FEATURES

Pockets of religious belief
Life crises
Senior abuse
Good housing
Motherhood and wages
Working students’ trade-offs

SPRING 2003 NO. 68
$11 CANADA
Comments about *Canadian Social Trends*?
We welcome your views on articles and other items that have been published in *Canadian Social Trends*. For more information, specific inquiries or to comment, please contact:

Editor-in-Chief,
*Canadian Social Trends*,
7th floor, Jean Talon Bldg.,
Statistics Canada,
Ottawa, Ontario,
K1A 0T6

Fax number: (613) 951-0387
Internet e-mail at: cstsc@statcan.ca

Ordering/Subscription information
*Canadian Social Trends* can be ordered using any of the following methods:

- **Telephone** (Canada and United States)
  1 800 267-6677

- **Fax** (Canada and United States)
  1 877 287-4369

- **E-mail**
  order@statcan.ca

- **Mail**
  Statistics Canada, Dissemination Division, Circulation Management,
  120 Parkdale Avenue, Ottawa, Ontario, K1A 0T6

- **In person** at the Statistics Canada Regional Centre nearest you,
  or from authorized agents and bookstores.

Users can obtain single issues or subscribe at
http://www.statcan.ca/english/IPS/Data/11-008-XIE.htm

Need more information?
For information on the wide range of data available from Statistics Canada, you can contact us by calling one of our toll-free numbers (Canada and United States only). You can also contact us by e-mail or by visiting our Web site.

National enquiries line 1 800 263-1136
National TTY line (teletype machine) 1 800 363-7629
E-mail enquiries infostats@statcan.ca
Web site www.statcan.ca
Depository Services Program enquiries 1 800 700-1033
Fax line for Depository Services Program 1 800 889-9734
FEATURES

Pockets of belief: Religious attendance patterns in Canada
by Warren Clark

Traumatic life events
by Susan Crompton

Family violence against seniors
by Mia Dauvergne

Housing: An income issue
by Sophie Lefebvre

Motherhood and paycheques
by Marie Drolet

Studying and working: The busy lives of students with paid employment
by Sandra Franke

Keeping track

Social indicators

Lesson plan: “Studying and working: The busy lives of students with paid employment”

Cover illustrator

With a background in design and fine art, Tracy Walker merges these two disciplines to create her illustrative work. Her illustrations appear in numerous Canadian and US publications. She is influenced by the work of Henri Rousseau, muralist Diego Rivera, Haida art, and Islamic art and architecture. Tracy currently resides in Uxbridge, Ontario.
Pockets of high religious attendance found in almost every province
In 1946, about 67% of the adult population attended religious services on a weekly basis.¹ According to the General Social Survey, by 2001 the weekly attendance rate had slipped to 20%; the monthly religious attendance rate² also fell: from 43% in 1986 to 31% in 2001.³ Attendance rates vary widely across Canada. Previous research has shown that historically Newfoundland and Labrador, Prince Edward Island and New Brunswick have had the highest monthly attendance rates while Quebec, Alberta and British Columbia have

---

2. Attendance at religious services at least once a month (includes weekly attendees).
had the lowest. Yet pockets of high attendance rates often exist in provinces that have low attendance and vice versa. The attached map of Canada shows pockets of high attendance in Cape Breton, the Gaspe and parts of southwestern Ontario near Lake Huron, parts of southern Manitoba, Saskatchewan and Alberta. High attendance is also widespread in Newfoundland and Labrador, New Brunswick and Prince Edward Island. British Columbia is the only province that does not seem to have a high attendance region. Although New Brunswick is a high attendance province, there are several census divisions where monthly attendance is at the middle level.

Quebec sees big drop in religious attendance

Quebec’s monthly attendance dropped the most during the 1990s, with the census metropolitan areas (CMAs) other than Montréal seeing the largest decline. As a result, by the turn of the century (1999 to 2001) Montréal and Québec City had the lowest monthly attendance rates among CMAs. Unlike the rest of the country, British Columbia and Toronto and Vancouver saw small increases in monthly religious attendance rates between the early 1990s and the end of the decade.

Age and immigration status influence religious attendance rates

Many factors influence the level of religious attendance, including demographics, immigration patterns and the cultural history of a region. Religious attendance is strongly related to age: seniors have the highest attendance rates, while those aged 25 to 34 have the lowest. Therefore, one might expect that high attendance rates would occur in areas with higher percentages of

---

CANADA
Monthly Religious Attendance
1999 - 2001

Percentage of adult population attending religious services at least once per month

- Sparsely populated*
- Less than 25%
- 25% to 40%
- 40% and over

*Sample too small to produce reliable estimates

Source: Statistics Canada, General Social Survey.
Almost every year since 1985, Statistics Canada’s General Social Survey (GSS) has interviewed adults aged 15 and over living in private households in the 10 provinces. The GSS has collected information about the frequency of attendance at religious services (excluding special occasions such as weddings, funerals and baptisms). The accompanying map and tables show the percentage of the adult population aged 15 and over who attend religious services at least once per month (including weekly attendance). The monthly attendance rates on the map have a coefficient of variation of 16.6% or less. To maintain this level of reliability, some geographically contiguous census divisions in all provinces except Newfoundland and Labrador and Prince Edward Island were combined. The maps are divided into four religious attendance categories: 1) sparsely populated areas consisting of the Yukon, Northwest Territories, and Nunavut which were not surveyed by the GSS. In addition, insufficient numbers of respondents were surveyed in the northern parts of several provinces to produce reliable estimates for these areas. This group represents less than 1% of the adult population aged 15 and over; 2) low levels of monthly religious attendance where less than 25% of the adult population attended at least once a month. This group represents about a quarter of the adult population; 3) mid-level of monthly religious attendance of between 25% and just less than 40%. This group represents about 60% of the adult population; and 4) high level of monthly religious attendance where 40% or more of the adult population attended religious services at least once a month. This group represents about 14% of the adult population.

### Immigration influences religious attendance in the three largest CMAs

<table>
<thead>
<tr>
<th>Religious attendance (at least once per month)</th>
<th>Average % of population aged 15 and over</th>
<th>Average</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montreal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canadian-born</td>
<td>26</td>
<td>17</td>
<td>-9*</td>
</tr>
<tr>
<td>Born outside Canada</td>
<td>44</td>
<td>40</td>
<td>-4</td>
</tr>
<tr>
<td>Toronto</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canadian-born</td>
<td>31</td>
<td>28</td>
<td>-3*</td>
</tr>
<tr>
<td>Born outside Canada</td>
<td>44</td>
<td>50</td>
<td>6*</td>
</tr>
<tr>
<td>Vancouver</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canadian-born</td>
<td>19</td>
<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Born outside Canada</td>
<td>35</td>
<td>39</td>
<td>4*</td>
</tr>
</tbody>
</table>

* Difference is statistically significant at the 90% confidence level.

Source: Statistics Canada, General Social Survey.

Warren Clark is a senior analyst with Canadian Social Trends.

Everyone complains these days about being “stressed out.” Some people are impatient and frustrated with life’s inconveniences; others feel irritated and aggrieved by the hassles of everyday living. But there are more severe causes of stress in life: a family member is gravely ill, a close friend dies, a couple separates. Even coping with happy occasions, like marriage or the birth of a child, can be stressful.

Stress has a proven effect on people’s physical and mental health, which is why both psychologists and

This article is based on data drawn from the 1998 General Social Survey (GSS). In that year, the GSS interviewed over 10,000 Canadians aged 15 and over living in private households in the 10 provinces. Among the many questions asked was a sequence of questions about several key life experiences. This article examines data about five of these experiences, defined as traumatic life events. More than 9,900 respondents, representing over 22.1 million Canadians, answered these questions. The data provide information only about the type of event experienced in the preceding 12 months but not the number of times that it occurred. For example, even if two family members had died, the respondent would be able to report only that she had experienced the death of a family member.

