

**The Limitations of Human Capital:  
Post-Secondary Education Access, Participation and Outcomes**

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Human capital – having a highly-educated labour force that possesses the knowledge and skills needed for innovation and productivity growth and that is flexible and adaptable in the face of ongoing change – is the cornerstone of success for societies living and working in today’s knowledge-based, globalized environment. Given this context, Canada’s long-term economic and social potential depends in good measure on how successfully youth navigate school and work transitions.<sup>1</sup>

The concept of human capital has long dominated the perspective from which advanced industrial economies such as Canada view the relationship between education and economic productivity. Human capital theory posits that greater individual and societal investments in education lead to economic benefits at both the individual and aggregate levels<sup>2</sup>. In other words, human capital can be understood to be the combination of education and experience that individuals bring to their participation in the labour market, and which, according to human capital theory, has become increasingly necessary for individual and societal socio-economic success.

The current growing polarization between Canadians with more and less education supports the argument that in Canada, post-secondary education has become an increasingly important form of human capital. Access to and participation in post-secondary programs has increased in Canada, to the point where we now have the highest educational attainment of any OECD nation<sup>3</sup>. Although these trends lend support to the commonly held belief that all young Canadians have equal potential to successfully acquire human capital through participation in post-secondary education, there are still many factors that undeniably impact a person’s ability to attain and/or benefit from a post-secondary education, for example socio-economic status, gender, ethnicity and race, to name but a few. The purpose of this paper is to challenge the notion that all young Canadians are equally equipped to acquire human capital through post-secondary education. This will be achieved through a consideration of the access to, participation in, and outcomes of post-secondary education for youth making the transition from school to work in the context of Canada’s globalized economy.

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<sup>1</sup> Bowlby & McMullen, 2002, pp.11

<sup>2</sup> Livingstone, 2000.

<sup>3</sup> Looker & Lowe, 2001, pp.4

The study of young people's initial transition into the labour market, the so-called School-to-Work transition, has and continues to receive a great deal of attention from Canadian researchers. Much of the literature has relied heavily on human capital theory in its identification and analysis of future research and policy initiatives, suggesting that the challenges facing young people entering the labour market be addressed by improving access to and participation in post-secondary education programs. Unfortunately, the move towards decreased public funding of post-secondary institutions has resulted in increased cost for youth, making participation more difficult, particularly for certain more vulnerable groups. In addition, it is becoming increasingly unclear whether an investment in post-secondary education is enough to ensure successful labour market outcomes within the context of Canada's current socio-economic climate. This uncertainty raises the following important question: are certain specific groups of Canadian youth at a disadvantage in their ability to acquire human capital through post-secondary education, and if so, what factors impact this inequity? This paper will undertake to consider some of the complex ways that socio-economic status, gender, race and ethnicity interact to affect access to, participation in and outcomes of post-secondary education.

The first section will briefly introduce the School-to-Work transition, within the broader context of Canada's globalized economy. The second section will identify certain key factors influencing youth's access to post-secondary education, including family socio-economic status, family structure and high school effects, and will specifically consider the ways these factors may be both gendered and racialized. The third section will consider the growing problem of the increased cost of post-secondary education, and some of the various ways in which certain vulnerable groups of youth, particularly young women and racialized groups, may be more negatively impacted by this trend. In the final and concluding section, post-secondary education outcomes will be addressed, in order to raise critical questions about the disparity of outcomes for youth with post-secondary experience.

