

## Reasonable Remuneration: The Earnings Gap between Immigrants and Non-Immigrants in Canadian Cities

By

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While some Quebecers and other Canadians worry about the reasonable accommodation of immigrants, when it comes to integration another issue which likely merits greater attention is the “reasonable remuneration” of working newcomers with educational qualifications similar to those of the Canadian born population . On May 1<sup>st</sup>, the 2006 census released by Statistics Canada on income and earnings pointed to persistent disparities in the economic standing of Canadians. Though the economy has improved in the past decade it appeared to analysts as though the wealthier did better and the poorer worse. In reality, the situation is considerably more complex than suggested by Statscan as there are variations across time and geography that need greater consideration in drawing conclusions about the evolving income of Canadians. Disparities are more pronounced across certain sub-groups and vary in different parts of the country. One of the principal disparities to which the data draws attention is the widening gap in earnings between immigrants and non-immigrants and notably those respectively holding university degrees. Indeed between 2000 and 2005 the median earnings of immigrants holding a university degree dropped by approximately 10% nationally. This is further reflected in the total average income of university degree holders (notably those between the ages of 25-34) which between 2000 and 2005 declined by about eight percent in the MTV (Montreal, Toronto and Vancouver) those cities with the highest share of immigrants. Hence it seems there is a decline in the dollar value of a university degree.

Table 1

Median Earnings in Canada of the Canadian-Born Population, the Immigrant Population and Recent Immigrants (2001-2006), for the census year 2006

Median Earnings	Canadian Born		Immigrant Population		Recent Immigrants	
	With university degree	Without university degree	With university degree	Without university degree	With university degree	Without university degree
1995	\$ 48,805	\$ 30,526	\$ 40,394	\$ 27,115	\$ 24 368	\$ 18 347
2000	\$ 50,668	\$ 33,101	\$ 40,343	\$ 29,142	\$ 30,222	\$ 20,840
2005	\$ 51,656	\$ 32,499	\$ 36,451	\$ 27,698	\$ 24,636	\$ 18,572

As observed below in Montreal the gap between the Canadian-born holding a university degree and those without one is just over 40% and hence an immigrant with a university degree in Montreal is earning 59.5 cents for every dollar that a Canadian-born university graduate does (17 cents below what they were earning in 1995 compared to the Canadian-born graduate). Toronto has seen a near similar decrease with a 12 cent drop between 2000 and 2005 for immigrants with a university degree compared to those without. Ottawa-Gatineau has also witnessed a 10 cent drop over that period. For those without a university degree Montreal while still offering less remuneration for immigrants versus Canadian born has remained fairly stable over the years 1995, 2000 and 2005 as has the country as a whole. The gap has widened quite significantly for those immigrants and Canadian-born without a university degree in the Ottawa-Gatineau region between 2000 and 2005.

Table 2

Earnings gaps in selected Canadian Cities for the years 1995, 2000 and 2005

	Univ degree/born in Canada versus born outside of Canada			Without University degree/born in Canada versus born outside of Canada		
	1995	2000	2005	1995	2000	2005
Canada	-17.5%	-20.5%	-29.5%	-11%	-12.5	-15.0%
Montreal	-23%	-27%	-40.5%	-30%	-33.0	-34%
Toronto	-21.0	-23.0	-35.0	-20.0	-19.0	-25.0%
Vancouver	-25%	-30.5%	-33%	-28.0	-28.0	-32.5%
Calgary	-25.5	25.5	-32.0	-23.5	-22.0	-26.0
Edmonton	-23.0	24.0	-27.0	-22.0	-19.5	-21.3
Ottawa-Gatineau	-10.0	-11.5	-21.0	-29.0	-26.0	-34.0
Winnipeg	22.5	-20.0	-19.0	-20.0	-14.0	-18.0

As observed below an immigrant with a university degree earns more than someone who is Canadian born with a university degree with certain important exceptions notably Vancouver, Montreal, to a lesser extent Toronto.

**Table 3**

**Median<sup>1</sup> earnings of recent immigrants and Canadian-born earners, both sexes, aged 25 to 54, with or without university degree, 2005, for Canada and census metropolitan areas – 20% sample data**

