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RURAL INCOME DISPARITIES IN CANADA: A COMPARISON ACROSS THE PROVINCES

Vik Singh, *Statistics Canada*

HIGHLIGHTS

- ◆ Within each province, incomes in rural regions are lower than the incomes in urban regions.
- ◆ Provinces with above average urban incomes (e.g. Ontario, Alberta and British Columbia) also have above average incomes in their rural regions.
- ◆ The rural-urban income disparity is largest within Nova Scotia and Manitoba and smallest within New Brunswick and Newfoundland and Labrador.
- ◆ The rural-urban income gap has declined within all provinces, except Newfoundland and Labrador.
- ◆ The share of the rural population with low incomes has declined, relative to the share of urban population with low incomes (due largely to an increase in the incidence of low incomes in urban regions).

Introduction

One objective of public policy is to reduce income disparity in Canada. Previous research (e.g. Rupnik, Thompson-James and Bollman (2001)) has indicated that, on average, rural residents have a similar incidence of low income as urban residents. However, there is considerable diversity within rural regions, i.e. the term “rural” is far from being a homogeneous entity¹. For example, the rural regions in Ontario are very different from the rural regions in the Prairies due to the differences in population size and access to markets, among other features. Since rural regions across Canada differ economically and socially, it follows that the nature of rural income disparities could also differ across provinces in Canada. The objective of this study is to describe the range in income disparities across rural Canada. We will address two aspects:

- Do the rural regions in each province always have lower average incomes? Are there exceptions among the provinces?

¹ For a discussion of a history of boundary changes and differences in definitions relevant to examining rural Canada, see Bollman and Biggs (1992) and du Plessis *et al.* (2001).

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Editor:

Ray D. Bollman

(ray.bollman@statcan.ca)

Tel.: (613) 951-3747

Fax: (613) 951-3868

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Note of appreciation

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- Do all the rural regions in Canada show a similar incidence of low incomes or are there any differences across provinces?

Background

In this study, we consider “income disparity” in terms of the absolute income gap between the rural and urban regions within and between each of the Canadian provinces, measured in constant dollars (i.e. after adjusting for inflation²). The income gap was further investigated by looking at the incidence and the change in the incidence of low incomes among individuals living in the rural regions across provinces. The low-income cutoff (LICO) measure is used to measure the relative income gap or incidence of low income in rural

² Throughout this paper, we shall use 1995 as the base year for conversion to constant dollars.

regions across Canadian provinces³. It should be mentioned that LICOs are not suitable to measure poverty i.e. they are not intended to identify who are poor⁴. On the other hand, they reflect a consistent and well-defined methodology used to identify those who are substantially worse off than the average. LICOs have been widely used by analysts to study the characteristics of relatively worse off individuals and families in Canada. In this paper, we use LICOs to highlight the incidence of low income across Canadian provinces by calculating and analyzing the percent of individuals living below the low-income cutoff.

Box 1 Definitions

- **Census Consolidated Subdivision (CCS):** is a grouping of census subdivisions. Generally smaller more urban census subdivisions (towns, villages, etc.) are combined with surrounding, larger, more rural subdivisions, to create a geographical level between the census subdivision and the census division.
- **Rural:** The term “rural” in this paper refers to “Predominantly rural (PR) regions” across Canada. OECD defines a region as “predominantly rural (PR)” if more than 50 percent of the population lives in rural communities. A “community” is defined as rural if the population density is less than 150 individuals per square kilometer. We apply this definition of rural using the Census Consolidated Subdivision (CCS) as the community and Census Divisions as the region. For further details, see du Plessis *et al.* (2001).
- **Urban:** The term “urban” in this paper refers to “Predominantly urban and intermediate (PUI) regions” across Canada. Regions are classified as “predominantly urban” if less than 15 percent of the individuals live in rural communities and are classified as “intermediate” if 15 percent to 50 percent of the individuals live in rural communities. Thus regions are classified as “predominantly urban and intermediate (PUI)” if less than 50 percent of the population lives in rural communities. For further details, see du Plessis *et al.* (2001).
- **Incidence of low income:** is the proportion or percent of members of economic families or unattached individuals who are living below Statistics Canada measure of low income (i.e. below the low-income cut-off or LICO).
- **Economic family:** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption.
- **Low income cut-off (LICO):** LICO is an income threshold below which a family is likely to devote a larger share of its income to the necessities of food, shelter and clothing than an average family would. Specifically, the threshold is defined as the income below which a family is likely to spend 20 percentage points more of its income on food, shelter and clothing than an average family. When the cutoff was first established on the basis of the 1959 Family Expenditures Survey, an average family spent 50 percent of its pre-tax income on these necessities. Twenty points were added to this percentage on the assumption that a family spending 70 percent of its income on those items would be in “straitened circumstances”. The income level associated with this 70 percent threshold was then converted into a set of LICOs for each urbanisation class. LICOs are established using data from Statistics Canada’s Family Expenditure Survey, now known as the Survey of Household Spending.

³ We should note that LICO differs by urbanisation class, largely due to the lower cost (especially lower housing cost) in rural areas. See Cotton (2001) for a detailed explanation of how LICO is calculated for each urbanisation class. Note that the LICO level for a given urbanisation class, e.g. “rural” is used across Canada and thus there is no adjustment for differences in living costs within rural Canada.

⁴ For further discussion see Fellegi (1997).

Data

We look at the data from the last four available censuses⁵ and use the OECD classification of “predominantly rural” and “predominantly urban and intermediate” to identify rural and urban regions respectively (see Box 1). The building block for this definition of rural and urban regions is the census division and each census division may have individuals living in a number of urbanisation classes. Our analysis of the incidence of low income is derived from the tabulation of the individual data, where each household is coded as “above” or “below” LICO according to household income. The LICOs are in turn determined by the urbanisation class in which the household is located.

