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DO LEVELS OF SAVINGS BROUGHT TO CANADA AFFECT LABOUR MARKET OUTCOMES FOR IMMIGRANTS?

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KEY POINTS:

- Among immigrant men, hourly wages are correlated with the level of savings brought to Canada: higher savings resulted in higher hourly wages for immigrants.
- Immigrants who arrived with no savings were less likely to have found work related to their training or field of study 4 years after landing.
- Immigrant men with average savings generally had the best labour outcomes, followed closely by immigrant men with above-average savings.
- Immigrants with no savings have the worse outcomes 4 years after landing, even though men from this group were on average the fastest to enter the Canadian labour market.

INTRODUCTION TO TIEDI

The Toronto Immigrant Employment Data Initiative (TIEDI) seeks to assist organizations whose mandate includes the better integration of immigrants into Toronto's labour force. Such partner organizations include immigrant service agencies and advocacy groups, labour organizations, regulatory bodies, professional associations, training organizations, and credential assessment agencies.

The purpose of the project is to provide organizations with free access to statistical data and analysis on various aspects of immigrant labour market integration. The goal is to help organizations access the quantitative data they need in order to: identify priorities, develop programs and services, compose proposals and reports, and carrying out advocacy and public education endeavours.

TIEDI provides a unique service in which community organizations' data needs are met by a team of academic researchers and student analysts. Our partners define the data that they need - the project is thus driven by their agendas and not by academic research priorities.

TIEDI is based at York University, with a team of academic researchers drawn from York, the University of Toronto, and Ryerson University. Core members of the project team also include representatives of the Ontario Council of Agencies Serving Immigrants (OCASI), the Toronto Region Immigrant Employment Council (TRIEC) and World Education Services. The project is funded by the Social Sciences and Humanities Research Council of Canada under its Knowledge Impact in Society program, and by York University.

The datasets used by the project include a range of large-scale surveys such as the Census, the Longitudinal Survey of Immigrants to Canada, the Ethnic Diversity Survey, the Workplace and Employee Survey, the Survey of Labour and Income Dynamics, the Labour Force Survey and the Permanent Residents Data System.

TIEDI Analytical Reports provide tabulations of data, some brief analysis and contextualization, and some necessary caveats about the limitations of the data and analysis. Since the data presented have not been treated to detailed statistical analysis, any conclusions must be seen as preliminary and as starting points for further, more detailed, research.

For further information, contact the TIEDI Principal Investigator, Dr Philip Kelly (pfkelly@yorku.ca), or the TIEDI Project Coordinator, Maryse Lemoine (mlemoine@yorku.ca).

While the research and analysis are based on data from Statistics Canada, the opinions expressed do not represent the views of Statistics Canada.

RESEARCH QUESTION

What is the labour market performance, in terms of participation rate, unemployment rate, full-time employment, hourly wage, annual income, days of jobless spells, and appropriateness of work for immigrants who arrive in Canada with different levels of savings?

BACKGROUND

Research on the savings of immigrants tends to focus on post-immigration savings and how cultural factors affect propensity to save (Dalglish, 2008). Among the limited research that addresses savings brought when landing, Banerjee and Verma (2009) found that the level of savings did not have an impact on whether or not immigrants returned to school following immigration.

More research exists on the links between savings and transition into the labour market, regardless of immigration status. Research based on a 1984 US survey found that higher wealth (i.e. savings) increased the income at which respondents were willing to participate in the labour force (i.e. their reservation wage). Unemployed workers with higher wealth thus experienced longer periods of unemployment (Alexopoulos and Gladden, 2006). These results are echoed in the data presented below, which indicate that immigrants with average or high savings earned higher incomes 4 years after landing, while immigrants with no savings had lower unemployment rates 6 months after arrival.

The relationship between savings and transition into employment is not, however, straightforward, as many factors, such as individual preferences and demand-side factors, may have an impact as well (Bloeman and Stancanelli, 2001).

THE DATA: LONGITUDINAL SURVEY OF IMMIGRANTS TO CANADA

This report uses data from the Longitudinal Survey of Immigrants to Canada (LSIC), which was a joint undertaking between Statistics Canada and Citizenship and Immigration Canada under the Policy Research Initiative.

