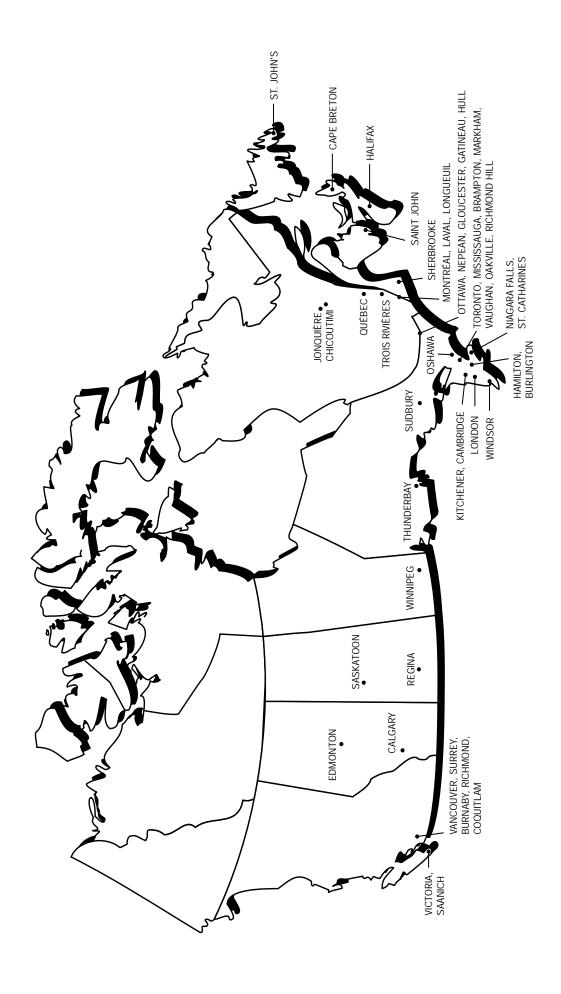
### Urban Poverty in Canada

A STATISTICAL PROFILE

KEVIN K. LEE



# LARGE CITIES IN CANADA



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### Urban Poverty in Canada

## STATISTICAL PROFILE

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### PREFACE

In 1996, the Canadian Council on Social Development (CCSD) published a small study on poverty in Canadian metropolitan areas using data from the 1991 Census. That report, entitled A Statistical Profile of Urban Poverty, by Clarence Lochhead and Richard Shillington, generated a lot of interest. Local level data on poverty were difficult to come by, and the study proved valuable to many people involved in anti-poverty initiatives in their communities.

In the following years, the CCSD decided to design a more detailed follow-up study, using data from the 1996 Census. However, due to the substantial costs of acquiring the necessary custom data from Statistics Canada, the CCSD needed partners to help support the initiative. As well, it was felt that having the direct involvement of people who would be using such data for their own purposes would help raise awareness

of Canada's poverty problem and would facilitate more research activities to address the issue.

Thus, the Urban Poverty Project was developed to carry out three primary activities: 1) to provide relevant local level poverty data of use to the project partners; 2) to search for factors underlying differences in poverty among communities; and, 3) to help fund the development of this research report. Many regional and municipal level governments, as well as a wide range of community-based organizations, were eager to participate.

Through the efforts of the many project partners across the country and work by CCSD staff, the most comprehensive poverty data network in Canada has been built. The project involves data-users in 19 different locations, with local consortiums

operating in many of these locations. In total, over 70 different regional and municipal authorities and local organizations have their own poverty databases containing detailed information about their community. Furthermore, the partners in the project all use a common template of variables to examine the issue of poverty.

This Urban Poverty Project has helped raise awareness about poverty issues in communities across Canada and in many places that have never seen detailed poverty statistics on their particular area. It is the CCSD's hope that these data and this report will serve as important references for continued work on poverty in Canada. The CCSD is proud to be a part of this initiative, and we look forward to carrying on the tradition in the future using data from the upcoming 2001 Census.

