to C/QPP, however, will likely help senior women have a better retirement income in the future.

Unattached senior women are the most likely to have no or low C/QPP benefits. In 1993, 28% of all unattached senior women did not receive any benefits from C/QPP, compared with 16% of unattached senior men and 13% of families headed by seniors (largely senior couples). Similarly, almost one-half of unattached senior women (48%) received less than \$5,000 in C/QPP benefits in 1993, compared with only 35% of unattached senior men, and 24% of families headed by seniors. Only 23% of unattached senior women received \$5,000 and over in C/QPP benefits in 1993, compared with 49% of unattached senior men and 63% of families headed by seniors.

Average C/QPP benefit increases with family income As retirement benefits from C/QPP are related to participation in the paid labour force, these benefits are not universally received by seniors. Also, as benefit entitlements are not based on family income or assets, a large proportion of C/QPP benefits are extended to high income families.

Average C/QPP benefit payment and distribution of total C/QPP benefit payments, 1993

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Family income	Average annual benefit payment		Distribution of total benefit payments
	Unattached seniors	Families with seniors	
		\$	%
\$15,000 and under	3,480	2,980	12
\$15,001-\$20,000	5,845	4,158	10
\$20,001-\$30,000	6,231	6,684	23
\$30,001-\$40,000	6,941	7,882	17
\$40,001-\$50,000	6,557	8,577	12
\$50,001-\$60,000	6,749	8,495	8
\$60,001 and over	5,287	8,617	17
Total	4,843	7,337	100

Source: Statistics Canada, Social and Economic Studies Division, Social Policy Simulation Database and Model.

In 1993, receipt of C/QPP benefits was less common among unattached seniors (65%), many of whom were women, than among seniors living in families (83%), most of whom were senior couples.⁸ Over 80% of both unattached seniors and those in families who had incomes over \$20,000, however, received C/QPP benefits.

The average amount of C/QPP benefits received by seniors in 1993 tended to increase with family income. In addition, among recipients with family incomes of over \$20,000, average C/QPP benefits were higher for seniors living in families than for seniors living alone. Among seniors in families, the average amount of C/QPP increased from under \$3,000 for those with family incomes under \$15,000 to \$8,600 for those with family incomes over \$60,000. Among unattached seniors, on the other hand, the average amount of C/QPP benefits increased with income from \$3,500 for those with incomes of \$15,000 and under, to about \$7,000 for those with incomes of \$30,001 to \$40,000. Those with incomes of \$40,001 to \$60,000 received an average of over \$6,500.

Overall, one-quarter of the total amount of C/QPP benefits extended in 1993 went to families and unattached individuals with incomes exceeding \$50,000. About 30% of benefits were extended to those with incomes of \$30,001 to \$50,000 and 45% to those with incomes of \$30,000 and under.

Contributions to C/QPP are compulsory and contribution rates are rising The C/QPP is financed by compulsory contributions of employed and self-employed people aged 18 to 64 and interest earned on the investment of the plan's funds.⁹ People aged 65 to 69 who are still in the labour force can continue contributing until age 70. People already receiving C/QPP disability or retirement benefits, and those with earnings below about 10% of the average industrial wage (\$3,400 in 1994) do not contribute.

As of 1995, employees contributed 2.7% of their earnings in excess of the minimum (\$3,400) up to a maximum contribution of \$850. Any earnings in excess of maximum pensionable earnings (\$34,900 in 1995) are not subject to contribution. Employers match employees' contributions. Self-employed people, on the other hand, contribute twice as much as employees, 5.4% of their earnings in 1995 up to a maximum of \$1,700. The maximum annual earnings from which C/QPP contributions are made, and the minimum earnings amount, are increased annually with any changes to the average annual earnings of Canadian workers.

The proportion of earnings to be contributed to C/QPP is determined through legislation. From 1966 to 1986, the contribution rate remained constant at 1.8% for employees and 3.6% for

self-employed people. In January 1987, however, a schedule was established specifying a gradual increase in rates from 1987 to 2011. In 1992, these rates were revised and extended to 2016. For employees, contribution rates are now planned to increase to 3.3% by the year 2000 and to over 5% by 2016. For self-employed people, the rates will be double.

Demographic change affects C/QPP Like OAS, CPP and QPP are not fully funded pension programs. Fully funded pension plans are those in which fund reserves are large enough to cover the full cost of pension benefits during the lifetime of all retired plan members, and the cost of future benefits for plan members still in the labour force. In March 1994, the value of the CPP Investment Fund was just 2.6 times greater than the cost of CPP benefits paid that year.

Although private occupational pension plans are required by law to be fully funded, no such requirement exists for C/QPP. With fully funded plans, contributors have a contractual agreement that their benefits will be paid. These plans can only be affected by investment failure or bankruptcy of the fund sponsor. C/QPP, on the other hand, offers a statutory promise that benefits will be paid. That is, contributors, who are currently paying benefits received by their parents' generation, rely on the promise that the next generation will do likewise.

As a result, C/QPP, like OAS, is affected by population aging. A growing population of beneficiaries and a shrinking population of contributors will necessitate increases in the amount of contributions required to sustain the program. Thus, contribution rates have now been set to increase over time.

Since the introduction of C/QPP, the proportion of seniors eligible for C/QPP retirement benefits has grown. In 1993, over 70% of seniors reported receiving benefits. This proportion is expected to grow even higher, as the program matures and the population ages. Population projections from Statistics Canada indicate that the proportion of the population aged 65 and over is expected to increase from 12% in 1993 to between 22% and 25% in 2041, depending on population growth. Over the same period, the proportion of the population traditionally considered of working age (18 to 64) is expected to fall from 64% in 1993 to about 58% in 2041. The combined effect of both population aging and program maturity is resulting in rising costs.

Program costs projected to increase rapidly

From 1971 to 1994, the total cost of payments to CPP recipients increased 29 times to over \$15

billion (in 1994 dollars). Similarly, payments to QPP recipients increased 27 times to over \$4 billion. Forecasts from HRDC indicate that total spending on CPP will reach \$21.6 billion by the year 2000, a 43% increase from 1994.

Rising benefit costs have resulted in an emerging shortfall between revenue and expenditure. From the introduction of CPP in the mid-1960s until the early 1980s, contributions to CPP and interest earned on the investment of the plan's funds have exceeded expenditure on benefits and administration of the program by an increasing amount each year. Thus, the size of the CPP Investment Fund grew. During the 1980s and early 1990s, however, the excess of revenues over expenditures began to decline. By 1993-94, for the first time, revenue from contributions and interest on the investment of the plan's funds was less than the cost of CPP benefits and administration. Thus, money accumulated in the investment fund was spent to support the program and the value of the fund diminished to \$38 billion from \$39 billion.

One implication of this shortfall is that contribution rates may be further revised upward to help counterbalance rising benefit expenditures. In addition, the federal government may experience increasing pressure to modify the program in order to reduce costs.

- For additional information on the Canada and Quebec Pension Plans, see **Inventory of Income Security Programs in Canada**, January 1993, Human Resources Development Canada Catalogue H75-16/1993E.

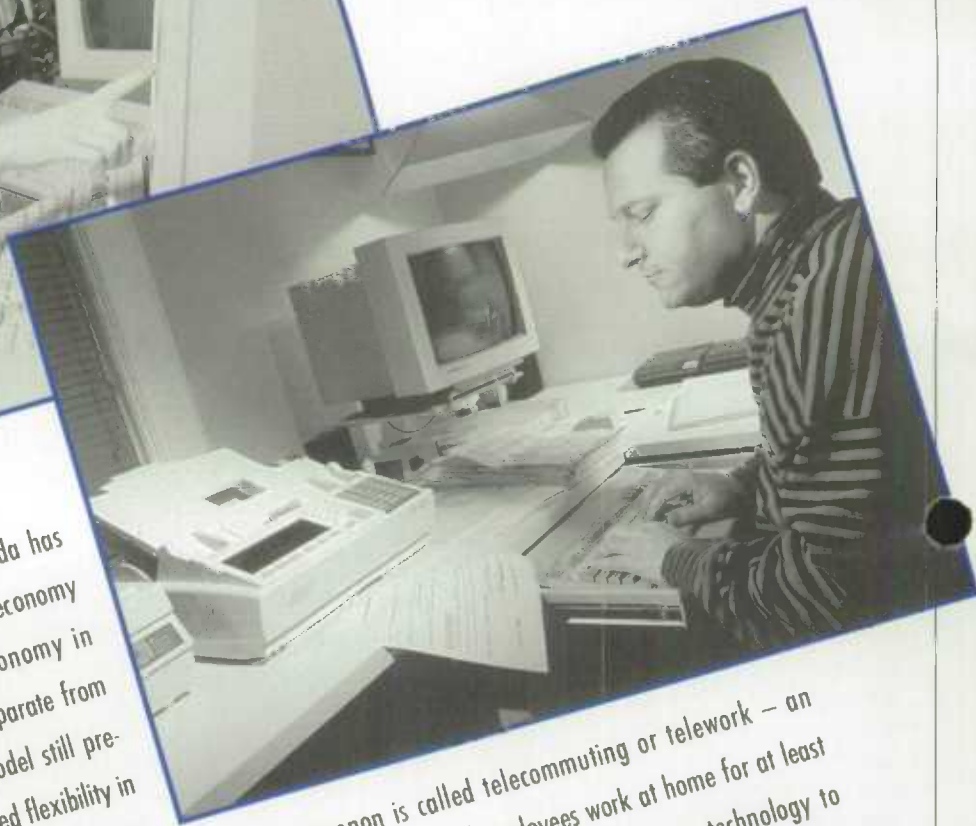
Jillian Oderkirk is an Editor with **Canadian Social Trends**.

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⁸ Estimates for this section were generated using Statistics Canada's Social Policy Simulation Database and Model.

⁹ CPP fund assets have largely been loaned to provincial governments, while QPP fund assets are managed by the Quebec Deposit and Investment Fund.