The LSIC is a comprehensive survey designed to study the process by which new immigrants adapt to, or integrate into, Canadian society. As part of adapting to life in Canada, many immigrants face challenges such as finding suitable accommodation, learning or becoming more fluent in one or both of Canada's official languages, participating in the labour market or accessing education and training opportunities. The results of this survey provide indicators of how immigrants are meeting these challenges and what resources are most helpful to their settlement in Canada. The survey also examines how the socio-economic characteristics of immigrants influence the process by which they integrate into Canadian society.

The topics covered by the survey include language proficiency, housing, education, foreign credentials recognition, employment, health, values and attitudes, citizenship, the development and

use of social networks, income, and impressions about life in Canada. The questions address respondents' situation before coming to Canada and since their arrival.

The survey involved a longitudinal design, with immigrants being interviewed at three different times: six months, two years, and four years after landing in Canada. The target population for the survey consisted of immigrants who arrived in Canada between October 1, 2000 and September 30, 2001, were age 15 years or older at the time of landing, and landed from abroad (i.e. they must have applied through a Canadian Mission Abroad). Individuals who applied and landed from within Canada are excluded from the survey (Statistics Canada, 2007).

The LSIC was conducted from 2001 to 2005. This time period was marked by economic growth, strong employment gains, and earnings growth in Canada (Lin, 2008: 5). Existing economic conditions (see table 1 for basic economic data) and government policies may affect the trajectories of respondents. The outcomes of the respondents presented in this report may not be comparable to the experiences of immigrants who landed in different time periods. It is also important to note that this report examines the relationship between savings alone and labour market outcomes. Clearly, a great many other variables are involved in shaping labour market integration and mobility for immigrants.

Table 1: Economic Performance Indicators, Canada, 2001-2005

	2001	2002	2003	2004	2005	Overall average
Growth in Real GNP	1.8 %	2.9 %	1.9 %	3.1 %	3.1 %	2.6 %
Unemployment Rate	7.2 %	7.6 %	7.6 %	7.2 %	6.8 %	7.3 %

Source: Maslove, 2008: 228

The LSIC sample design used a "funnel-shaped" approach. Thus, only immigrants that responded to the Wave 1 interview (at six months) were traced for the Wave 2 interview (at two years) and only those that responded to the Wave 2 interview were traced for the Wave 3 interview (at four years) (Statistics Canada, 2007).

LSIC respondents were asked if they had brought any money such as savings to Canada. For those answering yes, they were then asked how much money they had brought (see the Appendix for the exact wording of the questions). Based on this, the following categories were defined: No savings; Low savings: \$1 to \$10,920; Average savings: \$11,250 to \$21,930; and High savings: \$24,000 to \$1,090,000.

Because of limited sample sizes, the data used in this report are for all of Canada. Table 1 shows the distribution of respondents to the LSIC. Immigrant women with no savings constitute the largest single category in the survey at 17.4%, followed by immigrant men with average savings at 15.2%. Together, immigrants with no savings represented 32.3% of the sample, compared with 26.5% for immigrants with average savings.

Table 2: Distribution of respondents by Savings Brought to Canada, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
%	14.8	17.4	11.0	8.7	15.2	11.3	12.1	9.5
N	920	1080	680	540	940	700	750	590

Note on statistically significant difference: Simply put, when comparing two numbers (percentages, averages, etc.), a significant difference indicates that we are sure that the numbers are different, 95 times out of a hundred. When using samples to calculate statistics, there is a chance that the sample does not represent the entire population. Statistical significance relies on confidence intervals to indicate the range within which the real value (that is, if the entire population had been used to calculate it, instead of a sample) should fall. It is possible to compare confidence intervals to determine whether the numbers are different. We used a 5% chance of error in this report. If the confidence intervals do not overlap, then we are confident that the difference between the 2 numbers is not due to chance, 95% of the time. Statistics can be compared across time (for example, 6 months, 2 years or 4 years after arrival) or between different groups (for example, immigrants who arrived under different immigration classes).

RESULTS

a) Labour Force Participation

Table 3 shows the percentage rate of participation in the labour force (i.e. those working or looking for work) at three time intervals after landing among male and female immigrants who arrived with different levels of savings.