Traumatic life event: in the 12 months preceding the survey, the respondent had experienced one or more of the following five events: the death of a family member, the death of a close friend, the serious illness or injury of a family member or a friend, had themselves been seriously ill or injured, or someone had left or moved into their home (including the birth of a child or a new relationship). For the sake of variety, “major crisis” and “severe shock” are used as synonyms.

The Holmes-Rahe scale
In 1967, Thomas Holmes and Richard Rahe published the “Social Readjustment Rating Scale” in the

<table>
<thead>
<tr>
<th>Stress event</th>
<th>Event value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death of spouse</td>
<td>100</td>
</tr>
<tr>
<td>Divorce</td>
<td>73</td>
</tr>
<tr>
<td>Marital separation</td>
<td>65</td>
</tr>
<tr>
<td>Death of a close family relation (excludes spouse)</td>
<td>63</td>
</tr>
<tr>
<td>Illness or wounds (illness or injury)</td>
<td>53</td>
</tr>
<tr>
<td>Marriage</td>
<td>50</td>
</tr>
<tr>
<td>Dismissal (job loss)</td>
<td>47</td>
</tr>
<tr>
<td>Marriage reconciliation</td>
<td>45</td>
</tr>
<tr>
<td>Illness of a family member</td>
<td>44</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>40</td>
</tr>
<tr>
<td>Addition of a new family member</td>
<td>39</td>
</tr>
<tr>
<td>Death of a close friend</td>
<td>37</td>
</tr>
</tbody>
</table>


1. 8% of respondents did not answer the questions at all and are excluded from the study.
2. Three questions in this sequence are not included in the analysis: change of job or starting a new job (affecting 14% of adults aged 15 and over); loss of job (6%); and sense of belonging to the community (57% felt very or somewhat strong ties).
medical researchers are concerned with stressors. When Thomas Holmes and Richard Rahe developed their now-famous “Social Readjustment Rating Scale” (published in the *Journal of Psychosomatic Research* in 1967), their purpose was to rate a life event in terms of the amount of effort it would take a person to adapt to the situation. Events receiving the highest weight are those involving loss: the death of a spouse is rated at 100 out of 100; divorce, separation and death of a family member ranged from the mid-60s to mid-70s. Further down the scale are events that are joyful but nevertheless disruptive of a person’s routine; getting married scores almost as high as suffering through a serious personal illness or injury, while adding a new member to the family is almost as difficult to adjust to as a family member’s long illness. In a controlled experiment lasting two months, Holmes and Rahe found that people who had accumulated stress scores of 300 points or higher in the six months preceding the experiment had a significantly higher rate of illness than those who scored lower.1

In 1998, the General Social Survey (GSS) asked respondents if they had experienced any traumatic life events in the previous 12 months. This article finds out how many Canadians have to cope with difficult personal events like the serious illness or injury of a close friend, family member or themselves; the death of a family member or close friend; or someone leaving (or moving into) their home, including the birth of a child or new relationship.

### Traumatic life events affect two in three Canadians

According to the 1998 GSS, over two-thirds of Canadians aged 15 and over had experienced at least one traumatic life event in the 12 months preceding the survey. The most common event — reported by 41% of adults — was the serious illness or injury of a close friend or family member. About one-quarter (27%) were affected by the death of a family member and 24% by the death of a close friend.

Not only do the majority of Canadians undergo such severe shocks in a year, but many have to cope with multiple crises. Almost one-quarter (23%) reported they had experienced two types of crises in the same year, and over one-sixth (16%) three or more. Perhaps because of their role as caregivers, women were more likely to have experienced several types of traumatic events: 17% had dealt with three or more, compared with 13% of men.

The greater number of types of events reported by women may also reflect women’s larger numbers in the older population. Adults aged 55 years and over were significantly more likely than younger people to report having a traumatic life event (74% versus 65%). And although older men were just as likely as women aged 55 or over to report one or two types of events in the previous year (73% versus 74%), they were significantly less likely to report having three or more — 17% compared with 22% of women.

### Multiple traumatic life events more common to those reporting illness or death

It is not surprising that the more types of crises a person had lived through,

---

the older they tended to be. Canadians dealing with severe shocks involving illness or injury and death tended to be older — their average age ranged between 42 and 50 years old — and serious illnesses and deaths often occurred in the same year for these people. For example, the great majority of adults who said that a family member or friend had been seriously ill had dealt with additional crises in the past year — 41% with two and 35% with three or more. In many cases, the other events included a death: almost two-thirds of those who reported the serious illness or injury of a close relative or friend also said a family member had died that year.

On the other hand, half the people who said that someone had moved into (or left) their home were under 35, which is the prime family formation age. Compared to adults reporting the other types of major crises, they were most likely to have experienced only that one event in the previous 12 months.

Stress often reduces people’s enjoyment of life. Compared with others, people who reported three or more types of severe shocks were significantly more likely to be unhappy, dissatisfied about life in general and dissatisfied with their current state of health.\(^2\) And they were much more likely than others to feel they had gone through the wringer very recently, with 30% saying they had experienced a lot of stress in the previous two weeks.

Stress can make you sick

The physical and mental effects of too much stress can include fatigue, depression, anxiety attacks, sleep disturbance, ulcers, bowel problems, thyroid gland problems, high blood pressure, abnormal heart beat, skin rashes, and decreased resistance to infections. The way in which too much stress can manifest itself depends mainly on a person’s physiological “weak link” (for example, their cardiovascular system, immune system,

---

2. When those who reported a serious personal illness or injury are excluded from the analysis, 20% of people who experienced three or more types of traumatic events say they are very or somewhat dissatisfied with the current state of their health. The corresponding percentages for those who reported no traumatic events (10%) and those who reported one or two (15%) are statistically significantly lower.
digestive system or brain), which tends to be an inherited characteristic. Of course, stress can also lead to problems if people deal with it in unhealthy ways, such as drinking, smoking, giving up exercise, or overeating.

One theory that may help to explain the fact that some people appear to handle stress better than others relates to “sense of coherence.” A sense of coherence is “the extent to which people feel that life is meaningful, manageable, and comprehensible.” Having a high sense of coherence may allow people to cope better with sudden unexpected or unpleasant events. Analysis of data from the National Population Health Survey shows that people with a high sense of coherence tend to be in better health than those with a lower sense. The study could not, however, establish which factor is the cause and which the effect. In other words, does being in better health produce a strong sense of coherence, or does a strong sense of coherence produce better health?

Effects of day-to-day stress
Between the annoyances of daily living and the shock of a severe trauma are chronic stressful situations. Money issues — such as having a big mortgage or loan, or undergoing a change in financial position — are an important cause of ongoing stress. Other stressors include changing responsibilities at work, conflict with colleagues or supervisors, arguments with family members, and so on.

The 1998 GSS asked people who had had a lot or moderate amount of stress in the past two weeks (51% of Canadian adults) to identify the main cause of that stress: 44% replied that it was work, 18% named their family, 11% their finances, 9% school work, 6% their personal health and 4% stress in general. For some people, these worries can become quite debilitating, wearing down their strength and their health. In an Ipsos-Reid poll conducted for CTV and the Globe and Mail in 2002, two-thirds (67%) of respondents felt that they put too much pressure on themselves; 48% reported that their sleep patterns suffered, and 41% said their personal health was affected by stress.

A recent Statistics Canada study examined the long-term health of adults who experienced high personal stress; that is, they were trying to take on too much at once, felt pressure to be like other people, felt that others expected too much of them, felt that their work around the home was not appreciated, felt that others were too critical. The results showed that highly stressed men and women had lower odds of enjoying “continuing good health” in subsequent years, compared with adults who had not been stressed out. They were also more likely to develop chronic conditions during the next four years.

