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Women in Canada

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Recent decades have witnessed dramatic changes in the roles women play in Canadian society. There have been considerable improvements in the social and economic situation of women in the last two decades, however, gaps continue to exist between many leading socio-economic indicators for women and men. No other publication chronicles the changing status of women more clearly than ***Women in Canada***!

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- criminal victimization
- labour force characteristics

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- Aboriginal women
- women with disabilities

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ON OUR COVER:

Harvest Festival (c.1850) watercolour over graphite on wove paper, 20.3 x 25.6 cm. Collection: National Gallery of Canada, Ottawa.

About the artist:

Born in London, England on January 6, 1791, painter, watercolourist and draughtsman, **William Bent Berczy** came to Upper Canada in 1794. He

grew up in a family of artists and studied under his father, William Von Moll Berczy (The Woolsey Family – CST, Winter 1994). William Bent Berczy married amateur artist Louise-Amélie Panet in 1819, and spent a period of time in the Corps of Canadian Chasseurs and the Militia. He also served as a Member of the Upper Canada House of Assembly during the period 1828-1834. He died in Ste-Mélanie D'Ailleboust on December 9, 1873.

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Projections of People with Work Disabilities, 1993 to 2016

People with work disabilities to account for 8% of the population aged 15 to 64 by 2016 People with work disabilities comprise one of the four designated groups under the *Employment Equity Act*. According to Statistics Canada's medium-growth projections of people with disabilities,¹ if current age-specific rates of disability continue, this population is expected to reach 2 million by 2016, up from 1.4 million in 1993. As a proportion of the working-age population, those with a disability will grow to 8% by 2016, from 7% in 1993.

Number of people with work disabilities growing at a faster rate... The growth rate of people with work disabilities is expected to be higher than that of the population without disabilities. The average annual growth rates of people with work disabilities is projected to be 2% between 1996 and 2001, and 0.8% between 2011 and 2016. In comparison, the average growth rates for people without disabilities for the two periods are projected to be 1.4% and 0.5%, respectively.

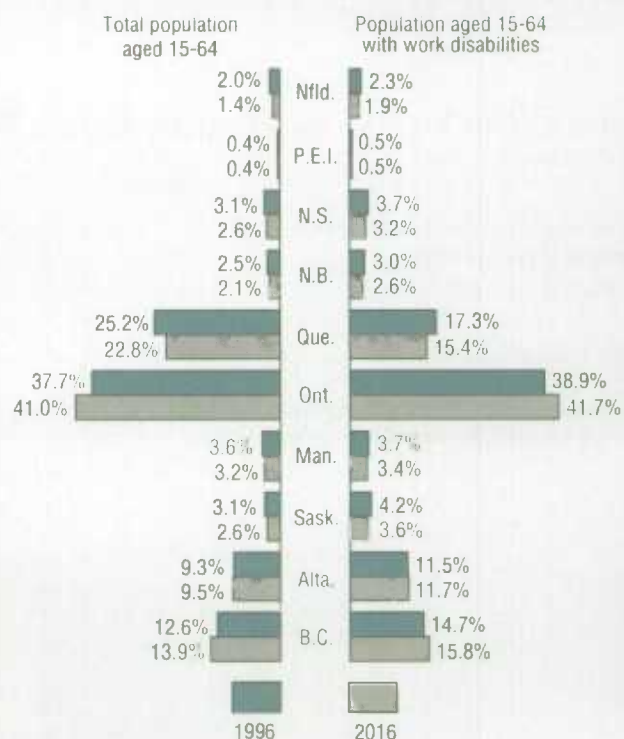
The projected number of people with work disabilities is the result of the interaction between two factors: the projected general population and age-specific disability prevalence rates. The projected population is based on the 1993 preliminary estimates adjusted for net census undercoverage, non-permanent residents and returning Canadians. Disability prevalence rates were estimated from data in the 1991 Health and Activity Limitation Survey (HALS) and were assumed to be the same throughout the projection period.

- For more information, see **Projections of Persons with Disabilities (Limited At Work/Perception), Canada, Provinces and Territories, 1993-2016**, Statistics Canada, Catalogue no. 91-538-XPE. Also available are **Projections of Population with Aboriginal Ancestry, Canada, Provinces/Regions and Territories, 1991-2016**, Statistics Canada, Catalogue no. 91-539-XPE, and **Projections of Visible Minority Population Groups, Canada, Provinces and Regions, 1991-2016**, Statistics Canada, Catalogue no. 91-541-XPE. These publications are available from your nearest Statistics Canada Reference Centre or call 1-800-267-6677.

...due to population aging The likelihood of having a work disability is higher among older people. Thus, population aging will result in older people accounting for a growing share of the working-age population with disabilities. By 2016, 60% of people with work disabilities will be aged 45 to 64, up from 48% in 1996.

By 2016, Ontario and British Columbia expected to have larger share of population with work disabilities

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Source: Statistics Canada, Catalogue no. 91-538-XPE.

¹ The projections of the population with work disabilities include people aged 15 to 64 who indicated that they were limited in the kind or amount of work they perform, due to a long-term physical condition or health problem.

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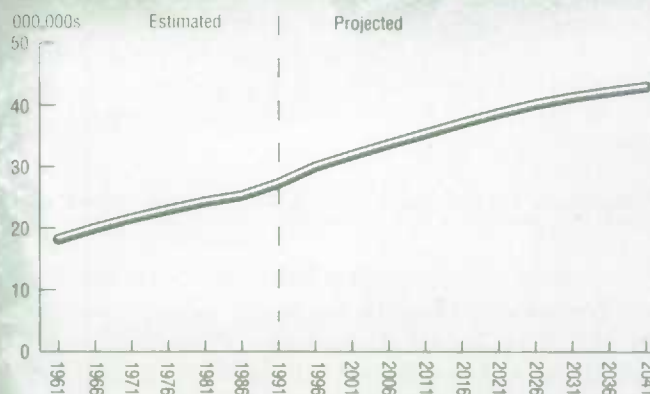
CANADA'S POPULATION CHARTING INTO THE 21ST CENTURY

by Tina Chui

CHANGES IN THE SIZE AND AGE STRUCTURE OF Canada's population result from shifts in fertility, mortality and migration patterns. These changes can have immediate and long-term consequences for society, affecting the demand for education, housing and health-care services, and the supply of workers to the labour force. Population projections play an important role in facilitating social and economic planning.

Canada's demographic future will likely be characterized by slow population growth and an aging population, largely due to low fertility and the aging of the baby boom generation. In 1995, Canada's population was estimated at 29.6 million, an increase of 9.6 million since 1966. Based on a medium-growth scenario, the population is projected to increase to 37 million by 2016.

Population growth: continuous, but slow in the coming decades



SOURCE: Statistics Canada, Catalogue nos. 91-520-XPB and 93-310-XPB.

The rate of population growth is expected to slow down. The annual growth rate will drop to 0.9% by 2016, from 1.4% in 1993. The decline of population growth is mainly due to the slowing down of natural increase (the difference between births and deaths). International migration will become increasingly important as the contribution of natural increase declines. By 2030, natural increase is expected to reach zero and from then on, immigration will be the sole source of population growth.

In addition to slow population growth, population aging will continue. The median age of the population (the point in the age distribution where half of the population is older and the other half is younger) is expected to increase to 40.4 years by 2016, from 33.9 years in 1993.

The baby boom Since the Second World War, the most important demographic development in Canada was the increase in fertility that took place roughly during

the period 1946 to 1966.¹ This period has become known as the baby boom era. During the height of the baby boom in 1959, 473,700 babies were born, representing a 59% increase since the beginning of the boom in 1946.

The baby boom era, however, was only a temporary deviation in a long-term decline in fertility. In the late 1960s, Canada's fertility rate returned to its downward path. In 1966, women of childbearing age had an average of 2.8 births, compared with 3.9 births in 1959. Fertility continued to drop to below the replacement level of 2.1 births in 1972. Since then, fertility has remained fairly stable at around 1.7 births per woman.

CANADIAN SOCIAL TRENDS BACKGROUNDER

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Population projections

Population projections play an important role in the strategic decision-making process of business, professionals, planners, educators or anyone concerned about the size and characteristics of the population. Statistics Canada's population projections routinely provide possible scenarios of the population process. The most recent projections used as their base, the 1993 preliminary population estimates adjusted for net census undercoverage and included two new components: non-permanent residents and returning Canadians.

Three growth scenarios were used in the projections:

- ☐ **High-growth scenario** – assumes an increase in fertility to 1.9 children per woman by 2016; life expectancies at birth of 81.0 and 86.0 years in 2016 for men and women, respectively; and an annual immigration level of 330,000 by 2005.
- ☐ **Medium-growth scenario** (reported throughout this article) – generally reflects the continuation of current trends: a constant fertility of 1.7 births per woman; life expectancies at 78.5 and 84.0 years by 2016 for men and women, respectively; and an annual immigration level of 250,000.
- ☐ **Low-growth scenario** – fertility is assumed to decline to 1.5 births per woman; life expectancies are 77.0 and 83.0 years for men and women, respectively; and the annual immigration level is assumed to decline to 150,000 by 2005.

For all projections, emigration is assumed to increase from 46,800 in 1993 to between 49,600 and 58,300 by 2016. Non-permanent residents remain at 149,600 after 1994.¹ Returning Canadians are projected to increase from 21,800 in 1993 to 25,600 by 2016.

¹ Since the preparation of these projections, the estimates of non-permanent residents were revised. The estimate for 1995 was 258,500.

- For more information, see **Population Projections for Canada, Provinces and Territories, 1993-2016**, Statistics Canada, Catalogue no. 91-520-XPB. Also, for information on the projections of households, see **Projections of Households and Families for Canada, Provinces and Territories, 1994-2016**, Statistics Canada, Catalogue no. 91-522-XPB.

Canadians are living longer As they have in other industrial countries, mortality rates in Canada have declined considerably due to improved quality of life and health care. In 1993, there were 7.1 deaths per 1,000 people, down from 9.9 in 1946. The declining mortality rate has resulted in increased life expectancy for Canadians. In 1993, a baby boy was expected to live to age 75 and a baby girl to age 81. This compared with 66.3 and 70.8 years for a baby boy and baby girl, respectively, in 1951.

Natural increase expected to fall to zero around 2030 Natural increase is a major determinant of population growth. In 1960, 88% of the population growth (339,300 people) was attributable to natural increase. With the onset of the "baby bust," however, natural increase dropped to 253,700 in 1966. The long-term trend of natural growth has been downward. If fertility remains at the current level of 1.7 births per woman, natural growth will decline to 147,100 in the year 2001. As boomers age, the number of deaths will increase. By 2030, natural increase is anticipated to fall to zero, and subsequently, deaths could exceed births.

Immigration and population growth International migration² is another potential source of population growth. Immigration is by far the most important component of international migration. The contribution of immigrants to Canada's population growth has fluctuated over the years, reflecting changes in the annual immigration levels set by government.

However, the role of immigration has become increasingly important in the face of declining natural increase.

In 1992, 216,000 people were added to Canada's population through net international migration; this number decreased slightly to 214,200 in 1993. In these two years, net migration actually surpassed natural increase (206,100 in 1992 and 190,600 in 1993). Although net international migration dropped to 184,800 in 1995, its contribution to overall population growth was about the same as that of natural increase (170,000).

As natural increase is expected to decline in the future, net migration will play an even more important role in population growth. If immigration targets remain at the recent annual level of 250,000 people, the contribution of net migration will continue to surpass that of natural increase. By 2030, when natural increase is projected to reach zero, immigration will be Canada's only source of population growth.

Low fertility and mortality result in an aging population³ The age structure of a population is largely determined by its fertility and mortality levels. Over the years, the combined effects of low fertility and mortality levels in Canada have resulted in an age structure with a larger proportion of older and a smaller proportion of younger people.

In 1961, nearly four in ten people were under age 18, reflecting high fertility levels during the baby boom era. However, because of low fertility levels since the late 1960s, young people accounted for just one in four people (24%) in 1995. At the same time, seniors accounted for 12% of the population, compared with 8% in 1961.

This aging of the population is expected to continue because of improved longevity and the aging of the baby boom generation. By 2016, the number of seniors is expected to grow to nearly 6 million, accounting for 16% of the population. By 2041, the number of seniors will have tripled its present level to nearly 10 million. By then, almost one in four people (23%) will be aged 65 and over.

Because life expectancy for men is catching up with that for women, the imbalance in the sex ratio among seniors will decrease. In 1991, there were 81.6

men per 100 women aged 65 to 74, and 60.2 men per 100 women 75 years and over. These ratios will increase to 90.7 and 64.1 for the two age groups by 2016.

Population aging holds significant socio-economic implications for society. If people continue to retire in their mid-sixties, the ratio of pensioners to workers will continue to increase. The old-age dependency ratio between seniors and working-age people is expected to increase to 24.9 by 2016, from 18.6 in

1994. One effect of the increasing ratio of pensioners to workers will be the

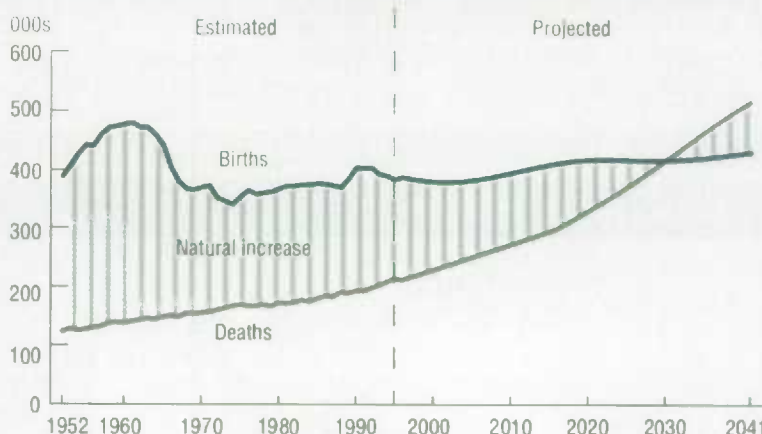
¹ See "Canadian Fertility, 1951 to 1993: From Boom to Bust to Stability?" **Canadian Social Trends**, Winter 1995.