2005	Canadian Born		Immigrant Population		Recent Immigrants	
	With university degree	Without university degree	With university degree	Without university degree	With university degree	Without university degree
Canada	\$ 51,656	\$ 32,499	\$ 36,451	\$ 27,698	\$ 24,636	\$ 18,572
Greater Sudbury	\$ 55,600	\$ 34,506	\$ 68,066	\$ 31,007	<u>F</u>	<u>F</u>
Saint John	\$ 51,427	\$ 28,410	\$ 58,928	\$ 34,162	<u>F</u>	<u>F</u>
St. John's	\$ 49,929	\$ 29,503	\$ 54,332	\$ 20,929	\$ 49,998	<u>F</u>
Thunder Bay	\$ 49,095	\$ 35,135	\$ 53,504	\$ 32,303	<u>F</u>	<u>F</u>
Peterborough	\$ 50,716	\$ 32,397	\$ 52,592	\$ 30,044	<u>F</u>	<u>F</u>
Oshawa	\$ 58,215	\$ 41,369	\$ 50,088	\$ 38,452	\$ 34,941	\$ 18,925
Ottawa – Gatineau	\$ 61,707	\$ 39,252	\$ 48,085	\$ 25,794	\$ 25,696	\$ 16,230
Ottawa	\$ 62,566	\$ 40,177	\$ 49,714	\$ 26,287	\$ 26,640	\$ 16,254
Gatineau	\$ 58,945	\$ 36,671	\$ 36,385	\$ 23,554	\$ 20,044	\$ 15,773
Brantford	\$ 51,495	\$ 34,918	\$ 47,173	\$ 32,961	<u>F</u>	\$ 24,856
Kingston	\$ 52,110	\$ 34,066	\$ 42,777	\$ 31,580	\$ 25,996	\$ 19,585
Regina	\$ 52,727	\$ 34,621	\$ 42,667	\$ 27,739	\$ 24,563	\$ 17,197
Guelph	\$ 48,521	\$ 38,896	\$ 41,885	\$ 37,199	\$ 30,073	\$ 28,752
Kitchener	\$ 52,712	\$ 38,229	\$ 41,188	\$ 32,941	\$ 30,215	\$ 22,034
Windsor	\$ 54,958	\$ 39,513	\$ 40,379	\$ 32,847	\$ 22,467	\$ 19,049
Victoria	\$ 44,895	\$ 33,896	\$ 40,155	\$ 29,967	\$ 21,807	\$ 20,007
Hamilton	\$ 55,488	\$ 38,094	\$ 39,985	\$ 32,350	\$ 21,730	\$ 20,159
Moncton	\$ 50,133	\$ 28,379	\$ 39,309	\$ 26,531	<u>F</u>	<u>F</u>
Kelowna	\$ 46,637	\$ 31,416	\$ 39,271	\$ 25,902	<u>F</u>	\$ 20,963
Calgary	\$ 58,134	\$ 38,685	\$ 39,049	\$ 28,634	\$ 28,026	\$ 20,611
St. Catharines – Niagara	\$ 48,343	\$ 32,874	\$ 38,890	\$ 29,026	\$ 25,682	\$ 18,272
Halifax	\$ 46,368	\$ 30,907	\$ 38,121	\$ 25,669	\$ 22,285	\$ 20,180
Edmonton	\$ 52,791	\$ 38,103	\$ 37,902	\$ 29,984	\$ 24,848	\$ 20,727
Toronto	\$ 57,695	\$ 39,586	\$ 37,647	\$ 29,756	\$ 26,301	\$ 19,280
Saskatoon	\$ 47,249	\$ 32,081	\$ 36,698	\$ 25,572	\$ 24,904	\$ 14,703
London	\$ 50,440	\$ 36,019	\$ 35,943	\$ 31,979	\$ 21,625	\$ 18,585
Winnipeg	\$ 48,592	\$ 32,135	\$ 33,464	\$ 26,484	\$ 22,585	\$ 19,606
Vancouver	\$ 48,621	\$ 37,367	\$ 32,743	\$ 25,344	\$ 22,811	\$ 17,681
Québec	\$ 49,007	\$ 31,454	\$ 32,497	\$ 19,896	\$ 18,887	\$ 15,441

Montréal	\$ 49,229	\$ 32,288	\$ 29,188	\$ 20,885	\$ 20,088	\$ 16,109
Sherbrooke	\$ 45,619	\$ 29,052	\$ 25,941	\$ 19,891	\$ 17,562	\$ 14,616

Most cities in Canada in 2005 were offering median earnings for immigrants with university degrees and it is London, Winnipeg, Vancouver, Quebec City, Montreal and Sherbrooke which are below the average. Montreal and Vancouver are also both below the average in median earnings for university degree holders. In 2000 Montreal and Vancouver were nearly on par with the national average for median earnings for the Canadian born. Ottawa was well above for the Canadian-born and for both immigrants and recent immigrants.

**Table 4**

**Median<sup>1</sup> earnings of recent immigrants and Canadian-born earners, both sexes, aged 25 to 54, with or without university degree, 2000, for Canada and census metropolitan areas – 20% sample data**

2000 Median Earnings	Canadian Born		Immigrant Population		Recent Immigrants	
	With university degree	Without university degree	With university degree	Without university degree	With university degree	Without university degree
Canada	\$ 50,668	\$ 33,101	\$ 40,343	\$ 29,142	\$ 30,222	\$ 20,840
Greater Sudbury	\$ 52,643	\$ 33,667	\$ 58,293	\$ 33,620	F	F
Oshawa	\$ 57,182	\$ 40,356	\$ 57,588	\$ 39,537	\$ 39,931	\$ 28,135
Saint John, CMA (N.B.)	\$ 48,356	\$ 28,089	\$ 53,676	\$ 28,066	F	F
Ottawa - Gatineau,	\$ 59,501	\$ 38,924	\$ 52,693	\$ 28,783	\$ 41,193	\$ 21,286
Ottawa	\$ 60,587	\$ 39,394	\$ 53,890	\$ 29,087	\$ 42,701	\$ 21,598
Gatineau	\$ 57,075	\$ 35,987	\$ 39,345	\$ 27,326	\$ 25,507	\$ 16,839
St. John's, CMA (N.L.)	\$ 47,258	\$ 29,127	\$ 51,666	\$ 28,175	F	F
Moncton,	\$ 46,060	\$ 27,737	\$ 51,183	\$ 27,554	F	F
Kingston	\$ 50,552	\$ 33,562	\$ 47,281	\$ 31,435	\$ 33,764	\$ 13,495
Peterborough	\$ 45,240	\$ 32,524	\$ 46,249	\$ 31,397	F	F
Windsor	\$ 56,085	\$ 40,295	\$ 46,061	\$ 33,788	\$ 37,188	\$ 25,759
Thunder Bay	\$ 47,858	\$ 35,315	\$ 45,545	\$ 33,776	F	F
Regina,	\$ 51,511	\$ 33,658	\$ 44,903	\$ 28,604	\$ 26,881	\$ 17,214
St. Catharines – Niagara	\$ 48,177	\$ 33,571	\$ 44,902	\$ 32,629	\$ 28,128	\$ 22,406
Brantford,	\$ 50,480	\$ 33,792	\$ 44,850	\$ 33,573	F	\$ 21,859
Hamilton,	\$ 53,988	\$ 38,044	\$ 44,843	\$ 33,667	\$ 26,767	\$ 22,483
Barrie	\$ 51,895	\$ 36,084	\$ 43,511	\$ 34,757	F	\$ 24,735
Guelph	\$ 45,009	\$ 38,092	\$ 43,497	\$ 38,787	\$ 32,893	\$ 33,574
Victoria	\$ 44,968	\$ 33,761	\$ 42,520	\$ 31,908	\$ 21,576	\$ 21,601
Calgary	\$ 56,073	\$ 36,034	\$ 41,643	\$ 28,105	\$ 29,572	\$ 20,136
Kitchener	\$ 51,513	\$ 37,033	\$ 41,609	\$ 33,632	\$ 33,696	\$ 22,517