Per capita income across provinces

Rural regions within provinces

The per capita income in the rural regions of Canada’s 3 higher income provinces, British Columbia, Alberta and Ontario, consistently exceeded the rural per capita income in each of the other provinces over the period 1980-1995 (Figure 1 and Appendix Table 1). There is a wide range in per capita income in predominantly rural regions across the provinces – from \$17,307 in predominantly rural regions of British Columbia to \$11,483 in predominantly rural regions of Newfoundland and Labrador (average for 1980-1995 in constant \$1995).

Rural income increased in each province between 1980 and 1995. A ranking of the rate of per capita income growth (the calculation is reported in Singh, forthcoming Working Paper) shows Prince Edward Island had the strongest rural income growth and rural regions in Saskatchewan experienced the weakest rural income growth from 1980 to 1995.

In the first intercensal period, 1980 to 1985, overall Canadian rural per capita incomes increased only marginally (0.4 percent), which was mainly due to the recession of the early 1980s. At the provincial level, this period produced mixed results. Nova Scotia, New Brunswick, Prince Edward Island, Ontario and Manitoba experienced growth in their rural incomes while the remaining provinces experienced declines.

In the second intercensal period, 1985 to 1990, overall Canadian rural per capita income showed a healthy growth rate of 14.6 percent. All provinces experienced rural income growth due to the end of the recession in the Canadian economy.

In the third intercensal period, 1990 to 1995, rural income declined by 1.2 percent at the Canada level with most of the provinces experiencing stagnant or declining incomes.

⁵ 1981, 1986, 1991 and 1996 Census of Population.

Prince Edward Island and New Brunswick were the only provinces where rural per capita income grew at a higher rate than the average Canadian rural per capita income during each of the 3 intercensal periods.

When we rank provinces according to their growth in rural incomes (Singh, forthcoming Working Paper), we find that over the 1980-1995 period, all of the Atlantic Provinces, except for Newfoundland and Labrador, achieved top rankings. Since most of the Atlantic Provinces had lower per capita income in 1980, this meant that they experienced a larger 'catch-up effect' leading to higher rural per capita income growth than the other provinces. Ontario which had high rural per capita income also showed strong growth over the 1980 to 1995 period and was ranked fourth. On the other hand, provinces such as British Columbia and Alberta with higher per capita rural incomes showed marginal growth rates and were ranked at the bottom. It is interesting to note that the province of Saskatchewan, which had low per capita rural income over the last 4 census years, experienced only marginal growth over the 1980 to 1995 period and thus showed a relative decline in the economic prosperity in its rural regions, compared to the average Canadian rural region. This may be attributed, in part, to the decline in agricultural prices, which constrained income growth in its rural regions.

Urban regions within provinces

Ontario and British Columbia were the only provinces with urban per capita income above the Canadian urban per capita income in each of the last 4 census years (Figure 2 and Appendix Table 1). On the other hand, urban regions of Quebec, New Brunswick and Newfoundland and Labrador were at the bottom of the list reporting lower urban per capita income than the other provinces over most of the last 4 census years.

We find a similar ranking of provinces in terms of their urban per capita income as we found regarding their rural per capita income – Alberta, British Columbia and Ontario rank at the top and New Brunswick and Newfoundland and Labrador rank at the bottom in terms of both urban and rural per capita incomes (Singh, forthcoming Working Paper).

Looking at each intercensal period, although Canadian urban per capita income grew around 2 percent and 10 percent over 1980-1985 and 1985-1990 respectively, it declined by 5 percent over 1990-1995 (Singh, forthcoming Working Paper). During the 1980-1985 period, all the provinces except Saskatchewan, Alberta and British Columbia, experienced a positive growth in their urban per capita income. The period 1985-1990 produced a double-digit increase in the urban per capita incomes of Newfoundland and Labrador, New Brunswick, Quebec, Ontario and British Columbia. The remaining provinces experienced lower but still positive growth rates. During 1990-1995 all the provinces experienced a decline in their urban per capita incomes. Over the longer run (from 1980 to 1995), the per capita income in urban regions of all the provinces except Alberta and British Columbia experienced a positive growth rate. The per capita income in the urban region of Newfoundland and Labrador grew at a rate higher than the national rate consistently over each intercensal period.

Comparing the growth in per capita income in urban and rural regions, we find that the rankings are similar – the Atlantic Provinces rank at the top and Alberta, British Columbia and Saskatchewan rank at the bottom in terms of urban and rural income growth.

Rural-urban gap in per capita income within provinces

During the overall 1980 to 1995 period, the rural-urban gap at the Canada level has ranged from -\$4,430 (in 1985) to -\$3,423 (in 1995) (Figure 3 and Appendix Table 1). There is a wide range in the size of the rural-urban per capita income gap across the provinces, ranging from -\$2,460 in New Brunswick to -\$4,703 in Nova Scotia (average for 1980-1995 in constant \$1995). Nova Scotia and Manitoba had the largest rural-urban gap in per capita incomes.

In each province, the per capita income in the rural regions was less than the urban per capita income in each of the last 4 census years – thus, there was a negative rural-urban income gap within each province, as shown in Figure 3. The rural-urban gap in per capita income was larger in Manitoba and Nova Scotia but relatively smaller in Newfoundland and Labrador and New Brunswick. In other words, the income disparity between urban and rural regions was larger within Manitoba and Nova Scotia and was smaller within New Brunswick and Newfoundland and Labrador. The rural-urban per capita income gap of six provinces was consistently smaller than the overall Canadian rural-urban per capita income gap over the last 4 census years. The exceptions were Alberta in 1980 only, Manitoba in 1980 and 1985 and Nova Scotia in all periods. (All of Prince Edward Island is classified as a predominantly rural region and thus a rural-urban income gap was not calculated for Prince Edward Island.)