² Net international migration includes all landed immigrants and returning Canadians minus the number of people who leave Canada (emigrants). The number is also adjusted for non-permanent residents.

³ See "Population Aging: Baby Boomers Into the 21st Century," **Canadian Social Trends**, Summer 1993.

Deaths expected to exceed births by year 2030

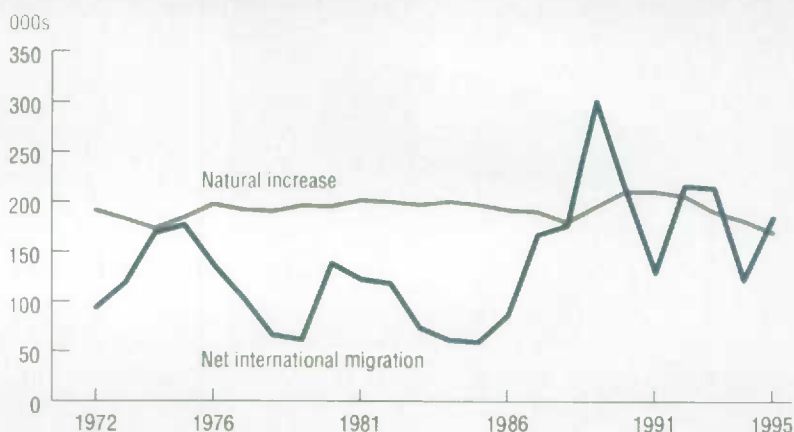
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Source: Statistics Canada, Catalogue nos. 91-213-XPB and 91-520-XPB.

Net international migration: fluctuated, but increased since mid-1980s

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Source: Statistics Canada, Catalogue no. 91-213-XPB.

increased cost of maintaining public pension plans.⁴

An aging population will also result in an increase of medical-care needs and will raise the costs of providing that care. In particular, the costs of treating diseases common among older people, such as heart disease, stroke and cancer, will increase. With improved health care, people will live longer but will be more likely to suffer from chronic illnesses which require long-term care.

It is also true, however, that the coming generation of seniors will generally be healthier than previous generations. In addition, higher labour force participation among men and women will result in increased financial independence. Upon retirement, seniors' contribution to society will shift from paid to unpaid work.

More seniors today, particularly senior women, are living alone. A growing senior population raises issues such as housing affordability and design. Goods and services that will enable older people to maintain independent lifestyles will become increasingly important.

People under age 18: a growing number, but a declining proportion

Because of the large number of children born to the baby boom generation, the number of people under age 18 increased steadily to 7.2 million in 1995, from 6.7 million in 1986. If fertility remains at the current level, the size of this group is expected to grow to 7.5 million by 2016, and to 8.1 million by 2041.

However, this group will make up an increasingly smaller proportion of the total

population. People under age 18 accounted for 24% of the total population in 1995. This proportion is expected to drop to 20% by 2016, and to 19% by 2041. Nevertheless, the steady increase of the school-age population will ensure a continued demand for primary and secondary education, and for child-care facilities.

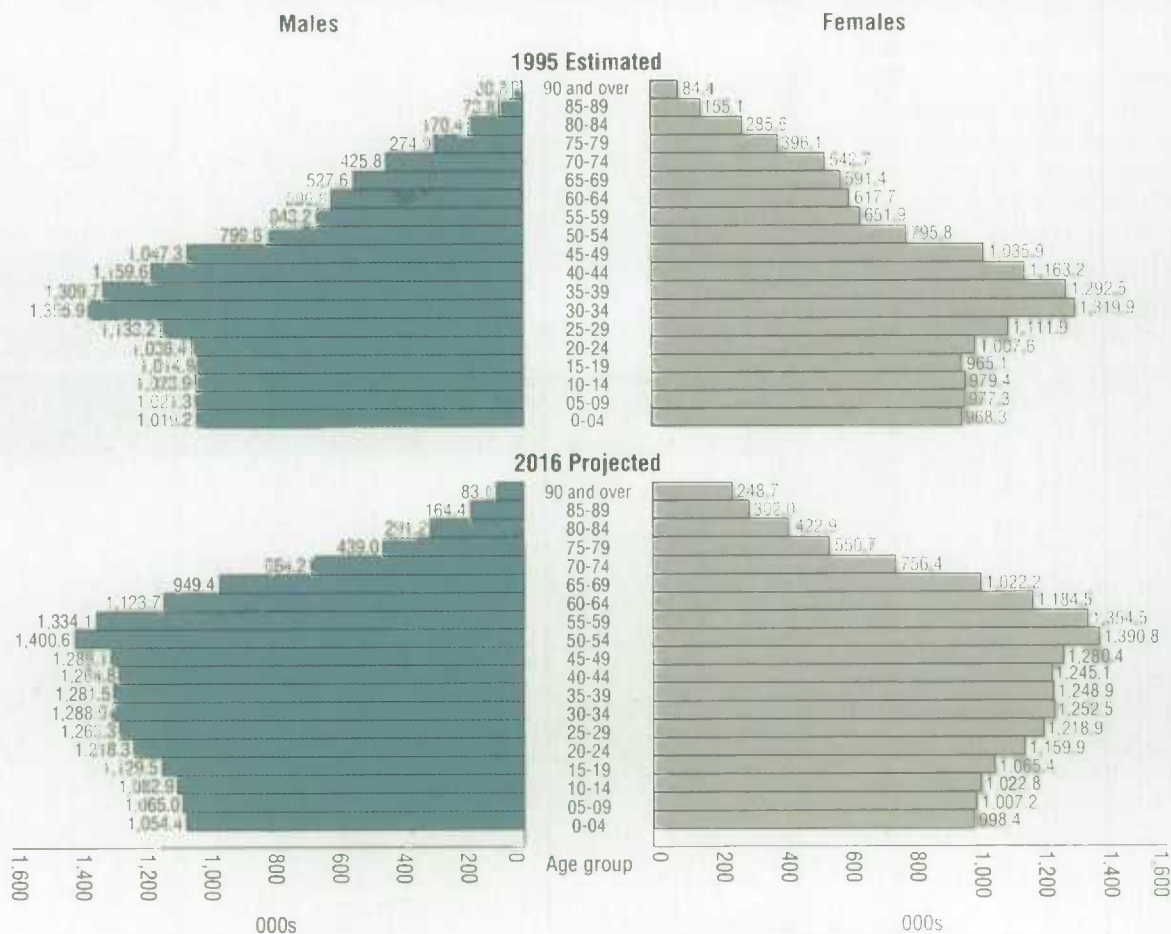
Slow, but continuous growth of the young adult population

The number of young adults aged 18 to 24 peaked at 3.5 million in 1982 when the majority of the baby boomers reached adulthood. This population, however, is expected to drop to 2.8 million by 1996, but will increase again to 3.3 million by 2016, and to 3.5 million by 2041.

Since it is at this age people pursue postsecondary studies, the demand for

Canada's population, 1995 and 2016

CST



Source: Statistics Canada. Catalogue nos. 91-213-XPB and 91-520-XPB.

this level of education will likely continue. Postsecondary education is currently undergoing funding and program review, and youth unemployment remains high. Therefore, improving access to higher education, and training an efficient and competitive work force for the next century are among the priorities facing policy makers.

Smaller proportion of the population will be of working age

Generally, people start to enter the labour force at around age 18 and retire in their 60s. The size of the working-age population increased significantly in the late 1960s as the boomers reached working-age. In 1971, 12.5 million people were aged 18 to 64. This number increased to 15.6 million in 1981 and to 18.9 million in 1995. The working-age population is expected to continue to grow. By 2001, 20.4 million people will be of working-age, and the number will increase gradually to 23.7 million by 2016, and 25.1 million by 2041.

As a proportion of the total population, however, the working-age group will likely decrease as boomers start to reach retirement age around 2010. In 1971, 57% of the population were of working-age. The proportion increased to 64% in 1995. By 2011, 65% of the population will be of working-age. The proportion will then

start to decline to 64% in 2016, and to 59% in 2041.

Older work force In the next twenty years, the baby boomers will be in their 40s and 50s, and thus, result in an aging work force. Almost one-third (32%) of working-age people were in the age range 45 to 64 in 1994. This proportion is expected to increase to 44% by 2016.

There are many issues related to an aging work force. Older workers are more experienced and less likely to change career, and therefore, are a more stable work force. However, the careers of many older workers may plateau as competition for more senior positions increases. This, in turn, may block the career advancement of younger workers.

Furthermore, an aging population will also result in more people with work disabilities. According to Statistics Canada's special projections of people with disabilities, 60% of people with work disabilities will be aged 45 to 64 by 2016, up from 46% in 1993.

Challenges for a greying work force are many. Older workers need to continue to update their skills in an economy increasingly based on technology, knowledge and information. Employers may need to become more innovative in managing their human resources. This could include offering part-time work to employees

before retirement, and providing early retirement incentives which would create more opportunities for younger workers.

Population trends underlie many important policy concerns

As the twenty-first century approaches, there are many issues facing policy makers and the public at large. For instance, what can be done to keep the economy viable with slow population growth and an aging population? How can we maintain a smaller but competitive and efficient labour force? How can we provide quality health care in response to increasing demands? And how can we minimize regional disparity and respond to the population changes faced by different regions in Canada? Population projections are useful tools that will assist decision-makers in both the public and private sectors in addressing these and other related issues.

⁴ See "Government Sponsored Income Security Programs for Seniors: Canada and Quebec Pension Plans," *Canadian Social Trends*, Spring 1996.

• This article was adapted from **Population Projections for Canada, Provinces and Territories, 1993-2016**, Statistics Canada, Catalogue no. 91-520-XPB.

Tina Chui is an Editor with *Canadian Social Trends*.

• See this issue's **Educator's Notebook** for a suggested lesson plan based on this article.

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Non-family households to increase

Changing demographics also have implications for the household. The number of households is expected to reach 15.1 million by 2016, up from 10.3 million in 1991. Household growth results from a combination of factors, such as changes in the age at which people form a household, increasing divorce rates, fewer marriages, and the growing incidence of solo living. Non-family households¹ are projected to increase to 33% by 2016, from 29% of all households in 1991, while family households will drop to 67% from 71%.

Household size is also expected to drop to an average of 2.5 people by 2016, from 2.7 in 1991. This decline is mainly due to the growing number of non-family households, those headed by lone parents, and an on-going decline of multi-family households.

¹ Non-family households consist mainly of people living alone or unrelated people sharing a dwelling.

RETIREMENT^{IN THE} 90s

RETIRED MEN IN CANADA

by Manon Monette



For many people, retirement is no longer clearly defined in terms of age, number of years of service or pension eligibility. There are many avenues to retirement, as well as ages chosen to make this transition in life. Some people retire simply because they are ready to do so, while others take advantage of early retirement incentives. Still others retire for health reasons or because they have lost their job.

At the same time, some people work for pay well beyond the traditional retirement age, either out of personal preference or for financial reasons. And for many, retirement does not mean leaving the work force for good – it is often a more gradual transition.

Because older men and women have had very different labour force experiences, it is difficult to compare their retirement behaviour. It also appears that many women define retirement in different terms than men do. Therefore, the main part of this article focuses on retired men.

Almost one-half of Canadian men aged 55 and over are retired According to the 1994 General Social Survey, 59% of men aged 55 and over were retired. Not surprisingly, the likelihood of being retired increased with age. For example, in 1994, 14% of men aged 55 to 59 were retired. This tripled to 45% of men aged 60 to 64, and 78% of men aged 65 to 69. The prevalence of retirement levelled off among men in their 70s, moving from 87% of those in their early 70s to 92% of those aged 80 and over.

Shifts in these rates were slight between 1989 and 1994. The largest difference was among men in their 70s. For example, the proportion of men aged 75 to 79 who were retired dropped to 89% in 1994, from 95% in 1989.

Retirement age has moved away from 65 In 1994, the average retirement age, calculated across all men who were retired at the time of the survey, was 61.4 years. While this average¹ was virtually unchanged since 1989, there was a shift away from the 65-year mark. In 1994, just 10% of men had retired at the traditional age of 65, down from 19% in 1989.

The shift was towards both younger and older retirement ages. In 1994, 21% of all retired men had left the work force between the ages of 55 and 59, up from 17% in 1989 for the same age group. Also, the proportion who retired after age 65 rose to 25% from 21%.

Retirement age related to reasons for retiring

One-quarter of retired men said they left the work force because of their health. These men tended to retire at a younger than average age (59.6 years). Personal choice was an equally important reason for retirement among men (24%). These men retired, on average, at age 61.6. The introduction of more flexibility in retirement age in some public and private pension plans has contributed to retirement before age 65.

Mandatory retirement policies were cited by 16% of retired men. This proportion was about half of what it was in 1989. As expected, men pushed from the work world through mandatory retirement policies tended to be older on average (63.1 years) than men who retired for other reasons.

