

1 **Q.** **Reference: *Fair Return for Newfoundland Power (NP)*, Evidence of**
2 **Laurence D. Booth, September 28, 2021, page 90, lines 10-11.**

3
4 **Please describe the “dramatically different cultural and institutional**
5 **values” between Canada and the U.S. that makes “the comparison**
6 **misleading.”**

7
8
9 **A.** Canada (at least English Canada) was formed by United Empire Loyalists that
10 had been forced out of the new United States because of their loyalty to the
11 English Crown. It is inevitable therefore that despite a common “DNA” there
12 are different cultural and institutional values.

13
14 Some obvious facts:

- 15
16 • In Canada we do not allow open carry and the right to bear arms, even though
17 it is part of the English Bill of Rights of 1689. It does exist in the US
18 constitution.
- 19 • Canada has a public health care system and provincial transfers to ensure that
20 Canadians all have access to quality health care. The US does not have such a
21 system. Additionally, Canada has more extensive social benefits such as paid
22 holidays and maternity (and paternity) leave.
- 23 • The US constitution guarantees certain rights such as the right to own private
24 property which is not as evident in Canada.

25
26 It is easy to come up with a lengthy list of differences between the US and
27 Canada but the MacLeans article makes much of this clear (NP-CA-049
28 Attachment 1).

★ SPECIAL CANADA DAY REPORT ★

HOW CANADA STOLE THE AMERICAN DREAM

The numbers are in. Compared to the U.S., we work less, live longer, enjoy better health and have more sex. And get this: now we're wealthier too.
BY DUNCAN HOOD

To be an American is to be the best. Every American believes this. Their sports champions are not U.S. champions, they're world champions. Their corporations aren't the largest in the States, they're the largest on the planet. Their armies don't defend just America, they defend freedom.

Like the perpetual little brother, Canadians have always lived in the shadow of our American neighbours. We mock them for their uncultured ways, their brash talk and their insularity, but it's always been the thin laughter of the insecure. After all, says University of Lethbridge sociologist Reginald Bibby, a leading tracker of social trends,

"Americans grow up with the sincere belief that their nation is a nation that is unique and special, literally called by something greater to be blessed and to be a blessing to people around the globe." Canadians can't compete with that.

But it turns out that while they've been out conquering the world, here in Canada we've been quietly working away at building better lives. While they've been pursuing happiness, we've been achieving it.

How do we know? You just have to look at the numbers. For our Canada Day special issue this year, *Maclean's* compared Canadians and Americans in every facet of our lives. We scoured census reports, polls, surveys, scientific studies, policy papers and consumer databases. We looked at who lives longer, who works more, who spends more time with friends, who travels more and who has more sex. We even found out who eats more vegetables.

After digging through the data, here's what we found: the staid, underpaid Canadian is dead. Believe it or not, we now have more wealth than Americans, even though we work shorter hours. We drink more often, but we

live longer and have fewer diseases. We have more sex, more sex partners and we're more adventurous in bed, but we have fewer teen pregnancies and fewer sexually transmitted diseases. We spend more time with family and friends, and more time exploring the world. Even in crime we come out ahead: we're just as prone to break the law, but when we do it, we don't get shot. Most of the time, we don't even go to jail.

The data shows that it's the Canadians who are living it up, while Americans toil away, working longer hours to pay their mounting

CANADIANS ARE WEALTHIER THAN AMERICANS

Americans used to be wealthier than us, but no more. Yes, they have bigger homes and nicer cars, but they bought it all on credit. When you look at our net worth, which is what we have when we add up the value of everything we own and subtract what we owe, you find that the median Canadian family is 30 per cent richer.

Median family net worth (adjusted for purchasing power)	
Canada	U.S.
US\$122,600	US\$93,100

Median household income (adjusted for purchasing power)	
Canada	U.S.
US\$44,325	US\$46,325

Per capita personal debt	
Canada	U.S.
US\$23,460	US\$40,250

Average size of a one-family house (in square feet)	
Canada	U.S.
2,000	2,520

Per cent of annual household expenditure spent on housing	
Canada	U.S.
19	34

Per cent of disposable income spent on personal consumption	
Canada	U.S.
95	96

Sources

Net worth: Statistics Canada's "Survey of Financial Security" (original 2005 figure: \$148,400, adjusted by 2005 IMF PPP rate of 1.21) and U.S. Federal Reserve's "Recent Changes in U.S. Family Finances" (2004 data); incomes: StatsCan's "Household Income Groups in Constant 2005 Dollars" (original 2005 figure: \$53,634 adjusted by 2005 IMF PPP rate of 1.21) and U.S. Census Bureau's "Median Household Income in Current 2005 Dollars;" per capita debt (2005, both adjusted from C\$ to US\$ by PPP): StatsCan's "Perspectives on Labour and Income: Personal Debt," January 2007; house size: Canadian Home Builders' Association's "Pulse Winter 2008 Survey" and U.S. Census Bureau (2007); housing expenditure (2006): StatsCan and U.S. Bureau of Labor Statistics; disposable income (2008 Q1): TD Economics

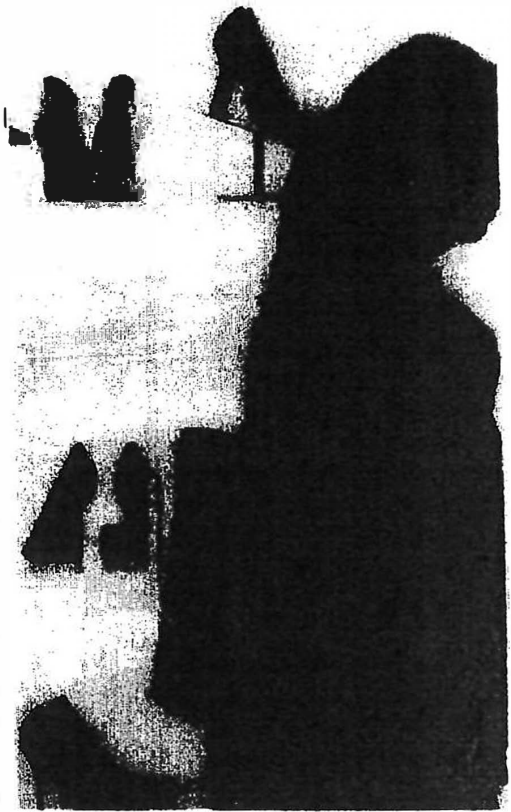
bills. The wealth numbers, in particular, are shocking. As of 2005, the median family in Canada was worth US\$122,600, according to Statistics Canada, while the U.S. Federal Reserve pegged the median American family at US\$93,100 in 2004. Those figures, the most recent available, already include an adjustment for our higher prices, and thanks to the rising loonie Canadians are likely even further ahead today. We're ahead mainly because Americans carry far more debt than we do, and it means that the median Canadian family is a full 30 per cent wealthier than the median American family. "The fact that we're now richer is a big reversal," says Jack Mintz, former president of the C.D. Howe Institute and the current Palmer Chair in public policy at the University of Calgary. "It's a huge change in the way we view the world."