Toronto	\$ 56,278	\$ 39,471	\$ 41,494	\$ 31,967	\$ 32,472	\$ 22,499
Halifax	\$ 46,323	\$ 30,926	\$ 40,245	\$ 26,897	\$ 22,466	\$ 15,109
Québec	\$ 50,501	\$ 31,452	\$ 39,386	\$ 22,484	\$ 30,585	\$ 14,250
Kelowna	\$ 47,318	\$ 31,419	\$ 39,384	\$ 29,079	F	\$ 16,869
London	\$ 50,670	\$ 34,563	\$ 39,197	\$ 32,600	\$ 22,505	\$ 19,034
Saskatoon	\$ 44,867	\$ 30,889	\$ 38,436	\$ 24,212	\$ 23,662	\$ 12,621
Edmonton	\$ 49,756	\$ 34,674	\$ 37,811	\$ 28,061	\$ 26,978	\$ 19,075
Montréal	\$ 50,446	\$ 33,441	\$ 37,065	\$ 22,506	\$ 26,966	\$ 17,301
Vancouver	\$ 50,520	\$ 38,104	\$ 35,351	\$ 27,453	\$ 25,470	\$ 19,245
Winnipeg	\$ 46,067	\$ 31,456	\$ 34,756	\$ 26,971	\$ 25,880	\$ 19,755
Sherbrooke	\$ 47,118	\$ 29,062	\$ 33,536	\$ 20,110	F	\$ 14,726

Table 5

**Median<sup>1</sup> earnings of recent immigrants and Canadian-born earners, both sexes, aged 25 to 54, with or without university degree, 1995, for Canada and census metropolitan areas – 20% sample data**

1995	Canadian Born		Immigrant Population		Recent Immigrants	
	With university degree	Without university degree	With university degree	Without university degree	With university degree	Without university degree
Canada	<b>\$ 48,805</b>	<b>\$ 30,526</b>	<b>\$ 40,394</b>	<b>\$ 27,115</b>	<b>\$ 24,368</b>	<b>\$ 18,347</b>
Greater Sudbury	\$ 53,721	\$ 34,276	\$ 58,850	\$ 36,674	F	\$ 19,826
St. John's, CMA (N.L.)	\$ 48,664	\$ 27,493	\$ 58,763	\$ 27,343	F	F
Oshawa	\$ 54,946	\$ 39,020	\$ 53,556	\$ 36,837	\$ 30,513	\$ 22,697
Ottawa – Gatineau	\$ 55,009	\$ 36,144	\$ 50,039	\$ 25,715	\$ 26,767	\$ 16,655
Ottawa	\$ 56,139	\$ 36,696	\$ 50,170	\$ 25,936	\$ 27,193	\$ 16,430
Gatineau	\$ 53,497	\$ 34,208	\$ 48,065	\$ 24,441	\$ 23,175	\$ 18,128
Moncton	\$ 45,574	\$ 26,787	\$ 49,920	\$ 24,387	F	F
Saint John, CMA (N.B.)	\$ 46,518	\$ 27,090	\$ 49,568	\$ 29,031	F	F
Barrie	\$ 51,207	\$ 32,899	\$ 48,853	\$ 34,262	F	\$ 21,952
St. Catharines – Niagara	\$ 47,034	\$ 31,181	\$ 48,710	\$ 28,156	\$ 26,223	\$ 18,373
Thunder Bay	\$ 48,782	\$ 35,431	\$ 47,749	\$ 34,100	F	\$ 14,765
Victoria	\$ 44,020	\$ 34,093	\$ 47,679	\$ 29,354	\$ 24,368	\$ 18,332
Hamilton,	\$ 52,723	\$ 36,095	\$ 46,670	\$ 31,855	\$ 24,442	\$ 20,532
Windsor	\$ 50,061	\$ 36,766	\$ 44,680	\$ 32,880	\$ 26,273	\$ 21,965
Saskatoon	\$ 42,368	\$ 29,345	\$ 43,993	\$ 21,233	\$ 32,402	\$ 14,045
Brantford	\$ 50,801	\$ 30,590	\$ 43,816	\$ 30,475	F	\$ 22,798
Peterborough	\$ 46,628	\$ 30,305	\$ 43,676	\$ 28,928	F	F
London	\$ 48,374	\$ 33,011	\$ 43,468	\$ 29,413	\$ 19,411	\$ 18,353
Kingston	\$ 46,510	\$ 32,927	\$ 42,871	\$ 28,634	\$ 24,006	\$ 17,078
Halifax	\$ 42,764	\$ 29,373	\$ 42,796	\$ 25,611	\$ 32,843	\$ 12,248

