

## Female Median Income (1995\$)

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### Abstract

The distribution of incomes above the national female median of \$14 508 were most prominent in Vancouver, Calgary, Toronto, Ottawa-Hull, Montréal, and Quebec. Based on the 1996 Census, the number of women reporting income has steadily increased over the years. In 1995, women represented nearly half of all income recipients, compared with 17% in 1990. However, women still represented the majority of workers in the 25 lowest paying occupations. Women had on average increased their purchasing power by 5% between 1980 and 1985, with an additional 12% gain over men between 1985 and 1990.

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This map shows female median income for the female 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 the 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.

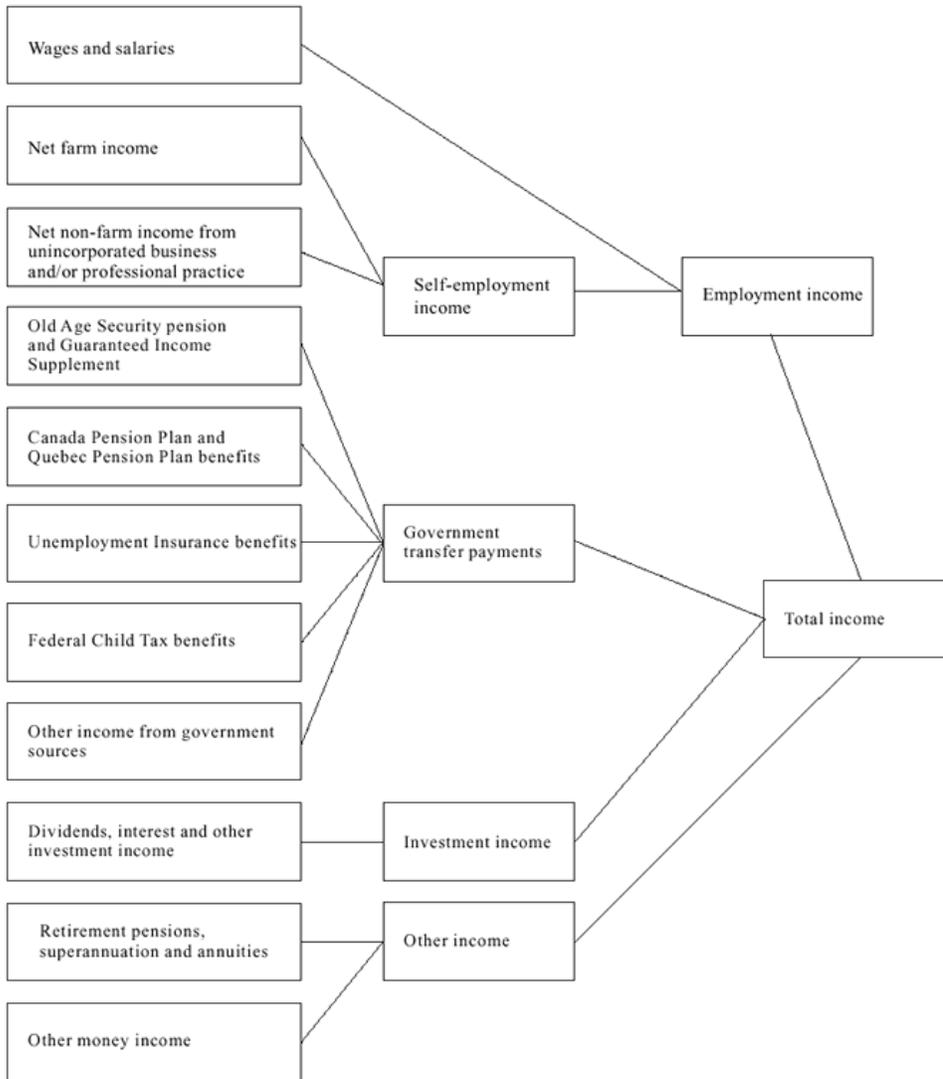
### Components of Income (1996 Census)

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

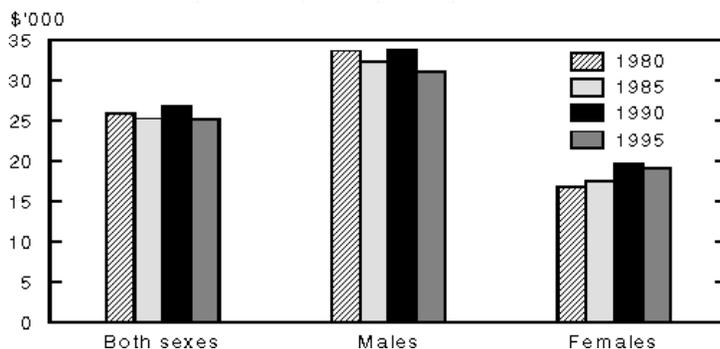
**Source:** Canada. Statistics Canada, 1996 Census Dictionary: Catalogue Number 92-351-XPE.