Mintz points out that it wasn't all that long ago that we were much poorer than the Americans. Just think back to the 1980s when our dollar was worth 69 American cents, inflation was raging, our real wages were dropping and our productivity was... well it was just embarrassing. "From 1987 to 1997 in particular, we had terrible economic growth," says Mintz. "By the time we reached 1999, we were way behind the U.S. in per capita incomes and everything else." Back then, he notes, the newspapers were packed with dire warnings of brain drain. Canadian incomes were so low compared to Americans, our best and brightest were fleeing the country.

Today, it's the reverse, and families such as Eric Nay, his wife, Polly, and their son are moving the other way. Nay, who's 41 and now works as associate dean at the Ontario College of Art & Design in Toronto, says he packed his bags and left his home in tony Monterey, Calif., for a new life in Canada two years ago. And get this: he did it for a bigger paycheque. "The academic salaries here are much higher," he says. "When I was working as an assistant professor in California, I was making \$55,000, but in Canada, that magically becomes \$70,000."

How did this happen? Canada often comes out ahead when you look at squishy things like quality of life. But since when were we richer? Mintz credits the rising loonie, the boom in commodities, and better public policy. He says that over the past decade productivity growth in the U.S. has slowed, while we've been hacking away at our government debt and lowering taxes. In short, as a nation, we've been doing everything right, while the U.S. has been doing everything wrong.

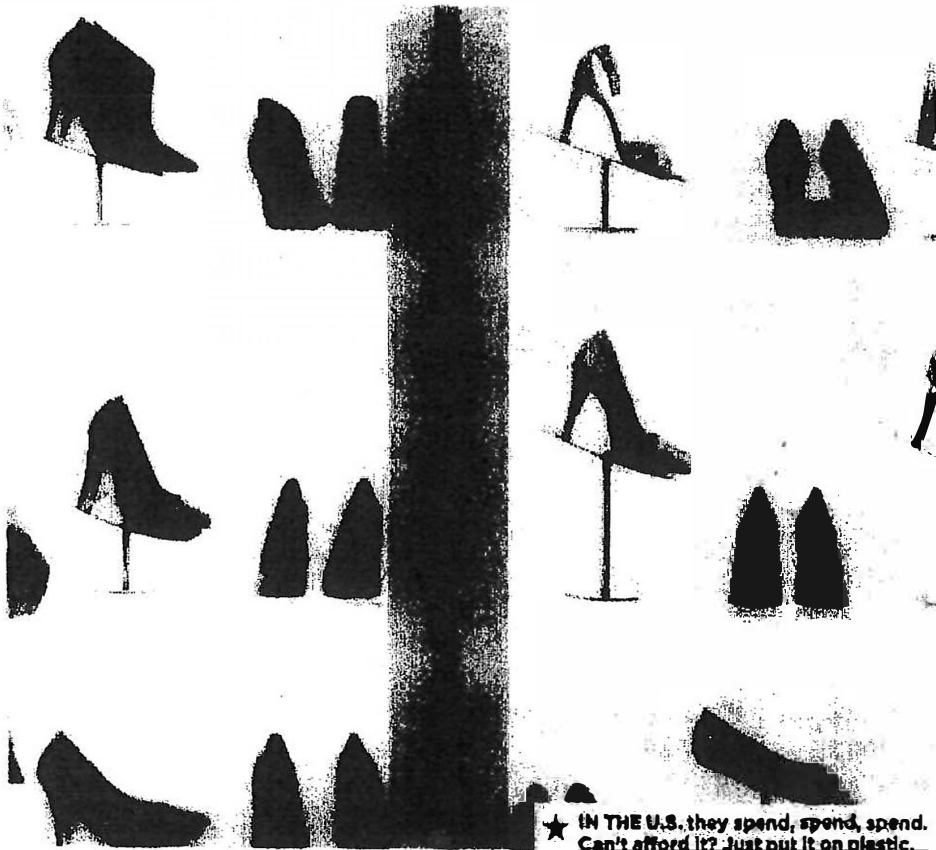
When you look at how individual Canadian and American families make and spend their money, it gets even more interesting. The numbers show that our median household incomes are about the same, or at least



they were back in 2005 when the most recent figures came out. That year the median household income in Canada was about US\$44,300, after you adjust it for the exchange rate and our lower purchasing power, while the American median was US\$46,300. Since then, the loonie has gained on the U.S. dollar, so we've likely narrowed the gap. But while our incomes may be similar to American incomes, we're still much wealthier because we have less debt. What you make isn't a good measure of how rich you are—to figure out your true wealth you should add up everything you have and subtract what you owe. And Americans owe more. A lot more. Here in Canada the average amount of personal debt per person is US\$23,460. In the U.S. it's a whopping US\$40,250. And all those numbers are from 2005, just before their housing market slipped into a sinkhole. If you looked at the numbers now, you'd find that Americans are even further behind, because their largest asset—their home—is worth less. "There has been a lot of destruction of wealth in the U.S. over the past few years," says Mintz, "and that would affect the net worth figures significantly. I would suspect that they would be even worse off today."

Why do Americans owe so much? Because they spend, spend, spend. "In the U.S. spending is seen as patriotic," says Roger Sauvé, president of People Patterns Consulting and author of *Borderlines*, a book comparing Canada and the U.S. "After 9/11, the Pres-

LUCAS JACKSON/REUTERS



★ **IN THE U.S. they spend, spend, spend. Can't afford it? Just put it on plastic.**

ident said you have to support the economy, you have to get out to the malls." Mintz agrees, pointing out that the big tax break many Americans get on their mortgage interest also contributes to their debt. "The typical Canadian will borrow to buy a house and then over time he'll pay off the mortgage," Mintz says. "In the U.S. the behaviour is very different. There, people borrow a lot to buy their house, but they never pay it off. They have a mortgage all through their life."

Certainly Canadians who venture down to live in the U.S. say there's a huge difference in

'THE FACT THAT WE'RE RICHER IS A BIG REVERSAL. IT'S A HUGE CHANGE IN THE WAY WE VIEW THE WORLD.'

how the two countries approach spending and debt. Gerry Van Boven grew up in southern Ontario but moved to the U.S. in 1985. Now he's 57 and living in Fort Lauderdale, Fla. He says his American friends seem genuinely puzzled by his reluctance to load on huge piles of debt so he can buy a big luxury car and a monster home. "Most of the people that I know who were born and raised here are a lot farther in hock than I am, and they think that's quite normal," he says. "They're like, 'Can't afford it? I'll just put it on plastic.' Whereas I was brought up to believe that if you can't afford to buy it in cash, you can't afford it."

The numbers confirm that Americans like to spend big. They have bigger homes than we do, averaging about 2,500 sq. feet,

compared to only 2,000 sq. feet in Canada. They spend about 34 per cent of their annual household expenditure on their homes, compared to just 19 per cent here. They also love big cars. In the U.S., luxury cars and SUVs make up 21 per cent of the market, whereas in Canada, they make up only 11 per cent. The most popular model overall in the U.S. is the more upscale Toyota Camry, whereas we prefer the basic Honda Civic. "They like the big SUVs here especially," says Van Boven, "or at least they did. A good friend of mine went out and bought one of those big GMC

Yukons a while back, but now gas is at \$4 a gallon. I saw him the other day and asked when he was going to get rid of it. 'I can't,' he said. 'I don't own it yet.'"