CANADIANS WORKING AT HOME



by Richard Nadwodny

Like other developed countries, Canada has evolved from a home-based rural economy to a centralized urban-based economy in which the place of paid work is usually separate from the place of residence. Although this model still prevails, many workers are seeking increased flexibility in their work arrangements, and many employers are looking for ways to reduce overhead costs and maintain a contented labour force. Working at home is one way of meeting these requirements.

Partly as a result of technological advances, more and more Canadians are working at home. The increased availability and affordability of the personal computer and other telecommunication devices like modems and fax machines allow many typical office jobs (including managerial and clerical occupations) to be performed from home. This

phenomenon is called telecommuting or telework — an arrangement whereby employees work at home for at least part of their scheduled workweek and use technology to remain connected to the workplace.¹

For some, working at home is a lifestyle choice, made possible by programs available through their employers or through self-employment. For others, working at home is a condition of work. Self-employment at home can also be a last resort, made necessary by a scarcity of other forms of work. Therefore, some people work at home by choice, while others do so out of necessity.

1.1 million employed people worked at home in 1991 According to the census, over one million members of the employed labour force worked at home for pay in 1991.² In contrast to the situation earlier in the century, most people who worked at home that year (about three-quarters) had non-agricultural jobs. In addition, over the past decade, the proportion of people working at home in non-agricultural paid occupations doubled, rising to 6% in 1991 from 3% in 1981. Because of this rapid increase, the discussion of people working at home will include only those with non-agricultural jobs.

Slightly less than half of the 743,000 people working at home for pay in non-agricultural occupations in 1991 were women (47%). The number of women working at home, however, has increased more quickly than the number of men. Between 1981 and 1991, the number of women working at home increased 69%, compared with 23% for men.

Self-employment³ is more common among people working at home than among those working outside of the home. One-third of people working at home in 1991 were self-employed, while the remainder were paid employees whose employers were located elsewhere. In contrast, only 4% of people working outside of the home were self-employed that year.

Paid employees working at home (27%) were more likely to work part time than were those who worked outside of the home (17%) in 1991. Female employees working at home were especially likely to work part time (40%), compared with other working women (26%). Among male employees, 16% of those working at home worked part time, compared with 9% of others.

Likelihood of working at home increases with age Among both paid employees and self-employed people, seniors are most likely to work at home.

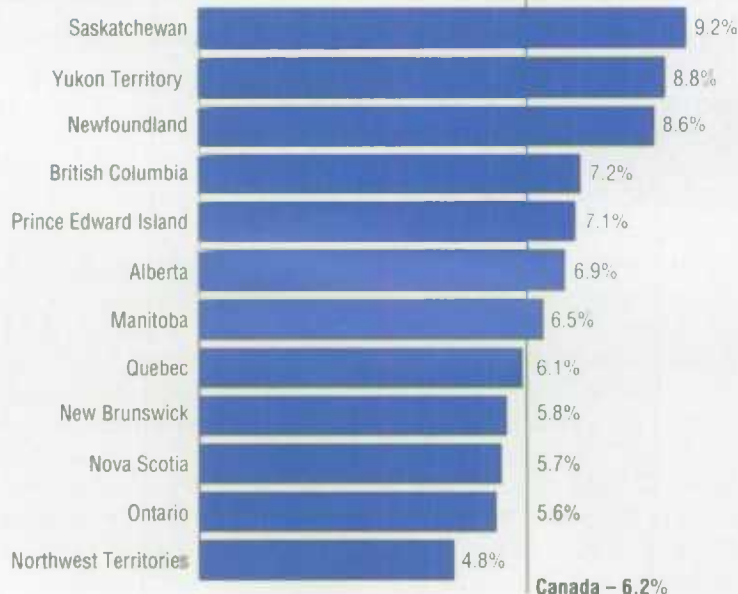
¹ See "Preparing for the Information Highway: Information Technology in Canadian Households," *Canadian Social Trends*, Autumn 1995.

² For information on unpaid work at home, see *As Time Goes By...Time Use of Canadians*, Statistics Canada Catalogue 89-544E.

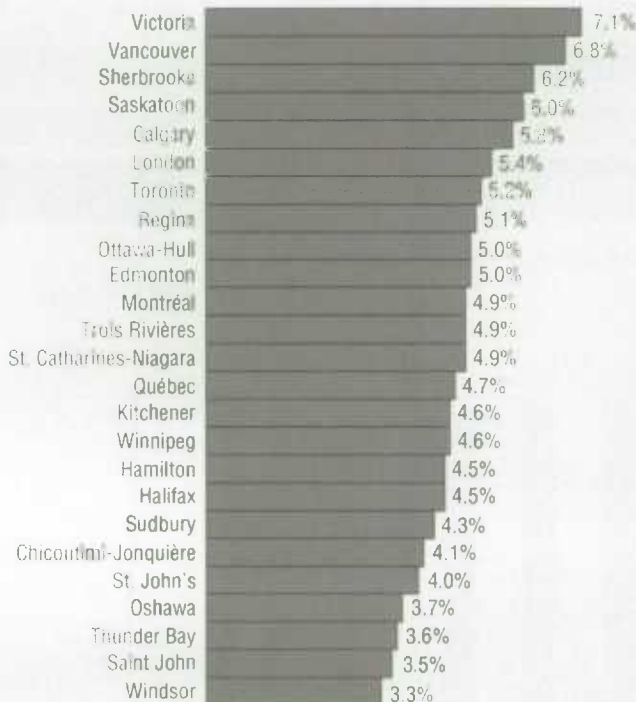
³ See "Their Own Boss: The Self-Employed in Canada," *Canadian Social Trends*, Summer 1995.

Percentage of employed labour force¹ working at home in 1991

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Census metropolitan area:



¹ Excluding agriculture.

Source: Statistics Canada, 1991 Census of Canada.

Survey of Work Arrangements

The 1991 Census counted both paid employees and self-employed people whose primary place of work was in the home. In contrast, Statistics Canada's 1991 Survey of Work Arrangements¹ (SWA) covered only paid employees, and considered them to be working at home if they worked at least some of their regularly scheduled hours at home. According to the SWA, over 604,000 paid employees carried out job responsibilities at home during their regularly scheduled working hours.

Just over one-half (52%) of these employees reported that working at home was a requirement of the job, 17% said that home was their usual place of work, and 8% said that they worked at home because of family or personal responsibilities. Not surprisingly, women (12%) were twice as likely as men (6%) to have worked at home for personal or family-related reasons.

The SWA also provided other insights into the work-at-home phenomenon. For example, 70% of employees who worked at home had a regular daytime schedule, 20% had an irregular schedule, and 10% had some other form of shift work. The SWA also indicated that 360,000 paid employees held more than one job in 1991. Of these, 16% had a job that involved working at home for at least some of their regularly scheduled hours of work. In addition, over one-half of all people who were working at home (52%) indicated that their employer provided them with supplies or equipment – provisions that ranged in sophistication from office supplies to a computerized home workstation.

¹ For more information, see **Work Arrangements**, Statistics Canada Catalogue 71-535, No. 6.

Of all paid employees aged 65 and over in 1991, 19% worked at home. This was more than twice the proportion of those aged 55 to 64 (7%) and more than six times that of employees aged 15 to 34 (3%). Similarly, 45% of self-employed seniors worked at home in 1991, compared with those in younger age groups, ranging between 35% and 39%.

Working at home is most common among older workers for a variety of reasons. Mandatory retirement policies, for example, may encourage some seniors to find a work-at-home job or to start a home-based business. Older workers generally are more likely than younger people to have the knowledge and capital necessary to become self-employed. Working at home may appeal to some seniors because of the extra income and the flexibility that this work arrangement can provide. Some may choose to work at home to ease into retirement, while still contributing to their organization or company.

Occupations of people working inside and outside the home differ

According to the 1991 Census, men who worked at home were most often in managerial and administrative occupations (22%), and in construction and sales occupations (15% each). Among men who worked outside of the home, only 15% worked in management and administration, 10% in construction and 9% in sales.

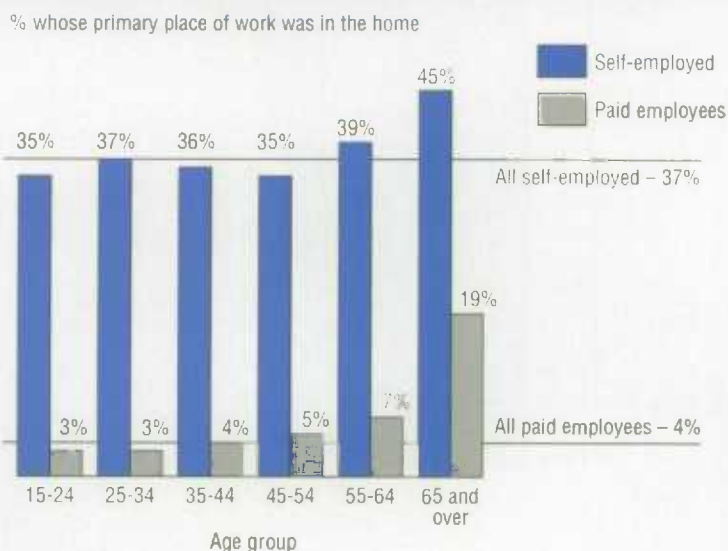
Among women who worked at home as well as those who worked outside the home, clerical, service, and managerial and administrative jobs were most common. Women working at home (29%), however, were less likely than those working outside the home (33%) to be in clerical positions, but more likely to have service jobs (25% compared with 15%). Similar proportions of women who worked at home (12%) and outside of the home (11%) were in managerial and administrative positions.

Less than a Grade 9 education more common among people working at home

The educational profile of the work-at-home labour force is similar to that of people who work outside of the home with one exception. A relatively larger proportion of those who work at home have less than a Grade 9 education. In 1991, 10% of those working at

Older workers most likely to work at home in 1991

CST



Source: Statistics Canada: 1991 Census of Canada

home had this level of education, compared with 6% of people who worked outside of the home. This group may include some people who work at home out of necessity rather than choice, as they would be less likely to qualify for other forms of work. On the other hand, many are older workers who entered the labour force when the educational requirements of many jobs were lower.