Early retirement incentives accounted for 10% of men's retirements. Many public and private sector organizations have used early retirement packages as one of the ways to downsize their work force.

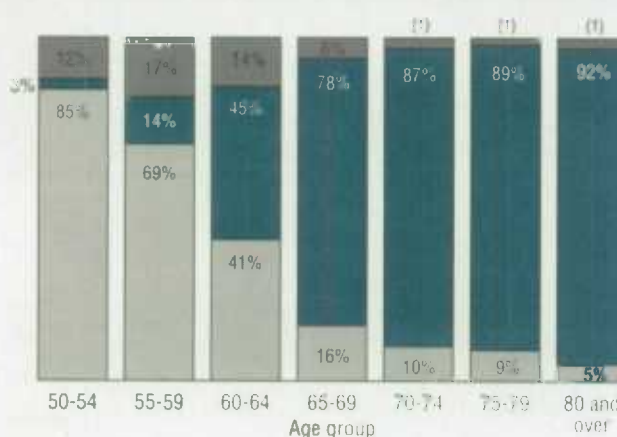
¹ The retirement age distribution includes all retirees, regardless of how long they have been retired. Therefore, comparisons of the retired population are affected by those who have left the scope of the survey by dying or going into an institution, as well as by people who retired in recent years.

Men who retired because of early retirement incentives did so at an average age of 59.3.

One in ten retired men left the labour force because of unemployment. In 1994, the average retirement age for men who had retired while unemployed was 62.1 years. Another 11% of men retired because "they felt old enough," and did so the latest, at an average age of 64.4.

Many men retired before the traditional retirement age of 65

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Main activities of older men in 1994:

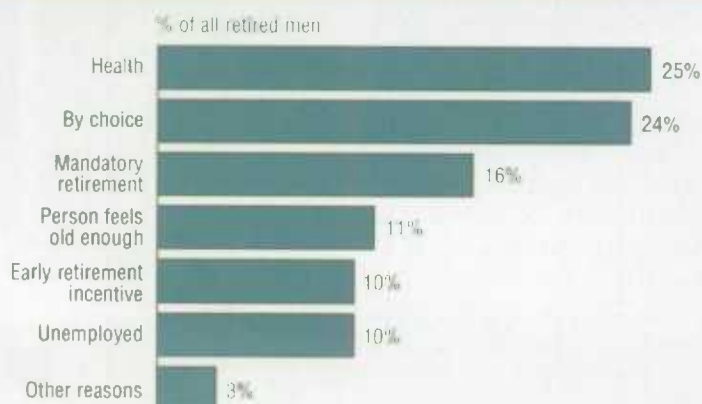
Employed Retired Other²

¹ Estimate too small to be released.

² Other activities include looking for a job and keeping house.
Source: Statistics Canada, 1994 General Social Survey.

Health and personal choice leading reasons why men retire

CST



Source: Statistics Canada, 1994 General Social Survey.

Retirement concept less clear for women

Although the road to retirement for today's younger women could be expected to resemble that of men in many ways, most senior women have not had as strong an attachment to the paid labour force. If retirement is generally understood as leaving a life of working for pay, the criteria for determining if a man is retired are adequate. People are considered to be "retired" if they worked at a job at any time in the past and if they describe their main activity as "retired."

These criteria produce a less clear picture of women's retirement. Undoubtedly, many older women have made a transition from working for pay to retirement. However, some women may define their retirement in different terms. Many older women who call themselves retired last worked for pay before their children were born. In addition, some women base their perception of their retired status on transitions in their life that are unrelated to their own employment. These include, for example, their husband's retirement or eligibility for a pension cheque.

Many elderly women described themselves as retired even though women that age tended not to work outside the home. Women's participation in the labour force doubled since the 1950s. Over the forty-year period 1953 to 1993, for example, women's participation in the labour force moved to 58% from 23%. In comparison, the proportion of men in the labour force was 83% in 1953, but declined to 73% in 1993. In spite of these low historical rates of labour force participation, 46% of women aged 80 and over said they were retired.

Women who reported being retired had an average age of 58.5 at the time of their retirement. The larger proportion of women than men who retired for reasons not related to the labour market is associated with younger average retirement ages. Again, this suggests a broader interpretation of "retirement" among women. For example, 13% of women said they retired for family reasons: raising children or caring for a sick spouse or other relative. Very few men reported these reasons. Women who retired for family reasons did so at a very young average age (48), compared with other retired people.

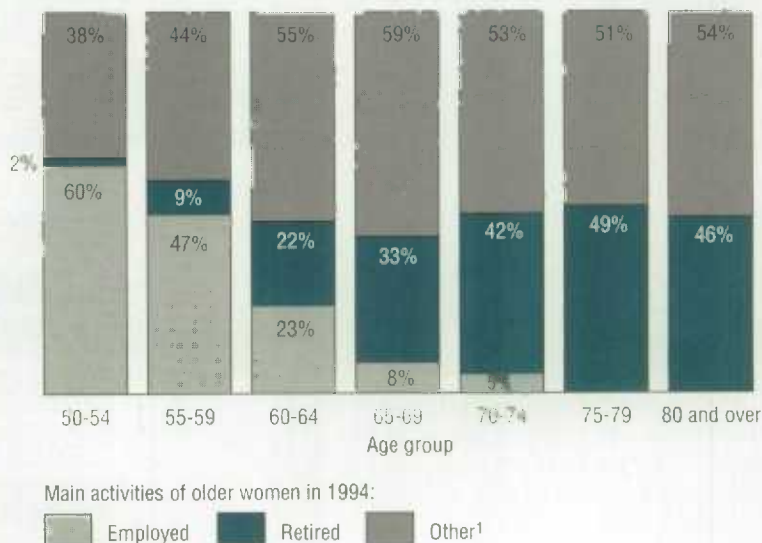


Some of these women were still in their childbearing years and left the work force to raise children.

The fact that women are generally younger than their husbands, coupled with the tendency for spouses to retire at the same time, also contributes to a lower average retirement age among women. For example, the 7% of women who said they retired because their spouse retired had an average retirement age of 59.2. For some of these women, this entailed leaving their employment at the same time as their spouse. For others, however, it may have meant making a role shift from homemaker to a partner in retirement.

Smaller proportion of older women employed

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¹ Other activities include looking for a job and keeping house.
 Source: Statistics Canada, 1994 General Social Survey.



About six out of ten retired men have a pension plan Among retired men, 59% had a pension plan from a former employer upon retirement. Those who received retirement or pension plan benefits tended to retire earlier than those who did not. Seventy percent retired before age 65. In comparison, 59% of men without pension benefits retired before age 65.

In the past few years, a number of factors have contributed to earlier retirements among men. These include government and corporate downsizing in the 1990s, the fact that more people have pension plans, and the greater flexibility in these plans. On the other hand, some seniors who wanted to continue working have fought mandatory retirement. Furthermore, some of those concerned with the rising cost of supporting pension plans have proposed raising the age requirements for receiving benefits. Many workers will still want to retire when they can. However, many skilled older people willingly remain in the workplace, whether or not they need the money. This may soften the effect that a rapidly aging society will have on the supply of labour.

• For more information, see **Canada's Changing Retirement Patterns, Findings from the General Social Survey**, Statistics Canada, Catalogue no. 89-546 XPE.

Manon Monette is an analyst with Housing, Family and Social Statistics Division, Statistics Canada.

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RETIREMENT IN THE 90s

GOING BACK TO WORK

by Manon Monette



Many people who have retired still have the ability and the desire to hold down a job. According to the 1994 General Social Survey, 13% of people aged 50 and over who had ever retired went back to work afterwards. And just as there were many circumstances associated with their leaving the work force, there were a variety of reasons for returning to work.

In 1994, 16% of men who had ever retired returned to the labour force at some time after their first retirement. Overall, men made up 71% of people who had left retirement to take a job.

Only 8% of women who had been retired went back to work for pay. A similar proportion of men (61%) and women (55%) who returned to work had had a job five years previous to the survey. In contrast, smaller proportions of all retired men (26%), and women in particular (16%), worked five years earlier. This indicates that women who ever returned to work were more likely to have retired from recent employment.

As expected, returnees tended to have retired at an earlier average age (57.9) than other retired people (60.6). In addition, the likelihood of ever having returned to work was greatest among younger retirees. For example, 26% of those aged 55 to 59 in 1994 had returned to work at some time, compared with only 8% of those aged 70 and over in 1994.

People who took an early retirement incentive were most likely to return to the work force (27%), compared with people who retired for other reasons. Fifteen percent of people who retired because of job loss returned, followed by 14% who felt old enough and 13% whose choice it was to retire. In contrast, those who left the work force because of health problems, family reasons, a partner retiring or mandatory retirement were least likely to return to paid work. Among those citing health problems, only 5% returned.

Many reasons for returning to paid work

Among first-time retirees who returned to work, 25% returned for financial reasons. Other reasons, however, were also common: 20% returned to work to occupy their spare time, 21% returned because they wanted to, and 34% had other reasons. The feeling they were too young to retire and decisions to live in a different location were common among these other reasons.

Retirees in larger households more likely to return to paid work

Only 9% of retirees living alone returned to work, compared with 13% of people in two-person households (mainly couples), and 19% of those in households with three or more people. People in these larger households were most likely to cite financial reasons (45%) for returning to work. In contrast, 24% of those living alone and 17% of those in couples came out of retirement for financial reasons. Among people who lived alone, the most common reason for returning to work was to occupy their spare time (32%).

Living with a spouse who worked was also related to the likelihood of returning to paid work. Almost one-half (48%) of former retirees who were working at the time of the survey had a spouse or partner whose main activity during the past year was paid work. Once again, these people tended to be younger than other retirees.

Retirees with higher education most likely to return to paid work...

Among university-educated retirees, 23% had returned to work. In contrast, only 13% of retired people with high school diplomas or postsecondary, non-university educations returned. People with less than a high school diploma were least likely to have returned to work (9%). The relationship between higher education and the likelihood of having returned to paid work held true among all age groups.

...as are those in managerial and professional occupations

Retirees who return to work tend also to have retired from managerial and professional occupations. People in these occupational groups accounted for about one-third (34%) of those returning to work, but only 25% of those who remained in retirement. These people likely had skills that gave them access to a wide variety of post-retirement jobs, including consulting and contract work.

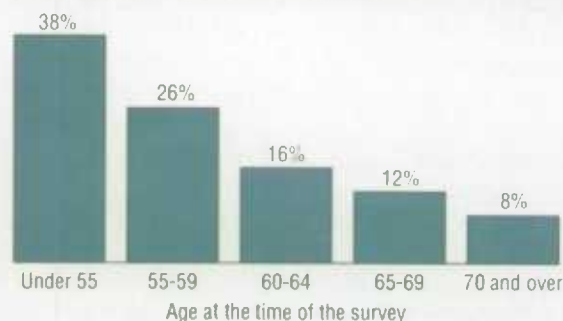
Part-time and temporary jobs common

Although only 10% of retirees had part-time jobs before retiring, 59% of those who returned to work took part-time employment. Among women,

Younger people more likely to have returned to paid work

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% of retirees who had ever returned to paid work

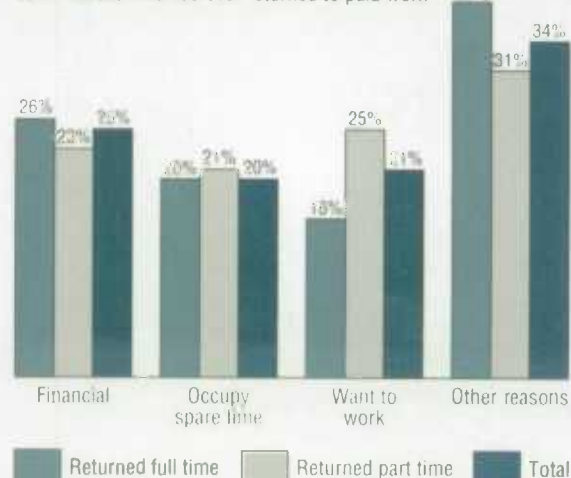


Source: Statistics Canada, 1994 General Social Survey

25% of people came out of retirement for financial reasons

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% of retirees who had ever returned to paid work



Source: Statistics Canada, 1994 General Social Survey.

the rate of part-time employment moved to 68% for those who returned to work, from 20% before retirement. Part-time work was rare among men before they retired (5%), but rose to 51% among those returning to work.

Many jobs taken after retirement involved temporary work, either with a contract (21% of returnees) or without (17%). The remaining 62% of returning retirees held jobs with an indefinite duration. As was the case for part-time work, women (45%) were more likely than men (36%) to take temporary work.

Self-employment was also common among people returning to the workplace. Although few were self-employed before retirement (about 13% of all retirees), many wage earners made a move to self-employment when they returned to the labour force (29% of former wage earners).

Those who return to paid work do so soon after retirement

On average, retirees who returned to work did so 1.5 years after their initial retirement. One-half went back to work within one year, while another 30% returned after one to two years. Those who returned within a year tended to work full time (57%) and tended to be self-employed (65%). In contrast, 71% of those who went back to work after two years worked part time, and 81% were wage earners.

For some, returning to work may have been part of an overall career plan. For example, many people may choose to take a pension as soon as they are eligible and then start a new career or continue their old one as a contract worker.

Employment remains an important part of the lives of many "retirees" The people who did not stay retired were most likely to be men, relatively young and well-educated. They also tended to come from managerial and professional occupations. Most received retirement pension benefits from their previous employer, and financial reasons for returning to work were not foremost. These people either liked to work or needed a way to spend their spare time.

