

# The Personal Security Index, 2003

by the Canadian Council on Social Development

## Economic Security Highlights

*Over the last five years, increases in objective measures of economic security have been much greater than increases in perceptions of economic security. Canadians have a little more disposable income, they are more confident in their job security and employability, but they are less satisfied with the adequacy of their incomes and they have little faith in government income support programs.*

- Average disposable incomes increased gradually between 1998 and 2002, by a total of approximately \$1,500 in constant 1998 dollars.
- But Canadians feel decreasing satisfaction with the adequacy of their incomes to meet their basic needs. Whereas 57% of Canadians surveyed felt that their income was *very* adequate in 1998, only 47% (10 percentage points less) felt the same way in 2002. The proportion of Canadians who classified their income as only *moderately* adequate in 2002 rose from 29% to 36%, while the proportion who classified their income as *inadequate* to meet their needs rose from 14% to 17%.
- Canadians are going deeper into debt. Since 1998, the amount that Canadians have borrowed to buy homes and consumer goods increased from an average of 95.9% of their total disposable income, to 98.4% by 2002. This was an increase of almost 18 percentage points from a decade earlier (1992), and more than 42 percentage points higher than in 1984, when that ratio was 56%.
- On the bright side, Canadians are becoming more confident about their job security. In 2002, about 62% of Canadians surveyed were not concerned about losing their jobs, a 15 percentage point increase from the 47% who were as confident of their job security in 1998.
- They are also becoming more confident in their employability. In 2002, 57% of working-age Canadians were confident in their ability to find an equivalent position within six months if they lost their job, up from 49% 1998.
- But in both 2002 and 1998, only 23% of respondents were confident that if they lost their job, government income support programs would sustain them adequately while they looked for a new one.
- Over the five-year period, there has been a small increase in the percentage of unemployed workers eligible for EI – from 43% in 1998 to 45.2% in 2002 – but EI eligibility remains significantly lower than it was in the late-1980s and early-1990s when more than 80% of the unemployed were eligible.

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## Health Security Highlights

*The Romanow Report, released in November 2002, failed to convince Canadians that long waiting lists for health care would soon be a thing of the past. Just a few months after its release, Canadians reported increasing dissatisfaction with their access to health care – and strong scepticism about whether any level of government could effectively address the problem within the next two years. They also rated their health a little less positively than they had five years ago, even though Canadians are living longer and suffering less serious injuries. These results were obtained in the early months of 2003, before the outbreak of SARS or the summertime worries about West Nile Virus.*

- The proportion of Canadians who felt confident that they would be able to access health care services if they became ill continued to fall. It dropped to 53% in 2002, down from 55% a year earlier, and well below the 59% recorded in 1998. The proportion who said they were “not confident” rose sharply to 31% in 2002, compared to only 27% five years earlier.
- Many Canadians are worried that neither the federal nor provincial governments can improve the health care system in the near future. Approximately 40% of Canadians surveyed were not confident that the federal government could improve the health care system in the next two years, while just over 34% expressed confidence. About 43% also said they lacked confidence in the ability of their provincial government to improve the health care system in the next two years.
- The self-reported health of Canadians declined slightly between 1998 and 2002, although both premature mortality and injury rates decreased. In 2002, 69% of Canadians said they were in very good or excellent health, down from 77% in 1998.
- The number of Canadians who reported that they did *not* feel stressed has gradually increased, from 16% in 1999, to 19% by 2002. However, the majority of Canadians surveyed (59%) continue to report that their lives are moderately stressful, and the number who feel that their lives are extremely stressful has remained constant at 22%.
- Across Canada, slightly less than a quarter (23%) of Canadians feel that they could always balance their personal, family and work needs, while 9% felt that they could rarely or never balance these different aspects of their lives.
- Stress is linked to a person’s ability to balance the various demands in their lives – personal, family and work needs. Overall, only 14% of Canadians who said they could always balance their commitments reported that they were extremely stressed, whereas 53% of those who said they were rarely or never able to balance their commitments reported being under extreme stress.

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## Physical Safety Highlights

*Although property crime rates have fallen substantially over the last decade, hitting their lowest rate in 25 years, Canadians feel increasingly worried about property crime in their neighbourhoods. Canadians have also become slightly more concerned about violent crime over that period, although the most serious forms of violent crime have decreased slightly since 1997, and decreased substantially since 1991. Research shows that the fear of crime – particularly violent crime – is disproportionate to the true risk of being victimized and that fear can be a negative factor in peoples' lives, often unnecessarily restricting their social activities.*

- The overall incidence of property crime has been declining steadily since 1992. In 2001, it dropped to 4,043 property crimes per 100,000 population – the lowest rate in more than 25 years.
- Nonetheless, the proportion of Canadians who feel that their neighbourhoods are very safe from property crime has been steadily *decreasing* for the last three years (from 68% in 2000 to 65% in 2002), and the proportion who say their neighbourhoods are unsafe from property crime has been increasing, from 10% in 1999 to 13% in 2002.
- One type of property crime that has been increasing is car theft. This year, for the first time, the rate of motor vehicle theft exceeded the rate for residential break and enter – a stark contrast to 1982, when the residential break and enter rate was more than double the rate for motor vehicle thefts.
- The violent crime rate for the most serious kinds of violent crime decreased slightly between 1997 and 2001, from 14.6 violent crimes per 100,000 population in 1997 to 13.3 violent crimes per 100,000 population in 2001. This rate is significantly lower than it was in 1991, when the rate was 21.9 per 100,000.
- The vast majority of Canadians (72%) reported feeling very safe from violent crime in 2002, but this figure was 5 percentage points lower than five years earlier (77% in 1998).

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## Regional Highlights

*British Columbians had the highest fears of job loss and lowest confidence in finding another job – but they were also the most likely to say that they could always balance their work and family lives. There was an East-West divide in perceptions of access to health care, with the Atlantic provinces being most satisfied with access and British Columbians least satisfied. Confidence in the ability of any level of government to improve the health care system was also lowest in the Western provinces.*

- The fear of job loss was lowest in Quebec (16%) and highest in BC (28%). BC also had the lowest proportion of workers (50%) who expressed confidence in their ability to find another job, while Alberta had the highest proportion (69%).
- Albertans were most likely (54%) to consider their incomes very adequate to meet their basic needs, while British Columbians were most likely consider their income inadequate (21%).
- But perceptions of stress followed different patterns. Although Canadians as a whole reported themselves to be slightly less stressed over the five-year period from 1998 to 2002, Albertans reported an increase in extreme stress.
- Alberta was also among the provinces with the highest proportion (10.5%) of residents reporting that they rarely or never could balance their work and family commitments – they followed Quebec and Ontario (both at 11%) in this regard.
- BC residents, on the other hand, were the most likely (27%) to state that they could always balance their personal, family, and work commitments.
- More than 50% of residents of the Atlantic provinces, Quebec and Ontario were confident that they would be able to access health care in times of need, while less than 50% of residents of the Prairies, Alberta and BC shared that confidence.
- The highest rate of confidence in access to the health system was found in the Atlantic provinces (61%) while the lowest rate was found in British Columbia (43%).
- Likewise, the residents of British Columbia were the most likely (62%) to express a lack of confidence in their provincial government's ability to improve the health care system in the next two years, followed by the Prairies (44%) and Alberta (43%).
- Residents of Alberta (53%), British Columbia (49%) and the Prairies (43%) were most likely to express a lack of confidence in the federal government's ability to improve the health care system in the next two years.