Among people who work at home, men are more likely than women to have low levels of educational attainment. In 1991, 12% of men who worked at home had less than a Grade 9 education, compared with 8% of women who worked at home. Among people who worked outside of

the home, 7% of men and 5% of women had this level of education.

People working at home generally earn less Self-employed people working at home full or part time, as well as paid employees who worked at home full time, were less likely than their counterparts who worked outside of the home to earn \$20,000 or more in 1990. For example, 29% of self-employed women who worked at home full time earned \$20,000 or more, compared with 44% of those who worked outside the home.

Among paid employees working part time, however, those working at home were more likely to earn more than those

who worked outside of the home. In 1990, 21% of men and 19% of women working at home part time for an employer earned \$20,000 or more. In comparison, this was the case for 9% of men and 13% of women employees working part time outside the home.

Number of people working at home continues to grow Canadians working at home represent a diverse and growing group of people. Some people, many with managerial, administrative or professional jobs, choose to work at home to benefit from the flexibility and the reduction in work-related expenses that can result from this type of work arrangement. Others,

Most common occupations,¹ 1991

CST

Men		Women	
Occupation	%	Occupation	%
Working at home			
Managerial and administrative	22	Clerical	29
Sales	15	Service	25
Construction	15	Managerial and administrative	12
Product fabricating/assembling/repairing	7	Sales	10
Service	6	Artistic, literary, recreational	5
Artistic, literary, recreational	6	Teaching	4
Transport equipment operation	5	Product fabricating/assembling/repairing	4
Natural sciences, engineering and mathematics	5	Medicine and health	2
Clerical	4	Social sciences	2
Other	15	Other	7
Total – %	100	Total – %	100
– Number	411,950	– Number	385,610
Working outside of home			
Managerial and administrative	15	Clerical	33
Service	11	Service	15
Construction	10	Managerial and administrative	11
Sales	9	Medicine and health	10
Product fabricating/assembling/repairing	9	Sales	10
Clerical	8	Teaching	7
Natural sciences, engineering and mathematics	6	Social sciences	3
Transport equipment operation	6	Product fabricating/assembling/repairing	3
Processing	4	Natural sciences, engineering and mathematics	2
Other	22	Other	6
Total – %	100	Total – %	100
– Number	6,414,425	– Number	5,345,655

¹ Occupational data include unpaid workers.

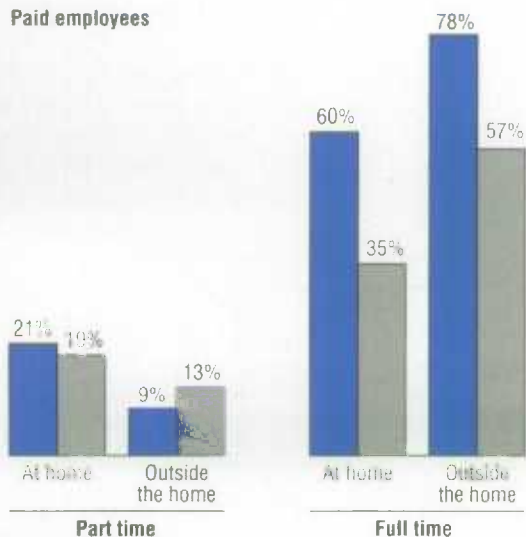
Source: Statistics Canada, 1991 Census of Canada.

Except among part-time employees, people working at home earn less than other workers

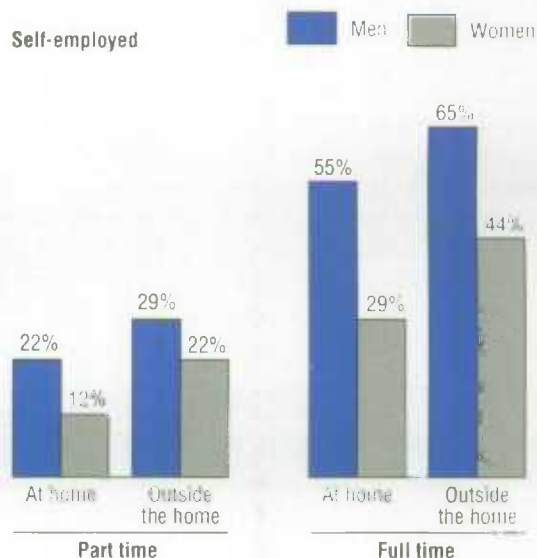
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% earning \$20,000 and over in 1990

Paid employees



Self-employed



Source: Statistics Canada, 1991 Census of Canada.

CANADIAN SOCIAL TRENDS BACKGROUNDER

CST

Working at home and the underground economy

Some home-based occupations and businesses form part of the underground economy, that is, economic activity that takes place without the government's knowledge. Caregivers, renovators and construction workers, small business operators and contract workers likely account for a large part of the underground economy. By skimming – that is, by not declaring all business receipts or the full value of contract work – these workers are able to partially avoid taxation.

Statistics Canada has estimated that this unmeasured economic activity accounts for between 1% and 5% of Gross Domestic Product (GDP).¹ At 3% of GDP, the underground economy would have been valued at \$21 billion in 1992, an amount that implies substantial unpaid federal, provincial and municipal taxes. As a result, the growing popularity of working at home is an important area of concern for governments that are faced with serious fiscal pressures. Ironically, the more difficult economic circumstances are, the more likely people are to work at home and in the underground economy.

¹ "Assessing the Size of the Underground Economy: The Statistics Canada Perspective," **Canadian Economic Observer**, May 1994, Statistics Canada Catalogue 11-010.

however, work at home because other forms of work are not available. As corporations and governments in Canada continue to downsize, and as information technology continues to redefine the concepts of work and workplace, both economic necessity and technological advances will likely contribute to increases in the number of Canadians joining the work-at-home labour force in the coming years. If the number of people working at home continues to grow as it has over the past two decades, home will be the principal place of work for over 1.5 million Canadians by the year 2001.

Richard Nadwodny is Head of the Place of Work Unit, Census Operations Division, Statistics Canada.

CST

Distance Education

BEYOND CORRESPONDENCE COURSES

by Rachel Bernier



Since the 1970s, the education-by-correspondence concept has evolved into a new way of studying known as "distance education." Advances in technology have spawned a variety of new approaches to education, such as computer-assisted courses, audio-conferencing, video-conferencing and, increasingly, courses offered on the information highway.

Historically, people completed their education before beginning a lifelong career. Today, education and employment are often an ongoing process. Many employees must upgrade their education to adapt to the changing nature and demands of

their jobs, while others who expect to change careers during their working life require new skills and training.

Distance education has become a growing alternative for many adults in these situations. This type of education allows people to initiate training without leaving their home or workplace, learn at their own pace and meet the obligations of their jobs. Although flexibility and accessibility are its two main advantages, distance education can also isolate learners. Many have expressed a need for more interaction – both with instructors and with other students.

According to Statistics Canada's Adult Education and Training Survey (AETS)¹, over one-third (35%) of the adult population took courses or received training in 1993. Most (81%) were enrolled in courses part time. Of these adult part-time learners, 420,000 (7%) were studying through some form of distance education. In 1993, women accounted for 57% of distance education students and 53% of those enrolled in traditional programs, that is, attending classes at a school or training facility.

Although only a minority of adult students were pursuing distance education in 1993, enrolment has been growing. Between 1991 and 1993, enrolment in distance education increased 9%, while enrolment in traditional education grew 6%.

Commerce, management and business administration studies most common As with traditional adult learners, commerce, management studies and business administration were the most common fields of study among distance learners. About one-third (35%) of distance learners and 29% of traditional learners in 1993 were studying these subjects. Other common fields of study for distance learners were engineering and applied sciences (23%), and health sciences and technologies (16%).

Distance learners young and employed According to the AETS, 58% of distance learners in 1993 were aged 17 to 34. In contrast, only 43% of learners studying through traditional methods were in that age group. Similarly, only 2% of distance learners were aged 55 and over, compared with 10% of traditional learners.

Most adults who are pursuing additional education or training already have paid employment. In 1993, 78% of both distance and traditional learners were employed. Distance learners (40%),

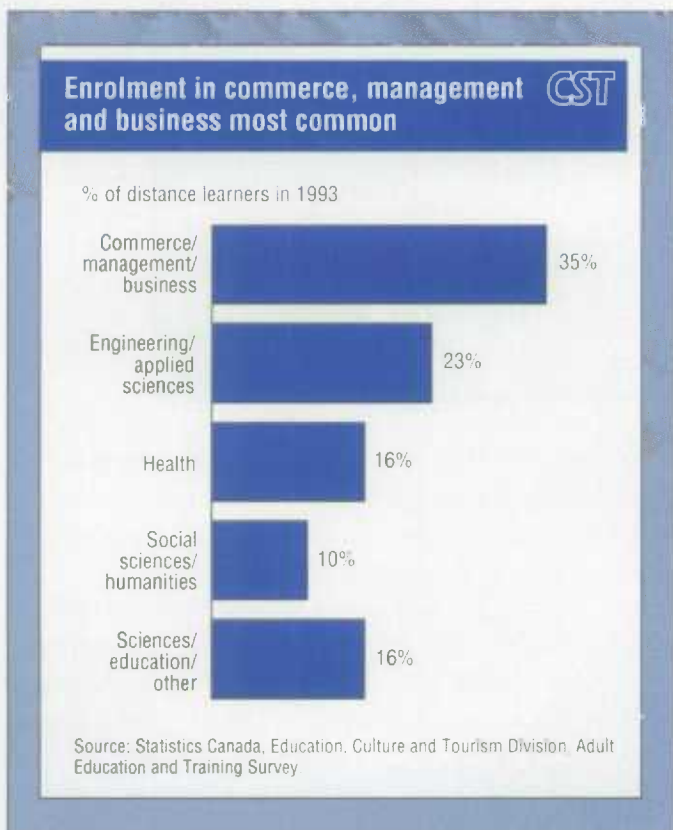


however, were more likely than traditional learners (33%) to be employed in clerical, sales and service occupations. As distance learners are younger than adults studying through traditional methods, it is not surprising that their incomes are lower. The average annual income of distance learners was about \$27,000 in 1993, slightly less than the average for traditional learners (\$30,000).

