

Rural Poverty
Discussion Paper

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Executive Summary

Most of the research about poverty in Canada is focused on provincial, national, or urban examinations of the extent and nature of the problem. This discussion paper examines what is known about poverty in general and identifies what is known specifically about poverty in rural Canada. Key questions addressed in the paper include:

- Are relatively more or fewer rural people in poverty compared to urban Canada?
- Are there differences between urban and rural in the population groups who find themselves in poverty?
- Are the causes and/or outcomes of poverty different in rural compared with urban?

Definitions

For the purposes of this research project we understand ‘rural’ to mean and include “rural and small town Canada” or RST as defined by Statistics Canada - all of those places located outside of Census Metropolitan Area (CMA) and a Census Agglomeration (CA) territories (a CMA has an urban core population of 100,000 and over and a CA has an urban core population of 10,000 to 99,999; each include all neighbouring municipalities where 50 percent or more of the workforce commutes to the urban core). Thus RST includes all cities, towns and villages with populations of less than 10,000, as well as the rural areas surrounding them. Together, these places are home to about 20 percent of our national population. In addition, we understand that rural includes at least five distinct types of rural places, based on the degree of interaction with or influence from a large urban centre,

For the purposes of this study we define poverty based on the low income cutoff (LICO) developed by Statistics Canada. Individuals with incomes below the LICO are considered to be in a poverty situation. While this is not the only working definition of poverty, it is one of the most common.

Framework for Analysis

This paper adopted the elements used to assess or describe “social determinants of health”(Public Health Agency of Canada (PHAC)). These cover a wide range of factors which have been found, over the years through comprehensive research, to have impacts on the health of an individual. In many ways these factors are also related to poverty. Some of these contribute to rural poverty, some can be interpreted as consequences of poverty, but many have relevance to both ‘cause’ and ‘effect’:

- Income;
- Employment and working conditions;
- Economy;
- Population demographics;
- Housing;

- Health;
- Education;
- Child and youth development;
- Gender; and
- Culture.

These determinants were used as ‘lenses’ or ‘filters’ for both searching for rural poverty evidence or connections, and for organizing the discussion and assessment of the current state of knowledge about rural poverty. These filters were used to summarize existing data, literature and research sources; and to identify knowledge gaps and strategies to address the gaps.

Information Sources

Canadian literature and data sources from the early 1990s to the present were gathered from the following sources:

- Scholarly publications in academic journal articles, reports, and other published and electronic material from a wide range of disciplinary areas including the sciences, social science and humanities.
- Federal, provincial and territorial government data, publications, reports and research studies.
- Resources available from a range of national and regional research institutes and organizations.

Poverty Numbers

The incidence of low income is quite different between urban and rural Canada. As shown in the table below, the incidence of low income was very similar in both places in 1981-1986. However, for the 1991-1996-2001 census years the incidence of low income in urban areas rose while it declined in rural areas. Rapidly rising housing costs in most urban centres offers the largest explanation for the rise in low income. In the rural context the relatively flat growth in housing costs coupled with modest income growth helps to explain the drop in the incidence of low income. Within rural the incidence varies by degree of rurality: it has been consistently higher in rural non-metro adjacent areas compared with both metro-adjacent and northern regions.

Percent of Individuals Living in Households with Income Less Than LICO

Year	Predominantly urban regions	Intermediate regions	Predominantly rural regions			
			All predominantly rural regions	Rural metro-adjacent regions	Rural non-metro-adjacent regions	Rural northern regions
1981	15.8	15.2	16.2	15.0	17.6	14.0
1986	17.4	15.3	17.3	15.8	19.2	15.1
1991	17.9	13.5	13.8	12.9	14.9	13.2
1996	23.0	16.6	16.3	15.4	17.5	15.3
2001	18.8	13.6	13.6	12.6	14.7	13.8

Note: The LICO (low income cut-off) is not calculated for individuals living on Indian Reserves or individuals living in the Territories.

Source: Statistics Canada. Census of Population, 1981 to 2001.

There are some variations from one province to the next with respect to urban-rural differences related to incidence of low income. In 2001 rural poverty was more prevalent in Newfoundland and Labrador, Nova Scotia, Saskatchewan, and New Brunswick, and less of a problem in rural Ontario, Alberta, and Prince Edward Island. Within rural regions of each province there are few examples of variation; however, poverty rates are higher in non-metro-adjacent regions in New Brunswick, Québec, and Manitoba than it is in rural metro-adjacent regions of their provinces. Rural northern regions in Saskatchewan and Manitoba have higher poverty rates than in other rural parts of those provinces. Urban poverty is more prevalent than rural poverty in all provinces.

A major study examined urban poverty in the 1990s with special tabulations from the 1991 and 1996 census. The research found that the major groups with highest rates of urban poverty in 1995 included:

- Lone-parent families (59.2%)
- Aboriginal identity (55.6%)
- Unattached individuals (45.2%)
- Visible minorities (37.2%)
- Persons with disabilities (36.1%)
- Youth age 15-24 (30.7%)
- Immigrants (30.0%)
- Children under age 15 (29.8%)
- Seniors age 65 and over (25.0%)

Our review of the literature on rural poverty suggests the following groups of sub-populations are most vulnerable to rural poverty: children, women (including lone parent families), immigrants, seniors, and Aboriginal people. However, we do not have access to specific, published, poverty rates for each of these populations. Although these populations are similar to those impacted by poverty in urban regions, due to the special nature of rural regions, the number of people in each group who are impacted likely varies between urban and rural, and the nature and magnitude of

the impacts on these rural populations may also differ from their urban counterparts.

Causes of Rural Poverty

Over the last decade rural Canada's economic and employment situation has had the most profound negative impact on its residents. While variations exist among provinces, when compared to their urban counterparts, rural residents are known to have lower incomes and fewer employment opportunities. These important causes of poverty encourage and sustain persistent rural-to-urban migration. Although relatively few studies exist to statistically measure the specific causes of rural poverty, generally speaking many of the same factors are likely contributing to both urban and rural poverty. Where there are differences between urban and rural causes, the depth of the problems may be different within each factor. For example, while being poorly educated and without employment are known to contribute to a poverty outcome, regardless of where one lives, the depth of these problems vary by geography. Compared to their urban residents, rural residents tend to have lower education levels, lower levels of literacy, lower incomes, fewer job opportunities, fewer higher paying job opportunities, more seasonal employment, more housing that is in need of repairs, relatively poorer health, and relatively poorer access to health care services.

Rural Poverty Outcomes

Some of the impacts of poverty are similar in both rural and urban regions of Canada. These include impacts on education (not doing well in school, and lack of ability to pay for post secondary school, especially university), risk of homelessness, increased need to use food banks, and shorter life expectancies.

However, there are some marked differences in impacts of poverty between rural and urban regions. Poverty in rural areas can lead to a significant out-migration with many residents leaving in search of better employment. Individuals and families leave rural communities to avoid or to escape poverty. As rural areas already have small populations this can have a devastating impact on vital social and health services, which may be forced to close.

Many poverty outcomes which include problems associated with attaining quality housing, education and maintaining good health, are also causes of poverty. These intertwined 'attributes' of poverty point to a continuous vicious cycle with poverty's pervasive negative impacts influencing generation after generation of vulnerable population groups including those among rural Canadians.

Knowledge Gaps

Most of the published knowledge about poverty tends to have a national, inter-provincial, or urban focus or lens. Many of the national data sets and studies employed by Statistics Canada, for example, report on poverty and related issues without an analysis of the variation between urban and rural (with the exception of the LICO releases). Most of the potentially interesting analyses at

finer levels of geography (rural census divisions, rural Zones of Metropolitan Influence - MIZ, etc.) for data captured by Statistics Canada is not possible for a variety of reasons, including data suppression, costs of coding and data management, and so on.

The work of most advocacy groups and think tanks (National Anti-Poverty Organization - NAPO, Canadian Council on Social Development - CCSD, National Council of Welfare - NCW, Canadian Policy Research Networks - CPRN, and others) rightly focus on the broader national policy issues with the intention to influence change that will benefit all citizens in poverty situations, regardless of where they live. However, when they do undertake research or release their analyses on particular issues, their focus is similarly on the national picture (with some analysis across various demographic lines or among specific populations such as children or women without regard for geography or place), comparisons among provinces, or reporting on urban issues. These groups could be encouraged, where possible, to include urban-rural comparisons or variations in some of their reporting of poverty issues and characteristics, with corresponding suggestions for any relevant variance in policy or program interventions that may be more appropriate in a rural setting.

A variety of strategies may be needed to ensure that data is collected and research is conducted on these and other issues. Four overarching strategies are suggested which, taken together, will go a long way to furthering research into rural poverty issues:

- Establish a partnership among the Rural Secretariat, Statistics Canada, Social Sciences and Humanities Research Council (SSHRC), and any other interested department or agency, to establish and fund a specific strategic research grant theme examining rural poverty. The opportunity here is to take advantage of SSHRC's application and evaluation process, multi-department funding for research (so the burden does not fall to one department), and the variety of national databases and sources managed by Statistics Canada (including censuses, surveys, taxfiler data, etc.) to encourage and nurture targeted research on rural poverty.
- New issues of the Rural and Small Town Canada Analysis Bulletins developed by Statistics Canada could include sub-analysis of people in low income or poverty situations. For example, in a future update profiling the socio-economic characteristics of immigrants in rural Canada, one of the variables for analysis could be comparing those in low income situations to those who are not, with further analysis and commentary related to the geographic distribution across the MIZ categories.
- Most federal and provincial government departments and agencies have a variety of administrative data files (for example, data records for clients with active employment insurance claims, clients on social assistance, etc.). These data files are rich in terms of the range of information they contain. Partnerships between researchers and these departments and agencies could be struck to undertake creative and interesting research. Careful attention to removing individual identifiers coupled with aggregation of data into agreed upon clusters can ensure that confidentiality is protected while providing scope for valuable policy research.

- Encourage the CCSD (or another research institute or advocacy group) to replicate its study *Urban Poverty in Canada: A Statistical Profile* (Lee, 2000) using updated 2001 and 2006 census data, and extend the geographies of analysis to include rural (including the four MIZ designations and northern and remote). This may require specific funding from a variety of departments and agencies.

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1.0 Introduction

Poverty has been a persistent feature of Canadian society for many decades. Much research on a national scale has focused on identifying the root causes of poverty. Many advocacy groups and think tanks (such as the National Anti-Poverty Organization, Canadian Council on Social Development, National Council of Welfare, etc.) have lobbied for a variety of actions to be taken aimed primarily at addressing the insufficient incomes which appear at first glance to be the primary source of the problem. However, our collective understanding of the issue has identified that poverty is not just about insufficient incomes. A complex interaction of personal, social, and economic conditions has created poverty problems for a range of individuals and households. As a result, advocacy groups have also identified a broad range of potential interventions which do more than just provide people with additional incomes.

Given the highly urban nature of Canada, it is not surprising that most of the headlines and most of the research about poverty are focused on provincial, national, or urban examinations of the size and nature of the problem. This discussion paper is intended to examine what we know about poverty in general, about the causes and outcomes of poverty, and about aspects of poverty specific to rural Canada. Key questions include:

- Are relatively more or fewer rural residents in poverty compared to urban residents?
- Are there differences between urban and rural population groups who find themselves in poverty?
- Are the causes and/or outcomes of poverty different in rural compared with urban?

As rural Canada is very diverse, another important element to consider is the nature of poverty across different types of rural places in Canada. Rural Canada includes places that are both near to and far away from large urban centres; located in remote and northern regions of the country; have very high concentrations of Aboriginal people. Rural poverty issues (the number, types, causes, outcomes, and solutions) may be very different for different kinds of rural places.

This discussion paper brings together a broad range of data, information and research addressing issues of rural poverty in Canada since the early 1990s. The overview identifies the range of factors associated with poverty in rural Canada and provides an insight to what is known about poverty. In addition, it identifies gaps in information and knowledge on rural poverty and outlines additional work that is needed to fill those gaps.

2.0 Research Approach

There were three primary tasks completed to prepare the analysis of rural poverty issues:

- defining ‘rural’ and ‘poverty’;
- establishing a framework for literature and data collection and analysis; and
- searching for the literature and data on rural poverty.

These tasks were undertaken concurrently and each is described briefly in the sections that follow.

2.1 Defining Rural and Poverty

For the purposes of this research project we understand ‘rural’ to mean and include “rural and small town Canada” or Rural and Small Towns (RST) as defined by Statistics Canada - all of those places located outside of Census Metropolitan Area (CMA) and a Census Agglomeration (CA) territories (a CMA has an urban core population of 100,000 and over and a CA has an urban core population of 10,000 to 99,999; each include all neighbouring municipalities where 50 percent or more of the workforce commutes to the urban core). Thus RST includes all cities, towns and villages with populations of less than 10,000, as well as the rural areas surrounding them. Together, these places are home to about 20 percent of our national population. In addition, we understand that rural includes at least five distinct types of rural places, based on the degree of interaction with or influence from a large urban centre, as described below:

“Rural and small town” (RST) refers to individuals in towns or municipalities outside the commuting zone of larger urban centres (with 10,000 or more population). These individuals may be disaggregated into zones according to the degree of influence of a larger urban centre (called census metropolitan area and census agglomeration influenced zones (MIZ)... MIZ disaggregates the RST population into four sub-groups based on the size of commuting flows to any larger urban centre (of 10,000 or more) (du Plessis et al., 2001: 6-7).

In addition to the four MIZ zones, there is also a northern and remote designation for those places in the three northern territories.

Arriving at a definition of poverty is more challenging. For the purposes of this study we define poverty based on the low income cutoff (LICO) developed by Statistics Canada. Individuals with incomes below the LICO are considered to be in a poverty situation. While this is not the only working definition of poverty, it is one of the most common, as noted by Howe and Covell (2003: 1067):

As in many other countries, Canadians cannot agree on a unitary definition of poverty. Absolute need definitions compete with those based on relative need. However, poverty is most commonly determined based on Statistics Canada's low-income cut-off line. A family below this threshold spends more than 56 percent of its income on food, clothing, and shelter.

These two definitions were employed throughout our search for and review of various materials.

2.2 Framework for Analysis

In considering a variety of possible approaches to organize and synthesize current thinking on rural poverty, we adopted the elements used to assess or describe “social determinants of health”(Public Health Agency of Canada (PHAC)). These cover a wide range of factors which have been found, over the years through comprehensive research, to have impacts on the health of an individual. In many ways these factors are also related to poverty. Some of these contribute to rural poverty, some can be interpreted as consequences of poverty, but many have relevance to both ‘cause’ and ‘effect’:

- Income;
- Employment and working conditions;
- Economy;
- Population demographics;
- Housing;
- Health;
- Education;
- Child and youth development;
- Gender; and
- Culture.

We have treated these determinants as “lenses” or “filters” for both searching for rural poverty evidence or connections, and for organizing the discussion and assessment of the current state of knowledge about rural poverty. These filters are used to summarize existing data, literature and research sources; and to identify knowledge gaps and strategies to address the gaps.

2.3 Information Sources

The research team sought to identify a comprehensive range of quantitative and qualitative information sources, and resources generated not only within governmental and academic institutions, but also by community advocacy and anti-poverty groups. Main search areas included:

- Scholarly publications in academic journal articles, reports, and other published and

electronic material from a wide range of disciplinary areas including the sciences, social science and humanities;

- Federal, provincial and territorial government data, publications, reports and research studies including but not limited to materials from Canada Mortgage and Housing Corporation, Statistics Canada, Census of Canada, Indian and Northern Affairs Canada, Agriculture and Agri-Food Canada;
- Resources available from a range of national and regional research institutes and organizations including the Vanier Institute for the Family, Caledon Institute, Canadian CED Network (CCEDNET), Canadian Policy Research Networks (CPRN) and other similar organizations.

3.0 Overview of Poverty in Canada

In this section we briefly describe and discuss a number of different approaches or measures that have been developed to quantify or calculate poverty / low income. This is followed by a brief illustration of the number of persons in poverty using the LICO measures.

3.1 Measures of Poverty

The Canadian Council on Social Development (CCSD) has noted that there is no official poverty line in Canada. “Unlike the United States and some other countries, Canada has no official, government-mandated poverty line, and Statistics Canada publicly cautions that its Low Income Cut-offs (LICOs) should not be seen as such” (2001: 1). However, in the absence of an official poverty line, most anti-poverty groups, advocacy groups, and government departments and agencies have used the LICOs extensively since the 1960s. Each year estimates of rates of low income (based on the LICO lines) are released by Statistics Canada, using annual income data from a number of sources.

In addition, Statistics Canada reports on what is called Low Income Measures (LIM) - a relative poverty measure which defines low income as one-half the median income of an equivalent household. More recently, Human Resources and Social Development Canada (HRSDC, formerly Human Resources Development Canada or HRDC) has, developed a Market Basket Measure (MBM) of poverty, and the first reporting using this approach was based on the 2000 incomes (HRDC, 2003). In 2006 a followup release of MBM poverty data was based on 2001 and 2002 incomes (HRSDC, 2006). Our purpose here is not to debate the relative merits of each of these measures, but to identify the fact that they exist and that there is no official poverty line in Canada.

Low Income Cut-offs (LICOs)

Low Income Cut-offs (LICOs) are defined as follows:

Measures of low income known as low-income cut-offs (LICOs) were first introduced in Canada in 1968 based on 1961 Census income data and 1959 family expenditure patterns. At that time, expenditure patterns indicated that Canadian families spent about 50 percent of their total income on food, shelter and clothing. It was arbitrarily estimated that families spending 70 percent or more of their income (20 percentage points more than the average) on these basic necessities would be in "straitened" circumstances. With this assumption, low-income cut-off points were set for five different sizes of families.

Subsequent to these initial cut-offs, revised low income cut-offs were established based on national family expenditure data from 1969, 1978, 1986 and 1992. These data indicated that Canadian families spent, on average, 42 percent in 1969, 38.5 percent in 1978, 36.2 percent in 1986 and 34.7 percent in 1992 of their total income on basic necessities. Since 1992, data from the expenditure survey have indicated that this proportion has remained fairly stable. By adding the original difference of 20 percentage points to the basic level of expenditure on necessities, new low income cut-offs were set at income levels differentiated by family size and degree of urbanization. Since 1992, these cut-offs have been updated yearly by changes in the consumer price index (Statistics Canada, 2003: 164-65).

There are 35 different LICOs based on a combination of area of residence and household size, summarized in Table 1. In general the threshold is lower in small urban and in rural (non-farm) areas of the country, meaning that individuals and households do not have to earn as much as their urban counterparts to move up to and over the LICO or poverty line. As noted in the definition above, these lower thresholds are a reflection of the total absolute costs for these core expenditure items (food, clothing, and shelter) being less in rural areas than in urban areas.

Table 1: 2005 Low Income Cut-offs for the incomes of Families Before Tax, Using 1992 Results as a Base

Family size	Size of Area of Residence				
	500,000 or more	100,000 to 499,999	30,000 to 99,999	Small urban regions (less than 30,000)	Rural (farm and non-farm)
1	\$20,778	\$17,895	\$17,784	\$16,273	\$14,303
2	\$25,867	\$22,276	\$22,139	\$20,257	\$17,807
3	\$31,801	\$27,386	\$27,217	\$24,904	\$21,891
4	\$38,610	\$33,251	\$33,046	\$30,238	\$26,579
5	\$43,791	\$37,711	\$37,480	\$34,295	\$30,145
6	\$49,389	\$42,533	\$42,271	\$38,679	\$33,999
7+	\$54,987	\$47,354	\$47,063	\$43,063	\$37,853

Source: Statistics Canada, Income Statistics Division. 2006d. Low Income Cut-offs for 2005 and Low Income Measures for 2004. Income Research Paper Series. Catalogue no. 750002MIE - No. 0004. Ottawa.

Generally speaking the Canadian Council on Social Development (CCSD) and others feel that the LICOs are an adequate but not perfect measure of poverty (CCSD, 2001). One limitation is that the expenditure inputs used for calculating the thresholds are restricted to food, clothing and shelter, but there may be other expenditure items which are important to include (and which the MBM attempts to address). The second limitation is that the thresholds are based on size of community but does not take into account the fact that similar size communities in different regions of the country may have very different cost structures especially for housing (e.g., housing costs in Toronto and Vancouver are typically higher than in Montreal; housing costs in northern and more remote communities are higher than in rural areas in the south; and so on).

Again, the development of the MBM attempts to take these differences into account.

Low Income Measures (LIMs)

Another measure developed by Statistics Canada and employed by them and others for some reporting exercises, is Low Income Measures (LIMs). These are strictly relative measures of low income, set at 50 percent of adjusted median family income. These measures are categorized according to the number of adults and children present in families, reflecting the economies of scale inherent in family size and composition (HRDC, 2003: 4).

For the purpose of making international comparisons, the LIM is the most commonly used low-income measure. The use of the LIM was suggested in a 1989 discussion paper (prepared by Wolfson, Evans, and the OECD, see HRDC, 2003: 11) which discussed their concerns about the effectiveness of LICOs. In simple terms, the LIM is a fixed percentage (50 percent) of median adjusted family income, where “adjusted,” indicates that family needs are taken into account. Adjustment for family sizes reflects the fact that a family's needs increase as the number of members increase. Most would agree that a family of five has greater needs than a family of two. Similarly, the LIM allows for the fact that it costs more to feed a family of five adults than a family of two adults and three children (HRDC, 2003: 11).