Bibby, the sociologist, says the great American debt load is a direct result of their relentless quest for the best. "American culture is more consumer-oriented due to a more intense and more vigorous marketplace," he says. "My sense is that more dollars are spent per capita on advertising, for example. Little wonder then that per capita debt is considerably higher in the U.S. than in Canada. It is largely a function of the aggressive and successful marketing efforts of American companies."

Health care, too, is helping to keep Americans in a state of owe, and for all the same reasons. In the U.S., as long as you have a good insurance plan, you have access to the best health care in the world. MRI machines are available on an hour's notice, there's plenty

CANADIANS WORK LESS AND SPEND MORE TIME WITH FRIENDS

Canadians work fewer hours than Americans and take more vacation time. As a result, we can spend more time with friends and family—and drink more too.

Average number of hours worked per week

Canada	U.S.
34.6	37.9

Per cent who work 45 hours a week or more

Canada	U.S.
30	38

Number of vacation days earned by the average employed adult each year

Canada	U.S.
17	14

Vacation days actually taken

Canada	U.S.
16	11

Per cent who spend 6 to 10 hours per week with friends

Canada	U.S.
29	24

Per cent of parents who have dinner at home with the family every night

Canada	U.S.
40	28

Per cent who consume alcoholic drinks at least 'a few times a week'

Canada	U.S.
27	19

Per cent of household expenditure that's spent on alcohol

Canada	U.S.
1.3	1.0

Percent of household expenditure that's spent on vehicle purchases

Canada	U.S.
4.5	7.1

Luxury, large and sport vehicles as a percentage of light vehicle sales

Canada	U.S.
11.0	21.3

Top car model by sales

Canada	U.S.
Honda Civic	Toyota Camry

Sources

Hours worked (2004): Institute for Competitiveness and Prosperity; Gallup polls: 45+ hours worked (2004), time with friends (2004), dinner at home (2003), alcoholic consumption (2005); vacation (2008): Expedia.com's International Vacation Deprivation Survey; household alcohol and vehicle purchases (2006): Statistics Canada and U.S. Bureau of Labor Statistics; luxury vehicle sales (2007): DesRosiers Automotive Consultants; car models (2007): DesRosiers for Canada and *Automotive News* for U.S.

of staff, and the specialists are the finest there are. But all of that comes at a cost, says Van Boven, and every American feels it. "The absolute biggest difference, financially, that I noticed was the cost of health insurance," he says. "When my wife got laid off, we found out that you could keep the insurance you got through work for a while as long as you paid for it. But it cost \$5,000 a year, and that was back in 1986. We couldn't afford that. So since then I've had no health insurance." Eric Nay, who moved to Toronto from California, says that even Americans with good insurance feel the pinch. "When I taught for the state of California, I had the best health coverage on the planet," he reports. "But when my son was born—and it was totally by the book, no complications—my insurance only covered the first \$10,000 of the hospital costs. The remaining \$8,000 came out of my pocket. And that's with full coverage."

Meanwhile in Canada, not only are we

vacation, but they only take 11, making them the world leader in yet another category: the working drudge.

Because we have more time off, Canadians tend to have a lot more fun. We spend more time with friends than Americans do, and we're much more likely to have a sit-down dinner with the family at home each night. We also tend to drink alcohol more often, with 27 per cent of us having a drink at least a few times a week, compared to 19 per cent of Americans. Nay says that our richer social lives were one of the biggest differences he noticed when he moved to Toronto. "It was only in Canada that I found myself going to the pub with friends and colleagues," he says.

THE U.S. AGGRESSIVELY PURSUES HAPPINESS, BUT CANADA SEEMS TO HAVE JUST STUMBLERD ONTO IT

icans like to do things big, but that doesn't always mean better. "The expectations here are just different," he says. "There's more ambition. More ambition to acquire more in terms of money and career. Whereas Canadians seem to be more European in that we care more about enjoying life." He's lived all over the country and says that it's very difficult to sum up the differences between Americans and Canadians because Americans are so diverse. The gaps between rich and poor, or black and white within the confines of the U.S. are much deeper and wider than the gap between the two countries. And within that mix, he says there's a subset of Americans who are just

like Canadians. "Left-wing urban Americans," he says. "Canada is just a country of left-wing urban Americans." Still, he says that the relentless zeal, the private schools,

the long work hours, not to mention the fact that everyone in L.A. seems to carry a gun, well, it all gets him down sometimes. His wife, who's American, is pushing to move back to Toronto, he says. "And yeah, we probably will."

Reginald Bibby notes the irony of the situation. The U.S. is a country that aggressively pursues happiness, but Canada seems to have just stumbled onto it. While Americans are putting in overtime to pursue the American dream, we're at the pub having a few pints with friends. They may have bigger cars and bigger homes, but they're living under a mountain of debt. They look richer, but the numbers prove that they're not. The truth is that all of that competition, all of that keeping up with the Joneses, can take its toll. Getting ahead can be a lot easier when everyone is moving in the same direction. "The pursuit of happiness is ingrained in Americans as part of what it means to be an American," Bibby says. "But in Canada, happiness is almost something of a by-product of coexisting peacefully."

Be it sports, health care, business or wealth, Americans are still competing to be the best. And it's true that the best in the U.S. is the best you'll find on the planet. But when you look at the medians and the averages, their accomplishment pales. As the hard numbers in this report show, Americans have shorter lives, poorer health, less sex, more divorces, and more violent crime. Which may mean that perhaps America isn't the greatest nation on earth. After all, you can't judge a nation by the best it produces, you have to judge it by the success of the average Joe. And the average Joe in Canada is having a way better time. ■

With Patricia Treble



IN CANADA we have smaller homes, but we work a lot less to pay for them

wealthier, but we don't even have to work as hard to make that wealth. In 2004, the average Canadian worker put in 35 hours of work per week, while our American counterparts put in 38. Only 30 per cent of Canadians work 45 hours a week or more, compared to 38 per cent of Americans. We also get—and take—much more vacation time. Employed adults in Canada get about 17 vacation days a year, and we take 16 of those days, leaving just one on the table. In the U.S., they get 14 days of

"I spend more time in pubs here than I have in any other place that I've lived. It's partly the culture, and partly because the quality of beer is fantastic."

Christian Lander is another Canadian living among Americans. He grew up in Toronto, but the 29-year-old moved to Los Angeles 2½ years ago where he runs the popular Stuff White People Like website, and he's publishing a book under the same name on July 1. He also finds that Amer-



★ IN THE U.S. marriage rates are higher than in Canada. Divorce rates are too.

A NATION LIVING IN SIN

In Canada, we're 'shacking up' instead of marrying. The U.S. would be appalled.

BY BARBARA RIGHTON • When Christel Kleitsch and Avrum Jacobson moved in together, they decided they never wanted to get married. They were children of the '60s, after all, from an era when free love ruled the land. Nearly 30 years later, they're both well-established Toronto writers with two grown children, and they're still not married. In the eyes of the law and among their friends, they are a couple, they say, so where's the need for a piece of paper to prove it? "There is certainly no stigma in it," Kleitsch says of their common-law arrangement. In fact, the only time she ever uses the word "husband," Kleitsch says, is for convenience, "like when the furnace repairman shows up."