Summary
Over two-thirds of Canadians aged 15 and over have experienced at least one traumatic life event in the past year. The most common type of event was the serious illness or injury of a close friend or family member, followed by the death of a family member or a close friend. Almost four in 10 adults coped with two or more crises during this period. People aged 55 or over were more likely than younger adults to report coping with three or more types of traumatic events. Women were also more likely than men to handle multiple shocks over the year, perhaps because of their role as caregivers and because they account for a larger proportion of the older population. Not surprisingly, people who had lived through at least three types of major life crises were significantly more likely than others to feel unhappy, dissatisfied with life, dissatisfied with their current state of health and highly stressed.

Susan Crompton is Editor-in-Chief of Canadian Social Trends.
Persons aged 65 years and older constitute one of the fastest growing segments of the Canadian population. In 2001, an estimated 3.9 million seniors made up 13% of the country’s population; population projections estimate that, by 2026, older Canadians will number almost 8 million, or about 21% of the population.

One potential effect from Canada’s “greying” population is a possible rise in the incidence of abuse towards seniors. Shrinking health and social services in the early 1990s, as well as the shift away from institutional care for the aged, will likely increase the demand on family members to provide care for their older relatives. This may expose a greater number of seniors to the risk of domestic abuse. With each passing year, the need to quantify and understand abuse against seniors by family members will become increasingly important. This article focuses on violence committed against seniors.

Abuse against older adults
As with all forms of family violence, abuse and neglect of older adults is largely a hidden problem. And since seniors are vulnerable to frailty, poor physical or mental health, and financial or emotional dependency, they may be more at risk for mistreatment. Abuse can occur in private dwellings or in institutions at the hands of spouses, children, other relatives, caregivers or other persons in situations of power and/or trust. The physical, psychological, social, and economic consequences of abuse and neglect can be devastating for older adults who may be isolated, on fixed incomes or unable to seek help.

Several theories have tried to explain the existence of abuse against older adults. The most widely accepted explanation suggests that stressful situations — usually the physical or mental impairment of the older person — cause the caregiver to be abusive. Others contend that abuse against seniors occurs because of learned behaviour: abusers model...
violence after witnessing or suffering from abuse. Some theorists assert that physical, emotional and financial dependencies between the victim and the abuser contribute to abuse as well as physical and sexual violence by children, caregivers and spouses. This article also draws on detailed police data available from the Incident-based Uniform Crime Reporting (UCR2) Survey, which collects information about the frequency and type of violent crime, as well as characteristics about victims and accused persons. However, the results are not nationally representative: in 2000, 166 police forces in nine provinces participated in the UCR2, representing 53% of the national volume of reported crime.

Currently, there is no uniform definition of abuse against seniors. Abuse can take many different forms and include such behaviour as physical assault, emotional/psychological abuse, financial manipulation or exploitation, and neglect. Other forms of abuse include sexual abuse, medicinal abuse (e.g. withholding medication or over-medicating), systemic abuse (i.e. procedures and processes within institutions that allow harmful situations to be created or maintained), violation of civic/human rights (e.g. denial of privacy, denial of visitors, restriction of liberty, mail censorship) and abandonment.

Estimates of the extent of abuse against older adults are available from two types of data sources: 1) victimization surveys based upon self-reported accounts of violence; and 2) police statistics. Both have some drawbacks that may result in an under-representation of the problem. Surveys capture only what victims themselves disclose; also, the household telephone survey method that is frequently used to gather this type of information does not reach respondents who do not have a telephone or who are infirm, suffer from hearing difficulties, live in institutions or who may be isolated in some other way.

Data from police records cannot provide information on abuse that does not come to the attention of police. Older people who are mentally or physically impaired may not be capable of reporting an incident of abuse or describing its details. Or, if a report is made, it may not be believed. Victims may fear reprisals from the aggressor or negative consequences such as being removed from their home and placed in an institution if they file a report. Financial abuse, such as fraud or theft, may occur without the senior’s knowledge.

<table>
<thead>
<tr>
<th>What you should know about this study</th>
</tr>
</thead>
<tbody>
<tr>
<td>This article uses self-reported data from the 1999 General Social Survey (GSS) on victimization, which is the most recent survey data available on abuse against older adults. The GSS interviewed more than 4,000 older Canadians living in private households about their experiences regarding emotional and financial abuse as well as physical and sexual violence by children, caregivers and spouses. This article also draws on detailed police data available from the Incident-based Uniform Crime Reporting (UCR2) Survey, which collects information about the frequency and type of violent crime, as well as characteristics about victims and accused persons. However, the results are not nationally representative: in 2000, 166 police forces in nine provinces participated in the UCR2, representing 53% of the national volume of reported crime. Currently, there is no uniform definition of abuse against seniors. Abuse can take many different forms and include such behaviour as physical assault, emotional/psychological abuse, financial manipulation or exploitation, and neglect. Other forms of abuse include sexual abuse, medicinal abuse (e.g. withholding medication or over-medicating), systemic abuse (i.e. procedures and processes within institutions that allow harmful situations to be created or maintained), violation of civic/human rights (e.g. denial of privacy, denial of visitors, restriction of liberty, mail censorship) and abandonment.</td>
</tr>
<tr>
<td>Limitations of data on violence against seniors</td>
</tr>
<tr>
<td>Estimates of the extent of abuse against older adults are available from two types of data sources: 1) victimization surveys based upon self-reported accounts of violence; and 2) police statistics. Both have some drawbacks that may result in an under-representation of the problem. Surveys capture only what victims themselves disclose; also, the household telephone survey method that is frequently used to gather this type of information does not reach respondents who do not have a telephone or who are infirm, suffer from hearing difficulties, live in institutions or who may be isolated in some other way. Data from police records cannot provide information on abuse that does not come to the attention of police. Older people who are mentally or physically impaired may not be capable of reporting an incident of abuse or describing its details. Or, if a report is made, it may not be believed. Victims may fear reprisals from the aggressor or negative consequences such as being removed from their home and placed in an institution if they file a report. Financial abuse, such as fraud or theft, may occur without the senior’s knowledge.</td>
</tr>
</tbody>
</table>

---

1. Senior respondents were not asked about sexual assaults by children. A caregiver is defined as anyone, either paid or unpaid, who provides assistance or health care in the respondent’s home. This includes meal preparation, personal care or medical assistance. Spouses include current, former and common-law partners.

---

Emotional and financial abuse against older adults cuts across all socio-demographic lines. However, some characteristics are associated with higher rates of emotional and financial victimization by family members. These include being a man, being divorced or separated, having some postsecondary schooling and living in a rural area.\(^7\)

Common assault most frequent offence experienced by seniors in 2000

In addition to data from the 1999 GSS, this study uses detailed information available from police records. While these statistics only capture a portion of all episodes of violence suffered by older adults, they do yield important analytical insights because

---

Between 1974 and 2000, the overall average annual homicide rate against seniors was 1.7 per 100,000, or about 45 older victims per year. (The average annual rate for the general population during this period is 2.4 per 100,000, or 637 victims per year.) The rate peaked during the 1970s and has been gradually declining (with some fluctuations) over the past 20 years. In 2000, the rate was 1.2 per 100,000 population aged 65 and over (and 1.8 per 100,000 for the general population). In that year, family members were responsible for 26% of senior homicides (10 homicides) and non-family members, primarily casual acquaintances, for the remaining 74%.

Among those senior homicides committed by family members between 1974 and 2000, spouses were the most likely perpetrators (39%), followed by adult children (37%) and extended family members (24%). More than half (52%) of the older female victims of family homicide were killed by their spouses compared to one-quarter (25%) of older male victims. In contrast, older men were almost twice as likely as older women to be killed by their adult sons (42% versus 24%).

Many studies identify a history of family violence as a risk factor for family homicide. A 1997 study identified it as a particularly strong predictor of female homicide at the hands of a spouse or other family member. According to data from the Homicide Survey, between 1997 and 2000, 43% of persons accused of murdering a senior family member had a history of family violence with the victim.