Table 3: Labour Force Participation by Savings brought to Canada, 6 months, 2 years and 4 years after landing, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
6 mths	76.2 %	48.7 %	85.9 %	62.4 %	88.9 %	63.2 %	82.7 %	52.0 %
2 years	90.4 %	68.1 %	90.8 %	78.8 %	94.9 %	81.1 %	91.2 %	74.8 %
4 years	94.5 %	72.4 %	94.8 %	82.0 %	96.3 %	86.4 %	94.6 %	83.1 %

The table indicates that regardless of savings levels, immigrant women were less likely to be in the labour force than immigrant men at each time interval after arrival.

All groups saw their participation rate increase markedly from 6 months to 4 years after arrival. Immigrant women with high savings had the highest increase (from 52.0% to 83.1%), followed by immigrant women with no savings (from 48.7% to 72.4%). Six months after landing, immigrant

women with no savings had similar participation rates to immigrant women with high savings, but their participation rate remained the lowest after 4 years.

Overall, there are no conclusive patterns that would seem to connect savings levels with labour force participation, except that arriving with no savings does lead to substantially lower labour force participation initially. After 4 years, immigrant men with no savings have largely caught up with their wealthier counterparts, while immigrant women remain substantially behind those with higher savings.

The average participation rates for the working age population of Canadians falls into the upper end of the 60-70 per cent range (Statistics Canada, 2006). Immigrant newcomers 4 years after landing have participation rates well above these levels, although their average age levels would also be lower than those of the general working age population. Nonetheless, the data demonstrate that newcomer labour force participation levels after a short number of years in Canada exceed those of the comparable Canadian born population.

b) Unemployment Rates

Table 4 shows unemployment rates (i.e. the percentage of those participating in the labour force who are unable to find work) for the same groups used in Table 3.

Table 4: Unemployment rate by Savings brought to Canada, 6 months, 2 years and 4 years after landing, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
6 mths	17.1 %	23.1 %	26.6 %	24.7 %	24.7 %	26.0 %	36.3 %	25.7 %
2 years	14.5 %	30.9 %	20.9 %	27.6 %	17.5 %	23.1 %	20.6 %	22.8 %
4 years	15.6 %	21.9 %	13.9 %	18.5 %	11.4 %	15.8 %	12.6 %	16.4 %

Table 4 shows that unemployment rates for immigrants soon after arrival are very high across all groups when compared with the Canadian average of 7.2% in 2001.

Among immigrant men and women, those with average or above average savings had the lowest unemployment rates 4 years after landing (11.4% and 12.6%, respectively for men; 15.8% and 16.4%, respectively for women).

While immigrants with no savings had lower unemployment rates than other groups 6 months after arrival, they had the highest rates at the 4 year point. This applies to both men and women. While unemployment rates declined after 4 years in Canada for all savings groups (men and women), there was no improvement for those who arrived with no savings.

c) Full-Time Employment

Table 5 explores the incidence of full-time employment among those who are employed.

Table 5: Full-time Employment by Savings brought to Canada, 6 months, 2 years and 4 years after landing, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
6 mths	87.3 %	73.1 %	85.2 %	67.4 %	88.0 %	74.6 %	88.7 %	65.3 %
2 years	87.4 %	72.6 %	86.4 %	76.6 %	89.3 %	75.4 %	89.6 %	69.9 %
4 years	89.2 %	73.2 %	91.2 %	75.7 %	93.7 %	76.0 %	90.4 %	76.3 %

Immigrant women were consistently less likely to hold full-time employment than immigrant men. The differences between women were not significant when looking at the amount of savings they brought to Canada. Nor were there any significant differences by savings levels among immigrant men.

The only groups that saw their full-time employment rates increase somewhat significantly over time were immigrant men with low and average savings and immigrant women with high savings.

d) Time Taken to Find Work

Table 6 indicates the average number of months that were taken after arrival before an immigrant was employed in their first job.

Table 6: Average Months to First Job by Savings brought to Canada, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
4 years	4.1	8.0	4.6	7.0	3.1	6.0	4.7	8.8

The table shows that, regardless of savings levels, immigrant women took longer on average than immigrant men (by several months) to find their first job in Canada. There were not, however, any significant differences by savings level in the number of months taken to find the first job among immigrant men and among immigrant women. It is notable, however, that those with the highest savings levels also took the longest time to find work – suggesting that higher levels of savings permit a longer job search.

e) Jobless Spells

Table 7 indicates the average number of jobless days per month experienced by immigrants within their first 6 months in Canada, between their 6th month and second year in Canada, and between their second and fourth year in Canada.