The LIMs are calculated for three different income scenarios: market income; before-tax income; and after-tax income. They do not require updating using an inflation index because they are calculated using an annual survey of family income. For years prior to 1996, they were calculated by Statistics Canada using the Survey of Consumer Finances (SCF). From 1996 onward, they are calculated using the Survey of Labour and Income Dynamics (SLID). Unlike the low-income cut-offs, which are derived from an expenditure survey and then compared to an income survey, the LIMs are both derived and applied using a single income survey (HRDC, 2003: 11). LIMs are also the choice of measure by Statistics Canada when reporting on incomes using annual taxfiler data as part of its Small Area and Administrative Data product line.

Table 2 compares the low income measures (in Canada before taxes for 2004) for different families. The low income measure for a single person without any children is \$16,253. However, the measure for a single parent with five children is \$42,258. See Table 2 for the low income measures of other family makeups.

Table 2: Low Income Measures in Canada, Before Tax, 2004

Number of Adults	Number of Children					
	0	1	2	3	4	5
1	\$16,253	\$22,754	\$27,630	\$32,506	\$37,382	\$42,258
2	\$22,754	\$27,630	\$32,506	\$37,382	\$42,258	\$47,134
3	\$29,255	\$34,131	\$39,007	\$43,883	\$48,759	\$53,635
4	\$35,757	\$40,633	\$45,508	\$50,384	\$55,260	\$60,136

Source: Income Statistics Division. 2004. Low Income Cutoffs for 2005 and Low Income Measures for 2004. Ottawa: Statistics Canada. (P.29)

LIMs are generally viewed as a useful complement to, but not a replacement for, LICOs. The CCSD (2001) suggests that LIMs are limited by the fact that there may be significant regional differences across the country (the LIMs are applied uniformly on a national basis without regard for regional or urban-rural differences). There is also the limitation that LIMs do not necessarily take into account how recessions lead to an overall reduction of incomes and therefore median incomes.

Market Based Measures (MBMs)

More recently, a new approach has been developed by HRSDC (formerly HRDC). The Market Basket Measure (MBM) was developed to improve upon existing low-income measures. The MBM is intended to incorporate a comprehensive view of low-income trends of families with children. It was first developed in 1997 by the HRDC along with Federal-Provincial Territorial Working Group of officials on Social Development Research and Information. It is meant to complement existing measures of Low-Income Cut-Off (LICO) measures and Post Income Tax Low-Income Measures (LIM-IAT). The MBM is based on a “Market Basket” of typical household expenditure items: food, clothing, footwear, shelter, transportation, personal needs, household needs, furniture, telephone services, moderate reading, recreation, and entertainment. These are calculated for 19 specific communities (the largest urban areas) and for 29 community sizes, including a catchall category called “rural”. A variety of data sources are used to assemble the “basket” costs (HRDC, 2003; HRSDC, 2006).

Table 3 compares Market Based Measure cutoffs of rural and urban areas in each province in 2002. In the Atlantic Provinces and in Québec the thresholds for rural places and smaller urban centres is generally higher or the same as in the largest urban centres in those provinces. In the other provinces the thresholds in the largest urban centres tend to be higher. Thresholds in rural areas range from a low of just under \$24,000 in rural Manitoba and Saskatchewan, to a high of almost \$28,000 in rural British Columbia.

Table 3: Market Basket Measure (MBM) Income Thresholds for Reference Family, by Province and Urban-Rural, 2002

	Largest CMA	Urban 100,000- 499,999	Urban 30,000- 99,999	Urban <30,000	Rural
Newfoundland & Labrador	\$24,452	n/a	n/a	\$26,346	\$25,824
Prince Edward Island	\$26,237	n/a	n/a	\$25,217	\$24,545
Nova Scotia	\$25,477	n/a	\$23,979	\$26,254	\$25,786
New Brunswick	\$24,711	n/a	n/a	\$25,542	\$25,032
Québec	\$23,381	\$22,667	\$22,017	\$24,280	\$24,076
Ontario	\$28,737	\$25,116	\$23,524	\$25,542	\$25,446
Manitoba	\$23,722	n/a	n/a	\$25,171	\$23,929
Saskatchewan	\$24,358	n/a	\$22,293	\$24,904	\$23,926
Alberta	\$26,399	n/a	\$25,274	\$26,870	\$25,700
British Columbia	\$28,567	\$27,104	\$25,615	\$27,965	\$27,893

Note: reference family is a couple with two children.

Source: Human Resources and Social Development Canada (HRSDC). 2006. Low Income in Canada: 2000-2002 Using the Market Basket Measure. Ottawa.

The main concerns or challenges associated with MBMs, as noted by the CCSD (2001) are that there may be a great deal of subjectivity in what to include and exclude in the “basket” of expenditure items; and that there may be significant change in the price of goods and services from one year to the next which require regular adjustment of the overall MBM to reflect changing economic conditions.

Alternative Measures of Poverty

There may be other measures that researchers, policy makers, advocacy groups, and others may choose to use to support the three core measures of poverty noted above. These “proxy measures” include the number of people on social assistance; the number of people living in social housing units and/or on waiting lists for social housing units; and food bank usage. These are described in Appendix A. In some cases these measures or estimates may be particularly helpful in rural communities and regions where it might be difficult to access current and geographic specific counts of the number and type of people in poverty using LICOs, LIMs, or MBMs. However, these “proxy measures” have significant limitations. For social housing waiting lists and food banks there is a need for self-identification by individuals. Not everyone who is in need of social housing nor everyone who needs food assistance, will actually put themselves on a waiting list or show up at a food bank. In addition, the housing lists would generally be for a region or subregion (administrative) and not necessarily for an individual community - so there may be challenges for individual communities to obtain a full picture of housing needs in their community.

Similarly, social assistance lists are administrative data, and could be used for comparison of

case loads (by type of recipient, as well), across communities or regions. These administrative files would likely paint a more accurate, but not complete, picture of poverty in a community because most people (but not all) in need would access social assistance in order to cope and manage their poverty situation.

In all of the above examples that data is not publicly available - it would need to be requested and access would likely need to be negotiated with conditions placed on use.

3.2 Poverty Numbers

The incidence of low income is quite different between urban and rural Canada. As shown in Table 4, the incidence of low income was very similar in both places in 1981-1986. However, for the 1991-1996-2001 census years the incidence of low income in urban areas rose while it declined in rural regions. Rapidly rising housing costs in most urban centres offers the largest explanation for the rise in low income. In the rural context the relatively flat growth in housing costs coupled with modest income growth helps to explain the drop in the incidence of low income. Within rural the incidence varies by degree of rurality: it has been consistently higher in rural non-metro adjacent areas compared with both metro-adjacent and northern regions.

Table 4: Incidence (Percent) of Individuals Living in Households with Income Less Than LICO, Urban and Rural Canada, 1981-2001

Year	Predominantly urban regions	Intermediate regions	Predominantly rural regions			
			All predominantly rural regions	Rural metro-adjacent regions	Rural non-metro-adjacent regions	Rural northern regions
1981	15.8	15.2	16.2	15.0	17.6	14.0
1986	17.4	15.3	17.3	15.8	19.2	15.1
1991	17.9	13.5	13.8	12.9	14.9	13.2
1996	23.0	16.6	16.3	15.4	17.5	15.3
2001	18.8	13.6	13.6	12.6	14.7	13.8

Note: The LICO (low income cut-off) is not calculated for individuals living on Indian Reserves or individuals living in the Territories.

Source: Statistics Canada. Census of Population, 1981 to 2001.

There are some variations from one province to the next with respect to urban-rural differences related to incidence of low income. Table 5 shows that in 2001 rural poverty was more prevalent in Newfoundland and Labrador, Nova Scotia, Saskatchewan, and New Brunswick, and less of a problem in rural Ontario, Alberta, and Prince Edward Island. Within rural regions of each province there are a few examples of variation; however, poverty rates are higher in rural non-metro-adjacent regions in New Brunswick, Québec, and Manitoba than in rural metro-adjacent regions of their provinces. Rural northern regions in Saskatchewan and Manitoba have higher

poverty rates than in other rural parts of those provinces. Urban poverty is more prevalent than rural poverty in all provinces.

Table 5: Incidence (Percent) of Individuals Living in Households with Income Less Than LICO, Urban and Rural by Province, 2001

Year	Predominantly urban regions	Intermediate regions	Predominantly rural regions			
			All predominantly rural regions	Rural metro-adjacent regions	Rural non-metro-adjacent regions	Rural northern regions
NL	n/a	18.3	19.3	n/a	20.0	16.3
PE	n/a	n/a	12.6	13.2	12.0	n/a
NS	n/a	15.5	15.7	18.3	16.3	n/a
NB	23.3	14.3	15.0	12.4	17.9	n/a
QC	20.5	16.1	14.3	13.1	15.5	13.5
ON	17.2	11.5	10.9	10.7	11.2	12.7
MB	20.2	n/a	13.6	10.2	16.6	17.6
SK	n/a	16.5	15.2	15.8	13.6	30.1
AB	14.8	n/a	11.5	12.1	11.1	7.0
BC	19.9	n/a	14.5	14.9	14.4	12.8

Note: The LICO (low income cut-off) is not calculated for individuals living on Indian Reserves or individuals living in the Territories.

Note: n/a = not applicable

Source: Statistics Canada. Census of Population, 2001.

Table 6 provides a summary comparison of national poverty rates for a variety of sub-populations, using both the MBM and LICO (after-tax, IAT) for 2002. Some of the key points emerging from this national comparison include:

- More people are considered to be in a poverty situation when MBMs are used compared with LICOs, across all demographic groups, except for unattached individuals, where the opposite is true.
- Poverty rates are higher among women than men, regardless of the measure employed and for all age groups within each gender.
- Female lone-parent families, non-elderly single females, and non-elderly single males, have the highest poverty rates, regardless of which measure is used.

What is missing from this analysis is an urban-rural comparison. This data has not been published.

Table 6: Incidence (Percent) of Low Income: Various Groups, Canada, Market Basket Measure, 2000, 2001, 2002, and LICOs-IAT 2002

	MBM-2000	MBM-2001	MBM-2002	LICOs-(after tax) 2002
All persons	14.8	13.6	13.7	11.6
Under 18 years of age	18.4	16.8	16.9	12.2
18 to 64	15.2	14.0	14.1	12.1
65 and over	5.8	5.5	5.6	7.6
Males	14.0	13.0	13.2	10.7
Under 18 years of age	18.2	16.9	17.7	12.7
18 to 64	13.9	12.9	13.0	11.0
65 and over	5.0	5.1	5.3	4.9
Females	15.6	14.2	14.1	12.4
Under 18 years of age	18.7	16.6	15.9	11.8
18 to 64	16.5	15.1	15.2	13.1
65 and over	6.5	5.8	5.9	9.7
All families	17.7	16.7	16.3	15.5
Elderly families	4.7	3.9	4.5	2.9
Elderly married couples	2.5	2.8	3.1	1.9
Other elderly families	12.9	8.2	10.0	6.9
Non-elderly families	13.2	11.9	12.3	9.5
Married couples	9.7	8.7	9.0	7.1
Two-parent families with children	11.9	10.6	9.8	6.5
Married couples with other relatives	5.8	6.3	7.1	5.0
Lone parent families	38.4	37.3	41.1	34.2
Male lone parent families	18.6	17.8	21.8	12.2
Female lone parent families	42.5	41.4	45.6	39.4
Other non-elderly families	13.2	9.8	12.0	10.8
Unattached individuals	29.5	28.7	26.5	29.5
Male	28.6	28.4	26.2	27.1
Female	30.4	29.1	26.7	32.0
All elderly	12.0	11.6	10.0	19.4
Elderly male	14.2	13.9	11.8	15.9
Elderly female	11.2	10.7	9.4	20.7
All non-elderly	35.8	34.8	32.5	33.2
Non-elderly male	31.0	30.8	28.7	29.0
Non-elderly female	42.3	42.3	37.6	39.0

Source: Human Resources and Social Development Canada (HRSDC). 2006. Low Income in Canada: 2000-2002 Using the Market Basket Measure. Ottawa.

When we compare poverty rates across provinces using MBMs for 2002 for some key subgroups of the population, we find some interesting variations (Table 7). Poverty rates were highest for two-parent families with children in Newfoundland and Labrador and in British Columbia, and lowest in Québec and Saskatchewan. For lone parent families the rates were highest in Nova Scotia, British Columbia, and New Brunswick, and lowest in PEI and Alberta. Among elderly

people living alone, the problems were greatest in the four Atlantic Provinces and in British Columbia, and lowest in Québec and Manitoba. For non-elderly people living alone, the highest poverty rates were in Newfoundland and Labrador and New Brunswick, and lowest in Manitoba and Québec. Again, with a lack of rural specific analysis published from the data, it is difficult to offer insights into urban-rural comparisons within each province or across the provinces.

Table 7: Incidence (Percent) of Low Income: Various Groups, Market Basket Measure, 2002

	Two parent families with children	Lone parent families	Unattached elderly	Unattached non-elderly
Newfoundland-Labrador	21.0	49.6	24.4	55.4
Prince Edward Island	9.9	28.3	23.2	37.0
Nova Scotia	12.7	58.0	14.9	37.5
New Brunswick	10.5	53.1	22.0	42.2
Québec	6.0	32.7	4.0	29.2
Ontario	8.7	41.6	9.5	31.5
Manitoba	12.3	38.0	4.2	28.9
Saskatchewan	7.2	47.9	4.9	32.4
Alberta	8.1	29.7	6.6	33.0
British Columbia	19.8	55.7	21.5	37.4

Source: Human Resources and Social Development Canada (HRSDC). 2006. Low Income in Canada: 2000-2002 Using the Market Basket Measure. Ottawa.

A further examination of specific groups known to be “high risk” for poverty across Canada, shows that poverty rates were highest for lone parent families, those with disabilities, and older non-elderly single persons - in each case their poverty rates were more than 35 percent. Recent immigrants and Aboriginals living off reserve have high rates as well (Table 8).

Table 8: Incidence (Percent) of Low Income: MBM Working Age Families By High Risk Group Status of Major Income Recipient

Major Income Recipient by risk group status	2000	2001	2002
All Major Income Recipients 18 - 64	19.8	18.7	18.3
Lone Parents	38.4	37.3	41.1
Unattached 45 - 64	42.2	39.1	35.0
Work-Limited Disabled	42.5	41.9	36.5
Recent Immigrants	31.2	30.8	30.3
Aboriginals Off-Reserve	31.3	30.4	28.1

Source: Human Resources and Social Development Canada (HRSDC). 2006. Low Income in Canada: 2000-2002 Using the Market Basket Measure. Ottawa.

It is also known that the financial circumstances of individuals and households change over time, and this is true for some of those in poverty as well. Table 9 summarizes the persistence of

poverty over the 2000-2002 period among high risk groups. Close to half of lone parent families, non-elderly older unattached individuals, and those with disabilities experienced poverty in at least one of these three years, and more than one-quarter experienced persistent poverty - being in poverty all three years. These rates were slightly lower for recent immigrants and off-reserve Aboriginals. Rural-specific data has not been released for this analysis. These figures suggest that for some individuals and households, poverty is a long term problem and they may require new and different types of supports and interventions to help them address their problems.

Table 9: Incidence (Percent) of Persistent Low Income 2000-2002: MBM Major Income Recipients in 2000 by High-Risk Group Status, Canada

Major Income Recipients in 2000 by High-Risk Group Status	Low Income at Least 1 yr	Persistent Low Income
All Major Income Recipients 18 - 64	21.9	12.0
Lone Parents	48.5	28.9
Unattached 45 - 64	41.2	29.8
Work-limited Disabled	46.2	30.2
Recent Immigrants	32.6	20.1
Aboriginals Off-Reserve	32.4	16.7

Source: Human Resources and Social Development Canada (HRSDC). 2006. Low Income in Canada: 2000-2002 Using the Market Basket Measure. Ottawa.

The foregoing tables illustrate a special challenge for assessing the specific features and details of rural poverty. Most of the published data focus on national, provincial, or urban demographics only. However, it is possible for the various data sets to be “re-run” to provide a rural specific analysis.

In addition, it is possible for researchers to quantify the number and incidence of persons and households who fall below LICO using the census data every five years - available through Statistics Canada’s Community Profiles web site. Whatever the numbers and rates show, it would be possible to interpret the data in the context of the community situation, location, economic base, and other features.

The MBMs have employed income data up to and including the year 2002. It should be possible to recode and rerun the data to incorporate analysis across a variety of rural geographies against a variety of demographic subgroups (these were noted in the preceding tables).

Appendix B provides a summary of data sources available to those looking to measure the number and type of persons and households in poverty and low income situations. A general observation about the availability of rural poverty data is that there are few reports which provide an analysis using rural as a filter or lens. Most national reports using large scale national data sets or census data tend to have a national, provincial, or urban-only reporting filter. Other special studies undertaken by groups like the CCSD (for example, Lee, 2000) have an urban focus. The

CCSD undertook a large project (Urban Poverty in Canada: A Statistical Profile) looking at urban poverty with special tabulations from the 1991 and 1996 census.

However, studies focusing on poverty in the rural context are greatly lacking. Replicating the work of the CCSD to develop a rural analysis of the poverty issue would be an example of making use of existing data that simply needs to be reorganized for rural-specific analysis.

One exception to the lack of rural studies on the poverty issue are the occasional Rural and Small Town Canada Analysis Bulletins released by Statistics Canada examining rural specific issues. Although many of them touch on important elements of rural social and economic conditions, they, for the most part, focus on issues which either contribute to poverty (e.g., examining labour markets, income patterns, occupations and skills, health status) or are a reflection of poverty outcomes (e.g., health issues, technology adoption, demographics, housing conditions). Examples of these are discussed in the next section. The one exception would be the study by Rupnik et al. (2001), *Measuring Economic Well-Being of Rural Canadians Using Income Indicators*. Their more detailed analysis of the number of persons in poverty situations (below LICOs and LIMs) in the 1990s suggested that rural - urban income differences are closing over time, but that rural incomes remained lower than those in urban areas. They also noted that:

Rural areas have a smaller proportion of families with low incomes, if we use the Statistics Canada low income cut-off (LICO) indicator, which includes an adjustment for the cost of living across urbanization classes. Rural areas have a larger proportion of families with low incomes, if we use the “low income measure” (LIM) that is one-half of the national median income, adjusted for family size (Rupnik et al., 2001: 1).

The main reason for this observation is that, in the LIM methodology, all families are compared to the national-level median income. Because rural people have lower incomes, rural areas have the highest proportion of families with income below this measure. The LIM does not incorporate an adjustment for the cost of living. However, wages in rural areas are often lower because the cost of living is lower. As a result, incomes would be lower but the LIM would show a higher incidence of low income in these areas. However, the (lower) income level in areas with a lower cost of living may have the same real value as the (higher) income in a higher cost of living area. Thus, even if the real value of income were the same in these two areas, the LIM would be higher in the low income area (Rupnik et al., 2001: 8).

It is also helpful to note that for census data (collected and released every five years) it is possible for anyone to obtain the number and percent (incidence of low income) of individuals, families, and total persons below the LICO for any level of geography used by Statistics Canada for reporting census data. That means that anyone working on poverty issues for a specific rural or small town community, or a primarily rural county or census subdivision, can obtain these figures free of charge from its website. In addition, it is possible to purchase from Statistics

Canada on an annual basis standard tabulations from the annual taxfiler. These data returns contain a variety of income-related tables for any level of geography. The tables also include measures of low income.

3.3 Social Assistance Benefits

One of the problems faced by people on social assistance (or welfare)¹ is that the amount of income paid to individuals and families is far below the poverty line as measured by the LICO. Table 10 provides a summary of this ‘gap’. For example, for a single employable person, the annual benefit they receive ranges from approximately \$10,000 to \$15,000 below the income required to be at the poverty line for a single person. This varies from one province to the next, with the largest gap being in Alberta, Manitoba, New Brunswick, and British Columbia. The depth of the problem, in terms of relative percentage of the poverty line, is most pronounced in New Brunswick, Alberta, and Manitoba.

A similar pattern emerges when we examine the issue for a couple with two children. However, the benefits paid are slightly better on a relative basis. The benefits provide an income that is closer to, but still far below, the poverty line. The income gap is largest in British Columbia, Québec, and Ontario. Half of the 10 provinces have benefits which are at or near the 50 percent mark of the poverty line. It is important to note that for both situations in the table, there are no urban-rural differences - the benefits are applied evenly across the respective provinces without regard for geography.

Table 10: Adequacy of Welfare Benefits, 2003: Total Welfare Income as a Percent of Poverty Line (LICO)

Province	Single Employable		Couple, Two Children	
	Poverty Gap	% of Poverty Line	Poverty Gap	% of Poverty Line
NL	\$9,585	44%	\$13,791	57%
PE	\$10,708	36%	\$11,740	63%
NS	\$11,785	31%	\$13,819	57%
NB	\$13,597	20%	\$15,101	53%
QC	\$13,037	34%	\$19,190	48%
ON	\$12,957	35%	\$18,782	50%
MB	\$14,229	28%	\$18,346	51%
SK	\$10,825	36%	\$13,460	58%
AB	\$14,757	25%	\$18,615	50%
BC	\$13,351	33%	\$19,167	49%

Source: National Council of Welfare. 2004. Welfare Incomes 2003. Ottawa. 27-28.

¹Social assistance is the responsibility of each individual province and territory. Each sets its own policy, regulations, criteria for eligibility, and benefits / allowances schedules for a variety of individuals and households based on their needs (including income, medical, training, shelter, child care, prescriptions, and so on).