2. Data prior to 1997 on the history of domestic violence between the accused and victim are largely unavailable.

8. Physical force involves the use of one’s own body strength and/or action (choking, pushing or punching) that is intended to cause bodily injury or death. Classification is based on the most serious weapon present during the incident, even though it may not have been used against the victim. Due to data quality issues that result in physical force being coded as “other,” Toronto is excluded from the analysis on methods of violence.

9. Analysis of accused characteristics is based only on those incidents for which there was a single accused and are derived from a subset of incidents from the UCR2 Survey, which itself only represents 53% of the national volume of crime.
Consequences of family violence against older adults

Older victims of family violence may be more vulnerable to complications resulting from physical violence than younger victims. For instance, physical injuries could exacerbate pre-existing health problems or inhibit a senior’s ability to function independently.

In 2000, a considerable proportion of older victims suffered minor injuries (37%), while major physical injuries or death accounted for 2% of violent crimes committed by family members. Although hospitalization data are limited because they do not identify the perpetrator’s relationship to the victim, statistics for 1999-2000 indicate that 135 women and 146 men aged 65 years or older were admitted to hospital for an injury resulting from an intentional violent incident.10 Fights and assaults were the most frequent cause of injury requiring admission to hospital among both older men and older women.

Summary

Most Canadian provinces and territories have introduced special adult protection or guardianship legislation designed to protect seniors from abuse and neglect. However, considerable controversy surrounds the issue. Proponents of the legal approach argue that legislative interventions safeguard the rights and improve the level of functioning of older adults. Critics, on the other hand, maintain that legislative responses promote ageism and fail to respect older people’s independence by assuming that they are incapable of seeking help on their own.

Abuse and neglect of seniors also have widespread social and economic costs to the civil and criminal justice systems, the health care system, community services, and business and labour market institutions. Assessing the full extent of these costs is a complex and difficult task. While some Canadian studies have attempted to estimate the cost of violence against women, none has yet attempted to single out the costs associated with violence against older adults.

Mia Dauvergne is a survey manager with the Canadian Centre for Justice Statistics, Statistics Canada.
Housing is fundamental to quality of life — in addition to sufficient food and clothing, people expect to have a decent dwelling that is in good condition and large enough to accommodate the household members. But some households face problems affording good housing and find themselves forced to choose between appropriate shelter and other necessities. Living in poor housing can have permanent consequences, especially on children; accommodation that is crowded or in disrepair has been shown to have negative effects on children’s health, behaviour and development.¹

This article examines how Canadians were housed in 2000. What percentage lived in owner-occupied homes? Were their homes in good condition? Was the size suitable for their needs? And what proportion of their income was spent on housing?

Ownership is tied to age and location
Home ownership is a long-term investment that can help maintain a person’s standard of living over time. In 2000, two-thirds of Canadian households owned the dwellings they lived in, while the remainder were tenants (including 4% living in government-subsidized housing²). Ownership rates increased consistently with age until 65 years, when they fell off slightly. Half of all owners were mortgage-free, the proportion increasing with age; by age 55, most owners could “burn their mortgage contract.” At 11%, owners living in mortgage-free homes carried a lower housing expenditure ratio (housing expenditures divided by household after-tax income) than did either owners with mortgages (25%) or tenants (28%). If needed, some mortgage-free owners could generate additional funds by trading down to a less expensive home or, in the case of older owners, negotiating a reverse mortgage.³


2. Approximately 440,000 households (4%) reported that they paid reduced rent due to government-subsidized housing from federal, provincial or municipal programs. This may significantly underestimate the real number of households that benefited from reduced rent in 2000. For example, Canada Mortgage and Housing Corporation’s Canadian Housing Statistics (2000), reported that 639,000 households received assistance under existing federal agreements.

3. A reverse mortgage allows homeowners age 62 and over to convert between 10% and 40% of their home equity into an income stream. The amount is based on the assessed value of the home and the owner’s age (that is, the older the owner, the larger the percentage that can be converted).
Ownership also varied by region and community size. Ownership was most common in the Atlantic and Prairie regions (above 75%) as was mortgage-free ownership (43%). By contrast, Quebec had the lowest rate of homeownership in the country (58%). In rural areas of Canada, 86% of households owned the dwelling they lived in, compared with 64% in urban centres. Over half of rural owners were without mortgages but this was true for 30% of urban dwellers. This may be because the lower real estate value in small towns enables households to pay off their mortgage faster, and because farms tend to be passed down from one generation to the next.

One in seven homes needed major repairs or was not a suitable size
In 2000, the vast majority (86%) of households lived in a home that did not need major repairs (in good condition) and had enough bedrooms to meet their needs (suitable in size). The remaining 14% lived below these condition and size norms — 8% in dwellings needing major repairs, 5% in dwellings unsuitable in size, and under 1% in dwellings that were both too small and in poor condition. Renters were more likely than owners to live in dwellings that did not meet the norms, especially in terms of size — 11% of renters compared with 3% of owners. Also, lone mothers were more likely to live in inappropriate accommodation — 10% in housing needing repairs and about 15% in housing without a suitable number of bedrooms.

The proportion of couples with children who lived in dwellings needing major repairs (10%) was only slightly higher than that of couples without children (8%). But couples with children were much more likely to live in housing that was not a suitable size (6% versus 1%). In rural areas, 13% of households lived in dwellings in poor repair, compared with 8% in urban areas, but urban households were more likely to be crowded (6% versus 2%). Some 8% of
owners with a mortgage lived in housing that needed major repairs.4

Condition and size problems often tied to affordability
Household income5 played an important role in determining the level of ownership. For example, only 40% of households in the lowest income quintile owned their homes, compared with 85% in the highest. Ownership rates for one-person households and lone parents were significantly lower than rates for couples and other households. Thus, only 28% of single-adult households in the lowest income quintile owned their homes compared with 55% of couples and other households. Even in the highest quintile, ownership rates for single-adult households (66%) were much lower than for couples and other households (90%).

Overall, households spent roughly one-fifth (21%) of their after-tax income on housing. Households in accommodation below the condition or size norms tended to spend a higher-than-average percentage of their income on their homes, and were over two-and-a-half times more likely to be in the lowest income group (21%) than in the highest (8%).

Renters spent an average 28% of their income on shelter, and yet 19% of them lived in housing in need of major repairs or of unsuitable size. The same is true of female lone-parent families and of households in the lowest income quintile; roughly one in four of these households lived in sub-standard housing, despite spending about one-third of their income on accommodation. This suggests that they were not in a position to improve their situation. However, not all households with high housing expenditure ratios lived in poor-quality housing. For example, women living alone also spent almost one-third of their after-tax income on housing, but only one in ten lived in sub-standard dwellings.

Higher costs and sub-standard conditions more common to lower-income households6
On average, tenants spent a greater proportion of their income on housing costs than owners, as the majority were in the two lowest income groups. When renters and owners in the same income group are compared, owners with a mortgage spent a slightly higher proportion of their income on shelter.7 The burden of housing cost for households in all quintiles was considerably reduced if the dwelling was mortgage-free.

Assuming that low-income households have fewer housing choices, one might expect to find this group more vulnerable to substandard or overcrowded housing. In 2000, 11% of households lived in a low-income

---

4. These data do not separate the households that could improve their housing conditions from those that cannot.
5. Household income was adjusted to account for household size, the presence of children, and the contributions of part-year household members in order to compare all households on a common income basis.
6. The definition of “low-income household” used here was developed specifically for this paper.
7. But even within the same income quintile, owners with a mortgage had a slightly higher median adjusted after-tax income than tenants, except for the highest quintile.
situation, of which one in four lived in a dwelling needing major repairs or that was unsuitable in size; the rate was approximately one in eight for other households. Separated out by the reason the housing was inadequate, low-income households were three times more likely than others to have an insufficient number of bedrooms, and one-and-a-half times more likely to live in a dwelling in poor repair.

Low-income households that owned their homes mortgage-free spent 28% of their after-tax income on housing. However, almost three-quarters of low-income households were renters (compared with just over one-quarter of other households). Low-income tenants who were not occupying government-subsidized housing spent 48% of their after-tax income on shelter, while those who were subsidized spent 31%.

