

Median Income of Individuals (1995\$)

Abstract

The highest median incomes were observed in the urban areas of Vancouver, Calgary, Toronto, Ottawa-Hull, Montreal, and Quebec. According to the 1996 Census, close to 21 million individuals reported income for 1995. The total income from all sources reflected a 6% decrease when compared to 1990. The national median income for Canada was \$18 891. Incomes of individuals and families living in rural Canada tended to be lower than for urban areas. Differences in income distributions were also significant within major urban areas. Nearly 80% of the total population lived in census metropolitan areas.

This map shows median income of individuals, for the population 15 years of age and over reporting income in 1995 (not including institutional residents). As with other income maps in the Atlas, the data for this map are derived from the 1996 Census (<http://www.statcan.gc.ca/daily-quotidien/980512/dq980512-eng.htm>). The interpretive notes are primarily based on Statistics Canada sources.

The data were calculated as median values of individual income in each of the 288 census divisions (CD). A median value is the middle number in the total range of a set of numbers that are ranked from lowest to highest. The middle value is the median, which corresponds to the 50th percentile. The map legend includes the national median value as a class limit; all CD values are ranked as either above or below the national median. Income statistics are often represented as average values, however, median income values were used for these maps, as they were considered more representative of actual income distributions. Averages tend to be skewed by extreme high values while medians better reflect the total number of values for each CD. Note that data are only shown on the map for the settled areas within each CD. For definitions of income concepts and terminology, refer to 1996 Census Dictionary (<http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=92-351-U&CHROPG=1&lang=eng>).

The notes below briefly explain the geographical patterns and associated income distributions.

Components of Income (1996 Census)

The 1996 Census Dictionary defines income sources to include

- wages and salaries
- farm and non-farm self-employment
- government transfer payments



- investment income
- retirement income, and
- other money income

The chart below shows the relationship of these major income sources:

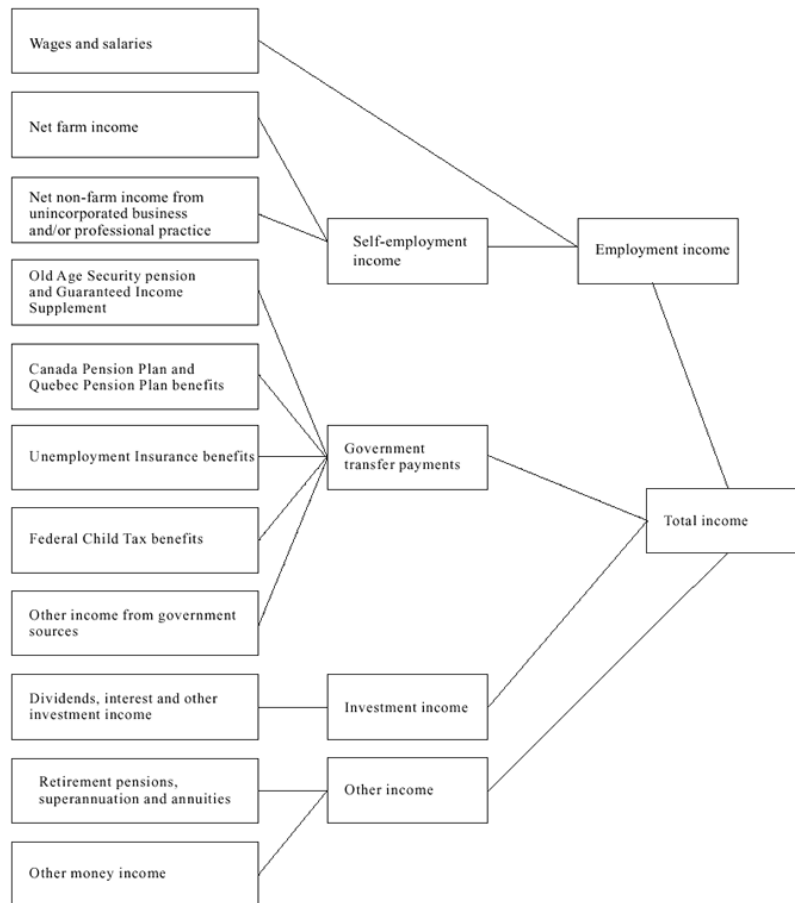


Figure 1. Components of Income, 1995

Source: Canada. Statistics Canada, 1996 Census Dictionary: Catalogue Number 92-351-XPE.