## From School to Work in a Globalized Economy

From the late 1970s onward, the baby boom generation has aged and the ‘baby bust’ generation has grown up, resulting in a steady decline of Canada’s youth population<sup>4</sup>. This, in combination with the fact that it has become necessary to stay in school longer in order to be competitive in a more difficult labour market<sup>5</sup>, explains the decreased labour market participation rate of young Canadians. Although a smaller youth market supply should bode well for youth employment rates<sup>6</sup>, the two recessions of the early 1980s and 1990s combined with youth’s traditionally precarious position in the labour market contributed to increased unemployment rates and decreased relative earnings for youth over the past 15 to 20 years. In addition, the increased importance of post-secondary education and the decreased availability of good jobs have resulted in the growing, related problems of underemployment and a ‘credential creep’, whereby more and more formal education is needed in order to compete for jobs that often underutilize employee skills. All of these factors have resulted in the worry that “for the first time in the history of this country... the lives of the next generation will be less affluent, more deprived than those who are now in their prime”<sup>7</sup>.

This sentiment has led to a growing debate about the situation for young Canadians currently making the transition from school to work, and over the past two decades the School-to-Work transition has received significant attention at both the provincial and federal levels. Much of the available research has been contradictory, with some researchers arguing that Canadian youth are increasingly disadvantaged compared to previous generations, and others positing that concepts such as youth underemployment, unemployment and job dissatisfaction are simply myths spurred on by the story hungry media. The one area where there has seemed to be general agreement is that the available research is inadequate, and the response has been to develop a comprehensive, longitudinal study on the School-to-Work transition, the *Youth in Transition Survey* (YITS). The hope is that this project, funded by Human Resources Development Canada and Statistics Canada, will make available comprehensive Canadian data on the experiences of young people moving from school into the labour force.

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<sup>4</sup> Betcherman & Leckie, 1997, pp.3

<sup>5</sup> Lavoie, 1998, pp. 16

<sup>6</sup> Ibid., pp.6

<sup>7</sup> Marquardt, 1996, pp. 1

As is the case with much of the older research, the first YITS findings appear to look to human capital, specifically through increased education, for a solution to the problems facing Canadian youth. However, as the findings from this study continue to become available, it will be essential to critically question the limits of human capital theory in order to consider its relevance within the context of the new globalized economy. The following questions must be addressed: Is the apparent deteriorating situation for Canadian youth a result of the cyclical ‘nature’ of the Canadian economy, or are the changes brought about by globalization permanent? And are certain groups of young Canadians being disadvantaged by such changes, and if so, what steps must be taken?

It is well beyond the scope of this paper to provide an in-depth explanation of the processes of globalization that are currently reshaping the socio-economic climate for all Canadians. However, in order to begin to understand the changing nature of the Canadian School-to-Work transition, it is necessary to first locate the experiences of Canadian youth within the globalized socio-economic context.

Armstrong notes that globalization is characterized by “the privatization of state enterprises, the deregulation of national economies, the decentralization of governance, the removal of barriers to international trade, the shift to a service economy, and growth in the labour-force participation of women”<sup>8</sup>. It has been shown that these tendencies impact not only the type of work that is available, but also who is more likely to do different kinds of work. Some researchers argue that the processes of globalization are leading to the development of an ‘hourglass’ labour market, in which there exists an increasing polarization between the position of Canadians with ‘good’ jobs and those with ‘bad’ jobs. The documented growth of the service industry combined with the move towards a more ‘flexible’ labour force has resulted in the creation of an increased number of so-called ‘bad’ jobs, in other words jobs that are more poorly compensated, less secure, and non-standard (part-time, temporary or casual).

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<sup>8</sup> Armstrong, 1996, pp.29

Theorists have coined these changes the ‘feminization of labour’, and identify two phases in the process: not only have women entered the work force en masse in the past 30 years, thus ‘feminizing’ the labour market, but the types of jobs being created are representative of the devalued or ‘bad’ jobs that have traditionally been associated with ‘women’s work’<sup>9</sup>. The end result is that there are fewer ‘good’ jobs to go around, and although this ultimately impacts both men and women, it has been shown that women are still disproportionately represented in ‘bad’ jobs. This is despite the fact that women invest and succeed as much as men in post-secondary education.

