

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.

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**Insights on Canadian Society**, by Rose Evra and Abdolmohammad Kazemipur, Statistics Canada, June 2019.

This study examines the impact of social capital and ethnocultural characteristics on the evolution of employment income of a cohort of immigrants who arrived in Canada in 2001, based on two linked datasets: the Longitudinal Survey of Immigrants to Canada (LSIC) and the Longitudinal Immigration Database (IMDB).

- Among immigrants aged 25 to 54 who came to Canada in 2001, nearly half had relatives living in the country prior to their admission (44%), and almost two-thirds (63%) reported that they had friends living in the country prior to their admission
- Having friends was positively correlated with employment income. In 2002, immigrant women who had friends in Canada prior to their admission earned as much as those who did not have friends, but, by 2016, those who had friends in Canada prior to their admission earned about \$7,000 more than those who did not have friends
- Among immigrants, some groups designated as visible minorities and some categories of religious affiliation consistently had lower employment incomes during the period

For link to the paper:

<https://www150.statcan.gc.ca/n1/pub/75-006-x/2019001/article/00009-eng.pdf>

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**Net Worth of Households: 2015**, by Jonathan Eggleston and Robert Munk, U.S. Census Bureau, May 2019.

This brief uses the Survey of Income and Program Participation (SIPP) to examine household net worth in 2015 and compares it with net worth in 2014.

- Median net worth increased by 6.8 percent from \$82,450 to \$88,050 between 2014 and 2015
- During 2015, 90.9 percent of households held assets at a financial institution, while 7.0 percent of households owned a rental property
- Home equity accounted for the largest portion of net worth in 2015 and 2014 despite being the third most commonly held asset

For link to the paper:

<https://www.census.gov/content/dam/Census/library/publications/2019/demo/P70BR-164.pdf>

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**New Rules for the Game: Rebooting Canada's competition Regime for the Digital Economy**, by Michael Crawford Urban, Mowat Centre, May 2019.

This report begins by analyzing these existing and emerging concerns and then shifts focus to examine a number of potential responses that Canadian regulators, policymakers and decision-makers ought to consider.

- Many of the digital challenges confronting Canada's competition regime stem from an intersection between certain novel features of the digital economy and much older disagreements over the very purpose of competition law and policy
- High switching costs, pre-emptive shoot-out acquisitions, date exclusion acquisitions and now casting-contribute to a situation where corporate consolidation is increasing and it is becoming increasingly hard for new firms to emerge to challenge established incumbents
- In the future, as pricing algorithms become more sophisticated and personal data becomes richer and more available, firms may be able to model individuals' economic behaviour with much greater accuracy, thereby enabling dynamic pricing to become ubiquitous on the Internet

For link to the paper:

[https://munkschool.utoronto.ca/mowatcentre/wp-content/uploads/publications/193\\_new\\_rules\\_for\\_the\\_game.pdf](https://munkschool.utoronto.ca/mowatcentre/wp-content/uploads/publications/193_new_rules_for_the_game.pdf)

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**Immigration and the Welfare State Revisited: Fiscal Transfers to Immigrants in Canada in 2014**, by Patrick Grady and Herbert Grubel, Fraser Institute, November 2015.

This study analyzes the net fiscal cost of immigration which has continued to increase, despite reforms to the immigration selection process. The study cautions the former Conservative Government's Immigration Policy reforms as "extremely ambitious," and unlikely to produce significant reductions in the per-capita fiscal cost of newly admitted immigrants to stem the growing absolute net fiscal cost of mass immigration.

- The overall net cost of fiscal transfers to recent immigrants has continued to grow, reaching \$20 to \$28 billion in 2010 (and \$27 to \$35 billion in 2014)
- Our new estimate of the net fiscal transfer to recent immigrants is significantly lower at \$5,329 per capita per year in 2010 than our previous estimate of \$6,051 in 2005, subsequently revised to \$6,329
- To put this number in perspective, it is large enough to account for a substantial proportion of the \$56.9 billion Canadian consolidated government sector net borrowing in 2013

For link to the paper:

<https://www.fraserinstitute.org/sites/default/files/immigration-and-the-welfare-state-revisited.pdf>

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**Fair Care: A Workforce Strategy for Social Care**, by Joe Dromey and Dean Hochlaf, IPPR the Institute for Public Policy Research, November 2018.

The study addresses the issue of adult social care neglect and makes a number of recommendations for the British Government. Adult social care-which covers personal care, social work, and practical support for adults with a physical disability, a learning disability or physical or mental illness – is an imperative public service.

- The number of people aged 85 and over requiring 24-hour care will double by 2035
- By 2028, there will be a shortage of over 400,000 workers in social care
- Adult social care provides 1.3 million jobs in England, making the workforce larger than the NHS.
- Women account for 82 per cent of the social care workforce and 84 per cent of care workers

For link to the paper:

<https://www.ippr.org/files/2018-11/fair-care-a-workforce-strategy-november18.pdf>

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**Homeownership, Mortgage Debt and Types of Mortgage Among Canadian Families**, by Sharanjit Uppal, Statistics Canada, August 2019.

The study examines changes in homeownership rates and the factors correlated with homeownership, the amount of mortgage debt owed by families who had a mortgage and the proportion of families who had paid off the mortgage on their principal residence.

- In 2016, 63% of Canadian families owned their homes, up from 60% in 1999
- In 2016, more than 4 in 10 families had paid off their mortgage
- From 1999 to 2016, the median amount of mortgage debt among Canadian families with a mortgage almost doubled, from \$91,900 to \$180,000 in 2016 constant dollars.
- Almost three-quarters of families had a fixed-rate mortgage in 2016

For link to the paper:

<https://www150.statcan.gc.ca/n1/en/pub/75-006-x/2019001/article/00012-eng.pdf?st=hUVX0xzS>

Previous issues of the SPAR Monitor can be viewed online at: <http://bit.ly/2iltgRQ>

Social Policy, Analysis and Research Information Resources:

Wellbeing Toronto: [www.toronto.ca/wellbeing](http://www.toronto.ca/wellbeing)

City of Toronto Data, Research & Maps: <https://web.toronto.ca/city-government/data-research-maps/>