## 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](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](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](http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/04b.html))

## **Geographical Patterns: Female Median Income, 1995**

Based on the 1996 Census, the number of women reporting income has steadily increased over the years. In 1995, women represented nearly half of all income recipients, accounting for 22% of all the earners in the 25 highest paying occupations, compared with 17% in 1990. However, women still represented the majority of workers in the 25 lowest paying occupations.

In comparing the 1996 Census with those for 1981, 1986 and 1991, one sees that women had on average increased their purchasing power by 5% between 1980 and 1985 with an additional 12% gain over men between 1985 and 1990. While the average income of men declined 7.6% between 1980 and 1995, the average income of women increased 15% during the same time period.

This map presents a similar income distribution as for the map showing Median Income of Individuals, 1995. The income distribution patterns are closely tied to urban and rural settlement patterns. The distribution of incomes above the national female median of \$14 508 were most prominent in the largest urban centres. The highest incomes were observed in Vancouver, Calgary, Toronto, Ottawa-Hull, Montréal and Québec City. A gradual decline of economic influence was reflected in the lower incomes for the regions surrounding the urban cores.

To a large extent, the weaker economic influence of the peripheral agricultural regions throughout the Prairie Provinces is reflected in the low incomes reported, particularly in the more remote communities of Northern Saskatchewan and Manitoba. Similarly, the higher concentration of low income females in the Atlantic Provinces is partly attributed to the decline of the fisheries industry.

Not all women living in remote or rural communities reported low incomes. A number of rural and northern census divisions accounted for incomes well above the female national median. This may be attributed to the relatively high proportion of high paying occupations in thinly populated regions. These higher wages are explained partly in terms of employment incentives such as living and wage supplements to compensate for the higher costs of living. This is evident in the case of the Fort Smith region of Northwest Territories, where two thirds of the population is in the labour force, of which half are female. The occupations available are in management, business, finance, administration and government services, which tend to be associated with higher incomes. Some regional centres such as Prince George or Thunder Bay offer both men and women with broader employment opportunities owing to a more diverse economy delivering important regional services.

What is unique to the female income data are the overall low median income values when compared to the equivalent map showing male median incomes. The highest median income by census division for women represents a value well below the national value for male median income.

## Data and Mapping Notes

The data presented on the map layers are derived from the 1996 Census (<http://www.statcan.gc.ca/daily-quotidien/980512/dq980512-eng.htm>) (20% sample data) produced by Statistics Canada. 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)

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## Map Sources

### Median income (1995\$)

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

## References

Canada. Department of Justice Canada. Child Support Team. 2000. Selected Statistics on Canadian Families and Family Law Second Edition. Ottawa. (<http://canada.justice.gc.ca/en/ps/sup/pub/rap/SelStats.pdf>)

Canada. Industry Canada. Micro-Economic Policy Analysis Branch. Monthly Economic Indicators. Ottawa. ([http://strategis.ic.gc.ca/sc\\_ecnmy/mera/engdoc/03b.html](http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/03b.html))

Canada. Industry Canada. Micro-Economic Policy Analysis Branch. Regional Economic Observer. Ottawa. ([http://strategis.ic.gc.ca/sc\\_ecnmy/mera/engdoc/09.html](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](http://strategis.ic.gc.ca/sc_ecnmy/mera/engdoc/04b.html))

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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](http://www.vifamily.ca/newsroom/press_feb_06_01.html))

Tyrell, Iain. 1998. Distribution of Family Incomes Across Regions in Canada. Applied Research Branch. Strategic Policy. Human Resources Development Canada. (<http://www.rhdcc-hrsdc.gc.ca/sp-ps/arb-dgra/publications/research/1999docs/w-98-3e.pdf>)

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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](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](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](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](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>

**Statistics Canada. Statistical Profile of Canadian Communities, 1996**

<http://www12.statcan.ca/english/profil/PlaceSearchForm1.cfm>

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

<http://www.statcan.gc.ca/daily-quotidien/990726/dq990726a-eng.htm>

**Statistics Canada. The Daily. Thursday, August 26, 1999. Employment, Earnings and Hours**

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

**Statistics Canada. The Daily. Tuesday, May 12, 1998. 1996 Census: Sources of Income, Earnings and Total Income, and Family Income**

<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.crepuq.qc.ca/english/trends/income\\_trends.html](http://ivt.crepuq.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>