Factoring in choice
Some households spend a high proportion of their income on housing because they prefer to have a larger house or to live in a particular neighbourhood; others wish to pay off the mortgage as quickly as possible. In contrast, other households may want to reduce their housing expenditures but simply cannot — their choices are limited by the availability of affordable housing suited to their needs. The housing market has in fact changed during the last two decades. Investments in social housing diminished dramatically between 1985 and 1997, and construction of private rental dwellings fell, all contributing to fewer available rental units. According to the Canada Mortgage and Housing Corporation, the average rental vacancy rate in metropolitan centres fell from just over 4% in 1996 to little more than 1% in 2001.

Summary
The majority of Canadian households owned the dwelling they lived in, but ownership rates varied depending on their income. Most households lived in housing that was in good condition and suitable in size, and spent, on average, one-fifth of their after-tax income on shelter costs. Dwellings that were in poor condition or too small for the resident family were often tied to inadequate household income. The majority of low-income households rented their homes, and those with government subsidies had a significantly smaller housing cost burden. Owning a house mortgage-free reduced the housing costs of low-income households and older households. Generally, one-person households and lone-parent families were more likely to have high housing costs relative to their income; they were also more likely to experience housing condition or size problems stemming from their high proportion in the lowest income group.

8. Of these low-income households, almost one-half were one-person households and one-sixth lone-mother households.


Sophie Lefebvre is an analyst with Labour and Household Surveys Analysis Division, Statistics Canada.
Current trends in marriage and fertility patterns suggest that young Canadian women are delaying having families while they concentrate on developing their careers. In 1979, the average age of women at their first marriage was 22; by 1996 it had increased to 27. A comparable trend exists in the fertility patterns of Canadian women. In 1970, the fertility rate (the average number of live births per woman) was 2.3; by 1993, the rate had declined to 1.7.

At the same time, the labour force participation rate among married women aged 25 to 44 increased from 50% in 1976 to 78% in 1998. Family commitments, however, may limit women’s participation in the labour force and result in different work histories for women than men. Women with children are more likely to work part-time, for example. This study uses data from the 1998 Survey of Labour and Income Dynamics to first examine the effects of motherhood on the wages of Canadian women and then whether

**Mothers born before 1960 earn less than other mothers**

<table>
<thead>
<tr>
<th>Average</th>
<th>All women</th>
<th>Women born before 1948</th>
<th>Women born between 1948 and 1960</th>
<th>Women born after 1960</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Children</td>
<td>No children</td>
<td>Children</td>
<td>No children</td>
</tr>
<tr>
<td></td>
<td>Hourly wage rate</td>
<td>$15.61</td>
<td>$15.87</td>
<td>$15.39</td>
</tr>
<tr>
<td></td>
<td>Age</td>
<td>42</td>
<td>33</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>Number of years of schooling</td>
<td>14</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Years of potential work experience</td>
<td>24</td>
<td>13</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>Actual years of full-time, full-year work experience</td>
<td>16</td>
<td>12</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Percentage of potential work experience spent working full-year, full-time</td>
<td>68</td>
<td>87</td>
<td>63</td>
</tr>
</tbody>
</table>

mothers’ wages are affected by the age at which they have children.

Does motherhood affect women’s wages?
In 1998, women with children spent less time working full-year, full-time (68% of their years of potential work experience) than women without children (87% of their years of potential work experience). At the same time, the average hourly wages of mothers were 2% less, overall, than those of women who did not have children.

When comparing the wages of mothers and non-mothers by age group, the differences between them were much higher for older women. For women born before 1948, those who had no children had an average hourly wage rate in 1998 that was 23% greater than those who had children. For women born between 1948 and 1960, the difference was 16%, but for women born after 1960, the wage gap had largely disappeared. In 1998, the average hourly wage rate for this youngest group of women was $14.38 for those without children and $14.41 for those with children.

At the same time, with each successive generation of women, the proportion of potential work experience spent working full-year, full-time increased for mothers. Mothers born prior to 1948 spent 63% of their years of potential work experience working full-year, full-time compared to 73% for mothers born between 1948 and 1960, and 77% for those born after 1960.

Delaying motherhood makes for higher wages
A significant portion of real lifetime earnings growth occurs during the first years after graduation, which often coincide with decisions regarding marriage and children. The timing of labour force withdrawals related to children, then, may have important long-run implications for the earnings of women. In other words, the timing of family formation may affect women’s earnings.

In 1998, the average hourly wages of women who delayed having children were 17% higher than those who had children early. Part of this variation is due to the differences in the labour force history of women who postpone family formation. Compared with women who had children early, women who delayed childbirth had averaged roughly 1.7 more years of full-year, full-time work experience, and a larger proportion (77% versus 66%) of their years of potential work experience was spent working full-year, full-time. A similar pattern is observed for the various age cohorts. For each cohort, the average hourly wage

Delaying motherhood is good for the paycheque

<table>
<thead>
<tr>
<th>Had children:</th>
<th>Mothers born before 1948</th>
<th>Mothers born between 1948 and 1960</th>
<th>Mothers born after 1960</th>
<th>All mothers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Early</td>
<td>On time</td>
<td>Delayed</td>
<td>Early</td>
</tr>
<tr>
<td>Hourly wage rate</td>
<td>$14.42</td>
<td>$15.96</td>
<td>$16.89</td>
<td>$15.47</td>
</tr>
<tr>
<td>Age</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>44</td>
</tr>
<tr>
<td>Number of years of schooling</td>
<td>13</td>
<td>14</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Years of potential work experience</td>
<td>23</td>
<td>22</td>
<td>22</td>
<td>24</td>
</tr>
<tr>
<td>Actual years of full-time, full-year work experience</td>
<td>15</td>
<td>15</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td>Percentage of potential work experience spent working full-year, full-time</td>
<td>66</td>
<td>70</td>
<td>77</td>
<td>68</td>
</tr>
</tbody>
</table>


1. Years of potential work experience is defined as age minus number of years of schooling minus five.
wages and full-year, full-time employment of women who delayed family formation were greater than that of women who had children early. While the wage advantage of mothers who delayed parenthood persisted after the birth of their first child, it decreased as their children grew older.

When differences in work experience are taken into account along with other factors, women who delayed having children earned at least 6% more than women who had children early. However, the size of the gap differs depending on the age of the mother. The timing of motherhood seemed to have had little impact on the wages of older mothers. However, the wages of young mothers (those born after 1960) who postponed motherhood were at least 10% higher than the wages of those who had children early.

**Why the wage gap?**

There are several possible reasons for the wage gap between mothers who interrupted their careers early to have children and those who waited until later. As noted earlier, the wage gap between mothers who delayed having children and those who had children early was greatest among younger women. This may reflect changes in the types of careers available to women born at different times. For example, from 1971 to 1991, the number of women working in previously male-dominated fields such as management, natural sciences, engineering and mathematics grew considerably. Also, wage growth and promotion opportunities are substantial early in one’s career; if women miss this stage due to child-raising, they may not recover. Women who postpone childbirth may be leaving the work force at a time when interruptions are less critical for their careers, and consequently may have higher wages in the longer run.

Furthermore, women who do not have children early in their careers may be more flexible about making decisions concerning training, promotions, travel and other factors that affect job advancement. Those who have children early may find their choices more restricted because of family commitments. Additionally, it is worthwhile to consider that women who postpone children may be inherently more career-oriented and/or may have had higher wages at the beginning of their careers than those women who had children early.

**Summary**

Current trends in marriage and fertility patterns suggest that young Canadian women are delaying family formation and concentrating on developing their careers. The timing of motherhood appears to have a significant bearing on the wages of Canadian women. The work experience of women who postpone motherhood is different from that of women who have children early: in 1998, women who postponed having a family averaged roughly 1.7 more years of full-year, full-time work experience, and spent a larger proportion of potential years working full-year and full-time.