During the 1980 to 1985 period, the rural-urban per capita income gap increased for most of the provinces since the urban incomes increased at a faster rate than the rural incomes. This gap then narrowed marginally during the 1985-1990 period for most of the provinces. The rural per capita incomes grew at a faster rate than the urban per capita incomes. The gap closed in all provinces in the 1990 to 1995 period. This was mainly because the urban per capita incomes fell faster than the rural per capita incomes, i.e. the impact of recession was more severe in urban regions than the rural regions. Overall the income gap between rural and urban regions fell 16 percent from 1980 to 1995.

Looking at a longer time frame from 1980 to 1995, we find that all the provinces except Newfoundland and Labrador experienced a decline in the rural-urban per capita income gap. New Brunswick had the largest decline whereas Newfoundland and Labrador experienced the largest increase in the gap. Thus, there was rural-urban convergence (i.e. rural and urban per capita income came closer to each other) within each province, except Newfoundland and Labrador, over the 1980 to 1995 period.

It is interesting to note that the smallest and largest rural-urban income gap was found in the Atlantic provinces – the smallest was within New Brunswick and the largest was within Nova Scotia (on average over 1980-1995).

Incidence of low income among individuals⁶

Rural regions within provinces

Over the last 4 census years, the incidence of low incomes in rural regions was consistently higher in Newfoundland and Labrador, Nova Scotia, New Brunswick and Saskatchewan, compared to the other provinces (Figure 4 and Appendix Table 2). On the other hand, Ontario and British Columbia, which had relatively high rural and urban per capita income, reported a consistently lower incidence of low income in their rural regions.

The incidence of low income in rural regions rose for most of the provinces over 1980-1985, fell for most provinces over 1985-1990 and rose again over 1990-1995.

Urban regions within provinces

Ontario and Nova Scotia had a lower urban incidence of low income in each census year, compared to the Canadian average urban region, whereas Newfoundland and Labrador, New Brunswick, Quebec and Manitoba had a higher urban incidence of low income (Figure 5 and Appendix Table 2).

All the provinces had an overall increase in the percent of individuals below the LICO over the last period 1980-1995. This was in sharp contrast to the negative trend noticed for the percent of individuals below the LICO in rural regions. Thus, the incidence of low income showed a decline in rural regions while it rose in the urban regions.

Comparing 1995 to 1980, the largest percentage point increase in the urban incidence of low income occurred in British Columbia, Alberta, Manitoba and Quebec.

Rural – urban differences in the incidence of low incomes

In most provinces in 1980, the rural incidence of low incomes was larger than the urban incidence of low incomes (Figure 6 and Appendix Table 2). Over time, the incidence of low incomes in rural regions has declined relative to the incidence of low incomes in urban regions. This shift is substantial – note that only two provinces (British Columbia and Quebec) had a smaller incidence of low income in rural regions compared to urban regions in 1980 whereas only two provinces (Nova Scotia and Newfoundland and Labrador) had a larger incidence of low incomes in rural regions compared to urban regions in 1995. This result is due to an increasing incidence of low incomes in urban areas and not due to a declining incidence of low incomes in rural areas.

The increase in incidence of low income in urban areas can be attributed to many factors. According to Heisz (2000), the increase in low income intensity occurred due to a lack of rise in market income and a decline in transfers received by low-income families, particularly the decline in Employment Insurance (EI) benefits.

⁶ In this paper, the term “individuals” refers to “members of economic families” and “unattached individuals”.

Conclusions

Within each province, incomes in rural regions are lower than the incomes in urban regions. Provinces with above average urban incomes (e.g. Ontario, Alberta and British Columbia) also have above average incomes in their rural regions.

The rural-urban income disparity is largest within Nova Scotia and Manitoba and smallest within New Brunswick and Newfoundland and Labrador.

The rural-urban income gap has declined within all provinces, except Newfoundland and Labrador.

The share of the rural population with low incomes has declined, relative to the share of urban population with low incomes (due largely to an increase in the incidence of low incomes in urban regions).

Thus, rural income disparities are decreasing within most provinces because the rural-urban income gap is decreasing; and the incidence of low incomes in rural regions is declining, relatively.