Regina	\$ 49,105	\$ 31,136	\$ 42,766	\$ 23,529	\$ 30,470	\$ 14,665
Toronto	\$ 52,645	\$ 36,813	\$ 41,528	\$ 29,439	\$ 26,498	\$ 19,861
Kitchener	\$ 48,719	\$ 34,286	\$ 40,253	\$ 30,599	\$ 24,398	\$ 21,962
Guelph	\$ 40,793	\$ 35,051	\$ 39,460	\$ 31,891	\$ 24,364	\$ 25,693
Québec	\$ 49,536	\$ 30,515	\$ 38,998	\$ 21,865	\$ 24,439	\$ 12,115
Calgary	\$ 51,400	\$ 31,936	\$ 38,121	\$ 24,411	\$ 21,837	\$ 15,901
Sherbrooke	\$ 44,386	\$ 26,861	\$ 36,806	\$ 18,342	F	F
Edmonton	\$ 47,892	\$ 31,131	\$ 36,752	\$ 24,360	\$ 18,379	\$ 15,885
Montréal	\$ 47,663	\$ 31,198	\$ 36,655	\$ 21,458	\$ 20,231	\$ 14,827
Abbotsford	\$ 48,756	\$ 32,989	\$ 36,648	\$ 24,383	\$ 15,295	\$ 15,881
Kelowna	\$ 46,407	\$ 29,322	\$ 36,628	\$ 25,624	F	\$ 20,049
Vancouver	\$ 48,683	\$ 36,664	\$ 36,618	\$ 26,445	\$ 22,006	\$ 17,692
Winnipeg	\$ 44,001	\$ 30,470	\$ 34,118	\$ 24,364	\$ 18,344	\$15 910

## The Gaps in Reasonable Remuneration

As observed below the gaps in median earnings are much greater between immigrant university degree holders and those who are not than they are for the Canadian-born and immigrant that do not possess a university degree. But while this is true nationally it is not the case across the various Canadian cities. In most major cities the gaps are nearly as wide if not wider with the exception of Toronto.

Table 6

2005 Median Earnings	Canadian Born		Immigrant Population		Income Gaps %	
	With university degree	Without university degree	With university degree	Without university degree	Univ degree/born in Canada versus born outside of Canada	Without University degree/born in Canada versus born outside of Canada
<b>Canada</b>	\$ 51,656	\$ 32,499	\$ 36,451	\$ 27,698	-29.5%	-15%
<b>Greater Sudbury</b>	\$ 55,600	\$ 34,506	\$ 68,066	\$ 31,007	+23%	-10.3
<b>Saint John, CMA</b>	\$ 51,427	\$ 28,410	\$ 58,928	\$ 34,162	+15%	+20%
<b>St. John's</b>	\$ 49,929	\$ 29,503	\$ 54,332	\$ 20,929	+9%	-33.0
<b>Thunder Bay</b>	\$ 49,095	\$ 35,135	\$ 53,504	\$ 32,303	+9%	-8.0
<b>Peterborough</b>	\$ 50,716	\$ 32,397	\$ 52,592	\$ 30,044	+4%	-7.0

<b>Sherbrooke,</b>	\$ 45,619	\$ 29,052	\$ 25,941	\$ 19,891	-44%	-32%
<b>Montréal</b>	\$ 49,229	\$ 32,288	\$ 29,188	\$ 20,885	-40.5%	-34%
<b>Gatineau</b>	\$ 58,945	\$ 36,671	\$ 36,385	\$ 23,554	-40%	-36.3
<b>Toronto</b>	\$ 57,695	\$ 39,586	\$ 37,647	\$ 29,756	-35%	-25%
<b>Québec</b>	\$ 49,007	\$ 31,454	\$ 32,497	\$ 19,896	-33.5%	-37%
<b>Vancouver</b>	\$ 48,621	\$ 37,367	\$ 32,743	\$ 25,344	-33%	-32.5
<b>Calgary</b>	\$ 58,134	\$ 38,685	\$ 39,049	\$ 28,634	-32%	-26.0
<b>Winnipeg</b>	\$ 48,592	\$ 32,135	\$ 33,464	\$ 26,484	-31%	-18.0
<b>Hamilton</b>	\$ 55,488	\$ 38,094	\$ 39,985	\$ 32,350	-29%	-15.0
<b>London</b>	\$ 50,440	\$ 36,019	\$ 35,943	\$ 31,979	-29.0	-11.0
<b>Windsor</b>	\$ 54,958	\$ 39,513	\$ 40,379	\$ 32,847	-28%	-17.0
<b>Edmonton</b>	\$ 52,791	\$ 38,103	\$ 37,902	\$ 29,984	-27%	-21.3
<b>Ottawa – Gatineau</b>	\$ 61,707	\$ 39,252	\$ 48,085	\$ 25,794	-23%	-34.5
<b>Saskatoon</b>	\$ 47,249	\$ 32,081	\$ 36,698	\$ 25,572	-22.5	-20.0
<b>Kitchener</b>	\$ 52,712	\$ 38,229	\$ 41,188	\$ 32,941	-22%	-14.0
<b>Ottawa</b>	\$ 62,566	\$ 40,177	\$ 49,714	\$ 26,287	-21%	-34.0
<b>Moncton</b>	\$ 50,133	\$ 28,379	\$ 39,309	\$ 26,531	-21%	-6.5
<b>St. Catharines - Niagara</b>	\$ 48,343	\$ 32,874	\$ 38,890	\$ 29,026	-20%	-11.5
<b>Regina</b>	\$ 52,727	\$ 34,621	\$ 42,667	\$ 27,739	-19%	-20.0
<b>Kingston</b>	\$ 52,110	\$ 34,066	\$ 42,777	\$ 31,580	-18%	-7.5
<b>Halifax</b>	\$ 46,368	\$ 30,907	\$ 38,121	\$ 25,669	-18%	-17.5
<b>Kelowna</b>	\$ 46,637	\$ 31,416	\$ 39,271	\$ 25,902	-17%	-18.0
<b>Oshawa</b>	\$ 58,215	\$ 41,369	\$ 50,088	\$ 38,452	-13%	-7.0
<b>Guelph</b>	\$ 48,521	\$ 38,896	\$ 41,885	\$ 37,199	-13%	-4.5
<b>Victoria</b>	\$ 44,895	\$ 33,896	\$ 40,155	\$ 29,967	-11%	-12.0
<b>Brantford</b>	\$ 51,495	\$ 34,918	\$ 47,173	\$ 32,961	-8.5%	-5.5

