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POPULATIONS VULNERABLE TO POVERTY:

URBAN POVERTY IN CANADA, 2000

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INTRODUCTION



Of the 4.7 million Canadians living below the Low Income Cut-off (LICO) in 2000, 3.3 million lived in one of the 27 largest urban areas (census metropolitan areas, or CMAs) and 2.7 million of these lived in one of Canada's 46 largest cities (census subdivisions, or CSDs) – making poverty in Canada an “urban” concern.¹

Poverty is pervasive in Canada. It is found in every urban area and in every city within each urban area. However, the extent and nature of poverty varies by location. The rate of poverty is greater in some urban areas than in others. Even within urban areas, cities that lie side by side can have very different poverty profiles; in fact, differences exist among neighbourhoods within the same city.

Poverty varies as a result of a complex interplay of global and local economic trends, the availability of natural resources, government program and policy approaches, and the historical evolution of a location's socio-economic infrastructure. Some groups of individuals can face greater barriers than others when navigating their way through this complex interplay of factors – rendering them potentially more vulnerable to poverty than the population as a whole under certain circumstances.

In this analysis, we explore the urban poverty profiles of several groups that are often particularly vulnerable to poverty. Specifically, we examine groups defined by the following characteristics: the presence of disability, Aboriginal status, immigration status and visible minority status. Our findings confirm, overall, our expectations that these groups are indeed more vulnerable to poverty; however, we find interesting variations across the country. These variations suggest that differences in the interaction of factors affecting poverty from one location to another may offer insight into different strategies to address urban poverty.

We focus primarily on 46 selected large cities (CSDs) found within Canada's 27 CMAs. (Our data are based on the 2001 Census boundaries.)^{2,3} Canada's largest cities are home to most of the country's poor population, and many of the vulnerable groups examined here are highly concentrated within these cities. For example, large cities are the destination of choice for immigrants to Canada, and visible minority groups are also more highly concentrated there. Only Aboriginal people are notably less concentrated in cities when we look at aggregate measures. However, these aggregate measures mask an important area of concern for Aboriginal people – in a handful of large cities, Aboriginal people are actually overrepresented and, for these individuals, urban residence comes with a very high risk of poverty.

LOCATION OF VULNERABLE GROUPS



FIGURE 1
NUMBER OF INDIVIDUALS IN VULNERABLE GROUPS, BY GEOGRAPHIC LEVEL, 2000

	Canada	CMAs	Non-CMAs	Within CMAs	
				CSDs	Remainder of CMAs
Total Population	29,105,705	18,987,645	10,118,060	13,676,735	5,310,910
Aboriginal Identity	651,535	290,440	361,095	238,995	51,445
Visible Minority	3,963,435	3,773,010	190,425	3,353,595	419,415
With Disabilities	4,635,185	2,839,640	1,795,545	2,170,640	669,000
Immigrants	5,422,690	4,769,735	652,955	4,039,325	730,410
Immigrated prior to 1986	2,942,245	2,442,085	500,160	1,976,440	465,645
Immigrated 1986 to 1990	658,525	610,875	47,650	535,215	75,660
Immigrated 1991 to 1995	864,095	814,445	49,650	721,655	92,790
Immigrated 1996 to 2001	957,820	902,365	55,455	806,015	96,350

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

The vulnerable groups examined here are based on immigrant status (four groups categorized by length of time in Canada), visible minority status, Aboriginal status and the presence of disability. Visible minorities accounted for 13.6% of the total Canadian population in 2001, but 19.9% of the CMA population and 24.5% of the CSD population. Similarly, immigrants made up 18.6% of the general population, but 25.1% of the CMA population and 29.5% of the CSD population (see Figure 2).

Put another way, some groups were more concentrated in large urban areas and the cities within them. As a baseline for comparison, 65.2% of the entire population lived in these 27 CMAs in 2001, with 47% in the 46 selected CSDs (see Figure 3).

- 95.2% of all visible minorities lived in large urban areas (CMAs), and 84.6% lived in the largest cities (CSDs).
- 88% of all immigrants lived in CMAs, and 74.5% lived in CSDs. This concentration was higher among more recent immigrants. Over 94% of those immigrating after 1990 (i.e., in Canada for 10 years or less) lived in CMAs, compared with 83% of those immigrating prior to 1986 (i.e., in Canada for 15 years or more).

Persons with disabilities were slightly more likely to be located in non-CMAs than the general population, with 38.7% living in non-CMAs compared with 34.8% of the general population. However, the majority (61.3%) of people with disabilities were still located within large urban areas.

FIGURE 2

VULNERABLE GROUPS AS PROPORTION OF POPULATION, BY GEOGRAPHIC LEVEL, 2000

	Canada	CMAs	Non-CMAs	Within CMAs	
				CSDs	Remainder of CMAs
Aboriginal Identity	2.2%	1.5%	3.6%	1.7%	1.0%
Visible Minority	13.6%	19.9%	1.9%	24.5%	7.9%
With Disabilities	15.9%	15.0%	17.7%	15.9%	12.6%
Immigrants	18.6%	25.1%	6.5%	29.5%	13.8%
Immigrated prior to 1986	10.1%	12.9%	4.9%	14.5%	8.8%
Immigrated 1986 to 1990	2.3%	3.2%	0.5%	3.9%	1.4%
Immigrated 1991 to 1995	3.0%	4.3%	0.5%	5.3%	1.7%
Immigrated 1996 to 2001	3.3%	4.8%	0.5%	5.9%	1.8%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE 3

DISTRIBUTION OF VULNERABLE GROUPS, BY GEOGRAPHIC LEVEL, 2000

	CMAs	Non-CMAs	Within CMAs	
			CSDs	Remainder of CMAs
Total Population	65.2%	34.8%	47.0%	18.2%
Aboriginal Identity	44.6%	55.4%	36.7%	7.9%
Visible Minority	95.2%	4.8%	84.6%	10.6%
With Disabilities	61.3%	38.7%	46.8%	14.4%
Immigrants	88.0%	12.0%	74.5%	13.5%
Immigrated prior to 1986	83.0%	17.0%	67.2%	15.8%
Immigrated 1986 to 1990	92.8%	7.2%	81.3%	11.5%
Immigrated 1991 to 1995	94.3%	5.7%	83.5%	10.7%
Immigrated 1996 to 2001	94.2%	5.8%	84.2%	10.1%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

When we examined the location of Aboriginal people, we found a unique situation. This is the only "vulnerable group" studied here where the majority lived outside of large urban areas. In 2001, 31.4% of Aboriginal people in Canada lived on-reserve while 68.6% lived off-reserve (19.5% lived in rural non-reserve areas; 21.3%, in urban non-CMAs; and 27.8%, in urban CMAs).⁴ Among Aboriginal people living off-reserve and outside the three territories in 2001, 55.4% lived in non-CMAs and 44.6% lived in CMAs (with 36.7% in large cities within CMAs). When located within a large urban area, Aboriginal people were the least likely group to be living in the remainder area (often regarded as the suburban population) – only 7.9% of off-reserve Aboriginal people lived in the remainder of a CMA (Figure 3). Across Canada, Aboriginal people constituted only 1% of the population living in the remainder of CMAs.

While Aboriginal people were greatly underrepresented in the urban population overall, the aggregate statistics mask important information at the local level. Off-reserve Aboriginal people formed 2.2% of the Canadian population (outside the three territories),⁵ but they were overrepresented in a handful of cities. For example, Aboriginal people accounted for 9.7% of the CSD of Saskatoon, 8.6% of Regina, 8.4% of Winnipeg, 6.7% of Thunder Bay and 4.6% of Greater Sudbury and of Edmonton.

As mentioned previously, we focus mainly on the 46 largest cities in Canada (CSDs) and the 27 CMAs within which they are located. The selected cities differ in their geographic context and in the size, geography and history of the region in which they are located. Some cities are components of the same CMA; others are the only city in the CMA. Regional context should be taken into account when discussing any findings at this level.

GROUPS VULNERABLE TO POVERTY IN CMAs AND CSDs



When we examine poverty rates for vulnerable groups in Canada as a whole, it is evident that most of these groups have higher rates of poverty than the general population. In particular, we observed very high rates in 2000 among Aboriginal people (34.2%),⁶ visible minorities (28.2%), people with disabilities (23.4%) and recent immigrants (42.7% for those immigrating

between 1996 and 2001). As we have seen, many of these vulnerable groups are highly concentrated in large urban areas (CMAs) and in the largest cities in particular (the selected CSDs). It is actually within those large urban areas and large cities where these vulnerable groups (as well as the general population) experience the highest rates of poverty (see Figure 4).

FIGURE 4
SUMMARY OF POVERTY NUMBERS AND RATES FOR VULNERABLE GROUPS, BY GEOGRAPHIC LEVEL, 2000

	Canada		CMAs		Non-CMAs	
	Number of Poor	Poverty Rate (%)	Number of Poor	Poverty Rate (%)	Number of Poor	Poverty Rate (%)
Total Population	4,720,490	16.2	3,331,685	17.5	1,388,805	13.7
Aboriginal Identity	222,825	34.2	112,730	38.8	110,095	30.5
Visible Minority	1,117,420	28.2	1,083,700	28.7	33,720	17.7
With Disabilities	1,083,940	23.4	724,950	25.5	358,990	20.0
Immigrants	1,186,340	21.9	1,106,770	23.2	79,570	12.2
Immigrated prior to 1986	408,420	13.9	357,775	14.7	50,645	10.1
Immigrated 1986 to 1990	137,390	20.9	131,285	21.5	6,105	12.8
Immigrated 1991 to 1995	231,810	26.8	224,070	27.5	7,740	15.6
Immigrated 1996 to 2001	408,720	42.7	393,620	43.6	15,100	27.2

(table continues on next page)

FIGURE 4 (CONTINUED)

**SUMMARY OF POVERTY NUMBERS AND RATES FOR VULNERABLE GROUPS,
BY GEOGRAPHIC LEVEL, 2000**

	Within CMAs			
	CSDs		Remainder of CMAs	
	Number of Poor	Poverty Rate (%)	Number of Poor	Poverty Rate (%)
Total Population	2,651,400	19.4	680,285	12.8
Aboriginal Identity	102,185	42.8	10,545	20.5
Visible Minority	972,920	29.0	110,780	26.4
With Disabilities	587,650	27.1	137,300	20.5
Immigrants	974,325	24.1	132,445	18.1
Immigrated prior to 1986	302,640	15.3	55,135	11.8
Immigrated 1986 to 1990	116,510	21.8	14,775	19.5
Immigrated 1991 to 1995	200,335	27.8	23,735	25.6
Immigrated 1996 to 2001	354,840	44.0	38,780	40.2

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

If we take, for example, the case of recent immigrants (immigrating between 1996 and 2001), we see that the poverty rate among those living in non-CMAs was 27.2%, compared with 43.6% for those living in CMAs. Within CMAs, 44% of recent immigrants living in the largest cities (CSDs) were poor and 40.2% of those living in the remainder of the CMAs (suburban areas) were poor. Recent immigrants had the highest rate of poverty when located in the largest cities and the lowest rate when living in a non-CMA; those living in the remainder of the CMAs had very high rates of poverty, but not quite as high as those living in the largest cities.

Although we found very high rates of poverty among recent immigrants in large urban areas, it is clear that earlier immigrant cohorts had much more favourable poverty profiles in all locations. In non-CMAs, recent immigrants had a higher-than-average rate of poverty compared with the general population, but a much lower rate compared with their urban counterparts. However, the cohort of immigrants who arrived in Canada between 1991 and 1995 had a poverty rate of 15.6% in these non-CMAs, only slightly higher than the rate for the overall population (13.7%). And those who immigrated before 1991 actually had lower rates of poverty than the overall population (12.8% for those immigrating between 1986 and 1990, and 10.1% for those immigrating prior to 1986). A similar pattern was found within urban areas – the poverty rate among the 1991 to 1995 immigrant cohort was considerably lower

than the rate among the most recent immigrant cohort (27.8% versus 44% in the large cities and 25.6% versus 40.2% in the remainder of the CMAs), and poverty rates among earlier immigrant cohorts either approached or were lower than the rate for the overall population.