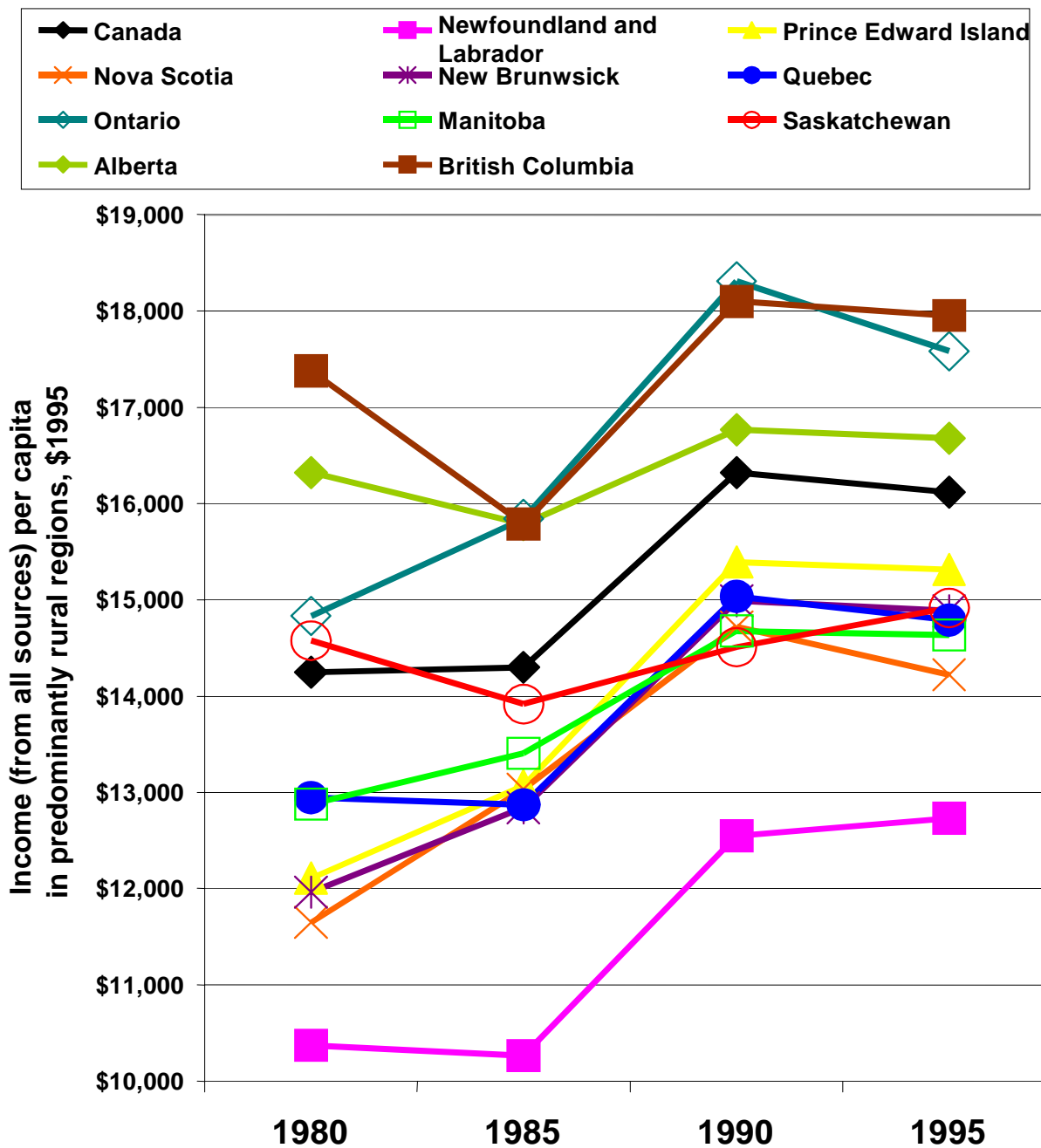
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Vik Singh is an analyst in the Agriculture Division, Statistics Canada. He can be reached at Vik.Singh@statcan.ca.

Figure 1

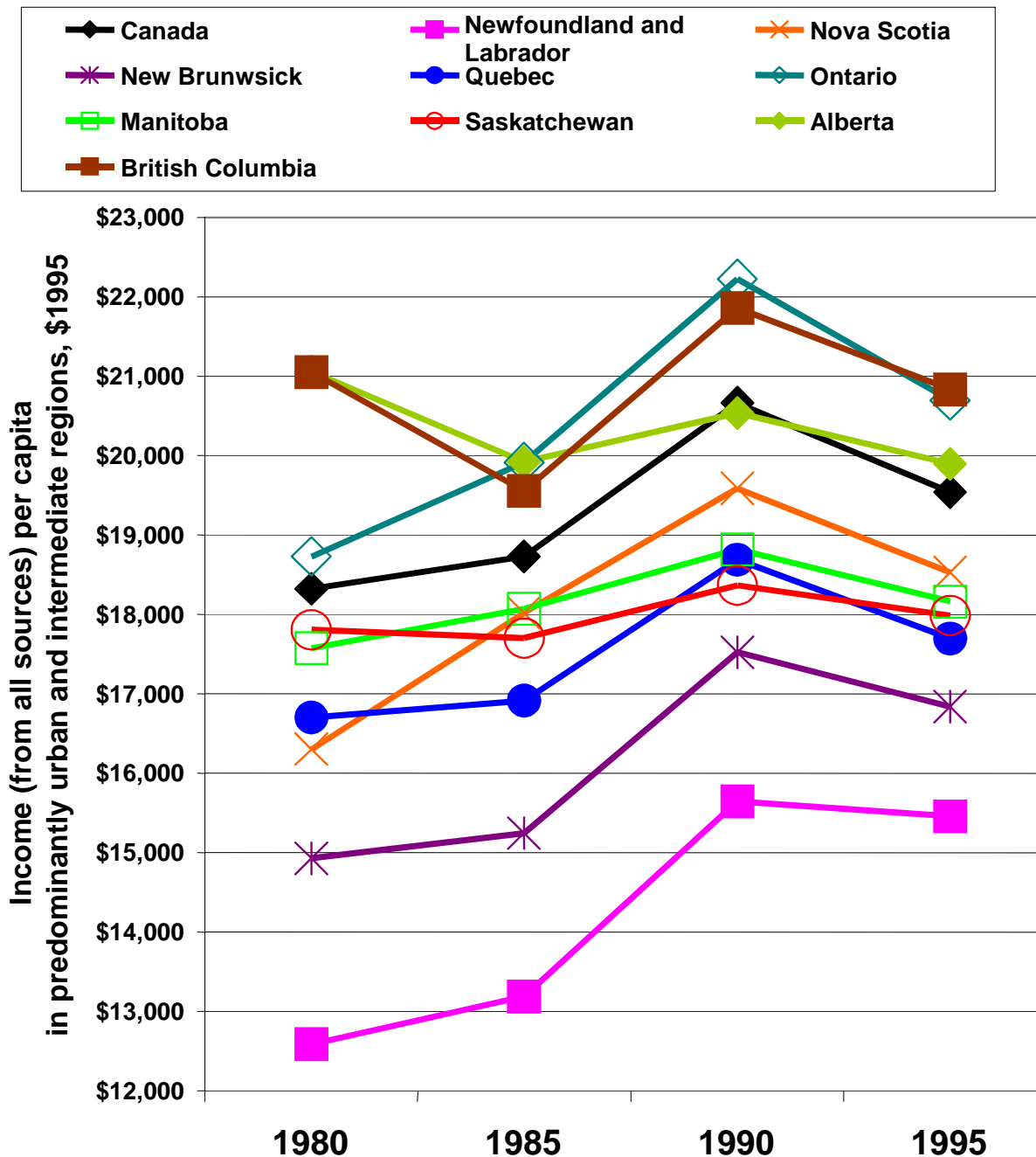
Rural per capita income shows a consistent pattern across the provinces over time



Source: Statistics Canada. Census of Population, 1981 - 1996.
 Note: All of Prince Edward Island is designated as a predominantly rural region.