There is also growing evidence to suggest that a related ‘racialization of labour’ is occurring in Canada, whereby there exists an increasing socio-economic polarization between Canada’s racialized and non-racialized groups.

Income, sectoral occupation, and unemployment data show that a racialised labour market is an endemic feature of the Canadian economy. Characteristic of the racial and gender labour market segmentation is the overrepresentation of racialised (particularly women) members in low paid, low end occupations and low income sectors, and also temporary work. They are especially over-represented in low end service sector jobs and precarious and unregulated temporary or contingent work. Conversely they are underrepresented in high paying occupations and high income sectors<sup>10</sup>.

It is clear that race and gender interact to position racialized women as a particularly vulnerable group of the population, and these findings are particularly disturbing within a Canadian context, where racialized groups make up nearly one fifth of the population. In addition, Canada’s approach to addressing ethnic and racial differences has tended to be largely romantic, coating issues of race and ethnicity with the unproblematic veneers of ‘diversity’ and ‘multiculturalism’, and as a result there is insufficient research available.

Although concepts such as the ‘racialization’ and ‘feminization’ of labour are extremely relevant to the situation for Canadian youth entering the labour market, the evidence to suggest that both women and racialized groups are more likely to suffer from poverty and lower socio-economic status has been mostly ignored in analyses of the Canadian School-to-Work transition. Post-

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<sup>9</sup> Buchanan & Koch-Schulte, 2000, pp.4

<sup>10</sup> Galabuzi, 2001, pp.6

secondary education cannot continue to be unproblematically offered up as a panacea for youth in their transition from school to work without careful consideration of the following questions: What jobs await Canadian youth as they enter the labour market? And do some groups of youth, for example young women or racialized groups, benefit less in the long term from their investments in post-secondary education, due to continued inequity and the rise of the feminization and racialization of labour? The following sections will attempt to identify what knowledge we already have and where gaps in the research need to be addressed, specifically with regards to how gender, race and socio-economic status interact to impact access to, participation in and outcomes of post-secondary education.

### **Factors Affecting Access to Post-Secondary Education**

Although 12% of Canadians aged 18-20 had dropped out of high school as of December 1999<sup>11</sup>, there are also more people achieving some amount of post-secondary education now than ever before, and Canada's average educational attainment is one of the highest in the world. The first *Youth in Transition Survey* (YITS) findings show that over 60% of Canadian youth go on to participate in (though not necessarily complete) some form of post-secondary education, with young women having a significantly higher participation rate than young men<sup>12</sup>. Although these trends suggest that Canadian youth are generally entering the labour market with more education and skills, the available data needs to be considered carefully in order to understand the factors that influence unequal access to post-secondary education (PSE). This section will address and raise critical questions about three specific factors that have been shown to affect access to PSE: family socio-economic status, family structure and high school effects.

The experiences of youth do not occur in isolation, and it is clear that family situations have a direct impact on the ability of youth to access PSE and, ultimately, to develop human capital. "Research has shown that the more education, the more economic resources, and the higher the occupational status of parents, the more positive will be the educational and occupational

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<sup>11</sup> Bowlby & McMullen, 2002, pp.23

<sup>12</sup> Ibid., pp.46

outcomes of their children”<sup>13</sup>. Poorer youth are less likely to undertake PSE studies<sup>14</sup>, and while the correlation between lower socio-economic status (SES) and less positive educational outcomes is clear, it is essential to take the research one step further by being explicit about which groups poorer families are more likely to represent. Specifically, it is necessary to consider how gender and race interact to affect SES and, by extension, access to PSE.