Distance education may be more common among younger employed people because it provides them with greater flexibility over the management of their time. Those with family responsibilities or irregular employment schedules, in particular, may benefit from this type of education. Similarly, distance education provides learners living in isolated areas with access to education. In 1993, adult learners in rural areas (10%) were more likely than those in urban areas (7%) to be enrolled in distance education.

Printed word still important, but other teaching methods also used Most distance learners (70%) in 1993 learned from written materials, although other methods were also used. More than one-third (37%) of distance learners were involved in seminars or workshops, and almost one-quarter (23%) used audio or video cassettes, tapes or compact disks. One-fifth used other teaching methods that included new telecommunications technologies such as video-conferencing or the Internet. One in ten had on-the-job training and 8% used educational software. A small proportion of distance learners (4%) received part of their instruction through radio or television broadcasts.

Non-interactive methods still most common Isolation from instructors and lack of interaction with other students are potential drawbacks of distance education, although interactive approaches to learning can help to avoid such problems. According to the AETS, non-interactive methods – radio or television broadcasts, audio or video cassettes and reading – were still the most common teaching methods in distance education. Interactive teaching methods such as classroom instruction, educational software, on-the-job training and video-conferencing were seldom used. Of all distance learners, 44% received training through

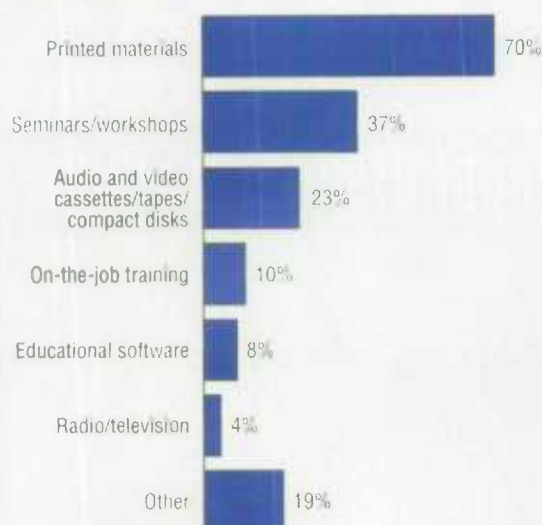


¹ The 1994 Adult Education and Training Survey covered all people aged 17 and over enrolled in short-term or part-time courses, apprenticeship programs or employer-sponsored full-time programs. Adults enrolled in regular full-time programs were not included.

Printed materials most common teaching method

CST

% of distance learners in 1993

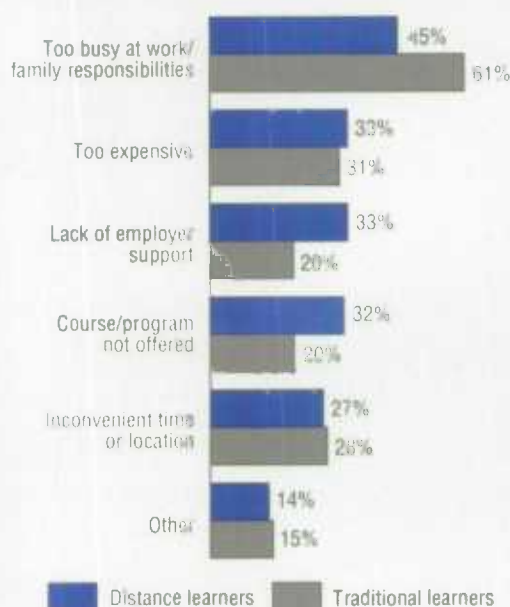


Source: Statistics Canada, Education, Culture and Tourism Division, Adult Education and Training Survey.

Work and family responsibilities most common obstacles for adult learners

CST

% of learners reporting at least one obstacle in 1993¹



¹ Sixteen percent of all distance learners and 15% of all traditional learners reported at least one obstacle to training in 1993.
Source: Statistics Canada, Education, Culture and Tourism Division, Adult Education and Training Survey.

non-interactive teaching methods only, 25% learned through interactive methods, and another 31% were trained using both methods.

Obstacles to distance education Although distance education offers greater flexibility than traditional training methods, distance learners can experience problems. According to the AETS, 16% of all distance learners and 15% of all traditional learners faced at least one obstacle to training. The problems reported most often by these learners included difficulty finding time and money to pursue studies, a lack of employer support, and the unavailability of particular courses.

Distance education in transition With on-going technological advances, distance education is in a period of transition. New technologies could reduce the problem of isolation by facilitating the development of more interactive teaching methods. Fully exploiting the communications potential of different media in the future will increase educators' ability to respond to the needs of individual students. For adult learners, it will mean being able to take courses or programs suited to their interests, abilities and schedules.

New technologies, however, do have limitations. New methods of distance education are not always simple enough for instructors and learners to use. In addition, quality educational materials are not necessarily available when a new technology is first introduced. Finally, any technology, no matter how effective and user-friendly, will only find its way into the homes and workplaces of learners if it is affordable.

Rachel Bernier was an analyst with Education, Culture and Tourism Division and is now with Household Surveys Division, Statistics Canada.

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✓ Health Facts

from the 1994 National Population Health Survey

The health status of Canadians is about more than the presence or absence of disease. This is because individuals' health, both today and as they age, can be influenced by their lifestyle and environment, as well as their genetic make-up. Smoking, alcohol abuse, stress, poor diet and physical inactivity are all factors that have been associated with health problems.

Until now, only periodic information has been available on how lifestyles and experiences affect health over time. To fill this gap, the National Population Health Survey will ask the same respondents questions about their health status, use of health services and medications, and lifestyle every two years for up to two decades. Initial results from this survey indicate that Canadians feel they are healthy, but there is room to shape up.



by Wayne Millar and Marie P. Beaudet

Most adults say they are healthy The first cycle of the new survey was conducted in 1994. That year, 62% of the adult population rated their health as excellent or very good, while 11% reported fair or poor health. The proportion of people rating their health as excellent or very good ranged from 72% of those aged 15 to 24 to 36% of those aged 75 and over.

Education and income are related to health status. In 1994, 72% of people with a college or university education reported excellent or very good health, compared with 49% of those with less than a high school diploma. People with higher incomes tended to report better health than did people in lower income groups. In 1994, 77% of men and 74% of women in the highest household income group reported excellent or very good health, compared with 52% of men and 51% of women in the lowest income group.¹

Over half of Canadian adults have at least one chronic condition Just over half (55%) of all adults reported at least one chronic health problem in 1994. The most common chronic conditions were allergies (20% of all adults), back problems (15%), arthritis and rheumatism (13%), and high blood pressure (9%). The prevalence of most conditions was higher among women than among men. Women were also more likely to report multiple chronic conditions.

Chronic pain is directly associated with chronic conditions. Overall, 17% of adults reported chronic pain or discomfort in 1994. Almost one-half of people with arthritis and rheumatism (47%) and 42% of those with non-arthritic back problems reported chronic pain. Many people with diabetes (43%) or heart disease (41%) also reported suffering chronic pain.

Young people most likely to suffer an injury Seventeen percent of the adult population experienced an injury severe enough to limit their daily activity during the twelve months before their interview. In 1994, 30% of people aged 15 to 19 reported at least one injury. By age 25, however, the figure was below 20%. This is consistent with young people's tendency to be more physically active. Sprains and strains were most common, accounting for 45% of all injuries.

One in five adults has a long-term activity limitation In 1994, 21% of the population aged 15 and over reported a limitation that restricted the kind or amount of activity that they could perform at home, at work, at school or during their leisure time. There was little difference between men and women in the prevalence of long-term activity limitation, although the likelihood of having a limitation rose with age. This ranged from 13% of those aged 15 to 19 to 39% of those aged 65 and over.

Disease was more often associated with activity limitation than was injury, especially at older ages. Among those aged 15 to 44 with an activity limitation, 37% reported that it was due to an injury. This was the case for only 22% of those aged 45 and over.

¹ Households in the highest income group included 1 or 2 person households with incomes of \$60,000 and over, and 3 or more person households with incomes of \$80,000 and over. The lowest income groups included 1 or 2 person households with an income under \$15,000, 3 or 4 person households with under \$20,000, and 5 or more person households with an income under \$30,000.

CANADIAN SOCIAL TRENDS BACKGROUNDERS

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National Population Health Survey

The National Population Health Survey (NPHS) was designed to measure the health of Canadians and to expand knowledge of what makes people healthy. The survey will collect information from the same panel of individuals every two years for up to two decades. Initial survey data collection began in June 1994 and finished in June 1995. Residents in 26,400 households in all provinces (except people living on Indian Reserves or on Canadian Forces Bases) were interviewed.

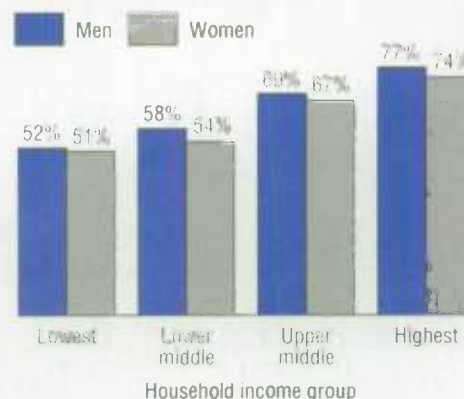
This article was adapted from the **National Population Health Survey Overview, 1994-95**, Statistics Canada Catalogue 82-567. Watch for NPHS-based articles, focusing on various aspects of the health of Canadians, in the quarterly journal **Health Reports**, Statistics Canada Catalogue 82-003.

A public-use microdata file of the 1994-95 NPHS is available on diskette or CD-ROM. Requests for data products should be directed to the Information Requests Unit, Health Statistics Division, Statistics Canada, Ottawa, Ontario, K1A 0T6. Telephone (613) 951-1746 or FAX (613) 951-0792.