South of the border, they would be aghast. While in Canada long-term common-law partnerships abound, marriage still rules in the States. Americans have almost twice as many marriages per 1,000 unmarried women each year as Canada does, and far fewer couples living in sin. In Canada, an amazing 18.4 per cent of all couples are now "cohabiters," whereas in the U.S., the figure is 7.6 per cent. Even when we do marry, we put it off for as long as we can. Here, the average age of first marriage is 28.5 for women and 30.6 for men. In the U.S., the ages are much younger,

25.1 and 26.7 respectively. So why are we so reluctant to get that little piece of paper? There are three reasons: we're less traditional, less religious, and we have Quebec.

Quebec, it turns out, leads not just Canada but the world in common-law couplings. There, a whopping 35 per cent of couples cohabit rather than marry. Family experts say that after the Quiet Revolution in the 1960s when the Church lost much of its influence in the province, religion—and marriage—simply ceased to matter. Montrealer Benoît Laplante, the director of demography programs at the Institut national de la recherche scientifique, says Quebecers don't marry because "there is no practical reason to do it. When people decided to leave religion out, they began to disregard it in anything they did."

In the U.S., religion is still a powerful force, and marriage remains at the centre of life, especially in the southern and so-called red states. David Popenoe, a co-director of the National Marriage Project, a non-sectarian research group at Rutgers University in New Jersey, offers a historical perspective. In America before 1970, he recently wrote, cohabitation was not only uncommon, it was "a deviant and unlawful practice found only among people at the margins of society." He adds that "in the 1950s and '60s, if you showed up at a motel and you wanted a room and you had two different last names, they wouldn't give you one." More telling, he says, "It's still that way in the more reli-

WHY ARE CANADIANS LESS LIKELY TO MARRY?

Americans get married at almost twice the rate that we do, and they get married earlier too. So does that mean we're doomed to be lonely? Not necessarily, we just prefer to "cohabit" instead. After all, a marriage certificate is just a piece of paper, right?

Number of marriages per year per 1,000 unmarried women age 15+

Canada		U.S.
22.2		40.7

Age at first marriage for women

Canada		U.S.
28.5		25.1

Age at first marriage for men

Canada		U.S.
30.6		26.7

'Cohabitors' as a percentage of all couples

Canada		U.S.
18.4		7.6

Number of divorces per year per 1,000 married women aged 15+

Canada		U.S.
10.6		16.4

Fertility rate (children per women aged 15-49)

Canada		U.S.
1.5		2.1

Per cent of births to unmarried women

Canada		U.S.
25.6		38.5

Per cent of all children living in single-parent families

Canada		U.S.
22.5		26.4

Single-parent families as a percentage of all families with children

Canada		U.S.
29.1		27.8

Per cent who say that religion is very important to them

Canada		U.S.
28		60

Sources

David Popenoe, "Cohabitation, Marriage and Child Wellbeing," National Marriage Project, June 2008 for no. of marriages: Canada (2006) and U.S. (2005), cohabiters: Canada (2006) and U.S. (2005), unmarried births: Canada (2005) and U.S. (2006), single-parent children: Canada (2005) and U.S. (2004), single-parent families: Canada and U.S. (2006); first marriage: Statistics Canada (2007 average age) and U.S. Census Bureau (2000-03 median age); divorces: Statistics Canada (2004), U.S. (2005) from Popenoe; fertility (2005): OECD Health at a Glance 2007; Religion (2003): "Worlds Apart: Religion in Canada, Britain and U.S.," Gallup



IN CANADA those couples who do marry put it off as long as they can

gious areas of the country.”

Popenoe cites a 2007 survey from the Culture and Media Institute in Virginia, which found that nearly 33 per cent of the U.S. population is religiously orthodox. Within this segment, nearly 70 per cent condemns sex between unmarried adults. The survey also found that nearly half of Americans—a group it called “independents”—don’t fully accept all orthodox values, but still tend to side with that group on matters of sexual morality.

Ironically, it’s not just marriage rates that are higher in the U.S.; divorce rates are too. They’re especially high in the Bible belt, says Stephanie Koontz, author and family studies teacher at Evergreen State College in Olympia, Wash. Koontz explains that better-educated people in the more liberal states tend to marry later and stay together longer. In those areas, she says, “marriage is no longer what you do in order to have sex; it’s what you do to make a statement about your relationship.” Koontz adds that Americans may try living together at some point, but not for any longer than five years. “In Quebec,” she says, “you have really long-term cohabitations that act as a substitute for marriage.”

Meanwhile, Céline Le Bourdais, a professor and Canada Research Chair in Social Statistics and Family Change at McGill University, says Canadians, in their new acceptance of common-law arrangements, have come full circle. “For a long time my friends in the U.S. thought we were more socially conservative,” she says. “Now we are the open ones.”

But what about those conservative Americans who divorce far more than Canadians do? Popenoe has a theory about that too. America is the ultimate consumer society, he says. There, if one spouse becomes tiresome, people just pick another. **M**

GOOD HEALTH, FOR LESS

We’re much healthier than Americans, even though we pay half as much for health care

BY ALEXANDRA SHIMO • Maybe it’s the sea air, rolling Prairies and mountain streams. Maybe it’s the public health care. Maybe it’s the fact that we eat twice as many fruits and veggies. But whatever it is, one thing’s for sure: Canadians are a lot healthier than Americans.

It’s an issue that used to be hotly debated, but a few years ago a massive Harvard Medical School study settled it once and for all. The study analyzed surveys of more than 8,000 people and found that not only are Canadians thinner and more active than Americans, but we’re less likely to have almost any disease you can think of, including diabetes, asthma, heart disease and major depression. International comparisons by other groups have since proved beyond a doubt that the hale Canadian is alive and well, literally. When you look at lifespan and infant mortality—the leading indicators of a country’s health—we beat the Americans hands down. Canadian men now have life expectancies of 77.8 years, compared to 75.2 years in the U.S., while our women are living 82.6 years compared to 80.4 years south of the border. Meanwhile we have only 5.3 infant deaths for every 1,000 live births, compared to 6.8 in the States.

The fact that we’re healthier than Americans is astounding when you realize that they spend enough per person each year on health care to buy each and every one of them a slightly used Honda Civic. In 2005 their combined public and private expenditure was US\$6,401 per person, while we spent just US\$3,326. So how come we’re so healthy? Most experts agree it’s a combination of three factors: we take better care of ourselves, we take better care of our poor, and we only intervene with medical treatment when necessary.

We take better care of ourselves by eating well and exercising more. It’s boring—but it works. Here we probably owe a huge debt to the blinding smiles and bulging biceps of ParticipAction’s Hal and Joanne, and even the colourful concentric rings of Canada’s Food Guide. A recent Arizona State University study found that our public education campaigns, coupled with better quality produce (apparently the best apples get shipped here and Americans have to make do with what’s left over), have resulted in Canadians devouring twice as many servings of fruits

and vegetables per day as our U.S. cousins. We’re also much less likely to report living a sedentary lifestyle (6.5 per cent of us admit to being chronic couch potatoes, versus 13.6 per cent in the States), and we’re less likely to call ourselves obese (18 per cent of us have trouble seeing our toes, compared to 32 per cent in the U.S.).