Urban Poverty in

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### ACKNOWLEDGEMENTS

As with most projects of this size, the work contained in this report is the result of many people's efforts. I am grateful to them all.

The CCSD's Urban Poverty Project would not have been possible without the generous support of our many partners in this project. Their commitment to the study of poverty in their communities and their willingness to be part of the project provided the resources necessary to develop the database used for this research. As well, many national partners spent countless hours organizing consortiums of local partners in their communities.

Many thanks to individuals, from East to West, at the Cape Breton Regional Municipality, Metro United Way (Halifax), City of Saint John, Human Development Council (Saint John), Regional Municipality of Ottawa-Carleton, National Association of Friendship Centres, Regional Municipality of Durham, City of Toronto, York Region, Regional

Municipality of Peel, Regional
Municipality of Halton, Regional
Municipality of Hamilton-Wentworth,
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of Thunder Bay, City of Regina, City
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Staff at Statistics Canada played an invaluable role in providing data for the project. Anne Lupien, Joanne McIvor and Sandra Gorman at the National Capital Commission Statistical Reference Centre spent long hours working out the details to meet the challenging data requirements of the project.

A number of current and former CCSD staff also lent their considerable expertise to this project. Clarence Lochhead and Grant Schellenberg were instrumental in helping to design the data order for the project. Pierre Laliberté, Gail Fawcett, Jean Kunz and Paul Roberts provided valuable input into selected sections of the report. Cheryl Engler provided excellent research support for Chapter 3. Ellen Adelberg and Nancy Perkins expertly guided the report to print, and Jim Young edited the report with a keen attention to detail. As well, CCSD board members David Hay and Cathy Wright offered many insightful comments regarding the content of the report.

And finally, I'd like to thank David Ross who provided unwavering support throughout the project. I am truly grateful for his invaluable assistance in the development of the project and in the analysis and editing of the report.

The author takes full responsibility for all views and opinions, as well as for any errors that may be present in the contents of this report.

### EXECUTIVE SUMMARY

Urban Poverty in Canada brings a novel perspective to the study of poverty in Canada by examining it at the local level and comparing the situation in cities across the country. Using data from the 1996 Census and Statistics Canada's Low Income Cut-offs to measure poverty, the study demonstrates that substantial differences in income exist within and among Canadian communities.

### Overview of Findings

The main findings of the study include the following:

- → Poverty increased throughout Canada in the early 1990s, but more so in metropolitan areas. Metropolitan populations grew by 6.9 per cent between 1990 and 1995, while poor populations in these areas grew by 33.8 per cent, far outstripping the overall growth. In contrast, areas outside of metropolitan regions grew by 4.7 per cent, and the poor populations in those areas grew by 18.2 per cent.
- ➤ Variations in poverty rates were substantial among cities in 1995, and some patterns emerged with respect to the economic regions in which cities were located. Cities in Québec tended to have the highest poverty rates, while cities in southern Ontario tended to have the lowest rates. Cities in the Atlantic provinces, the Prairies and British Columbia had poverty rates that ranged widely. Among

- cities, Montréal had the highest poverty rate and Oakville had the lowest.
- → Centrally located cities are the traditional economic cores of most metropolitan areas, but they also had the highest rates of poverty. While just over half of metropolitan populations lived in central cities, almost two-thirds of the urban poor lived there. In comparison, the poor in suburban or adjacent regions within metropolitan areas were underrepresented and those areas tended to have lower poverty rates. For example, the poverty rate in the city of Toronto was 27.6 per cent, compared to Oakville's rate of 9.9 per cent both cities within the same metropolitan area.
- The number of high-poverty neighbourhoods increased between 1980 and 1995. While most metropolitan areas had at least some high-poverty neighbourhoods, three-fifths (60.0 per cent) were located in Montréal and Toronto. As the number of high-poverty neighbourhoods grew, they covered a larger geographic area and included a greater number of families. As a result, families in these neighbourhoods accounted for a larger proportion of all families – both poor and non-poor - in any given city. Although the geographic concentration of poor families has long been acknowledged in many U.S.