Table 7

2000	Canadian Born		Immigrant Population		Income Gaps	
	With university degree	Without university degree	With university degree	Without university degree	Univ degree/born in Canada versus born outside of Canada	Without University degree/born in Canada versus born outside of Canada
Median Earnings						

<b>Canada</b>	\$ 50,668	\$ 33,101	\$ 40,343	\$ 29,142	-20.6%	-12.5%
<b>Greater Sudbury</b>	\$ 52,643	\$ 33,667	\$ 58,293	\$ 33,620	+10%	-
<b>Oshawa</b>	\$ 57,182	\$ 40,356	\$ 57,588	\$ 39,537	-	-
<b>Saint John (N.B.)</b>	\$ 48,356	\$ 28,089	\$ 53,676	\$ 28,066	+10%	-
<b>St. John's, CMA (N.L.)</b>	\$ 47,258	\$ 29,127	\$ 51,666	\$ 28,175	+10%	-3.5
<b>Moncton</b>	\$ 46,060	\$ 27,737	\$ 51,183	\$ 27,554	+10%	-
<b>Peterborough</b>	\$ 45,240	\$ 32,524	\$ 46,249	\$ 31,397	-	-3.5
<b>Gatineau</b>	\$ 57,075	\$ 35,987	\$ 39,345	\$ 27,326	-31.0	-24.0
<b>Vancouver</b>	\$ 50,520	\$ 38,104	\$ 35,351	\$ 27,453	-30.5%	-28.0
<b>Sherbrooke</b>	\$ 47,118	\$ 29,062	\$ 33,536	\$ 20,110	-29.0	-31.0
<b>Montréal</b>	\$ 50,446	\$ 33,441	\$ 37,065	\$ 22,506	-27%	-33.0
<b>Calgary</b>	\$ 56,073	\$ 36,034	\$ 41,643	\$ 28,105	-25.5	-22.0
<b>Edmonton</b>	\$ 49,756	\$ 34,674	\$ 37,811	\$ 28,061	-24.0	-19.5
<b>Toronto</b>	\$ 56,278	\$ 39,471	\$ 41,494	\$ 31,967	-23%	-19%
<b>London</b>	\$ 50,670	\$ 34,563	\$ 39,197	\$ 32,600	-22.5	-6.0
<b>Québec</b>	\$ 50,501	\$ 31,452	\$ 39,386	\$ 22,484	-22.0	-28.5
<b>Abbotsford</b>	\$ 46,710	\$ 33,731	\$ 36,912	\$ 24,624	-20.0	-27.5
<b>Winnipeg</b>	\$ 46,067	\$ 31,456	\$ 34,756	\$ 26,971	-20.0	-14.0
<b>Kitchener</b>	\$ 51,513	\$ 37,033	\$ 41,609	\$ 33,632	-19.5	-9.0
<b>Windsor</b>	\$ 56,085	\$ 40,295	\$ 46,061	\$ 33,788	-18.0	-16.0
<b>Kelowna</b>	\$ 47,318	\$ 31,419	\$ 39,384	\$ 29,079	-17.0	-8.0
<b>Barrie</b>	\$ 51,895	\$ 36,084	\$ 43,511	\$ 34,757	-16.0	-3.5
<b>Saskatoon</b>	\$ 44,867	\$ 30,889	\$ 38,436	\$ 24,212	-14.5	-20.0
<b>Regina</b>	\$ 51,511	\$ 33,658	\$ 44,903	\$ 28,604	-13.0	-15.0
<b>Halifax</b>	\$ 46,323	\$ 30,926	\$ 40,245	\$ 26,897	-13.0	-13.0
<b>Ottawa – Gatineau</b>	\$ 59,501	\$ 38,924	\$ 52,693	\$ 28,783	-11.5	-26.0
<b>Ottawa</b>	\$ 60,587	\$ 39,394	\$ 53,890	\$ 29,087	-11.0	-26.5
<b>Brantford</b>	\$ 50,480	\$ 33,792	\$ 44,850	\$ 33,573	-11.0	-
<b>Hamilton</b>	\$ 53,988	\$ 38,044	\$ 44,843	\$ 33,667	-10.0	-11.5
<b>St. Catharines - Niagara</b>	\$ 48,177	\$ 33,571	\$ 44,902	\$ 32,629	-7.0	-3.0
<b>Kingston</b>	\$ 50,552	\$ 33,562	\$ 47,281	\$ 31,435	-6.5	-6.0
<b>Victoria</b>	\$ 44,968	\$ 33,761	\$ 42,520	\$ 31,908	-5.5	-5.0
<b>Thunder Bay</b>	\$ 47,858	\$ 35,315	\$ 45,545	\$ 33,776	-5.0	-4.0
<b>Guelph</b>	\$ 45,009	\$ 38,092	\$ 43,497	\$ 38,787	-3.5	+2.0