Dr. Stewart Cooper, who moved to North Carolina after working as a family practitioner in Canada for 20 years, says part of it is cultural. America is indeed a nation of Homer Simpsons, addicted to doughnuts, Twinkies and greasy triple-burgers with bacon. “When it comes to food, Americans have a culture of

CANADIANS LIVE LONGER AND HAVE LESS DISEASE

No matter what indicator you look at—life-spans, infant mortality, or prevalence of disease—they all say the same thing: Canadians are healthier. Not bad, considering they pay almost twice as much for care.

Life expectancy for men (in years)

Canada	U.S.
77.8	75.2

Life expectancy for women (in years)

Canada	U.S.
82.6	80.4

Infant deaths per 1,000 live births

Canada	U.S.
5.3	6.8

Per cent with heart disease

Canada	U.S.
5.5	5.9

Per cent with diabetes

Canada	U.S.
4.7	6.7

Per cent of women who are obese

Canada	U.S.
19	33

Per cent of men who are obese

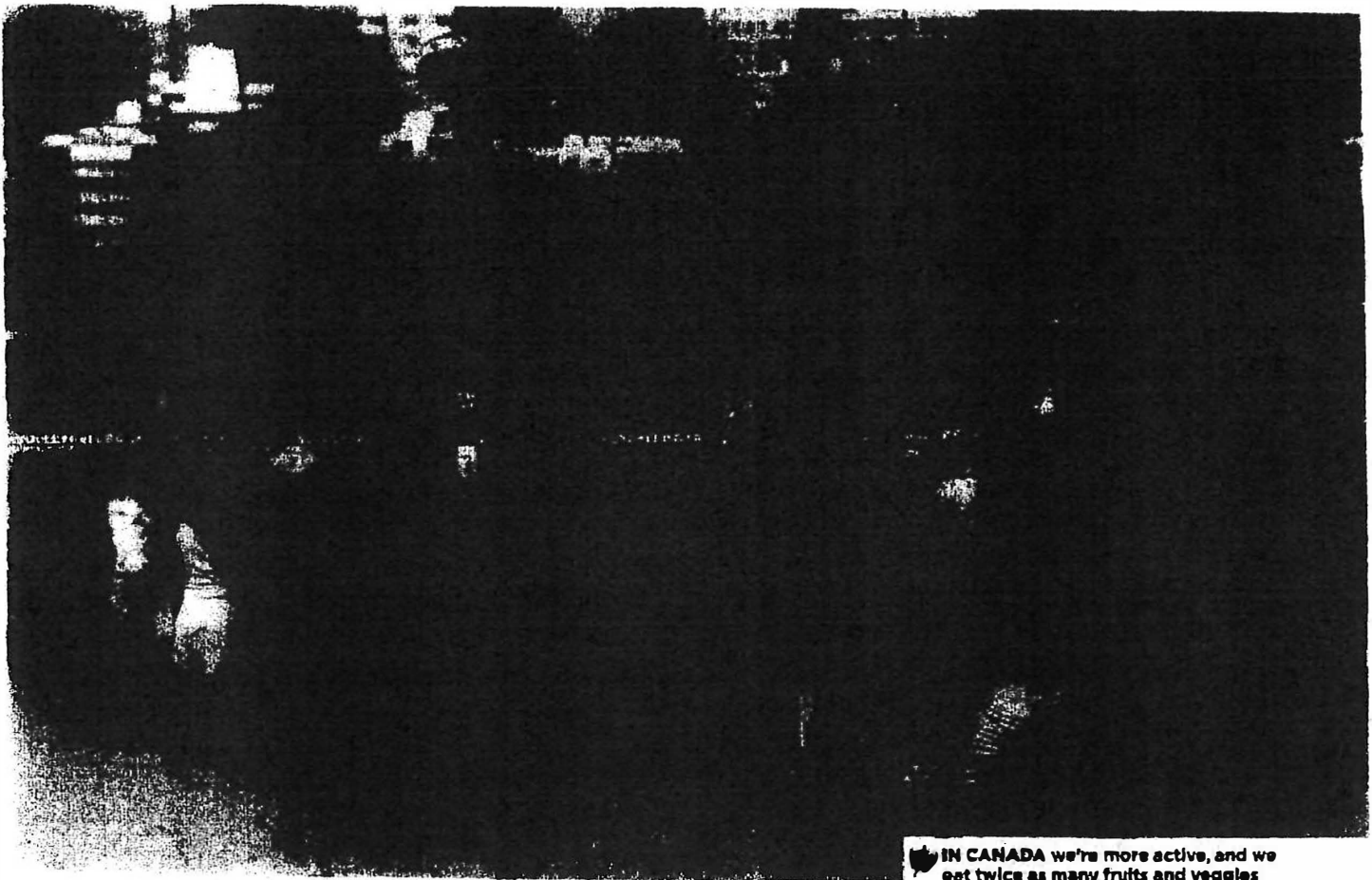
Canada	U.S.
17	31

Public and private health care spending per person each year

Canada	U.S.
US\$3,326	US\$6,401

Sources

Life expectancy, infant deaths, obesity, health care costs (all 2005): OECD Health at a Glance 2007; heart disease and diabetes (2002): “Access to Care, Health Status, and Health Disparities in the United States and Canada,” *American Journal of Public Health*, July 2006



IN CANADA we're more active, and we eat twice as many fruits and veggies

more," he says. "They like all-you-can-eat buffets, large portions, and bottomless drinks. Canadians tend to show more restraint." He notes that Canadians have fewer cars per capita too, and we're much more likely to hoof it to the corner store. June O'Neill, an economics professor at the City University of New York, adds that Americans also seem to have more faith that their system can cure them if things go wrong, so they may take fewer preventative measures. "Americans don't take as good care of themselves because they tend to assume

AMERICANS SPEND ENOUGH ON HEALTH CARE EACH YEAR TO BUY EVERY CITIZEN A USED HONDA CIVIC

that doctors will be able to fix them whatever they do," she says. "We have a lot of expensive, high-technology medical treatments, and people assume that doctors will be able to solve their health problems once they get sick."

The fact that we take better care of our poor through our public health system also seems to boost our overall standing. Harvard Medical School's Dr. Steffie Woolhandler, who co-authored the U.S. versus Canada analysis, says that if you compare only the Americans who have good health insurance to Canadians, we come out about the same. It's the poor health of the uninsured Americans that tips the balance in our favour. Many studies have con-

cluded that the main problem with the American system is that a lot of sick people can't afford to use it—even people with insurance. In the U.S., "people without health insurance have always had financial problems when they got sick," says Cathy Schoen, senior vice-president of the Commonwealth Fund. "What's new is that we're seeing a sharp spike in the number of people with health insurance who still can't afford their medical bills." It's estimated that about 25 million Americans who have insurance still have problems paying their bills, mainly because of high deductibles, limits on what the insurance company will pay for (pre-existing conditions are often not covered), and maximum pay-

out amounts. Because of those high costs, a shocking 31 per cent of Americans who *have* insurance have decided to forgo care they needed at some point, while 68 per cent of those without insurance have done the same. Meanwhile in Canada, only 12 per cent say they have gone without care because of the cost.