Income Distributions: An Overview

The income distribution on the map reflects the socio-economic dynamic between urban and rural areas right across Canada. Incomes of individuals and families living

in rural Canada tend to be lower than for urban areas. Within those same regions the overall distribution of incomes appear "more equal" when compared to urban centres. Differences in income distributions are also significant within the urban areas of which the most populated regions coincide with the geographic location of the 25 census metropolitan areas (CMA). According to Statistics Canada, 1996 figures, nearly 80% of the total population lived in CMAs, an area which represents less than 1% of the total landmass of Canada. It is within these areas where the most complex patterns of income distribution are observed. To better view the urban distributions, use the zoom button and click on the map area of interest. To view population figures and additional income statistics for each census division, first click on the get statistics button and then click on the map area.

- To view demographic statistics by community name, go to the Statistics Canada site " Statistical Profile of Canadian Communities" (<http://www12.statcan.ca/english/profil/PlaceSearchForm1.cfm>)

According to the 1996 Census, close to 21 million individuals reported income for 1995. The statistics indicate that the total income from all sources reflected a 6% decrease when compared to 1990. After adjustment for inflation, the average total income of individuals, 15 years of age and over, was \$25 196. The national median income for Canada was \$18 891.

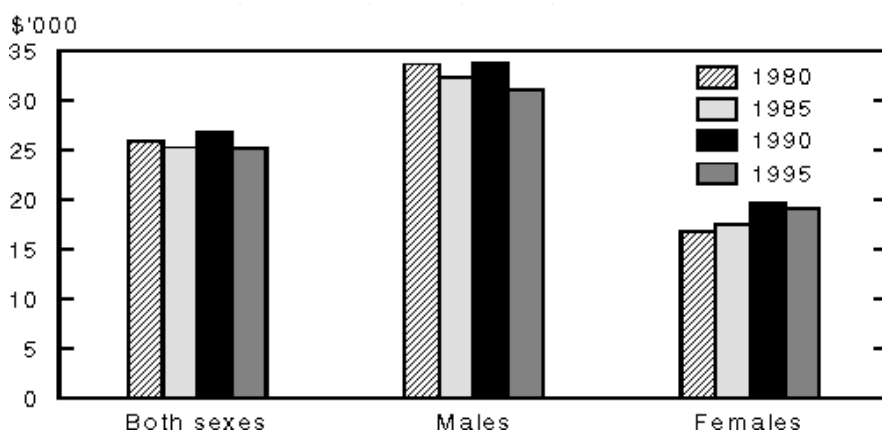


Figure 2. Average Total Income of Individuals in Constant (1995) Dollars, Canada, 1980, 1985, 1990 and 1995

Source: Canada. Statistics Canada. 1996 Census: Sources of Income, Earnings and Total Income, and Family Income. The Daily, May 12, 1998. Catalogue Number 11-001E. Ottawa, 1998. Accessed: August, 2001.

For current economic statistics published monthly by Industry Canada, visit:

- Monthly Economic Indicators (http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/03b.html)

- Regional Economic Observer
(http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/09.html)
- Micro-Economic Monitor
(http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/04b.html)

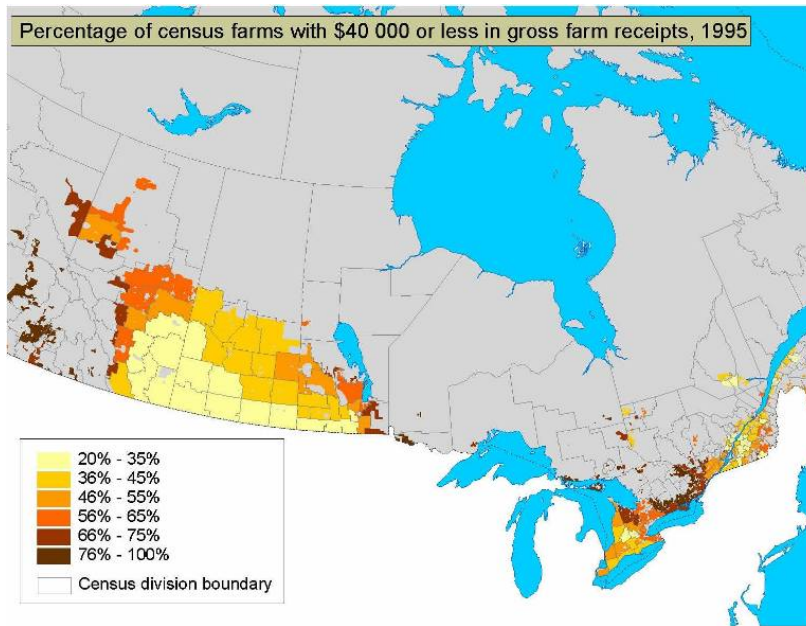
Geographical Patterns: Median Income of Individuals, 1995

