



# The Daily

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 Median net worth for all families rose about 10% from 1984 to 1999, but this increase was not shared equally by all types of families. For instance, the median net worth of young couples with children fell 30%, according to a new study based on the 1984 Assets and Debts Survey and the 1999 Survey of Financial Security.
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## OTHER RELEASES

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### **Perspectives on labour and income**

February 2002 online edition

The February 2002 issue of *Perspectives on labour and income*, available today, features two articles.

"Wealth inequality" complements the major release on the distribution of wealth in today's *Daily*. The article is an abridged version of the research paper and is available as a free PDF file. For more information, contact René Morissette (613-951-3608; [rene.morissette@statcan.ca](mailto:rene.morissette@statcan.ca)), Business and Labour Market Analysis Division.

"Farmers leaving the field" uses the Labour Force Survey to examine some factors that may explain the recent declines in employment in agriculture. For more information, contact Geoff Bowlby (613-951-3325; [geoff.bowlby@statcan.ca](mailto:geoff.bowlby@statcan.ca)), Labour Statistics Division.

The February 2002 online edition of *Perspectives on labour and income* Volume 3, number 2 (75-001-XIE, \$5/\$48) is now available. For more information, contact Henry Pold (613-951-4608; [henry.pold@statcan.ca](mailto:henry.pold@statcan.ca)), Labour and Household Surveys Analysis Division.



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### **Labour force historical review on CD-ROM**

1976 to 2001

The *Labour force historical review* on CD-ROM is an easy-to-use tool for easily discovering labour market patterns or trends in seconds. This annual product is a comprehensive database of Labour Force Survey estimates, containing thousands of cross-classified data series, spanning over two decades. With a total of 120 monthly and annual data tables, a wide range of subjects are available: labour force status by demographics; education and family characteristics; trends in the labour markets of metropolitan cities; employment and unemployment levels by economic regions; data by industry and occupation; wages and union membership, and much more.

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The *Labour force historical review* on CD-ROM, 2001 (71F0004XCB, \$195) is now available. Network and bulk prices are available on request. To order this edition, contact your nearest Statistics Canada Regional Reference Centre or order via email ([order@statcan.ca](mailto:order@statcan.ca)).

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## MAJOR RELEASES

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### Wealth inequality

1984 to 1999

Median net worth for all families rose about 10% from 1984 to 1999, but this increase was not shared equally by all types of families. For instance, the median net worth of young couples with children fell 30%, according to a new study based on the 1984 Assets and Debts Survey and the 1999 Survey of Financial Security (SFS).

The sharp decline in net worth of young families with children during this 15-year period suggests that some may have relatively few financial assets to absorb the shock of economic stresses such as the loss of a job.

Net worth is the amount an individual or family would clear after selling all assets, such as residences, stocks and retirement savings plans; and paying off all debts, such as mortgages, car loans and student loans. The terms net worth and wealth are interchangeable.

In 1984, young families with children — that is, those in which the major income recipient was aged between 25 and 34, had a median net worth of \$44,000, according to the Assets and Debts Survey. In 1999, the SFS showed that this net worth had declined 30% to \$30,800.

Some of these families were even worse off. The proportion of this group with no net worth — that is, their total assets were less than or equal to their total debts — rose from 10% in 1984 to 16% in 1999.

Some factors may have contributed to the decline in median wealth of these young families, although their relative importance is unknown. First, young people now stay in school longer before entering the labour market full-time than did their counterparts in the mid-1980s. This reduces the number of years during which they are able to earn substantial income and accumulate savings.

As well, young men's real earnings were lower in the late 1990s than at the beginning of the 1980s.

To make the concept of wealth comparable between the two surveys, the value of the following items was excluded from the 1999 data, since they were not included in the 1984 survey: contents of the home, collectibles and valuables, annuities, Registered Retirement Income Funds and pension plans.

On that basis, the SFS showed that the median net worth of Canada's estimated 12.2 million families in 1999 was about \$64,600. One-half of all families had net worth more than this figure, and half had less.