For example, it has been shown that single mothers are much more likely to earn less than other employees, and that “single mothers, and more generally women, are significantly over represented among *flexible* workers and *the vulnerably* employed”<sup>15</sup>. Although YITS has linked poor student outcomes to ‘family disruption’, and higher educational attainment to living in a ‘nuclear family’<sup>16</sup>, they do not acknowledge that the majority of single-parent families are single-*mother* families and are thus more likely to also have lower SES. In essence, YITS has failed to identify family structure and family socio-economic status as related issues that require an explicit gender analysis. Nor have they taken into consideration the growing evidence suggesting that racialized groups, and particularly racialized women, are more likely to have lower SES. These clear connections between lower SES and gender and race contribute to the strong argument for both a gender and race analysis of the YITS findings on socio-economic status and family structure as factors impacting access to post-secondary education.

Although evidence suggests that Canada’s racialized groups do have a significantly higher likelihood of having lower SES, there exist certain discrepancies with regard to the interaction between race and access to PSE, which will require further research to clarify. Specifically, the experience of immigrants to Canada appears to contradict the link between low SES and decreased access to PSE. Although immigrant youth are more likely to come from lower SES families, “only 37 per cent of Canadian-born youth aged 20 to 24 are currently attending school, compared to 54 per cent of immigrants in this age group who have been in Canada for less than 10 years and 50 per cent of immigrant youth who have been in Canada for 10 years or more”<sup>17</sup>.

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<sup>13</sup> Bowlby & McMullen, 2002, pp.29

<sup>14</sup> Looker & Lowe, 2001, pp.11

<sup>15</sup> Burke & Shields, 1999, pp.2

<sup>16</sup> Bowlby & McMullen, 2002, pp.30,46

<sup>17</sup> Lock & Hanvey, 2000.

This above average participation rate, despite a higher likelihood of lower SES, might be explained by factors such as high aspirations of immigrant parents for their youth. In general, the aspirations of both youth and their families have been found to impact the educational attainment of youth, and it has been shown that “school achievement may be more strongly related to parental aspirations and expectations than to parental socio-economic status”<sup>18</sup>. In addition, the aspirations of parents for their youth has been shown to be directly linked to the parent’s own educational attainment. It is possible that generally high levels of education, struggles for accreditation in Canada and increased difficulties finding ‘good’ jobs may combine to result in immigrant parents having higher than average educational aspirations for their youth. Research has not yet provided the data necessary to consider the ways in which immigrant youth access to PSE may be impacted by this complex interaction between parental educational attainment, aspirations and socio-economic status. However, there exist important questions about the situation for this vulnerable group of Canadian youth.

A second important factor to address when considering youth access to post-secondary education is the experience of high school. YITS identifies ‘school effects’ (which range from teacher attitudes to curriculum), ‘school engagement’ and ‘school achievement’ as factors influencing the School-to-Work transition. In the first findings from the 18-20 cohort of the YITS survey, it was found that high school graduates were much more likely to achieve better grades and to be more engaged during high school than high school dropouts. It was also found that young women (both high school graduates and dropouts) achieved better grades<sup>19</sup> and were significantly more engaged in high school than young men, which may explain why more young women than young men are currently entering PSE programs.

Although these findings suggest that young women have made huge strides toward gender equality, it is essential that careful gender analyses continue. Although YITS found that young women achieved the same or better grades than young men in all areas, these findings were in some cases contradicted by young women’s self-assessment of their skills. Young women were more likely than young men to consider their skills to be very good or excellent in reading,

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<sup>18</sup> YITS, 2000, pp.41

<sup>19</sup> Bowlby & McMullen, 2002, pp.33

writing and communication, however they were less likely to consider their skills very good or excellent in problem solving, math and computers. This discrepancy between actual and perceived achievement may contribute to explaining why although more women enter PSE than young men, young women continue to be outnumbered in traditionally male fields, specifically engineering/applied sciences and mathematics/physical sciences<sup>20</sup>.

One possible reason for this discrepancy between actual and perceived skill could be young women's gendered experiences during high school. For example, the ways that factors such as teacher attitudes and student streaming might be gendered are important to consider. In addition, it is necessary to consider how the high school experience may be not only gendered, but racialized as well.