- cities, this report shows that concentrated poverty also exists in Canada.
- → Certain population groups were more likely than others to be poor. The average poverty rate among all city residents was 24.5 per cent. In contrast, 62.4 per cent of non-permanent residents (comprised of refugee claimants, foreign students and foreign workers) lived below the poverty line - the highest rate among the groups examined. The next highest poverty rate was among Aboriginal people (55.6 per cent), followed by recent immigrants (52.1 per cent), visible minorities (37.6 per cent), and persons with disabilities (36.1 per cent). As well, poverty rates were relatively high among children and youth and among elderly women. For households, the average poverty rates among lone-parent families (59.2 per cent) and unattached individuals (45.2 per cent) were also relatively high.
- → Education and employment are important factors in the likelihood of being poor, but they are no guarantee against poverty. In general, the chances of living in poverty decreased as education levels, employment activity and occupational skill levels increased. However, for a certain proportion of the population, high educational achievement, full employment and high skill levels did not protect individuals and their families from poverty.

### Executive Summary

- Poverty rates for certain population groups varied considerably among the cities, so that individuals or families with similar circumstances faced different risks of being poor. For example, lone-parent families in Cape Breton were more than twice as likely to be poor than were lone-parent families in Vaughan. Furthermore, some people with low-poverty characteristics had higher poverty rates in some cities than did people with highpoverty characteristics. For example, someone in Montréal with a post-secondary certificate was more likely to be poor than someone without a high school degree in most cities.
- → Variations among city poverty rates are influenced to some extent by differences in city population compositions. Standardizing population shares by annual employment activity, household type, immigrant status and visible minority status produced the most changes in city rankings. Cities with population shares widely different from the average experienced the most change in rank as a result of standardization. However, no one group is responsible for city poverty rate variations, as rate variations are apparent among all groups.
- → To some extent, variations in city poverty rates are reflected in average incomes of families.

  Although the average income of working-age families was \$60,400, it ranged from \$42,300 in Cape Breton to \$96,200 in Oakville more than double the income from top to bottom. Earnings and government transfers to families also varied widely among the cities, suggesting that families in

- different cities receive different mixes of income from the labour market and government programs.
- → The average income of poor families with working-age members was \$14,500, only one-quarter the average income of all working-age families. This was largely due to huge differences in earnings: the average earnings of poor families totaled only 12.9 per cent of the amount that all families had in earnings.
- → The income quintile analysis an income comparison technique that does not use the LICO also showed vast differences in incomes among the cities. The analysis presented the shares of households in quintiles based on common "national urban" cutoffs. Some cities - such as Trois-Rivières, Montréal and Sherbrooke - had large proportions of households in the lowest income group, while other cities - such as Vaughan, Oakville and Burlington - had small proportions in this quintile.
- → The average poverty gap among working-age poor families was \$12,200. The gap varied considerably among cities, reflecting differing degrees of poverty. The size of the poverty gap did not correspond to city poverty rates.
- → Since 1995, the overall labour market has improved, but budget cuts to income security programs have deepened. Indicators such as metropolitan unemployment rates and shares of full-time employment suggest that improvements in the labour market between 1995 and 1998 have been uneven. The result of these trends on city poverty rates is unclear and will continue to be until the next Census in 2001.

### Implications of Findings

The findings in this report have implications for the future study of poverty, as well as for responses to address the problem of poverty.