The poverty rates for visible minorities in 2000 were much higher in large urban areas (28.7%) than in non-CMAs (17.7%). Within large urban areas, the poverty rate of the visible minority population was 29% in the largest cities and 26.4% in the remainder of the CMAs. While visible minorities in the surrounding suburban areas had somewhat more favourable poverty profiles than those in the large cities, the difference was fairly slight compared with the difference in rate between those in urban and non-urban settings (i.e., non-CMAs). These trends were very similar to those found among the 1991-1995 cohort of immigrants. There is a fairly high degree of overlap between these two populations.

Among Aboriginal people, 42.8% of those living in the selected largest cities (CSDs) were poor. However, Aboriginal people living in the remainder of the CMAs (suburbs) had a poverty rate that was less than half that (20.5% versus 42.8%). In fact, Aboriginal people fared better in the remainder of the CMAs than they did in non-CMAs (off-reserve), where their poverty rate was 30.5%. Even in the remainder of the CMAs, however, their poverty rate of 20.5% was considerably higher than the 12.8% rate for the general population.

It appears that, while Aboriginal people, recent immigrants and visible minorities experienced their highest rates of poverty in the largest cities (CSDs), Aboriginal people had greater success in the more suburban environment of the remainder of the CMA – that is, when they were able to locate there. Aboriginal people were the most underrepresented of all the vulnerable groups in the remainder of the CMAs.

For recent immigrants and visible minorities, living in the suburban environment of the remainder of the CMAs provided only marginally better economic security than living in the large cities themselves. Although recent immigrants were unlikely to settle in non-CMAs, it was there that they had the lowest rates of poverty.

These differences among Aboriginal people, recent immigrants and visible minorities with respect to the impact of the rural/small town environment and the suburban environment are complex, but further study of these dynamics may help reveal which factors are important in helping them achieve greater economic security.

Like recent immigrants, visible minorities and Aboriginal people, people with disabilities in the largest cities also had the highest rates of poverty (27.1%). Unlike the other groups, however, there was little difference in poverty rates for people with disabilities living in either non-CMAs (20%) or the remainder of the CMAs (20.5%).⁷

While vulnerable groups lag behind the general population in terms of poverty wherever they live, it is clear from Figure 4 that they are all most vulnerable in the largest cities. It is for this reason that we focus primarily on the CSD population in this analysis.

PEOPLE WITH DISABILITIES



As with other vulnerable groups, people with disabilities were overrepresented among the poor in cities. Of the residents in the 46 cities examined here, 16% reported some type of activity limitation or disability on their Census form;⁸ yet 22.4% of those who were poor reported a disability. Not surprisingly, the aggregate city poverty rate of those with disabilities was 27.1% in 2000 compared with 17.9% for those without – a difference of 9.2 percentage points.

Within every city examined, people with disabilities had higher rates of poverty than those without. The highest rates were found in CSDs in Quebec: Québec (49.2%),

Montréal (46%), Longueuil (42.7%), Sherbrooke (42.3%), Trois-Rivières (42.2%) and Hull (38.5%). In contrast, the lowest rates were found predominantly in cities in southern Ontario (with Saanich⁹ being the exception): Vaughan (13.4%), Oakville (14.4%), Burlington (14.9%), Saanich (15.5%), Markham (16.2%) and Brampton (16.4%). Given the overall poverty rates in these cities, these findings are not surprising. Cities that tended to have higher rates of poverty overall also had the highest rates of poverty for people with disabilities; conversely, cities that tended to have lower rates of poverty overall also had the lowest rates of poverty for people with disabilities.

FIGURE 5
PEOPLE WITH DISABILITIES: POVERTY STATUS, NUMBERS AND RATES, SELECT CSDs, 2000

CSDs	People with Disabilities						Proportional Difference in poverty rates with/without disabilities
	Total Number	Total Poor	As	As	Poverty Rate (%)		
			Proportion of Total Population (%)	Proportion of Total Poor (%)	With Disabilities	Without Disabilities	
Oakville	17,265	2,485	12.1	22.4	14.4	6.9	2.1
Burlington	22,100	3,300	14.8	27.5	14.9	6.9	2.2
Vaughan	21,755	2,905	12.1	19.8	13.4	7.4	1.8
Cambridge	18,175	3,290	16.8	30.3	18.1	8.4	2.2
Brampton	40,520	6,640	12.7	19.2	16.4	10.0	1.6
Saanich	20,495	3,185	20.2	27.1	15.5	10.6	1.5
Richmond Hill	16,270	3,035	12.5	18.4	18.7	11.8	1.6
Markham	25,045	4,045	12.1	15.5	16.2	12.1	1.3
Mississauga	75,705	13,875	12.6	18.3	18.3	11.8	1.6
Abbotsford	21,350	4,220	19.0	28.7	19.8	11.5	1.7
Kitchener	31,765	6,345	17.0	25.5	20.0	11.9	1.7

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FIGURE 5 (CONTINUED)

PEOPLE WITH DISABILITIES: POVERTY STATUS, NUMBERS AND RATES, SELECT CSDs, 2000

CSDs	People with Disabilities						Proportional Difference in poverty rates with/without disabilities
	Total Number	Total Poor	As	As	Poverty Rate (%)		
			Proportion of Total Population (%)	Proportion of Total Poor (%)	With Disabilities	Without Disabilities	
Oshawa	27,390	5,700	20.1	31.3	20.8	11.5	1.8
Niagara Falls	15,955	3,400	20.7	30.9	21.3	12.5	1.7
Calgary	126,675	27,775	14.7	21.8	21.9	13.6	1.6
Greater Sudbury	33,910	7,330	22.3	32.4	21.6	12.9	1.7
Ottawa	119,020	26,085	15.8	23.3	21.9	13.6	1.6
Thunder Bay	23,155	5,135	21.8	32.1	22.2	13.1	1.7
Halifax	63,085	13,950	17.9	25.6	22.1	14.1	1.6
St. Catharines	26,300	5,395	21.0	28.1	20.5	14.0	1.5
Laval	34,340	9,675	10.2	18.1	28.2	14.5	1.9
Gatineau	12,170	3,470	12.0	21.5	28.5	14.2	2.0
Regina	29,255	6,405	16.8	22.6	21.9	15.2	1.4
Windsor	35,330	8,375	17.3	24.5	23.7	15.3	1.5
London	62,990	14,850	19.1	26.9	23.6	15.1	1.6
Chicoutimi	5,500	1,660	9.4	16.8	30.2	15.6	1.9
Kingston	22,540	5,440	20.7	29.3	24.1	15.3	1.6
Jonquière	6,030	1,865	11.3	19.4	30.9	16.3	1.9
Surrey	57,815	13,860	16.9	22.2	24.0	17.1	1.4
Saskatoon	33,160	8,725	17.3	23.1	26.3	18.3	1.4
Hamilton	92,585	27,440	19.3	29.0	29.6	17.4	1.7
Edmonton	115,300	31,735	17.8	24.5	27.5	18.4	1.5
Winnipeg	109,970	33,305	18.3	27.3	30.3	18.0	1.7
Coquitlam	17,005	4,590	15.4	19.4	27.0	20.4	1.3
St. John's	14,065	4,265	14.6	20.2	30.3	20.4	1.5
Toronto	402,545	116,045	16.6	21.3	28.8	21.2	1.4
Hull	8,925	3,440	13.8	23.1	38.5	20.6	1.9
Richmond	25,140	6,855	15.5	17.8	27.3	23.2	1.2
Victoria	17,360	5,290	24.7	30.7	30.5	22.5	1.4
Saint John	14,955	4,610	22.1	27.8	30.8	22.6	1.4
Sherbrooke	9,450	3,995	13.1	22.0	42.3	22.6	1.9
Longueuil	15,465	6,600	12.3	20.9	42.7	22.7	1.9
Burnaby	33,175	9,985	17.6	20.1	30.1	25.5	1.2
Vancouver	91,490	33,800	17.2	23.5	36.9	24.9	1.5
Trois-Rivières	6,040	2,550	13.7	21.3	42.2	24.9	1.7
Québec	21,580	10,620	13.2	21.3	49.2	27.7	1.8
Montréal	130,525	60,105	13.0	17.7	46.0	32.1	1.4
Aggregate of cities	2,170,640	587,650	16.0	22.4	27.1	17.9	1.5

Note: Cities are listed from lowest to highest overall poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

On average, the poverty rate for people with disabilities was 1.5 times that for people without disabilities. In Oakville, Burlington, Cambridge and Gatineau, however, the poverty rate of people with disabilities was over twice that of people without disabilities. Curiously, Oakville, Burlington and Cambridge were cities that ranked among the lowest rates of poverty for people with disabilities in a cross-city comparison – yet, it was within these cities that the proportional gap in the poverty rates between those with and those without disabilities was the highest.

The incidence of disability in the population is highly linked with age – as one gets older, the likelihood of acquiring a disability increases. Many individuals, for example, do not acquire a disability until they were already in their senior years. Some of these individuals would have access to pensions and retirement income very similar to those of their peers without a disability (since this income would be based on labour market activity *before* the disability). In these cases, one would

expect there to be very little difference in the poverty rates of some seniors with and without disabilities. Cities with a relatively high proportion of seniors (such as Saanich) might be more likely to have lower poverty rates among those with disabilities – particularly if these locations have attracted retired seniors with pensions. In fact, we found that Saanich had the fourth lowest rate of poverty among people with disabilities.

When we introduced age into our analysis, we did indeed find some interesting variations across the country. We examined three basic age categories for people with disabilities: children under 15, working-age adults aged 15 to 64, and seniors aged 65 and older. When we looked at the aggregate of all 46 cities, we found that children with disabilities were the most disadvantaged of these age groups, with an aggregate poverty rate of 33.3%, compared with 28.9% for working-age adults with disabilities and 23.4% for seniors with disabilities.¹⁰

FIGURE 6
POVERTY RATES AMONG PEOPLE WITH DISABILITIES, BY SELECT AGE GROUPS FOR SELECT CSDs, 2000

	Poverty Rates (%)			
	People with Disabilities			Overall City Rate
	All age groups	Working-age (15 to 64 yrs)	Seniors (65+ yrs)	
Canada	23.4	26.1	18.6	
Oakville	14.4	12.9	15.1	7.8
Burlington	14.9	12.4	17.4	8.1
Vaughan	13.4	11.9	16.5	8.2
Cambridge	18.1	17.6	17.9	10.1
Brampton	16.4	15.4	17.4	10.8
Saanich	15.5	20.5	9.3	11.7
Richmond Hill	18.7	19.3	17.0	12.6
Markham	16.2	17.4	12.6	12.6
Mississauga	18.3	17.4	18.2	12.7
Abbotsford	19.8	23.3	14.3	13.1
Kitchener	20.0	21.5	15.2	13.3
Oshawa	20.8	23.5	13.9	13.5
Niagara Falls	21.3	23.0	19.0	14.4
Calgary	21.9	22.5	20.3	14.9
Greater Sudbury	21.6	25.1	15.0	14.9
Ottawa	21.9	24.5	16.3	15.0
Thunder Bay	22.2	24.4	18.2	15.1

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FIGURE 6 (CONTINUED)

POVERTY RATES AMONG PEOPLE WITH DISABILITIES, BY SELECT AGE GROUPS FOR SELECT CSDs, 2000

	Poverty Rates (%)			
	People with Disabilities			Overall City Rate
	All age groups	Working-age (15 to 64 yrs)	Seniors (65+ yrs)	
Halifax	22.1	25.2	14.9	15.5
St. Catharines	20.5	24.5	14.9	15.5
Laval	28.2	28.1	28.8	16.0
Gatineau	28.5	26.8	34.3	16.0
Regina	21.9	24.1	17.0	16.4
Windsor	23.7	26.8	18.2	16.8
London	23.6	28.8	14.0	16.8
Chicoutimi	30.2	34.1	24.6	17.0
Kingston	24.1	32.1	11.6	17.1
Jonquière	30.9	38.8	20.2	18.0
Surrey	24.0	25.8	19.4	18.3
Saskatoon	26.3	30.7	17.8	19.7
Hamilton	29.6	30.6	27.7	19.8
Edmonton	27.5	29.1	23.0	20.0
Winnipeg	30.3	30.2	29.3	20.3
Coquitlam	27.0	27.0	24.4	21.4
St. John's	30.3	36.8	17.8	21.9
Toronto	28.8	30.4	25.5	22.6
Hull	38.5	41.0	32.6	23.1
Richmond	27.3	27.5	23.4	23.9
Victoria	30.5	40.1	17.4	24.5
Saint John	30.8	35.0	22.9	24.5
Sherbrooke	42.3	54.1	28.0	25.2
Longueuil	42.7	43.1	39.9	25.2
Burnaby	30.1	31.0	26.3	26.4
Vancouver	36.9	40.3	31.0	27.0
Trois-Rivières	42.2	54.2	28.2	27.2
Québec	49.2	54.4	43.1	30.6
Montréal	46.0	50.1	40.7	34.0
Aggregate of cities	27.1	28.9	23.4	19.4