Generally speaking, the income thresholds for poverty as measured by LICO are lower for rural than for urban, while the opposite is true for those measured by the MBM². Assuming for a moment that LICOs are accepted as “the” measure of income required to meet basic needs, one could argue that social assistance benefits can and should be adjusted to reflect these geographic differences so that those in urban regions receive a slightly larger allowance or benefit to reflect their higher costs. If MBMs are accepted as “the” measure of income required to meet basic needs, the opposite would be true. It also means that, regardless of the choice of low income or poverty line threshold, provinces and territories need to provide a larger total benefit if they wish to help people move closer to the poverty line.

3.4 Poverty Among Vulnerable Populations in Rural Canada

The CCSD undertook a large project (Urban Poverty in Canada: A Statistical Profile) looking at urban poverty with special tabulations from the 1991 and 1996 census. The research uncovered a great deal about poverty in larger urban centres, and it is quite likely that many of the findings would be similar for rural areas. Lee (2000) found that the major groups with highest rates of urban poverty in 1995 included (adapted from Table 2.11):

- Lone-parent families (59.2%)
- Aboriginal identity (55.6%)
- Unattached individuals (45.2%)
- Visible minorities (37.2%)
- Persons with disabilities (36.1%)
- Youth age 15-24 (30.7%)
- Immigrants (30.0%)
- Children under age 15 (29.8%)
- Seniors age 65 and over (25.0%)

Our review of the literature on rural poverty suggests the following groups of sub-populations are vulnerable to rural poverty: children, women (including lone parent families), immigrants, seniors, and Aboriginal people. However, we do not have access to specific, published, poverty rates for each of these populations. Although these populations are similar to those impacted by poverty in urban regions, due to the special nature of rural regions, the number of people in each group who are impacted likely varies between urban and rural, and the nature and magnitude of the impacts on these rural populations may also differ from their urban counterparts.

²Different statistical measures are used to calculate expenditure items and disposable income for each of these two measures, which explains in part the difference in the income thresholds. It is not a question of which approach is more correct, they are simply different because they use different approaches.

Specific Population: Rural Seniors

The elderly population has a poverty rate of 4.5 percent for elderly couples and 10 percent for elderly individuals living alone (using MBM 2002). When the 2002 LICO thresholds are used, the rates are 3 percent and 19.4 percent respectively (see Table 6). These are national rates - rural specific data has not been published. These figures show that poverty levels for this segment of population have fallen since the early 1980s; poverty rates among seniors were close to 35 percent, and fell to approximately 20 percent by 1996 (Health Canada, 1999, referencing Statistics Canada's *Income Distribution by Size in Canada*, 1996). This suggests that public policies designed to maintain and improve seniors' incomes and economic standing, combined with the entry of a new cohort (with higher incomes) into this age group significantly reduced poverty among older Canadians.

Rural seniors are vulnerable to poverty.

- Unattached seniors (mostly women) are most likely to be living in low-income situations.
- Rural seniors face challenges related to accessing services including health care and other social services.

Nevertheless, this group is still vulnerable to poverty. The decline in poverty rates for adults under 65 stalled over the past few years (NCW, 2006). The gap between women and men is greater for persons 65 and older than it is for younger adults. In 2003, the poverty rate for senior women was 19.1 percent and the rate for senior men was 10.2 percent. Further, poor unattached women under 65 received the least public sector financial support – only 41 percent of their average income in 2003 was from government transfers.

Substantial differences remain in seniors' poverty rates from province to province and between the sexes within provinces. According to the 2002 and 2003 provincial rates for all persons 65 and older and also for senior women and men, Alberta had the lowest poverty rate for all seniors at 9.3 percent in 2002 and 9.6 percent in 2003. Québec had the highest rate at 22 percent in 2002 while British Columbia's rate of 19.6 percent was the highest in 2003.

Among women 65 and older, the range in 2002 was from 12.8 percent in Alberta to 28.1 percent in Québec. In 2003, the range was 11.7 percent in Alberta up to 26.1 percent in Québec. Among senior men, the lowest rate in 2002 was 5.3 percent in Alberta and the highest 15.7 percent in British Columbia. In 2003, rates ranged from seven percent in Alberta to 15.4 percent in British Columbia. In all provinces, there was a notable difference between the rates for women and men. The smallest gap in 2002 was 7.4 percentage points in Ontario, and the largest was 14.3 percentage points in Québec. In 2003, the gap was smallest in Newfoundland and Labrador at 4.4 percentage points and largest in Québec at 15.3 percentage points (NCW, 2006).

No rural-specific data was made available on seniors' poverty issues. However, it is reasonable to infer that similar income and poverty dynamics apply to rural areas of Canada. Seniors residing in different rural regions agree on some of the significant challenges which can lead to or are outcomes of poverty (NACA, 1994). Typically, there is a smaller range of public, professional

and commercial services available in rural than in urban areas, including public transportation, home support, specialized health care and age-appropriate housing options.

A survey of seniors in rural areas and small towns in Atlantic Canada conducted in 1990 showed that 25 percent did not own a car or have access to a private vehicle (Corbett, 1990). Another study conducted by Dobbs et al., in 2004 drew its findings from a national telephone survey of 1,322 individuals aged 65 years or older who resided in Royal Canadian Legion member households in rural communities across Canada. This study determined that over half (55 percent) of participants rated the transportation options in their community as poor or very poor; and less than one-quarter rated the options as good or excellent.

Rural seniors are more likely than urban seniors to live in older single-family houses with large properties. These homes may be less well-equipped than more modern homes, in need of repair and more difficult and more expensive to heat and to insulate. In addition, the amount of maintenance required to keep up the home and property may become onerous as the owners advance in years, or if one member of the couple dies. The relative lack of services is less problematic for vigorous, self-sufficient people of all ages, but often as people advance in years a more supportive environment is needed to maintain independence in the community. Even small towns that currently attract healthy younger seniors may be faced with unexpectedly heavy demands for health, social and environmental support when many of these seniors become more frail (NACA. 1994).

In Canada's North, higher costs of food, utilities and transportation are an issue for seniors. Rural and northern senior women are particularly likely to be poor. According to McCracken et al., (2005) access to a range of services - health, physical, and home care - is very limited because of low population densities and large service delivery areas. Home care nursing is almost impossible in the North. A lack of services is forcing seniors into long-term care facilities before they are ready or before it is necessary. Policy options that are particularly important for rural and remote Canada and respect the principles of the National Framework on Aging include the provision of flexible services for seniors in their own homes and communities longer while at the same time taking advantage of new forms of connectivity to access a range of services and care needs (McCracken, et al., 2005).

Specific Population: Rural Children

Child poverty is present in both rural and urban regions in Canada. The reasons for the persistent child poverty in Canada are many. They include income polarization between Canada's richest and poorest families, relatively high rates of unemployment and underemployment, family breakdowns and the rise of single parent families, and a

Rural poverty affects children and youth.

- The level of family income plays a crucial role in the child development process.
- Low wage work, high unemployment rates, increasing costs of post secondary education and restricted access to income support mean more rural youth are poor or vulnerable to poverty.

scaling back of social programs including social assistance and employment insurance. Freiler et al., (2004) argue that child and family poverty is a structural problem that exists because the economy creates inequalities in resources and opportunities. They state, “The persistence of high rates of child poverty in Canada points to the gross inadequacies of the labour market and the income security system” (Freiler et al., 2004: 13; Health Canada, 1999).

There is a lack of published statistics which show rural-specific rates of child poverty. The most recent data show that child poverty (2003) in Canada remains at 18 percent (or 1,201,000 children) since 2000 (Campaign 2000, 2005: 1). Table 11 shows the child poverty rate by province in 2003. It was highest in British Columbia (24 percent), Manitoba (22 percent), and Newfoundland and Labrador (22 percent) - note that these latter two are highly rural provinces. It was lowest in Prince Edward Island, Alberta, Ontario, and Québec.

Table 11: Child Poverty Rate in the Provinces, 2003

Province	Rate (%)	Number of Children
Canada	17.6	1,201,000
Newfoundland and Labrador	21.8	23,000
Prince Edward Island	11.3	-
Nova Scotia	20.7	40,000
New Brunswick	17.3	26,000
Québec	16.7	254,000
Ontario	16.1	443,000
Manitoba	22.1	57,000
Saskatchewan	18.3	40,000
Alberta	15.6	114,000
British Columbia	23.9	201,000

Source: Adapted from Statistics Canada’s Income Trends in Canada, 2003 in Campaign 2000, 2005, 3.

Note: Data is not available on rural child poverty rates in Canada, or by province. There is also no number of children in poverty in Prince Edward Island.

Campaign 2000, in its 2005 Report Card on Child Poverty in Canada states that data on child poverty rates is limited for rural Canada, but maintains that children and families in First Nations, rural Métis, remote, and northern Inuit communities experience high rates of poverty and that this poverty is systemic and long-standing and requires concerted attention from all government levels (2005). Further, the report states that child poverty rates for Aboriginal, immigrant and visible minority children are more than double the average of all children and poverty rate among children with disabilities is 27.7 percent (Campaign 2000, 2005: 1). Table 12 shows child poverty among different social groups in 2001 (no data available which is specific to rural children). The figures clearly show that children within vulnerable households (recent immigrants, immigrants in general, Aboriginal households, and visible minority households) are more likely to be in poverty themselves.

Table 12: Child Poverty Rates Among Selected Social Groups, 2001

Group	Poverty Rate (%)
All Children	18.4
With Disability	27.7
Visible Minority	33.6
Aboriginal Identity	40.0
All Immigrants	40.4
Immigrated between 1996 and 2001	49.0

Source: Statistics Canada, Census of Population, 2001, in Campaign 2000, 2005.

In relation to social programs and child poverty, Ross et al., (2006) note that Nova Scotia, Prince Edward Island and Alberta are the only provinces that require women to undertake training programs or work when a child turns one year of age. Other provinces wait until the child is school age. Lack of provincial commitment toward parental supports such as The National Child Benefit and Child Disability Benefit creates an environment that lacks flexibility³. Women in rural areas have the added challenge of finding good-paying jobs, transportation and child care. These three issues are faced by both rural and urban women, but may have a larger impact in rural regions. Good paying jobs are lacking in rural communities (see Section 4.1); public transportation is usually non-existent, and childcare facilities may be few and far between. Doherty et al., (1995) state that, “rural areas are underserved [in terms of child care]”. They go on to say that rural parents may require longer child care services during certain days. Examples of such situations include farmers who have peak sowing and harvesting periods and family-operated tourist businesses. These parents may require child care services for extended hours during certain months of a year (i.e., seasonal child care services). Only a small percentage of available regulated spaces accommodate parents who work extended hours, evenings, over-night, or on week-ends (Doherty, et al., 1995).

Two significant events have occurred over the last few years in relation to the study and discussion of child well-being in Canada in general. The first was the release of new and important data in the National Longitudinal Survey of Children and Youth (NLSCY), and, second, in the National Population Health Survey (NPHS). They found that the level of family income plays a crucial role in the child development process. In 80 percent of the variables examined, the risks of negative child outcomes and the likelihood of poor living conditions were noticeably higher for children living in families with annual incomes below \$30,000 (Statistics Canada, 2006b).

³ The National Child Benefit was introduced in 1998. It is a joint federal-provincial-territorial initiative designed to prevent and reduce the depth of child poverty, which provides benefits directly to low-income families with children through the National Child Benefit Supplement component of the Canada Child Tax Benefit (FPT Directors of Income Support, 2004). In addition, there is the Child Disability Benefit which began in 2003. It is a tax-free benefit paid monthly to the Child Tax Benefit and, for those who qualify, as a supplement to the Children’s Special Allowances. The benefit is for families who care for a child under age 18 with a severe and prolonged mental or physical challenge.

The Hunger Count survey data indicates that 25,000 more children depended on food banks each month in 2002 compared to 1997. Of the more than 1.1 million children who continue to live in poverty, the likelihood that they are also hungry has increased – a Canada-wide trend (CAFB, 2006). In addition, a review of recent trends in family income distribution shows that across Canada over the past 24 years, income inequality has worsened among families with children (Ross and Roberts, 1999).

It is not only young children who are impacted by rural poverty but also youth. Precarious and low wage work, high unemployment rates, increasing costs of post secondary education and restricted access to income support programs such as employment insurance and welfare mean more youth are poor or vulnerable to poverty. Young adults are less likely to qualify for programs that provide income support because they are less likely to work full-time and for an extended period of time when compared to older adults. They also have less chance of escaping poverty once they become poor. Many become trapped in a vicious circle of not being able to afford post-secondary education and not having the education to obtain a well paying job.

Rural students are also less likely to aspire to a university education (Education Canada, 2003). According to Cartwright and Allen (2002), larger percentages of urban students expect to obtain a university rather than college education as compared to their rural counterparts. Table 13 shows that Alberta has the largest divide between its rural (63 percent) and urban students (81 percent) who plan to get a university rather than a college education. The divide is also large in Québec, Ontario, and Manitoba.

Table 13: Post-Secondary Education Expectations Among Students in Rural and Urban Schools, 2001

Province	Rural		Urban	
	Percentage of students who expect to get post-secondary education	Percentage of students who expect to get university rather than college	Percentage of students who expect to get post-secondary education	Percentage of students who expect to get university rather than college
Canada	90%	66%	94%	77%
Newfoundland & Labrador	90%	76%	93%	86%
Prince Edward Island	87%	83%	92%	88%
Nova Scotia	90%	79%	93%	88%
New Brunswick	87%	77%	90%	84%
Québec	91%	50%	95%	64%
Ontario	91%	68%	95%	80%
Manitoba	85%	74%	91%	85%
Saskatchewan	87%	76%	89%	85%
Alberta	89%	63%	92%	81%
British Columbia	90%	72%	92%	82%

Source: Cartwright, Fernando and Mary K. Allen. 2002. Understanding the Rural-Urban Reading Gap. Ottawa: Statistics Canada.

Furthermore, an increase in the number of rural youth without an income is a growing concern. In a case study examination of St. Stephen, New Brunswick (a small town of less than 5,000 population), Bruce (forthcoming) reports that key informants working with youth in the community believe that between 10 and 20 percent of that town's youth in the 16-21 age group have no income and have quit school. They have either left home or they have been "kicked out" by their families. In a broader analysis of incomes, female youth in rural and small town areas have appreciably lower labour force participation rates and lower employment rates than female youth in larger urban centers (Rothwell, 2001), which in turn also contributes to little or no income for this group. More specifically, the female employment rate for 15-24 year olds in rural and small town places (less than 10,000 population) was only 50 percent in 2000, compared to 55 percent for rural and small town males and 57 percent for females in larger urban centres. Female labour force participation rates for the same age group (58%) in rural and small town places also lagged behind their male counterparts (66%) and females in larger urban centres (63%) (Rothwell, 2001).

Young families are particularly vulnerable to falling into a poverty situation. Almost 31 percent of all households where the head was under the age of 25 were in poverty in 1981. By 2002 this number rose to 43 percent which supports the fact that the poverty rate for young Canadian families has been increasing (Halupa and Howlett, 2005). According to Halupa and Howlett (2005: 2-3), "youth simply do not have the security or independence of their parents' generation."

Aboriginal youth and children experience higher than average rates of health concerns. They "suffer from excessive rates of meningitis, otitis media, respiratory illnesses and iron deficiency anaemia." (Campbell, 2002: 13) The most striking disparity between Aboriginal and non-Aboriginal pediatric health is found in the increased rates of Aboriginal children with Type 2 diabetes. The author argues that the psycho-social health of Aboriginal youth is an equal or greater cause for concern: depression, suicide and substance abuse among Aboriginal teens are alarming (Campbell, 2002).

Specific Population: Rural Women

Based on LICO criteria, one in seven (2.4 million) women are now living in poverty in Canada. Aboriginal women, sole support mothers, senior women, women with disabilities, visible minority women and immigrant women, and women living in rural or remote areas are most affected by poverty (Canadian Research Institute for the Advancement of Women, 2006). Women are disproportionately represented among the poor, in both rural and urban communities.

According to 2001 Census data, the average annual pre-tax income of women from all sources,

Rural poverty affects women.

- Women are disproportionately represented among the poor, in both rural and urban communities.
- Impoverished rural women have few options for formal education and training; they may be isolated by community dynamics, geographical distance, and/or lack of transportation.

including government transfers, was \$22,885, or 62 percent of that of men. Female lone-parent families have by far the lowest average total incomes among families in Canada. This wage gap remains statistically and economically significant over the last ten years (CASW, 2004).

Impoverished rural women face unique challenges. In particular, women who live in remote and rural areas have few options for formal education and training; they may be isolated by community dynamics, geographical distance, and/or lack of transportation (Canadian Research Institute for the Advancement of Women, 2006). Vera-Toscano et al.'s (2004) research results indicate a persistent wage gap between rural and urban women in the 1990s, with urban women earning at least 16 percent more in average hourly wages (\$15.91 compared to only \$13.30 for rural women). Average female wages were also 25 percent less than those of males in rural communities (\$17.43 compared to only \$13.30 for rural women). Furthermore, the results suggest this rural-urban wage difference is not simply induced by immobility between rural and urban markets. Rather, it is consistent with the effect of thinner rural labor markets, featuring lower wages, fewer full time employment opportunities, and fewer employment options within any given community (Vera-Toscano et al., 2004).

In addition, Ross (2006) suggests that some provincial rules and policies designed to get individuals off welfare are not working and they impact rural females in a specific and pervasive manner. One example clearly illustrates how Nova Scotia's rural women are negatively affected by the Employment Support and Income Assistance (ESIA) program. Women are finding that current policies regarding wage exemptions actually lock them within the ESIA system. Employment income ESIA participants is deducted at the rate of 70 cents for every dollar earned. The 70 percent deduction from earnings makes the struggle to escape income assistance much more difficult. As women move into low paying jobs, they may never earn enough income to bring them above income assistance levels. The result is that rather than reducing the number of people on income assistance, the policies are having the opposite effect and keeping women on income assistance (Ross, 2006).

Furthermore, according to Health Reports prepared by Statistics Canada (2005), women in Nova Scotia had the highest incidence of food insecurity of any group or region, at 13 percent. Nationally, a higher percentage of women than men reported food insecurity: 16 percent versus 13 percent. One group of women was at especially high risk: one-third of female lone parents reported food insecurity. The problem of food insecurity is above the national average of 15 percent in the three northern territories (56 percent for Nunavut, 28 percent for Northwest Territories, and 21 percent for Yukon), British Columbia, Nova Scotia, Saskatchewan, and Alberta (17 percent each). Unfortunately, data on urban-rural differences are not provided in their analysis.

A statistical profile of Aboriginal women prepared by Indian and Northern Affairs Canada (Hull, 2001) is based mainly on information from the 1996 Census, and claims that in rural areas 13 percent of Aboriginal women were lone parents in 1996 compared to 5 percent of other Canadian women (See Appendix C; Hull, 2001). In 1996, the labour force participation rate of Aboriginal single mothers was 53 percent compared to a rate of 71 percent among other Canadian single

mothers (Hull, 2001). The profile also reveals that Aboriginal women improved their educational attainment significantly between 1996 and 2001. However, the gap between Aboriginal and non-Aboriginal women has not become any smaller as non-Aboriginal women also increased their attainment between 1996 and 2001. While labour market participation rates of Aboriginal women were not much lower than those of non-Aboriginal women, their unemployment rates were more than double those of on-reserve Aboriginal women. In 2000 the average income of Aboriginal women was about \$16,500 compared to an average income of \$23,000 among non-Aboriginal women in Canada. This wage difference was highest among Registered Indian families living on reserves (40 percent), and somewhat lower among Registered Indian families living off-reserve (see Appendix D; Hull, 2006).

Another outcome of poverty is intimate violence directed toward women, however there has not been much focus on this in the literature, especially for the rural situation, nor are there many programs to deal with it. As the 1995 Report of the Aboriginal Justice Inquiry of Manitoba noted, there were few programs or resources to protect and assist Aboriginal women in rural or northern communities. Police responses, according to many Aboriginal women, are often racist and misogynist (McGillivray et al., 2001).

In his study on urban poverty characteristics, Lee (2000) found that the depth of poverty varied considerably from one urban setting to the next, which underscores the notion that there is a complex interaction between individuals and place, which contributes to poverty. For example, the study found that lone parent families (many are headed by women) in Cape Breton Regional Municipality (an urban centre in a predominantly rural region) were twice as likely as those in Vaughan, Ontario, to be poor. This example supports the notion that, along with individual remedial measures, there is a need to look at poverty from a place-based perspective.

Specific Population: Rural Immigrants

Immigrants who come to Canada tend to settle in urban locations much more often than in rural communities. And those who settle in rural communities tend to face some different challenges than their counterparts in urban locations. Immigrants in rural communities can be especially at risk for poverty because of an environment that is largely determined by dominant cultural

values that contribute to the perpetuation of conditions such as marginalization, stigmatization, loss or devaluation of language and culture. In other words, immigrants' cultural, linguistic and ethnic identity puts them at a greater risk of becoming poor since they tend to experience greater perceived and actual social isolation, have limited knowledge of available social services and informal supports, and information on employment opportunities.

Rural poverty affects immigrants.

- Immigrants' cultural, linguistic and ethnic identity puts them at a greater risk of becoming poor in rural areas.
- Discrimination may make it much more challenging for immigrants to be accepted in rural communities and find well-paying jobs.

Much of the Canadian research focuses on urban immigration issues. Rural immigration levels are low compared with urban levels and, according to Beshiri (2004), declined in 2001 and 2002 (about 12,000 immigrants each year) from a recent peak of 23,000 in 1993. Regions of Manitoba, Alberta and British Columbia attract the most new rural immigrants. While all immigrants (including rural) are significantly more likely to have a university degree than their rural neighbours, they report lower than average earnings. For example, among the population in all rural regions combined in 2001 recent immigrants earned, on average, only 67 percent of what Canadian-born residents earned through employment income. Longer term immigrants earned approximately 90 percent of Canadian-born employment income earnings. By contrast, immigrants in rural northern regions report relatively higher earnings and higher employment rates (Appendix E; Beshiri, 2004) than immigrants in other geographic settings including urban areas.