The tendency to return to work underlines the importance of paid work in the lives of older men. The non-standard types of work that characterize the return to the workplace provide many people with a transitional period. Many men make a major adjustment from decades of working full time to suddenly having a considerable amount of free time on their hands. In contrast, many older women have not had to make this kind of adjustment. As younger women develop life-long attachments to the work world similar to men's, along with pension entitlements, it is possible that their retirement patterns will converge with those of men.

- For more information, see **Canada's Changing Retirement Patterns, Findings from the General Social Survey**, Statistics Canada, Catalogue no. 89-546-XPE.

Manon Monette is an analyst with Housing, Family and Social Statistics Division, Statistics Canada.

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GENERAL SOCIAL SURVEY



Statistics Canada's General Social Survey (GSS) gathers data on the demographic and social characteristics of Canadians. The 1994 GSS focused on education, work and retirement. The survey targeted people aged 15 and over living in Canada, except for residents of the Yukon and Northwest Territories, and full-time residents of institutions.

The sample included nearly 12,000 people, including a supplementary sample of 1,500 people aged 55 to 74. Interviews were conducted by telephone over a twelve-month period in 1994, with a response rate of 81%.

Measurement of "retirement"

People were considered "currently retired" if they had been previously employed and declared retirement as their main activity during the week prior to the survey.

People who were "previously retired" were aged 50 and over and had retired at some time in the past. These retirees could have retired again before the survey or they could have been working for pay at the time of the survey.

CHILDREN IN LOW-INCOME FAMILIES

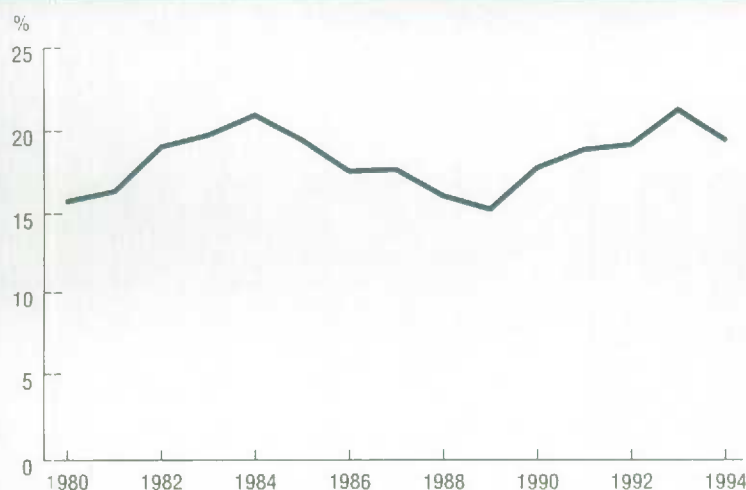
by Garnett Picot
and John Myles



Employment earnings of workers under age 35 have declined substantially since the late 1970s. Although most children under age 15 live in families headed by young adults, the proportion of children living in low-income families was relatively stable through the 1980s, rising and falling with the business cycle. Had declining earnings been the only factor at work, the percentage of children in low-income families would have risen substantially. However, rising transfer payments to families helped keep the incidence of children living in low-income families stable. Moreover, changes in family and labour market behaviour have counter-balanced the effect of declining earnings. Today's parents are having fewer children and are having them later in life. Education levels are higher than in the past, and dual-earner families are more common.

Proportion of children living in low-income families¹

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¹ Children under age 18 living in families with incomes below the Low Income Cut-offs.
Source: Statistics Canada, Catalogue no. 13-207-XPB.

Proportion of children in low-income families stable Fluctuations in the percentage of children under age 18 who lived in low-income families can be attributed to changes in the business cycle through the 1980s and early 1990s. The percentage of children below Statistics Canada's Low Income Cut-offs (LICOs) rose during recessions and declined during expansions. There was, however, no long-term trend, either upward or downward.

The percentage of children in low-income families was higher in 1993 than during the recession of the early 1980s. It is, however, too early to tell whether or not an upward long-term trend began in the 1990s, as more years of data are needed. In any case, there was no upward trend in the proportion of children living in low-income families, during the 1980s.

Measuring low income using the 0.5 median income cut-off tells a similar story. In 1991, 17% of Canadian children under age 7 lived in families that had less than one-half the median family income, a slight increase from 16% in 1973. Among older children aged 7 to 14, however, the rate dropped to 14% in 1991, from 19% in 1973. Overall, the incidence of children living in low-income families did not change significantly over this period.

CANADIAN SOCIAL TRENDS BACKGROUNDER

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Measuring low income

This article uses a measure of low income known as the "0.5 median income cut-off." The approach examines the distribution of family income based on the "Adult Equivalent Adjusted" (AEA) income for each economic family.¹ To calculate the AEA family income, the first adult in the family is given a weight of 1.0 while other members are assigned weights of 0.4 or 0.3, depending on the family composition. The number of "adult equivalents" in the family is simply the sum of these weights. The per capita AEA family income is the total family income divided by the number of "equivalent" adults in that family. In this manner, the efficiencies that can be gained in larger families from sharing the costs involved in running a household are taken into account.

Next, the median AEA family income is determined (the point where half of families have incomes above that value and half have incomes below). Families with incomes less than one-half of this median value (the 0.5 median income cut-off) are considered to have a low income.

This article also employs a measure of low income more widely used at Statistics Canada known as Low Income Cut-offs (LICOs). Based on 1992 spending patterns, families below the LICOs spent at least 60% of their income on food, shelter and clothing, and were therefore considered to have a low income. In comparison, the average Canadian family spent only 40% of their income on these items.

¹ An economic family is a group of two or more people who live in the same dwelling and are related to each other by blood, marriage, common law or adoption. Family income includes federal and provincial income taxes and all government transfers.

• For more information, see Wolfson, M. and J. Evans, **Statistics Canada's Low Income Cut-offs: Methodological Concerns and Possibilities**, Statistics Canada, Analytical Studies Branch, Product no. 72N0002.

Employment earnings have been falling among young and low-wage workers Earnings among young adults began to fall in the late 1970s, and this decline accelerated during and immediately following the recession of the early 1980s. Shifts in the earnings of young men illustrate this decline. After adjusting for inflation, the annual earnings of men aged 25 to 34 working full time all year fell 10% between 1979 and 1992. Among those aged 17 to 24, the decline was 19%.

Employment earnings constitute the largest proportion of overall family income. In addition, the majority (60%) of young children under age 7 lived in households where the highest earner was under age 35.

Consequently, one might have expected the rate of low income among children to have risen as the earnings of younger adults fell. As outlined above, however, this did not happen and rates of children living in low-income families remained quite stable.

The drop in earnings among young workers is part of a larger story regarding the widening gap between low- and high-wage earners. For example, lower paid workers experienced greater declines in earnings than did other workers throughout the 1980s. Focusing on those working full time all year, the lowest paid (the one-fifth of workers with the lowest annual earnings) saw their earnings fall 15% between 1975 and 1993, while earnings changed little among higher paid workers. This increased polarization of earnings has been among the most significant economic developments of the past two decades.¹

Despite significant changes in the distribution of labour market earnings, however, the distribution of overall family income has remained remarkably stable. Although the trend among younger workers has been towards lower employment earnings, the prevalence of low incomes (employment earnings plus income from other sources) among young families has followed the ups and downs of the business cycle, in part because government transfers to families have increased, and in part because of changes in family composition.

Government transfers grew as employment income fell among young families with children Between 1973 and 1991, as employment earnings declined for many families, government transfers² became an increasingly important source of income, especially for families with children. By 1991, transfers accounted for nearly two-thirds of the

¹ For more information, see Morissette, R., J. Myles and G. Picot, "Earnings Inequality and the Distribution of Working Time in Canada," *Canadian Business Economics*, Spring 1994; and Morissette, René, *Why Has Inequality in Weekly Earnings Increased in Canada?*, Statistics Canada, Analytical Studies Branch, Product no. 11F0019E, no. 80.

² Government transfers include family and youth allowances, Old Age Security, Guaranteed Income Supplement, Canada and Quebec Pension Plans, Unemployment Insurance benefits, Social Assistance, federal and provincial tax credits, and other government transfers.

after-tax income of low-income families, up from just over one-third in 1973.

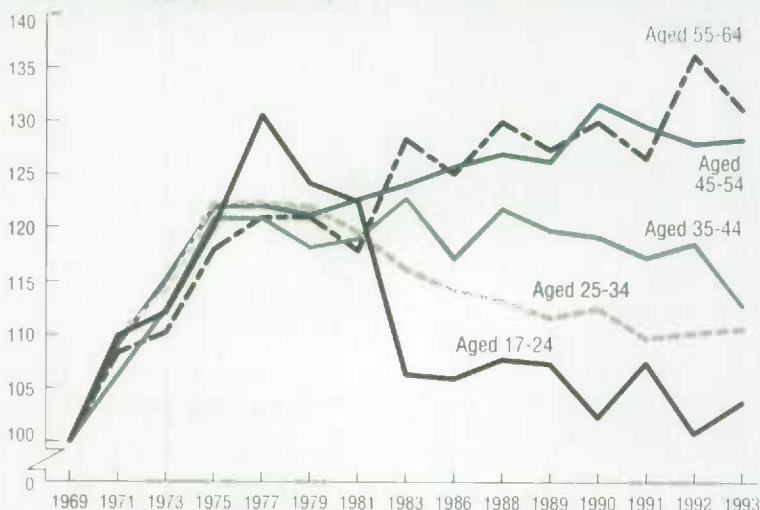
In those low-income families with young children under age 7, the share of after-tax income from government transfers rose to 63% in 1991, up from 45% in 1981, and from 36% in 1973. Most of this increase in transfer payments came from the Child Tax Credit and from Social Assistance.

Transfer payments played a significant role in keeping the incidence of low income among children stable. In the absence of transfer payments and taxes, the proportion of children under age 7 in low-income families would have risen to 28% in 1991, up from 20% in 1981. However, the actual rate of low income among these children (including the impact of transfers and taxes) rose much

Employment earnings of young men have fallen since the late 1970s

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Real annual earnings (1969=100 base)

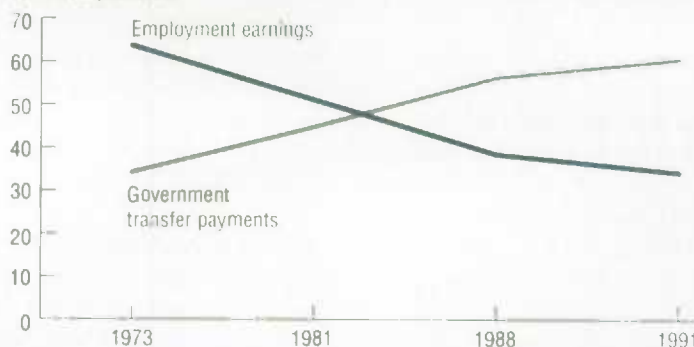


Source: Statistics Canada, Analytical Studies Branch, Product no. 11F0019E, no. 82

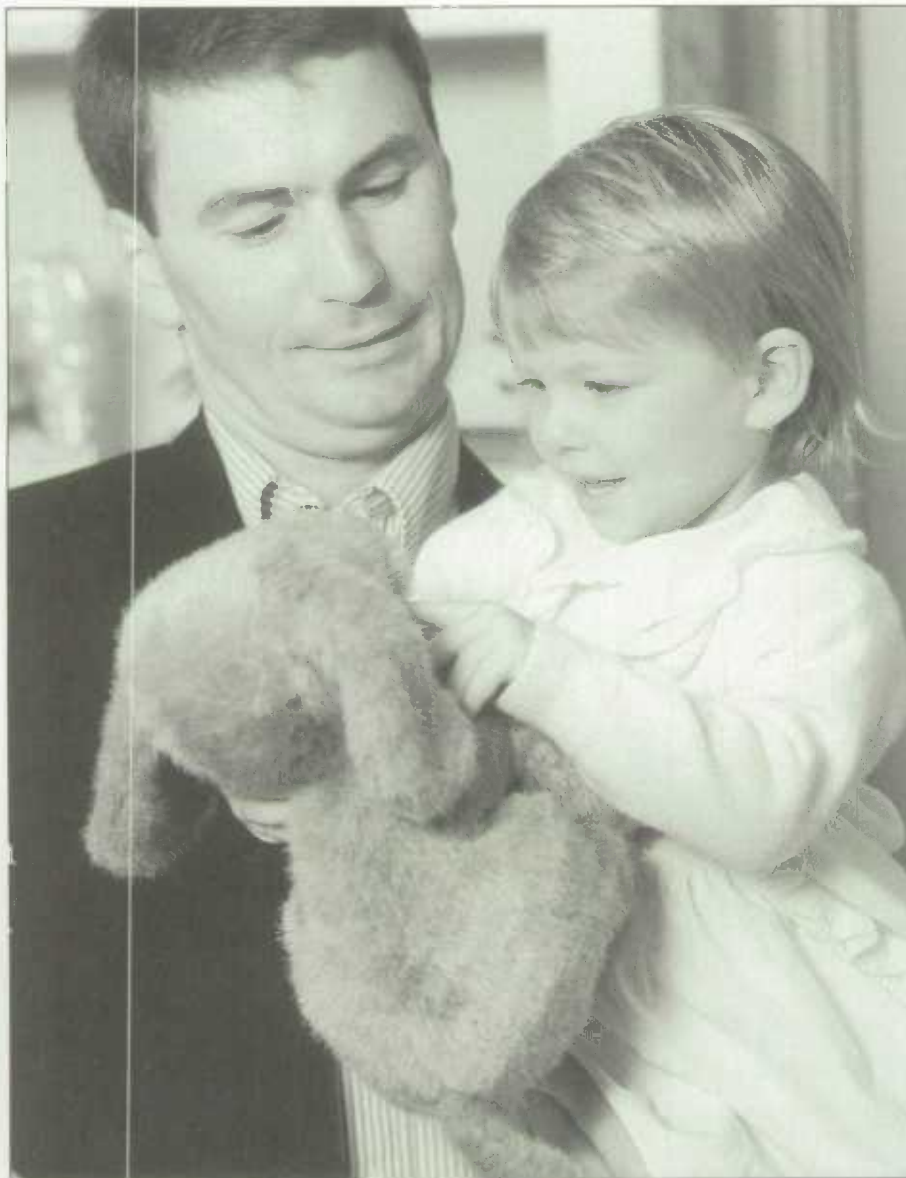
Low-income families with children¹ depending more on transfers

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% of family income



¹ Families, with children under age 15, with incomes below 0.5 of median family income.
Source: Statistics Canada, Analytical Studies Branch, Product no. 11F0019E, no. 82.



more modestly, to 17% from 15% over the same period. The pattern was similar for families with children aged 7 to 14. Thus, increases in transfer payments off-set declines in earnings and contributed to a relatively stable incidence of low income among children.