Note: Cities are listed from lowest to highest overall poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE 7

COMPARISON OF POVERTY RATES AMONG PEOPLE WITH DISABILITIES, BY SELECT AGE GROUPS FOR SELECT CSDs, 2000

	Proportional Differences in Poverty Rates		
	Working-age and overall city	Seniors and overall city	Working-age and Seniors
Oakville	1.65	1.93	0.9
Burlington	1.54	2.15	0.7
Vaughan	1.46	2.01	0.7
Cambridge	1.74	1.77	1.0
Brampton	1.42	1.61	0.9
Saanich	1.76	0.79	2.2
Richmond Hill	1.53	1.35	1.1
Markham	1.38	0.99	1.4
Mississauga	1.38	1.44	1.0
Abbotsford	1.77	1.09	1.6
Kitchener	1.61	1.14	1.4
Oshawa	1.75	1.04	1.7
Niagara Falls	1.60	1.32	1.2
Calgary	1.52	1.36	1.1
Greater Sudbury	1.68	1.00	1.7
Ottawa	1.64	1.09	1.5
Thunder Bay	1.62	1.21	1.3
Halifax	1.62	0.96	1.7
St. Catharines	1.58	0.96	1.6
Laval	1.75	1.80	1.0
Gatineau	1.67	2.14	0.8
Regina	1.47	1.04	1.4
Windsor	1.59	1.08	1.5
London	1.71	0.84	2.0
Chicoutimi	2.00	1.44	1.4
Kingston	1.88	0.68	2.8
Jonquière	2.15	1.12	1.9
Surrey	1.41	1.06	1.3
Saskatoon	1.56	0.90	1.7
Hamilton	1.54	1.40	1.1
Edmonton	1.45	1.15	1.3
Winnipeg	1.49	1.45	1.0
Coquitlam	1.26	1.14	1.1
St. John's	1.68	0.81	2.1
Toronto	1.34	1.13	1.2
Hull	1.77	1.41	1.3
Richmond	1.15	0.98	1.2

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FIGURE 7 (CONTINUED)

COMPARISON OF POVERTY RATES AMONG PEOPLE WITH DISABILITIES, BY SELECT AGE GROUPS FOR SELECT CSDs, 2000

	Proportional Differences in Poverty Rates		
	Working-age and overall city	Seniors and overall city	Working-age and Seniors
Victoria	1.64	0.71	2.3
Saint John	1.43	0.94	1.5
Sherbrooke	2.15	1.11	1.9
Longueuil	1.71	1.58	1.1
Burnaby	1.18	1.00	1.2
Vancouver	1.49	1.15	1.3
Trois-Rivières	1.99	1.04	1.9
Québec	1.78	1.41	1.3
Montréal	1.47	1.20	1.2
Aggregate of cities	1.48	1.20	1.2

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

Not surprisingly, given the aggregate city findings, the poverty rate among working-age adults with disabilities was greater than that of seniors with disabilities in 38 of 46 cities.¹¹ In some cities, in particular, the gap in poverty rates between working-age adults and seniors with disabilities was quite large. For example, in 13 cities, there was a spread of 10 percentage points or more between these two groups' rates. In eight cities, there was a spread of at least 10 percentage points between the two age groups *and* the poverty rate of working-age people with disabilities was 1.9 times or greater than that of seniors with disabilities.

In Kingston, for example, the poverty rate of working-age people with disabilities was nearly three times (2.8) that of seniors with disabilities, representing a 20.5 percentage point spread between the two groups. In Victoria, the poverty rate of working-age people with disabilities was 2.3 times that of their senior counterparts, with a 22.7 point spread. In Saanich, the equivalent working-age rate was 2.2 times the senior rate, with an 11.2 point spread. In London, Jonquière, St. John's, Sherbrooke, and Trois-Rivières, the poverty rate of working-age people with disabilities was between 1.9 and 2.1 times that of seniors with

disabilities, with percentage spreads of 14.7 to 26.1 points. In addition, the poverty rate for seniors with disabilities was actually lower than the overall poverty rate in five of these eight cities: Saanich, London, Kingston, St. John's and Victoria.

While seniors with disabilities in those cities did comparatively better in terms of poverty, seniors in five other cities had notably higher rates of poverty than either working-age people with disabilities or the general population.¹² In Burlington, for example, working-age people with disabilities had a poverty rate that was 71.5% as high as that of seniors with disabilities (12.4% compared with 17.4%) – yielding a five percentage point gap. Similar results were found in Vaughan and Gatineau. As well, we found a similar, but slightly less pronounced, gap in Oakville and Brampton.

The relationship between disability and poverty is complex. As we have just seen, age plays an important role – but even that role varies from location to location. What is consistent in the largest 46 cities across Canada is that the poverty rate for working-age people with disabilities is higher than for the overall population.¹³ For working-age people with disabilities, higher rates of poverty are closely linked with labour market barriers.^{14,15}

Historically, working-age people with disabilities have been less likely than their non-disabled counterparts to have had any form of employment. According to other research by the Canadian Council on Social Development (CCSD), 46.7% of Canadian women with disabilities did not work for pay at all during 2000, compared with only 22.5% of women without disabilities; similarly, 36.5% of Canadian men with disabilities did not work for pay in 2000, compared with only 12.8% of their non-disabled counterparts.¹⁶

Even among employed people, workers with disabilities often face greater labour force challenges and lower wage rates than those without disabilities. Examining data from the Survey of Labour and Income Dynamics (SLID), for example, the CCSD found that workers with disabilities, on average, received lower wage rates than those without disabilities during the mid-1990s.¹⁷ As well, in a longitudinal analysis of SLID data from 1993 to 1998, the CCSD found that workers who had a disability throughout all six years were much *less* likely than those without a disability to have had wage stability in the top third of wage earners, were *more* likely to have had wage stability in the bottom third of wage earners, and were *more* likely to have had downward wage movement.¹⁸ In addition to lower wages, people with disabilities also have less positive labour force outcomes in other ways than those without disabilities. For example, they are less likely to be employed in positions of authority or autonomy,¹⁹ they have higher levels of stress on the job, and they are more likely to be overqualified for their job and to fear losing their job.²⁰

For working-age residents in the largest cities, differences in poverty rates between those with and those without disabilities are likely closely linked with differences in labour market structure, local and provincial labour market initiatives aimed at people with disabilities, income support programs, and a range of other factors that indirectly impact on labour market options for persons with disabilities, such as accessibility of buildings, accessible transportation, willingness to provide workplace accommodations and accessible/affordable housing options.

Among seniors, however, not only does the size of the range in poverty rates between seniors with disabilities and the general population fluctuate from city to city, but so too does the “direction” of the range. For example, why do seniors with disabilities have a more favourable poverty profile than even the general population in cities

like Saanich, Kingston, St. John’s and Victoria, while lagging behind both working-age people with disabilities and the general population in cities like Gatineau, Burlington, Vaughan, Oakville and Brampton? For seniors with disabilities, poverty is also linked with various other factors, such as the age of onset, the type and severity level of the disability, and requirements for supports and services.

There are differences between those who have aged *into* disability and those who have aged *with* a disability. Using the 2001 Participation and Activity Limitation Survey, Fawcett discovered that a fairly high proportion of seniors with disabilities reported their onset of disability later in life. Fawcett reported the following:

Among the oldest seniors with disabilities (aged 85 and older), 71% reported disability onset after age 74 (11% reported onset between age 65 and 74 and 18% reported onset before age 65). Among older seniors aged 75 to 84, 31% reported disability onset after age 74 (39% reported onset between age 65 and 74 and 30% reported onset before age 65). Among young seniors (aged 65 to 74), 32% reported onset after turning age 65 with 68% reporting onset before age 65 (36% reported onset within the decade before turning 65).²¹

For seniors with disability onset after retirement or even slightly before, disability is likely to have less of an impact on their pension income, which would be based upon earnings obtained prior to disability. These individuals would be much less likely to have experienced the labour market barriers, labour force difficulties and lower wage rates that depress the income of working-age persons with disabilities. In essence, their pension profile is likely to be very similar to other seniors their age who do not have disabilities.

For those with disability onset much earlier in life, however, the economic disadvantages faced by working-age people with disabilities would be cumulative and their pension profiles likely to be much less favourable or even non-existent. The variations in poverty rates among seniors with disabilities relative to the general population in the largest cities across Canada may be related to differences in the poverty rates for all seniors and to the proportion of seniors with late onset of disability in those cities. Unfortunately, the Census does not provide information regarding the onset of disability. However, in another analysis in the CCSD’s Urban Poverty Project,

we examined poverty rates by age, observing that, in the same cities where seniors with disabilities had notably lower rates of poverty than the total population, seniors in general also tended to have lower rates. Similarly, cities where the poverty rate of seniors with disabilities was starkly higher than the general population were also cities where the poverty rate of seniors was relatively high. To further investigate these differences, one would need to examine differences in local and provincial programs aimed at both seniors and people with disabilities, and to examine the mobility rates of seniors with disabilities. For example, are some cities more popular as retirement destinations for seniors with more favourable pension profiles?

The population with disabilities represents a very heterogeneous group. Disability type, severity of disability and time of onset are all factors that can have a strong influence on income profiles. Some people with disabilities also require supports and services, ranging from assistance devices and medication to assistance with activities of daily living. Others may require modifications to their physical environment. For people with disabilities, the availability of supports and services can be an important factor in mediating the impact of low income. Programs that provide these supports and services often vary from province to province and even from city to city within a province. In some cases, our low income measure may not adequately factor in these differences. As well, people with disabilities who need supports and services may migrate to certain cities (particularly larger cities where these supports and services may be centralized) where they are available – thus increasing the proportion of people with disabilities requiring supports and services in some areas.²²

ABORIGINAL PEOPLE



During the last 50 years, Canada's Aboriginal people have experienced increasing urbanization – a phenomenon that began affecting the general population many decades earlier.²³ While we noted that Aboriginal people were the least “urbanized” of the vulnerable groups examined here, their degree of urbanization has, nonetheless, increased dramatically since 1951 when

less than one in 10 lived in cities, compared with just under half by 2001.^{24,25} Recent estimates indicate that the urban Aboriginal population is expected to increase dramatically over the next decade.²⁶ Unfortunately, for Aboriginal people, urbanization brings with it a very high risk of poverty.

FIGURE 8
POVERTY STATUS AMONG ABORIGINAL PEOPLE, SELECT CSDs, 2000

CSDs	Number of Aboriginal People		Aboriginal People as Proportion of Population (%)		Poverty Rate (%)		Proportional Difference in Rates*
	Total	Poor	Total	Poor	Aboriginal	Non-Aboriginal	
Ottawa	8,520	2,125	1.1	1.9	24.9	14.9	1.7
Greater Sudbury	6,995	2,040	4.6	8.9	29.2	14.3	2.0
Calgary	19,395	6,160	2.2	4.8	31.8	14.5	2.2
Toronto	11,220	3,915	0.5	0.7	34.9	22.5	1.5
Halifax	3,400	1,195	1.0	2.2	35.1	15.4	2.3
Surrey	6,770	2,590	2.0	4.1	38.3	17.9	2.1
Burnaby	3,115	1,280	1.6	2.5	41.1	26.1	1.6
London	4,585	1,900	1.4	3.4	41.4	16.4	2.5
Thunder Bay	7,125	3,065	6.7	19.0	43.0	13.1	3.3
Hamilton	6,255	2,725	1.3	2.9	43.6	19.5	2.2
Edmonton	29,820	13,285	4.6	10.1	44.6	18.9	2.4
Winnipeg	50,970	25,825	8.4	21.0	50.7	17.5	2.9
Victoria	2,140	1,130	3.0	6.5	52.8	23.6	2.2
Montréal	3,485	1,850	0.3	0.5	53.1	33.9	1.6
Regina	15,130	8,150	8.6	28.4	53.9	12.8	4.2
Saskatoon	18,800	10,255	9.7	27.0	54.5	15.9	3.4
Vancouver	10,270	6,110	1.9	4.2	59.5	26.4	2.3
Aggregate of all 46 CSDs	238,995	102,185	1.7	3.8	42.8	19.0	2.2

Notes: Cities with a “Poor Aboriginal population” of less than 1,000 persons were included in the aggregate totals for all cities, but are not listed individually.