**Table 8**

1995	Canadian Born		Immigrant Population		Income Gaps %	
Median Earnings	With university degree	Without university degree	With university degree	Without university degree	Univ degree/born in Canada versus born outside of Canada	Without University degree/born in Canada versus born outside of Canada
<b>Canada</b>	\$ 48,805	\$ 30,526	\$ 40,394	\$ 27,115	-17.5%	-11.0
<b>Greater Sudbury</b>	\$ 53,721	\$ 34,276	\$ 58,850	\$ 36,674	+10	+7
<b>St. John's (N.L.)</b>	\$ 48,664	\$ 27,493	\$ 58,763	\$ 27,343	+20	-
<b>Moncton,</b>	\$ 45,574	\$ 26,787	\$ 49,920	\$ 24,387	+10	-9.0
<b>Saint John, (N.B.)</b>	\$ 46,518	\$ 27,090	\$ 49,568	\$ 29,031	+7.5	+7.5
<b>St. Catharines - Niagara</b>	\$ 47,034	\$ 31,181	\$ 48,710	\$ 28,156	+3.5	-9.5
<b>Victoria</b>	\$ 44,020	\$ 34,093	\$ 47,679	\$ 29,354	+8.0	-8.5
<b>Saskatoon</b>	\$ 42,368	\$ 29,345	\$ 43,993	\$ 21,233	+3.5	-27.5
<b>Halifax</b>	\$ 42,764	\$ 29,373	\$ 42,796	\$ 25,611	-	-12.5
<b>Calgary</b>	\$ 51,400	\$ 31,936	\$ 38,121	\$ 24,411	-25.5	-23.5
<b>Vancouver</b>	\$ 48,683	\$ 36,664	\$ 36,618	\$ 26,445	-25.0	-28.3
<b>Abbotsford</b>	\$ 48,756	\$ 32,989	\$ 36,648	\$ 24,383	-24.5	-26.0
<b>Montréal</b>	\$ 47,663	\$ 31,198	\$ 36,655	\$ 21,458	-23%	-30%
<b>Edmonton</b>	\$ 47,892	\$ 31,131	\$ 36,752	\$ 24,360	-23.0	-22.0
<b>Winnipeg</b>	\$ 44,001	\$ 30,470	\$ 34,118	\$ 24,364	-22.5	-20.0
<b>Toronto</b>	\$ 52,645	\$ 36,813	\$ 41,528	\$ 29,439	-21%	-20.0%
<b>Québec</b>	\$ 49,536	\$ 30,515	\$ 38,998	\$ 21,865	-21.0	-31.0
<b>Kelowna</b>	\$ 46,407	\$ 29,322	\$ 36,628	\$ 25,624	-21.0	-12.6
<b>Kitchener</b>	\$ 48,719	\$ 34,286	\$ 40,253	\$ 30,599	-17.5	-9.5
<b>Sherbrooke</b>	\$ 44,386	\$ 26,861	\$ 36,806	\$ 18,342	-17.0	-31.5
<b>Brantford</b>	\$ 50,801	\$ 30,590	\$ 43,816	\$ 30,475	-13.5	
<b>Regina</b>	\$ 49,105	\$ 31,136	\$ 42,766	\$ 23,529	-13.0	-24.0
<b>Ottawa</b>	\$ 56,139	\$ 36,696	\$ 50,170	\$ 25,936	-12.0	-29.0
<b>Hamilton</b>	\$ 52,723	\$ 36,095	\$ 46,670	\$ 31,855	-11.5	-11.5
<b>Ottawa - Gatineau</b>	\$ 55,009	\$ 36,144	\$ 50,039	\$ 25,715	-10.0	-29.0
<b>Gatineau</b>	\$ 53,497	\$ 34,208	\$ 48,065	\$ 24,441	-10.0	-29.0
<b>Windsor</b>	\$ 50,061	\$ 36,766	\$ 44,680	\$ 32,880	-10.0	-10.5
<b>London</b>	\$ 48,374	\$ 33,011	\$ 43,468	\$ 29,413	-10.0	-10.5
<b>Kingston</b>	\$ 46,510	\$ 32,927	\$ 42,871	\$ 28,634	-8.0	-16.0
<b>Peterborough</b>	\$ 46,628	\$ 30,305	\$ 43,676	\$ 28,928	-6.5	-4.5
<b>Barrie</b>	\$ 51,207	\$ 32,899	\$ 48,853	\$ 34,262	-4.5	
<b>Oshawa</b>	\$ 54,946	\$ 39,020	\$ 53,556	\$ 36,837	-3.0	-3.0

<b>Guelph</b>	\$ 40,793	\$ 35,051	\$ 39,460	\$ 31,891	-3.0	-9.0
<b>Thunder Bay</b>	\$ 48,782	\$ 35,431	\$ 47,749	\$ 34,100	-2.0	-3.5

## Value of University Degrees depreciates in certain Canadian Cities while up in others

As seen below there was a slight decline in the average annual income of bachelor's degree holders age 25-34 (largely more recent graduates) between 2000 and 2005. The decline varies considerably with the cities of Montreal, Ottawa, Toronto and Vancouver the object of the biggest declines. On the other hand Saskatoon, Calgary and Edmonton enjoyed noticeable increases over that same period. Montreal and Vancouver fell nearly ten percent below the Canadian average in the average income of bachelor degree holders (aged 25-34) over the years 2000 and 2005.