A specific sub-group within immigration studies relates to foreign migrant workers. Preibisch (2004) analyzes rural migrant workers and argues that the integration of migrant workers as a social group into the broader Canadian community continues to be characterized by social exclusion. Basok's (2002) recent research on Mexican workers in Leamington, Ontario, describes the migrant population as having an important presence in the local area. However, the author also records cases of racism and social exclusion. Basok (2002) relates that workers interviewed in a study felt Canadians thought of them negatively, excluded them from social spaces such as pubs, and treated them rudely. Discrimination may be more prevalent in rural communities, which tend to be less diverse, as compared to urban communities. Such discrimination may make it much more challenging for immigrants to be accepted in rural communities and find well-paying jobs.

Specific Population: Rural, Remote, and Northern Aboriginal People

Aboriginal communities in Canada, the vast majority of which are rural and/or remote, constitute another significant population group which experiences persistent poverty. According to Armstrong (2001), examinations of socio-economic circumstances of 491 First Nations communities show that the communities can be conceptualized as three socio-economic

groups falling along a better-to-worse continuum defined by education, housing, employment and income. While there are no distinct national-level regions of well-being, there is considerable spatial co-relation between types of First Nations communities and there are some general geographical patterns of well-being. Communities in the Prairie provinces and Canadian Shield locations typically have the poorest conditions. Northern British Columbia and the B.C. coast share, with southern Ontario, concentrations of relatively good conditions. While there is the

Rural poverty affects Aboriginal people.

- The majority of on-reserve First Nations people live in rural and remote areas.
- They have a higher tendency toward health problems, lower life expectancies, lower levels of education, and higher dependence on social programs.

suggestion of a north-south dichotomy in socio-economic conditions, there are pockets of above average First Nations communities found in northern parts of Alberta, Ontario and Northern Québec. First Nations communities “with the most favourable of circumstances share levels of socio-economic well-being similar only to those of the non-aboriginal populations in the poorest regions in Canada” (Armstrong, 2001: 24).

While Registered Indians living on and off-reserve have experienced improvements in well-being between 1981 and 2001 as measured by the Human Development Index (HDI) methodology, the disparity between those living in reserve communities and those living off-reserve remains. Those living on reserves continue to score lower on the Human Development Index and its sub-indices. In particular, the difference in annual income between Registered Indians living on and off-reserve widened between 1981 and 2001, despite the lack of improvement in the incomes of Registered Indian men living off-reserve during the 1980s and 1990s (See Appendix F; Cooke et al., 2004). Anderson (2002), referring to 1991 census data, reveals that 42 percent of Aboriginal people living on a reserve received social welfare, compared to only 8 percent of other Canadians. Unemployment among Aboriginal people stood at 24.6 percent, almost two and one-half times the national rate of 10.2 percent. The on-reserve rate was even higher – often well above 30 percent and approaching 90 percent in isolated communities (Anderson, 2002). The experience of the First Nations of the Meadow Lake Tribal Council (MLTC), located in northwest Saskatchewan, can be seen as an example of the degree of difficulty of improving employment levels. While these First Nations are recognized nationally and internationally as leaders in economic development and have achieved modest success, employment and income levels remain far below the levels of the population of the province as a whole (Anderson, 2002).

Health disparities between Aboriginal community members and the general population are striking. For example, 54 percent of all deaths in the regions predominantly occupied by Aboriginal communities occurred before age 75, compared with 45 percent of deaths in the other regions. Young Aboriginal people in these regions accounted for a much larger share of deaths before age 75 than was the case in the other regions (Mitura and Bollman, 2003). Further, the majority of the 18 health regions in the high-Aboriginal group identified in recent *Health Reports* created by Statistics Canada (January, 2004) have Canada’s lowest life expectancies and/or lowest disability-free life expectancies. Overall, the potential years of life lost (PYLL) rate was about 50 percent higher in the high-Aboriginal regions, compared with the low-Aboriginal regions. Particularly because of injuries (notably, suicides and motor vehicles accidents), high-Aboriginal health regions had elevated PYLL rates, especially among males (Allard et al., 2004). As discussed in Sections 4.1 and 4.2, overall poor health and a lack of quality and accessible health care services represent significant causes of poverty among individuals and entire communities. Health and well being of these communities are in turn influenced by relative wealth or poverty levels. This ‘vicious circle’ is particularly pronounced on First Nations reserves.

A number of research reports and studies address Aboriginal population issues on the provincial scale (Anderson, 2002; Bocking, 1996; Riedlinger, 2001; Young et al., 1997). Bocking (1996) argues that new pulp and paper mills in northern Alberta have generated continuing concern

about the impact on drinking water, fish habitat, and other aspects of the aquatic environment. The author notes that contaminants from the south, and the prospect of climate change, raise concerns, as does the harvesting of wood, wildlife and fish, for subsistence, sport or commercial purposes. These renewable resources remain important to northern communities and their economic sustainability (Bocking, 1996). Young et al., (1997) compare and contrast the characteristics of suicides among Aboriginal and non-Aboriginal people in Manitoba. Although the suicide rates are higher among Aboriginal people living on-reserve than among those living off-reserve, both of these rates remain substantially higher than the overall rates among non-Aboriginal people. Risk factors such as social change, poverty, alcohol abuse, family violence and access to firearms are identified as being at the core of this problem (Young et al., 1997). Wardman et al., (2005) found that a substantial number of British Columbia's First Nation respondents accessed health services provided by an Aboriginal person. Although most respondents who participated in this research felt that services were available, they also identified a number of concerns. These revolved around the need to travel for services, and the lack of access to more specialized services (Wardman et al., 2005). Further, Daniel et al., (2004) assess relations between depression, social support and smoking in a northwestern First Nation in rural British Columbia. This research indicates that depression is associated with smoking among overweight persons living in First Nations of British Columbia (Daniel et al., 2004).

First Nations communities continue to experience multiple poverty risk factors. Significantly lower incomes, fewer job opportunities, lower educational attainment and inferior access to social and health services are compounded by social and economic marginalization, and make it much harder to address poverty on an individual and a communal level.

Summary of Specific Populations

Particular populations groups face some special challenges in rural and/or remote locations. While youth usage of food banks occurs in both rural and urban locations as does the link between child well being and family income, there are challenges unique for poor rural children. Their parents may be challenged in finding good jobs, affordable childcare at a convenient location, and inexpensive transportation (especially because many rural areas do not offer public transport). Rural youth are also less likely to attend university than their urban friends. And more rural youth are without jobs or income compared to urban youth. Rural female youth who do have jobs, tend to be paid less than urban female youth. Rural women who find themselves in poverty have fewer options than poor women in larger centres. There may be few if any local training and education opportunities, and they may be isolated due to geography, lack of transport, or even due to social exclusion. The wages rural women are able to earn are also often lower than those earned by urban women and rural males. Rural immigrants also face challenges unique to the rural setting including discrimination and lower wages. Aboriginal people, many of whom live in rural and remote First Nations communities also face higher likelihoods of living in poverty. Poverty impacts their general health, rates of substance abuse and quality of life in general. Not only is special attention required for such groups as rural youth, single parents, the

ailing elderly and Aboriginal populations, these groups are likely to benefit from a place-specific identification of poverty risks and remedial measures to address these risks.

4.0 Causes and Outcomes of Poverty

Many Canadians living in rural areas find themselves in various degrees of poverty for many different reasons. This section reviews a wide variety of literature, research, and data (covering the period between the early 1990s and 2006) which examine the causes and outcomes of poverty in Canada. While lacking comprehensiveness in some areas, the availability of a substantial body of literature and data on poverty allowed us to look at the root causes and major outcomes of rural poverty. This section concludes with an examination of particular groups which are most affected by rural poverty and the implications it has on their lives. As stated earlier, because of the many similarities (in terms of social factors) between the Social Determinants of Health and determinants of poverty, we used the Social Determinants of Health framework as a way of organizing our thoughts around the triggers for and impacts of rural poverty.

4.1 The Causes of Rural Poverty

Rural residents are known to have lower incomes, few employment opportunities, fewer health services, and lower levels of education compared to their urban counterparts. For example, Alasia (2004) argues that many rural regions (predominantly agricultural and resource industry-based) are identified by census divisions (counties) with lower housing costs (due to many relatively more households owning their homes mortgage-free), more children, lower wages, lower educational attainment and lower incomes. Some of these conditions may exacerbate poverty in rural areas compared to urban areas. Causes of poverty in rural areas, which are most often discussed in the literature, include low income, lack of employment, the high costs of new housing construction, poor quality of housing (leading to higher costs for heating), poor health and lack of healthcare within a reasonable traveling distance, and low levels of education.

Low Income

Wage-related income is one of the main determinants of poverty readily acknowledged by industrialized societies including Canada. Wage income affords people the critical ability to purchase necessities such as safe housing and sufficient healthy food. Further, according to the Public Health Agency of Canada, higher income status generally results in more control and discretion over basic needs (PHAC, no date). Higher wages result in an increased ability to cover the costs of not only basic needs but also items of higher quality and non-basic items such as higher education, specialized healthcare and more.

Lower rural wages can lead to rural poverty.

- Wage income levels are lower in rural than urban areas.
- Particular population groups (e.g., Aboriginal people) in rural communities have lower incomes than other rural population groups.

Income in rural Canada is quite different from that of urban Canada. Statistical data and research studies show that in rural Canada a high proportion of low wage jobs, seasonal work and limited numbers of professional positions will continue to keep average incomes lower than in urban areas (Bruce et al., 2003; Alasia and Magnusson, 2005; Curto and Rothwell, 2003). Within each province, incomes in rural regions are lower than those in urban regions. During the overall 1980 to 2000 period, the rural-urban gap at the Canada level has ranged from a high of \$4,821 (in 1985) to a low of \$3,725 (in 1995) in favour of urban regions (see Appendix G; Singh, 2004a). There is a wide range in the size of the rural-urban per capita income gap across the provinces, ranging from \$2,586 in New Brunswick to \$5,242 in Nova Scotia in favour of urban regions (average for 1980–2000 in constant 2000 dollars). Nova Scotia and Manitoba had the largest rural-urban gap in per capita incomes (Singh, 2004a).

Between 1992 and 1999 the rural-urban income gap increased in particular in Newfoundland and Labrador, Nova Scotia, Ontario and Saskatchewan (Alasia, 2003b). Provinces with above average urban incomes (e.g., Ontario, Alberta and British Columbia) also had above average incomes in their rural regions. Overall, rural incomes are lowest among families in the Atlantic provinces and Québec (Rupnik et al., 2001b).

In addition to rural-urban wage disparity and fluctuations across Canada and within provinces, significant income disparities exist within rural and small town areas and remote communities in Canada. There have not been many studies on this issue, but Bruce et al., (2003) examines some differences. These include income differences in the presence of and the incomes earned by trained professionals (medical, law, government services, etc.) compared with others in the working population.

There is also a marked difference nationally in wages between Aboriginal populations⁴ and non-Aboriginal populations. Income data collected from the 1996 and 2001 Censuses, between 1995 and 2000, reveals a considerable wage gap between Aboriginal and non-Aboriginal populations (Table 14). The average individual income among Registered Indians rose from \$15,558 to \$16,935 as compared to an increase from \$27,445 to \$29,769 for the Canadian population as a whole. For Registered Indians living on reserve, average employment income increased from \$15,452 in 1995 to \$16,850 in 2000. For the total Canadian population average employment income increased from \$28,837 in 1995 to \$31,757 in 2000 (all values are in constant 2000 dollars). In 2000, women's employment earnings as a percentage of men's for Registered Indians living on reserve was 89.6 percent as compared to 63.6 percent for the total population of Canada. 40.5 percent of Registered Indians indicated government transfer payments were their

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For the purposes of this report (and in accordance with the Request for Proposals) First Nations on-reserve populations are considered part of rural Canada. While there do exist a few First Nations communities located in urban areas, most are in rural, remote and northern areas. For the most part, existing literature has not been concerned with examining the rural off-reserve Aboriginal population.

major source of income in 2000. Among all Canadians, this figure was 23.1 percent (INAC, 2005:15).

Table 14: Wage Differences between Aboriginal and non-Aboriginal Populations, 1995 and 2000

	1995			2000		
	Registered Indians	Registered Indians on Reserve	Total Population of Canada	Registered Indians	Registered Indians on Reserve	Total Population of Canada
Median Household Income (Constant 2000 \$)	\$26,763	\$25,346	\$43,798	\$30,495	\$26,572	\$46,752
Average Individual Income (Constant 2000 \$)	\$15,558	\$13,503	\$27,445	\$16,935	\$14,444	\$29,769
Male	\$17,496	\$14,711	\$33,894	\$18,724	\$14,907	\$36,865
Female	\$13,819	\$12,201	\$20,922	\$15,365	\$13,968	\$22,885
Average Employment Income (Constant 2000 \$)	\$17,764	\$15,452	\$28,837	\$19,623	\$16,850	\$31,757
Male	\$19,441	\$16,163	\$34,766	\$21,983	\$17,696	\$38,347
Female	\$15,914	\$14,496	\$21,961	\$17,205	\$15,854	\$24,390
Women's Employment Earnings as a % of Men's	81.9	89.7	63.2	78.3	89.6	63.6
Persons who indicated Government transfer payments were their major source of income (%)	41.8	44.9	23.6	40.5	45.2	23.1

Source: Indian and Northern Affairs Canada. 2005. The Landscape: Public Opinion of Aboriginal and Northern Issues. Ottawa: Minister of Indian Affairs and Northern Development.

Different poverty rates are also arguably linked to the varying costs of living among provinces and between rural and urban areas within provinces. Marshall and Bollman (1999) explain that “rural and urban households spend the same share of their budget on the necessities of food, clothing and shelter but rural households spend more on food and less on shelter”. The authors go on to state that isolation also influences rural spending. For example, they state that transportation accounts for a larger proportion of spending for rural households compared to urban households, and lower proportion on services such as cable television and internet, which can be more difficult to access in rural areas. In 1996 rural households spent an average of \$6,328 on transportation in 1996, 15 percent of their total expenditure, while urban households spent \$5,990, just 12 percent of their total expenditure (Marshall and Bollman, 1999). The development of the Market-Based Measure for assessing low income thresholds was designed in part to more accurately take into account the varying differences in the cost of living from one province to the next and among different communities (urban to rural).

Lack of Adequate Employment

Income and employment are closely linked and have a pronounced influence on poverty in general, for both rural and urban residents. Secure employment allows one to plan for the future, save funds, and reduce income-related stress. Employment provides not only money, but a sense of identity and purpose, social contacts and opportunities for personal growth (PHAC, no date).

Lack of meaningful and well-paying employment can lead to rural poverty.

- There are fewer jobs and fewer higher paying jobs in rural areas of Canada.
- Fewer employment opportunities in rural communities can lead to poverty.
- Having just any job (such as low paying part-time employment) will not alleviate poverty.

Several important research reports look at the changing nature of rural employment (Bruce et al., 2003; Rothwell, 2001; and Baldwin, 2003; du Plessis, 2004). Rothwell (2001 and 2002) notes that there is a growing share of employment in rural and small town areas in manufacturing; professional, scientific and technical services; and management of companies, and administrative and other support services. Thus, one would expect to see increasing levels of income among rural workers. However, in contrast to Rothwell, Brown and Baldwin (2003) point to possible factors hindering higher wage employment in rural areas. They argue that in the last few decades the diffusion of employment in the manufacturing sector from large metropolitan regions was not accompanied by a large dispersion of employment towards rural areas, nor was the dispersion of employment driven by a broad selection of industries (Brown and Baldwin, 2004).

The types of employment in rural versus urban areas may shed some light on the incidence of rural poverty. According to Statistics Canada, overall, rural job opportunities are declining (See Appendix H; Alasia and Magnusson, 2005). Reimer (2006), points out that the last several years have seen an increase in precarious, part time, temporary low-wage jobs in Canada. Low wages and part-time work may not allow a person the ability to climb out of the reaches of poverty. One in seven rural adult full-time workers have held their job for less than one year. More than 11 percent of all workers are in explicitly temporary jobs up from 7 percent in the 1980's (Reimer, 2006:7) Canada now has a low wage economy with 25.3 percent of workers in low-wage jobs (Halupa and Howlett, 2005: 3). The majority of part-time employment growth in rural areas is occurring in predominantly urban provinces including Ontario, British Columbia and Québec (Bruce et al., 2003; Curto and Rothwell, 2003).

There has also been an increase in seasonal jobs. According to Rothwell (2002), rural areas are home to more seasonal jobs after accounting for national economic (the economy itself goes through seasonal cycles) and sector trends (some sectors have seasonality regardless of location). Therefore, some rural businesses are seasonal simply because they are in rural areas. For example, Rothwell (2002:1) states that “Higher rural seasonality may be due to the fact that RST industries, such as processing and transportation, have stronger links to primary commodity flows.” In addition, more seasonality reduces a person’s chances for higher annual incomes and may increase dependency on government transfers to pay for basic food, shelter and clothing

costs. These transfers, especially in the case of employment insurance, have been tightened over the years, reducing the number of people who qualify and reducing the overall benefit (Rothwell, 2002). By way of a specific example, Lee (200) found that nationally the proportion of the unemployed who received EI benefits declined from 83 percent to 43 percent between 1989 and 1997. This is disturbing in that the impacts were likely felt more strongly in rural communities where seasonal and part time employment are highest.

Because of the increase in part-time, low wage, and seasonal employment in rural Canada, many rural residents are turning to self-employment (and self-employment other than farm employment). For example, du Plessis (2004) looks at rural employment from the perspective of non-farm self-employment and argues that this type of employment is growing in Canada's rural and small town labour market. However, this is not necessarily a positive step to alleviating poverty. Among women, the share of workers involved in non-farm self-employment increased from 9 percent in 1981 to 14 percent by 2001. Still, women with income from (unincorporated) non-farm self-employment activity in the rural and small town labour market are more likely to earn less than women in the labour market of larger urban centres (Table 15). On average, 20 percent of rural and small town women ages 20 to 64, with non-farm self-employment income, earned \$20,000 or more from this source in 2000, compared to 31 percent of their counterparts in larger urban centres.

Table 15: Self-employment Income Differences Between Rural and Urban Females, 2000

	Proportion of female workers with (unincorporated) non-farm self-employment income who earned \$20,000 or more from this source		
	Canada	Large Urban Centres	Rural and Small Town
Ages 20-34	24%	36%	18%
Ages 35-49	31%	34%	22%
Ages 50-64	28%	31%	19%

Source: du Plessis, Valerie. 2004. Trends in non-farm self-employment activity for rural women. Statistics Canada.

Evidence from the literature indicates that there has been limited research conducted on provincial/territorial rural employment trends. However, a few available studies (Rothwell, 2001; Education Canada, 2003; Bruce et al., 2003) reveal that rural and small town areas of the Atlantic provinces and Québec have lower employment rates and higher unemployment rates than the rural and small town Canadian average. The reverse is true in the Western provinces and Ontario. For example, between 1996 and 2000, the RST unemployment rate in each Atlantic Province was higher than the Canadian RST average unemployment rate. However, this geographic discrepancy appears to be lessening over time. This was particularly marked in Newfoundland and Labrador and in Prince Edward Island (Rothwell, 2001). By comparison, the most northern and remote regions of Canada have limited job opportunities and very limited job growth is experienced. According to Bruce et al., (2003) job opportunities are limited to resource-based industries (e.g., mining and forestry). Tourism opportunities, while important in some rural communities, are constrained in remote and northern regions due to geographic isolation.

Thus, limited diversity in job opportunities as well as limited higher paying jobs in rural and remote communities can lead to poverty. However, for many Canadians finding a job does not always mean they are free from poverty's grasp. Maxwell (2006) remarks that nationally many Canadians who left poverty are still working in low-wage, insecure jobs as the second earner for their family. As soon as the family loses one of the jobs, it finds itself in poverty once again. In 2000, 30 percent of all low-wage workers lived in low-income families (households earning incomes below Statistics Canada's Low Income Cut-Offs). While no specific information on rural and remote regions is readily available, nationally in 2004 "over 13.3 percent of food bank users were workers living on poverty wages and 41 percent of poor families in 2001 had at least one family member who worked 910 hours [17.5 hours per week, or half-time] in the year" (Halupa and Howlett, 2005: 3).

A national study looking at the long term trend of full time workers with low wages and in a low income household shows that 71 percent of them are made up of those without a high school diploma, recent immigrants, unattached individuals, lone mothers, and persons living alone. In fact, the poverty situation for less educated couples and for recent immigrants has worsened over time, even when we find them in full-time but low wage work situations (Morissette and Picot, 2005). The study did not provide broader rural analyses, or rural-urban comparisons, but the results show quite clearly that there is a need for a range of interventions that can improve the chances of earning a better wage.

Living and Working in a Poor Economy

A high level of economic instability in a society can lead to increased levels of poverty for its citizens (PHAC, no date). Regional economies across the country differ significantly. According to Alasia (2004), labour force and economic attributes indicate a major divide between a lower economic performance in the north and east of Canada and a higher economic performance in the south and west of Canada.

Less diverse rural economies may cause rural poverty.

- It may be difficult for certain regions to decrease the likelihood of poverty among its residents simply due to a long history of single industry economies.
- Many jobs in some single industry sectors such as fishing and forestry pay low wages and may result in poverty.