CSDs in this table are listed from lowest to highest poverty rate for Aboriginal people.

* Aboriginal rate/Non-Aboriginal rate

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

Overall, Aboriginal people accounted for a relatively small proportion of the population of most cities in 2001. However, they made up a disproportionate number of those who were poor. Aboriginal people composed 1.7% of the aggregate population of the 46 cities examined here, yet they accounted for 3.8% of all those who were poor. Among Aboriginal people living in the 46 selected largest cities, 42.8% were poor; this compares with 19% of the non-Aboriginal population in those cities. As noted earlier, Aboriginal people living in the remainder of the CMAs (suburbs) had a poverty rate that was less than half that of those living in the large cities (20.5% versus 42.8%). In fact, Aboriginal people fared better in the remainder of CMAs than they did in non-CMAs (off-reserve) where their poverty rate was 30.5%.²⁷ It is clear that Aboriginal people are particularly vulnerable to poverty in Canada's large cities.

Although Aboriginal people constituted only 1.7% of the total population in the 46 cities studied, they were over-represented in a handful of these cities – particularly in the CSDs of Saskatoon, Regina, Winnipeg, Thunder Bay, Greater Sudbury, and Edmonton. Given the small number of Aboriginal persons in many of the cities examined here, we limit our analysis in this section to the 17 cities where the number of poor Aboriginal people exceeded 1,000. However, we have included data for all 46 cities to calculate the aggregate measures.

Regardless of the degree to which Aboriginal people are overrepresented in the 17 cities remaining within our focus, they are overrepresented in the poor population. For example, in Saskatoon and Regina, Aboriginal people constituted 9.7% and 8.6% of the population, respectively, but they made up 27% and 28.4% of the poor population – almost three times higher than their share of the population.

In 2000, the poverty rate for Aboriginal people in cities was 42.8% – more than double the rate for non-Aboriginal people (19%). In over three-quarters of the cities presented here, the poverty rates of Aboriginal people were at least double those of the non-Aboriginal population. In Thunder Bay and Saskatoon, the poverty rate of Aboriginal people was more than three times that of the non-Aboriginal population; in Regina, the rate was four times greater.

Six of the 17 cities recorded Aboriginal poverty rates in excess of 50% – Winnipeg, Victoria, Montréal, Regina, Saskatoon and Vancouver. The highest rate was in Vancouver, at 59.5%, while the lowest rate was in Ottawa, at 24.9% (which was still 1.7 times the rate for the non-Aboriginal population).

The largest *number* of Aboriginal people living in poverty was found in Winnipeg, where 25,825 urban Aboriginal people lived below the LICO in 2000. Edmonton, Saskatoon and Regina also had large numbers of Aboriginal people living in poverty (13,285, 10,255 and 8,150, respectively).

Several factors may contribute to the high poverty rates among Aboriginal people, including significant barriers in education and employment opportunities.^{28,29}

- Education is a key factor when it comes to competing in today's urban economies, and Aboriginal people have been at a disadvantage in this regard. In 2001, almost half of the Aboriginal people aged 15 and older had not graduated from high school, compared with roughly one-third of non-Aboriginal people. And fewer Aboriginal people had post-secondary qualifications: just over 4% of the Aboriginal population had a university degree, compared with 15.4% of the total population. Within the working-age population (aged 25 to 64), a large gap exists between the educational attainment of Aboriginal people and that of non-Aboriginal people. For example, only 7.8% of the working-age Aboriginal people had a university degree, compared with 22.4% of the non-Aboriginal working-age population.³⁰
- Aboriginal people also tend to experience higher unemployment rates. The unemployment rate for the Aboriginal population in 2001 was 19.1%, compared with 7.1% for the non-Aboriginal population.³¹ This unemployment rate, at two and a half times the rate for non-Aboriginal people, was only partly due to the high youth component in the Aboriginal population.
- Studies examining the average earnings of Aboriginal people and other Canadian workers show significant wage gaps. In 2000, the average employment earnings for Aboriginal people were \$21,450, only 67% of the average earnings for non-Aboriginal people (\$32,043).³² The wage differential is evident even after controlling for differences in personal characteristics. Other researchers have also reported similar findings.^{33,34,35,36}

- Studies have also shown that Aboriginal people are more likely than non-Aboriginal people to work in the service industries and in low-skilled jobs.³⁷

Differences in the demographic composition of the urban population, as well as average levels of educational attainment, unemployment rates and wages within specific urban centres, all influence the likelihood of poverty among Aboriginal people. However, another important factor requires further investigation. When examining the Aboriginal population, mobility patterns highlight the difficulty in understanding factors involved with urban poverty for this population. Often referred to as “hypermobility” or “churn,”³⁸ the high degree of movement of Aboriginal people between and within urban locations as well as between urban and rural locations is key to understanding some of the barriers that face this population as they navigate their way through the urban environment and through the life cycle. Adding to the complexity is the role of reserves in this hypermobility. As noted by Distasio and colleagues,³⁹ Aboriginal people are more mobile than the general population; for example, in the year prior to the 2001 Census, “one in five Aboriginal people moved compared to one in seven for the general Canadian population.”⁴⁰ This movement occurred both within urban areas and between urban and non-urban areas.

The churn^{41,42} or frequent movement of Aboriginal people between cities and reserves is a phenomenon linked to the high rates of urban poverty experienced by Aboriginal people. Distasio and associates⁴³ outlined a set of “push and pull factors” to explain this high mobility.

“Push factors” that influence migration from reserves to urban areas include:

- high population on reserves leading to overcrowding;
- substandard housing on reserves;
- lack of employment and education opportunities on reserves.

“Pull factors” influencing migration to urban areas include:

- urban opportunities for employment and education (or, at least, the illusion of such opportunities);
- greater availability of supports and services in urban areas in general;

- the hope of more adequate housing;
- “the presence of an urban Aboriginal population.”

The promise of better economic opportunities and more adequate housing in urban areas encourages Aboriginal people on reserves to try their luck in the city. However, for many, the land of urban opportunity is characterized by a wide array of obstacles, including racism, difficulties in finding employment, a lack of affordable housing and an absence of effective programs and policies to “address Aboriginal settlement issues” within the cities. For many, the only available housing that is affordable is also substandard. For others, interim housing is provided informally by friends and relatives – leading to overcrowded conditions and frequent movement from location to location and, often, a descent into homelessness.

Because of jurisdictional disputes between different levels of governments, Aboriginal people living off-reserve often lack the supports and services designed to assist those in need. For those living off-reserve, supports and services are the responsibility of provincial and municipal governments – yet on reserves, responsibility lies with the federal government. Hypermobility between urban and reserve areas, coupled with inexperience in dealing with provincial and municipal support systems often leads to urban Aboriginal people falling between the cracks.

The reality of urban living then produces a number of push factors leading to movement back to reserve areas. Lack of employment and housing in the urban areas push many Aboriginal people back to the reserves – enhanced by the pull of social and cultural factors. More research is needed to understand what interventions might improve the prospects for settlement in urban areas and to explore the improvement of reserve conditions. An examination of successful interventions presently in place might serve as a model for future policy/program development. For example, CAHRD (the Centre for Aboriginal Human Resource Development)⁴⁴ is a community-driven non-profit organization in Winnipeg devoted to providing services to assist with the education, training and employment of urban Aboriginal people in the city. As well, the somewhat more favourable situation of Aboriginal people living in suburban areas of the remainder of the CMAs suggests that it would be wise to understand more about the factors at play in locating individuals in those areas.

IMMIGRANTS



In Canada, immigration has been an important component in the process of urbanization and population growth in particular cities. The majority of people who immigrate to Canada establish themselves in the largest cities. In fact, almost 80% of immigrants settle in one of five major urban areas – Toronto, Vancouver, Montréal, Calgary and Ottawa – with the greatest proportion settling in Toronto. Few immigrants settle in small towns or rural areas (only 5.8% of new immigrants settled in

areas outside the CMAs). While immigrants constituted 18.6% of Canada's population in 2001, they composed 49.7% of the population in the CSD of Toronto, 53% of the population of Markham, and 54.2% of the population of Richmond. "In most of the cities, the percentage of those born outside the country is approaching a majority, as is the percentage of visible minorities, and this level of concentration of immigration in the big cities shows no sign of abating."⁴⁵

FIGURE 9
POVERTY STATUS, NUMBERS AND RATES AMONG IMMIGRANTS, AGGREGATE OF CITIES, 2000

	Number		Distribution (%)		Poverty Rate (%)
	Total	Poor	Total	Poor	
Canadian-born	9,449,710	1,598,245	69.3	60.2	16.9
Immigrant	4,039,300	974,355	29.6	36.7	24.1
Non-permanent residents	146,820	80,230	1.1	3.0	54.6
Total Population	13,635,830	2,652,830	100.0	100.0	19.5
Immigrated prior to 1986	1,976,440	302,640	48.9	31.1	15.3
Immigrated 1986 to 1990	535,215	116,510	13.3	12.0	21.8
Immigrated 1991 to 1995	721,655	200,335	17.9	20.6	27.8
Immigrated 1996 to 2001	806,015	354,840	20.0	36.4	44.0
All Immigrants	4,039,325	974,325	100.0	100.0	24.1

Notes: Canadian-born refers to persons born in Canada.

Immigrant refers to persons who immigrated to Canada at any point in time.

Non-permanent residents include foreign students, foreigners with employment authorization or Minister's permits, and refugee claimants and their families.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

When we examine poverty rates in the largest cities, it is clear that the aggregate city poverty rate for immigrants (24.1%) is greater than for the Canadian-born population (16.9%). This represents nearly one million immigrants living in poverty in these 46 cities (see Figure 9). The majority of all poor people in these large cities were Canadian-born (60.2%). However, despite comprising 29.6% of the population in these large cities, immigrants were overrepresented among the poor (accounting for 36.7%). The highest rate of poverty was found among the *non-permanent*⁴⁶ population, which had a poverty rate of 54.6% – more than three times the rate of the Canadian-born population.

Although immigrants had higher rates of poverty overall, there was great variation within this population,

depending on the period of immigration. The most recent immigrants (those having immigrated from 1996 to 2001) had a higher rate of poverty (44%) than those who had immigrated earlier. Those who had come to Canada prior to 1986 had the lowest poverty rate (15.3%). In fact, these more established immigrants had a slightly lower rate of poverty than the Canadian-born population. After 1986, however, immigrants from each successive five-year period of immigration recorded increasingly higher rates of poverty – 21.8%, 27.8% and 44%, respectively – with the greatest jump found among the most recent immigrants.