The SFS is the first asset and debt survey conducted by Statistics Canada since 1984. Covering about 16,000 responding households, the survey collected information on the assets and debts of families

#### Note to readers

*This article is based on the research paper The evolution of wealth inequality in Canada, 1984–1999, available today.*

*The study uses the 1984 Assets and Debts Survey and the 1999 Survey of Financial Security to examine changes in wealth distribution between 1984 and 1999. To make the concept of wealth comparable between the two surveys, the value of the following items was excluded from the 1999 data since they were not included in the 1984 survey: contents of the home, collectibles and valuables, annuities, and Registered Retirement Income Funds.*

*The concept of **wealth** used in this release excludes the value of public and private work-related pension plans.*

***Families** include unattached individuals.*

*The terms **net worth** and **wealth** are used interchangeably. Families with no wealth are those whose total assets are less than or equal to their total debts.*

*Wealth figures presented in this release are expressed in 1999 constant dollars and therefore are adjusted for inflation.*

*Extensive data from the Survey of Financial Security were released in The Daily on March 15, 2001 and December 14, 2001.*

from May to July 1999. It obtained data on the value of all major financial and non-financial assets, and on the money owing on mortgages, vehicles, credit cards, student loans, and other debts.

#### Wealth inequality rises

The study showed that wealth inequality increased among various types of families between 1984 and 1999.

While young families' median wealth fell markedly, other groups of families enjoyed substantial increases in wealth — for example, families in which the major income recipient had a university degree, or was aged 65 and over.

In 1999, families in which the major income recipient had a university degree had a median net worth of \$118,000, up 18% from 1984. Similarly, during this 15-year period, median net worth increased 56% to \$126,000 among families in which the major income recipient was 65 or older.

The survey ranked families into 10 deciles from the lowest net worth to the highest. In the bottom three deciles of wealth distribution, median wealth fell, but in the top three deciles it rose at least 30%. Furthermore, only families in the upper two deciles of the scale increased their share of total net worth.

Wealth inequality did not rise uniformly in all types of families. It increased much more among couples with children and lone-parent families than among unattached individuals or couples with no children.

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## Recent immigrants lose ground in net worth

Families whose major income recipient was a new entrant to the labour market — that is, a young individual or a recent immigrant — lost ground relative to older families.

Median wealth fell roughly 25% among immigrant families who had been living in Canada for less than 10 years. However, it advanced among Canadian-born families and among immigrant families who had been living in Canada for 20 years or more.

Among families whose major income recipient was aged between 25 and 34 (with or without children), the decline in median wealth was unlikely to be due solely to a decrease in median after-tax income. While median wealth dropped 36%, median after-tax income declined only 7%.

In contrast, the substantial increase in median wealth of the elderly likely reflected a combination of factors such as: possibly larger inheritances received by families in 1999 compared with those in 1984; and higher income from private pensions, the Canada and Quebec Pension Plans, and Old Age Security.

## Aging affects wealth distribution

The aging of the population from 1984 to 1999 had two important effects: it tended to increase the average wealth of Canadians and to reduce wealth inequality.

From 1984 to 1999, average wealth of all families gained 37%. Among families other than those in the top 5% of the wealth distribution, average wealth rose 28%.

Because older families have had more time than their younger counterparts to accumulate savings, part of the increase in average wealth observed from 1984 to 1999 could be due to the aging of families. Indeed, the study showed that 30% to 39% of the growth in average wealth could be attributed to this aging.

The aging of the population also affected wealth inequality. It reduced the relative importance of young families — who have lower-than-average wealth — and increased the relative importance of families close to the middle of the wealth distribution. As a result, it tended to make the distribution of wealth more equal. In the absence of the aging, wealth inequality would have increased more than it actually did.

Furthermore, wealth inequality rose within given age groups, thereby indicating that factors other than changes in the age structure affected the wealth distribution from 1984 to 1999.

## Possible reasons for growing wealth inequality

The reasons for rising inequality are now unknown. While the data do not allow their quantification, several forces may have widened the gap between rich families and their poorer counterparts.

First, the booming stock market of the 1990s likely contributed to the rapid revaluation of financial assets, which are held predominantly by families at the top of the wealth distribution.