The wages of women who postponed motherhood were also different from those of women who had children early. Women who had postponed having children until later in life earned at least 6% more in 1998 than women who had their children early. This observation takes into account important differences in work histories and education.

---

3. A variety of wage-determining characteristics were used in the analysis, including actual labour market experience, education, field of study, part-time status, region, and urban class size.

**Marie Drolet** is a senior analyst with Business and Labour Market Analysis Division, Statistics Canada.
The passage from school to paid work used to follow a relatively simple path — education, career and subsequent lifestyle were closely linked. Since the 1980s, however, this path has become more complex as a result of profound changes in the labour market (for example, employment instability, highly specialized work, non-traditional jobs) as well as rising tuition fees and higher student debt. In addition, the incomes of young Canadians — unlike those of older people — have decreased steadily over the past 20 years, diminishing their ability to become independent.

These circumstances give rise to new school-to-work transitions. Researchers estimate that the transition now takes approximately eight years to complete, and includes alternating periods of attending school and working at a paid job, or working and studying at the same time. How do young people manage to juggle the myriad of activities they engage in during their transition to self-sufficiency? They study, play sports, hang out with friends, and take time for their personal and family life. Many also hold down part-time jobs.

Much has been written about the consequences of working for pay while in school, such as stress, time spent on homework, academic achievement, absenteeism and the risk of dropping out. Most studies claim that employment starts having a negative effect at 15 to 20 hours per week. Some researchers have called for a public debate on the regulation of paid work hours for students, while others argue that such a solution may encourage students to abandon their studies in order to become financially self-sufficient. Using data from the 1998 General Social Survey (GSS), this article examines what happens to the time use of young people when they add a job to their daily schedule.

About 15% of young Canadians combine school and work
In 1998, approximately half of young Canadians aged 15 to 29 had finished their education and completed their transition to the labour market. Just under one-quarter were students who did not work for pay. A considerable proportion (14% of women and 9% of men) had left school, but did not have a job. Approximately 15% had started their transition to the working world by combining paid work and school.

Male high school students were more likely to have paid jobs than their female counterparts, while the opposite was true of postsecondary students. In general, male students also devoted more time to paid work.
Male high school students reduce leisure time, while female students sleep less to accommodate a paid job

Young people whose primary activity is attending high school devote, on average, over 4 hours a day to their education and between 7 and 8 hours to entertainment. Women spend about half an hour less per day than men on leisure, and about half an hour more on unpaid work. Compared with other age groups, high school students have quite a lot of time for personal care, including sleeping for 9 hours a night.

Needless to say, adding a paid job to high school studies has a considerable impact on a student’s time. Among those with paid employment, male students spend a daily average of over one hour more than female students on their jobs (1.9 hours versus 0.7 hours per day). To accommodate their entry into the labour market, male high school students reduce their daily leisure time by 1.5 hours, while female students sleep about one hour less. However, both sexes devote nearly the same amount of time to productive activities (paid work, unpaid work and studies), since female high school students do about half an hour more unpaid work — for a total of 1.4 hours per day — than their male counterparts.

The number of working hours impacts on students’ lives

“Light” paid jobs of 15 or fewer hours per week do not appear to drastically change the time high school students spend on their studies; however both male and female students sleep about one hour less per day and male students also cut back their daily leisure time by over one hour. Leisure time for female students does not change, although they substitute over one hour of TV-watching for other types of activities. A more demanding job (over 15 hours per week) reduces sleep time for high school women (1 hour less) and cuts down on leisure activities for both sexes. Both women and men spend less time watching television (about 1.5 hours less for women and 1 hour less for men) and women eliminate nearly all sports from their schedule.

By most life quality measures, high school students are not highly time-stressed. Close to 5 hours per day, or 70% of their leisure time, is spent on activities such as watching television and socializing. Yet few admit to having free time during the day.

Working at a paid job while attending high school appears to have different effects on young women than on young men. For example, young women are more likely to have less time and to feel rushed; they report being less satisfied with their free time, and are over twice as likely as young men to worry about not spending enough time with family and friends. In contrast, working while pursuing high school studies has a positive influence on the quality of male high school students’ lives. These young men are more likely to say they are happy and satisfied with their life in general, and are also more likely to be satisfied with their finances and studies.

Male and female postsecondary students have similar time use patterns

The time use patterns of college and university men and women with paid employment are very similar, a situation that occurs relatively rarely in other realms of life. For example, both male and female postsecondary students devote approximately 2 hours per day to their paid work and about 5 hours to educational pursuits. To accommodate a paid job, male and female students alike reduce their time spent on personal care by about half an hour per day. Young men also decrease their greater amount of leisure time by 1.5 hours, mainly by

Data for this article come from the 1998 General Social Survey (GSS), which provides information on the time use and quality of life indicators for a sample of 1,376 young women and 1,195 young men between the ages of 15 and 29. The analysis focuses on the partial school-to-work transition in which young people work for pay but their main activity is studying.

Because young people experience a variety of significant life transitions, the study population was restricted in order to better isolate the school-to-work transition. For example, those living with a conjugal partner and those with children have been excluded from the analysis and no distinction was made between those living with their parents and those who had already left the parental home. Lastly, the school-to-work transition from high school is restricted to those aged 15 to 24 but at the postsecondary level encompasses those aged 15 to 29.

---

1. It should be noted, however, that preliminary analysis revealed that this event appears to intensify most of the effects that can be attributed to the transition to paid work, primarily because the transition to self-sufficiency usually involves an increase in the number of paid working hours.
cutting out socializing and sports. Finally, both men and women spend a total of 8.4 hours per day on productive activities (paid work, unpaid work and studies), resulting in busier days than if they spent their time on school work only. Being employed in a job with “light” hours (20 hours per week or less) does not have a major effect on the way postsecondary women students divide up their time. Men, however, lose some leisure time (particularly sports, which fell by approximately 0.5 hours per day). Nonetheless, young men continue to enjoy more leisure time than young women, including watching an extra half-hour of television per day.

When a postsecondary student takes on a more demanding job (more than 20 hours per week), the impact is greater, but different for the two sexes. Women students cut the time they spend on their studies from 6.4 hours per day to 2.9 hours and eliminate practically all their active leisure pursuits. Male students with similar work hours experience a dramatic drop in leisure time — almost 4 hours per day — by cutting back on sports and other active leisure but mainly by slashing time spent on social activities and watching television.

**Male postsecondary students much happier with their studies than they were in high school**

Young men are more likely to be satisfied with their studies when they reach the postsecondary level — 28% in postsecondary versus 18% in high school — but women are no more pleased than they were in high school (approximately 30%). However, a busier schedule in college or university results in increased stress levels from high school days. Young women reported feeling higher levels of time stress than young men: 43% versus 24%.

Somewhat surprisingly, adding a job to postsecondary studies does not seem to affect perceptions of time pressure or quality of life for either sex. Neither male nor female students are more likely to feel severely time-crunched, rushed or stressed because of their busier schedule. Perhaps this is because the overwhelming majority of young women and men reported that school, rather than work, was their primary source of stress. In fact, having paid work appeared to contribute to a better quality of life, particularly in the case of young men. Male postsecondary students with paid work reported higher self-esteem, more happiness and greater life satisfaction than did those without paid work. As in high school, having a job does not appear to be as beneficial to young women as to young men.