- → Reponses to poverty are appropriate in every community examined. While the issue may have a larger profile in some cities than in others, the findings in this report show that no community is immune to poverty. Any level of poverty has implications for the amount of social cohesion and social inclusion in the communities and in the country as a whole.
- Any response to poverty in Canada should recognize its spatial component. Considerable differences in poverty rates signify that the prosperity and opportunity that many Canadians enjoy are not being shared equally by citizens within communities and among communities. Furthermore, concentrations of poverty in Canadian neighbourhoods may lead to the isolation of those residents from employment networks, as is evident in some inner cities in the United States.
- Aboriginal people, recent immigrants and non-permanent residents, visible minorities, persons with disabilities, lone-parent families and unattached individuals are evident in most communities. This suggests that there are real barriers preventing these groups from acquiring adequate incomes. Because these groups are faced with employment disadvantages unlike those faced by other people in Canada, improvements in the labour

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- market alone are not the sole solution to their structural poverty.
- ▶ Poverty rates differ among cities, in part, because of differences in the composition of the cities' populations. However, the presence of certain groups is not the sole reason for high poverty rates in any city because poverty rates vary among all groups. Furthermore, demographic compositions can only partially explain any poverty rate variations.
- A community's human capital, indicated by its average levels of education and occupational skills, is linked to the poverty rate of that community. As such, programs that facilitate the development of education and skills can boost incomes and lower poverty rates. Post-secondary educational institutions play a large role in raising human capital, as do the variety of government- and community-sponsored training programs. Support services can also make an enormous difference in poor peoples' lives and can facilitate their personal development.
- Local economies are linked to local poverty rates. The relationship between annual employment activity and poverty demonstrates that lack of employment is associated with higher poverty. Each city has a unique economy and its performance has implications for the local labour market. In some cities, relatively high poverty rates suggest that the local economy does not provide sufficient employment for many area residents. In other cities, particularly those in prosperous regions, high poverty rates suggest that good jobs are not equally accessible to all residents. If Canadians value differentiated communities that contribute to the country's economy and sense of history, policies must find ways for local residents of these areas to survive and prosper.
- Governments, the private sector, community groups and citizens must work together to address poverty. Governments have traditionally been viewed as

having the primary responsibility to respond to poverty in Canada. However, both the private sector – as the main engine of job creation – and community groups – as providers of support services and advocates – also have important roles to play. What is needed is a coordinated response to address high poverty levels. Effective solutions to poverty are possible if these sectors can agree on common goals and work together.

Poverty is not simply a problem for people who have fallen on hard times. Its scope is much wider than that, and it should be a concern to all Canadians. Poverty rates are indicators of the health of citizens and the state of institutions. As well, poverty rates are predictors of things to come - poverty has detrimental impacts on the long-term health of children. Unhealthy children will, in time, affect the health of the nation. Current poverty rates show that all sectors still have much work to do to address the problem of poverty in urban Canada.

### URBAN POVERTY IN CONTEXT

The continuing problem of poverty in Canada is impossible to ignore. Almost daily, the media run stories highlighting the fact that some people are living on much less money than others. Such stories include the single mother trying to make ends meet for her family, the young high school dropout barely surviving on a minimumwage job, or the senior widow on a fixed income trying to pay the rent. The rate of child poverty has become another national indicator of our sense of well-being. Homelessness and panhandling are now highly visible on the streets of major Canadian cities. Despite Canada's relative wealth as a western industrialized nation, its persistent levels of poverty clearly demonstrate that opportunity and prosperity are not being shared equally among its citizens.

Most Canadians live in large urban areas, despite the country's considerable geographic size. Between 1951 and 1996, the share of all Canadians living in metropolitan areas1 rose from less than half (46 per cent) to nearly two-thirds (63 per cent).2 As urban areas have grown, the incidence of poverty among their populations has also increased. As shown in Figure Intro.1, until 1985, poverty rates among unattached individuals over the last quartercentury were higher outside census metropolitan areas (CMAs) than rates within these areas. Family poverty rates have followed a similar pattern. Metropolitan poverty rates were higher in 1995 than at any time since 1970.