Figure 2

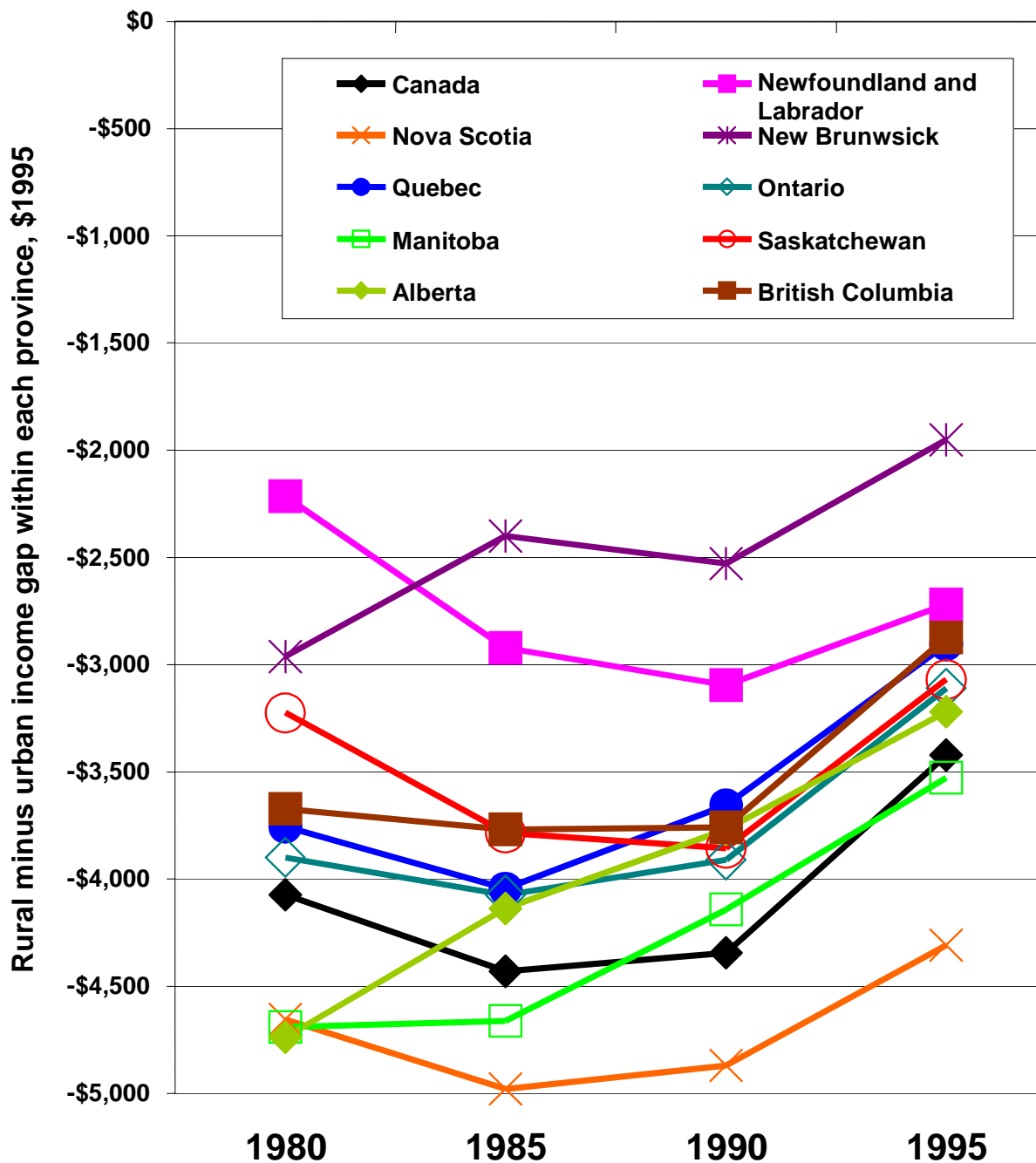
Urban per capita income shows a consistent pattern across the provinces over time



Source: Statistics Canada. Census of Population, 1981 - 1996.
 Note: All of Prince Edward Island is designated as a predominantly rural region.

Figure 3

Consistent pattern (New Brunswick-small, Nova Scotia-large) of rural-urban income gap in per capita income within each province over time