Areas of low economic activity tend to have a history of poverty among their residents. For example, for much of the twentieth century, many areas of Atlantic Canada suffered truncated industrialization, a consequently limited urbanization and continued dependence on primary resource extraction (Summerby-Murray and Bruce, 1998). It is not surprising, then, that rural areas of Atlantic Canada continue to exhibit the lowest incomes among all rural areas of the country, and, in the case of Nova Scotia, have the largest income gap compared with urban areas (Rupnik et al., 2001; Singh, 2004a).

For communities with a single industry dependency, it may be quite difficult to decrease the likelihood of poverty among its residents simply due to the nature of local employment in that sector and the relatively few employment options outside of the sector. Randall and Ironside (1996) examined 220 single industry communities (as defined by the Canadian Association of Single Industry Towns) and found that while there was much diversity among them, they collectively were relatively isolated places, and employed exceedingly relatively fewer females than other communities. More importantly, they noted that sector, corporate and individual firm restructuring was beginning to accelerate and that it would likely have profound effects on local economies depending on the nature of economic change (downsizing, closures, change in product or market orientation, and so on), all of which would generally be beyond the control of individual communities.

Furthermore, the incidence of poverty may depend on the type of single industry present in a community. For example, analysis of 1996 census data undertaken by Stedman et al., (2005) revealed that some sectors, such as pulp and paper, had fairly positive outcomes with respect to well being, employment and income. Other industries, such as logging, had more negative outcomes. Overall, dependence on forestry and fishing appears to be associated with negative economic outcomes for rural communities. Stedman et al., (2005) also found that higher rates of forest dependence are associated with lower educational attainment and higher rates of family poverty and unemployment.

High Costs and Poor Quality of Housing

While shelter costs in rural areas are lower than those in urban areas, the same is true of rural incomes. Hence, costs of housing and maintaining a house in a good state of repair can present significant financial burdens and contribute to poverty. Rural regions and especially remote northern rural communities are not immune to this phenomenon.

The type and size of housing available in rural communities may also be a contributing factor to poverty. Housing choices in many of Canada's rural areas (in particular those in British Columbia and the Atlantic provinces) are limited to large dwellings on large acreages. While this type of housing may be entirely appropriate for family households, it may not be suitable for single-person households. In particular, it may not be suitable for female single-person households, many of whom face unique transportation and employment-related challenges of living in rural areas (Steele, 2002).

Poor housing conditions can negatively impact poverty levels in rural communities.

- The lack of rural rental units and the abundance of larger than required houses for sale may contribute to rural poverty.
- The increased cost of construction and operation of houses in remote rural northern communities may contribute to rural poverty.
- Rural areas have an older housing stock and this is more likely to require repairs and maintenance, and to have higher heating costs; together, these may contribute to poverty.

Home ownership is the main tenure type in rural areas and small towns. It is prevalent even among low-income households. In rural areas of Canada, 86 percent of households owned the dwelling they lived in, compared with 64 percent in urban centres. Unfortunately “[m]any low-income households have problems saving for a down payment to actually purchase a home. Other low-income rural homeowners have problems affording the costs of maintaining their homes” (Bruce et al., 2003:iii). Many houses in rural areas are of older stock and are thus costly to heat and may require many repairs.

In 1996 the percentage of rural households in core housing need⁵ was 14 percent compared to 18 percent for households in urban areas. It was 16 percent among the Aboriginal off-reserve rural population. Looking only at those in core housing need, in rural areas, more than 78 percent of households in core housing need fell below the affordability standard, either alone or in combination with one of the other standards. However, in urban areas that percentage was 95 percent, and it was 96 percent among the Aboriginal, off-reserve rural population (CMHC, 2000, in Bruce, 2003b).

Regardless of the type of household in a low income situation, the most common housing problem they face is one of affordability, especially in the private rental market. With limited incomes, a significant proportion goes toward rent and utilities, with little left over for other necessities. A total of 15 percent of rural households faced affordability problems, as measured by the core housing need model, in 1996; 3.8 percent of these households are not in core need, and 11.2 percent of these rural households are in core need.

In a rural context, senior-led households were more likely than non-senior-led households to find themselves in a core housing need situation (which is mostly driven by affordability problems). Non-family households (such as people living alone, or unattached individuals living together) are also more likely to find themselves in a core housing need situation. Rural renters are also more likely to be in this situation than rural homeowners (Table 16).

⁵To be in core housing need, a household must fall below one or more of the three housing standards of adequacy, affordability or suitability and lack the means to access accommodation that would meet adequacy and suitability standards. The latter means test compares 30% of the pre-tax household income to the median annual rent for adequate and suitable accommodation. An adequate dwelling is one that does not, in the assessment of the occupants, require major repairs or lack (hot or cold) running water and has a full bathroom. The shelter cost for an affordable dwelling must be less than 30% of household pre-tax income (shelter cost for owners includes mortgage principal and interest, property taxes, condominium charges (if applicable) and utility payments (water, gas and electricity), for renters, the shelter cost includes rent and utilities if the latter are not included in the rent). A suitable dwelling has enough bedrooms to provide the household with the required amount of space and privacy, taking into account the age and gender of the members using the National Occupancy Standards (NOS), which are: children under five years of age are expected to share a bedroom with one other sibling, regardless of gender; from five to 18 years of age, children are expected to share a bedroom with one other sibling of the same gender; each adult (18 years of age and older) is allotted his/her own bedroom, unless they are part of a married or common law relationship, in which case they would be expected to share a bedroom with his/her spouse/partner.

Table 16: Incidence of Core Housing Need Among Rural Households, by Type and Tenure, 1996, Canada

	Total	Own	Rent
All Households	14.2%	10.3%	30.2%
Senior Households	14.8%	10.9%	34.7%
Non-Senior Households	14.0%	10.1%	29.0%
Family Households	11.2%	8.3%	26.3%
Non-Family Households	27.3%	22.5%	34.3%

Source: CMHC's HIC Database, based on 1996 Census, in Bruce, 2003b.

Table 17 examines incomes, shelter cost and shelter cost to income ratios (STIRs) for rural households. In 1996, the household incomes of rural households in need were less than a third of households not in need (\$15,200 as compared to \$47,800). The difference in their shelter cost was less than eight dollars. Households in need paid on average \$487 dollars a month compared to \$495 for households not in need. This small difference in shelter cost combined with a large difference in income led to a major difference in the average percentage of income going towards shelter. Households in core housing need spent 42 percent of their income on shelter compared to only 14 percent for households not in need. For Aboriginal households living off-reserve in rural Canada, the income, shelter cost and shelter cost-to-income ratio is much the same as for the general rural population. The average income of households in need was less than 40 percent of that of households not in need (Bruce, 2003b).

Renters in need had the lowest household income - \$13,700 compared to owners \$16,200. In fact, renters in need spent more on shelter than renters not in need - \$479 compared to \$446. As a result the renters in need were spending 46 percent of their income on shelter.

Table 17: Average Income, Shelter Cost and Shelter Cost-to-Income Ratios for Rural Households by Need Status, 1996, Canada

		Average Income	Average Shelter Cost	Average STIR
All	Total	\$43,160	\$495	18%
	Not in Need	\$47,794	\$495	14%
	In Need	\$15,156	\$487	42%
Owner	Total	\$46,257	\$504	16%
	Not in Need	\$49,727	\$504	13%
	In Need	\$16,171	\$493	40%
Renter	Total	\$30,297	\$458	26%
	Not in Need	\$37,481	\$446	17%
	In Need	\$13,716	\$479	46%

Source: CMHC's HIC Database, based on 1996 Census, in Bruce, 2003b.

On a province-by-province basis, the highest percentage of households in housing need among rural households was in the Yukon and British Columbia with 21 percent of the households testing positive for core housing need. Newfoundland was second highest with 15.4 percent. The lowest incidence was in Saskatchewan at 12.4 percent (Table 18).

Québec had the largest share of households in core housing need - 28.7 percent of all households in core housing need lived in Québec in 1996. Further, 30 percent of all rural households in core housing need were in Québec. On both distributions, Ontario ranked second. This is not surprising since Ontario and Québec were the most populous provinces (with Ontario having the largest population). Newfoundland, Nova Scotia and British Columbia had a larger share of the households in core housing need than their share of all rural households. In the other provinces their share of households in need was less than their share of total rural households, except in PEI where they were exactly the same

Table 18: Incidence of Housing Need Among Rural Households, Provincial Distribution of Households in Need and All Rural Households, 1996

Province	Incidence	Provincial Distribution of Households	
		In Need	All Rural
Newfoundland	15.4%	4.5%	4.1%
Prince Edward Island	14.6%	1.2%	1.2%
Nova Scotia	14.5%	6.8%	6.7%
New Brunswick	14.0%	6.1%	6.2%
Québec	13.5%	28.7%	30.2%
Ontario	13.6%	24.8%	25.9%
Saskatchewan	12.4%	4.6%	5.2%
Manitoba	13.4%	4.1%	4.4%
Alberta	12.5%	6.5%	7.4%
British Columbia	20.7%	12.7%	8.7%
Northwest Territories	13.6%	0%	0%
Nunavut	12.2%	0%	0.1%
Yukon	21.0%	0.2%	0.2%
Canada	14.2%	100%	100%

Source: CMHC's HIC Database, based on 1996 Census, in Bruce, 2003b.

Not all rural residents can afford to buy a house. Thus, some turn to the rental market to avoid costly down payments and maintenance costs. Bruce et al., (2003, iii) note that there is a shortage of affordable rental housing in rural Canada and “[t]here is a lack of new rental housing construction in all rural areas.” The lack of affordable rental units can contribute to rural poverty. This lack of housing choice leads to more expensive accommodations and forces people to overspend on shelter costs. The lack of choice may also force people to rent units that are much larger (and thus more costly) than they require (Bruce, 2003a). This situation creates a huge housing access and poverty gap in rural communities. Households who already own their own home (usually mortgage-free) or who have inherited a house tend to have very few housing

expenses - just property taxes and ongoing operations, maintenance, and repairs. However, for households wishing to build a new house, the costs may be very expensive in rural areas, especially in more remote and northern locations where the costs of shipping materials may be high and the costs of specialized labour (plumbers, electricians, etc.) may also be expensive. In addition, because of relatively lower incomes on average in rural areas, even those households with modest incomes may find that renting or purchasing in rural and small town markets may be costly if rents or purchase prices are high relative to their incomes.

According to the Canada Mortgage and Housing Corporation (CMHC, 2000), the data from rural northern regions show a relative lack of housing suitability (i.e., size relative to family size and family composition) and a relative lack of housing adequacy (i.e., state of repair). In Northern communities, Aboriginal people, single parents, the working poor and single persons may all have trouble affording suitable and adequate housing. Reasons for the increased cost of housing include the fact that construction and operating costs are significantly higher in the north than in the south and this increased cost can lead to housing induced poverty (Bruce et al., 2003). This creates affordability and crowding problems, especially among Aboriginal households.

While on-reserve living conditions continued to improve during the period between 1996 and 2001, the housing situation on First Nations reserves remains significantly worse when compared to that of Canada's total population (INAC, 2005). For example, in 2001, the percentage of dwellings in need of major repair was 23.5 percent for the Registered Indian population and 8.2 percent for the total Canadian population. For the Registered Indian population living on reserve, this percentage was even higher at 36.3 percent. Further, for the Registered Indian population living on reserve the percentage of dwellings having more than one person per room was 13.8 percent as compared to less than 2 percent for the total Canadian population (INAC, 2005).

Poor Health and Lack of Local Healthcare Services

There is a direct connection between health and poverty. People who are in poor health have less ability to earn employment income, and they must also spend more money addressing their health care needs.

Rural Canadians report more health problems and issues than their urban counterparts. Mitura and Bollman (2003) analyzed the 2000-2001 Canadian Community Health Survey and found that (see Appendix I for statistical details):

Poor health and lack of local healthcare services can lead to rural poverty.

- A decreasing rural population means a corresponding decrease in rural health services.
- Rural residents are forced to drive longer distances to access healthcare, which costs money.
- Rural residents are more likely to self-report they experience health problems.

- A lower proportion of Canadians living in small town regions (non-metro-adjacent), rural regions and northern regions rated their health as excellent, compared to the national average.

- Health risk factors that are more prevalent in the non-metropolitan region population included being overweight (i.e., higher body mass index) and smoking.
- A lower proportion of Canadians living in northern regions reported excellent or very good functional health (based on eight factors: vision, hearing, speech, mobility, dexterity, feelings, cognition and pain).
- Arthritis/rheumatism was higher than the national average in rural (non-metro-adjacent) regions, and conversely, lower in major metro (central) regions even after adjusting for age. People living in northern regions had a higher prevalence of high blood pressure. No significant difference was found by region in the prevalence of diabetes.
- Northern regions had higher unmet health care needs compared to the national average while major metro (central) regions had lower unmet health care needs.

When we take these findings together and place them into context, they suggest that a variety of health care issues may contribute to some of the poverty situations present in rural communities and regions.

Health care delivery in rural areas is typically addressed by some of the following methods:

- Community Health Centres (first point of contact for primary health care);
- Telehealth;
- Home Care (VON, Extra Mural, etc.);
- Local Clinics;
- First responder teams (including firefighters, paramedics, air ambulance, and coast guard).

Rural Canada faces unique health services challenges, which may contribute to rural poverty. Changing rural demographics, including a decreasing population and concurrent worsening of the remaining rural population's health exacerbate these challenges. For example, when Mathews and Edwards (2004) looked at rural and urban differences toward gaining a better understanding of the situation of Newfoundlanders without regular doctors, they found that nearly three-quarters of those who did not have a regular doctor lived in rural communities. In terms of health, smaller proportions of rural residents without regular doctors were in the healthier categories. Thus, it could be inferred that many rural residents must travel to doctors outside their local area. This costs more in transportation and other long-distance travel related expenses. These increased costs may contribute to poverty as they drain already limited disposable incomes. Further, a lower health status precludes many individuals from engaging in revenue generating activities in the formal or informal economy⁶.

⁶During the 1970s and 1980s, the informal sector was widely defined as unregulated economic enterprises or activities. In 1993, the International Conference of Labour Statisticians (ICLS) adopted an international statistical definition of the informal sector so defined: namely, all unregistered (or unincorporated) enterprises below a certain size, including:

- a) micro-enterprises owned by informal employers who hire one or more employees on a continuing basis; and
- b) own-account operations owned by individuals who may employ contributing family workers and employees on an occasional basis (ILO, 2002).

Lack of available local services is not the only reason for poor health in rural communities. Kettle et al., (2005) argues that less formal education and lower household income may also put rural residents at a higher risk of developing ill health in general. One can infer that low levels of educational attainment represent an important cause of poverty as it influences people's health and their life habits. Kettle et al., (2005) indicates that risk factors for cardiovascular disease exist in young adult residents of Newfoundland and Labrador and that young adults residing in rural areas are at an elevated risk due to distribution of body fat. Thommasen et al., (2006) surveyed the residents of the rural and remote communities in the Bella Coola Valley, British Columbia, on their alcohol drinking habits and on their opinions as to which, from a list of health issues, were the most important considerations for the well-being of the community. Results from the survey indicate that unemployment, alcohol abuse and drug abuse are seen by the majority of residents as the most important (and tightly connected) community health problems.

Low Levels of Educational Attainment

Current Canadian data and research supports the argument that one of our most important public services - education - is a profound cause of relative rates of prosperity and poverty among individuals, families and communities. Education is closely linked to socio-economic status. Effective education for children and lifelong learning for adults are keys to prosperity for individuals. Education increases opportunities for job and income security, and job satisfaction. Further, it equips people with knowledge and skills for problem solving, and helps provide a sense of control and mastery over life circumstances (PHAC, no date).

Lower levels of education can lead to poverty later in life.

- Rural youth have lower rates of literacy compared to their urban counterparts.
- Fewer rural youth attend post secondary school compared to their urban counterparts.
- Collectively, rural adults have an overall lower level of education attainment than those in urban areas, but the gap is decreasing over time.

Overall, Canadians, both rural and urban, with low literacy skills are more likely to be unemployed, poor, and in worse health, and have been found to be more at risk of losing their independence (Health Canada, 1999; Rogers and Rogers, 1992). In addition, education is related to lifestyles that may prevent or delay the onset of disease or disability (Statistics Canada, 1992).

While there are commonalities with respect to education and poverty across Canada, there are also rural-urban differences. A notable difference is identified between rural and urban reading performance. It is argued (Education Canada, 2003) that this disparity is most strongly related to community differences. In fact, community factors far outweigh individual student socio-economic status in explaining the difference in rural and urban reading performance (Education Canada, 2003). Specifically, community variables, such as employment rates, the average educational attainment of the adult population and the average education and occupational status of all the parents of the 15-year-olds in the school have profound effect on

learning and reading attainment levels. In all provinces, the impact of these variables is considerable. A 2003 study by Statistics Canada titled *Understanding the Rural-Urban Reading Gap* found that rural students did not perform as well as their urban counterparts nationally, particularly in Newfoundland and Labrador, Prince Edward Island, New Brunswick and Alberta (see Appendix J).

The rural-urban divide in educational attainment is well documented (Education Canada, 2003; Alasia, 2003a; Looker and Thiessen, 2003; Roberts et al., 2005; Corbett, 2005). According to Alasia (2003a) the level of educational attainment is consistently lower (over a number of census years) as one moves from urban to rural regions. However, the gap is decreasing over time. For example by 1996 the share of individuals with less than a Grade 9 education in predominantly rural areas declined from 21 to 8 percent - only 2 percent above the national level for 1996. Meanwhile, the share of individuals with some post-secondary education (including college and university education) in predominantly rural areas increased from 37 to 49 percent. However, this is still 9 percent below the national level for 1996. Furthermore, only in Prince Edward Island are post secondary intentions the same for both rural and urban students. The largest differences in university intentions exist in Québec and Alberta (Education Canada, 2003).

Some potential reasons for the disparity in higher education attainment are identified by Corbett (2005). While focusing on Nova Scotia's rural coastal communities, Corbett (2005) argues that rural youth may actually be facing a more restricted set of options and opportunities than is commonly believed. Factors such as rising tuition costs, the centralization of educational and other services in rural areas, the high cost of leaving, and the expansion of low-wage, low-skilled work in the growing rural service economy may help to explain continuing high dropout rates and low post-secondary participation rates in rural communities (Butterwick et al., 2006; Corbett, 2005) and are exacerbating rural poverty.

Quality of education programs, and school attrition and educational attainment rates among Aboriginal students have a profound impact on First Nations youth and their communities. In a study published in 2001, Saklofske and Grainger estimate that within the next 15 years, about one-third of Saskatchewan's population will be of Aboriginal heritage with at least half in the school age range (5-17 years). At the same time, the level of poverty and the significantly fewer years of completed education further signals that their needs are considerable (Saklofske and Grainger, 2001). For example, the high school completion rate for Registered Indians 15 years and over increased from 44.0 percent to 48.6 percent between 1996 and 2001 as compared to an increase from 65.2 percent to 68.7 percent for the total Canadian population. In 2001, the high school completion rate was 51.0 percent for Registered Indian women and 45.7 percent for Registered Indian men. However, among the total Canadian population, the high school completion rates for men and women were approximately equal in 2001 at 68.5 percent and 68.9 percent, respectively.

Lee (2000), undertook a large study of urban poverty characteristics using special tabulations from the 1991 and 1996 census data for all of the CMAs and many CA areas of the country. The author found that lower levels of education attainment, combined with lower levels of

employment, were the most important factors contributing to the problem of being poor. While this analysis has not been conducted for rural and small town Canada, one would expect that similar contributing factors would be identified.

Summary of Causes of Rural Poverty

While there is no official poverty line in Canada (nor for rural Canada.), an examination of a range of causes of poverty can build a better understanding of the extent of this phenomenon among residents and communities living in predominantly rural and remote northern regions. Over the last decade rural Canada's economic and employment situation have had the most profound negative impact on its residents. While variations exist among provinces, when compared to their urban counterparts, rural residents are known to have lower incomes and fewer employment opportunities. These important causes of poverty encourage and sustain persistent rural-to-urban migration. Historically, rural communities have enjoyed stronger communal ties, solidarity and informal support networks which helped to alleviate poverty. Current economic and demographic changes and the related erosion of many community support systems in rural areas are in many cases too powerful for the communities to mitigate.

Although relatively few studies exist to statistically measure the specific causes of rural poverty, generally speaking many of the same factors are likely contributing to both urban and rural poverty. Where there are differences between urban and rural causes, the depth of the problems may be different within each factor. For example, while being poorly educated and without employment are known to contribute to a poverty outcome, regardless of where one lives, the depth of these problems vary by geography. Compared to their urban residents, rural residents tend to have lower education levels, lower levels of literacy, lower incomes, fewer job opportunities, fewer higher paying job opportunities, more seasonal employment, more housing that is in need of repairs, relatively poorer health, and relatively poorer access to health care services.

4.2 The Outcomes of Poverty in Rural Communities

Poverty has wide ranging impacts in rural communities. Poverty can impact the economy in rural towns causing out-migration and decrease the populations of these areas. Poverty can limit the ability to do well in school and to access higher education. Poverty can limit one's chances of better employment due to expensive transportation costs and child care costs. Poverty can impact one's ability to provide for basic needs such as food and shelter. Poverty can decrease one's overall health and well being, including leading to substance abuse and family violence. And poverty can create increased dependency and strain on social and community support systems.