As shown on the map, the highest median incomes are observed for census divisions which include (or are included in) the largest urban areas known as Census Metropolitan Areas (CMAs). These urban areas include Vancouver, Calgary, Toronto, Ottawa-Hull, Montreal and Québec. The remaining census divisions (CD) in the surrounding rural and lesser populated communities reported income levels near or below the national median of \$18 891.

Some smaller urban centres reported incomes well above the national median. Such places tend to be the business and manufacturing hubs for a large area. One example is Prince George, in central British Columbia, which dominates the Fraser-Fort George census division. This city has a large forestry and logging industry, and is a major transport and administrative centre. Another centre with relatively high income is Thunder Bay, in north-western Ontario, which dominates the census division of the same name. This city also has a substantial manufacturing base and has important regional services such as hospitals and universities.

The concentration of incomes below the national median is most apparent in regions along the northern margin of the settled area in Saskatchewan and Manitoba, and also in the coastal regions of the Maritime Provinces and Newfoundland.

The lower income regions in the Prairie Provinces may be partially attributed to the CDs located along the northern edge of the main agricultural areas, which are associated with more marginal agricultural activities than for some other parts of the Prairies. Additional maps and information pertaining to agriculture can be found in the Agriculture series under Economic Geography. See maps below.



For the coastal regions of Atlantic Canada, reliance on natural resources (especially the fisheries) is the mainstay of local economies. These regions have always had a high rate of seasonal unemployment. In recent years, they have been hard hit by limited resource availability. Maps and information about Resource Reliant Communities are found in the "Economic" section of the Atlas Table of Contents.

Not all rural or small population areas have low income. Some CDs, particularly in the north, report higher incomes than the national median. This is attributed to a relatively high proportion of high paying jobs in small population areas. The higher wages for both men and women are explained partly in terms of inflated wage rates to compensate for the considerably higher costs of living. An example is the Fort Smith Region of Northwest Territories, where two thirds of the population is in the labour force, and occupations in management, business, finance administration and government services are predominant. These types of occupations tend to be associated with higher incomes.

Data and Mapping Notes

The data presented on the map layers are derived from the 1996 Census (20% sample data) produced by Statistics Canada (<http://www.statcan.gc.ca/daily-quotidien/980512/dq980512-eng.htm>). The data are shown for all of the 288 census divisions (CD) for which data were released. Data were collected for the population 15 years of age and over, reporting income in 1995 (not including institutional residents). Income sources include: wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement

pensions and other money income. The technical notes pertaining to census data were supplied by Statistics Canada.

Confidentiality and Random Rounding Applied to Census Data

To ensure confidentiality, the values, including totals, are randomly rounded either up or down to a multiple of "5" or "10". To understand these data, you must be aware that each individual value is rounded. As a result, when these data are summed or grouped, the total value may not match the individual values since total and sub-totals are independently rounded. Similarly, percentages, which are calculated on rounded data, may not necessarily add up to 100%. Population counts are the only figures that are not rounded since they provide no information about individual characteristics.

Area Suppression Applied to Census Data

In addition to random rounding, area suppression has been adopted to further protect the confidentiality of individual respondents. Area suppression results in the deletion of all information for geographic areas with populations below a specified size. For example, areas with a population of less than 40 persons are suppressed. If the community searched has a population of less than 40 persons, only the total population counts will be available. Whenever income data are shown, those areas with populations below 250 persons are suppressed. If a community searched has less than 250 persons, the income data will not be available. All suppressed cells and associated averages, medians and standard errors of average income have been replaced with zeros. In all cases, suppressed data are included in the appropriate higher-level aggregate subtotals and totals.

Interpreting the Income Maps

The choropleth mapping technique was used to show income distributions at national and regional levels. The choropleth method has limitations when used to display data for large areas with small populations (northern and rural regions of Canada) by overemphasizing their relative importance. To minimize this distortion, information was only shown for settled areas (also referred to as the "population ecumene").