Second, easier access to credit and changes in preferences may have induced some less-wealthy families to accumulate more debt to finance consumption, thereby decreasing their net worth.

Third, larger contributions to Registered Retirement Savings Plans by families in the middle of the wealth distribution may have widened the gap between them and poorer families.

Fourth, differences between less-wealthy and wealthy families in the growth of inheritances and transfers from parents to their adult children (for example, parental financing of education or of the down payment on a house) may also have played a role.

The research paper *The evolution of wealth inequality in Canada, 1984–1999* (11F0019MIE, no. 187, free) is now available on Statistics Canada's Web site ([www.statcan.ca](http://www.statcan.ca)). From the *Our products and services* page, choose *Research papers (free)*, then *Social conditions*.

An abridged version is available in the February 2002 online edition of *Perspectives on Labour and Income*, Vol. 3, no. 2 (75-001-XIE, \$5/\$48), which is also available today. For more information, contact Henry Pold (613 951-4608).

A print version can also be ordered from Hélène Lamadeleine (613-951-5231).

For more information, or to enquire about the concepts, methods or data quality of this release, contact René Morissette (613-951-3608), Business and Labour Market Analysis Division. ■

## OTHER RELEASES

### Natural gas sales

December 2001 (preliminary)

Natural gas sales totalled 7 088 million cubic metres in December, down 14.2% from December 2000. All three sectors (residential, commercial and industrial) recorded lower sales. Warmer-than-normal weather conditions throughout Canada resulted in sharply lower sales to the residential (-24.9%) and commercial (-24.5%) sectors. Sales to the industrial sector (including direct sales) fell 4.3% compared with December 2000.

Year-to-date sales to the end of December dropped 6.7% from the same period in 2000. Sales decreased to the residential (-10.8%) and commercial (-7.9%) sectors because of milder weather during the 2001 heating season. Lower demand from the industrial sector (including direct sales) led to a 5.2% decline compared with the same period in 2000.

### Natural gas sales

	Dec. 2001 <sup>P</sup>	Dec. 2000	Dec. 2000 to Dec. 2001 % change
	Thousands of cubic metres		
<b>Natural gas sales</b>	<b>7 087 513</b>	<b>8 261 137</b>	<b>-14.2</b>
Residential	1 757 923	2 340 381	-24.9
Commercial	1 260 030	1 668 320	-24.5
Industrial	1 740 700	2 009 981	-4.3
Direct	2 328 860	2 242 455	
	Year-to-date		
	2001 <sup>P</sup>	2000	2000 to 2001 % change
	Thousands of cubic metres		
<b>Natural gas sales</b>	<b>66 819 309</b>	<b>71 655 996</b>	<b>-6.7</b>
Residential	13 500 305	15 128 471	-10.8
Commercial	9 843 633	10 685 937	-7.9
Industrial	19 039 969	22 042 269	-5.2
Direct	24 435 402	23 799 319	

<sup>P</sup> Preliminary figures.

**Available on CANSIM: tables 129-0001 to 129-0004.**

The December 2001 issue of *Natural gas transportation and distribution* (55-002-XIB, \$13/\$125) will be available in March. See *How to order products*.

To order data, or for general information, contact the dissemination officer (1-866-873-8789; 613-951-9497; [energ@statcan.ca](mailto:energ@statcan.ca)). To enquire about the concepts, methods or data quality of this release, contact John Svab at (613-951-7382; [john.svab@statcan.ca](mailto:john.svab@statcan.ca)) or

Tom Lewis (613-951-3596; [tom.lewis@statcan.ca](mailto:tom.lewis@statcan.ca)), Manufacturing, Construction and Energy Division. ■

### Farmers leaving the field

1999 to 2001

At the end of 2001, an estimated 313,000 people were primarily employed in agriculture, 26% fewer than in 1998. This was the largest decline in about 35 years, according to data from the Labour Force Survey.

Farm employment decreased across the country, yet certain provinces were hit harder than others. Most affected were Alberta, Saskatchewan and Ontario, where main-job farm employment declined 30% or more from 1998 to 2001.