Outcomes for the Rural Economy and Out-Migration

Just as a poor rural economy can contribute to poverty, a community of impoverished people limits new community development and potential prosperity. In addition, if a person is not making much money at their current job, or is unable to find a job, then it is reasonable for that person to move to a location where he or she can find a well-paying job. Thus, many rural communities are experiencing declining populations.⁷ For example, many parts of rural Saskatchewan and Manitoba, northern Ontario, the Gaspé and the Eastern Townships in Québec, northern New Brunswick, Cape Breton, and Newfoundland and Labrador outside the Avalon Peninsula have experienced persistent and long term continued out-migration of their populations - nearly two-thirds of all consolidated census subdivisions in Canada are experiencing population decline (Mwansa and Bollman, 2005). Many of these areas are also associated with single industry employment and a lack of economic diversification.

Poverty in rural areas can lead to significant out-migration from the local area.

- Young families and individuals are the most common out migrants from rural communities.
- A decrease in population can lead to decreased social services.

Young families and young individuals as well those age 70 years and over are the most common out migrants from rural communities (Bruce et al., 2003). In particular, rural areas are net losers of individuals aged 20 to 24 years old and net gainers of older populations (Rothwell et al., 2002). The decline of agricultural and other resource-based economies has contributed to rural poverty and forced many to leave rural areas. Millward (2005), analyzing key drivers in Nova Scotia's recent depopulation, reveals that higher levels of unemployment and lower levels of income have the strongest correlations with population decline.

Marked differences among the provinces in terms of rural and small town (RST) migration are identified by Rothwell et al., (2002). For example, Ontario, Alberta and British Columbia have, during the last decade, experienced net in-migration into their RST areas. RST areas of Manitoba, Saskatchewan and, to a lesser extent, Québec experienced net-out migration. RST areas of Prince Edward Island, Nova Scotia and New Brunswick had systematically lower rates of both in-migration and out-migration and experienced relatively low levels of net migration. RST areas of Newfoundland and Labrador experienced particularly low rates of in-migration (Rothwell, et al., 2002). The incidence of rural poverty appears to co-relate with the migration

⁷Most of Canada's rural regions are experiencing out-migration and population decline, while a few (located closer to larger urban and service centres) are characterized by modest growth. This move is in part attributed to the growth of rural retirement centers which are often in the warmer and coastal parts of the country, or in communities located closer to urban and service centres (Carter, 1999). However, it is important to note that there is growth in Aboriginal reserves, compared to non-aboriginal communities. Aboriginal communities are experiencing such growth not only because of higher birth rates, but because of changes in legislation (Indian Act) in the 1980s that has allowed many people to regain their aboriginal status. This demographic trend has implications for housing, healthcare and other social services, and adequate employment opportunities (Mwansa and Bollman, 2005).

patterns within each province. For example, the average income in RST areas in British Columbia was fairly close to that in Large Urban Centres (LUC) -approximately 90 percent - and there was also a high rate of in-migration to RST areas of British Columbia. On the other hand, average incomes in RST areas of Prince Edward Island were significantly lower than those in urban areas - 74 percent - and there was a much lower rate of in-migration to RST areas in that province (Vera-Toscano et.al., 2001).

The long-term effects of this demographic change can be and often are economically and socially devastating to entire rural regions. A decrease in total population size reduces the levels and quality of many services important to the remaining population, and perhaps most importantly to the older adult and elderly population. For example, relative to their urban counterparts, larger proportions of both semi-urban and rural Newfoundlanders without regular doctors are in the older age groups (50 and older) (Mathews and Edwards, 2004). In addition, Song et al., (2004) notes that individuals living with pre-existing mental illness in rural Northern Ontario experience a lack of continuity of services, attrition of health care professionals and travel long distances to access services. According to Mitura and Bollman (2003), Canadians living in rural and remote areas across Canada experience unique geographic challenges in maintaining their health and obtaining health care. For example, approximately two-thirds of residents living in northern remote communities reside more than 100 kilometres from a physician; and Northern regions have the highest share of individuals with unmet health care needs (15 percent) when compared to general population (12.5 percent). Thus rural poverty can lead to declining rural economies, and decreased rural healthcare.

As different demographic situations and related poverty issues are being observed in Canada's northern regions. Generally, higher growth rates, a younger population, larger families and higher household formation rates among Aboriginal Peoples characterize many northern communities. Rapid population growth creates acute housing, service and employment demands in these remote communities (Bruce, et al., 2003). First Nations reserve populations are expected to retain a youthful character, one where younger age cohorts continue to form larger segments of the population. Shifts in the off-reserve population to older age cohorts are expected to be of similar magnitude to those on-reserve during the 1996-2010 period (INAC, 1997).

Outcomes for Accessing Higher Education

The costs of post secondary education, and especially university are increasing rapidly all across Canada. Poverty does not allow people to spend money that is needed to cover basic needs such as food and shelter. Although people may need higher education poverty itself and related socio-structural constraints may impede their ability to obtain such education.

Rural poverty can lead to low educational achievement.

- Individuals and families in poverty cannot afford the costs of post-secondary education, especially university.
- Impoverished individuals tend not to own computers or have access to the internet.

Education plays an important role in effecting poverty rates among individuals and communities as a cause and an outcome of poverty. As Alasia (2003a) points out, on the one hand, education has a crucial role to play in community development. A better educated labour force can improve a community's capacity to attract or generate economic opportunities and to translate those opportunities into higher-valued employment. An uneven distribution of skills across regions may reinforce an uneven pattern of economic development. On the other hand, some areas face multiple challenges in enhancing their level of human capital. Rural areas often provide lower returns on investment in education and consequently individuals have fewer incentives to continue their schooling. In some cases, rural areas also provide limited job opportunities to skilled workers. These communities may face specific problems in capitalizing on their investments in education as out-migration may be the most likely option for part of their highly educated work force (Alasia, 2003a).

Being poor and living in a rural area also limits one's use of computers and the internet. McLaren (2002) states that, "Computer ownership and Internet connectivity are lower for individuals in lower income classes but, within each income class, rural individuals are less likely to own a computer or to be connected to the Internet." Singh (2004b) studied household internet use and found that it is "lower outside Canada's top 15 Census Metropolitan Areas (CMAs). This result holds even after [they] account for some major factors associated with rurality that are also associated with lower Internet use – such as an older population with lower educational attainment and lower incomes" Singh (2004b) concludes that living in rural areas places an independent limitation on household Internet use.

Looker and Thiessen (2003) argue that there is a digital divide for Canadian youth in access to and experience with information technologies. Rural youth are less likely to have access to computers in the home. The authors note, however, that frequency of use and perceived competency levels are not compromised because the youth make greater use of computers at school. Female youth and those from families with low levels of parental education are also less likely to have access to computers in their homes, tend to access computers less frequently, and report lower levels of computer skills competency (Looker and Thiessen, 2003). This could in turn lead to fewer employment opportunities in the emerging digital world.

Outcomes for Basic Needs and the Social Systems that Provide Them

Being poor can limit the ability to cover the cost of basic needs such as shelter, food and clothing. Impoverished people find themselves in inferior, rundown housing, making use of food banks and facing a variety of barriers. This also places added strain on the social systems which provide services to impoverished people.

Rural poverty affects people's ability to provide for their basic needs.

- Rural residents who find themselves in poverty tend to live in inferior conditions, limited by the lack of housing and rental choice.
- Rural people also need food banks. In fact there are 270 food banks that operate in communities of less than 10,000.

Many impoverished individuals and families, including those in rural areas, are forced to live in inferior conditions. The housing situations of low-income households vary significantly in different rural communities. In growing rural communities, working poor single parents and seniors tend to live in low-income households. Within predominantly rural regions, areas closest to cities had a higher share of households with affordability problems. According to Rupnik et.al. (2001), 17 percent of households in rural northern regions did not meet the affordability norms while in metro-adjacent areas the proportion rises to 22 percent. They face high housing costs and declining vacancy rates. Low-income households are also found in both stable and declining rural communities. Lack of new construction (especially new rental housing) is a feature of communities with declining populations and creates an environment where vacancy rates also decline.

Lower-income households tend to live in older, lower quality housing units which are often inadequately insulated and have high heat and utility costs. They are also often in need of costly repairs. For example, Bruce (2004) found that in rural Queens County, Nova Scotia there was a waiting list of 97 homeowner applicants (from among the 3,990 homeowners in the County) for home repair subsidies who met income and need criteria in 2004. Of these, more than half required immediate assistance due to health and/or safety concerns.

The situation for Aboriginal people in Canada reveals even worse conditions. Anderson (2002) observes that 65 percent of on-reserve and 49 percent of off-reserve Aboriginal people live in substandard housing. Only 15 percent of First Nations people living on reserves feel the amount of housing on reserves is adequate (INAC, 2005).

A key outcome of poverty is poor housing and homelessness. A research team exploring the extent of homelessness and the crisis relating to the availability of affordable housing in Hastings County, ON, identified that affordability issues, loss of job or unemployment, marital breakdown, and conflict or differences within households were the most common reasons for homelessness among respondents (Hastings County Affordable Housing Research Project Team, 2005). A study of homelessness in rural British Columbia identified the lack of housing choice as a significant problem (VisionLink, 2002).

Bruce (forthcoming; 2003b) builds on these reasons for homelessness and identifies several economic and social development trends contributing to “at-risk homelessness”⁸ in rural settings. People who are at risk of becoming homeless due to high housing costs are also at risk for becoming impoverished:

- In a rural context homelessness is often more about "relative" homelessness; this is a population which is vulnerable to becoming homeless (because of low incomes, lack of

⁸At-risk of homelessness refers to anyone at risk of not have one’s own place to stay because they are spending 50 percent or more of gross household income on shelter costs regardless of tenure, or because they lack security of tenure. Absolute homelessness refers to not having one’s own place to stay for the night (CMHC, 1994).

security in tenure, or poor quality housing), or who are less visible because they live in squalid conditions, double or triple up with family and friends, are transient from one location to another within a community or from community to community, or because they do not have access to services that one might find in an urban setting.

- The problem is really one of poverty - rural households with little or no income are vulnerable to becoming homeless.
- There are usually no emergency shelters for homeless singles, youth or families, which means that many "rural homeless" migrate to urban centres in search of services and solutions.
- There is an increasing reliance of individuals and families on motel accommodation.
- Low income tenants in rural areas are often caught in an affordability squeeze and they have few other housing choices.
- The low density of population and services in rural areas means that poor rural people require a car to get around, which erodes their ability to afford decent housing.
- Rural homelessness is more often caused by economic changes beyond the control of individuals and households; the impact of the loss of energy-related, manufacturing, and farm-related jobs and their replacement, if any, by low-paying and often part-time service sector employment is noted in several reports; when someone loses a job in a rural community, they have few options other than to relocate to another community to find a job, and this is often not a choice people want to make.
- Rural homelessness is less likely to be a result of mental illness than it is in urban settings.
- Rural gentrification, whereby people from neighboring urban areas relocate to obtain cheaper housing or vacationers build second homes (both of which result in rising housing costs for local residents) contributes to the increasing problem of rural homelessness. Examples of this may be found in rural communities with growing tourism and high-end recreation related economic activities.
- Whole, intact families are more likely to be the face of rural homelessness than are single persons (as is usually the case in urban centres); however, family conflict and domestic violence can also result in the breakup of rural families and leaving women and children with a housing problem.

Many of Canada's rural communities, both in the north and south, lack the capacity to respond to homelessness issues. At-risk individuals and families often move to larger urban centres to access services which are simply not present in rural regions and communities, and this in turn places a burden on the supports within larger centres (Tota, 2004). Migration to urban centres, support of extended family and informal networks of coping and care in rural areas help people avoid absolute homelessness and keep people "off the roads" and "out of the woods" (Bruce, forthcoming). A number of studies have developed measures of and understanding of the importance of social capital and social networks in rural areas as important tools for addressing a wide range of personal and social needs (see, for example, Reimer, 2006; Turcotte, 2005). However, many of the "solutions" that emerge from within this framework (such as "couch surfing" with friends, doubling up of households, etc.) are short term solutions which help individuals and families cope with present situations of housing problems. These are important but need to be augmented with longer term solutions related to the provision of services and the creation of new affordable housing supply are required.

Lack of food is another challenge to those in poverty. The Association of Canadian Food Banks states that, “Many Canadians living outside of our city-regions find themselves food insecure that is, unable to buy or access food for a safe, healthy and nutritious diet for themselves and their families. The cruelest irony is that many people who are going hungry reside in our nation’s food growing and producing regions and are often direct participants in the very activities that feed their neighbours, as well as people across Canada and around the world” (2003: 2). For instance, the number of rural British Columbians who identified hunger as a concern increased greatly from 17 percent to 30 percent between 2001 and 2002. The proportion of citizens who are “seriously concerned” about hunger remains high – 41 percent in the Atlantic Region, 28 percent in the Prairies and 26 percent in Ontario. The Association goes on to state that there are more than 477 food banks and agencies in Canada with populations of less than 100,000. Of these, 270 are operating in communities of less than 10,000 people (2003). According to The Association of Canadian Food Banks (2005), about 20 new food banks opened in the past two years. Across Canada more than fifty rural food banks have opened since 2000.

Rural and small town residents feel many of the same spending pressures as their urban counterparts, but they also have additional stresses that are due to the nature of rural life. For example, The Association of Canadian Food Banks (2003) explains that, it can be more difficult for some rural residents to access social supports because of the greater distances between centres, and thus must spend more money on gas or transportation.

Impoverished people depend on social and community supports (social assistance, food banks, etc.), however, many of them face a variety of barriers in accessing the support they need. "Lack of access to Employment Insurance to support workers transition to other employment, training programs accessible only if one qualifies for Employment Insurance, lack of affordable quality day care, inhumanely low levels of social assistance, welfare rules that claw-back earnings, to name a few, constitute significant barriers to labour market integration of marginalized groups and individuals" (Halupa and Howlett, 2005: 5). Thus there is a need for government program and policy responses to mitigate the problems of poverty. These responses and supports should include revitalizing social and affordable housing programs, increasing rates of Canada Child Tax Benefit, creating pathways toward more affordable post secondary education and improved Employment Insurance (Halupa and Howlett, 2005).

Outcomes for Health, Well Being and Quality of Life

How healthy a person is can be linked to how wealthy or how poor they are. For example, according to a Federal/Provincial/Territorial Advisory Committee on Population Health report (Health Canada, 1999), health status improves at each step up the income and social ladder. The Second Report on the

Rural poverty negatively impacts health, well being and quality of life.

- Only 47 percent of Canadians in the lowest income bracket rate their health as very good or excellent.
- Personal life “choices” are greatly influenced by the socio-economic environments in which people live, learn, and work.

Health of Canadians (Health Canada, 1999) states that only 47 percent of Canadians in the lowest income bracket rate their health as very good or excellent, compared with 73 percent of Canadians in the highest income group. Further, regardless of age, sex, race and place of residence, low-income Canadians are more likely to die earlier and suffer more illnesses than Canadians with higher incomes (see Appendix K; Health Canada, 1999). Some of these outcomes may be exacerbated by poverty status of individuals. As noted earlier, a lower proportion of Canadians living in small town regions, rural regions and northern regions rated their health as “excellent”, compared to the national average (see Appendix I; Mitura and Bollman, 2003). Again, some of this self-reporting may be the result of people in poverty experiencing lower levels of health, as well as poor health resulting in an individual finding themselves in poverty.

In a similar fashion, where poverty contributes to poor health outcomes, and poor health contributes to a poverty outcome, personal health practices (which refer to those actions by which individuals can prevent diseases and promote self-care, solve problems and make choices that enhance health), play a role and those in poverty may have more problems maintaining good personal health practices. “The research points to personal health risk factors including being overweight (i.e., high body mass index) and smoking as being significantly higher in small town regions, rural regions, and northern regions of Canada” (Mitura and Bollman, 2003:3). These practices and coping skills help people face life’s challenges in positive ways, without recourse to risky behaviours such as alcohol or drug abuse, family violence. These activities may also result in feeling excluded from society and impact on well being. Health risk factors that are more prevalent in the non-metropolitan region population included being overweight (i.e., higher body mass index) and smoking (Mitura and Bollman, 2003). There is a growing recognition that personal life “choices” are greatly influenced by the socio-economic environments in which people live, learn, and work (PHAC, no date).

Summary of Poverty Outcomes

Some of the impacts of poverty are similar in both rural and urban regions of Canada. These include impacts on education (not doing well in school, and lack of ability to pay for post secondary school, especially university), risk of homelessness, increased need to use food banks, and shorter life expectancies.

However, there are some marked differences in impacts of poverty between rural and urban regions. Poverty in rural areas can lead to a significant out-migration with many residents leaving in search of better employment. Individuals and families leave rural communities to avoid or to escape poverty. As rural areas already have small populations this can have a devastating impact on vital social and health services, which may be forced to close.

Many poverty outcomes which include problems associated with attaining quality housing, education and maintaining good health, are also causes of poverty. These intertwined ‘attributes’ of poverty point to a continuous vicious cycle with poverty’s pervasive negative impacts

influencing generation after generation of vulnerable population groups including those among rural Canadians.

5.0 Knowledge Gaps and Strategies for Data Collection, Analysis and Research

In this section we summarize the key points associated with knowledge gaps on rural poverty and identify some options to address them. Most of the published knowledge about poverty tends to have a national, inter-provincial, or urban focus or lens. Many of the national data sets and studies employed by Statistics Canada, for example, report on poverty and related issues without an analysis of the variation between urban and rural (with the exception of the LICO releases). Most of the potentially interesting analyses at finer levels of geography (rural census divisions, rural MIZ, etc.,) for data captured and made available in CANSIM data within Statistics Canada is not possible for a variety of reasons, including data suppression, costs of coding and data management, and so on.

The work of most advocacy groups and think tanks (National Anti-Poverty Organization - NAPO, Canadian Council on Social Development - CCSD, National Council of Welfare - NCW, Canadian Policy Research Networks - CPRN, and others) rightly focus on the broader national policy issues with the intention to influence change that will benefit all citizens in poverty situations, regardless of where they live. However, when they do undertake research or release their analyses on particular issues, their focus is similarly on the national picture (with some analysis across various demographic lines or among specific populations such as children or women without regard for geography or place), comparisons among provinces, or reporting on urban issues. These groups could be encouraged, where possible, to include urban-rural comparisons or variations in some of their reporting of poverty issues and characteristics, with corresponding suggestions for any relevant variance in policy or program interventions that may be more appropriate in a rural setting.

A key analytical gap within existing research reporting on rural as a geography is the need for disaggregating the findings to the various MIZ and northern rural designations. Although, for example, we have LICOs and incidence of low income reported for rural metro-adjacent, non-metro-adjacent, and northern, these are not reported for the MIZ categories. New rounds of data and their analysis should involve analysis at the MIZ level. In addition, most of the case studies or population specific studies of rural poverty related issues do not explicitly locate their analyses or findings within the MIZ framework. As this relatively new geographic classification approach offers advantages in relation to producing more situated and detailed data and research, a greater popularization of and exposure to the MIZ scheme would be beneficial to various levels of governments, rural researchers, and organizations and groups concerned with rural poverty issues.

Taking these general observations into account, we provide a working list of topics and areas (in no particular order of priority or importance) where further research can help to address knowledge gaps. In each of the cases below, analysis across the MIZ and northern levels of geography (and urban-rural comparisons where appropriate) can be employed to assist in developing a better understanding of the causes and/or effects of rural poverty:

- Rural immigrants - understanding the specific causes and effects of poverty, comparison with urban causes and effects.
- Foreign migrant workers - ties between the migrant and settled community - or lack thereof; social support networks (from Preibisch, 2004).
- Rural family violence - causes, connections to poverty status, supports for dealing with the issue (from Kulig, et al., 2005).
- Labour force mobility of low income persons and households - ability for low income households to move to address their need for employment income, issues associated with infrastructure, transportation, social economy potential.
- Conditions needed for and barriers to, establishing community based supports for people in poverty - what is unique in rural settings, capacity of the voluntary sector to deliver services, social economy potential.
- Rural housing data related to core need and housing markets - CMHC only collects market data in larger urban centres, core housing need data is collected primarily through the census but not often readily accessible at the community or rural regional level.
- Data for rural off reserve Aboriginal people as it relates to their poverty situation - data is often lumped with rural generally.
- Data for rural on-reserve poverty-related issues - there is often data suppression related to smaller reserves, there is underrepresentation in census participation.
- Rural Aboriginal homelessness - more research of this issue and its relationship with socio-economic conditions to understand the differences in issues and solutions when compared with urban homelessness (from Beavis et al., 1997).
- Relationship between participation in the informal economy and poverty / income outcomes
- Longitudinal studies measuring long-term consequences of rural-urban disparities in health care.
- Rural adolescents - socio-economic factors and health risk behaviours among rural adolescents.
- Examination of characteristics of community and individual-level resilience to poverty.

A variety of strategies may be needed to ensure that data is collected and research is conducted on these and other issues. Four overarching strategies are suggested which, taken together, will go a long way to furthering research into rural poverty issues:

- Establish a partnership among the Rural Secretariat, Statistics Canada, Social Sciences and Humanities Research Council (SSHRC), and any other interested department or agency, to establish and fund a specific strategic research grant theme examining rural poverty. The opportunity here is to take advantage of SSHRC's application and evaluation process, multi-department funding for research (so the burden does not fall to one department), and the variety of national databases and sources managed by Statistics Canada (including censuses, surveys, taxfiler data, CANSIM tables, etc.,) to encourage and nurture targeted research on rural poverty.
- New issues of the Rural and Small Town Canada Analysis Bulletins developed by Statistics Canada could include sub-analysis of people in low income or poverty situations. For

example, in a future update profiling the socio-economic characteristics of immigrants in rural Canada, one of the variables for analysis could be comparing those in low income situations to those who are not, with further analysis and commentary related to the geographic distribution across the MIZ categories.