Schools continue to stream young women into "traditional" career paths and gender roles. The in-school presence of both racism and discrimination based on ability is well documented. These practices often have the effect of isolating young people who are deemed "different".<sup>21</sup>

These findings are further supported by a recent report on immigrant youth in Canada, which found that racism by teachers was a concern for many young immigrants. "Even participants who did not raise the issue themselves and those who had not faced racism from teachers agreed that certain teachers and school administrators seemed to single out certain students or groups of students for harsher treatment based on their ethnicity"<sup>22</sup>. This early experience of discrimination based on race and ethnicity is essential to take into consideration when addressing how school effects may impact the access of youth to PSE, as well as the ultimate outcomes for youth with PSE experience.

The clear need for further research has been echoed by other researchers: "to be useful, such data must enable researchers to examine how a student's SES interact with their gender, ethnicity, Aboriginal status or disability – personal characteristics traditionally associated with

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<sup>20</sup> Thiessen & Nickerson, 1999, pp.28

<sup>21</sup> Beauvais et al, 2001, pp.4

<sup>22</sup> Lock & Hanvey, 2000.

educational disadvantage”<sup>23</sup>. In the following section, SES, gender, race and ethnicity will be further considered in a discussion of the problem of the rising cost of PSE, a factor which directly influences the ability of young Canadians to access and participate in post-secondary education.

### **The Prohibitive Cost of Post-Secondary Education: A Growing Problem**

Over the past decade, decreased public funding for post-secondary institutions has resulted in large tuition increases for most Canadians working to attain post-secondary education<sup>24</sup>. This rising cost is a growing concern for many, since PSE is increasingly necessary in order to achieve successful outcomes in the labour market. Young Canadians continue to find a variety of ways to navigate the rising costs of PSE, and the most common are outlined in the first YITS findings (see Table 1).

When considering these newest findings, it is important to identify not only how youth entering PSE programs fund their participation, but also the long term struggles and benefits that may result from investments in post-secondary education. It is important to ask, for example, whether rising costs impact PSE retention rates, and if so whether certain groups of youth are more likely than others to not complete PSE programs. Specifically, there has been evidence to show that certain more vulnerable groups, such as students from racialized groups, may have more difficulty managing the rising cost of PSE, however more Canadian research in this area is desperately needed<sup>25</sup>. YITS has not yet responded to this need by disaggregating its findings on sources of PSE funding by race or gender, and this will be a crucial next step in order to address the current gaps in research. This section will discuss and problematize some of the most common sources of funding, including government-sponsored student loans, financial support from family, and money earned from work since high school.

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<sup>23</sup> Looker & Lowe, 2001, pp.20

<sup>24</sup> Ibid., pp.5

<sup>25</sup> Looker & Lowe, 2001, pp.12

**Table 1**  
**Sources of Funding for Post-Secondary Education (Percent)<sup>26</sup>**

	Post-secondary status			
	PSE Graduates	PSE Continuers	PSE Leavers	All youth with PSE experience
Received money from parents/ partner that you do not have to pay back	50.0	65.3	52.4	63.1
Received money from other people that you do not have to pay back	5.1*	9.3	7.9*	8.9
Money from jobs since leaving high school	54.5	67.8	62.8	66.4
Government sponsored student loan	35.0	29.2	26.7	29.4
Bank loan	7.7	7.0	7.2	7.1
Loan from parents/family	2.8	3.1	2.2*	3.0
Personal savings	41.4	50.7	42.6	49.3
Scholarships, awards, prizes	20.6	33.2	18.6	31.0
Grants, bursaries	12.4	14.6	9.3	14.0