Changing family structure has had a major impact on low income among children Transfer payments are not the only reason for the relative stability in the prevalence of low income among children in the face of declining earnings. The families in which children live today are very different from those of a decade or two ago. Parents are having fewer children, and are having them later in life. Also, parents are generally better educated, and mothers are more likely to

be in the labour force. The cumulative effect of these changes helped stabilize the incidence of low income among children.³

- **Fewer children** The proportion of families with two or fewer children increased from 60% to 70% between 1973 and 1991. Smaller families are at lower risk of low income because there are fewer people sharing resources.

- **Having children later** The age at which parents have children has also increased. The proportion of children in families in which the highest earner was under age 26 dropped to 11% in 1991 from 18% in 1973. Since family income tends to be higher among older workers, children born to older parents are relatively better off.

- **Parents are better educated** Parents are also better educated than in the past, again increasing their earnings potential. The proportion of children in families where the highest earner had at least some postsecondary education rose to over 40% in 1991 from 25% in 1973.

- **More dual-earner families** The share of children in families with two or more adult earners rose dramatically to 62% in 1991 from 38% in 1973. This rise in the number of dual-earner families increased the earnings of families and reduced the risk of low income among children.

- **More lone-parent families** In contrast, children living with only one parent are more likely to be in a low-income situation. The proportion of children living in economic families with only one adult rose to 11% in 1991 from 5% in 1973. However, the other changes in family characteristics – particularly the trend toward more dual-earner families and the lower number of children per family – have more than offset the impact of the rising number of lone-parent families.

Demographic changes tended to reduce low income among children

These changes in family characteristics (fewer children, having them later in life, higher education levels of parents, more dual-earner families and more lone-parent families) reduced the incidence of low income among children under age 7 by nearly 4 percentage points between 1973 and 1991.⁴ For children aged 7 to 14, changing family characteristics had an even more significant effect. It is estimated that these changes in family composition reduced the incidence of low income among this age group by 7 percentage points. Without these changes, the incidence of low income would have risen.

Transfers and demographics resulted in stability

If employment earnings had

³ For more information, see Dooley, M., "The Demography of Child Poverty in Canada, 1973-1986," *Canadian Studies in Population*, vol. 18(1), 1991.

⁴ This estimate was derived using a statistical technique known as logistic regression analysis decomposition. For more information, see Statistics Canada, Analytical Studies Branch, Product no. 11F0019E, no. 82.

declined in isolation, the percentage of children in families with low income would have risen between 1973 and 1991. There are two main reasons why this did not happen: rising transfer payments to families through the 1980s and changes in the characteristics of families with children.

Financial pressure on Canada's social safety net may result in reductions of overall transfers and an increased emphasis on targeting such transfers on the basis of need. Whether changes in family characteristics, in particular the increase in the number of dual-earner families, will off-set any future declines in employment earnings of young families

remains to be seen. It also remains to be seen whether employment earnings among young and low-wage workers will continue to decline as they did through the 1980s and early 1990s.

Thus, there is considerable uncertainty over future trends in the three factors (employment earnings, transfer payments and changing family structure) that resulted in relatively stable proportions of children in low-income situations over the past two decades. Given the significant changes taking place both in the labour market and in Canada's social transfer system, continued careful monitoring of trends in low income and their underlying causes is needed.

• For more information, see Picot, G. and J. Myles, **Social Transfers, Changing Family Structure and Low Income Among Children**, Statistics Canada, Analytical Studies Branch, Product no. 11F0019E, no. 82.

Garnett Picot is Director of the Business and Labour Market Analysis Division, Statistics Canada, and **John Myles** is Professor of Sociology, Florida State University.

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CANADIAN SOCIAL TRENDS BACKGROUNDER

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A work disincentive effect?

Some have suggested that increases in social transfers actually encourage low employment earnings (resulting in more children living in low-income situations). By providing an alternative to the labour market, it is argued, the welfare state creates disincentives for individuals and families to work and encourages dependency. Although a work disincentive almost certainly exists, the issue is one of magnitude. It is highly unlikely that any work disincentive effect would be large enough to explain the declines in employment income among young families outlined in this article.

Studies examining the effects of transfer payments in Canada, and elsewhere, conclude that changes in the system of taxation and social transfers have only modest effects on labour supply.¹ Furthermore, declining employment earnings among young people are not unique to Canada. In fact, similar declines have occurred in most Western countries, despite vastly different social security systems. The United States experienced comparable changes in the distribution of earnings, even though work disincentives in that country were being reduced through the 1980s as the transfer system was eroded.

After almost a decade of work in this area, researchers have moved away from the view that the transfer system explains declining earnings among younger and low-wage workers. Instead, attention is turning to the demand side of the labour market, the effects of changing trade patterns and the introduction of new technologies.

Thus, it is unlikely that work disincentive effects of transfer programs were the major cause of declining earnings for most young parents. It is much more likely that the transfer system responded to changing labour market conditions.

¹ For more information, see Blank, R., **Social Protection vs. Economic Flexibility, Is There a Trade-Off?**, Chicago Press, 1994; and Hum, D. and W. Simpson, **Income Maintenance, Work Effort and the Canadian Mincome Experiment**, Economic Council of Canada, 1991.

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"living with relatives"

HOME IS A PRIVATE PLACE, WHERE THE

intimacy of everyday life is shared between spouses or among parents and children – but seldom with anyone else. In 1991, more than four out of five Canadians in private households lived in a nuclear or census family. At the same time, though, nearly one million people lived with relatives other than their own nuclear family. These people tended to live with a parent, a sibling, a son or a daughter – people with whom a home was once shared.

Although people "living with relatives" are not nuclear or census family members, they do form part of a more broadly defined unit known as an economic family. Related people who live together, regardless of how they are related, constitute an economic family. This article examines the characteristics of people who live with relatives in an economic family, but are not census family members.

In 1991, 3% of the total population in private households lived with relatives, a proportion that has been stable over the past two decades. People living with relatives reside in one of two different types of households. They may live with a related census family (a mother who lives with her son's family), or share a home with other relatives, though nobody in the household forms a census family (two brothers sharing an apartment).



BY NANCY ZUKEWICH GHALAM

How family is defined can have many implications. For example, eligibility for employee benefits, child-care subsidies, child tax benefits and income support programs are often based on family structure or family income. Although much social analysis has focused on nuclear or census families, exploring other types of family arrangements could provide insight into a host of issues related to social change and socio-economic well-being. An elderly woman, for instance, may require different social services if she lives alone versus living with her spouse. The same woman living with her daughter's family may affect their need for outside child care, or the degree to which the family has both child-care and elder-care responsibilities. In all cases, family structure has an impact on the resources available to run the household.

Seniors most likely to be living with relatives... Living with relatives is most common among the older segments of the Canadian population. In 1991, 6% of people aged 65 to 74 in private households lived with relatives, but were not part of a census family. This represented 103,000 seniors in this age range, who were fairly evenly split between those living with a related census family (55%), and those sharing a household with other relatives who did not form a census family (45%). Among the oldest group of seniors, those aged 75 and over, more than one in ten (12%) lived with relatives. They numbered 126,000, and were more likely to live with a related census family (62%) than in a household with other relatives (38%).

In other age groups, the share of people who were living with relatives ranged from just 2% of children under age 15, to 4% of those aged 15 to 24. The vast majority of children under age 15 who lived with relatives (nine out of ten) were living with a related census family.

...although this has become less common Seniors were only half as likely to live with relatives in 1991 as they were twenty years earlier. In 1991, 6% of people aged 65 to 74 in private households were living with relatives, down from 11% in 1971. Even more dramatically, the share of seniors aged 75 and over living with relatives fell to 12% from 23% over the same period.¹ Meanwhile, the share of seniors who lived alone in their own homes jumped to 28% from 20%. This illustrates the overall trend toward more independent living among seniors.

Over the past two decades, the overall likelihood of living with relatives has remained steady at around 3%, despite the dramatic decrease among seniors. This may be attributed to several factors, the most important of which is the effect of the aging baby boom generation. Seniors were less likely to live with relatives in 1991 than in 1971, but they accounted for a larger share of the total population in private households. At the same time, the percentage of people aged either 25 to 34 or 35 to 44 who lived with relatives remained stable, while they too made up a greater share of the population. Consequently, the population living with relatives in 1991 was composed of proportionately more young people and fewer seniors. In addition, a small but increasing share of children reside with relatives other than their

parents. In 1991, 2% of children under age 15 lived with relatives, up from 0.4% two decades earlier.

Women more likely to live with relatives when older In 1991, 15.6% of women aged 75 and over lived with relatives, as did 7.8% of those aged 65 to 74, and 4.4% of those aged 55 to 64. For women in other age groups, the proportion ranged from just 1.4% of those aged 35 to 44, to 3.4% of those aged 15 to 24.

On the other hand, the likelihood of living with relatives was similar for elderly men and their younger counterparts. In 1991, 4.2% of men in both the 15 to 24 and 25 to 34 age groups lived with relatives, as did 3.0% of men aged 65 to 74, and 6.3% of those aged 75 and over.

In addition, men under age 45 were more likely than their female counterparts to live with relatives, while the opposite was true of those aged 45 and over. This is related, in part, to the longer life

CANADIAN SOCIAL TRENDS BACKGROUND

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What is a family?

Family definitions have evolved over the years. Prior to the 1941 Census, the definition of a family was based on the concept of a housekeeping unit in which people ate and slept under the same roof. The notion of "nuclear family" was first introduced in 1941. Statistics Canada has had two family definitions since 1956: census family and economic family.

A **census family** includes couples (married or common-law), with or without children of either spouse. Provided they have never been married, children of any age living with their parent(s) are counted as census family members. The census family definition also includes lone parents (single, separated, divorced or widowed) living with at least one never-married child. Related people sharing a household who do not fit this description are not members of a census family, though they do belong to an economic family unit.

An **economic family** is a group of two or more people who live in the same dwelling and are related to each other by blood, marriage, common law or adoption. The conceptual difference between a census family and an economic family is similar to the popular distinction between a nuclear and an extended family. Only couples or parents who live with never-married children are counted as part of a census family, while an economic family encompasses all relatives living in the same household, regardless of how they are related.

• For more information, see **Families in Canada**, Statistics Canada, Catalogue no. 96-307-XPE.

¹ These figures include only those seniors living in private households. The proportion of older seniors living in institutions (18% of women and 10% of men in 1991) has remained relatively stable since the mid-1970s. See "Seniors 75+: Living Arrangements," *Canadian Social Trends*, Autumn 1993.

expectancy of women and their tendency to marry at younger ages. As a result, women are more likely than men to be widowed, and therefore, less likely to live in a census family when they are older. In 1991, only 43% of women aged 65 and over lived with their spouse in a census family, compared with 76% of senior men.

Furthermore, women most often get custody of children when a marriage ends. While lone parents and their children form their own census families, ever-married people without dependants who move in with family are counted among the ranks of those "living with relatives."

Most live with close relatives Not surprisingly, people who live with relatives tend to reside with immediate family. For example, 30% of those aged 15 and over living with relatives in 1991 shared a household with their brother or sister. Another 17% were living with their son's or daughter's family, and 14% with a sibling's family. As well, 8% were married or previously married individuals who had returned home to live with their mother and father, while 5% resided with just one parent. The remainder (14%) were living with other relatives, such as grandparents, aunts and uncles or cousins.²

A small proportion (2%) of all children under age 15 lived with relatives other than their parents in 1991. Of these 86,000 children, 76% lived with a grandparent, while 13% lived with an aunt or uncle.

It is important to note that living arrangements are dynamic. These census data only provide a snapshot of how people live together at a particular point in time. Life events, such as leaving home, marriage, births and deaths, and marriage dissolution all lead to adjustments in living arrangements and family composition. According to Statistics Canada's Survey of Labour and Income

Dynamics, which follows people over time, one in seven economic families in Canada experienced some change in family membership during 1993. For example, 212,000 young adults aged 15 to 24 left home, while 36,000 moved back in. Of the 20,000 seniors who began living with relatives other than a spouse during 1993, about two-thirds joined the household of a son or daughter.³

Women most likely to live with adult children... Given the tendency for women to live with relatives at older ages, it follows that many of these situations involve a mother residing with her adult children. In 1991, 25% of women living with relatives, compared with just 7% of men, were sharing a home with their son's or daughter's family. As well, 2% of women, compared with 0.4% of men, shared a household with an ever-married adult child.