**Table 9**

### Average Employment Income of Bachelor's Degree Holders in Major Canadian Cities, 2000 and 2005

Total income gr: Average income \$	Age groups 25 to 34 years	Highest certifi: Bachelor's degree	Gap between 2000 and 2005
	2000	2005	
Canada	40766	39473	-3.0
Calgary	45139	48852	+8.0
Ottawa	48932	43840	-9.5
Ottawa – Gatineau	48145	43757	-9.0
Gatineau	44203	43406	-2.0
Toronto	45222	42113	-6.5
Hamilton	42157	40562	-4.0
Edmonton	37317	40149	+7.5
Moncton	35884	39087	+9.0
Regina	38485	38832	+1.0
Charlottetown	32495	37566	+15%
Winnipeg	35837	36466	+1.0
Montréal	39105	36191	-7.5

Saskatoon	31948	36022	+12%
Vancouver	39149	35556	-8.5
Québec	35492	35386	-
Halifax	35862	34640	-3.5
Sherbrooke	34588	34114	-1.0
Victoria	33058	33359	+1.0

**Examining the provinces those persons aged 25-34 with a Bachelor's degree had the highest average income in Alberta which overtook Ontario in this regard between 2000 and 2005. Quebec and British Columbia which were respectively fourth and fifth in 2000 dropped to sixth and ninth respectively with respect to the average employment income of bachelor's degree holders aged 25-34-in other words the more recent graduates.**

**Table 10**

Total income gr: Average income \$	Age groups 25 to 34 years	
	2000	2005
Canada	40766	39 473
Alberta	41 282	44 684
Ontario	44 171	41 596
New Brunswick	36 495	38 064
Saskatchewan	35 461	37 778
Manitoba	35 675	36 883
Quebec	38 363	36 754
Newfoundland and Labrador	35 605	36 594
Prince Edward Island	32 670	35 029
British Columbia	38 062	35 004
Nova Scotia	34 529	33 839

In the next age cohort the average income for bachelor's degree holders increases significantly. However in the MTV income declined between 2000 and 2005 while increasingly in Saskatoon, Edmonton and Calgary.

Table 11

35 to 44 years Average income \$ Highest certifi: Bachelor's degree	2000	2005	Difference
Canada	59119	58203	-1.5
Calgary	73940	77324	+5.0
Ottawa	69818	65086	-7.0
Toronto	67703	63034	-5.5
Ottawa - Gatineau	67657	64513	-4.5
Hamilton	65007	62767	-3.5
Ontario	64755	61894	-2.5
Alberta	63359	67446	+6.0
Gatineau	59030	62164	+5.0
Montréal	57566	55246	-4.5
Regina	57288	58198	+1.5
Quebec Province	55599	55022	-1.0
Edmonton	54559	57754	+6.0
Québec	53618	54728	+1.5
Halifax	52970	53024	-
Newfoundland and Labrador	52902	54598	+3.0
Vancouver	52729	50014	-5.5
Nova Scotia	51984	50257	-3.0
Moncton	51597	55119	+6.5
Sherbrooke	51276	51288	-
British	51263	49440	-4.0
Saskatchewan	51035	55288	+8.0
New Brunswick	50333	53561	+7.0
Victoria	50186	47846	-4.0
Saskatoon	49722	57448	+15%
Winnipeg	49285	50183	+1.5
Prince Edward Island	49246	46758	+4.5
Manitoba	48685	49629	+2.0

## Income in Canada and Abroad

While we focused above on the earning and income disparities it is also worth looking at the expectations that Canadians have relative to their income. Data from the International Social Survey program based on surveys conducted in 2006 in some 35 countries reveal that while nearly seven in ten Canadians consider a high income important this ranks the country in the bottom ten in this regard.

**Table 12**

Personally Important: High Income

	Very important	Important	Neither important nor unimportant	Not important
Switzerland	6,9%	51,9%	29,3%	11,3%
Denmark	9,6%	49,9%	27,8%	12,0%
Norway	10,8%	59,0%	23,5%	6,1%
Australia	14,8%	56,5%	21,6%	6,8%
Germany-West	15,4%	61,3%	16,3%	6,3%
Great Britain	15,8%	57,5%	21,6%	4,5%
Flanders	16,7%	62,8%	16,9%	3,5%
Sweden	17,7%	56,6%	20,6%	4,7%
New Zealand	17,7%	51,9%	24,5%	5,5%
Canada	18,4%	63,9%	14,3%	3,0%
Finland	19,6%	62,3%	13,5%	4,1%
Taiwan	21,0%	52,7%	20,1%	5,9%
France	22,4%	60,3%	15,1%	1,8%
Japan	23,2%	54,9%	15,7%	5,1%
Ireland	24,9%	53,5%	12,6%	8,7%
Germany-East	28,4%	62,4%	5,7%	2,6%
United States	30,0%	49,4%	14,2%	5,6%
Czech Republic	30,3%	54,3%	11,4%	3,2%
total	35,8%	47,9%	12,2%	3,8%
Slovenia	41,5%	49,9%	7,1%	1,5%