Of course the Americans who can afford it do get great care. There's more high-tech equipment, such as MRIs and CT scanners, more specialists per person and, yes, much shorter waiting times. A Commonwealth survey of sicker adults revealed that Canadians are twice as likely to wait four hours or longer in the emergency room than their American

counterparts. We also have to wait longer to see our specialists, and we are four times more likely to wait four months or longer for elective or non-emergency surgery such as hip replacements. "If you told an American they would have to wait three months for a mammogram or something like that, they would find it completely unacceptable," says Dr. Ferial Ladak, who now practises in Sherbrooke, Que., after working for 22 years in the States. Canadians, on the other hand, complain a little, then quietly wait.

Some believe that longer waiting times aren't always a bad thing. Canadian doctors are more likely to adopt a wait-and-see approach, says Ladak. They tend to steer clear of invasive procedures and see if the body can mend itself first. For instance, if you have a back problem in Canada, doctors will try acupuncture, cortisone injections, and physiotherapy before surgery, whereas in America, the operating theatre is often the first stop. But according to a study of back surgeries by the University of Kansas Medical Center, while the Canadian approach is cheaper, it doesn't produce worse long-term results. "Too much medicine isn't always a good thing," says Ladak.

So do your part to keep Canada healthy: eat your greens, go for a walk, and fork out those taxes to pay for our public system. And yes, bite your tongue too, as you sit there hour after hour, clutching your tattered copy of *Maclean's*, patiently waiting to see the doctor. ■



POLICE

...we're less efficient killers.
...just aren't as lethal as guns.

LAWLESS, BUT GUNLESS

We're just as likely to commit crimes as Americans. Luckily we have fewer guns.

BY KEN MACOUZEN • When it comes to crime, Canadians smugly draw the line between civility and chaos along the 49th parallel. Sure, Canada has its share of crime, but it's nothing like those crazy American cities, right? Well, it isn't that simple. Perhaps it comes from an unhealthy diet of American crime shows, but it's borderline delusional to think that Canadians are more law-abiding than their southern neighbours.

Canadians are just as larcenous, and sometimes more so. A comparison of crime stats from both countries (see "Who has higher crime rates?" at right) reveals that your car is actually more likely to be stolen in Canada.

You are more likely to be a victim of arson. You are more likely to be burglarized. Most any crime, in fact, that doesn't involve guns is just as likely to befall Canadians as Americans. This is especially true in the Canadian West, which has chronically higher crime rates than the rest of the country.

British Columbia has been Canada's crime leader for most of the past decade, with rates that would rank it among the worst cities in America, says the B.C. Progress Board, a provincial agency that tracks economic and social indicators. The board, in a little-noticed report last year, charted crime rates in 61 Canadian and American jurisdictions, combining both non-violent property crimes—a particular problem in B.C.—and violent personal crimes, from homicide to robbery. Its conclusion: "B.C.'s property crime rate is the highest in North America at 6,534 crimes per 100,000 citizens. The province's violent crime

rate is fourth among the jurisdictions in question." B.C.'s combined personal and property crime rate is the second worst of all 61 jurisdictions, the board concluded, "surpassed only by the District of Columbia."

That said, danger levels in the worst of America's "anarchic" inner cities, where many crimes go unreported, are higher than anything in Canada, says Neil Boyd, a criminologist at Simon Fraser University. "In the United States there are places in many cities where you cannot walk safely at night, and that's not true in Canada," he says. "In terms of the danger that crime presents to citizens, in the United States, especially in deprived urban areas—urban ghettos, essentially—the environment is still much more out of control than it is in Canada."

The worst of American violent crime is concentrated in these inner cities, and much of it is black-on-black violence. Blacks, who represent 12 per cent of the American population, are more likely to be convicted of murder, and six times more likely to be murdered, than the general population. But Canada has its own pockets of deprivation. Levels of victimization and incarceration among Aboriginal Canadians, who represent about three per cent of the population, are grossly disproportionate. The Aboriginal homicide rate is almost seven times higher than the non-Aboriginal population; the rate of incarceration is nine times higher.

Still, murder is one crime where Canadians lag behind our neighbours—mercifully. Oh, some of us try, and succeed far too often, but we aren't as efficient as Americans—mainly because there aren't as many guns. There are 30 guns per every 100 people in Canada, and a host of restrictions on licensing, carrying and transporting firearms. The U.S.—the world's most heavily armed society—has 90 guns per every 100 people. As a result, in Canada firearms only account for one-third of homicides, while more than two-thirds of American murders involve guns. Partly because of that, Americans have had a murder rate about three times higher than Canada for the last decade (an improvement from four times higher in 1980). The Canadian Centre for Justice Statistics, using data from 2000, neatly sums up the difference: "the U.S. has much higher rates of violent crime, while Canada generally has much higher rates of property crime."

One thing both countries share is a fear of crime ruled more by perception than reality—especially if violent inner-city crime rates are stripped from the equation. Both countries have had a profound drop in their crime rates over the past three decades. American rates have levelled off this decade at the lowest levels since the Bureau of Justice Statistics

began collecting data in 1972. Canadian rates have fallen in tandem. Headlines notwithstanding, the rate of gun homicides in Canada in 2006 was about half of what it was 30 years ago. That reality isn't reflected in political debates in either country, in opinion polls, or in the news media, where "the pornography of grief," as Boyd puts it, is often the story of the day.

It's just one more thing we have in common with our neighbours. An airport limo driver in Los Angeles neatly summed it up while bestowing a tip-worthy compliment on a Canadian customer. "We're really not much different," he said. "You folks are just disarmed Americans." M

WHO HAS HIGHER CRIME RATES? IN MANY CASES, IT'S CANADA

Canadians are just as larcenous as Americans. In fact, when you look at crimes that don't involve guns, the Canadian rates tend to be higher. But when it comes to violent crimes, such as homicide, Americans have us beat. Why? Mainly because they have a lot more guns.

Guns per 100 people

Canada	U.S.
30	90

CRIMES THAT TEND NOT TO INVOLVE GUNS

Auto thefts per 100,000 population

Canada	U.S.
487	398

Break and enters per 100,000 population*

Canada	U.S.
768	729

Arsons per 100,000 population

Canada	U.S.
41	27

CRIMES THAT TEND TO INVOLVE GUNS

Gun murders per 100,000 population

Canada	U.S.
0.6	3.4

Murders (all causes) per 100,000 population

Canada	U.S.
1.9	5.7

Robberies per 100,000 population

Canada	U.S.
94	149

Sources

Gun ownership numbers (2007): *Small Arms Survey 2007*, Graduate Institute of International Studies in Geneva; crime rate numbers (all 2006): Statistics Canada, FBI's *Crime in the United States 2006* and *Crime in Metropolitan America: City Crime Rankings*. QC Press. * Break and enters are referred to as burglaries in the U.S.