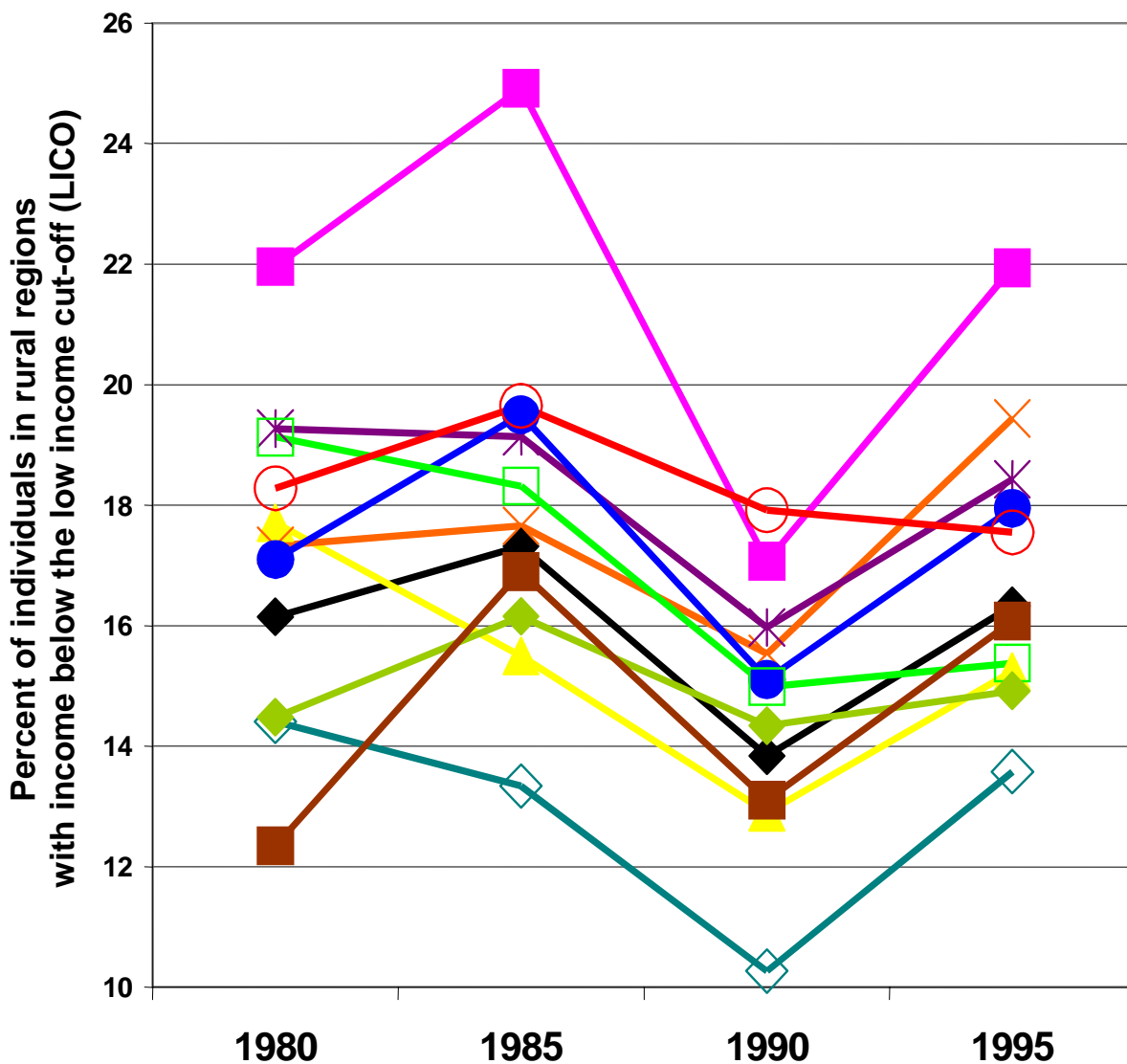


Source: Statistics Canada. Census of Population, 1981 - 1996.

Note: All of Prince Edward Island is designated as a predominantly rural region.

Figure 4

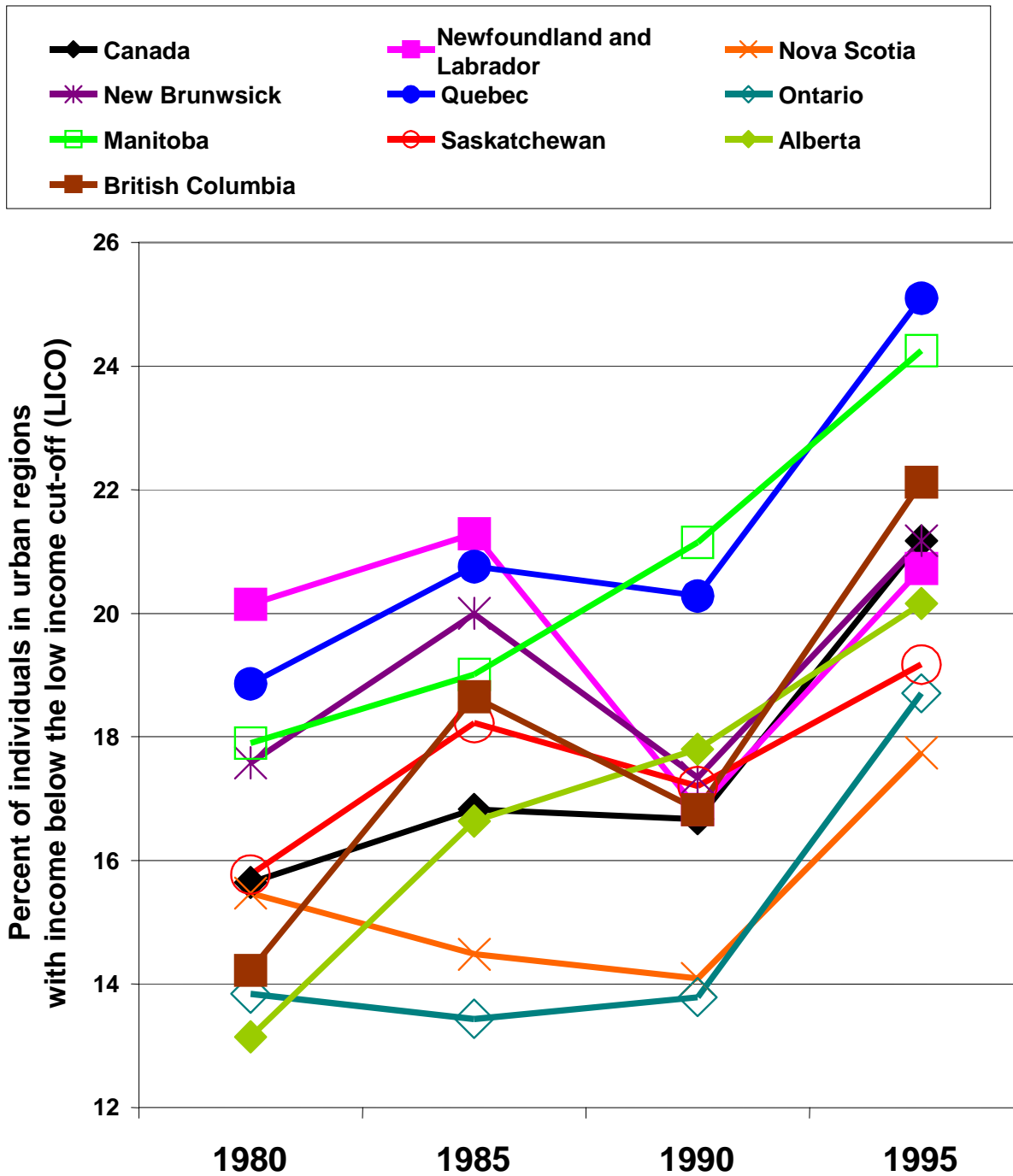
Consistent pattern (Newfoundland and Labrador-high, Ontario-low) of incidence of low income in rural regions within each province over time



