## SPARmonitor

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Social Change

Monitoring Toronto's

This bulletin is a quick inventory of recent social research information. Its purpose is to promptly disseminate the most current external and internal research relevant to social policy.

**The Price of Public Health Care Insurance 2017** by Feixue Ren, Milagros Palacios, and Bacchus Barua, Fraser Institute, August 2017.

Health care in Canada is not "free." While Canadians may not be billed directly when they use medical services, they pay a substantial amount of money for health care through the country's tax system. Unfortunately, the size of these tax payments is hard to determine because there is no "dedicated" health insurance tax. As a result, individuals and families often cannot fully appreciate the true cost they pay towards the public health care system.

- In 2017, the estimated average payment for public health care insurance ranges from \$3,994 to \$12,410 for six common Canadian family types, depending on the type of family
- For the average Canadian family, between 1997 and 2017, the cost of public health care insurance increased 3.2 times as fast as the cost of food, 2.7 times as fast as the cost of clothing, 1.9 times as fast as the cost of shelter, and 1.8 times faster than average income
- The 10% of Canadian families with the lowest incomes will pay an average of about \$471 for public health care insurance in 2017

For link to the paper:

https://www.fraserinstitute.org/sites/default/files/price-of-public-health-care-insurance-2017.pdf

**The Power of Words: Improving Immigrants' Literacy Skills** by Parisa Mahboubi, C.D. Howe Institute, August 2017.

Immigrants' employability and earnings capacity are positively associated with literacy skills. Those highly fluent in English or French are far more likely to find well-paid jobs after arrival in Canada. Higher literacy levels significantly improve employment earnings by facilitating the application of skills, while accelerating immigrants' labour market integration and enhancing productivity.

- The literacy gap between immigrants and non-immigrants is larger in Canada than in Australia, despite the fact that immigrants in both countries are mostly selected from well-educated candidates
- The skills gap exists across all levels of education, including university-educated immigrants, even though higher education should translate into higher skills
- In Canada there is a need to improve Canada's selection policies, either by giving more weight to language proficiency or by making language testing more rigorous, or a combination thereof





For link to the report:

https://www.cdhowe.org/sites/default/files/attachments/research\_papers/mixed/Commentary\_48 6.pdf

**Making Real Change Happen For African Canadians:** Report of the African Canadian Legal Clinic to the CERD by African Canadian Legal Clinic, 2017.

The African Canadian Legal Clinic (ACLC) is a community-based not-for-profit organization established in 1994 in Toronto, Canada. The Clinic is mandated to combat anti-Black racism. This report provides a statistical synopsis across these different areas in order to illuminate specific problems for the African Canadian community.

- Indigenous Peoples and peoples of African descent in Canada are over-represented in poverty and in the criminal justice system
- The disproportionate apprehension of Black children by the child welfare system is endemic in the African Canadian community
- Despite comprising 8.5% of Toronto's population, Black children and youth account for 40.8% of children apprehended by the Children's Aid Society of Toronto (CAST) and placed in care

For link to the report:

http://tbinternet.ohchr.org/Treaties/CERD/Shared%20Documents/CAN/INT\_CERD\_NGO\_CAN\_2817 3\_E.pdf

Low Income among Persons with a Disability in Canada, 2014 by Katherine Wall, Statistics Canada, August 2017.

This study primarily uses data from the 2014 Longitudinal and International Survey of Adults (LISA), as well as data from the 2013 Canadian Income Survey (CIS). It covers persons aged 25 to 64, and excludes those living in territories, those living on reserves and other Aboriginal settlements in the provinces, and the institutionalized population. It also excludes people whose disability type could not be classified.

- In 2014, persons with a disability accounted for approximately one-fifth of the overall population aged 25 to 64. Of these, 23% were in low income, compared with 9% of those without a disability
- Among persons with a disability, the low-income rate was over 50% for lone parents and persons living alone, compared with 8% for persons with a disability who lived with a spouse who did not have a disability
- Among those without a job, 22% of people without a disability were in low income, compared with 35% for those with a physical–sensory disability, 46% for those with a mental–cognitive disability and 47% for those who had a combination of both

For link to the study:

http://www.statcan.gc.ca/daily-quotidien/170811/dq170811a-eng.pdf



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**Losing Ground Income Inequality in Ontario, 2000–15** by Sheila Block, Canadian Centre for Policy Alternatives, August 2017.

This paper examines 15 years of income inequality for families raising children in Ontario (2000 to 2015), comparing it with national data for context, and finds several disturbing trends. The data reveal that the top half of Ontario families take home 81 per cent of earnings; the bottom half of families take home only 19 per cent. What's more, the richest families in Ontario earned almost 200 per cent of the average family's earnings in 2013–15.

- The top half of Ontario families in terms of income now takes home 81 per cent of all earnings, up from 78 per cent in 2000
- The poorest half of Ontario families' share of earnings shrunk from 22 per cent in 2000 to 19 per cent in 2015
- The income inequality is being caused by a "seismic shift" taking place in Ontario's labour market with the decline of stable, working-class jobs in the manufacturing sector

For link to the report:

https://www.policyalternatives.ca/sites/default/files/uploads/publications/Ontario%20Office/2017/ 08/Losing\_Ground.pdf

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