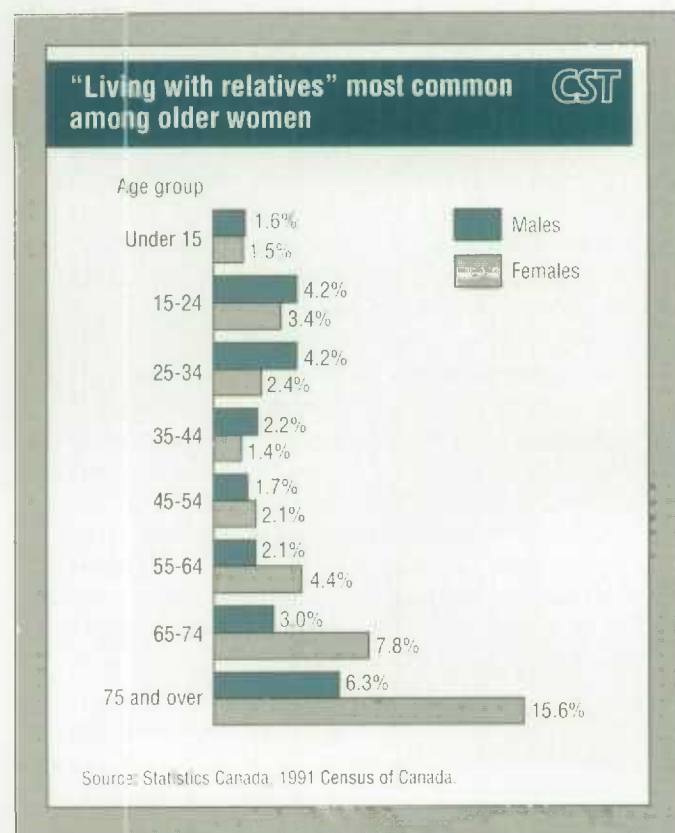
...while men live with siblings or parents In contrast, men living with relatives are more likely to either reside with a sibling or to have moved back in with their parents. In 1991, 34% of men, compared with 27% of women, shared a household with a sibling. As well, 19% of men lived with their brother's or sister's family, compared with 10% of women. Similarly, 11% of men living with relatives were ever-married children who had returned to their parents' home, compared with just 6% of women.

These patterns are consistent with the fact that nearly half (48%) of men living with relatives in 1991 were between the ages of 15 and 35, compared with just over one-quarter (27%) of women. In addition, women who get custody of children after marriage dissolution would form a lone-parent census family and, therefore, would not be counted among people living with relatives, even if they had moved in with their parents.

Living with relatives more common among Aboriginal people... In 1991, 5% of all Aboriginal people, compared with 3% of the non-Aboriginal population, lived with relatives but were not part of a census family. Differences were especially dramatic for the very youngest and oldest age groups. In 1991, 6% of Aboriginal children under age 15 lived with relatives, compared with just 1% of non-Aboriginal children. Similarly, young Aboriginal adults aged 15 to 24 were nearly twice as likely than their non-Aboriginal counterparts to live with relatives, 7% versus 4%. At the other end of the age spectrum, 15% of Aboriginal people aged 65 and over lived with relatives, compared with 8% of non-Aboriginal seniors. These trends may reflect particular Aboriginal cultural traditions with respect to family roles and responsibilities.

...and among immigrants Immigrants in general, and older immigrant women in particular, are also more likely than the Canadian-born population to live with relatives. In 1991, 5% of all immigrants, compared with 3% of the Canadian-born population, lived with relatives, but were not members of a census family.⁴

Immigrants born in the United States or Europe, however, are far less likely than immigrants from other parts of the world to live with relatives. In 1991, 3% of both Canadian-born people and those born in Europe or the United States lived with relatives, compared with 7% of immigrants from other regions.



Differences in living arrangements are especially evident for young adults and senior women. Immigrants between the ages of 15 and 34 who were born outside Europe or the United States were almost three times as likely as their Canadian-born counterparts or other immigrants to reside with relatives in 1991. Similarly, one in four (25%) immigrant women aged 65 and over from countries outside the United States or Europe lived with relatives. In comparison, 8% of other senior immigrant women and 7% of those born in Canada were living with relatives.

Again, these differences may reflect particular cultural traditions with respect to extended family in areas such as Asia, the Middle East and Africa. As well, about half of immigrants living in Canada in 1991 who were born in countries outside the United States or Europe arrived during the 1980s. This raises the possibility that recent immigrants live in extended families for support during their initial period of settlement in Canada.

Relatives are an important source of financial and social support

Although families come in many shapes and sizes, family members generally assume a certain responsibility for one another. Evidence from the 1990 General Social Survey indicates that even when they live in separate households, family continues to be an important source of assistance. For example, 59% of outside help with the housework was provided by a family member. Similarly, 68% of those who gave financial assistance to someone in another household were helping a relative.⁵ Although the proportion of seniors sharing a household with relatives has declined since the 1970s, the same survey suggests that in 1990, spouses and children were still the main sources of emotional support for people aged 65 and over.⁶

Of course, living with relatives in the same household can also provide security, particularly for seniors and young adults. For many, it can mean the difference between living with low income or in less difficult circumstances. In 1993, for example, 56% of senior women and 38% of senior men who lived alone or with unrelated people were in a low-income situation, compared with just 8% of seniors who lived in an economic family. Among young people aged 15 to 24 living alone or with unrelated people, the incidence of low income was even higher: 64% for women and 59% for men.

People living with relatives pitch in financially Many people who live with relatives help to financially maintain the household.⁷ In 1991, 40% of people aged 15 and over living with relatives contributed towards shelter costs. This suggests that people may also live with relatives in order to pool their resources.

² For 12% of those living with relatives in 1991, it was not possible to determine the family relationship.

³ See *Dynamics*, Statistics Canada, Catalogue no. 75-002-XPB, vol. 5, no. 1.

⁴ Immigrants included people who were not Canadian citizens by birth, but who had been granted landed immigrant status. Children born in Canada to landed immigrants were Canadian citizens by birth, and as such, were not included as part of the immigrant population.

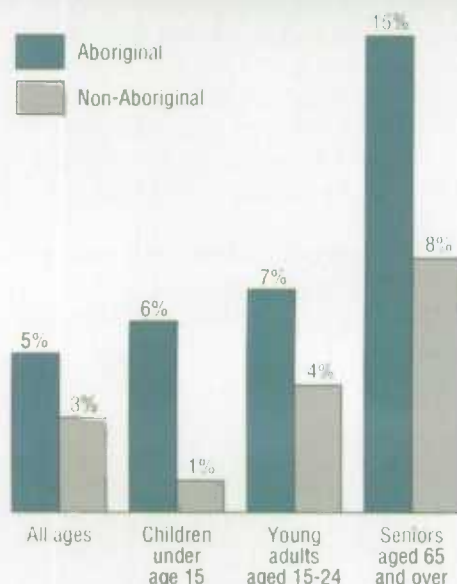
⁵ See "Today's Extended Families," *Canadian Social Trends*, Winter 1992.

⁶ See "Emotional Support and Family Contacts of Older Canadians," *Canadian Social Trends*, Spring 1993.

⁷ A household maintainer is the person(s) in the household who pays the rent, mortgage, taxes, electricity, etc., for the dwelling. For the first time in 1991, respondents could identify more than one person who was responsible for these types of expenses.

Aboriginal people more likely to be "living with relatives"

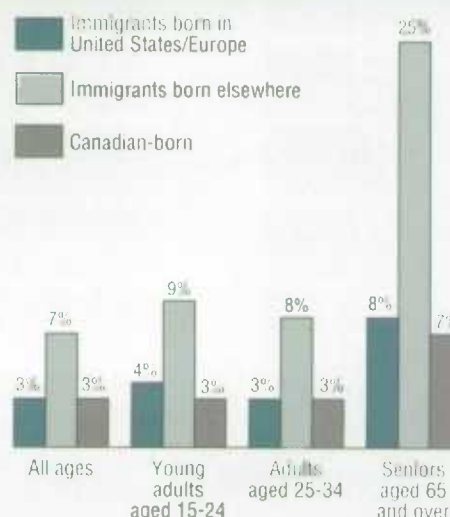
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Source: Statistics Canada, 1991 Census of Canada.

Immigrants born outside the United States or Europe most likely to be "living with relatives"

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Source: Statistics Canada, 1991 Census of Canada.

The extent to which people living with relatives contribute towards shelter costs depends on their particular living arrangement. In 1991, two-thirds (67%) of those who shared a home with relatives where no census family was present were household maintainers. On the other hand, those who lived with a related census family were much less likely to pitch in for shelter costs. That year, just 15% of people who lived with a sibling's family, a child's family or with the family of some other relative, helped to maintain the household.

Older people living with relatives are generally most likely to contribute to shelter costs. In 1991, 27% of those aged 45 to 64 who were living with a related census family were household maintainers, as were 12% of those aged 75 and over. In contrast, this was the case for just 6% of those aged 15 to 24. The general pattern was similar for people who shared a household with other relatives, though the figures were much higher. In 1991, the proportion who were household maintainers ranged from 75% of those aged 65 to 74, to 58% of those aged 15 to 24.

Women more likely than men to help maintain household

Regardless of their particular living arrangement, women living with relatives are more likely than their male counterparts to help

with shelter costs. For example, 16% of women living with a relative's census family were household maintainers in 1991, versus 13% of men. The difference was even greater for those who were sharing a household with other relatives where no census family was present. In 1991, 71% of women living in this setting, compared with 62% of men, helped out with housing costs.

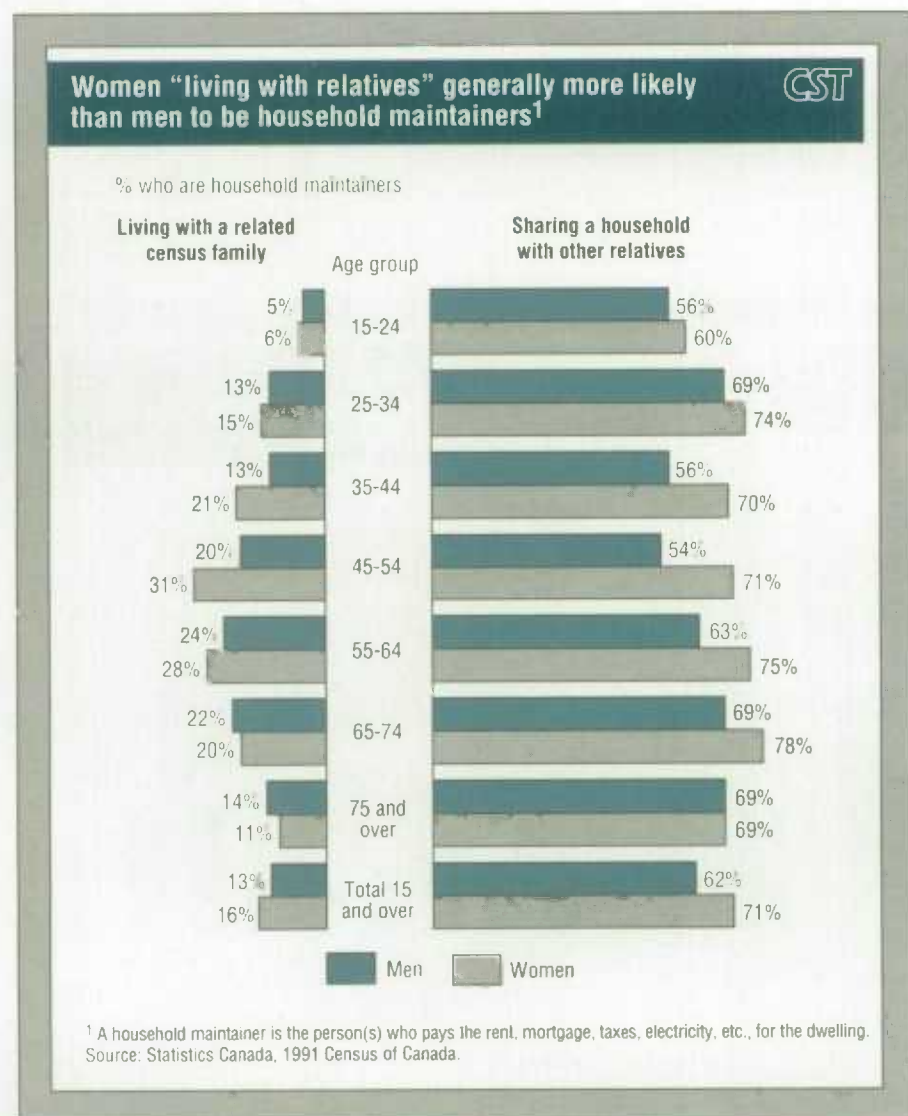
In general, this held true for women of all ages. Only senior women living with a related census family were less likely than their male counterparts to help pay housing costs. However, women aged 65 and over with this particular arrangement accounted for almost one in four women living with relatives (23%). In contrast, senior men residing with a related census family made up just 8% of all men living with relatives that year.

Conclusion Although living arrangements have changed in several respects over the past two decades, the proportion of people living with relatives has remained stable. Seniors generally, and senior women in particular, are most likely to live with relatives, while young men are more likely than young women to live in this setting. However, the proportion of both senior women and men living with relatives has fallen, as an increasing share of seniors live alone in their own homes. People who live with relatives most often reside with immediate family, such as a sibling, or an adult son or daughter.