Source: Statistics Canada. Census of Population, 1981 - 1996.
 Note: All of Prince Edward Island is designated as a predominantly rural region.

Figure 5

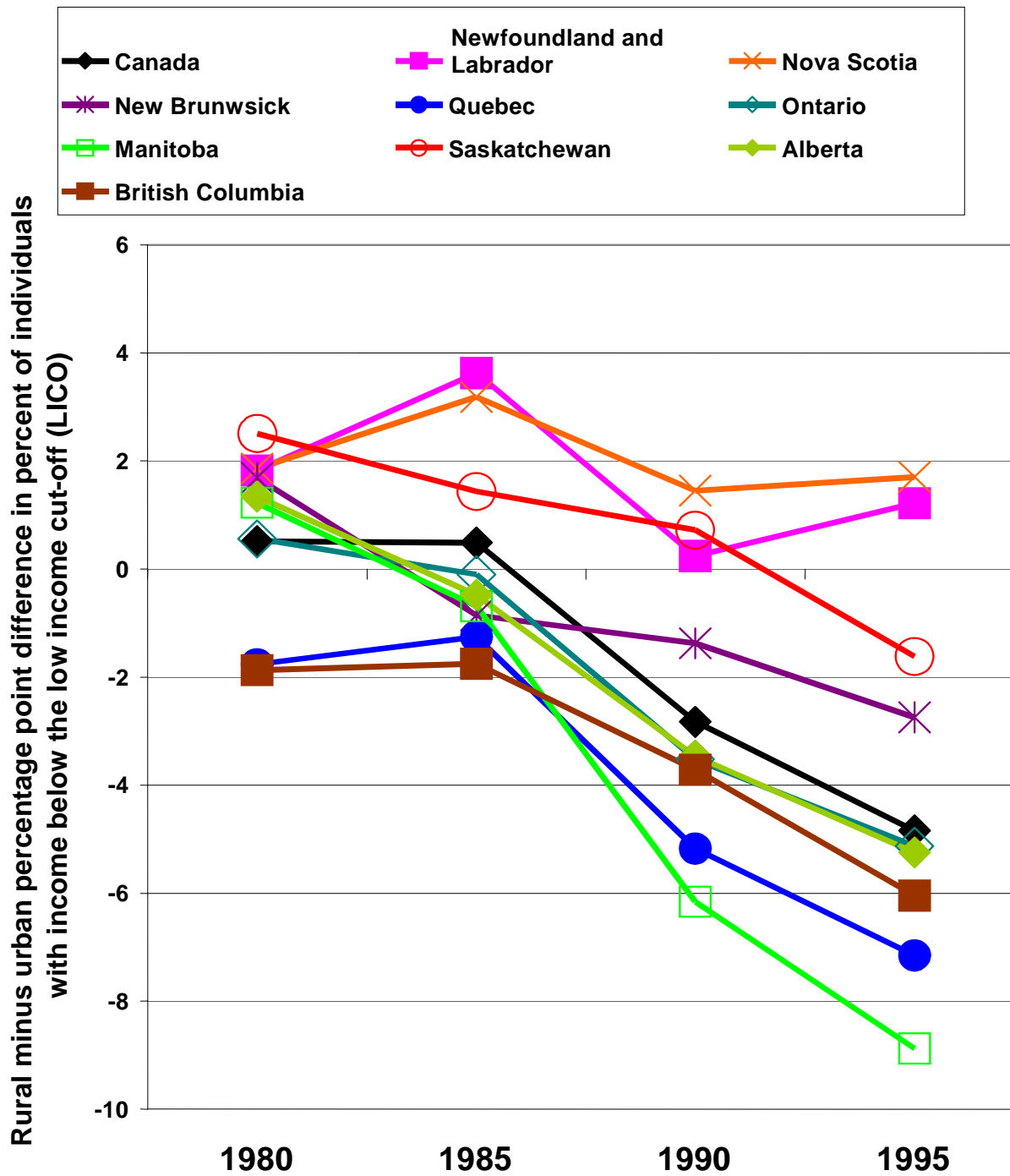
Incidence of low income in urban regions increased within each province



Source: Statistics Canada. Census of Population, 1981 - 1996.
 Note: All of Prince Edward Island is designated as a predominantly rural region.

Figure 6

Incidence of low income in rural regions, relative to urban regions, decreased in each province



Source: Statistics Canada. Census of Population, 1981 - 1996.
 Note: All of Prince Edward Island is designated as a predominantly rural region.