When we examined detailed poverty rates for immigrants in the selected cities,⁴⁷ we found that regardless of the immigration period, immigrants did not have

FIGURE 10

IMMIGRANT POPULATION: NUMBER AND PROPORTION IN POPULATION, SELECT CITIES, 2000

CSDs	Immigrant Population		Immigrants as proportion of Total Population	Immigrants as proportion of Poor Population
	Total	Poor		
Oakville	39,585	4,620	27.7	41.4
Burlington	31,265	3,340	20.9	27.6
Vaughan	75,975	8,175	41.9	55.0
Cambridge	22,505	2,165	20.7	19.8
Brampton	129,215	16,380	40.0	46.8
Saanich	21,735	2,570	21.4	21.7
Richmond Hill	63,555	10,540	48.5	63.8
Markham	109,825	18,860	53.0	72.0
Mississauga	285,395	47,125	46.9	61.2
Abbotsford	27,005	3,770	23.9	25.4
Kitchener	46,790	8,605	25.0	34.4
Oshawa	21,495	2,465	15.7	13.4
Niagara Falls	15,320	2,155	19.8	19.4
Calgary	189,845	36,76	21.9	28.6
Greater Sudbury	10,765	1,325	7.0	5.8
Ottawa	166,170	37,605	22.0	33.2
Thunder Bay	12,400	1,720	11.6	10.7
Halifax	24,290	4,900	6.9	8.9
St. Catharines	25,790	4,315	20.4	22.1
Laval	52,460	11,750	15.5	21.7
Gatineau	5,025	1,400	4.9	8.6
Regina	13,430	2,180	7.7	7.6
Windsor	55,225	12,155	27.0	35.2
London	69,085	14,790	20.9	26.6
Kingston	15,030	2,310	13.8	12.4

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FIGURE 10 (CONTINUED)

IMMIGRANT POPULATION: NUMBER AND PROPORTION IN POPULATION, SELECT CITIES, 2000

CSDs	Immigrant Population		Immigrants as proportion of Total Population	Immigrants as proportion of Poor Population
	Total	Poor		
Surrey	114,610	26,865	33.3	42.8
Saskatoon	15,950	3,275	8.3	8.6
Hamilton	119,640	29,225	24.8	30.6
Edmonton	143,115	30,295	21.9	23.1
Winnipeg	105,385	22,485	17.4	18.3
Coquitlam	41,285	13,820	37.2	58.2
Toronto	1,211,905	323,430	49.7	58.6
Hull	7,245	2,590	11.2	17.3
Richmond	88,255	28,065	54.2	72.3
Victoria	14,770	3,430	20.9	19.8
Sherbrooke	3,825	1,440	5.3	7.9
Longueuil	11,200	3,955	8.9	12.4
Burnaby	90,535	29,775	47.6	59.4
Vancouver	247,315	74,655	46.2	51.6
Québec	6,705	2,960	4.1	5.9
Montréal	280,385	114,455	27.8	33.3
Aggregate of 46 cities	4,039,300	974,355	29.6	36.7

Notes: Immigrant refers to persons who immigrated to Canada at any point in time.

Five cities with a "poor immigrant population" of less than 1,000 persons were included in the aggregate for all cities but are not listed individually here.

Cities are ordered from lowest to highest overall poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE 11

IMMIGRANT AND CANADIAN-BORN POPULATIONS: COMPARISON OF POVERTY RATES, SELECT CITIES, 2000

CSDs	Comparison of Immigrant and Canadian-born Poverty Rates			
	Poverty Rate (%)		Percentage Point Difference	Proportional Difference
	Immigrants	Canadian-born		
Oakville	11.7	6.2	5.5	1.9
Burlington	10.7	7.3	3.4	1.5
Vaughan	10.8	5.9	4.8	1.8
Cambridge	9.6	10.1	-0.5	0.9
Brampton	12.7	9.4	3.3	1.4
Saanich	11.8	11.1	0.7	1.1
Richmond Hill	16.6	8.3	8.2	2.0
Markham	17.2	7.1	10.1	2.4

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FIGURE 11 (CONTINUED)

IMMIGRANT AND CANADIAN-BORN POPULATIONS: COMPARISON OF POVERTY RATES, SELECT CITIES, 2000

CSDs	Comparison of Immigrant and Canadian-born Poverty Rates			
	Poverty Rate (%)		Percentage Point Difference	Proportional Difference
	Immigrants	Canadian-born		
Mississauga	16.5	8.9	7.7	1.9
Abbotsford	14.0	12.7	1.3	1.1
Kitchener	18.4	11.4	7.0	1.6
Oshawa	11.5	13.8	-2.3	0.8
Niagara Falls	14.1	14.3	-0.2	1.0
Calgary	19.4	13.3	6.0	1.5
Greater Sudbury	12.3	15.2	-2.9	0.8
Ottawa	22.6	12.3	10.3	1.8
Thunder Bay	13.9	15.2	-1.4	0.9
Halifax	20.2	15.0	5.2	1.3
St. Catharines	16.7	14.7	2.1	1.1
Laval	22.4	14.7	7.7	1.5
Gatineau	27.9	15.4	12.5	1.8
Regina	16.2	16.2	0.1	1.0
Windsor	22.0	14.6	7.5	1.5
London	21.4	15.2	6.3	1.4
Kingston	15.4	17.3	-1.9	0.9
Surrey	23.4	15.2	8.3	1.5
Saskatoon	20.5	19.3	1.2	1.1
Hamilton	24.4	17.6	6.8	1.4
Edmonton	21.2	19.4	1.8	1.1
Winnipeg	21.3	19.8	1.5	1.1
Coquitlam	33.5	13.4	20.1	2.5
Toronto	26.7	17.3	9.4	1.5
Hull	35.7	21.4	14.3	1.7
Richmond	31.8	13.4	18.4	2.4
Victoria	23.2	24.3	-1.0	1.0
Sherbrooke	37.6	24.3	13.4	1.6
Longueuil	35.3	24.1	11.3	1.5
Burnaby	32.9	18.5	14.4	1.8
Vancouver	30.2	22.7	7.4	1.3
Québec	44.1	29.9	14.3	1.5
Montréal	40.8	30.2	10.6	1.4
Aggregate of 46 cities	24.1	16.9	7.2	1.4

Notes: Canadian-born refers to persons born in Canada. Immigrant refers to persons who immigrated to Canada at any point in time.

Five cities with a "poor immigrant population" of less than 1,000 persons were included in the aggregate for all cities but are not listed individually here.

Cities are ordered from lowest to highest overall poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

higher rates of poverty than Canadian-born individuals in every city. In Cambridge and Niagara Falls, for example, the poverty rate among Canadian-born people was only slightly higher than that of immigrants – the rates were essentially the same with rounding. In Oshawa, Greater Sudbury, Thunder Bay, Kingston and Victoria, the Canadian-born population had slightly higher rates. In none of these cities, however, was the poverty rate difference particularly large. In several other cities (Saanich, Abbotsford, St. Catharines, Regina, Saskatoon, Edmonton and Winnipeg), immigrants had higher poverty rates – but only very slightly higher.

In 11 cities, the poverty rate among immigrants was more than 10 percentage points above that of the Canadian-born population (Markham, Ottawa, Gatineau, Hull, Sherbrooke, Longueuil, Burnaby, Québec, Montréal, Richmond and Coquitlam). The greatest disparities between the poverty rates for Canadian-born and immigrant populations were found in Richmond and Coquitlam, with percentage point spreads of 18.4 and 20.1 respectively, and rates about 2.5 times higher among immigrants. The high immigrant population in Coquitlam, coupled with a high immigrant poverty rate of 33.5%, resulted in one of the higher rates of overall poverty in that city (ranked 33rd among 46).

Among the selected cities, Cambridge reported the lowest rate of immigrant poverty, at 9.6% (just slightly lower than the Canadian-born rate of 10.1%), with Burlington next at 10.7%. For the most part, cities in southern Ontario had the lowest rates of poverty among immigrants. But that was not characteristic of all southern Ontario cities. Toronto, for example, had an immigrant poverty rate of 26.7%, compared with 17.3% for Canadian-born people in the city. The highest poverty rates among immigrants were found in Quebec – in particular, in Québec City (44.1% for immigrants versus 29.9% for Canadian-born people) and Montréal (40.8% versus 30.2%).

Montréal, Vancouver and Toronto were home to the largest number of poor immigrants. Of all poor immigrants living in cities, 33% lived in Toronto, 11% in Montréal and 7% in Vancouver – over half a million in total. Slightly more than half of all poor immigrants in Canada lived in just these three cities in 2000 (compared with 30% of Canadian-born poor).

POVERTY TRENDS AMONG RECENT IMMIGRANTS

Period of immigration is an important factor to consider when examining poverty rates. Established immigrants who have been in Canada for a longer period of time

have several advantages over their more recent counterparts. It can take time to develop the necessary language skills, training and Canadian work experience required to orient some immigrants to the Canadian labour market. And it takes time to develop networks and become established in the workplace. It is not surprising, therefore, that in the 46 selected cities, the poverty rate of recent immigrants (those who immigrated between 1996 and 2001) was higher than that of more established immigrants (those who immigrated prior to 1986).⁴⁸ In fact, the poverty rate of recent immigrants was nearly three times higher than that of more established immigrants. And while they made up 5.9% of the *total* population living in these cities, recent immigrants accounted for 13.4% of all those who were *poor*.

The economic plight of recent immigrants to Canada has been the focus of numerous research studies. It has become evident that, over the last two decades, there has been a growing gap in the low income rates and in the earnings of immigrants, particularly recent immigrants, compared with Canadian-born residents.^{49,50} Research has suggested that, unlike the situation for previous generations of immigrants, the initial earnings gap that accompanies the process of immigration is not narrowing as quickly as in previous decades, even after the normal period of adjustment to the Canadian labour market.

This is somewhat confounding as Canada's immigration process continues to privilege more highly educated applicants. Unlike immigration pre-1980s, the majority of recent immigrants (58% in 2000) entered Canada under the economic class; only 27% of immigrants entered the country under the family class.⁵¹ Recent immigrants also tend to be better educated than previous immigrants; in 2001, 42% of recent immigrants had a university degree. According to Picot and Sweetman,⁵² these changes in the socio-demographic make-up of immigrants over the last decade and the much-improved economy by the late 1990s should have translated into some improvements in their overall economic well-being. However, this has not been the case. Recent immigrants have been unable to translate their skills and abilities into economic success. This is of particular concern since Canada relies on immigrants to bolster its economic growth. It is estimated that the "underutilization of immigrant's skills costs the Canadian economy about \$2 billion annually."⁵³ (See also: Picot et al., 2007,⁵⁴ and Heisz, 2005⁵⁵)

FIGURE 12

POVERTY RATES FOR RECENT AND ESTABLISHED IMMIGRANTS AND CANADIAN-BORN, SELECT CITIES, 2000

	Poverty Rates (%)				Overall City Rate
	Canadian-born	All Immigrants	Established Immigrants	Recent Immigrants	
Oakville	6.2	11.7	8.1	30.5	7.8
Vaughan	5.9	10.8	9.2	19.2	8.2
Brampton	9.4	12.7	9.0	23.7	10.8
Richmond Hill	8.3	16.6	9.4	31.3	12.6
Markham	7.1	17.2	7.8	36.2	12.6
Mississauga	8.9	16.5	9.7	34.6	12.7
Abbotsford	12.7	14.0	11.2	23.4	13.1
Kitchener	11.4	18.4	10.4	38.2	13.3
Calgary	13.3	19.4	13.2	37.3	14.9
Ottawa	12.3	22.6	11.6	40.5	15.0
London	15.2	21.4	11.8	50.7	16.8
Surrey	15.2	23.4	14.5	40.8	18.3
Hamilton	17.6	24.4	17.4	52.2	19.8
Edmonton	19.4	21.2	15.6	40.6	20.0
Winnipeg	19.8	21.3	16.8	42.5	20.3
Toronto	17.3	26.7	17.5	44.6	22.6
Richmond	13.4	31.8	13.0	53.7	23.9
Burnaby	18.5	32.9	16.6	54.6	26.4
Vancouver	22.7	30.2	19.9	47.8	27.0
Montréal	30.2	40.8	28.7	60.3	34.0
Aggregate of 46 cities	16.9	24.1	15.3	44.0	

Notes: Canadian-born refers to persons born in Canada. Established immigrants came to Canada prior to 1986. Recent immigrants arrived in Canada between 1996 and 2001.