Ethnicity and cultural traditions appear to be important, as Aboriginal people and immigrants born outside Europe or the United States are considerably more likely than other Canadians to live with relatives. A large share of people living with relatives help to pay shelter costs, suggesting that the pooling of resources may also be an important factor.

As the population grows steadily older and more ethnically diverse, and as economic conditions continue to change, monitoring living arrangements remains an important key to understanding social trends. To this end, results of the 1996 Census and longitudinal surveys such as the Survey of Labour and Income Dynamics will provide continuing information about how Canadians live together.

Nancy Zukewich Ghalam is a senior analyst with Housing, Family and Social Statistics Division, Statistics Canada.



MEASURING AND VALUING

Households' Unpaid Work



In Canada and elsewhere, people spend roughly as much time on unpaid work as they do on paid work. No matter how unpaid work is valued, it represents a major use of resources with substantial costs and benefits to individuals, households and society. This article summarizes the activities included as unpaid work, Statistics Canada's most recent estimate of its value, and how demographic, economic and social trends have influenced unpaid work over the past thirty years.

by Chris Jackson

Issues related to unpaid work have drawn increasing interest in recent years. These include: child care, care of the growing number of seniors, the disproportionate share of unpaid work done

by women, the pressures of balancing family and job responsibilities, and the inclusion of unpaid work in national statistics such as the System of National Accounts. Attention has also focused on

the adjustment of taxation, pension and income support policies and programs to recognize the contribution of unpaid work to the economic and social well-being of Canadians. Courts are also engaged in assessing the value of unpaid work. For example, lawyers and judges need to know its value in cases of negligence causing injury or death, and in divorce settlements.

CANADIAN SOCIAL TRENDS BACKGROUNDER

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Measuring unpaid work

Time use surveys are essential for estimating the value of unpaid work. These surveys provide information on the amount and types of unpaid work done, and who does this form of work. Statistics Canada's initial efforts in the mid-1970s to estimate the value of household work relied upon data from time use surveys in Halifax and Toronto in 1971-72.

Subsequent studies used the 1981 Canadian Time Use Pilot Study, and the 1986 and 1992 General Social Surveys (GSS) on time use. Each survey asked respondents to keep a 24-hour diary of their daily activities, including paid work, unpaid work, education, personal care and leisure.

The 1986 and 1992 surveys covered a representative sample of the household population aged 15 and over in the ten provinces. The 1981 pilot survey included people at fourteen locations across Canada. Although everyone's unpaid work contributes to family and social well-being, that of children under age 15, people living in institutions and temporary residents of Canada was not measured.

Unpaid work covers a wide range of activities

International guidelines recommend limiting the scope of unpaid work to those unpaid activities that produce goods and services which could be exchanged in the market. Unpaid work includes: domestic chores, looking after children, shopping and management of the household, volunteer work, helping friends, relatives and others, and transportation to and from these activities.

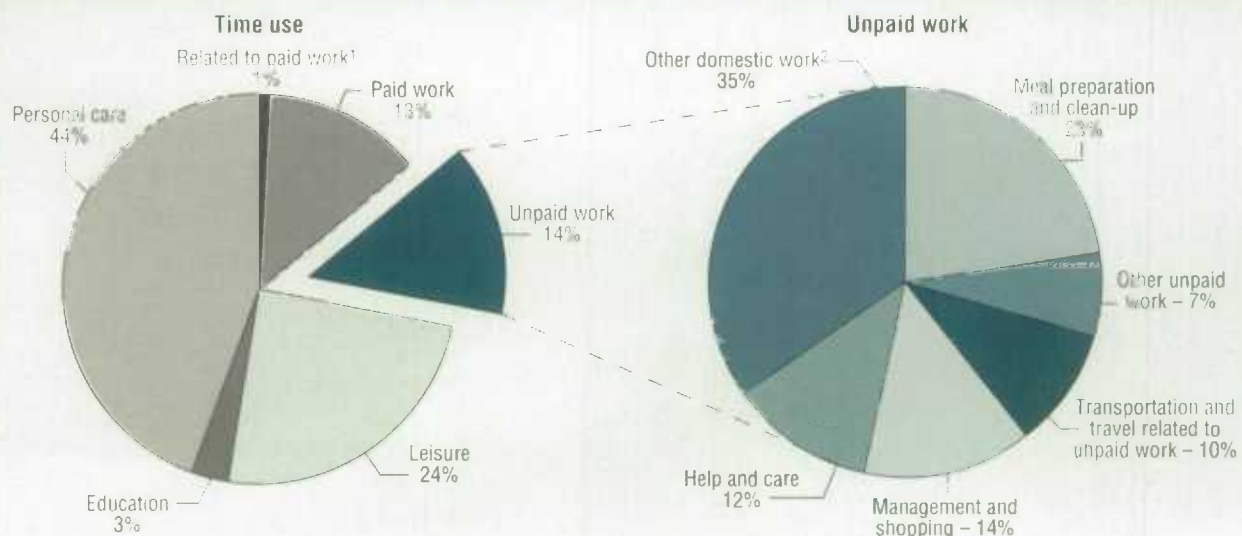
Women still do most of the unpaid work

In 1992, adult Canadians spent 25 billion hours on unpaid work. This represented 1,164 hours per adult, down from 1,223 hours in 1961.

Women, on average, spent 78% more time in 1992 on unpaid work than men did (1,182 hours per year, compared with

Canadians spent roughly as much time on unpaid work as on paid work

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¹ Includes looking for work, idle time before and after work, and travel to and from work.

² Includes cleaning, laundry and ironing, clothes and shoe repair, home repair and maintenance, gardening and grounds maintenance, and pet care.

Source: Statistics Canada, 1992 General Social Survey.

831 hours). They also spent 11% less time on unpaid work in 1992 than in 1961, though their participation in the labour force had nearly doubled over the same period. In contrast, men spent 6% more time on unpaid work. Nonetheless, women still did about two-thirds of the unpaid work in 1992. If paid and unpaid work were combined, women spent the same amount of time working as men did.

Meal preparation and clean up the biggest chore Meal preparation and clean up is by far the single most time-consuming activity, taking close to one-quarter of the time spent on unpaid work. Household work represents about 95% of unpaid work, with the balance devoted to volunteer work and helping others outside the household. Although volunteer work and helping others represented only 5% of unpaid work, it was still equivalent to more than 730,000 full-time jobs in 1992.

A changing composition of tasks and division of labour Canadians spent less time on meal preparation and care of household members in 1992 than in 1961. But, they spent more time on cleaning, clothing care, repairs and maintenance, household management and shopping.

The division of these tasks between the sexes has also changed since 1961. By 1992, women were spending relatively more time on cleaning, management and shopping, transportation, volunteer work and helping others outside the household. Meanwhile, men were spending more time on repairs and maintenance, and on the traditionally female tasks of meal preparation and clothing care.

Valuing unpaid work The value of unpaid work is estimated on the basis of hourly wage rates from census data on employment earnings. The two most common wage-based methods are derived from the notions of "opportunity cost" and "replacement cost." Opportunity cost methods assign a value to unpaid work based on the wage rate of the person doing the unpaid work.¹ The value of

¹ Household members doing unpaid work could have worked for pay instead. The value of unpaid work is equivalent to its opportunity cost, the foregone wage.

What is unpaid work?

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A: Household work

Domestic work

✓ Meal preparation

Examples

making a pot of tea, setting the table, cooking, baking, cleaning up after meals or baking, washing/drying dishes

✓ Cleaning

mopping floors, dusting, vacuuming, making beds, taking out the garbage

✓ Clothing care

washing laundry, hanging it out to dry, folding clothes and linen, mending clothes, sewing on buttons, shining shoes, hemming

✓ Repairs and maintenance

painting, plastering a wall, plumbing, fixing or washing the car, renovations, mowing and watering grass, weeding, composting, raking leaves, watering house plants

✓ Other domestic work

packing for a move or vacation, rearranging furniture, putting groceries away, feeding and grooming pets

Help and care

✓ Child care

feeding, changing and bathing babies and other children, putting them to bed, teaching them to learn, helping with school work, reprimanding, reading and talking to children, administering first aid, medicines or shots, taking temperature, playing games with children, walking or biking with them, unpaid baby-sitting by household members (not parents or guardians), visiting children in hospital

✓ Adult care

washing and cutting hair, running a bath, providing help to disabled and elderly members of the household, administering first aid, preparing and administering medicines, taking temperature

Management and shopping

paying bills, balancing chequebooks, making shopping lists, preparing tax returns, shopping for groceries, clothing, hardware, gasoline, looking for a house or apartment, getting appliances repaired

Transportation and travel

travel related to management and shopping for goods and services, taking family members to day care, work, school, hospital and other places, other travel related to domestic work

B: Other unpaid work

✓ Volunteer work

fund raising, answering a crisis line, delivering meals

✓ Other help and care

helping friends, neighbours, relatives and others with housework, cooking, transportation, repairs and maintenance

✓ Transport: other unpaid work

travel related to volunteer work and other help and care

Source: Statistics Canada, Catalogue no. 13-603-XPE, no. 3.

Demographic, economic and social trends affecting unpaid work

Dramatic influx of women into the labour force

Women's participation in the labour force almost doubled over the past thirty years, reaching 58% in 1992. Labour force participation of women with children under age 3 also nearly doubled to 61% in 1992 from 32% in 1976. This significantly reduced the time spent on unpaid child care and increased the demand for paid child-care services.

Fewer children and more seniors At the height of the postwar baby boom, children under age 5 comprised more than 12% of the population. This proportion declined to about 7% in 1992. As a result, Canadians needed less time for child care and related activities with fewer and older children. This has repercussions on the market economy as well, as women with young children often withdraw from the labour market temporarily, work part time or seek child-care services.

In 1992, seniors made up 12% of the population, up from 8% in 1961. Although seniors are healthier than in the past, many need help and care, especially the most elderly. On the other hand, they do not have the pressing commitments related to having a paid job or to having children at home. Consequently, seniors have more time to engage in volunteer work and other informal helping and caring activities.

Households are getting smaller Average household size declined to 2.6 in 1992 from 3.9 people in 1961. Smaller households do less household work than larger ones. However, they also have fewer opportunities to take advantage of "economies of scale." The time taken to prepare dinner for three, for example, is often not much different from that required to prepare a comparable dinner for two.

More rooms to clean and more amenities Canadians are living in dwellings with more rooms and amenities than in 1961. The average number of rooms per dwelling increased to 5.9 in 1992 from 5.4 in 1961. Indoor cleaning tends to increase with the number of rooms. Nearly all dwellings today have hot water supply, a bath, shower and flush toilet. Roughly 15% to 20% of dwellings were without such facilities in the early 1960s. These amenities ease many unpaid activities such as cooking, child care and washing dishes, although they also require time for their upkeep.

In 1992, 57% of households lived in single-detached dwellings, compared with 65% in 1961. This also affects the amount and type of unpaid work that Canadians do. Apartment dwellers generally spend less time on home

repair and maintenance, outdoor cleaning, gardening and grounds maintenance.

More appliances than ever before In 1992, most households had an electric stove, a refrigerator and a vacuum cleaner. Roughly three out of four households had a microwave oven, a freezer, an automatic washer and dryer. Forty-four percent had a dishwasher in 1992, compared with less than 2% in 1961. The use of household appliances potentially saves time and makes some tasks easier to do. On the other hand, it may also lead to more time being spent on appliance repairs and maintenance or on seeking repair services.

Paradoxically, time spent on household work has remained almost constant over time. Part of the explanation lies in rising standards of quality and cleanliness. For example, automatic washers have made doing laundry easier compared with old-style wringer washers. Nowadays, however, Canadians are cleaning their clothing and linen more often. In addition, the availability of cheaper and more efficient appliances leads households to do some things themselves rather than purchase similar goods or services in the market.

More income to manage and spend The increase in women's employment since 1961 has coincided with a rise in family income. Average family income increased to \$53,700 in 1992 from \$28,500 in 1961 (1992 dollars). With more money to manage, expenditures to make and investments to consider, shopping and managing household finances have become more time consuming.

Spending patterns have changed In some cases, households relied more on market services in 1992 than they did in 1961. For example, Canadians spent more of their food budgets on meals outside the home in 1992 (32%) than they did in 1961 (17%). Similarly, spending on child care outside the home, one of the fastest growing components of personal spending, increased to \$2.8 billion in 1992 from \$37 million in 1961.

In other instances, household self-reliance may have increased. In 1992, 83% of households owned at least one vehicle, up from 68% in 1961. This, combined with increased multiple vehicle ownership, has slowed the growth in personal spending on public transit and taxi services. Similarly, laundry and dry-cleaning services account for a smaller proportion of household budgets, as households have replaced these services with their own washer and dryer. This has occurred despite an increase of more than 190% in spending on clothing between 1961 and 1992.

unpaid work at opportunity cost is calculated both before and after taxes.

The replacement cost method puts a value on unpaid work based on the wage rate paid to people who do similar types of work.² This can be calculated in two ways. The generalist approach values each unpaid activity using the wage rate of domestic employees (housekeepers). The specialist approach uses the wage rates of specialized occupations. For example, the value of meal preparation is based upon the wages of cooks or chefs.

Both the opportunity and replacement cost methods have the weakness of being only indirectly related to the value of goods and services produced by households. With the opportunity cost method, for example, the value of washing dishes could be \$100 per hour for a lawyer or \$10 per hour for a sales clerk, although both may do the job equally well.