### Introduction

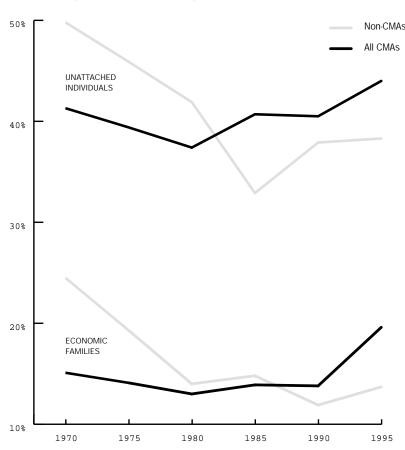
The question of who has the money – and who doesn't – is the cornerstone of urban process and urban policy.

Robert W. Lake, Acting Director, Center for Urban Policy Research, Rutgers University

The rise in urban poverty is due to a myriad of complex factors, some of which can be attributed to recent structural changes in Canada.

 Economic restructuring over the past quarter-century has changed the nature of work.

FIGURE INTRO.1
POVERTY RATES AMONG ECONOMIC FAMILIES AND UNATTACHED INDIVIDUALS, CMAs AND NON-CMAS, 1970 TO 1995



Note: Data shown for 1975 is the calculated median between 1970 and 1985 data points.

Sources: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996, 1991, 1986, 1981 and 1971 Censuses of Canada, Cat. nos. 93F0020XCB96004 (1996), 93-338 (1991), 94-128 (1986), 95-943 (1981), 92-937 (1981); Census of Canada 1971 Special Series: "Geography, families and economic characteristics."

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Increasingly, new jobs are characterized as either high-skill and high-wage, or low-skill and low-wage.<sup>3</sup> As well, the last two recessions have led to increases in the incidence and duration of unemployment, and decreases in participation rates.

- → Household structures are changing, with an increasing number of households headed by a lone parent or single person. Although couples often become dual-earner families to increase their ability to make ends meet, lone-parent families and unattached individuals have fewer options to gain additional income.
- → Governments are reducing the scope of important social security programs, such as Employment Insurance and social assistance (welfare), leaving people who have no employment with even less income than before.

These changes have implications for the material income levels of many families and individuals. For most households, income from market sources - which is primarily drawn from participation in the paid labour market - and from government transfers are the primary means of protection against poverty.4 Figure Intro.2 shows the sources of income in 1997 for households divided into quintiles - five equal groups based on household income. The figure demonstrates that as household incomes rise, so does the proportion of household income that is derived from the marketplace. Households in the top four quintiles received over 60 per cent of their income from the market, and households in the lowest quintile received an average of 10 per cent of their income from this source. Overall, the market is the primary source of income for most households. However, when market incomes drop,

government transfers become critically important for many low-income Canadian households. Government transfers can act as a buffer against poverty for many households, and they constitute the primary source of income for many households in poverty. Figure Intro.2 also shows that although households in the lowest quintile received the largest share of their income through transfers, households at all quintile levels received at least some transfer income.

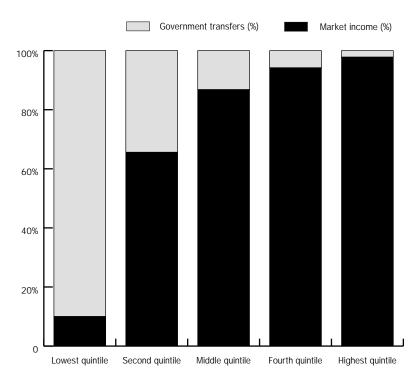
The uniqueness of each Canadian city means that the face of poverty can look quite different depending upon one's location. Each community has its own characteristics and economy, and to the extent that

these factors influence poverty rates, they can be predictors of area poverty rates; because local factors vary, so do local poverty rates.