People in higher income households most likely to rate their health as excellent or very good

CST

% of population aged 15 and over



Source: Statistics Canada, Catalogue 82-567.

Depression a common psychiatric disorder In 1994, 6% of the population reported having a major depressive episode (MDE) in the previous twelve months. Questions covering a number of symptoms for depressive disorder were used to determine whether a person would have been diagnosed as clinically depressed. The proportion of women reporting an MDE (8%) was twice that of men (4%). A high level of chronic stress was associated with depression. Overall, 13% of adults aged 18 and over with high stress, compared with 2% of those with low stress, reported an MDE.

Smoking and chronic stress related Three in ten people aged 15 and over were current smokers in 1994: 25% smoked daily and 5% smoked occasionally. Men (33%) were more likely than women

(29%) to be smokers. Only among those aged 15 to 19 was smoking more prevalent among women (30%) than among men (28%).

Forty-six percent of men who experienced high levels of chronic stress were smokers in 1994, almost double the rate for men with low levels of chronic stress (27%). The relationship was similar among women, whose smoking rates ranged from 45% among those with high stress to 21% of those with very low stress.

Men more likely to drink In 1994, over half (58%) of adult Canadians reported that they were current drinkers, that is, they consumed alcoholic beverages at least once a month. Men (69%) were more likely than women (47%) to be current drinkers. For men, the prevalence of current drinking peaked at ages 25 to 29 (79%), and among women at ages 20 to 24, and 35 to 44 (54%). Rates were lower for those aged 65 and over – 52% of men and 31% of women.

Alcohol consumption and smoking are associated. The prevalence of smoking was higher among current (35%), occasional (30%) and former drinkers (27%) than among people who never drank (10%).

Men more likely to be overweight In 1994, about 23% of Canadians aged 20 to 64 were overweight,² and another 23% had some excess weight. Men (25%) were more likely than women (20%) to be overweight, although for both sexes, the likelihood of being overweight increased with age.

In contrast, 9% of Canadians were underweight. Women, particularly young women, were the most likely to be underweight. One in four women aged 20 to 24 (25%) was underweight in 1994, compared with 9% of men that age.

Physically inactive during leisure time Approximately 17% of Canadians aged 15 and over reported that they were physically active during their leisure time. Men (20%) were more likely than women (15%) to be physically active. For both sexes, physically active leisure was most common at ages 15 to 19.

While most Canadians (56%) were inactive during their leisure time, women (61%) were more likely than men (51%) to spend their leisure time in sedentary pursuits. As well, inactive leisure became more common with advancing age.

Most consult physicians and dentists In 1994, 77% of Canadian adults reported that they had consulted a physician in the previous year, and 55% had visited a dentist. As well, 35% had been to an eye specialist, and 27% to other types of health specialists. Income had little effect on the likelihood of visiting a physician, but visits to the dentist rose with household income.

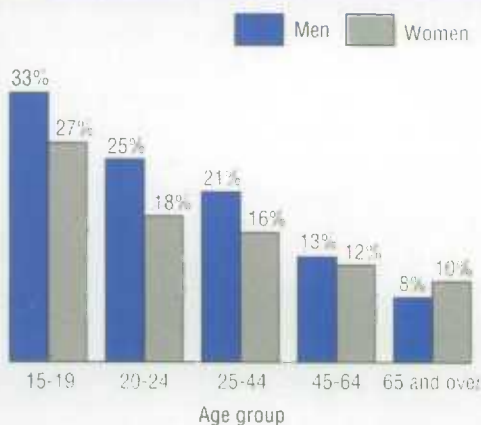
Women were considerably more likely than men to consult a physician: 83% compared with 72% of men. In contrast, differences between the proportions of men and women who had contacted dentists, physiotherapists, psychologists and occupational therapists were relatively small.

Since the prevalence of chronic conditions increases with age, it is not surprising that the frequency of consulting physicians is greatest at older ages. For example, 89% of people aged 75 and

² Standard acceptable weights are calculated using the Body Mass Index. Weight in kilograms is divided by the square of height in metres. A value less than 20 indicates that the respondent was underweight; between 20 and 24 indicates an acceptable weight; between 25 and 27, some excess weight; and 28 and over, overweight.

Young people most likely to have been injured in the past year

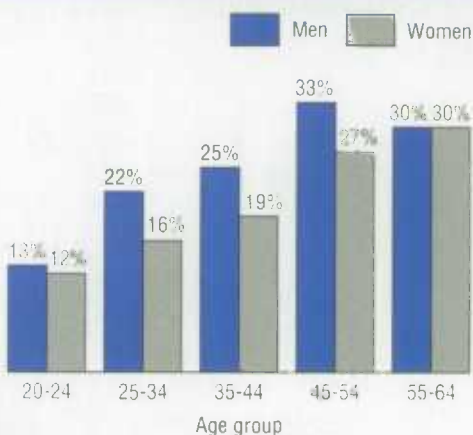
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Source: Statistics Canada, Catalogue 82-567.

Proportion of overweight adults increases with age

CST



Source: Statistics Canada, Catalogue 82-567.



over consulted a physician at least once in the previous year, compared with 72% of those aged 15 to 19.

Use of the services of health-care professionals varied by province. Rates of physician consultation ranged from 82% in Prince Edward Island to 70% in Quebec. The proportion of the population who visited a dentist varied from 62% in Ontario to 35% in Newfoundland.

People with chronic conditions see physicians more often People with one or more chronic conditions reported an average of six consultations with a physician in the previous year, compared with three for those with no chronic health problems. As well, the average number of consultations increased with the number of chronic conditions.

Overall, 13% of the population visited a physician 10 or more times in the previous year. This differed by province, however, ranging from 18% in Nova Scotia to 9% in Quebec.

In 1994, only a small minority (4%) of the population aged 15 and over reported that there was a time during the past year when they had needed health care or advice, but did not receive it. This proportion did not vary significantly by age, sex, income or educational attainment.

More than three-quarters of adult Canadians took some kind of medication In 1994, 77% of the population aged 15 and over reported using at least one prescription or over-the-counter drug in the past month: 83% of women and 71% of men. Pain relievers, which include

aspirin and other analgesics were the most commonly used medications (62%). Other widely used medications included cough or cold (15%) and allergy (10%) remedies.

Women reported using more medications (1.9 on average in the previous month) than did men (1.3). Even after birth control or menopausal hormones were excluded, the average number of medications reported by women in the previous month was 1.7.

Overall, 21% of women aged 15 to 39 reported using birth control pills in the month before the survey. The highest rate of use was among women aged 20 to 24 (38%), followed by those aged 25 to 29 (26%) and 15 to 19 (24%). Among women aged 30 to 34, the proportion using birth control pills was 18%, and at ages 35 to 39, just 8%.

Around 15% of women aged 45 and over reported using menopausal hormones. The rate was highest at 31% for women aged 50 to 54.

Chiropractic services most common alternative health care

Alternative medicine refers to a range of services offered outside the conventional medical-care system. In 1994, 15% of adults reported using some form of alternative medicine in the past year. Fully 11% of the population had consulted a chiropractor, 2% reported using homeopathy, and 2% received massage therapy. Approximately 12% of the population had used both a doctor and an alternative medicine practitioner. Only about 2% of adults used some form of alternative medicine exclusively. Generally, the use of alternative medicine

was more common among women (16%) than among men (13%).

Not surprisingly, the use of alternative medicine varies with the presence of chronic disease. Just 10% of people without a chronic condition used alternative medicine, compared with 16% of those with one condition, 19% with two and 23% with three or more. Conditions with a relatively high association with alternative medicine use included back problems (34%), food allergies (25%), urinary incontinence (20%), and stomach or intestinal ulcers (17%).

• For additional information, see **National Population Health Survey Overview, 1994-95**, Statistics Canada Catalogue 82-567.

Wayne Millar and **Marie P. Beaudet** are senior analysts with the Health Statistics Division, Statistics Canada.

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EDUCATORS' NOTEBOOK

Suggestions for using Canadian Social Trends in the classroom

Lesson plan for "Government Sponsored Income Security Programs for Seniors: An Overview, Old Age Security, and Canada and Quebec Pension Plans"

Objectives

- ☐ To improve the students' knowledge of income security programs available to seniors.
- ☐ To appreciate some of the financial challenges facing Canada's seniors.
- ☐ To demonstrate to students how financial decisions made while they are young will impact on their lives after retirement.
- ☐ To teach skills in selecting and interpreting relevant information from a text.

Method

1. Develop profiles of seniors with details of different financial and lifestyle characteristics. For example:
 - a retired couple who both have private retirement pensions and investments, and have a total family income of \$87,000;
 - a never-married woman who is retired from a job without a private pension plan;
 - a single retired man with a private pension of \$27,000; and
 - a widowed woman who never held a job outside the home and who receives survivor benefits of \$20,000 from her husband's pension plan.
2. Assign a group of students to a senior profile. Have each group read the three articles and prepare a fact sheet summarizing the potential benefits which could apply to their senior. From this summary, the students can calculate their senior's income from government sources.
3. Have the students prepare an annual budget for their senior. Include estimates for various household budget categories such as food, housing, transportation, clothing, entertainment, etc. The teacher hands out a list of the average costs of various items.
4. Using their calculations of the potential income of their example, each group should be able to discuss with the class some of the financial decisions their senior faces.
5. As a class, summarize the benefits and restrictions of the Old Age Security program and the Canada and Quebec Pension Plans.

Using other resources

- ☐ Use *Family Expenditure in Canada, 1992*, Statistics Canada Catalogue 62-555, for information on average budgets for different types of households.
- ☐ For more information on retirement income read the special retirement savings issue of *Perspectives on Labour and Income*, Winter 1995, Statistics Canada Catalogue 75-001E.



Share your ideas!

Do you have lessons using CST that you would like to share with other teachers? Send your ideas or comments to Harris Popplewell, Social Science Teacher at J.S. Woodsworth Secondary School, c/o Joel Yan, University Liaison Program, Statistics Canada, Ottawa, K1A 0T6. FAX (613)951-4513. Internet: yanjoel@statcan.ca.