The Canada Student Loan Program is designed to encourage equity, by ensuring that young Canadians who may not have other funding options are still able to participate in PSE. Only a third of the YITS cohort were found to have experience with government-sponsored student loans for PSE funding, however it is important to acknowledge that students who do rely on student loans face increased total average debt, loan repayment time<sup>27</sup> and loan default rates. Important gender differences have been identified in previous analyses of borrowing and loan repayment, and these differences may be related to the proven connection between PSE field of study and debt repayment and default rates. In other words, since young women are still over represented in traditionally female fields of study where income and employment outcomes are generally less successful, young women as a group may experience more difficulty in repaying their loans. Further research must be conducted in order to update and clarify not only this information on gender, but also on other sociodemographic factors. This information is crucial not only because of impacts to life courses in the current generation of youth, but also because inequity resulting from unmanageable debt loads from an early age could result in continued patterns of inequity as youth grow up and begin to raise the next generation.

YITS identified parental financial support as another important source of PSE funding, finding that 63 per cent of respondents relied on support from families. PSE leavers were less likely to

<sup>26</sup> Bowlby & McMullen, 2002, pp.57

<sup>27</sup> Looker & Lowe, 2001, pp.4

have received financial support from parents, which raises the question of whether students relying on sources of funding other than parental support, such as student loans or combining school and work, are less likely to complete PSE. If so, it is necessary to determine if and how different funding sources correspond with lower family SES, which has itself been shown to be more likely for youth from single-parent families, immigrant youth and racialized youth.

To do this, it will be necessary for gender and race disaggregated data be made available and analysed. If vulnerable groups of youth do in fact receive less parental support, it is crucial to consider the ways in which long term educational outcomes and life courses may be impacted by over reliance on other funding sources such as student loans or combining school and work. Even if vulnerable groups were found to receive as much or more parental support than other groups of youth, it would still be unwise to simply dismiss the issue as unproblematic. Rather, it would be necessary to consider how parents from groups with increased likelihood of lower SES manage to support their youth, and whether extreme family sacrifices are made to guarantee youth participation in PSE. This might be particularly true in the case of immigrant youth, who, although more likely to come from lower SES families, participate in PSE as much as or more than Canadian-born youth and combine school and work less. The incomplete data on immigrant youth is paradoxical, however the apparent contradictions raise several important questions in need of further consideration. For example, how are immigrant youth funding their PSE, and are immigrant youth and/or their families more likely to experience long term economic hardship as a result of their investment in PSE? Data on immigrant access to and utilization of government-sponsored student loans would need to be considered in order to draw conclusions in this area, however this information is not currently available.

The conflicting information on immigrant youth notwithstanding, YITS found that the most common source of PSE funding was earnings from work since high school, and this was true of PSE graduates, continuers and leavers. In spite of this new data, the available research on combining school and work is complex and full of contradictions. For example, although paid work is the most common source of PSE funding, it has also been shown that the number of youth between the ages of 17 and 19 who have *never* worked tripled from 1989 to 1998<sup>28</sup>. This

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<sup>28</sup> Looker & Lowe, 2001, pp.18

decrease can, at least in part, be explained by the decline in job opportunities that resulted from the recession in the early 1990s, which led to more young people postponing their entrance into the labour market by staying in school longer to improve their qualifications. However, in addition to this decline in available jobs, the question of access to jobs has also been raised: “More difficulty in getting jobs is experienced by certain students such as those with few local connections, those from minority groups, those with disabilities”<sup>29</sup>. This lack of access may, in fact, help to explain why immigrant youth are less likely to combine school and work than Canadian-born youth. It is clear that although combining school and work may be common for youth, it is in no way a simple or unproblematic issue.

The reliance on combining school and work, in the context of ever-increasing PSE costs and comparatively stagnant minimum wages, make it necessary to ask the following: Are certain groups of youth forced to work excessive hours in order to fund their PSE experience? And how does this impact overall PSE outcomes? In order to meet the challenge of increasing PSE costs, it is logical to assume that young people who do combine school and work may either work longer hours or rely on other sources of funding to continue their participation in PSE. Since it is generally agreed that excessive work during school has a negative impact on success and overall school outcomes<sup>30</sup>, it is crucial to know whether specific<sup>30</sup> groups of youth sacrifice success in and completion of PSE programs because of the necessity of excessive work. This is especially important for vulnerable groups, for example youth from families with lower SES, including racialized youth and youth from single parent families. These important questions further support the need for YITS data to be disaggregated by SES, race and gender.