*Table 7: Average Days of Jobless Spells per month by Savings brought to Canada, 6 months, 2 years and 4 years after landing, Canada***

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
6 mths	8.2	12.9	11.1	13.0	12.4	15.1	13.2	14.9
2 years	6.3	10.7	6.0	9.1	6.1	9.8	7.8	10.0
4 years	4.0	7.8	4.3	6.6	3.8	5.7	3.9	6.5

**The data do not represent actual days of unemployment in any given month, but is calculated from the total number of jobless days accumulated during each period of the survey, divided by the number of months in each period.

From the first 6 months to the fourth year after arrival, the average days of jobless spells per month declined for all immigrants. The average jobless days for women with average savings went from 2 weeks (15.1 days) to 5.7 days per month, a reduction of 9.4 days. Men with high savings saw their average jobless days decrease from 13.2 days to 3.9 days per month. On the other hand, immigrants with no savings experienced declines of 4.2 days for men (from 8.2 to 4.0 days) and 5.1 days for women (from 12.9 to 7.8 days).

During their first 6 months in Canada, immigrant women with average or high savings and immigrant men with high savings had the highest number of average jobless days per month, ranging from 13.2 to 15.1 days per month.

Women with no savings were the group more likely to be affected by the highest rates of jobless spells after 4 years in Canada (with an average of 7.8 days per month). Overall women were far more negatively impacted by jobless spells than men.

The groupings least negatively affected by jobless spells at the 4 year period were immigrant men with average savings (who had an average of 3.8 days lost per month), men with high savings (3.9 days lost), and men with no savings (4.0 days lost).

Overall, we see a clear pattern of declining joblessness over the period of 4 years, and clear differences between men and women, but little relationship to the level of initial savings on arrival in Canada.

f) Average Hourly Wages

Table 8 shows the average hourly wage of male and female immigrants at different periods after landing, in constant 2005 Canadian dollars.

Table 8: Average Hourly Wage (2005 dollars) by Savings brought to Canada, 6 months, 2 years and 4 years after landing, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
6 mths	\$ 14.07	\$ 11.34	\$ 15.70	\$ 14.53	\$ 16.76	\$ 12.98	\$ 19.96	\$ 15.10
2 years	\$ 13.13	\$ 10.52	\$ 14.92	\$ 12.85	\$ 16.82	\$ 12.80	\$ 19.02	\$ 14.39
4 years	\$ 14.82	\$ 11.51	\$ 17.35	\$ 14.85	\$ 19.67	\$ 15.18	\$ 21.91	\$ 15.81

Immigrant men with average or high savings earned higher hourly wage than immigrant men with low or no savings. When looking at immigrant women, women who had arrived with savings did not differ 4 years after arrival. Women with no savings, however, earned significantly less (\$11.51) than other groups.

Overall, then, it appears that immigrants with higher savings eventually find high-paying jobs, although the pattern is more apparent for men than for women.

Between 6 months and 4 years, immigrant men and women with average savings experienced the highest increases in their hourly wages (from \$16.76 to \$19.67 and from \$12.98 to \$15.18, respectively).

g) Annual Family Income Per Household Member

Table 9 shows the average family income in 2005 dollars for the households of immigrants, divided by the number of household members. (This includes the earnings of all members of the economic family, and not just the respondent).

Table 9: Annual Household Income per household member (2005 dollars) by Savings brought to Canada, 2 years and 4 years after landing, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
2 years	\$ 11, 700	\$ 11, 800	\$ 12, 100	\$ 13, 000	\$ 13, 500	\$ 12, 200	\$ 13, 000	\$ 12, 200
4 years	\$ 13, 100	\$ 13, 500	\$ 15, 200	\$ 14, 900	\$ 17, 800	\$ 16, 300	\$ 16, 600	\$ 16, 000

After 2 years there was no significant relationship between level of savings or gender, and income per capita. After 4 years in Canada, however, immigrants with average and high savings had the highest household income incomes per household member. Immigrants with no savings on arrival earned the least (per household member) after 4 years.

h) Appropriateness of Employment

Table 10 indicates the percentage of individuals whose main job at the time of the surveys was related to their training or field of study.