To view the population figures of a specific census division on a map, press the "get statistics" button and select the area of interest. The statistics displayed represent one or more settled areas that are associated with the total census division area. When comparing information between maps, it is important to understand that each map layer is based on a unique set of data. The class intervals used have been generated to represent the unique information on each map, and are chosen, therefore, to best show its most important patterns. As a result, the maps cannot be directly compared to one other.

Note that in choropleth technique, areas are completely shaded and only one such layer can be viewed at a time.

At the time the census division boundaries were defined, Nunavut Territory had not yet been designated as an official territory. It is therefore not referenced on the maps.

Definitions of underlined terms

Census Division: Census Division (CD) is the general term applied to areas established by provincial law which are intermediate geographic areas between the municipality and the province levels. Census divisions represent counties, regional districts, regional municipalities and other types of provincially legislated areas. In Newfoundland, Manitoba, Saskatchewan and Alberta, provincial law does not provide for these administrative geographic areas. Therefore, census divisions have been created by Statistics Canada in cooperation with these provinces for the dissemination of statistical data. In the Yukon Territory, the census division is equivalent to the entire Territory. (Source: 1996 Census Dictionary, Statistics Canada)

Census Metropolitan Area (CMA): A census metropolitan area (CMA) is a very large urban area (known as the urban core) together with the adjacent urban and rural areas (known as urban and rural fringes) that have a high degree of social and economic integration with the urban core. A CMA has an urban core population of at least 100 000, based on the previous census. Once an area becomes a CMA, it is retained as a CMA even if the population of its urban core declines below 100 000. All CMAs are subdivided into census tracts. A CMA may be consolidated with adjacent census agglomerations (CA) if they are socially and economically integrated. This new grouping is known as a consolidated CMA and the component CMA and CA are known as the primary census metropolitan area (PCMA) and primary census agglomeration(s) (PCA). A CMA may not be consolidated with another CMA. (Source: 1996 Census Dictionary, Statistics Canada)

Choropleth map: A thematic map in which areas are coloured or shaded to create darker or lighter areas in proportion to the density or a particular characteristic of the theme subject in that area.

Median Income of Individuals: This variable is a derived statistic, based on the income data collected of the population 15 years of age and over with income, excluding institutional residents, where responses were in dollar values. The median income of a specified group of income recipients is that amount which divides their income size distribution into two halves, i.e. the incomes of the first half of

individuals are below the median, while those of the second half are above the median. (Source: 1996 Census Dictionary, Cat. No. 92-351-XPE, Statistics Canada)

Settled Area: The parts of Canada making up the 1996 Settled Area, (or Population Ecumene), represents a selection of the 5984 Census Subdivisions (CSD) as defined by Statistics Canada for the 1996 Census. The selection process essentially removes those CSDs with very large areas and/or very low populations. Some of British Columbia's CSD boundaries have been further modified to better conform to the distinctive settlement patterns in the Cordilleran regions. The 1996 Settled Area is an attempt to balance the needs of national scale choropleth mapping with the spatial reality that the majority of Canada's land area contains very few people. The Settled Area represents more than 98% of the Canadian population captured in the 1996 Census of Canada. (Source: GeoAccess Division, Canada Centre for Remote Sensing, Natural Resources Canada)

Map Sources

Median income (1995\$)

Statistics Canada. 1996 Census of Population (20% sample data).

References

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Canada. Industry Canada. Micro-Economic Policy Analysis Branch. Regional Economic Observer. Ottawa. (http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/09.html)

Canada. Industry Canada. Micro-Economic Policy Analysis Branch. Micro-Economic Monitor. Ottawa. (http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/04b.html)

Canada. Statistics Canada. 1998. 1996 Census Dictionary. Ottawa. (<http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=92-351-U&CHROPG=1&lang=eng>)

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Sauve, Roger. 2001. The Current State of Canadian Family Finances - 2000 Report. Vanier Institute for the Family. Ottawa. (http://www.vifamily.ca/newsroom/press_feb_06_01.html)

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Vanier Institute for the Family. 2000. Profiling Canada's Families II. Vanier Institute for the Family. Ottawa. (<http://www.vifamily.ca/library/profiling2/profiling2.html>)

Related Web sites (1999 – 2009)

Federal Government

Micro-Economic Monitor
http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/04b.html

Monthly Economic Indicators
http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/03.html