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MAIL HOURS



1996 CENSUS COUNT YOURSELF IN!

May 14, 1996 is Census Day and continues a long-standing tradition of record keeping in this country. The Census of Canada provides an invaluable historical record of the social and economic life of Canadians. The first census in what is now Canada was undertaken by Jean Talon, the Intendant of New France, in 1666. Censuses were conducted sporadically until 1851, when an act was passed requiring that a census be taken every ten years. This requirement was also included in the British North America Act of 1867. Statistics Canada has conducted censuses at five-year intervals since 1956 at the national level, and since 1906 in the Prairie provinces.



Shortly before Census Day, more than 11 million households will receive a Census of Population questionnaire.¹ Not everyone fills in the same census form: four out of five households complete a short form of seven questions, while every fifth household completes a longer census form of fifty-five questions. An adult in each household fills in the census form and mails it back to Statistics Canada. For the 2% of the population living in remote areas, a census representative completes the questionnaire during a household interview. Every census form is kept confidential and is protected by law. Only Statistics Canada employees who have taken an oath of secrecy and who work directly with census data see the completed questionnaires.

A unique source of information about Canada and its people The Census of Population covers everyone. As a result, it is a reliable source of detailed population information for geographic areas as small as a city neighbourhood. Since the census collects information every five years using similar questions, census data can be used to monitor demographic changes that have occurred in Canada's population over time.

Census data are necessary for the administration of many federal legislative measures. For example, the *Electoral Boundaries Readjustment Act*, *Official Languages Act*, *Canada Health Act*, *Old Age Security Act* and the *War Veterans Allowance Act* all contain provisions that refer to or require census data. Further, each person counted in the census affects the distribution of annual transfer payments from the federal government to the provinces and territories. Provinces and territories, in turn, make grants to local and municipal governments based on population counts.

Census information is also an indispensable tool for decision making at many levels. Governments use census data to develop and evaluate policies and programs. Businesses use this information to research their markets and to prepare for

changes in the economy. Labour groups use census data to negotiate contracts, academics study them to analyze trends and conduct in-depth research, and the media rely on them to report changes in Canadian society.

Data from the census are also integral to various other aspects of Statistics Canada's work. Census population figures, for example, form the benchmark for population estimates for the years between censuses. Using census data, Statistics Canada is able to design sample surveys that collect other information, and to weight the results of sample surveys to ensure they are representative of various segments of the population. The Labour Force Survey, the National Population Health Survey and the General Social Survey are just three examples of many such sample surveys.

The 1996 Census involves an eight-year cycle that includes the planning and carrying out of the census itself, and the subsequent processing, analysis and dissemination of the data. The projected total cost for the 1996 Census is \$347.4 million, compared with \$303 million for the 1991 Census. After adjusting for inflation and population growth, however, the 1996 Census will cost \$30.75 per household, only slightly more than the per household cost of the 1991 Census (\$30.32 per household). This cost must be weighed against that of providing information through alternate sources or of making decisions and implementing programs with outdated information. Since population estimates are used to determine federal transfer payments to the provinces and territories, small errors in the estimates could lead to the misallocation of billions of dollars.

¹ Those who have not received a questionnaire by May 14th, who have questions about the census or who would like assistance in completing the census form should call the Census Help Line at 1-800-670-3388.



Basic population information

- ❑ **Question 1** asks for the names of each person in the household so that no one is left out or counted twice. Names are not put on the census database.
- ❑ **Questions 2 to 6** ask about the people in each household (relationship to person one, date of birth, sex, marital status and common-law status). This provides data about family size, the number of children living with one parent, and the number of people who live alone, and is used for planning certain programs, such as Old Age Security and the Child Tax Benefit. It is also used by towns and cities to plan day-care centres, schools and senior citizens' homes.

Activity limitations

- ❑ **Questions 7 and 8** provide information on the number of people in Canada reporting mental or physical disabilities, as well as those individuals with chronic health problems that limit activity. The results may be used to help Statistics Canada design surveys to find out more about the barriers people with disabilities face in their everyday lives.

Language

- ❑ **Questions 9 to 12** provide information on the language first learned at home in childhood, and on languages understood and spoken. The data are used to implement programs that protect the rights of Canadians under the *Canadian Charter of Rights and Freedoms*. This information also helps to determine the need for language training and services in English or French.

Socio-cultural information

- ❑ **Question 13** indicates the province or territory in Canada, or the foreign country, where people were born. This provides information about population movements within Canada and from other countries to Canada.
- ❑ **Question 14** records the citizenship status of Canada's population, which helps in electoral planning. When combined with age data, this information gives the number of potential voters. This question also provides information used to administer pension exchange programs between Canada and other countries.
- ❑ **Questions 15 and 16** are used to determine the number of immigrants and non-permanent residents in

Canada, and the year people immigrated to Canada. Information from these questions is often used in combination with other census data to compare the socio-economic conditions of immigrants over time, to review immigration and employment policies and programs, as well as to plan education, health and other services.

- ❑ **Question 17** asks about the ethnic and cultural diversity of Canada's population, and provides data required under the *Multiculturalism Act* and *Canadian Charter of Rights and Freedoms*.

Results from this question, when combined with other census data, also help describe the characteristics of the ethnic or cultural groups living in Canada. This information is used extensively by ethnic or cultural associations, government agencies and researchers for a wide range of activities such as health promotion, communications and marketing.

- ❑ **Questions 18, 20 and 21** provide information about Aboriginal or First Nation peoples, which is used to administer legislation and employment programs under the *Indian Act* and the *Employment Equity Act*.

- ❑ **Question 19** facilitates the identification of visible minority populations in Canada. These data are required for programs under the *Employment Equity Act*, which promotes equal opportunity for everyone.

Mobility

- ❑ **Questions 22 and 23** record where people are moving to and from within Canada, and from outside the country. This information is used to help estimate the population between censuses at the national, provincial and subprovincial levels. It is also used to identify future needs for housing, education, transportation and social services, and contributes to programs administered under the *Fiscal Arrangements Act*.

Education

- ❑ **Questions 24 to 29** provide data on the education and training of people and their specific job skills. This information is used by governments and employers to evaluate whether there are enough people with adequate education, training and job skills in particular areas of the work force. This data aids in the development of training programs to meet the changing needs of the labour market.

Contents of the 1996 Census of Population long form questionnaire



Information on school attendance is needed for planning and financing postsecondary and adult education programs, under the *Canada Student Loans Act*. It is also used to develop incentives and programs that help people remain in school or return to school.

Household activities

☐ **Question 30** provides information on unpaid household work. Specifically, the question collects data on how much time people aged 15 and over spend on household tasks, and on providing care and assistance to children and seniors. This information is relevant to a number of labour market and social policy issues, and responds to the concerns of several women's organizations.

Labour market activities

☐ **Questions 31 to 46** collect information on paid work done by people aged 15 and over. This information is important for both businesses and governments at all levels to plan for education and training programs, to forecast future job opportunities, to plan efficient transportation and commuting systems, and to develop measures to support job creation by employers in communities throughout the country.

Income

☐ **Question 47** asks about income from employment, self-employment, and from government and other sources. The census is the only source of detailed income statistics for all people in Canada, their families and households. While

income tax records are another source of income information, they do not provide the depth of information on the characteristics of people that can be obtained from the census.

Governments use census income data to develop income support programs and social services, such as Old Age Security Pension, provincial income supplements, social assistance and welfare payments. They also use census income data to ensure that programs which supplement family incomes do so efficiently and to identify specific geographic areas in need of assistance. Businesses, large and small, use these data to market their products, to locate stores near consumers, and to develop new products and services.

Housing

☐ **Questions on housing (H1 to H8)** provide information used by private developers and federal, provincial and municipal planners to develop and assess housing projects. Results are used by many programs administered under the *National Housing Act* and the *Canada Mortgage and Housing Corporation Act*. These programs include mortgage loan insurance, first home loan insurance, land management, and housing for Aboriginal people, victims of family violence and people with disabilities.

Information on the number of rooms and bedrooms in homes, combined with the number of people in households and shelter costs, is used to assess the economic situation of Canadian families. In particular, it allows provincial and municipal governments to measure the level of crowding in households, which in turn affects the quality of life of residents. Programs can then be developed to meet changing housing and shelter needs.

Information on period of construction and need for repairs is used by the housing industry to evaluate the age and physical condition of Canada's housing. Municipal neighbourhood improvement programs can then be put in place where they are needed.

Confidentiality

☐ No one, including the courts or other government departments, can get personal income or other information from the census. All answers are kept confidential. This is the law.

Census of Agriculture

The Census of Agriculture is conducted on the same day as the Census of Population. Also taken every five years, the Census of Agriculture collects information on farm operators, and on topics such as crop areas, livestock, farm machinery, farm expenses and receipts, and land management practices. The 1996 Census of Agriculture will collect data on more than one-quarter of a million farms across Canada. For more information, contact Lynda Kemp at 1-800-465-1991 or write to Statistics Canada, Agriculture Division, Ottawa, Ontario K1A 0T6.





What's new for the 1996 Census?

For the census to be useful, it must reflect changes in society and meet the specific needs of data users, while still maintaining coverage and minimizing the burden on respondents. Questions included on the census must be of national importance. A need for particular data must be identified, and the additional response

burden justified. There must also be a need for the level of coverage of particular population segments or geographic areas that only a census can deliver.