Cities with a "poor immigrant population" of less than 1,000 persons were included in the aggregate for all cities but are not listed individually here.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE 13

COMPARISON OF POVERTY RATES FOR RECENT AND ESTABLISHED IMMIGRANTS AND CANADIAN-BORN, SELECT CITIES, 2000

	Percentage Point Difference in Poverty Rates			
	All Immigrants and Canadian-born	Established Immigrants and Canadian-born	Recent Immigrants and Canadian-born	Recent and Established Immigrants
Oakville	5.5	1.9	24.4	22.5
Vaughan	4.8	3.3	13.2	9.9
Brampton	3.3	-0.3	14.3	14.7
Richmond Hill	8.2	1.1	22.9	21.8
Markham	10.1	0.7	29.1	28.4
Mississauga	7.7	0.9	25.7	24.9
Abbotsford	1.3	-1.4	10.8	12.2
Kitchener	7.0	-1.1	26.8	27.8
Calgary	6.0	-0.1	24.0	24.1
Ottawa	10.3	-0.7	28.2	29.0
London	6.3	-3.3	35.6	38.9
Surrey	8.3	-0.7	25.6	26.3
Hamilton	6.8	-0.2	34.6	34.8
Edmonton	1.8	-3.8	21.2	25.0
Winnipeg	1.5	-3.1	22.7	25.7
Toronto	9.4	0.3	27.4	27.1
Richmond	18.4	-0.4	40.3	40.8
Burnaby	14.4	-1.9	36.1	38.0
Vancouver	7.4	-2.8	25.0	27.9
Montréal	10.6	-1.6	30.1	31.7
Aggregate of 46 cities	7.2	-1.6	27.1	28.7

Notes: Canadian-born refers to persons born in Canada. Established immigrants came to Canada prior to 1986. Recent immigrants arrived in Canada between 1996 and 2001.

Cities with a "poor immigrant population" of less than 1,000 persons were included in the aggregate for all cities but are not listed individually here.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE 14

POVERTY RATE RANKING FOR RECENT AND ESTABLISHED IMMIGRANTS AND CANADIAN-BORN, SELECT CITIES, 2000

	Poverty Rate Rank			
	by Overall City Rate*	by rate among Established Immigrants	by rate among Recent Immigrants	by rate among Canadian-born
Oakville	1	2	4	2
Vaughan	2	4	1	1
Brampton	3	3	3	6
Richmond Hill	4	5	5	4
Markham	5	1	7	3
Mississauga	6	6	6	5
Abbotsford	7	8	2	9
Kitchener	8	7	9	7
Calgary	9	12	8	10
Ottawa	10	9	10	8
London	11	10	16	12
Surrey	12	13	12	13
Hamilton	13	17	17	15
Edmonton	14	14	11	17
Winnipeg	15	16	13	18
Toronto	16	18	14	14
Richmond	17	11	18	11
Burnaby	18	15	19	16
Vancouver	19	19	15	19
Montréal	20	20	20	20

Notes: Canadian-born refers to persons born in Canada. Established immigrants came to Canada prior to 1986. Recent immigrants arrived in Canada between 1996 and 2001.

Cities with a "poor immigrant population" of less than 1,000 persons were included in the aggregate for all cities but are not listed individually here.

* Ranking here is based only on the 20 cities that appear in this table.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

Various factors may be critical to our understanding of this slower-than-expected integration of new immigrants into the Canadian labour market. For example, labour market challenges can be caused by a lack of recognition of foreign education, professional credentials and work experience gained elsewhere. It has also been observed that the “time lag is an indicator of structural discrimination in employment. Things seemed to have improved, but systemic racial discrimination in employment still persists.”⁵⁶ Unlike the pre-1980s period, the majority of new immigrants are visible minorities, arriving from non-European source countries. Immigrants now predominantly come from the Asian and Pacific regions, followed by African and Middle Eastern countries. This change in the source countries and visible minority status of new immigrants has been linked to their lack of employment opportunities and poverty because of systemic and racial discrimination. Indeed, according to findings from the Ethnic Diversity Survey, “one in five visible minority individuals report discriminatory or unfair treatment, particularly in work settings or when applying for a new job.”⁵⁷

When we compare poverty rates of recent immigrants with those of more established immigrants and the Canadian-born population, we find a great deal of concordance in the rates of established immigrants and Canadian-born residents in each city. Not only do they have very similar rankings across the 20 cities, but the percentage point spread in poverty rates between the two populations is fairly low in each city – ranging from almost no difference to a 3.8 point spread in Edmonton. In fact, the difference in poverty rates between the Canadian-born population and established immigrants amounted to more than one percentage point in only 11 of the 20 cities featured; and in nine of those 11 cities, established immigrants had a *lower* poverty rate than Canadian-born residents. In particular, Edmonton, Winnipeg, Vancouver and London had spreads of 2.8 to 3.8 percentage points, with established immigrants having the lower poverty rates. However, these statistics are not age-adjusted, and it is likely that the established immigrant population may have been older than the other comparison groups and at a more advanced stage in their labour market careers.

There were large differences, however, in the poverty rates of recent immigrants and those of either Canadian-born or established immigrants. The smallest gap in poverty rates between established and recent immigrants was found in Vaughan – which also had

the lowest rate of poverty among recent immigrants (at 19.2%). The spread between these groups was 9.9 percentage points.

While the highest poverty rate among recent immigrants was found in Montréal (60.3%), the greatest gap between recent and established immigrants was in Richmond (53.7% compared with 13%, a spread of 40.7 percentage points). Richmond ranked 11th of the 20 cities featured here for poverty among Canadian-born people and among established immigrants, but 18th for recent immigrants. Montréal had the highest rates of poverty for all groups.

New immigrants are likely to have difficulty integrating into the Canadian labour market no matter where they locate. However, if it is in a city with high overall poverty rates (such as Montréal), they are likely to also have high poverty rates. Similarly, if they locate in a city with low overall poverty rates (such as Vaughan), they are likely to also have lower poverty rates. In both types of cities, they lag behind the Canadian-born and established immigrant populations and there is likely to be a gap. In other locations, there seems to be an unusually large gap – such as in Richmond – suggesting even greater challenges in integrating into the labour market given the local economic environment.

Solutions to poverty among immigrants need to include a coordinated effort at both the national level *and* the city level. Individual cities are uniquely affected by the settlement of recent immigrants. It will require sensitivity to local conditions (demographics, economies, labour market needs, and attitudes toward immigrants) to improve the economic standing of immigrants to Canada.

NON-PERMANENT RESIDENTS AND POVERTY

Non-permanent residents include foreign students, foreigners with employment authorization or Minister’s permits, and refugee claimants and their families; overall, they form a small proportion of the total population. In 2000, there were 146,820 non-permanent residents living in the 46 largest cities in Canada; of these, 80,230 were living in poverty. Non-permanent residents made up 1.1% of population in those cities, but 3% of all those who were poor.

The largest proportion of non-permanent residents lived in Toronto (28.9%), followed by Montréal (15.7%) and Vancouver (8.4%). These three cities were home to almost 53% of all non-permanent residents who were poor.

In Figure 15, we summarize the poverty rates of non-permanent residents in 12 of the 46 selected cities where there were at least 1,000 poor non-permanent residents. Aggregate statistics, however, are based upon data from all 46 cities.

In every city, non-permanent residents experienced much greater rates of poverty than any other group. In Calgary, non-permanent residents faced a poverty rate of 38.8% in 2000, and it was the only city where their poverty rate was below 50%. Poverty rates among non-permanent residents reached as high as 71% in Hamilton.

Non-permanent residents are a very heterogeneous group.⁵⁸ Some may be highly skilled workers who are brought to Canada on a temporary basis for very high wages to perform specific work tasks. Others may have

fled from countries as refugees with few assets after experiencing a life of deprivation; those who are employed are often in low-paying jobs. These different types of non-residents will face very different income possibilities in Canada. Those who are not employed are often ineligible for programs available to permanent residents.

In other cases, non-permanent residents may be foreign students; some may have few assets, while others may have access to great wealth. Both types of students may have low incomes while in Canada. Foreign students with no other assets will struggle with poverty and they are often ineligible for programs available to permanent residents. Students who have access to wealth – even though they may have low income – will not face this struggle.

FIGURE 15
POVERTY RATES AMONG CANADIAN-BORN, IMMIGRANTS, AND NON-PERMANENT RESIDENTS, SELECT CITIES, 2000

	Poverty Rates (%)				Percentage Point Difference between Non-permanent Residents and Canadian-born
	Canadian-born	All Immigrants	Non-permanent Residents	Overall City Rate	
Calgary	13.3	19.4	38.8	14.9	25.4
Ottawa	12.3	22.6	52.4	15.0	40.0
London	15.2	21.4	51.5	16.8	36.3
Surrey	15.2	23.4	52.0	18.3	36.8
Hamilton	17.6	24.4	71.0	19.8	53.4
Edmonton	19.4	21.2	54.9	20.0	35.5
Winnipeg	19.8	21.3	58.8	20.3	38.9
Toronto	17.3	26.7	54.2	22.6	36.9
Richmond	13.4	31.8	59.6	23.9	46.3
Burnaby	18.5	32.9	68.2	26.4	49.7
Vancouver	22.7	30.2	59.4	27.0	36.6
Montréal	30.2	40.8	66.3	34.0	36.1
Aggregate of all cities	16.9	24.1	54.6	19.4	37.7

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FIGURE 15 (CONTINUED)

POVERTY RATES AMONG CANADIAN-BORN, IMMIGRANTS, AND NON-PERMANENT RESIDENTS, SELECT CITIES, 2000

	Rank based on Poverty Rate Among:			
	Overall City	Non-permanent Residents	All Immigrants	Canadian-born
Calgary	1	1	1	2
Ottawa	2	4	5	1
London	3	2	4	4
Surrey	4	3	6	5
Hamilton	5	12	7	7
Edmonton	6	6	2	9
Winnipeg	7	7	3	10
Toronto	8	5	8	6
Richmond	9	9	10	3
Burnaby	10	11	11	8
Vancouver	11	8	9	11
Montréal	12	10	12	12

Note: Canadian-born refers to persons born in Canada. Immigrant refers to persons who immigrated to Canada at any point in time.

Non-permanent residents include foreign students, foreigners with employment authorization or Minister's permits, and refugee claimants and their families.

Cities with a poor population of less than 1,000 persons for any of these comparison groups were included in the aggregate for all cities but are not listed individually here.

Cities are listed from lowest to highest overall poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

VISIBLE MINORITY PERSONS



The Employment Equity Act defines visible minority persons as “persons other than Aboriginal people, who are non-Caucasian in race and non-white in colour.”⁵⁹ The visible minority population rose 25% between 1996 and 2001, compared with a 4% increase in the overall population. This growth in the visible minority population is largely attributable to immigration. As noted earlier, immigration levels have been rising over the last two decades. The source countries have been primarily non-European, thus contributing to the growth in visible minority populations – “73% of immigrants who came in the 1990s were members of visible minorities.”⁶⁰ Projections suggest that by 2016, “visible minorities will account for one-fifth of Canada’s population.”⁶¹

In 2001, visible minority persons accounted for 24.5% of the population in Canada’s largest cities. Of the almost 3.4 million visible minority persons in cities, the majority resided in Toronto (1,047,475), Vancouver (264,005), Mississauga (245,770) and Montréal (230,270). Cities with the largest proportions of visible minority persons included Richmond (59%), Markham (55.5%), Vancouver (49.1%) and Burnaby (48.6%). Visible minority persons accounted for small proportions of the population in cities such as Québec (2.6%), Sherbrooke (3.4%) and Saint John (3.6%).