**Summary**

Working while being a student does not consist solely of substituting study hours for paid work. Other activities are also rescheduled. Most often, time is shaved from sleep and

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th></th>
<th>Men</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No job</td>
<td>Job</td>
<td>Difference</td>
<td>No job</td>
</tr>
<tr>
<td></td>
<td>hours per day</td>
<td></td>
<td></td>
<td>hours per day</td>
</tr>
<tr>
<td><strong>High school</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time spent on:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal care</td>
<td>11.2</td>
<td>10.3</td>
<td>-0.9</td>
<td>10.9</td>
</tr>
<tr>
<td>Leisure</td>
<td>6.8</td>
<td>6.5</td>
<td>-0.3</td>
<td>7.7</td>
</tr>
<tr>
<td>Paid work</td>
<td>0.2</td>
<td>0.7</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>Education</td>
<td>4.4</td>
<td>4.8</td>
<td>0.4</td>
<td>4.4</td>
</tr>
<tr>
<td>Unpaid work</td>
<td>1.4</td>
<td>1.7</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Postsecondary</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time spent on:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal care</td>
<td>10.1</td>
<td>9.4</td>
<td>-0.7</td>
<td>10.1</td>
</tr>
<tr>
<td>Leisure</td>
<td>5.3</td>
<td>5.5</td>
<td>0.2</td>
<td>6.2</td>
</tr>
<tr>
<td>Paid work</td>
<td>0.4</td>
<td>2.6</td>
<td>2.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Education</td>
<td>6.4</td>
<td>5.1</td>
<td>-1.3</td>
<td>4.8</td>
</tr>
<tr>
<td>Unpaid work</td>
<td>1.8</td>
<td>1.6</td>
<td>-0.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

leisure, including physical activities. Moreover, quality of life issues also emerge, with different effects on men and women.

The various realities experienced by today's young Canadians have important implications for the education sector. This is all the more true since the transition to the labour market increasingly encroaches on other important life transitions, such as leaving home, union formation or having children. There are also important health issues related to the stress and to the effects of schedule conflicts on sleeping patterns and levels of physical activity that young people experience.

Sandra Franke is an analyst with Health Statistics Division, Statistics Canada.

Endnotes

1. In collaboration with Janet Fast, professor in the Department of Human Ecology, University of Alberta, and Judith Frederick and Nancy Zukewich, senior analysts in Housing, Family and Social Statistics Division, Statistics Canada.


5. The number of working hours per week has been increasing among adolescents since the late 1980s, unlike among other age groups. Furthermore, working hours are continually added to time spent on studying. “Working Teens.” Canadian Social Trends. Winter 1994. p. 18-22. More and more students consider paid work as part of their lifestyle and not just one of their activities. Sales et al., 2001: 180.


8. Students are defined as those who declared studies as their main activity, even if on a part-time basis (the proportion of which is low).

9. The GSS does not distinguish between summer jobs and jobs held during the school year.

10. This may in part explain why men delay pursuing postsecondary studies longer than women: only 27% of men at the college or university level are under 20 years of age, compared with 38% of women.

11. The sample size for questions on quality of life were too small to permit analysis based on the number of hours of paid work.
University tuition fees

Average tuition fees continue to rise more quickly than inflation. In the 2002-03 academic year, undergraduate students paid an average $3,738, 4% more than in 2001-02. Graduate students faced fee increases twice as high as undergraduates, up 11% to an average of $4,993. Since 1997-98, tuition for graduate programs has risen over 11% annually, compared with 6% for undergraduate programs. The most expensive programs continue to be dentistry, medicine and law. Dentistry students paid an average $9,703 in 2002-03, more than double the $3,608 arts students paid.

Health status of immigrants

Immigrants are healthier than the Canadian-born population, even after accounting for age differences between the two groups. In 2000-01, 60% of immigrants reported that they had a chronic condition, a rate significantly lower than 65% for the Canadian-born population. Recent male immigrants have lower odds of reporting heart disease than Canadian-born men, although rates for diabetes, high blood pressure and cancer were no lower for immigrants than for the Canadian-born. The longer immigrants live in Canada, the more their health resembles that of the Canadian-born population. This can not be explained by evolving health behaviours of immigrants, as their habits such as smoking and diet did not closely resemble that of other Canadians, even among immigrants who have lived in Canada for long periods.

Mental health of Canadians

In 2000-01, 8% of Canadian-born adults aged 15 to 75, but only 6% of immigrants, reported having at least one major episode of depression in the previous year. Similarly, over 2% of the Canadian-born reported having experiences with alcohol dependence but only 0.5% of immigrants did so. This “healthy immigrant effect” was strongest among recent immigrants: those from Asia had the lowest rates of depression and those from Africa had the lowest rates of alcohol dependence. These two trends are related, since recent immigrants have tended to come from Asia and Africa. In contrast, immigrants who arrived more than a decade ago, the majority of whom came from Europe, have similar rates of depression as the Canadian-born population.

Computer access at school and at home

In 2000, 15-year-old Canadian students ranked among the highest in the world in terms of access to computers. Nearly 9 in 10 had a PC at home and 7 in 10 had access to the Internet from home. However, boys were more likely than girls to have a home computer available, and students whose parents had a higher level of education were most likely to have a home PC and Internet connection. Over three-quarters of 15-year-old students have access to computers at school almost every day or a few times a week, and 80% of these school computers are hooked up to the Internet. However, students were much more likely to use computers frequently at home (70%) than at school (39%).

Childhood obesity

An estimated 37% of Canadian children aged 2 to 11 were overweight in 1998-99; of these, about half could be considered obese. More boys than girls were too heavy: 35% of girls and 38% of boys, with 17% of girls and 19% of boys classified as obese. The proportion of children with weight problems dropped as family income increased. Obese children’s overall activity levels were considerably different from both normal weight and overweight children. Fewer obese children (38%) were active compared with non-obese children (47%).

Impact of income on mortality in urban Canada, 1971 to 1996

The gap in life expectancy at birth between the poorest and richest neighbourhoods in Canada’s urban areas narrowed substantially from 1971 to 1996. In 1971, compared with people in urban neighbourhoods in the lowest income quintile, people in neighbourhoods in the highest quintile could expect to live an additional 6 years (for men) and nearly 3 years (for women). By 1996, the gap was down to 5 years and less than 2 years, respectively. Rates of infant mortality and the probability of survival to age 75 improved for all income groups from 1971 to 1996. In addition, socio-economic disparities fell markedly over time for most causes of death. However, a few, such as lung cancer for females, showed clearly widening disparities.

Trends in mortality by neighbourhood income in urban Canada, 1971 to 1996

Catalogue no. 82-003-SIE

KEEPING TRACK
## Social Indicators

### Income

<table>
<thead>
<tr>
<th>Year</th>
<th>Economic families</th>
<th>Unattached individuals</th>
<th>Economic families</th>
<th>Unattached individuals</th>
<th>Economic families</th>
<th>Unattached individuals</th>
<th>Economic families</th>
<th>Unattached individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994</td>
<td>53,204</td>
<td>20,302</td>
<td>60,784</td>
<td>11,969</td>
<td>48,814</td>
<td>21,393</td>
<td>89,815</td>
<td>19,868</td>
</tr>
<tr>
<td>1995</td>
<td>53,447</td>
<td>20,710</td>
<td>60,729</td>
<td>12,051</td>
<td>48,678</td>
<td>21,413</td>
<td>90,696</td>
<td>18,821</td>
</tr>
<tr>
<td>1996</td>
<td>53,640</td>
<td>20,329</td>
<td>61,133</td>
<td>12,013</td>
<td>49,121</td>
<td>21,046</td>
<td>92,606</td>
<td>18,179</td>
</tr>
<tr>
<td>1997</td>
<td>55,248</td>
<td>20,409</td>
<td>62,594</td>
<td>12,387</td>
<td>50,207</td>
<td>21,219</td>
<td>96,323</td>
<td>18,206</td>
</tr>
<tr>
<td>1998</td>
<td>57,913</td>
<td>21,316</td>
<td>65,172</td>
<td>13,095</td>
<td>52,077</td>
<td>21,775</td>
<td>100,587</td>
<td>19,655</td>
</tr>
<tr>
<td>1999</td>
<td>59,000</td>
<td>22,630</td>
<td>65,911</td>
<td>12,757</td>
<td>53,154</td>
<td>22,500</td>
<td>101,440</td>
<td>19,844</td>
</tr>
<tr>
<td>2000</td>
<td>61,634</td>
<td>--</td>
<td>68,318</td>
<td>13,592</td>
<td>54,725</td>
<td>--</td>
<td>106,083</td>
<td>--</td>
</tr>
</tbody>
</table>

#### Notes
1. All incomes are in 2000 constant dollars and all years are adjusted to 1996 census weights. An economic family consists of two or more people who live in the same dwelling and are related by blood, marriage, common-law or adoption.
2. Excluding the Territories.
3. A census family is referred to as immediate or nuclear family consisting of married or common-law couples with or without children, or lone parents and their children, whereas a child does not have his or her own spouse residing in the household.