- Most federal and provincial government departments and agencies have a variety of administrative data files (for example, data records for clients with active employment insurance claims, clients on social assistance, etc.). These data files are rich in terms of the range of information they contain. Partnerships between researchers and these departments and agencies could be struck to undertake creative and interesting research. Careful attention to removing individual identifiers coupled with aggregation of data into agreed upon clusters can ensure that confidentiality is protected while providing scope for valuable policy research.
- Encourage the CCSD (or another research institute or advocacy group) to replicate its study *Urban Poverty in Canada: A Statistical Profile* (Lee, 2000) using updated 2001 and 2006 census data, and extend the geographies of analysis to include rural (including the four MIZ designations and northern and remote). This may require specific funding from a variety of departments and agencies.

6.0 Conclusions

This discussion paper examined what is known about poverty in general and identified what is known specifically about poverty in rural Canada. There is no official poverty line in Canada, but the Low Income Cutoffs (LICO) are generally accepted as the unofficial poverty line. Generally speaking both LICO and Market Based Measures (MBMs) are reasonable ways for defining poverty thresholds for rural, because they take into account the costs of ‘living’ in rural areas and show that there are in fact different incomes thresholds for rural compared to urban places. In general, LICO thresholds are slightly lower in rural areas and MBM thresholds are slightly higher in rural areas, when compared to those for urban centres. The differences result from different methodologies employed to calculate disposable income and to calculate expenditures.

In the absence of an official poverty line, neither approach is “more correct”, and they both have limitations. For example, LICOs are applied uniformly across the country without regard for variances in specific costs across similar sized communities across the country (housing costs in Toronto and Vancouver are much higher than they are in Montreal, for example, but this is not taken into account). Similarly, the choice of “expenditure items” included in the basket of goods used for the MBM could be deemed to be somewhat subjective. Regardless, it is important for those using either of these measures (such as researchers, advocacy groups, community planners, and others) to clearly identify which measure they are using and why.

At the same time, although the LICO and MBM income thresholds may be considered to be “reasonable”, the fact remains that many individuals and households fall below the income thresholds, and the social assistance or welfare payments provided by provincial and territorial governments are far below the thresholds for all household types. Furthermore, there may be different issues associated with whether or not rural people might reasonably be expected to have the potential or opportunity to address their poverty situation - they may in fact have fewer levers and opportunities (because of being “in rural”) to move themselves closer to the poverty line or to supercede it. These include, for example, different employment and occupation structures in rural communities, fewer housing choices in rural communities, and so on.

The dimensions and trends of rural poverty in Canada are complex and influence particular population groups and geographic areas differently. However, there is a general lack of national studies on rural poverty and its various features and characteristics. Most of the research tends to have national, provincial, inter-provincial, or urban geographic foci. This makes it difficult to offer solid and factual evidence about the subtle nuances of rural poverty beyond the “total population in rural” measures that are generally available. Those studies that do have a rural focus and which disaggregate the findings into various types of rural places, are often centred more around cause or effect variables (employment status, education attainment, etc.,) than on poverty itself.

The key questions addressed in the paper were:

- Are relatively more or fewer rural people in poverty compared to urban Canada?
- Are there differences between urban and rural in the population groups who find themselves in poverty?
- Are the causes and/or outcomes of poverty different in rural compared with urban?

Rural Poverty Rates

Analysis of the core measure of poverty - the incidence of low income using the LICO - reveals that there is a lower incidence of poverty in rural Canada compared to urban Canada. The rates are slightly lower in rural metro-adjacent and northern rural areas of the country. When MBM thresholds are applied, there is a slightly higher incidence of poverty in rural areas compared to urban areas. However, there are no published studies which readily disaggregate the incidence within rural for various sub populations - children, women, youth, immigrants, and others. Data exists within a variety of data sets (census, taxfiler data, and so on) to calculate these for rural-specific analysis.

The incidence of low income (using LICOs) in the general population does vary between urban and rural Canada. The incidence of low income was very similar in urban and rural places in 1981-1986 (in 1981 it was 15.8 percent for urban and 16.2 percent for rural). However, for the 1991-1996-2001 census years the incidence of low income in urban areas rose while it declined in rural regions (in 2001 it was 18.8 percent for urban and 13.5 percent for rural). Rapidly rising housing costs in most urban centres offers the largest explanation for the rise in low income. In the rural context the relatively flat growth in housing costs coupled with modest income growth helps to explain the drop in the incidence of low income. Within rural the incidence varies by degree of rurality: it has been consistently higher in rural non-metro adjacent areas compared with both metro-adjacent and northern regions.

There are some variations from one province to the next with respect to urban-rural differences related to incidence of low income. In 2001 rural poverty was more prevalent in Newfoundland and Labrador, Nova Scotia, Saskatchewan, and New Brunswick, and less of a problem in rural Ontario, Alberta, and Prince Edward Island. Within rural regions of each province there are few examples of variation; however, poverty rates are higher in non-metro-adjacent regions in New Brunswick, Québec, and Manitoba than it is in rural metro-adjacent regions of their provinces. Rural northern regions in Saskatchewan and Manitoba have higher poverty rates than in other rural parts of those provinces. Urban poverty is more prevalent than rural poverty in all provinces.

Special Populations and Poverty

Our review of the literature on rural poverty suggests the following groups of people are vulnerable to rural poverty specifically: children, women (including lone parent families), immigrants, seniors, and Aboriginal people. However, we do not have access to specific, published, poverty rates for each of these populations. Although these populations are similar to those impacted by poverty in urban regions, due to the special nature of rural regions, the number of people in each group who are impacted likely varies between urban and rural, and the nature and magnitude of the impacts on these rural populations may also differ from their urban counterparts. The work of the CCSD (Lee, 2000) found that the major groups with highest rates of urban poverty in 1995 included:

- Lone-parent families (59.2%)
- Aboriginal identity (55.6%)
- Unattached individuals (45.2%)
- Visible minorities (37.2%)
- Persons with disabilities (36.1%)
- Youth age 15-24 (30.7%)
- Immigrants (30.0%)
- Children under age 15 (29.8%)
- Seniors age 65 and over (25.0%)

Rural sub-populations face specific place-based challenges. While youth use food banks in both rural and urban locations, there are challenges unique for poor rural children. Their parents may be experiencing particular difficulties in finding good jobs, affordable and conveniently located childcare, and affordable transportation. Rural youth are less likely to attend university than their urban counterparts. In addition, more rural youth are without jobs or income compared to urban youth. Rural female youth who do have jobs tend to be paid less than urban female youth. Rural women who find themselves in poverty and have fewer options to overcome the poverty when compared to poor women in larger centres. Rural immigrants also experience hardships unique to the rural setting including isolation, discrimination and lower wages. Aboriginal people, many of whom live in rural and remote First Nations communities are particularly vulnerable to living in poverty. As with other at-risk populations, many First Nations communities are experiencing a ‘vicious circle’ of poverty-related causes and outcomes.

Causes and Outcomes of Poverty

The lens of social determinants of health provided a useful framework for organizing the review of causes and outcomes of rural poverty. While many similarities extend across the rural-urban continuum, it appears that there are some significant differences between urban and rural areas with respect to the specific causes and outcomes of poverty. In addition, we make this observation because few studies have identified the specific link between some of the socio-economic differences in rural areas (compared to urban) and their direct or indirect link to rural

poverty. For example, it is well documented that rural economies are more seasonal in nature, that incomes are lower in rural areas, that need for repair of housing is higher in rural regions, that health outcomes are generally poorer in rural areas, and so on. But the direct explicit link to rural poverty has not been demonstrated in most cases and this will need to be addressed in the future.

Our summary of the literature suggests a number of rural-specific causes and outcomes of poverty. Compared to their urban neighbours, rural residents tend to have lower education levels, lower levels of literacy and computer literacy, lower incomes, fewer job opportunities, and fewer higher paying job opportunities. There are certainly urban residents for which these circumstances apply as well, however, these circumstances are generally more prevalent in rural communities.

Some factors contributing to rural poverty are unique to the rural context though. Rural communities that depend on single industries (including particular industries such as fishing and forestry), which have few affordable rental units and housing options, and/or lack local health care services are hindering the ability of their residents to avoid poverty. It is not only important to be aware of the causes of rural poverty, but also the profound impacts that poverty can have on rural society.

Some of the impacts of poverty are similar in both rural and urban regions of Canada. These include impacts on education (not doing well in school, and lack of ability to pay for post secondary school, and especially university), increased stress on food banks, and that lower income people, no matter where they reside, tend to have shorter life expectancies.

However, there are some marked differences in impacts of poverty between rural and urban regions. Poverty in rural areas can lead to a significant out-migration with many residents leaving in search of better employment. Because rural areas already have small populations this can have a devastating impact on vital social and health services, which may be forced to close.

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Appendix A: Proxy Measures of Poverty

There are a number of “proxy” measures which could also be used to describe or calculate the number and type of persons, households, and families in a poverty or low income situation. These are discussed below.

Social Assistance Recipients (The number of...)

People who apply for and receive shelter/personal/other allowances under social assistance programs (the specific name of which, the eligibility criteria for, will vary from one province and territory to the next) could be considered to be in poverty or in a low income situation. They have exhausted all other sources of financial support or income, and have turned to the government’s programs to support their basic needs.

An example of Social Assistance Rates from Nova Scotia (2002) shows that the payments are very low indeed:

- \$264 per month for a single person who is employable;
- \$500 per month for a single person who is non-employable (has some type of disability);
- \$750 per month for a single parent plus one child, plus \$45 for each additional child; and
- \$791 per month for a two parents plus one child, plus \$45 for each additional child.

In Nova Scotia the rates are divided into two components: one for shelter (to pay for housing) and one for personal use (to pay for clothing, groceries, and other basic needs):

- Shelter allowance:
 - 1 person household - \$285 per month for rent or if they own their own home; \$222 if they board with someone else;
 - 2 person household - \$550 per month rent/own; \$242 per month board;
 - 3+ person household - \$600 per month rent/own; \$282 per month board.
- Personal allowance (assume rent, own, or board with someone else):
 - each adult receives \$190 per month;
 - each dependent child up to 18 years of age receives \$133 per month;
 - each dependent child 18 - 20 years of age receives \$190 per month;

It is important to note that the number of persons on social assistance is not necessarily a true reflection of the total population who are in a poverty or low income situation. Not all persons who may be eligible for such assistance actually apply.

It is important to note that many studies have questioned the adequacy of social assistance support in meeting people’s basic needs. The most visible is the National Council of Welfare, a national non-profit organization that advocates on behalf of low income persons. They produce annual reports which track and assess the suitability of social assistance programs, and they have produced a number of studies assessing the low income situation in the country. As noted in

Table X, the social assistance rates in each province fall far below the LICO thresholds. Table 19 below shows a broader range of examples - and again, the rates are very low across the board relative to LICO thresholds.

Table 19: Estimated 2002 Annual Welfare (Basic Social Assistance) Income by Type of Household

Province/Territory	Single Employable	Person with Disability	Single Parent, One Child	Couple, Two Children
Newfoundland and Labrador	\$3,048	7,140	\$11,436	\$11,916
Prince Edward Island	\$5,757	7,602	\$9,814	\$14,473
Nova Scotia	\$4,980	8,580	\$8,760	\$11,520
New Brunswick	\$3,168	6,696	\$8,772	\$9,828
Québec	\$6,444	9,312	\$8,712	\$10,939
Ontario	\$6,240	\$11,160	\$10,210	\$12,223
Manitoba	\$5,352	\$7,157	\$9,636	\$12,849
Saskatchewan	\$5,808	\$7,416	\$9,036	\$12,192
Alberta	\$4,764	\$6,384	\$8,505	\$12,678
British Columbia	\$6,166	\$9,437	\$10,300	\$12,253
Yukon	\$11,990	\$11,990	\$15,816	\$21,561
Northwest Territories	\$11,490	\$14,830	\$18,050	\$23,036
Nunavut	\$10,148	\$12,288	\$24,802	\$28,431

Source: Adapted from National Council of Welfare Reports, Welfare Income 2002 (Spring 2003: 16-20)

Social Housing (The number living in, or on a waiting list for, a social housing unit...)

Another proxy measure is the number of people living in, or on a waiting list for, a social housing unit. Although there have been many different types of social housing units built over the years (based on eligibility criteria), the most common have been those which have some type of “rent-geared-to-income” formula. In these types of units, eligibility is based on having an income that falls below a particular income threshold. When a person or household occupies one of these units, they pay 30 percent of their monthly income for rent (some units in some provinces may have slightly different formulas) and the program covers the balance. The units may be owned by the provincial government, a municipal government, a non-profit organization, or be private sector-owned (in the latter case, these would be “rent supplement” units). People who occupy such units or who are eligible to move into a vacant unit (they have been approved and are on a waiting list) are considered to be in low income situations and do not have sufficient incomes to afford housing in the private marketplace in their communities.

The Housing Income Limits (HILs) vary from one province and territory to the next. There are typically several HILs based on the size of the housing unit required and the geographic location of the unit required (urban or rural). The size of unit required is based on household size, and the income threshold for eligibility is set by the province for urban and for rural areas. The

threshold could be considered as a measure below which households are in a low income or poverty situation. For example, the current HILs for rural NB⁹ are:

- \$21,000 for households requiring a one-bedroom unit;
- \$25,000 for households requiring a two-bedroom unit; and
- \$28,000 for households requiring a three-bedroom unit.

These figures are generally above the LCIO and MBM thresholds for poverty. For example the 2005 LICO threshold for rural New Brunswick is \$26,500 for a family of 4; the 2002 MBM threshold for rural New Brunswick is \$25,000 for a family of 4.

The number of social housing occupants and the number of individuals and households on a waiting list are not ideal measures of poverty because not everyone who is eligible for housing assistance will necessarily apply or make it known that they are in need of housing assistance. However, where the numbers are available, they do provide a certain measure of one aspect of the poverty situation in a given community or administrative region.

Food Bank Usage (The number of people using food banks...)

Similar to the above proxy measures, the number of people using food banks can serve as another measure of poverty or low income. Those who make use of food banks typically have to register with the food bank and show proof of income in order to receive service. This is an imperfect measure because not all people who may require food bank assistance will actually go to a food bank for assistance.

⁹An attempt was made to assemble the HILs for all provinces and territories but the information was not available in a published document; a request was made to CMHC to provide the information but it could not be provided before the completion of this study. It is worth noting that each province and territory sets its own HILs based on market conditions in their jurisdictions, and they make revisions and adjustments to these over time (usually every five years). However, these adjustments do not always occur in the same year from one jurisdiction to the next.

Appendix B: Sources of Poverty Data

There are many sources of data available to those looking to measure the number and type of persons and households in poverty and low income situations. These are summarized in the table below. Some data is collected by the federal government (mostly through Statistics Canada), some by provincial and territorial governments, and some by non-profit organizations and others. We do not include in this summary table any data from individual researchers or others conducting “one time” studies or even longitudinal studies of specific populations or communities. The purpose of the summary table is to identify the larger data sets or sources which might be freely available or at least available to the public, even if there may be a cost to acquiring the data.

Table 20: Summary of Rural Poverty Data Sources

Source	Data	Geography	Frequency	Comments
Statistics Canada Survey of Consumer Finances -(data table 3502; Survey of Labour and Income Dynamics - data table 3889	Persons in low income	provinces and some CMAs, but not rural	annual	applies the LICO, available for many different types of households and individuals
Statistics Canada Census	Persons in low income (LICO)	All levels of geography including rural and small town CSDs	every five years	Census data calculations indicating how many individuals, families are in LICO using the LICO formula applied to reported census incomes and household types; most census data available from Statistics Canada website free of charge
Statistics Canada Census	housing affordability problem - spending 30 percent or more of income on housing	all levels of geography including rural and small town CSDs	every five years	mortgage, interest, taxes; or rent and without the income to find cheaper but suitable housing in their market; some free tables on census website linking affordability to household incomes and types
Statistics Canada Small Area and Administrative Data (derived from annual taxfiler returns)	Low income measures (LIMs)	all levels of geography and postal codes	annual reports, for a fee	variety of income measures and income sources are reported for a variety of household types, including estimates of low income

Source	Data	Geography	Frequency	Comments
Human Resources Development Canada	Market Based Measure (MBM) report - detailed tables	calculated for 19 specific communities, 29 community sizes in the 10 provinces	first completed using 2000 incomes; no evidence of updates	only calculated for a 2-adult, 2 child household, all other types must be done with other sources and measures
Provincial Department of Community Services, Family Services* Social assistance caseload	number and type of people on social assistance rolls (rates for each province are different)	numbers are usually tracked by administrative region (some of which may be rural in nature), usually there is capacity to extract community or postal code specific numbers while respecting confidentiality, varies by province	rates are updated irregularly number of people on social assistance updated monthly and annually	lists kept for individuals, families, seniors, disabled, students, youth, medical; not all who are eligible apply for assistance
Community Services, Family Services, Housing* Housing Income Limits	social housing waiting lists as determined by Housing Income Limits social housing occupancy lists	numbers are usually tracked by administrative region, varies by province	monthly, annual	lists kept for individuals, families, seniors, disabled; not all who are eligible put themselves on a waiting list
National Council of Welfare	reports on the social assistance rates and the incomes of various types of households receiving assistance, in each province and territory	provinces (rates are applied uniformly without regard for geography)	annual	
Food Banks	number and types of users	community (definition of community will vary depending on service area for food bank)	irregular, will vary	not all who require assistance will make themselves known to food bank operators

* Name will vary province to province depending on which department is responsible for these measures

Some provinces have also begun to facilitate access to data for use at the community level. Both Newfoundland and Labrador (Community Accounts: <http://www.communityaccounts.ca/communityaccounts/onlinedata/default.asp>), and Nova Scotia (Community Counts: <http://www.gov.ns.ca/finance/communitycounts/>), have developed web-based data access programs which provide free access to federal and provincial statistics. In some cases these are simply replications or links to other data sources (such as the census) but in other cases there is provincial data available that cannot be found elsewhere. Efforts have been made to make as much data as possible available at very specific community levels (i.e., at the municipal

or CSD level; or in the case of NL, at the economic zone level as well). In some cases the data is only available at administrative region levels.

In addition, it is important to note that a number of organizations maintain websites which provide links to poverty and related data, including:

Canadian Council on Social Development <http://www.ccsd.ca/>

Canadian Social Research Links <http://www.canadiansocialresearch.net/poverty.htm>

National Anti-Poverty Organization <http://www.napo-onap.ca/>

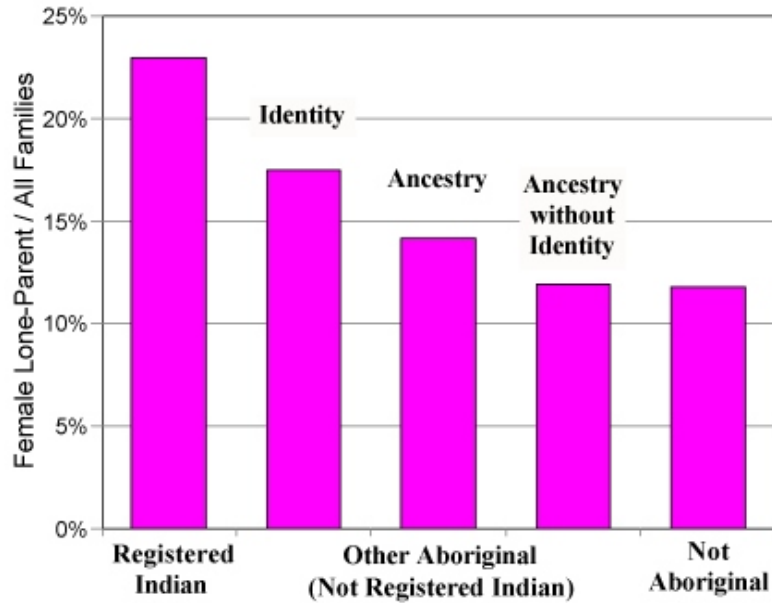
National Council of Welfare <http://www.ncwcnbes.net/>

Vanier Institute of the Family <http://www.vifamily.ca/>

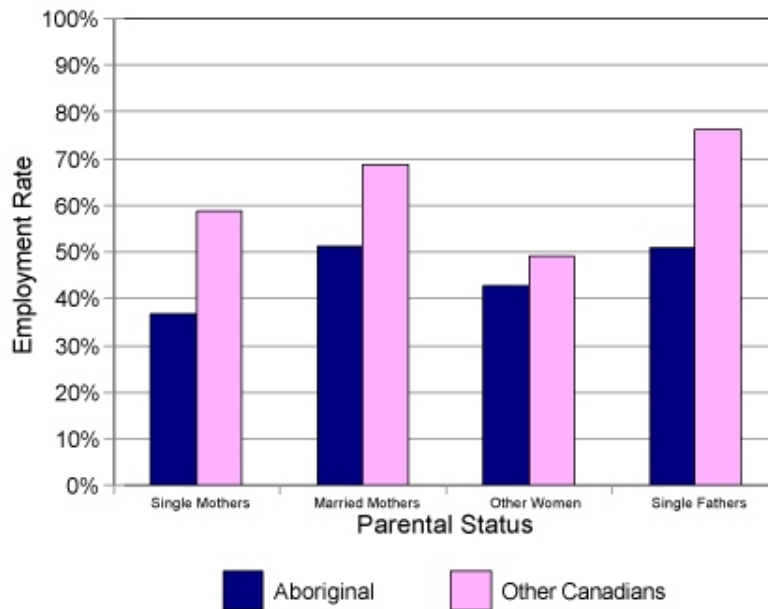
Appendix C: Lone Parent Family Rates

Adapted from Hull, 2001 (INAC, custom tabulations based on the 1996 Census of Canada)