The drop in farm employment was steepest for self-employed farmers with no employees. These farmers are more likely to have smaller farms that are now run as second jobs, causing some of the decline in main-job employment.

While main-job farm employment has fallen dramatically in recent years, it has not meant the large-scale abandonment of farmland. In fact, the number of hectares planted with major crops was at an all-time high in 2001. As well, poultry meat, egg and milk production has increased in recent years. Cattle and pig stocks, however, fell slightly during the 1999-to-2001 period.

A host of factors, some of which are interrelated, may explain why main-job farm employment has fallen sharply in Canada without large abandonment of farmland or large drops in some key farm outputs. Fewer but larger farms and rising farm productivity are part of the explanation. Also, better non-farm job opportunities are likely causing some farms to be run as second jobs (the Labour Force Survey measures employment in agriculture as the main job). Finally, many farm spouses and children are being drawn to off-farm work.

A historical relationship does exist between the number of farms and main-job farm employment. The number of farms fell sharply from 1951 to 1976, and then more slowly for the rest of the century, following the same pattern as farm employment.

Past trends show a correlation not only between the number of farms and main-job farm employment, but also between main-job farm employment and farm productivity. In the mid-1990s, leading up to the decline in farm employment, new farm and machinery investment increased substantially, resulting in some

substitution of capital for labour. As farmers invested, the total value of farm machinery and equipment began to rise sharply in 1994. By 2000, the value had risen 53%, the largest increase since the 1970s.

Off-farm job opportunities for farmers appear to have improved dramatically in recent years. From 1998 to 2000, main-job employment rose in transportation (+11%), manufacturing (+12%), trade (+11%), health care and social assistance (+9%) and education (+4%) — the main industries in which farm operators and their spouses can apply their skills.

Farmers' spouses and children are also moving to off-farm work. As a result, the number of people mainly employed in agriculture per farming household has dropped. In 1998, in every 100 farming households, there were 143 people mainly employed on the farm. By 2001, this number had dropped to 131.

Most of this drop was caused by fewer spouses combining their efforts on the farm. In 1998, almost 36% of farmers had a spouse who was also employed in agriculture, a proportion that dropped to only 27% by 2001. At the same time, the percentage of farmers with a spouse mainly employed off the farm climbed from 22% to 24%.

Not all the move away from agriculture can be attributed to the more positive influence of a strong economy luring people to off-farm work. In fact, the economy and labour market slowed dramatically

in 2001, and farm employment continued to fall, albeit at slower pace than in 2000.

Farm profits have not risen since 1996. Farm operating expenses in 2000 were at all-time highs, offsetting modest gains in cash receipts. As a result, net farm income was \$2.6 billion in 2000 (adjusted for inflation), about the same as in the previous three years and only a fraction of the \$11.1-billion high reached in 1975.

As a group, farmers are relatively old, and some may be exiting the profession to retire. The median retirement age in agriculture is 66. Even though this is much higher than the overall median retirement age of 62, a much higher proportion of farmers are approaching or have surpassed the normal retirement age. In 2001, 15% of farmers were five years from the median retirement age or older (that is, 61 or older). For the total working population in Canada, 8% were five years from the overall median retirement age or older (57 or older).

The article "Farmers leaving the field" is available in the February 2002 online edition of *Perspectives on labour and income* (75-001-XIE, \$5/\$48). See *How to order products*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Geoff Bowlby (613-951-3325), Labour Statistics Division. □

## Employment in agriculture as main job

	December 1998	December 1999	December 2000	December 2001	1998 to 2001	1998 to 2001
Seasonally adjusted						
	'000				Change ( '000)	% change
<b>Canada</b>	<b>424.7</b>	<b>400.2</b>	<b>348.2</b>	<b>312.7</b>	<b>-112</b>	<b>-26.4</b>
Newfoundland and Labrador	1.0	1.1	1.6	0.5	-0.5	-50.0
Prince Edward Island	4.3	4.4	4.2	4.5	0.2	4.7
Nova Scotia	6.5	7.7	7.6	7.2	0.7	10.8
New Brunswick	5.5	6.5	6.7	4.5	-1.0	-18.2
Quebec	64.5	64.2	59.2	61.3	-3.2	-5.0
Ontario	112.2	110.3	91.3	76.9	-35.3	-31.5
Manitoba	38.6	35.8	29.4	30.4	-8.2	-21.2
Saskatchewan	72.6	69.0	55.3	46.3	-26.3	-36.2
Alberta	91.4	75.0	65.0	57.0	-34.4	-37.6
British Columbia	26.9	26.4	28.4	25.1	-1.8	-6.7