FIGURE 16
VISIBLE MINORITY POPULATION: NUMBER, PROPORTION AND POVERTY STATUS, SELECT CITIES, 2000

	Visible Minority Population		Visible Minority as proportion of Total Population (%)	Visible Minority as proportion of Poor Population (%)	Poverty Rate (%)	
	Total	Poor			Visible Minority	Non-Visible Minority
Oakville	18,615	3,025	13.0	27.0	16.3	6.5
Burlington	11,240	1,655	7.5	13.7	14.7	7.6
Vaughan	34,420	4,080	19.0	27.4	11.9	7.3
Cambridge	9,915	1,400	9.1	12.8	14.1	9.7
Brampton	130,065	18,135	40.2	51.7	13.9	8.7
Saanich	13,760	2,075	13.5	17.4	15.1	11.2
Richmond Hill	53,035	9,435	40.4	56.9	17.8	9.1
Markham	115,315	20,325	55.5	77.5	17.6	6.4

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FIGURE 16 (CONTINUED)

**VISIBLE MINORITY POPULATION: NUMBER, PROPORTION AND POVERTY STATUS,
SELECT CITIES, 2000**

	Visible Minority Population		Visible Minority as proportion of Total Population (%)	Visible Minority as proportion of Poor Population (%)	Poverty Rate (%)	
	Total	Poor			Visible Minority	Non- Visible Minority
Mississauga	245,770	45,135	40.3	58.5	18.4	8.8
Abbotsford	23,130	3,710	20.4	25.0	16.0	12.4
Kitchener	21,780	6,030	11.6	24.1	27.7	11.4
Oshawa	8,290	1,685	6.0	9.1	20.3	13.0
Calgary	162,525	37,005	18.7	28.7	22.8	13.0
Ottawa	136,615	42,160	18.0	37.0	30.9	11.5
Halifax	24,950	9,225	7.0	16.7	37.0	13.9
St. Catharines	8,340	3,150	6.6	16.1	37.8	13.9
Laval	29,395	7,980	8.7	14.7	27.1	15.0
Gatineau	3,780	1,345	3.7	8.2	35.6	15.3
Regina	9,730	2,050	5.6	7.2	21.1	16.1
Windsor	35,205	11,070	17.2	32.1	31.4	13.8
London	36,365	13,030	10.9	23.4	35.8	14.5
Kingston	6,205	1,850	5.7	9.9	29.8	16.4
Surrey	126,890	31,890	36.8	50.6	25.1	14.3
Saskatoon	12,145	3,205	6.3	8.4	26.4	19.2
Hamilton	52,090	19,330	10.8	20.2	37.1	17.7
Edmonton	129,105	31,885	19.7	24.3	24.7	18.9
Winnipeg	81,600	19,045	13.5	15.5	23.3	19.8
Coquitlam	38,165	13,910	34.3	58.4	36.4	13.5
Toronto	1,047,475	329,250	42.8	59.6	31.4	16.0
Hull	4,805	1,900	7.4	12.7	39.5	21.8
Richmond	96,320	30,480	59.0	78.3	31.6	12.7
Victoria	6,940	2,120	9.8	12.2	30.5	23.9
Saint John	2,420	1,060	3.6	6.4	43.8	23.8
Sherbrooke	2,450	1,145	3.4	6.3	46.7	24.4
Longueuil	9,650	4,175	7.6	13.1	43.3	23.7
Burnaby	92,740	31,170	48.6	62.0	33.6	19.5
Vancouver	264,005	82,940	49.1	57.1	31.4	22.8
Québec	4,220	2,135	2.6	4.2	50.6	30.0
Montréal	230,720	118,625	22.8	34.5	51.4	28.8
Aggregate of all cities	3,353,595	972,920	24.5	36.6	29.0	16.3

Notes: Seven cities with a poor population of less than 1,000 persons in any of these comparison groups were included in the aggregate for all cities, but are not listed individually here.

Visible minority persons are defined as "persons other than Aboriginal peoples, who are non-Caucasian in race and non-white in colour."

Cities are listed from lowest to highest overall poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE 17

COMPARISON OF POVERTY STATUS FOR VISIBLE MINORITY AND NON-VISIBLE MINORITY POPULATIONS, SELECT CITIES, 2000

	Comparison of Visible Minority and Non-visible Minority Poverty Rates		Poverty Rate Rank	
	Percentage Point Difference	Proportional Difference	by Overall City Rate	by Visible Minority Rate
Oakville	9.7	2.5	1	7
Burlington	7.2	1.9	2	4
Vaughan	4.5	1.6	3	1
Cambridge	4.5	1.5	4	3
Brampton	5.2	1.6	5	2
Saanich	3.9	1.4	6	5
Richmond Hill	8.7	1.9	7	9
Markham	11.2	2.8	8	8
Mississauga	9.6	2.1	9	10
Abbotsford	3.7	1.3	10	6
Kitchener	16.2	2.4	11	19
Oshawa	7.3	1.6	12	11
Calgary	9.7	1.7	13	13
Ottawa	19.4	2.7	14	22
Halifax	23.1	2.7	15	31
St. Catharines	23.9	2.7	16	33
Laval	12.2	1.8	17	18
Gatineau	20.3	2.3	18	28
Regina	5.0	1.3	19	12
Windsor	17.6	2.3	20	25
London	21.4	2.5	21	29
Kingston	13.4	1.8	22	20
Surrey	10.9	1.8	23	16
Saskatoon	7.2	1.4	24	17
Hamilton	19.4	2.1	25	32
Edmonton	5.8	1.3	26	15
Winnipeg	3.5	1.2	27	14
Coquitlam	22.9	2.7	28	30
Toronto	15.5	2.0	29	24
Hull	17.8	1.8	30	34
Richmond	19.0	2.5	31	26
Victoria	6.7	1.3	32	21
Saint John	20.0	1.8	33	36

(table continues on next page)

FIGURE 17 (CONTINUED)

COMPARISON OF POVERTY STATUS FOR VISIBLE MINORITY AND NON-VISIBLE MINORITY POPULATIONS, SELECT CITIES, 2000

	Comparison of Visible Minority and Non-visible Minority Poverty Rates		Poverty Rate Rank	
	Percentage Point Difference	Proportional Difference	by Overall City Rate	by Visible Minority Rate
Sherbrooke	22.3	1.9	34	37
Longueuil	19.6	1.8	35	35
Burnaby	14.1	1.7	36	27
Vancouver	8.6	1.4	37	23
Québec	20.5	1.7	38	38
Montréal	22.6	1.8	39	39
Aggregate of all cities	12.7	1.8		

Notes: Seven cities with a poor population of less than 1,000 persons in any of these comparison groups were included in the aggregate for all cities, but are not listed individually here.

Visible minority persons are defined as "persons other than Aboriginal peoples, who are non-Caucasian in race and non-white in colour."

Cities are listed from lowest to highest overall poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations

Across all 46 cities, visible minorities were more likely to live in poverty than non-visible minorities (29% compared with 16.3%).⁶² Although visible minorities accounted for nearly one-quarter (24.5%) of the population in these cities, they constituted 36.6% of the poor population. Visible minorities made up more than half the poor population in cities such as Coquitlam, Burnaby, Toronto, Vancouver, Surrey, Mississauga and Richmond Hill. In the cities of Richmond and Markham, more than three-quarters of the poor population was a visible minority. In all cities examined, the poverty rate for visible minorities remained higher than for non-visible minorities – in most cases, it was 1.5 to almost three times higher.

Poverty rates for visible minorities ranged from over 50% in cities such as Québec and Montréal to under 14% in Brampton and Vaughan. In some cities, there was a fairly high percentage point spread between the poverty rates of visible minority and those of non-visible minority populations. For example, in nine cities, the gap between these two populations was 20 percentage points or more (St. Catharines, Halifax, Gatineau,

London, Coquitlam, Saint John, Sherbrooke, Québec and Montréal). As well, the proportional difference between the two populations was quite high in nine cities. The rate of poverty among visible minority persons was 2.4 times (or more) that of non-visible minorities in Oakville, Markham, Kitchener, Ottawa, St. Catharines, Halifax, London, Coquitlam, and Richmond. St. Catharines, Halifax, London and Coquitlam had both a high proportional gap and a high percentage point spread between the two populations. In the case of Halifax and St. Catharines, their overall ranking for general poverty among the selected cities was 15th and 16th, respectively. However, the poverty rankings for visible minorities in these two cities were considerably worse – 31st and 33rd. This suggests that, in these two cities in particular, visible minorities lag quite a bit behind the rest of the population in terms of income.

Visible minority populations often face many barriers in the job market which restrict access to permanent, skilled and well-paying jobs. For example, visible minority persons have a higher unemployment rate (in 2001,

it was double that of non-visible minority persons). Members of visible minorities are also overrepresented in low-paying occupations and underrepresented in the better paying and more secure jobs such as management (8.2%) and professional fields (13.8%).⁶³ As a result, there is a wide gap between the earnings of visible minorities and non-visible minorities. For example, one study found that the median after-tax income for non-white workers was \$15,909 in 2000, compared with \$18,348 for white workers. This income gap narrowed somewhat through the late 1990s, primarily as a result of the improved Canadian economy, but it remains large.⁶⁴

Even when education is taken into account, “more than one of every five visible minority immigrants with a university education was found in this [bottom] and poorest 20% of Canadians.”⁶⁵ This indicates that these groups are unable to translate their skills and education into proper compensation, due in no small part to ethnic and racial discrimination. In *Canada's Creeping Economic Apartheid*, the author concludes that the racialization of poverty is increasingly manifest in urban centres where racialized groups are concentrated, and in the emergence of racial enclaves and a growing racial underclass.⁶⁶ With over 80% of racialized groups living in the major cities, poverty among racialized groups, including new immigrants and non-permanent residents, remains a major problem for urban Canada.

SUMMARY



As expected, given past research, the groups examined here – people with disabilities, Aboriginal people, immigrants and visible minorities – were indeed more likely to be vulnerable to and affected by poverty than the general population and they were most at risk in Canada's largest cities. With the exception of Aboriginal people, the majority of each group lived in large urban areas – mostly concentrated in the largest cities – and this was precisely where they had the highest rates of poverty. This concentration within cities was most pronounced among immigrants and visible minorities. With the present immigrant settlement patterns, this concentration of vulnerable groups is likely to increase in the future.

Although Aboriginal people made up a fairly low proportion of the population in many cities, there were a handful of cities in Canada's western provinces where they were overrepresented in the population and grossly overrepresented among the poor. And while the majority of Aboriginal people still lived outside large urban areas in 2001, the pattern of increasing urbanization suggests that, over time, the problem of urban poverty among this group will only be magnified.

Nevertheless, we found interesting patterns when examining poverty within the context of where people lived. In the case of immigrants, for example, those who lived in non-CMAs had lower rates of poverty than those who lived in CMAs. However, only a small proportion of immigrants settled in these non-urban locations. So, how do urban and non-urban-dwelling immigrants differ? Are there differences in the ways in which they

become integrated into the local economy? Further research to examine occupational profiles and other factors might suggest reasons for these differences. For example, is the more favourable poverty profile of immigrants in non-urban areas related to their employment status – possibly employment in occupations deemed necessary where skill shortages prevail in Canada? Or perhaps we could learn more by examining differences in settlement patterns. Are non-urban immigrants settling first in large urban areas and then moving to non-urban areas, resulting in improved economic situations, or do they initially settle in these non-urban areas?

We also found quite a range of poverty outcomes among immigrants, depending upon their period of immigration. In fact, more established immigrants often had a more favourable poverty profile than Canadian-born individuals. Does this suggest that immigrants typically face a period of economic turmoil followed by adjustment and greater economic security? Is it reasonable to expect that the most recent generation of immigrants will follow a similar trajectory to earlier immigrants, given differences in profiles and immigration patterns?

While the poverty rate among Aboriginal people was also highest in Canada's largest cities, we found that, unlike rates for immigrants, the lowest rates of poverty for this population were in the remainder of the CMAs, or rather, in the urban, rural and suburban fringe areas around the largest cities. Although relatively few Aboriginal people lived in these areas, those who

did were much less likely to be poor than their city- or rural-dwelling counterparts. What is it about these fringe areas that makes such a difference for the economic security of Aboriginal people? Are these differences related to employment or housing opportunities that do not exist to the same extent in the city itself or even in rural areas? Is there less churn involved for Aboriginals living in these areas? How does living in the remainder of the CMA fit with the mobility patterns of Aboriginal people – do individuals involved in churn eventually improve their economic status and relocate to these areas, or do Aboriginal residents of these areas bypass the economic insecurity involved in churn because they started out there?