Regional Economic Observer
http://strategis.ic.gc.ca/pics/ra/reo_00q1_e.pdf

Regional Economic Observer
http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/09.html

Statistics Canada. 1996 Census Dictionary
<http://www.statcan.gc.ca/pub/92-351-u/4064723-eng.htm>

Statistics Canada. 2001 Census of Population
<http://www12.statcan.ca/english/census01/home/index.cfm>



Statistics Canada. Free Internet publications. 1996 Census. Social Conditions. Understanding Rural Canada: Structures and Trends

<http://www.statcan.gc.ca/pub/21f0016x/rural96/html/onefile-unfichier/4148134-eng.htm>

This 1996 Statistics Canada slide show presents several images, as well as brief descriptions on the topic of rural demography.

Statistics Canada. Free Internet publications. Your Guide to the Consumer Price Index, 1996

<http://www.statcan.gc.ca/pub/62-557-x/4194961-eng.pdf>

This publication was written for the general public interested in obtaining a brief non-technical introduction to the Consumer Price Index (CPI). It poses and answers some of the more frequently asked questions relating to the construction, interpretation and use of this index.

Statistics Canada. Products and Services. Downloadable Publications. Labour Market and Income Data Guide

<http://www.statcan.gc.ca/pub/75f0010x/4060233-eng.htm>

Statistics Canada. Products and Services. Free Internet publications. Rural and Small Town Canada - Analysis Bulletin

<http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=21-006-X&CHROPG=1&lang=eng>

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Statistics Canada. The Daily. Monday, July 26, 1999. Family Income After Tax

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<http://www.statcan.gc.ca/daily-quotidien/990826/dq990826c-eng.htm>

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<http://www.statcan.gc.ca/daily-quotidien/980512/dq980512-eng.htm>

Statistics Canada. The Daily. Tuesday, October 5, 1999. Estimates of Labour Income

<http://www.statcan.gc.ca/daily-quotidien/991005/dq991005a-eng.htm>

The Economy in Brief

<http://www.fin.gc.ca/purl/econbr-e.html>

Provincial/Territorial Government

Government of Northwest Territories. Bureau of Statistics. Summary of Personal Income Statistics from All Returns, by Community Northwest Territories, 1991-1997

<http://www.stats.gov.nt.ca/Statinfo/PricesIncome/Income/ccra/91-97Aall.html>



Other

Conference of Rectors and Principals of Québec Universities. Statistical and Geographic Data. Income Trends in Canada 1980-1997

http://ivt.crepucq.qc.ca/english/trends/income_trends.html

This site is designed and updated regularly by the CREPUQ Groupe de travail sur les fichiers de données numériques. It offers access to a significant collection of aggregated statistical tables in Beyond 20/20, Excel and other formats. It also offers the Canadian Census Geographic Files.

The Canadian Council on Social Development. Free Statistics

<http://www.ccsd.ca/facts.html>

The Canadian Council on Social Development (CCSD) is a non-governmental, not-for-profit organization, which was founded in 1920.

The Canadian Council on Social Development. Publications

<http://www.ccsd.ca/pubs/pubcat/index.htm>

This is an alphabetical list of CCSD publications. For more detailed information about any publication, just click on its title. In some cases, the full book or report is available online.

The Canadian Council on Social Development. Publications. 1990s Marked by Rise in Poverty in Canadian Cities

<http://www.ccsd.ca/pubs/2000/up/communiq.htm>

The Canadian Council on Social Development. Publications. Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario

<http://www.ccsd.ca/pubs/2000/wd/>

The Canadian Council on Social Development. Publications. Income and Child Well-being: A New Perspective on the Poverty Debate

<http://www.ccsd.ca/pubs/inckids/es.htm>

The Canadian Council on Social Development. Publications. Low Income Trends in the 1990's

<http://www.ccsd.ca/pubs/2000/lit/index.htm>

The Canadian Council on Social Development. Publications. The Canadian Fact Book on Poverty 2000

<http://www.ccsd.ca/pubs/2000/fbpov00/note.htm>

The Canadian Council on Social Development. Publications. Urban Poverty in Canada: A Statistical Profile

<http://www.ccsd.ca/pubs/2000/up/>

The Canadian Council on Social Development. Publications. Urban Poverty in Quebec: Metropolitan Regions

<http://www.ccsd.ca/pubs/qpov/qpove.htm>