Table 10: Percentage of Main Job being related to Training or Field of Study by Savings brought to Canada, 2 years and 4 years after landing, Canada

	NO SAVINGS		LOW SAVINGS		AVERAGE SAVINGS		HIGH SAVINGS	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
2 years	25.6 %	20.3 %	45.1 %	42.7 %	53.7 %	44.3 %	52.3 %	39.7 %
4 years	27.4 %	28.8 %	54.1 %	51.6 %	65.6 %	54.8 %	58.7 %	52.0 %

About 1 in 4 immigrant with no savings worked in jobs related to their training or field of study, a proportion much lower than other immigrants. More than half of immigrants with some savings worked in jobs related to their field. Immigrant men with average savings were the most likely (65.6%), followed by immigrant men with high savings (58.7%).

This is an important finding, as it indicates that immigrants arriving with at least some savings are far more likely to eventually find work in the field for which they were trained.

CONCLUSIONS

Clearly only tentative conclusions can be reached from the data compiled in this report. In part this is because the level of savings upon arrival is only one of many factors that might contribute to labour market outcomes. It is also worth bearing in mind that the data presented here represent only a very specific cohort of immigrants – arriving in a narrow window of time and within a particular set of macro-economic circumstances. Furthermore, gender was an overriding differentiating factor across all of the labour market outcomes evaluated. This in turn generates questions about how savings are declared in the LSIC survey, especially if the reporting individual is part of a couple or a family (the survey question relates to individual savings, but they may in practice be collective). More importantly, perhaps, is the question of who is able to access collective family savings. Given that the data seem to suggest that men appear to benefit from high savings on arrival more than women (for example in relation to level of income after 4 years), future research will need to clarify how spousal decisions about labour market integration are made.

In terms of the specific labour market outcomes that we examined, the following conclusions emerge:

- there were no significant patterns connecting savings levels with labour force participation,
- arriving with low savings does seem to have a long term effect on unemployment levels,

- there was little relationship between level of savings and the numbers of immigrants securing full-time employment. For the most part, level of full-time employment appeared to be stagnant over time for immigrants in all categories of savings levels.
- although there weren't significant differences in the time taken to find a first job across different savings levels, it was notable that those with the highest levels of savings took the longest time to find work
- there is a decline in joblessness over the period of 4 years, and clear differences between men and women, but little relationship to the level of initial savings on arrival in Canada. Women with no savings were the group more likely to be affected by the longest jobless spells after 4 years in Canada. Overall, women were far more negatively impacted by jobless spells than men.
- immigrants with higher savings eventually find higher-paying jobs, although the pattern is more apparent for men than for women.
- about 1 in 4 immigrant with no savings worked in jobs related to their training or field of study, a proportion much lower than other immigrants.

APPENDIX

RELEVANT QUESTIONS FROM LSIC SURVEY QUESTIONNAIRE:

1. Gender – from CIC immigration records
2. In what month and year did you arrive in Canada as a landed immigrant, a refugee or other type of immigrant? (wave 1)
3. When you came to Canada, did you bring any money such as savings? (wave 1)
4. How much did you bring? (wave 1)
5. Number of members in household (waves 1-3)
6. When did you start working for (the) employer? (waves 1-3)
7. Are you still working for (the) employer? (waves 1-3)
8. When did you stop working for (the) employer? (waves 1-3)
9. How many hours per week do you usually work? (waves 1-3)
10. "Is/Was" this job related to any education or training you have taken or are currently taking? (waves 2-3)
11. Since you came to Canada, how much income in total, have “you and your family” received from all sources? (Both inside and outside Canada if applicable.) (wave 1)
12. Could you give me an estimate of the total income that “you/you and your family” received before taxes and deductions from all sources inside and outside Canada in the last 12 months? (waves 2-3)

Questionnaire (wave 1): http://www.statcan.gc.ca/imdb-bmdi/instrument/4422_Q1_V1-eng.pdf

Questionnaire (wave 2): http://www.statcan.gc.ca/imdb-bmdi/instrument/4422_Q1_V2-eng.pdf

Questionnaire (wave 3): http://www.statcan.gc.ca/imdb-bmdi/instrument/4422_Q1_V3-eng.pdf

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FURTHER READING

For data on savings brought to Canada by country of origin, see
<http://www.yorku.ca/tiedi/doc/TIEDIFactSheet0912.pdf>

For data on savings brought to Canada by immigration class, see
<http://www.statcan.gc.ca/pub/89-614-x/2005001/t/4079151-eng.htm>
<http://www.statcan.gc.ca/pub/89-614-x/2005001/t/4159123-eng.htm>