Appendix Table 1. Per capita income (\$1995) in rural and urban regions, Canada and Provinces, 1980 - 1995

Rural regions in:	1980	1985	1990	1995	1980-1995 Average	Above the Canadian rural average?
Canada	14,249	14,299	16,323	16,120	15,248	
Newfoundland and Labrador	10,376	10,267	12,551	12,736	11,483	No
Prince Edward Island	12,113	13,075	15,393	15,316	13,974	No
Nova Scotia	11,652	13,039	14,720	14,223	13,409	No
New Brunswick	11,966	12,843	14,992	14,887	13,672	No
Quebec	12,948	12,874	15,036	14,792	13,913	No
Ontario	14,833	15,842	18,311	17,585	16,643	Yes
Manitoba	12,881	13,408	14,677	14,638	13,901	No
Saskatchewan	14,581	13,922	14,511	14,916	14,483	No
Alberta	16,322	15,785	16,770	16,681	16,390	Yes
British Columbia	17,382	15,790	18,099	17,957	17,307	Yes

Urban regions in:	1980	1985	1990	1995	1980-1995 Average	Above the Canadian urban average?
Canada	18,322	18,729	20,667	19,543	19,315	
Newfoundland and Labrador	12,590	13,190	15,646	15,456	14,221	No
Prince Edward Island	...	...	...	...	...	...
Nova Scotia	16,306	18,018	19,590	18,532	18,112	No
New Brunswick	14,928	15,243	17,520	16,838	16,132	No
Quebec	16,704	16,918	18,692	17,696	17,503	No
Ontario	18,732	19,917	22,223	20,696	20,392	Yes
Manitoba	17,571	18,069	18,818	18,164	18,156	No
Saskatchewan	17,805	17,706	18,366	17,985	17,966	No
Alberta	21,060	19,922	20,537	19,900	20,355	Yes
British Columbia	21,054	19,558	21,858	20,832	20,826	Yes

	1980	1985	1990	1995	1980-1995 Average	Above the Canadian average?
**** Rural - urban income gap (\$1995) ****						
Canada	-4,073	-4,430	-4,344	-3,423	-4,068	
Newfoundland and Labrador	-2,214	-2,923	-3,095	-2,720	-2,738	No
Prince Edward Island	...	...	...	...	...	...
Nova Scotia	-4,654	-4,979	-4,870	-4,309	-4,703	Yes
New Brunswick	-2,962	-2,400	-2,528	-1,951	-2,460	No
Quebec	-3,756	-4,044	-3,656	-2,904	-3,590	No
Ontario	-3,899	-4,075	-3,912	-3,111	-3,749	No
Manitoba	-4,690	-4,661	-4,141	-3,526	-4,255	Yes
Saskatchewan	-3,224	-3,784	-3,855	-3,069	-3,483	No
Alberta	-4,738	-4,137	-3,767	-3,219	-3,965	No
British Columbia	-3,672	-3,768	-3,759	-2,875	-3,519	No

Source: Statistics Canada. Census of Population, 1981, 1986, 1991 and 1996.

Note: ... Figures not appropriate or not applicable, all of Prince Edward Island is designated as a predominantly rural region.

Appendix Table 2. Incidence of low income in rural and urban regions, Canada and Provinces, 1980 - 1995

Rural regions in:	1980	1985	1990	1995	1980-1995 Average	Above the Canadian rural average?
Canada	16.2	17.3	13.8	16.3	15.9	
Newfoundland and Labrador	22.0	24.9	17.1	21.9	21.5	Yes
Prince Edward Island	17.7	15.5	12.9	15.2	15.3	No
Nova Scotia	17.3	17.7	15.5	19.4	17.5	Yes
New Brunswick	19.3	19.1	16.0	18.4	18.2	Yes
Quebec	17.1	19.5	15.1	18.0	17.4	Yes
Ontario	14.4	13.3	10.3	13.6	12.9	No
Manitoba	19.1	18.3	15.0	15.4	17.0	Yes
Saskatchewan	18.3	19.7	17.9	17.6	18.4	Yes
Alberta	14.5	16.2	14.3	14.9	15.0	No
British Columbia	12.4	16.9	13.1	16.1	14.6	No

Urban regions in:	1980	1985	1990	1995	1980-1995 Average	Above the Canadian urban average?
Canada	15.6	16.8	16.7	21.2	17.6	
Newfoundland and Labrador	20.1	21.3	16.8	20.7	19.7	Yes
Prince Edward Island	...	...	...	...	...	...
Nova Scotia	15.5	14.5	14.1	17.7	15.4	No
New Brunswick	17.6	20.0	17.3	21.2	19.0	Yes
Quebec	18.9	20.8	20.3	25.1	21.3	Yes
Ontario	13.9	13.4	13.8	18.7	14.9	No
Manitoba	17.9	19.0	21.2	24.3	20.6	Yes
Saskatchewan	15.8	18.2	17.2	19.2	17.6	No
Alberta	13.1	16.6	17.8	20.2	16.9	No
British Columbia	14.2	18.7	16.8	22.1	18.0	Yes

	1980	1985	1990	1995	1980-1995 Average
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**** Rural minus urban percentage point difference in incidence of low income ****

Canada	0.5	0.5	-2.8	-4.8	-1.7
Newfoundland and Labrador	1.8	3.6	0.2	1.2	1.7
Prince Edward Island	...	...	...	...	...
Nova Scotia	1.9	3.2	1.5	1.7	2.0
New Brunswick	1.7	-0.9	-1.4	-2.7	-0.8
Quebec	-1.8	-1.3	-5.2	-7.2	-3.8
Ontario	0.6	-0.1	-3.5	-5.1	-2.0
Manitoba	1.2	-0.7	-6.2	-8.9	-3.6
Saskatchewan	2.5	1.4	0.7	-1.6	0.8
Alberta	1.3	-0.5	-3.5	-5.2	-2.0
British Columbia	-1.9	-1.8	-3.7	-6.0	-3.3

Source: Statistics Canada. Census of Population, 1981, 1986, 1991 and 1996.

Note: The incidence of low income is the percent of individuals living below the low income cut-off (LICO).

Note: ... Figures not appropriate or not applicable, all of Prince Edward Island is designated as a predominantly rural region.

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