Replacement cost methods assume that household members are as efficient as the businesses or domestic staff who, in theory, could do their unpaid work. For example, a household member may take one hour to mow the lawn. The replacement cost of that unpaid work equals the price of one hour of a groundskeeper's or domestic worker's time. This value is used although it might take these workers less time to do perhaps an even better job. Replacement cost methods

also assume that tasks such as household management and volunteer work can be delegated to domestic employees which may not be possible.

Many researchers favour the generalist replacement cost method. Domestic employees work in a similar setting and under similar conditions as household members. Moreover, the method is easier to apply.

Value of unpaid work equalled almost \$11,000 per adult in 1992

Using the generalist replacement cost method, the value of unpaid work was \$136 billion in 1961 (in 1992 dollars) and \$235 billion in 1992. For both years, this represented about one-third of Gross Domestic Product (GDP), the total value of market-produced goods and services.

The value of unpaid work averaged \$10,900 per adult in 1992, down from \$11,300 in 1961. The averages hide some significant variations among demographic groups. For instance, the unpaid work of married women who were not employed and had children was worth \$24,400 in 1992. That year, the average paid worker earned \$24,900.

Much work to be done Despite advances in the measurement of unpaid work, debate continues on what counts as unpaid work and how to place a value on it.

The distinction between unpaid work and leisure or personal activities (non-work) is not always clear. Should unpaid work include activities such as exercising, learning, producing domestic crafts and commuting to work? Are other activities often included as unpaid work, such as gardening, window shopping or playing with children, too much like leisure?

Resolving the difficult issue of valuation of unpaid work is also important. Should the value of unpaid work be estimated based on the time spent doing unpaid work or should it be based on the value of goods and services produced as a result? Is a market-based value even appropriate for valuing households' unpaid work?

The evolution of the debate on the measurement and valuation of unpaid work undoubtedly will shape Statistics Canada's future efforts in the field. Meanwhile, Statistics Canada is undertaking research toward creating a system of unpaid work statistics. The 1996 Census was the first Canadian census to measure the time spent on housework, child and elder care. The resulting data will form an integral part of this system.

Better information on unpaid work can lead to a more thorough understanding of the use of human resources. It can foster a greater understanding of the economy and the links between its market and non-market sectors. Measuring unpaid work provides information on what types of work are undertaken, what goods and services result, what costs are incurred, who provides and who benefits. Perhaps even more importantly, it recognizes the unpaid but beneficial tasks that Canadians do for themselves, their families and friends, and for the community at large.

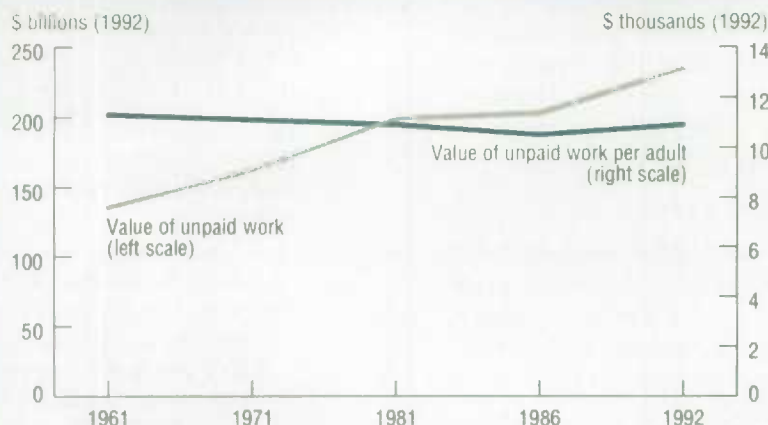
² Instead of doing work themselves, household members could have purchased goods or services. The value of unpaid work is equivalent to the cost of paying someone else to do it (its replacement cost).

• This article was adapted from **Households' Unpaid Work: Measurement and Valuation**, Statistics Canada, Catalogue no. 13-603-XPE, no. 3.

Chris Jackson is a research economist with the National Accounts and Environment Division, Statistics Canada.

CST

Between 1961 and 1992, the total value of unpaid work increased, while the value per adult remained almost the same



Source: Statistics Canada, Catalogue no. 13-603-XPE, no. 3.



EDUCATORS' NOTEBOOK

Suggestions for using Canadian Social Trends in the classroom

Lesson plan for **Canada's Population: Charting into the 21st Century**

Objectives

- ☐ To improve students' knowledge of demographic statistics
- ☐ To understand how population patterns in the past affect current and future trends
- ☐ To understand how fertility, mortality and migration contribute to population changes
- ☐ To appreciate how population patterns impact on society

Method

1. Provide each student with a copy of the article "Canada's Population: Charting into the 21st Century." Review terms such as "fertility," "mortality," "migration," "natural increase," and "dependency ratio."
2. Have the students write down their year of birth and calculate in what years they will be 30, 50 and 65 years old.
3. Have the students read the article.
4. In small groups or as a class, identify the changes in fertility, mortality and migration in the last fifty years. Discuss the major factors that caused these changes.
5. Discuss with the students how Canada's fertility, mortality and migration levels have led to slow population growth and population aging.
6. With specific references to the article, conduct a role-play where students are divided into three groups of "social policy planners." Group one is responsible for children and youth, group two for the working-age population, and group three for seniors. Have the students identify the issues facing their age group today and in the future. Ask each group to present their ideas to the class.

Using other resources

- ☐ **Annual Demographic Statistics, 1995**, Statistics Canada, Catalogue no. 91-213-XPB for information on population estimates.
- ☐ Statistics Canada's **E-STAT** or **CANSIM** CD-ROMS to access and graph population projections by age and sex. For current and historical data, refer to matrix numbers 6367-6379, and for population projections, matrix 6900-6912. Under the major subject "Demographic and Social Statistics" in the Topics list, you can find information on births, deaths, marriages, immigration and emigration.



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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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 ^{PR}
Immigration ¹	152,413	178,152	202,979	219,250	241,810	265,405	227,860	215,652 ^P
Emigration ¹	40,978	40,395	39,760	43,692	45,633	43,993	44,807 ^{PR}	45,949 ^{PP}
FAMILY								
Birth rate (per 1,000)	14.5	15.0	15.3	14.3	14.0	13.4	13.2	*
Marriage rate (per 1,000)	7.0	7.0	6.8	6.1	5.8	5.5	5.5	*
Divorce rate (per 1,000)	3.1	3.0	2.8	2.7	2.8	2.7	2.7	*
Families experiencing unemployment (000s)	N/A	808	879	1,096	1,184	1,198	1,130	1,044
LABOUR FORCE								
Total employment (000s)	12,819	13,086	13,165	12,916	12,842	13,015	13,292	13,506
– goods sector (000s)	3,873	3,928	3,809	3,582	3,457	3,448	3,545	3,653
– service sector (000s)	8,946	9,158	9,356	9,334	9,385	9,567	9,746	9,852
Total unemployment (000s)	1,082	1,065	1,164	1,492	1,640	1,649	1,541	1,422
Unemployment rate (%)	7.8	7.5	8.1	10.4	11.3	11.2	10.4	9.5
Part-time employment (%)	15.2	15.0	15.3	16.3	16.7	17.2	17.0	16.6
Women's participation rate (%)	57.7	58.3	58.7	58.5	58.0	57.9	57.6	57.4
Unemployment rate – % of paid workers	33.7	34.1	34.7	35.1	34.9	34.3	*	*
INCOME								
Median family income	40,904	43,995	45,618	46,389	47,199	46,717	48,091	*
% of families with low income (1992 Base)	12.2	11.1	12.3	13.0	13.5	14.6	13.5	*
Women's full-time earnings as a % of men's	65.4	66.0	67.7	69.6	71.9	72.2	69.8	*
EDUCATION								
Elementary and secondary enrolment (000s)	5,024.1	5,075.3	5,141.0	5,218.2	5,284.2	5,347.4 ^P	5,402.4 ^P	5,505.9 ^E
Full-time postsecondary enrolment (000s)	817.1	831.8	856.6	903.1	931.0	951.1 ^P	964.7 ^E	*
Doctoral degrees awarded	2,418	2,573	2,673	2,947	3,136	3,356	3,552 ^R	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	36.3	*
– women	43.4	42.6	41.2	41.0	40.7	40.2	40.0	*
% of deaths due to cancer – men	27.0	27.2	27.8	28.1	28.7	27.9	28.3	*
– women	26.4	26.4	26.8	27.0	27.3	26.9	27.0	*
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	908	970	1,056	1,077	1,072	1,037	*
– property	5,419	5,271	5,593	6,141	5,868	5,525	5,214	*
– homicide	2.1	2.4	2.4	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	2,910.0
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	+2.2
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 available * Not yet available ^P Preliminary data ^E Estimate ^m Figures as of March ^{PD} 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.								

Families get a raise



In 1994, following four consecutive years of decline, the after-tax income of families recovered some ground, primarily due to renewed strength in the labour market. Based on estimates from the Survey of Consumer Finances, average after-tax family income in 1994 was \$43,486, a 1.3% increase from 1993 after adjusting for inflation. Consequently, after-tax income regained 1% – or over \$500 – of the almost \$3,000 lost since 1989, the peak year for family income.

Income after tax, distributions by size in Canada, 1994.
Statistics Canada, Catalogue no. 13-210-XPB.

Young adults at heightened risk of depression



According to the 1994-95 National Population Health Survey, young people are much more likely than older people to experience a major depressive episode. After controlling for other variables, the odds of being depressed for people aged 18 to 24, compared with those aged 65 and over, were 1.75 to 1 for women, and 1.81 to 1 for men. Women aged 25 to 44 had higher odds of having been depressed in the twelve months preceding the survey than did women aged 65 and over. For men aged 25 to 44, however, the likelihood of being depressed was not significantly different from that of men aged 65 and over.

Health Reports, vol. 7 no. 4, Spring 1996.
Statistics Canada, Catalogue no. 82-003-XPB.

Like father like son

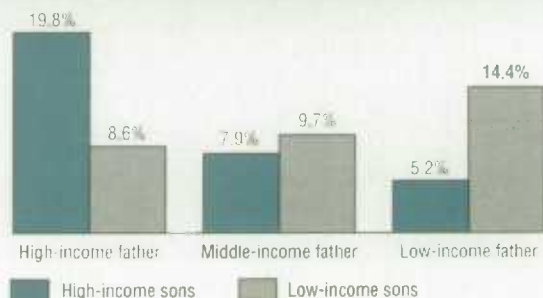


Low income may beget low income. High-income fathers are more likely to have high-income sons, and low-income dads are more likely to have low-income sons. A young man who was raised by a father in the top 10% of the income distribution earned, on average, 40% more than one raised in the bottom 10% of incomes.

The intergenerational income mobility of Canadian men.
Statistics Canada, Product no. 11F0019MPE, no. 89

20% of sons of high-income fathers¹ also had high income² in 1993

CST



¹ Income of fathers refers to 1978 to 1982 average.

² High income refers to the top 10% of the income distribution, middle income the 5th decile, and low income the bottom 10%.

Source: Statistics Canada, Analytical Studies Branch, Product no. 11F0019MPE, no. 89.

Fewer wedding bells



A total of 159,316 couples got married in Canada in 1994. Although this was a slight rise (up 0.4%) from the year before, it followed four years of rapid decline. The numbers were still well below the most recent peak of 190,640 marriages in 1989.

In spite of the slight overall increase in numbers, the nation's marriage rate remained at 5.5 marriages for every 1,000 population. Among the provinces, Quebec had the lowest rate, 3.4 marriages per 1,000 population. However, this province also had a high proportion of common-law unions. Alberta had the highest marriage rate at 6.7 per 1,000 population. Overall, Canada's rate was higher than that of the European Union (5.2), but much lower than the rate in the United States (9.1).

Marriages, 1994.
Statistics Canada, Catalogue no. 84-212-XPB.

Youth court cases down



In 1994-95, youth courts heard 110,000 cases, down 5% from the previous year. This decrease contrasted with the steady growth in youth court caseloads since the mid-1980s. Cases involving both violent crime and property offences fell, while drug-related cases rose substantially. Two-thirds of the cases heard in youth courts in 1994-95 resulted in convictions.

Juristat, vol. 16, no. 4, March 1996.
Statistics Canada, Catalogue no. 85-002-XPB.

Regional shifts in unemployment

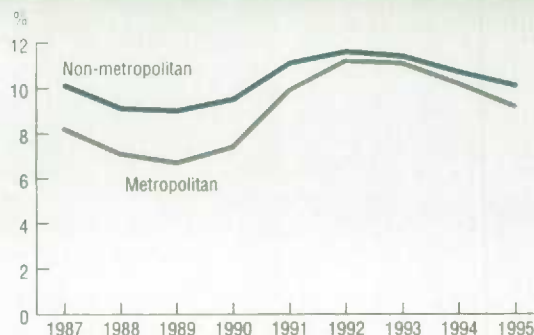


At the same time as unemployment rates in some parts of the country show some stability, they may vary more in other parts. For instance, metropolitan areas tend to show wider fluctuations, though their unemployment rates are usually lower than those of non-metropolitan areas. These differences have important consequences for the country. As the economy improves, certain regions tend to develop shortages of particular kinds of workers, while unemployment remains stubbornly high in other areas.

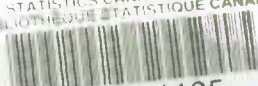
Perspectives on Labour and Income, Spring 1996.
Statistics Canada, Catalogue no. 75-001-XPE.

Unemployment rates in metropolitan areas are lower, but vary more

CST



Source: Statistics Canada, Labour Force Survey.



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