Prior to the 1996 Census, Statistics Canada solicited the opinions of clients and interested parties across Canada, including all levels of government, business and labour, education, libraries,

Milestones in the history of the census

- 1666** • The first census is conducted in New France. The population is 3,215 (excluding Aboriginal peoples and royal troops).
- 1739** • The last census is conducted under the French regime.
- 1767** • The Census of Nova Scotia introduces variables related to religion and origin.
- 1817** • The Census of Nova Scotia introduces variables related to birth places of the people.
- 1831** • The Census of Assiniboia is conducted for the first time in what is now western Canada.
- 1851** • The decennial Canadian census is established under an act which requires a census to be taken in 1851, 1861 and every tenth year thereafter.
- 1870** • The first Census of British Columbia and Manitoba takes place.
- 1871** • The first census of the Dominion is taken. The questionnaire is available in English and French, a tradition continued in every subsequent census.
• Canada's population reaches 3.5 million.
- 1905** • The census bureau becomes a permanent government agency.
- 1906** • A quinquennial Prairie census is conducted in Manitoba, Saskatchewan and Alberta.
- 1911** • The census date is changed from April to June to avoid bad weather and road conditions, and the difficulty of determining crop acreage in the early spring.
- 1918** • The Dominion Bureau of Statistics is created under the *Statistics Act*.
- 1941** • In an exceptional measure, the census is held on June 14th so as not to conflict with the first Victory Loan campaign period.
• The first sample survey is conducted, dealing with housing.
• Canada's population reaches 11.5 million.
- 1956** • The first national quinquennial census is conducted.
- 1971** • For the first time, the majority of respondents fill in their own census questionnaire (self-enumeration).
• The Dominion Bureau of Statistics becomes Statistics Canada.
• Under the new *Statistics Act*, it becomes a statutory requirement to hold Censuses of Population and Agriculture every five years.
- 1986** • The census contains a question on disability, which is also used to establish a sample of respondents for the first postcensal survey on activity limitation.
- 1991** • For the first time, a question on common-law relationships is included on the census questionnaire.
• The population reaches 27.3 million, up 8% from 1986.
- 1996** • Questions on unpaid household work, visible minorities and mode of transportation to work are included on the census questionnaire.

special interest groups and the general public. After extensive consultations and considerable testing, content options were presented to the federal cabinet for approval.

The 1996 Census short questionnaire, which goes to 80% of households, contains seven questions instead of nine as in 1991. The short census form asks for name, relationship to person one (usually the person filling out the census form), date of birth, sex, marital status, common-law status and the language first learned at home in childhood and still understood (commonly referred to as mother tongue). Two questions on housing have been dropped from the short form, but remain on the long questionnaire which goes to the remaining 20% of households.

The long questionnaire contains new questions dealing with population group (visible minorities), unpaid household activities, Aboriginal peoples, and mode of transportation to work. Questions relating to fertility and religion have not been included in the 1996 Census. These questions have traditionally been asked every ten years in the decennial census and a need for information on these subjects at five-year intervals had not been demonstrated.

Population group (visible minorities): Federal employment equity legislation requires information on four designated groups: women, Aboriginal peoples, people with disabilities and visible minorities. The census provides benchmark data on the designated groups which are used by employers to compare their work force with the population in their area. In the past, federal departments responsible for employment equity programs used census data on ethnic origin, place of birth and language to define Canada's visible minority population. The 1996 Census includes a more direct question that, testing has indicated, will provide improved data needed to administer the *Employment Equity Act*.

Unpaid household activities: The significance of unpaid work performed in the home has long been recognized. Since the late 1970s, Statistics Canada has been working on developing census questions


on unpaid work that will yield meaningful results. In preparation for the 1996 Census, testing and development work was more extensive than ever before and an effective approach to measuring unpaid work was achieved. The new questions on unpaid household work, child care, and care and assistance to seniors will provide data relevant to a number of labour market and social policy issues.

Aboriginal peoples: The 1996 Census contains more detailed questions about the Aboriginal population compared to past censuses. In addition to asking about Treaty or Registered Indian status, the 1996 Census asks respondents whether they consider themselves to belong to an Aboriginal group. Also, there is a separate question on the Indian band or First Nation to which the person belongs.

Mode of transportation to work: The 1996 Census includes a question about the mode of transportation usually used to go to work. Data compiled from responses to this question will be relevant to public policy issues involving transportation and the environment.

Availability of 1996 Census data

The results of the 1996 Census will begin to appear about ten months after Census Day with the release of population and dwelling counts in the spring of 1997. The remaining variables, derived from the 20% of households that received the long census form, will be released starting in the fall of 1997 and continuing into 1998.

Census data are available in libraries across Canada and in the provincial and territorial bureaus of statistics. As well, census information and publications can be studied, copied or purchased at Statistics Canada's regional offices. Census data are available in electronic and printed form, including diskette, magnetic tape, CD-ROM and paper. Custom products and services are also available. In addition, Statistics Canada is exploring new ways to distribute information from the 1996 Census, including the Internet. Statistics Canada's Internet address is <http://www.statcan.ca/>. 



1996 CENSUS



MAY 14 Count Yourself In!



YEARS OF THE LABOUR FORCE SURVEY, 1946-1995

	Population 15+ (14+ before 1966) 000s	Labour force (000s)			Participation rate (%)	Unemployment rate (%)	Employment/ population ratio (%)
		Total	Employed	Unemployed			
1946	8,779	4,829	4,666	163	55.0	3.4	53.1
1947	9,007	4,942	4,832	110	54.9	2.2	53.6
1948	9,141	4,988	4,875	114	54.6	2.3	53.3
1949	9,268	5,055	4,913	141	54.5	2.8	53.0
1950	9,615	5,163	4,976	186	53.7	3.6	51.8
1951	9,732	5,223	5,097	126	53.7	2.4	52.4
1952	9,956	5,324	5,169	155	53.5	2.9	51.9
1953	10,164	5,397	5,235	162	53.1	3.0	51.5
1954	10,391	5,493	5,243	250	52.9	4.6	50.5
1955	10,597	5,610	5,364	245	52.9	4.4	50.6
1956	10,807	5,782	5,585	197	53.5	3.4	51.7
1957	11,123	6,008	5,731	278	54.0	4.6	51.5
1958	11,388	6,137	5,706	432	53.9	7.0	50.1
1959	11,605	6,242	5,870	372	53.8	6.0	50.6
1960	11,831	6,411	5,965	446	54.2	7.0	50.4
1961	12,053	6,521	6,055	466	54.1	7.1	50.2
1962	12,280	6,615	6,225	390	53.9	5.9	50.7
1963	12,536	6,748	6,375	374	53.8	5.5	50.9
1964	12,817	6,933	6,609	324	54.1	4.7	51.6
1965	13,128	7,141	6,862	280	54.4	3.9	52.3
1966	13,083	7,493	7,242	251	57.3	3.4	55.4
1967	13,444	7,747	7,451	296	57.6	3.8	55.4
1968	13,805	7,951	7,593	358	57.6	4.5	55.0
1969	14,162	8,194	7,832	362	57.9	4.4	55.3
1970	14,528	8,395	7,919	476	57.8	5.7	54.5
1971	14,872	8,639	8,104	535	58.1	6.2	54.5
1972	15,186	8,897	8,344	553	58.6	6.2	54.9
1973	15,526	9,276	8,761	515	59.7	5.5	56.4
1974	15,924	9,639	9,125	514	60.5	5.3	57.3
1975	16,323	9,974	9,284	690	61.1	6.9	56.9
1976 ¹	17,124	10,530	9,776	754	61.5	7.2	57.1
1977	17,493	10,860	9,978	882	62.1	8.1	57.0
1978	17,839	11,265	10,320	945	63.1	8.4	57.9
1979	18,183	11,630	10,761	870	64.0	7.5	59.2
1980	18,550	11,983	11,082	900	64.6	7.5	59.7
1981	18,883	12,332	11,398	934	65.3	7.6	60.4
1982	19,177	12,398	11,035	1,363	64.7	11.0	57.5
1983	19,433	12,610	11,106	1,504	64.9	11.9	57.1
1984	19,681	12,853	11,402	1,450	65.3	11.3	57.9
1985	19,929	13,123	11,742	1,381	65.8	10.5	58.9
1986	20,182	13,378	12,095	1,283	66.3	9.6	59.9
1987	20,432	13,631	12,422	1,208	66.7	8.9	60.8
1988	20,690	13,900	12,819	1,082	67.2	7.8	62.0
1989	20,968	14,151	13,086	1,065	67.5	7.5	62.4
1990	21,277	14,329	13,165	1,164	67.3	8.1	61.9
1991	21,613	14,408	12,916	1,492	66.7	10.4	59.8
1992	21,986	14,482	12,842	1,640	65.9	11.3	58.4
1993	22,371	14,663	13,015	1,649	65.5	11.2	58.2
1994	22,171	14,832	13,292	1,541	65.3	10.4	58.5
1995	23,027	14,928	13,506	1,422	64.8	9.5	58.6

¹ Estimates for 1976 to 1994 were revised to reflect results of the 1991 Census of Population, including historical adjustments for census undercoverage and inclusion of non-permanent residents. Estimates prior to 1976 are not strictly comparable to the revised series.