Comparison of Female Lone Parent Family Rates for Selected Populations

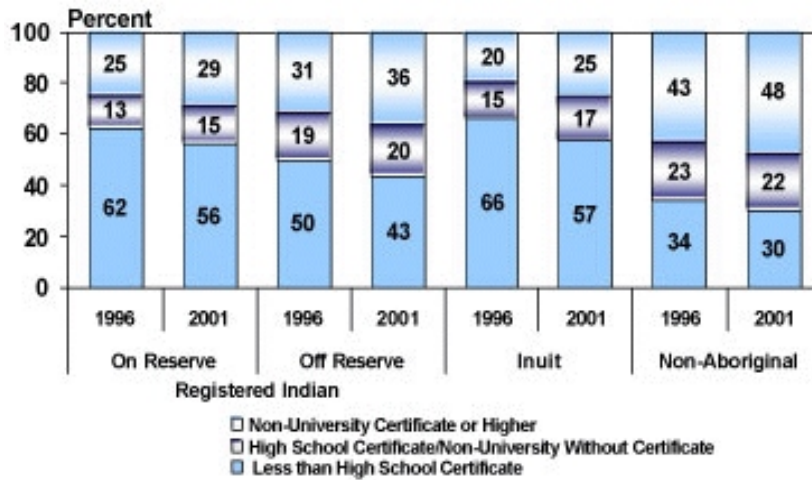


Employment Rates Among the Population 15+ Not Attending School Full Time by Aboriginal Identity and Parental Status



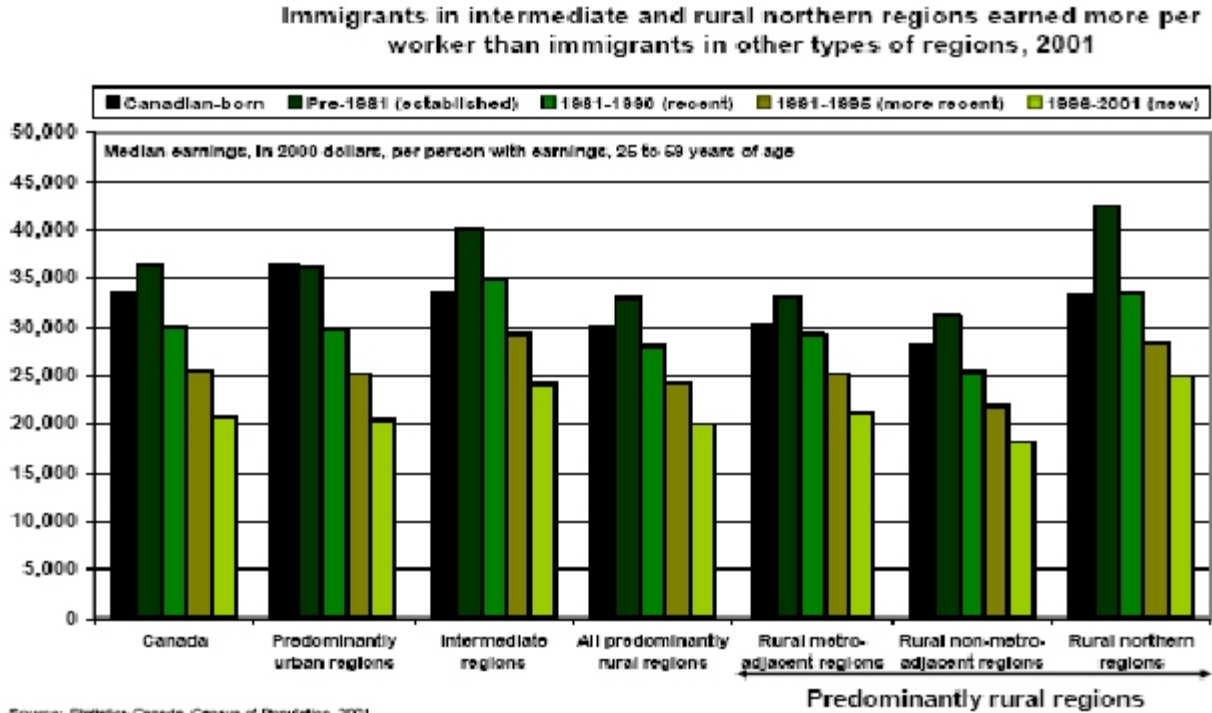
Appendix D: Distribution of the Female Population Aged 15+ Not Attending School Full-time by Highest Level of Schooling, 1996-2001

Adapted from Hull, 2006 (INAC, custom tabulations based on the 1996 Census of Canada)



Appendix E: Immigrant Earnings in 2001

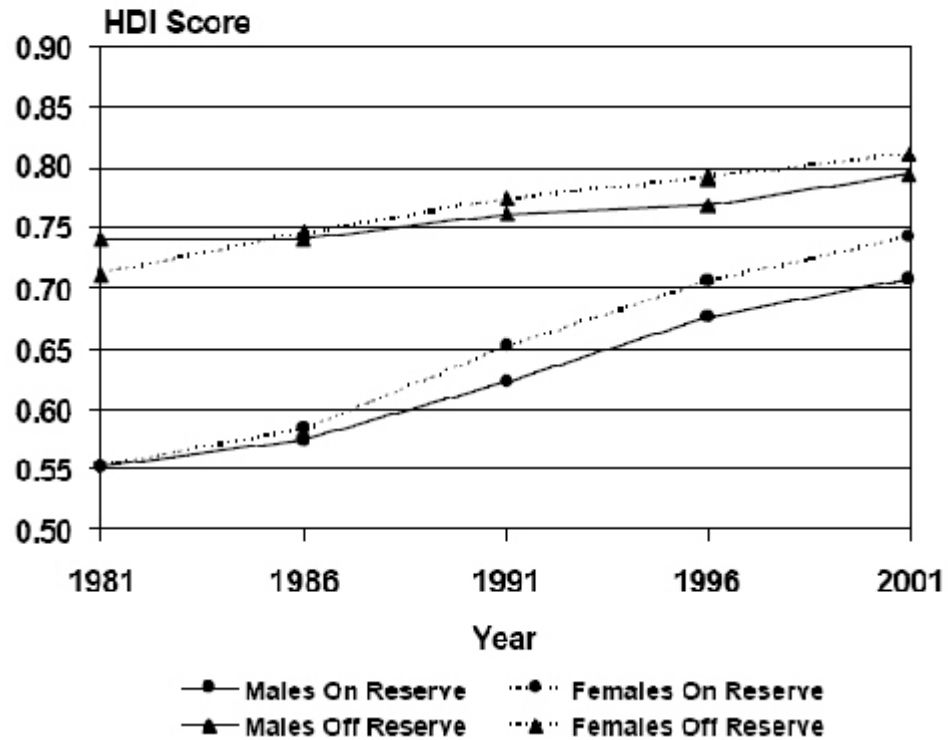
Adapted from Beshiri, 2004



Appendix F: HDI Scores for Registered Indians Living On and Off-reserve, 1981-2001

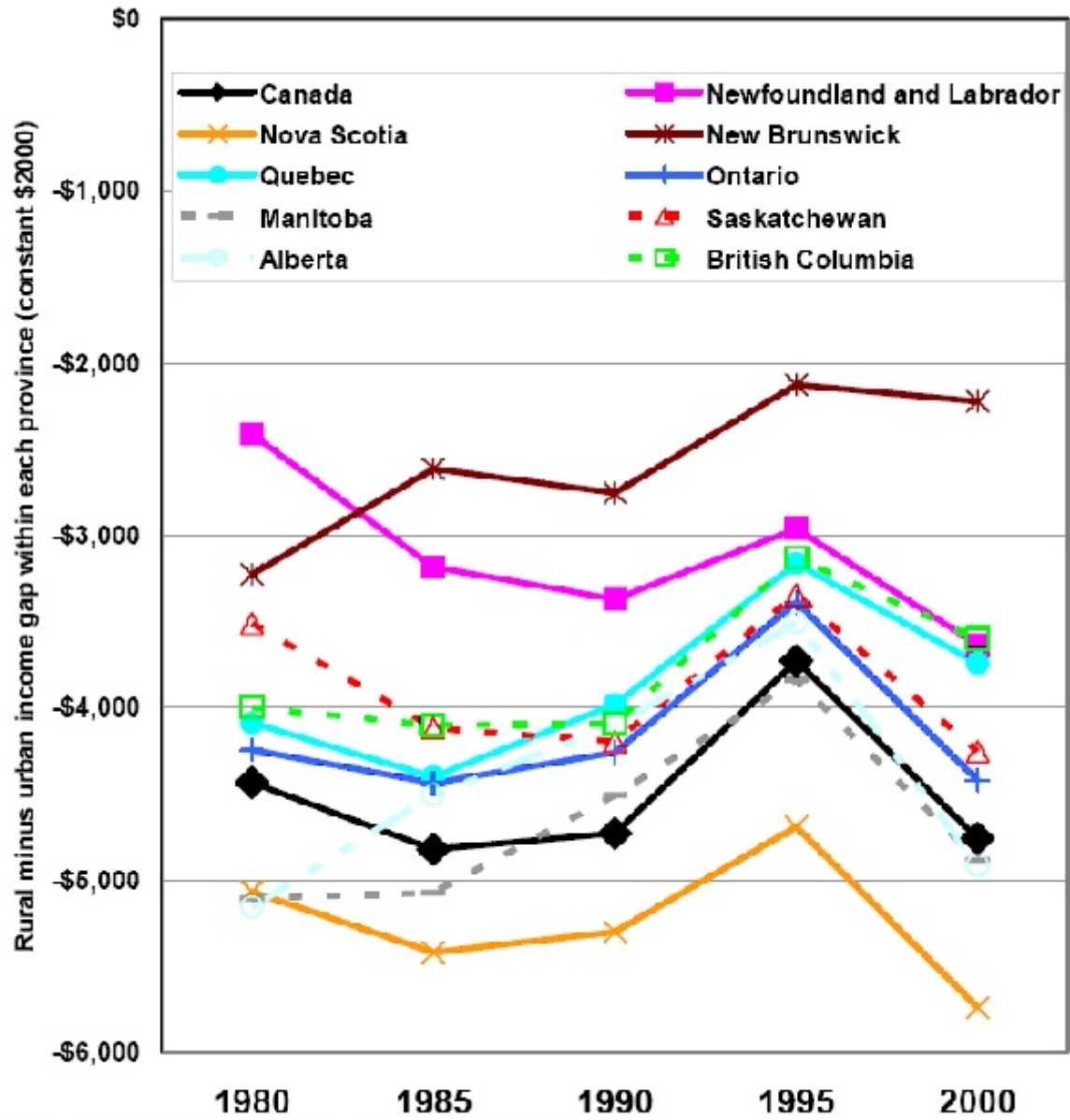
Adapted from Cooke et al, 2004

HDI Scores, Registered Indian Males and Females, On and Off Reserve, 1981-2001



Appendix G: Rural-Urban Income Gap

Adapted from Singh, 2004a

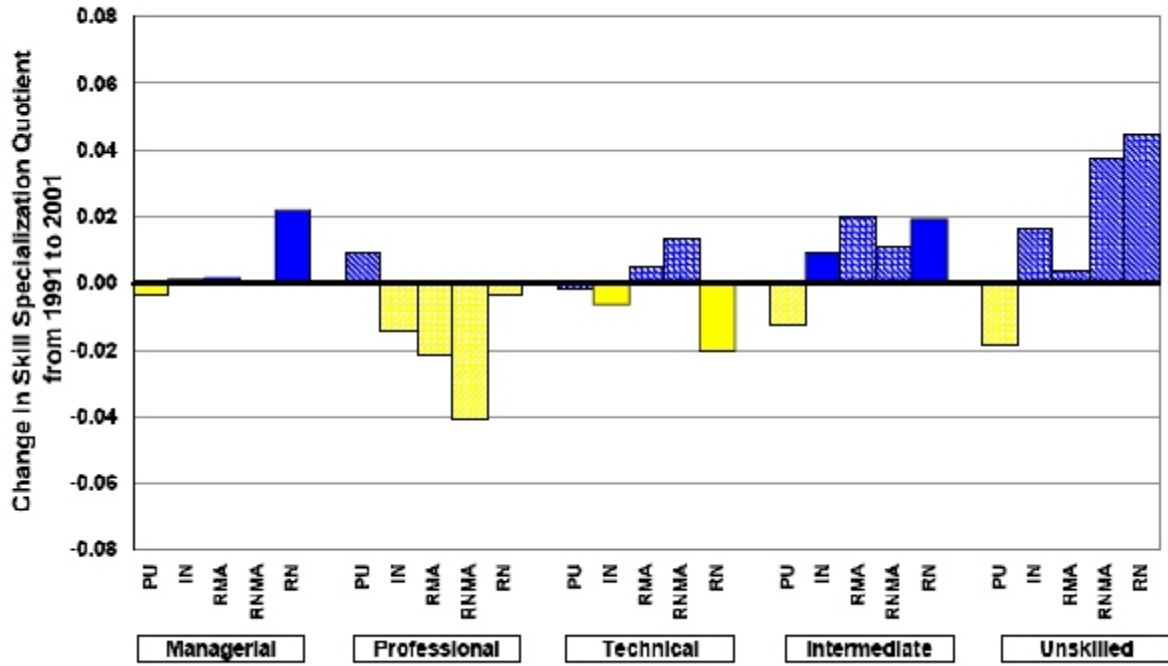


Note: All of Prince Edward Island is designated as a predominantly rural region.
 Source: Statistics Canada. Census of Population, 1981 - 2001.

Appendix H: Decline of Rural Employment Opportunities

Adapted from Alasia and Magnusson 2005

Figure 6 The intensity of the unskilled occupational group increased in predominantly rural regions between 1991 and 2001

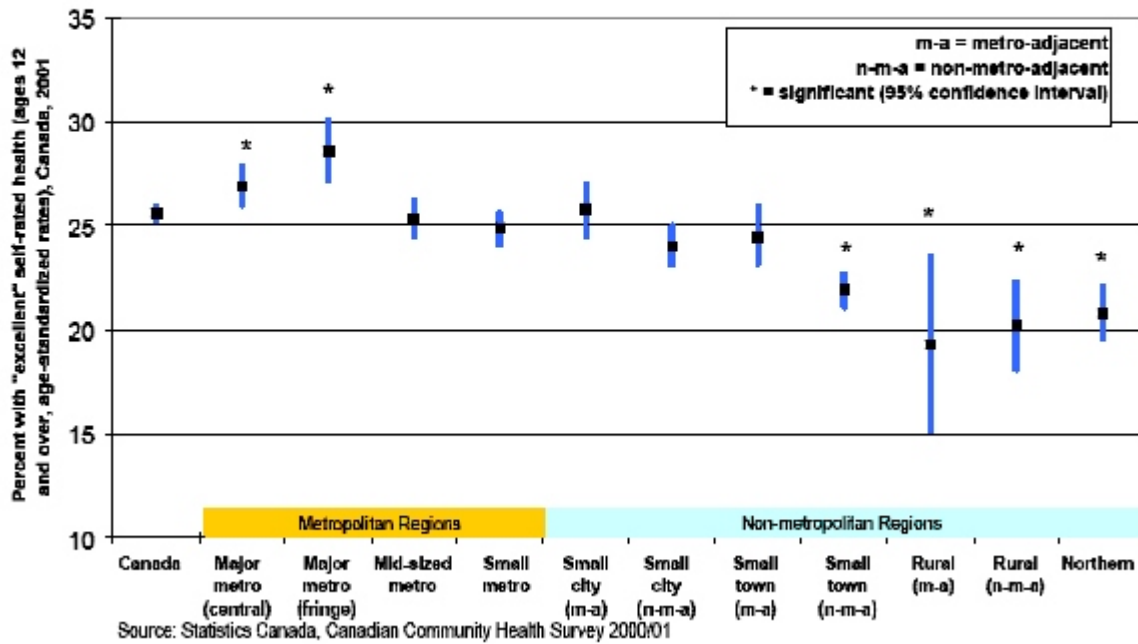


PU=predominantly urban regions; IN=intermediate regions; RMA=rural metro-adjacent regions; RNMA=rural non-metro-adjacent regions; and RN=rural northern regions
 Source: Statistics Canada, Census of Population, 2001.

Appendix I: Self-rated Health Status Among Rural Residents

Adapted from Mitura and Bollman, 2003

Figure 1: Rural metro-adjacent regions have the lowest share of individuals with excellent self-rated health

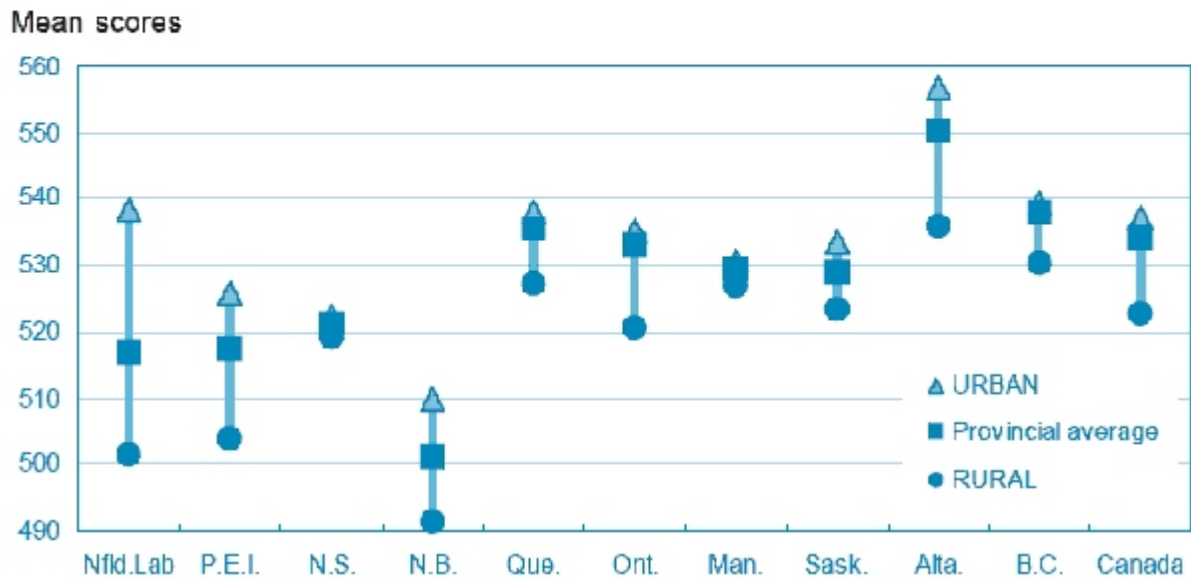


Appendix J: Rural-Urban Reading Gap among Canada's Provinces

Adapted from Cartwright and Allen, 2002

Figure 1

Mean reading scores for students in urban and rural schools compared to provincial averages

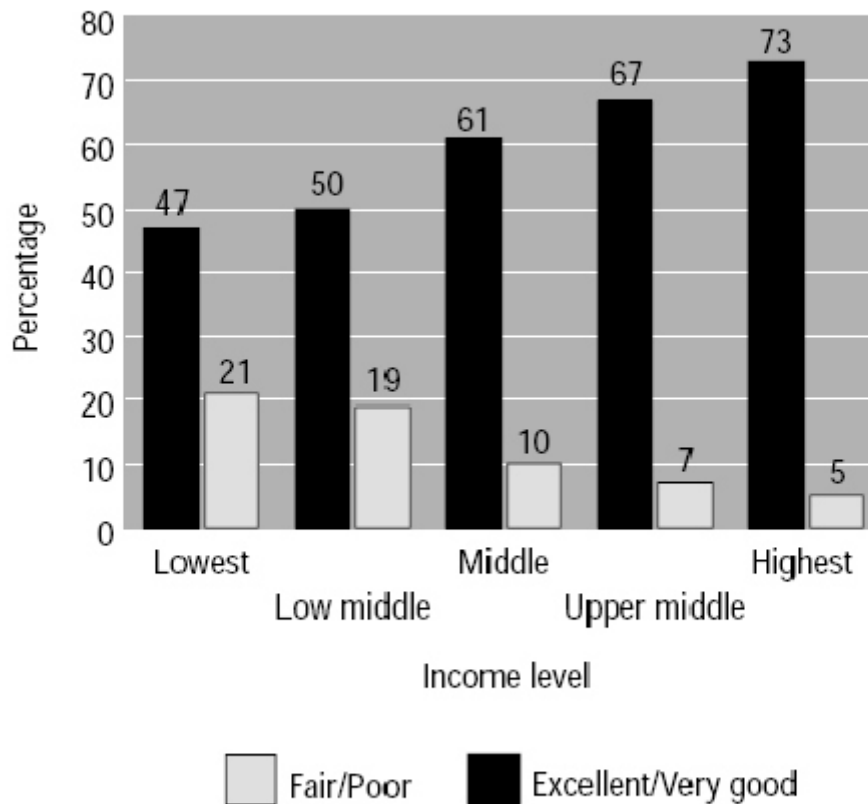


Appendix K: Relationship Between Self-rated health and Income Level

Adapted from Health Canada, 1999

Exhibit 1.1

Self-Rated Health, by Income Level,* Canadians Aged 12+, 1996-97



* Income levels in this figure and those to follow that are based on the NPHS represent total household incomes before taxes and are adjusted for family size and age-standardized.

Source: Statistics Canada. *National Population Health Survey, 1996-97*.