THE INSATIABLE NORTH

We have more sex and more adventurous sex, but fewer teen pregnancies and STDs

BY KATE LUNAU • If anyone knows how we behave behind closed doors, it's Sue Johanson. The Canadian sex educator has been on the air since 1984, and over the years she's heard it all—questions ranging from "How do I have an orgasm?" to "My girlfriend is pregnant. If I have more sex with her, will the baby look like me?" But of all the questions she's asked, "How do I spice things up in the bedroom?" is the most common. "I'll say, 'Have you ever gotten dressed up as a prostitute?'" says Johanson, who's hosted sex-advice shows on both sides of the border. "Americans don't like the idea of dressing up. But Canadians just think that's wonderful." After more than 20 years of talking about sex, Johanson knows that the stereotype of the Canadian as frigid northerner—who prefers ice hockey to other, more steamy pursuits—is far from true. The numbers agree: compared to our American cousins, Canadians have more sex, with more partners, in more creative ways. But the numbers also tell us that we have fewer teen pregnancies and we're less likely to get sexually transmitted diseases (STDs). In short, we have it made.

The 2007/2008 global Durex survey makes it clear that we're having more sex. It found that 59 per cent of Canadians do it at least once a week, compared to 53 per cent of Americans. We spend an average of 37 minutes on each session, it found, two minutes longer than couples in the States. (And we out-sex them 100 sessions to 85 each year.) Canadian men claim an average of 23 sex partners in a lifetime, almost double the number claimed by U.S. males, and Canadian women claim 10 partners, compared to nine for Americans (so okay, the men might be exaggerating a bit).

Not only do we have more sex, but we're more adventurous in the bedroom. We perform an average of 5.1 activities—from role-playing to wearing sexy underwear—while for Americans, it's 4.2. We're also more likely to frequent a sex shop, while Americans prefer to quietly buy online. (There is one activity, though, that's far more popular south of the border: having sex in the bathroom. A 2005 survey showed 70 per cent of Americans have done so, more than double the number

of Canadians.) Oh, and we're more generous lovers, too. In the U.S., "reaching orgasm is the No. 1 concern," Johanson says. For Canadians, it's "how to be innovative." And we're never really, well, satisfied, that we're doing enough. A full 40 per cent of Canadians desire even more romance in their lives (compared to just 35 per cent of Americans), while 38 per cent want more time with their lovers (30 per cent of Americans do).

Yet, strangely, even though we have more sex, it's Americans who suffer more of the unpleasant consequences. In 2006, chlamydia rates among teenage American girls were more than double those in Canada. And roughly one-third of girls in the U.S. get pregnant before age 20. In fact, the teen pregnancy rate there is "the highest among Western developed nations," says David Landry, senior research associate for the New York-based Guttmacher Institute, which studies sex worldwide.

More sex, less disease and fewer teen pregnancies. How do Canadians do it? Johanson

WE PERFORM AN AVERAGE OF 5.1 ACTIVITIES IN THE BEDROOM, COMPARED TO 4.2 IN THE U.S.

says it's because of the clearest difference between Canada and the U.S.: our approach to birth control. "Our females are much more assertive about condoms," she says. The studies agree: Canadian teenagers are more likely to use condoms than their U.S. counterparts (see "Canadians have more sex" on page 60). We're also more likely to believe that choosing contraception is a shared responsibility, according to a 2001 Guttmacher Institute report on Canada. Many say our teens are better protected because they're better informed. "They would never talk about anal sex or masturbation in a school in the States," Johanson says. "Whereas I can in a school in Toronto."

The U.S., on the other hand, remains "a highly conflicted society," says Alex McKay, research coordinator for the Sex Information and Education Council of Canada. Just think of poor Miley Cyrus. The 15-year-old Disney star, who's professed she wants to "stay pure" before marriage, was roundly condemned in the U.S. after posing semi-nude in the pages of *Vanity Fair*. Then there was that incident back in 2004, when Janet Jackson's infamous "wardrobe malfunction" sent some people into hysterics. In Canada, such indiscretions barely raise an eyebrow. We also have few celebrities



**CANADIANS HAVE MORE SEX,
BUT FEWER TEEN PREGNANCIES**

Canadians have more sex than Americans, but we're less likely to have teen pregnancies or sexually transmitted diseases. Why? Because we're more likely to use condoms.