### **Outcomes of Post-Secondary Education: Does PSE make a difference?**

Throughout this paper, questions have been raised about the access to and participation in post-secondary education by Canadian youth, and although data remains incomplete, it is clear that significant disparity still exists between those who can access PSE and those who cannot. However, regardless of the inequities that no doubt still exist, the reality is that Canadian youth are entering the labour market with increasing levels of formal education. Thus, an important

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<sup>29</sup> Ibid., pp.15

<sup>30</sup> Looker & Lowe, 2001, pp.18

final question to ask is what is waiting for PSE graduates as they enter the work force, in other words “what is the use of further training and higher education, if there are too few good jobs available?”<sup>31</sup> The minimal amount of available qualitative research paints the most startling portrait: “people our age are finally realising that we get out of university, we’re a zillion dollars in debt, and we’re working in Starbucks”<sup>32</sup>. But regardless of such striking stories, inadequate and conflicting data still make conclusions impossible. For example, although a 1999 report noted higher job turnover and fewer moves from temporary to permanent positions among PSE graduates, the overall conclusion was that Canadian PSE graduates continue to do well overall, achieving relatively attractive jobs and income, in fields generally related to their schooling. Fears of deteriorating employment opportunities for PSE graduates were dismissed by defining the School-to-Work transition as a ‘process’ rather than an ‘event’, and pointing to a dramatic improvement in labour market outcomes from two to five years after completion of PSE<sup>33</sup>.

Whether or not the overall outcome for PSE graduates has remained positive, there is ample evidence to suggest that some PSE graduates have a much lower likelihood of positive outcomes. For example, although women are better positioned to enter the labour market, aspiring to more education and showing higher achievement in high school, a significant gender gap in labour market outcomes remains<sup>34</sup>. “Women are trained alongside men in public and post-secondary schools and yet they earn less, they have less autonomy in their jobs, their jobs have lower levels of prestige, they must be responsible for domestic work, and gender-specific jobs remain”<sup>35</sup>. Thus, although women make an equal or greater investment in post-secondary education and have equal or greater debt loads, as a group they ultimately have fewer resources to manage their debts. It is only too clear that equal levels of human capital through post-secondary education are not yet available to men and women.

Similarly, regardless of comparable educational attainment and investments, Canada’s racialized groups have also been shown to be at a disadvantage in the labour market, earning lower

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<sup>31</sup> Lochhead, 1995, pp.5

<sup>32</sup> Klein, 2000, pp.236

<sup>33</sup> Finnie, 1999, pp.10

<sup>34</sup> Thiessen & Nickerson, 1999, pp.46

<sup>35</sup> Ibid., pp.50

incomes and continuing to be over represented in ‘bad’ jobs<sup>36</sup>. Racialized women have been shown to be particularly vulnerable, which makes abundantly clear the intersection between gender, race and socio-economic status. Again, it is clear that post-secondary education may not be enough to overcome inequity, regardless of investment, aspirations, or even success. Although a spattering of data is available on race and gender as factors impacting youth’s transition from school to work, the continuing contradictions make necessary the development of current, comprehensive, gender and race disaggregated data. This paper has outlined only some of the many factors that impact young people’s access to, participation in and outcomes of post-secondary education, and it has also demonstrated that sufficient data has, to this point, been lacking. If we hope to gain insight into the availability and relevance of post-secondary education as a form of human capital in the lives of Canadian youth, the intersecting roles of socio-economic status, gender, race and ethnicity must be addressed by initiatives such as the *Youth in Transition Survey*.

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<sup>36</sup> Gee & Prus, 1998, pp.9

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