### Earnings ratios (full-year, full-time workers)

<table>
<thead>
<tr>
<th>Category</th>
<th>Economic families</th>
<th>Unattached individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dual-earners as % of husband-wife families</td>
<td>60.3</td>
<td>60.5</td>
</tr>
<tr>
<td>Women's earnings as % of men's (full-year, full-time workers)</td>
<td>69.7</td>
<td>73.0</td>
</tr>
</tbody>
</table>

### Prevalence (% of low income after tax (1992 low income cut-offs))

<table>
<thead>
<tr>
<th>Category</th>
<th>Economic families</th>
<th>Unattached individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families with head aged 65 and over</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Families with head less than 65</td>
<td>10.6</td>
<td>11.3</td>
</tr>
<tr>
<td>Two-parent families with children</td>
<td>8.3</td>
<td>9.7</td>
</tr>
<tr>
<td>Lone-parent families</td>
<td>42.1</td>
<td>42.5</td>
</tr>
<tr>
<td>Unattached individuals</td>
<td>30.7</td>
<td>30.6</td>
</tr>
</tbody>
</table>

### Families

<table>
<thead>
<tr>
<th>Category</th>
<th>Economic families</th>
<th>Unattached individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriage rate (per 1,000 population)</td>
<td>5.5</td>
<td>5.5</td>
</tr>
<tr>
<td>Crude divorce rate (per 1,000 population)</td>
<td>2.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Total number of families ('000)</td>
<td>7,778</td>
<td>7,876</td>
</tr>
</tbody>
</table>

### % of all families

<table>
<thead>
<tr>
<th>Category</th>
<th>Economic families</th>
<th>Unattached individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband–wife families</td>
<td>86.1</td>
<td>85.8</td>
</tr>
<tr>
<td>with children</td>
<td>51.1</td>
<td>50.9</td>
</tr>
<tr>
<td>without children</td>
<td>35.0</td>
<td>34.9</td>
</tr>
<tr>
<td>Lone-parent families</td>
<td>13.9</td>
<td>14.2</td>
</tr>
<tr>
<td>% of husband–wife families with children</td>
<td>60.2</td>
<td>60.2</td>
</tr>
<tr>
<td>all children under 18</td>
<td>66.2</td>
<td>65.8</td>
</tr>
<tr>
<td>Females as % of lone-parent families</td>
<td>82.8</td>
<td>83.0</td>
</tr>
</tbody>
</table>

### Sources

- Income in Canada (Catalogue no. 75-202-XPE), Income Trends in Canada (Catalogue no. 13F0022-XCB), Annual Demographic Statistics (Catalogue no. 91-213-XPB) and Divorces (Catalogue no. 84F0213-XPB).
Lesson plan for “Studying and working: The busy lives of students with paid employment”

Objectives

- To discuss how time spent on paid employment and other activities affects the academic achievements of students
- To compare the experience of your students to that of respondents to the General Social Survey
- To learn how to design a survey on time use.

Methods

1. Develop a time use diary with the class. Decide on duration of time that will constitute an episode (e.g. 5, 10 or 15 minutes); how detailed the activities should be (e.g. should travelling to work be counted as time spent working or a separate category called commuting? is watching a video or DVD in the same category as watching TV or is it a separate category?); whether it’s important to record who was with you when you were doing something; any other data you think would be useful to collect.

2. Ask your students to keep the time use diary for a few days or a week.

3. Have them compare their results with those found by the author of “Studying and working.”

4. As a class project, create a database linking the number of hours class members work for pay and their marks, and correlate the relationship between marks and hours. Discuss the factors other than hours worked that can affect a student’s marks.

5. Discuss the trade-offs that students make, or are willing to make, to accommodate other activities (for example, work time and time with friends).

Using other resources

- Look at the lesson called “Paying off student loans” on the Learning Resources site at http://www.statcan.ca/english/kits/social/stude1.htm for a tool to help students understand what may be involved in paying off student loans for their postsecondary education.

Share your ideas!

Would you like to share your lessons using CST with other educators? Send us your ideas and we will send you lessons using CST received from other educators. For further information, contact your regional Statistics Canada education representative at 1 800 263-1136 or Joel Yan, Learning Resources Team, Statistics Canada, Ottawa ON K1A 0T6, telephone 1 800 465-1222; facsimile (613) 951-4513; or e-mail joel.yan@statcan.ca. Details on regional educational support are available at http://www.statcan.ca/english/edu/reps-tea.htm.

Educators

You may photocopy “Lesson plan” or any item or article in Canadian Social Trends for use in your classroom.
Canada: A Portrait is a handsomely produced book capturing all the beauty and complexity of Canada—its social, economic and cultural life.

Combining spectacular photographs with entertaining and educational text, Canada: A Portrait allows us a very rare and human look at the stories behind the numbers—the experiences, issues, art and poetry that bind us together as a nation and a people.

Every issue includes:
- durable hard cover format
- striking dust jacket
- convenient size: 27.8 cm x 27.2 cm (11 in. x 10 ¾ in.)
- 6 chapters – 216 pages
- 80 illustrations
- detailed index and bibliography
- separate English and French editions

Treat yourself. Offer it to loved ones. Give it to your friends. Use it to reward colleagues and to thank clients.

Extensive photographs and thought provoking text make turning every page an adventure!

What’s Inside

Each chapter is prefaced with the voices of authors, poets and other highly accomplished individuals such as John Kenneth Galbraith, Zacharias Kunuk, Nicole Brossard, Gordon Pinsent, Guy Vanderhaeghe and Rick Mercer.

ORDER YOUR COPY TODAY!

Canada: A Portrait (Cat. No. 11-403-XPE): $49.95

In Canada, please add either GST and applicable PST or HST. No shipping charges for delivery in Canada. For shipments to the United States, please add $6 per book ordered. For shipments to other countries, please add $10 per book ordered. Federal government departments and agencies must indicate their IS Organization Code and IS Reference Code on all orders.

Visit Statistics Canada’s website at: www.statcan.ca
...GETTING THE SCOOP ON TOPICAL SOCIAL ISSUES

What’s happening today? Each quarterly issue of Canadian Social Trends explores the realities that we are dealing with now.

... BEING ON THE FOREFRONT OF EMERGING TRENDS

Canadian Social Trends gives you the information you need to understand and prepare for what’s coming down the road.

... OBTAINING THE MOST ACCURATE DATA AVAILABLE ON CANADA

Experts analyze data collected by Statistics Canada, the first-hand source of information on Canada.

You can rely on this data to be the latest and most comprehensive available. Canadian Social Trends offers you insights about Canadians that you can use to develop pertinent programs, must-have products and innovative services that meet the needs of 21st century Canadians.

Take advantage of this opportunity today!

Subscribe now by using any one of the following methods:
Call toll-free 1 800 267-6677
Fax toll-free 1 877 287-4369
Email order@statcan.ca
Contact the Regional Reference Centre nearest you by calling 1 800 263-1136.

Canadian Social Trends is $36/year for a print subscription. In Canada, please add either GST and applicable PST or HST. No shipping charges for delivery in Canada. Please add $6 per issue for shipments to the U.S. or $10 per issue for shipments to other countries. Visit our Web site at www.statcan.ca for more information about ordering the online version of Canadian Social Trends. (A one-year electronic subscription is $27 plus taxes.)