SOCIAL INDICATORS

1988 1989 1990 1991 1992 1993 1994 1995

POPULATION

Canada, July 1 (000s)	26,894.8	27,379.3	27,790.6	28,120.1	28,542.2	28,947.0 ^{PR}	29,251.3 ^{PR}	29,606.1 ^{PR}
Annual growth (%)	1.3	1.8	1.5	1.2	1.5	1.4 ^{PR}	1.1 ^{PR}	1.2 ^{PP}
Immigration ¹	152,413	178,152	202,979	219,250	241,810	265,405 ^F	227,860 ^R	215,652 ^P
Emigration ¹	40,978	40,395	39,760	43,692	45,633	43,993 ^F	44,807 ^{PR}	45,949 ^{PP}

FAMILY

Birth rate (per 1,000)	14.5	15.0	15.3	14.3	14.0	13.4 ^R	*	*
Marriage rate (per 1,000)	7.0	7.0	6.8	6.1	5.8	5.5	*	*
Divorce rate (per 1,000)	3.1	3.0	2.8	2.7	2.8	2.7	*	*
Families experiencing unemployment (000s)	N/A	808 ^R	879 ^R	1,096 ^R	1,184 ^R	1,198 ^R	1,130 ^R	*

LABOUR FORCE

Total employment (000s)	12,819 ^R	13,086 ^R	13,165 ^R	12,916 ^R	12,842 ^R	13,015 ^R	13,292 ^R	13,506
– goods sector (000s)	3,873 ^R	3,928 ^R	3,809 ^R	3,582 ^R	3,457 ^R	3,448 ^R	3,545 ^R	3,653
– service sector (000s)	8,946 ^R	9,158 ^R	9,356 ^R	9,334 ^R	9,385 ^R	9,567 ^R	9,746 ^R	9,852
Total unemployment (000s)	1,082 ^R	1,065 ^R	1,164 ^R	1,492 ^R	1,640 ^R	1,649 ^R	1,541 ^R	1,422
Unemployment rate (%)	7.8 ^R	7.5 ^R	8.1 ^R	10.4 ^R	11.3 ^R	11.2 ^R	10.4 ^R	9.5
Part-time employment (%)	15.2 ^R	15.0 ^R	15.3 ^R	16.3 ^R	16.7 ^R	17.2 ^R	17.0 ^R	16.6
Women's participation rate (%)	57.7 ^R	58.3 ^R	58.7 ^R	58.5 ^R	58.0 ^R	57.9 ^R	57.6 ^R	57.4
Unemployment rate – % of paid workers	53.7	54.1	54.7	56.1	54.9	54.3	*	*

INCOME

Median family income	40,904 ^R	43,995 ^R	45,618 ^R	46,389 ^R	47,199 ^R	46,717 ^R	48,091	*
% of families with low income (1992 Base)	12.2 ^R	11.1 ^R	12.3 ^R	13.0 ^R	13.5 ^R	14.6 ^R	13.5	*
Women's full-time earnings as a % of men's	65.4 ^R	66.0 ^R	67.7 ^R	69.6	71.9 ^R	72.2 ^R	69.8	*

EDUCATION

Elementary and secondary enrolment (000s)	5,024.1	5,075.3 ^R	5,141.0	5,218.2 ^R	5,284.2 ^R	5,347.4 ^P	5,402.4 ^P	5,505.9 ^E
Full-time postsecondary enrolment (000s)	817.1 ^R	831.8 ^R	856.6 ^R	903.1 ^R	931.0 ^R	951.1 ^P	964.7 ^E	*
Doctoral degrees awarded	2,418 ^R	2,573 ^R	2,673	2,947	3,136	3,356 ^R	3,539 ^P	3,647 ^E
Government expenditure on education – as a % of GDP	5.5	5.5	5.8	6.3	6.4	6.2	*	*

HEALTH

% of deaths due to cardiovascular disease – men	39.5	39.1	37.3	37.1	37.1	37.0	*	*
– women	43.4	42.6	41.2	41.0	40.7	40.2	*	*
% of deaths due to cancer – men	27.0	27.2	27.8	28.1	28.7	27.9	*	*
– women	26.4	26.4	26.8	27.0	27.3	26.9	*	*
Government expenditure on health – as a % of GDP	5.8	5.9	6.2	6.7	6.8	6.7	*	*

JUSTICE

Crime rates (per 100,000) – violent	865 ^R	908 ^R	970 ^R	1,056	1,077 ^R	1,072	1,037	*
– property	5,419 ^R	5,271 ^R	5,593 ^R	6,141	5,868 ^R	5,525	5,214	*
– homicide	2.1 ^R	2.4 ^R	2.4 ^R	2.7	2.6	2.2	2.0	*

GOVERNMENT

Expenditures on social programmes ² (1993 \$000,000)	179,817.8	187,892.3	196,762.4	205,481.1	211,778.7	211,432.6	*	*
– as a % of total expenditures	56.1	56.0	56.8	58.5	59.6	59.6	*	*
– as a % of GDP	24.7	25.2	26.9	29.5	30.2	29.7	*	*
UI beneficiaries (000s)	3,016.4	3,025.2	3,261.0	3,663.0	3,658.0	3,415.5	3,086.2	*
OAS and OAS/GIS beneficiaries ^m (000s)	2,835.1	2,919.4	3,005.8	3,098.5	3,180.5	3,264.1	3,340.8	3,420.0
Canada Assistance Plan beneficiaries ^m (000s)	1,853.0	1,856.1	1,930.1	2,282.2	2,723.0	2,975.0	3,100.2	3,070.9

ECONOMIC INDICATORS

GDP (1986 \$) – annual % change	+5.0	+2.4	-0.2	-1.8	+0.6	+2.2	+4.5	*
Annual inflation rate (%)	4.0	5.0	4.8	5.6	1.5	1.8	0.2	2.1
Urban housing starts	189,635	183,323	150,620	130,094	140,126	129,988	127,346	89,526

* Not yet available

^P Preliminary data

^E Estimate

^m Figures as of March

^{IR} Revised intercensal estimates

^{PR} Final postcensal estimates

^{PP} Preliminary postcensal estimates

^{PR} Updated postcensal estimates

^R Revised data

^F Final data

¹ For year ending June 30.

² Includes Protection of Persons and Property; Health; Social Services; Education; Recreation and Culture.

Correction: In the Winter 1995 issue of CST, the 1994 figure for full-time postsecondary enrolment (000s) should have been 964.7^E.

Adult women's labour force participation rate at a standstill



For several decades, the proportion of adult women in the labour force had been continually increasing. This rate, however, has recently levelled off – and in some cases, it has gone down. The participation rate among women aged 25 to 54 was the same in 1994 as in 1990 – 76%. Women whose participation rate declined tended to be younger (aged 25 to 34), single, divorced or separated, lone parents, and with limited education. For example, the labour force participation rate of female lone parents with pre-school children decreased to 54% in 1994 from 57% in 1990. Among women with some high school but no diploma, the drop was from 65% to 61%.

Perspectives on Labour and Income, Autumn 1995.
Statistics Canada Catalogue 75-001E.

Break and enter incidents down



In 1994, police in Canada reported 1,326 incidents of breaking and entering per 100,000 population, a 6% drop from 1993, and the third straight year the rate of breaking and entering incidents had declined. Breaking and entering accounted for 15% of all Criminal Code incidents (excluding traffic violations) and 25% of all property crimes. Almost 60% of incidents took place in residences and another 28% occurred at businesses.

Juristat, Vol. 15, No. 13, September 1995.
Statistics Canada Catalogue 85-002.

No time for fun



Women were more likely than men to say they just did not have time for fun anymore – particularly if they were members of the baby boom generation and had children of their own. More than half of full-time employed mothers (53%) and more than one-third of boomer fathers (36%) said their lives were too busy to have fun.

As Time Goes By...Time Use of Canadians,
Statistics Canada Catalogue 89-544E.

Three in ten husband-wife families included at least one spouse aged 55 and over



Of all husband-wife families in 1993, one-third included at least one spouse aged 55 and over. Among census metropolitan areas, St. Catharines-Niagara and Victoria had the highest concentrations of senior husband-wife families (38% each), followed by Hamilton (34%). The lowest concentrations of husband-wife families with at least one senior member were in the Quebec part of Ottawa-Hull (23%), followed by Calgary (24%) and St. John's (25%).

Senior Families, 1993,
Statistics Canada, Small Area and Administrative Data Division.

Most university professors are boomers



In 1992-93, over one-half of faculty members were baby boomers aged 40 to 54, who had been hired between 1963 and 1976, and had taught at their current institution for 80% of their academic career. Most are not due to retire until after the year 2007.

Education Quarterly Review, Fall 1995.
Statistics Canada Catalogue 81-003.

Business or pleasure



In 1994, more Canadians were travelling for pleasure than for work-related reasons; vacationers outnumbered business travellers by 2.5 to 1. Canadians travelling for pleasure within Canada spent \$5.4 billion in 1994, accounting for about one-third of the \$15.9 billion in travel expenditures. Business travellers, despite their smaller numbers, spent almost as much as vacationers – \$5.2 billion.

On average, business travellers spent \$228 per trip (of 80 km or more in Canada), compared with an average of \$96 for individuals travelling for pleasure. Based on overnight trips alone, the average expenditure for business travellers was \$443.

Touriscope: Domestic Travel, 1994,
Statistics Canada Catalogue 87-504.

Canadians watching less television



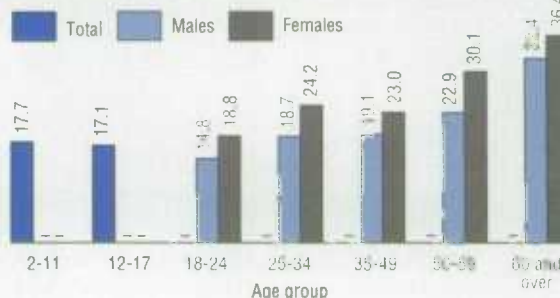
Canadians, particularly those under age 25, are watching less television than they were five years ago. In 1994, Canadians watched an average 22.7 hours of television per week, a drop of about 30 minutes from 1990 and about 90 minutes over the past decade. Viewers under age 25 recorded the largest decline in television viewing between 1990 and 1994. Children aged 2 to 11 averaged 17.7 hours in 1994, down about 90 minutes from 1990.

Television Viewing Habits Databank,
Statistics Canada, Education, Culture and Tourism Division.

Young people watch less television

CST

Average weekly viewing hours, Fall 1994



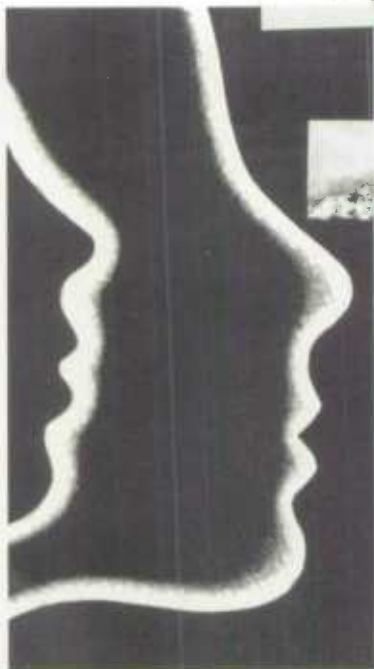
Source: Statistics Canada, Education, Culture and Tourism Division.
Television Viewing Habits Databank.



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