**Per cent who have sex at least
once a week**

Canada	U.S.
59	53

Minutes spent having sex per session

Canada	U.S.
37	35

Sex sessions per year

Canada	U.S.
100	85

**Lifetime number of sex partners
reported by men**

Canada	U.S.
23	13

**Lifetime number of sex partners
reported by women**

Canada	U.S.
10	9

**Average number of sexual activities
engaged in (role play, bondage, etc.)**

Canada	U.S.
5.1	4.2

**Per cent of teens who say they used
a condom the last time they had sex**

Canada	U.S.
76	62

**Number of teen pregnancies per
100,000 teen females**

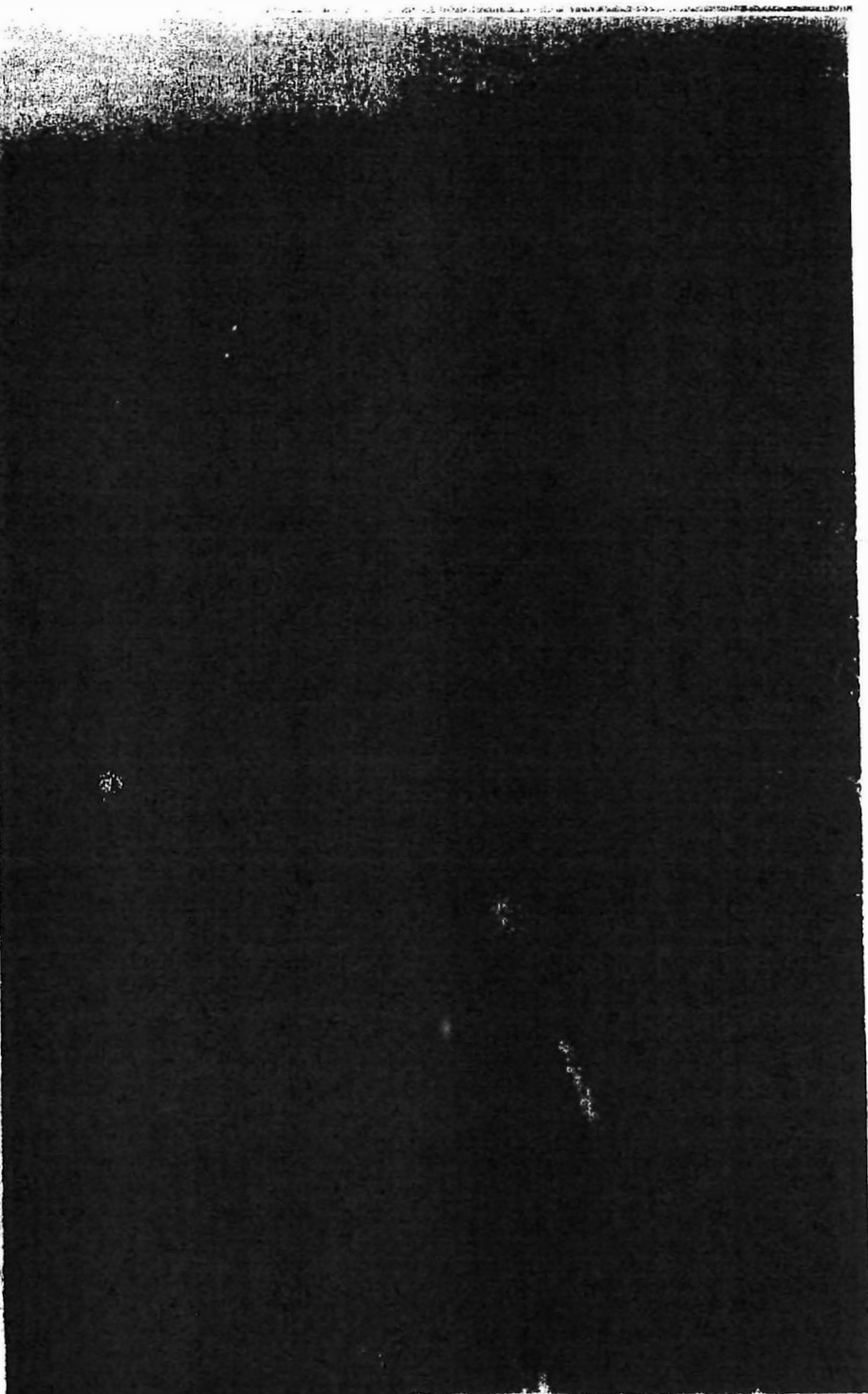
Canada	U.S.
3,050	7,200

**Number of teen girls with chlamydia
per 100,000 population**

Canada	U.S.
1,367	2,863

Sources

Sex weekly, minutes, sex partners, sex sessions and sexual activities are all from the 2007/08 Durex Sexual Wellbeing Global Survey (conducted by Harris Interactive); condom use: Canadian Association for Adolescent Health (2006, ages 14-17), U.S. Centers for Disease Control (2007, Grades 9-12); pregnancy (2004, ages 15-19): Statistics Canada and the U.S. National Center for Health Statistics; chlamydia (2006, ages 15-19): Public Health Agency of Canada, U.S. Centers for Disease Control



IN CANADA we not only have more sex, but we're more considerate lovers

who decide to take a public chastity vow. While we're exposed to most of the same media influences here, messages that describe teen sex as "aberrant, unhealthy and socially unacceptable, or that discourage contraceptive use" are less common in Canada than in the U.S., says the Guttmacher Institute's Canada report.

All in all, it seems we have more sex with fewer negative consequences because we're

less afraid of it. According to McKay, "countries with more liberal attitudes to sex tend to have lower teen pregnancy and STD rates." When young people grow up with a better awareness of sexuality, he explains, "it actually leads them to be more cautious, because they're armed to make better decisions." Adds Johanson, "Canadians have the language to talk about sex. They may be a little embarrassed,

but they don't feel cheap or sleazy doing it." Landry, for one, thinks the U.S. is the last place Canada should look for advice on how to handle sex. If we're looking for a role model, he says we'd do well to look to western Europe, which is even more liberal. Not a bad idea. After all, according to the Durex survey, the French are having 20 per cent more sex than even we are. **M**

THE POPULAR TOURIST

Americans stay in America, but 'world-aware' Canadians travel the globe

BY KATE LUNAU • For anyone who's hostel-hopped through Europe, stretched out on a Thai beach or caught the bus from San José to San Juan del Sur, the Canada flag patch—which seems to adorn every other backpack—is a familiar sight. These days, you can find a Canadian in just about every corner of the globe. Americans, not so much. In fact, we're about three times more likely to travel abroad than U.S. residents, who prefer to stay at home.

Canadians and Americans both tend to take about five leisure trips a year, whether it's a week in Paris or a couple of days at grandma's house, says Statia Elliot, a tourism professor at the University of Guelph. But while Canadians generally spend at least one of those outside the country, she notes, "Americans stay in America." In 2006, Canadians took about 71,900 overnight trips outside the country per 100,000 people, compared to 21,300 for Americans. (That must be why about half of us have a passport, while less than a third of Americans do.)

And while most of our travel is still to the U.S., other destinations are more popular with Canadians than ever before: our overseas travel set a record in 2006, with 21,200 overnight trips to non-U.S. countries per 100,000 people. We make good guests, too. A 2008 Expedia survey found Canadians were among the most popular tourists (Americans were considered "most generous," but they also ranked "least well-behaved").

Why are Canadians so fond of travelling? According to Mike Tretheway, chief economist for InterVISTAS Consulting in Vancouver, we tend to be much more "world-aware" than our U.S. counterparts. Indeed, a 2006 study showed that almost two-thirds of Americans aged 18 to 24 could not find Iraq on a map (another 88 per cent could not locate Afghanistan). Canadians, meanwhile, tend to follow world news almost as closely as their own, a 2008 Environics Research poll concluded. When it comes to travel, "we're not as put off by eating food we can't pronounce," says University of Waterloo tourism professor Stephen Smith. "Americans tend to be more conservative about that."

They're more conservative with their vacation time, too. With just two weeks of holiday a year, Americans get three full days less than we do. And while the number of busi-

ness trips we make is roughly the same, even when Americans go on holiday, they can't stop thinking about the office. Almost a quarter report checking their work email or voice mail on vacation, according to a 2008 survey for *Expedia.com*.

Canada's diverse population contributes to our frequent-flyer status. "You'll see air travel follow immigration patterns," Tretheway says, with many trips taken to visit relatives and friends in the old country. From Vancouver, for instance, there's a non-stop flight to Manila available, largely because "your typical Philippine nanny will travel back to the home country once a year," he says.

But let's be honest: geography and climate may be the two biggest reasons we're so fond of travelling outside the country. A lot of short-haul travel from Canada counts as international—Tretheway's colleagues will fly from Vancouver to Seattle just to catch a Mariners' game. For Americans seeking sand, surf or ski, many destinations are a short car trip away. We have to look farther afield. In 2006, sunny Mexico replaced the U.K. as our favourite destination (after the U.S.), with 2,660 overnight visits per 100,000. Of all our trips to the U.S., Canadians spent the most time and money in Florida. Those who go spend an average of 18 nights—and \$1,131 per visit—in the Sunshine State.

And while Americans flock to destinations offering "dining, shopping and entertainment," Elliot says, we're more inclined to visit family and friends. We'd rather save a buck and stay

WE TAKE THREE TIMES AS MANY TRIPS TO OTHER COUNTRIES

While both Canadians and Americans take about the same number of leisure trips each year, we're much more likely to go to a foreign country. Yes, it's partly because we're more worldly—but it's also because there are few sun destinations at home.

Average number of leisure trips each person takes per year

Canada	U.S.
5.2	5.2

Of those trips, the number which are to foreign destinations

Canada	U.S.
1.2	0.2

Number of overnight trips taken outside of the country per year (per 100,000 population)

Canada	U.S.
71,900	21,300

Per cent of citizens with a passport

Canada	U.S.
50	30

Top foreign destination

Canada	U.S.
U.S.	Mexico

Sources

Leisure trips (2005): Statistics Canada, U.S. Dept. of Commerce (DOC) and U.S. Travel Industry Assoc. data adapted by Statia Elliot, University of Guelph; overnight trips and foreign destinations (2006): StatsCan and DOC; passport (2008): Passport Canada and U.S. State Dept.

with them, too (Americans prefer hotels).

And that, of course, is another reason we're going abroad in greater numbers—with the Canadian dollar surging, we can afford it. ■