We have drawn several highlights from our findings regarding groups that are vulnerable to poverty:

- In six cities – Winnipeg, Victoria, Montréal, Regina, Saskatoon and Vancouver – Aboriginal people recorded a poverty rate in excess of 50% in 2000. The highest rate was in Vancouver – 59.5%. In Thunder Bay and Saskatoon, the poverty rate among Aboriginal people was over three times that of non-Aboriginal people, and in Regina, the rate was four times greater.
- By the end of the 1990s, five major urban areas were the settlement destination for 80% of Canada's immigrants – Toronto, Vancouver, Montréal, Calgary and Ottawa. Toronto was by far the most popular location. In fact, while immigrants represented less than one in five Canadians, they comprised nearly half of all residents of the city of Toronto. And although immigrants did not have greater rates of poverty in every city across Canada, in some, there were very large differences between the Canadian-born and immigrant populations. Cities within the CMA of Vancouver, for example, registered a fairly large difference in poverty rates between Canadian-born and immigrant populations – immigrants in Richmond and Coquitlam had poverty rates that were about 2.5 times those of the Canadian-born population. For the most part, cities in southern Ontario had among the lowest poverty rates for immigrants. In Cambridge and Burlington, for example, roughly one in 10 lived in poverty. However, other southern Ontario cities, such as Toronto, had very high rates of poverty among immigrants.
- While established immigrants often had poverty rates that were lower than those of Canadian-born people, more recent immigrants registered higher poverty rates than the Canadian-born population in every city. In some cities, the difference was very stark. In Richmond, for example, the poverty rate of recent immigrants was over 40 percentage points above that of Canadian-born people. Similarly, poverty rates among recent immigrants in London and Burnaby were over 35 percentage points higher than those of the Canadian-born population.
- In all the cities examined, the rate of poverty among visible minorities was higher than among non-visible minorities. In St. Catharines, Halifax, London and Coquitlam, there were very large percentage point spreads and very large proportional gaps between the poverty rates of visible minorities and those of non-visible minorities. Halifax and St. Catharines ranked 15th and 16th, respectively, in general poverty rates for all residents; however, they ranked 31st and 33rd in poverty rates among visible minorities.
- In every city examined here, people with disabilities had higher rates of poverty than those without. In general, cities with high overall poverty rates (particularly those in the province of Quebec) tended to have high poverty rates among people with disabilities; conversely, those with low overall poverty rates registered lower poverty rates among people with disabilities. This is what one would expect. However, in some cities – even those where the poverty rate among people with disabilities was lower than in most other cities across the country – the proportional gap between those with and those without disabilities was quite large (such as in Oakville, Burlington and Cambridge). This pattern suggests that people with disabilities in these cities may have faced fairly high levels of inequality compared with the non-disabled population. It was also clear that age had an impact on poverty rates among people with disabilities. Seniors with disabilities often had only slightly higher rates of poverty than the general population. One explanation could be that many seniors may have *aged* into a disability (rather than aged *with* a disability), so their pension profiles are based on work histories acquired without a disability. In five cities – Saanich, London, Kingston, St. John's and Victoria – the poverty rate for seniors with disabilities was actually lower than the general poverty rate. In other locations, however (Burlington, Vaughan, Gatineau, Oakville and Brampton), seniors with disabilities had relatively high rates of poverty.

ENDNOTES



- ¹ In this paper, we do not examine rural poverty.
- ² Note that some of the numbers and percentages for the CSD data (and even the CMA totals) presented here will differ slightly from those presented in our time-series analysis, *A Lost Decade*. The 2000 poverty statistics in the historical analysis were based on geographic boundaries that were reconfigured to match those in 1996, for consistency over time. In other words, they were based on 2000 poverty data reconfigured to 1996 boundaries. In addition, the CMA and CSD data presented here include Kingston and Abbotsford, which became CMAs in 2001.
- ³ Our main sources of data are custom tabulations of the 2001 Census of Canada results; income data from the 2001 Census refer to pre-tax income in 2000.
- ⁴ Statistics Canada. *Aboriginal People of Canada: A Demographic Profile*. 2001 Census Analysis Series, Cat. 96F0030XIE2001007. Ottawa: Statistics Canada, 2003. Available from: <http://www12.statcan.ca/english/census01/Products/Analytic/companion/abor/pdf/96F0030XIE2001007.pdf>.
- ⁵ Including the on-reserve population, Aboriginal people constituted 3.3% of the Canadian population. Since LICO statistics are not produced for the on-reserve population or for any of the territories, our analysis here focuses solely on the Aboriginal population living off-reserve and outside of the territories. Obviously, this yields an incomplete story of poverty among Aboriginal people.
- ⁶ Again, these statistics only apply to the off-reserve population outside the three territories, providing an incomplete picture of poverty in Canada's Aboriginal peoples.
- ⁷ Using data from the 1991 Health and Activity Limitations Survey, it was found that the higher rate of poverty among urban-dwelling people with disabilities (compared with rural-dwelling people with disabilities) was closely related to labour force status, living arrangements, severity of disability and gender. At that time, rural residents with disabilities were more likely (than their urban-dwelling counterparts) to be employed, live with others, have mild disabilities and be male – all factors associated with lower rates of poverty. See: Fawcett, Gail. *Living With Disability in Canada: An Economic Portrait*. Ottawa: Office for Disability Issues, Human Resources Development Canada, 1996.
- ⁸ New disability questions were developed for the 2001 Census. The wording of both the new questions and the response categories differ from the disability questions used in the previous censuses. Therefore, data on people with disabilities from the 2001 Census cannot be compared with data from any previous Census. The working definition of disability is still based upon “activity limitations.” The new questions ask about difficulty in daily activities, and activity reduction covering the different components of home, work/school and other activities. One of the differences in the questions, however, is that respondents are also provided with examples of certain activities, such as hearing, seeing, communicating, walking, climbing stairs, learning or doing any similar activities.

- These data were derived from the Census; because of differences in sampling procedures, these data will differ somewhat from data derived from the post-censal PALS (the Participation and Activity Limitations Survey).
- 9 The poverty rate for people with disabilities in Saanich is likely linked with lower rates of poverty among seniors in that city (remembering that the likelihood of disability increases with age).
 - 10 It is also evident that, for all three age groups of people with disabilities, the average poverty rate in Canada's largest 46 cities was higher than in the country as a whole. For example, the aggregate poverty rate for children with disabilities in the largest cities was 33.3%, compared with 28.3% in all of Canada. Similarly, the aggregate city poverty rate among working-age people with disabilities was 28.9%, compared with 26.1% in Canada, and the aggregate city poverty rate among seniors with disabilities was 23.4%, compared with 18.6% in Canada.
 - 11 Due to low cell sizes, the data for children with disabilities at the individual CSD level are not presented.
 - 12 In Cambridge, Mississauga and Laval, seniors with disabilities had very slightly higher rates of poverty than their working-age counterparts as well; however, these differences were very slight – within one percentage point.
 - 13 While the number of children with disabilities living in poverty was quite low in many of the 46 cities and we are unable to provide detailed city breakdowns for this age group, the data available on children with disabilities indicates that they also consistently register higher rates of poverty than those found in the general population.
 - 14 Fawcett, Gail. *Living With Disability in Canada: An Economic Portrait*. Ottawa: Office for Disability Issues, Human Resources Development Canada, 1996.
 - 15 Fawcett, Gail. *Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario*. Ottawa: Canadian Council on Social Development, 2000.
 - 16 Canadian Council on Social Development. *Disability Information Sheet No. 18*. Ottawa: CCSD, 2005.
 - 17 Canadian Council on Social Development. *Disability Information Sheet No. 4*. Ottawa: CCSD, 2002. For similar findings from the 2001 Workplace and Employee Survey, see also CCSD's Disability Information Sheet No. 16 (2004).
 - 18 Canadian Council on Social Development. *Disability Information Sheet No. 5*. Ottawa: CCSD, 2002.
 - 19 *Ibid.*
 - 20 Canadian Council on Social Development. *Disability Information Sheet No. 8*. Ottawa: CCSD, 2002.
 - 21 Fawcett, Gail. *A Concept Paper on Issues Concerning Seniors with Disabilities*. Unpublished paper submitted by the CCSD to the Office for Disability Issues, Department of Social Development, 2005.
 - 22 Fawcett, Gail. *Living With Disability in Canada: An Economic Portrait*. Ottawa: Office for Disability Issues, Human Resources Development Canada, 1996.
 - 23 For the purposes of this study, we are using the Census variable "Aboriginal identity," which refers to those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit. In 2001, a total of 973,355 persons identified themselves with one (or more) of these groups. This count was 21.8% higher than the 1996 Census figure of 799,010. In contrast, the non-Aboriginal population grew by only 3.8% between 1996 and 2001. According to Statistics Canada, about "half the increase in the Aboriginal population can be attributed to demographic factors, such as their high birth rate; increased awareness of one's Aboriginal roots likely accounted for another half, as more people identified themselves as Aboriginal and fewer reserves were incompletely enumerated." See: Statistics Canada. *Aboriginal People of Canada: A Demographic Profile*. 2001 Census Analysis Series, Cat. 96F0030XIE2001007. Available from: <http://www12.statcan.ca/english/census01/Products/Analytic/companion/abor/pdf/96F0030XIE2001007.pdf>.
 - 24 *Ibid.*, p. 29.
 - 25 In 2001, 31.4% of Aboriginal people lived on-reserve, 19.5% lived in rural non-reserve areas, 21.3% lived in urban non-CMAs and 27.8% lived in CMAs.
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- 27 Since the LICO is not calculated by Statistics Canada for those living on reserves, we do not include data for the on-reserve population.
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- 29 Anderson, John. *Aboriginal Children in Poverty in Urban Communities: Social Exclusion and the Growing Racialization of Poverty in Canada*. Notes for presentation to Subcommittee on Children and Youth at Risk, part of the Standing Committee on Human Resources Development and the Status of Persons with Disabilities on March 19, 2003. Ottawa: Canadian Council on Social Development, 2003.
- 30 Prepared by the CCSD using data from Statistics Canada's 2001 Census, Target Group Profiles, custom tabulations, and from: Statistics Canada. *Education in Canada: Raising the Standard*. 2001 Census Analysis Series, Cat. 96F0030XIE2001012. Ottawa: Minister of Industry, 2003.
- 31 Statistics Canada. 2001 Census, Standard Data Products, Cat. 97F0011XCB2001045
- 32 Prepared by the CCSD using data from Statistics Canada's 2001 Census, custom tabulations.
- 33 Bernier, Rachel. *The Dimensions of Wage Inequality Among Aboriginal People*. Business and Labour Market Analysis, Cat. 11F0019MPE, No. 109. Ottawa: Statistics Canada, Dec. 1997.
- 34 De Silva, A. "Wage Discrimination Against Natives." In *Canadian Public Policy*, Vol. XXV, No.1, 1999.
- 35 Pendakur, K., and R. Pendakur. *Colour My World: Has the Minority-Majority Earnings Gap Changed Over Time?* Ottawa: Strategic Research and Analysis: Economic Research Group, Canadian Heritage, 2001.
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- 39 *Ibid.*, pp. 29-30.
- 40 *Ibid.*, p. 30.
- 41 *Ibid.*, p. 29.
- 42 Frideres, J.S., and R. R. Gladacz. *Aboriginal People in Canada: Contemporary Conflicts*, 6th edition. Toronto: Prentice Hall, 2001.
- 43 *Ibid.*, pp. 31-32.
- 44 Website: <http://www.cahrd.org>
- 45 Berridge, Joe. *Cities in the New Canada*. TD Forum on Canada's Standard of Living. Available from: <http://www.td.com/economics/standard/full/Berridge.pdf>.
- 46 The *non-permanent population* refers to people from another country who had an employment authorization, a student authorization or a Minister's permit, or those who were refugee claimants at the time of the Census and family members living here with them.
- 47 While aggregate city statistics include all 46 cities, individual city statistics are presented here for only 41 cities. The five cities not presented (Chicoutimi, Jonquière, St. John's, Saint John and Trois-Rivières) had fewer than 1,000 poor immigrants.
- 48 All aggregate statistics are based on data from the 46 selected cities. However, when examining individual CSDs, only those with at least 1,000 poor individuals for each subpopulation examined are included. When focusing on established immigrants (those immigrating before 1986) and recent immigrants (those immigrating between 1996 and 2001), only the 20 cities appearing in Figure 10 met that criterion.
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- 59 Statistics Canada. *Canada's Ethnocultural Portrait: The Changing Mosaic*. 2001 Census Analysis Series, Cat. 96F0030XIE2001008. Available from: <http://www.statcan.ca/cgi-bin/downpub/freepub.cgi>.
- 60 *Ibid.*, p. 10.
- 61 *Ibid.*, p. 11.
- 62 Aggregate statistics were calculated using data from all 46 cities. The seven cities not included in Figure 12 had less than 1,000 poor visible minority persons.
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- 64 *Ibid.*
- 65 Jackson, Andrew. "Poverty and Racism." In *Perception*, Vol. 24, No. 4, Spring 2001. Available from: <http://www.ccsd.ca/perception/244/racism.htm>.
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