Hungary	41,9%	51,0%	6,1%	,9%
Portugal	41,9%	50,2%	6,0%	1,4%
South Korea	42,8%	49,8%	5,5%	1,7%
Cyprus	46,8%	42,2%	9,4%	1,4%
South Africa	55,0%	38,0%	5,2%	1,7%
Spain	61,1%	34,1%	2,8%	1,9%
Russia	64,8%	29,8%	3,8%	1,5%
Latvia	65,4%	30,0%	3,5%	1,1%
Israel	66,5%	27,8%	5,0%	,6%
Philippines	67,7%	28,4%	3,0%	,9%
Bulgaria	77,0%	22,4%	,5%	,1%

Canadians are third overall in the extent to which they agree that their income is high.

Table 13

Applies to Respondent's job: My Income is High

	Strongly Agree	Agree	Neither agree nor disagree
DK-Denmark	12,7%	28,2%	24,5%
RU-Russia	12,7%	18,6%	20,9%
SI-Slovenia	11,5%	32,7%	30,0%
JP-Japan	11,0%	12,6%	31,6%
ZA-South Africa	8,1%	20,0%	16,5%
CA-Canada	7,5%	27,1%	28,8%
IE-Ireland	6,2%	24,2%	23,5%
IL-Israel	6,1%	19,4%	28,8%
NZ-New Zealand	5,9%	23,9%	24,8%
CY-Cyprus	5,7%	26,8%	42,1%
Total	5,3%	20,9%	27,9%
US-United States	5,1%	22,3%	23,7%
ES-Spain	5,1%	20,7%	30,7%
BG-Bulgaria	4,9%	10,7%	19,5%
GB-Great Britain	4,4%	16,1%	23,2%
FI-Finland	4,2%	24,2%	25,5%
AU-Australia	3,0%	20,7%	25,4%
FLA-Flanders	2,7%	20,6%	46,1%

TW-Taiwan	2,6%	24,5%	31,6%
CH-Switzerland	2,5%	30,0%	34,8%
DE-W-Germany- West	2,5%	22,8%	27,2%
SE-Sweden	2,4%	17,0%	33,1%
CZ-Czech Republic	2,3%	13,7%	36,6%
DE-E-Germany- East	2,3%	12,8%	34,5%
PT-Portugal	2,2%	13,8%	28,1%
NO-Norway	2,1%	16,3%	31,2%
FR-France	2,1%	14,1%	24,9%
HU-Hungary	2,1%	13,0%	25,4%
LV-Latvia	1,8%	12,2%	21,8%
KR-South Korea	1,6%	14,1%	36,1%

**Canadians are also in the bottom five in agreeing with the statement a job is simply a way of earning money.**

**Table 14**

**Job is a way of earning money**

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
CH-Switzerland	2,3%	15,1%	11,2%	50,1%	21,2%
NO-Norway	3,1%	9,7%	12,2%	43,2%	31,8%
CY-Cyprus	3,4%	28,1%	36,0%	28,9%	3,5%
SE-Sweden	5,2%	13,6%	22,6%	37,1%	21,6%
CA-Canada	5,5%	17,4%	15,1%	43,5%	18,6%
FLA-Flanders	5,8%	17,1%	18,8%	44,9%	13,4%
NZ-New Zealand	6,6%	18,6%	14,8%	43,7%	16,2%
AU-Australia	7,2%	22,1%	13,7%	44,2%	12,9%
US-United States	8,2%	17,3%	14,1%	43,3%	17,0%
IE-Ireland	8,3%	28,1%	6,3%	35,6%	21,8%
DK-Denmark	8,8%	16,6%	9,9%	24,7%	40,0%
DE-W-Germany- West	9,5%	22,0%	13,3%	35,9%	19,2%

KR-South Korea	9,8%	33,3%	20,8%	29,0%	7,0%
GB-Great Britain	9,9%	24,6%	15,1%	36,9%	13,6%
PT-Portugal	10,1%	32,3%	9,7%	32,9%	15,0%
DE-E-Germany- East	10,2%	24,1%	10,9%	38,7%	16,0%
TW-Taiwan	10,3%	32,5%	16,4%	36,8%	4,0%
FI-Finland	11,5%	20,0%	15,5%	39,5%	13,6%
HU-Hungary	12,3%	25,9%	16,8%	35,2%	9,8%
LV-Latvia	12,7%	26,7%	16,9%	34,2%	9,5%
IL-Israel	13,1%	15,3%	13,7%	36,1%	21,8%
Total	13,7%	25,2%	14,5%	32,4%	14,2%
FR-France	14,0%	15,4%	17,3%	26,4%	26,9%
SI-Slovenia	14,1%	26,5%	20,6%	31,9%	6,8%
CZ-Czech Republic	16,7%	32,2%	20,7%	26,6%	3,7%
ES-Spain	19,6%	43,3%	10,8%	21,2%	5,0%
JP-Japan	24,1%	17,4%	16,5%	14,3%	27,6%
RU-Russia	28,1%	22,4%	17,7%	22,1%	9,6%
ZA-South Africa	29,9%	30,7%	6,7%	22,7%	10,0%
BG-Bulgaria	36,6%	30,5%	17,0%	14,1%	1,7%