## Deliveries of major grains

January 2002

Data on January grain deliveries are now available.

Available on CANSIM: table 001-0001.

The January 2002 issue of the *Cereals and oilseeds review* ( 22-007-XIB, \$11/\$112; 22-007-XPB, \$15/\$149) will be available in April. See *How to order products*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Karen Gray (204-983-2856; [karen.gray@statcan.ca](mailto:karen.gray@statcan.ca)), Agriculture Division.

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## NEW PRODUCTS

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**Infomat — A weekly review**, February 22, 2002  
**Catalogue number 11-002-XIE** (\$3/\$109).

**Infomat — A weekly review**, February 22, 2002  
**Catalogue number 11-002-XPE** (\$4/\$145).

**The evolution of wealth inequality in Canada, 1984–1999**  
**Catalogue number 11F0019MIE01187**  
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**Supply and disposition of crude oil and natural gas**,  
Vol. 53, no. 9, September 2001  
**Catalogue number 26-006-XPB** (\$19/\$186).

**Refined petroleum products**, Vol. 56, no. 9,  
September 2001  
**Catalogue number 45-004-XIB** (\$16/\$155).

**Refined petroleum products**, Vol. 56, no. 9,  
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**Catalogue number 45-004-XPB** (\$21/\$206).

**Labour force historical review**, 2001  
**Catalogue number 71F0004XCB** (\$195).

**Perspectives on labour and income**, Vol. 3, no. 2,  
February 2002  
**Catalogue number 75-001-XIE** (\$5/\$48).

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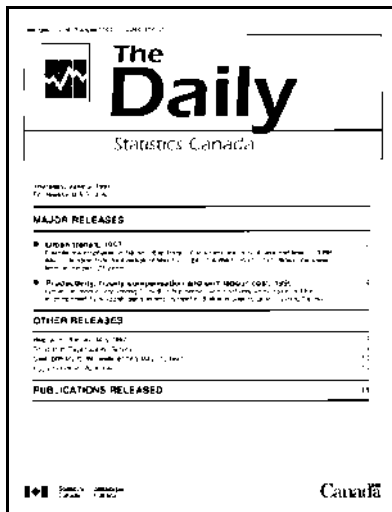
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Editor: Tom Vradenburg (613-951-1103, [tom.vradenburg@statcan.ca](mailto:tom.vradenburg@statcan.ca))

Head of Official Release: Madeleine Simard (613-951-1088), [madeleine.simard@statcan.ca](mailto:madeleine.simard@statcan.ca)

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**RELEASE DATES: FEBRUARY 25 TO MARCH 1**

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(Release dates are subject to change.)

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<b>Release date</b>	<b>Title</b>	<b>Reference period</b>
25	<b>Canada's international transactions in securities</b>	December 2001
25	<b>Farm cash receipts</b>	2001
26	<b>International travel account</b>	Fourth quarter 2001
26	<b>Characteristics of international travellers</b>	Third quarter 2001
27	<b>Industrial product and raw materials price indexes</b>	January 2002
27	<b>Quarterly financial statistics for enterprises</b>	Fourth quarter 2001
27	<b>Employment, earnings and hours</b>	December 2001
27	<b>Private and public investment</b>	2002 (intentions)
28	<b>Real gross domestic product by industry</b>	December 2001 and annual 2001
28	<b>National economic and financial accounts</b>	October–December 2001
28	<b>Balance of international payments</b>	October–December 2001
1	<b>The importance of investment in information and communications technologies</b>	1981 to 2000

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