### Content Overview

The primary objective of this report is to provide a portrait of urban poverty in Canada. Furthermore, data are presented at a level that many people can relate to: the local level. The effects of poverty are most strongly felt at the local level, even though they are often due to trends and conditions at global and national levels. The report's secondary objective is to explore local factors that contribute to variations in poverty levels in

FIGURE INTRO.2
SOURCES OF HOUSEHOLD INCOME BY QUINTILE, SHOWING PER CENT RECEIVED FROM MARKET AND TRANSFER SOURCES, CANADA, 1997



Note: Quintiles were established by dividing all households into five equal groups.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Consumer Finances microdata file.

different urban areas. By examining differences in the demographic and labour market characteristics of cities, we can identify factors that contribute to poverty rate variations. The report's goal is to help foster a greater understanding of the growing issue of urban poverty in Canada and to stimulate the search for effective solutions.

For the purposes of this research, poverty is defined using Statistics Canada's before-tax Low Income Cutoffs (LICOs). Statistics Canada itself does not define the LICO as a poverty line, but instead refers to people with incomes below the LICO as living in "straitened circumstances." However, most people who comment on poverty agree that living in straitened circumstances in a wealthy country such as Canada constitutes relative income poverty. This author agrees with that perspective, and believes that the use of the LICO to measure poverty, in this report and elsewhere, is entirely appropriate. No measure of poverty is perfect - including the LICO - but the LICO has many benefits. It is a fair and valid measure, consistently defined over time. It is adjusted for inflation, changes in Canadian spending patterns, household size and community size. The LICO measures the amount of income that it takes to live and participate as a citizen in Canada. As well, strong evidence suggests that children raised on incomes below the LICO have less healthy development.5

The LICO is also a good indicator of the public's perception of poverty. Gallup Canada, administrators of the Gallup Poll, have surveyed Canadians on their views of income adequacy since 1976. Gallup asks a sample of adults, "What do you think is the least amount of money a family of four needs each week to get along in this community?" Figure Intro.3

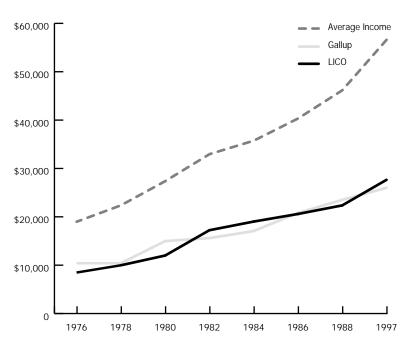
shows that Gallup results (adjusted to reflect annual inflation) and the LICO have been reliably close for more than two decades.

Some readers may feel uncomfortable with the use of the LICO as a measure of poverty (i.e., a poverty line) in Canada. They may agree that the LICO measures households with low incomes - as Statistics Canada states – but arque that it does not actually measure poverty. If so, this author encourages those readers not to dwell upon the poverty label used to describe persons living below the LICO. Regardless of whether the reader believes that the LICO actually measures poverty, it is useful as a well-tested measure of material low income that allows for a consistent examination of low-income trends. These facts about the LICO (and those discussed above) should not

be ignored. If nothing else, readers should agree that the statistics presented here indicate that many Canadians are struggling to support their families and to participate as full citizens. For a further discussion of this measure, see *Appendix A1* in this report.

The main sources of data used in this report are custom tabulations of the 1991 and 1996 Censuses, and income data from these sources refer to 1990 or 1995 pre-tax income. The geographic unit used most extensively in this research is the city, defined by Statistics Canada as the census subdivision or CSD. Urban areas are also compared using geographic units such as the municipal region (census division or CD), metropolitan area (census metropolitan area or CMA), and neighbourhood (census tract or CT).6

FIGURE INTRO.3
CANADIANS' PERCEPTIONS OF POVERTY, 1976 TO 1997



Note: Amounts adjusted to 1997 dollars

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada and selected Gallup Polls.

### Poverty in Canada

Urban

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### Introduction: Urban Poverty in Context

The report contains a wide range of poverty-related statistics, using the LICO as the common indicator to contrast the situation in different areas. Chapter 1 compares poverty rates at various geographic levels. It examines poverty rates at the metropolitan level and compares these metropolitan rates to national, provincial and city rates. As well, poverty rates for selected municipal regions are compared to national, provincial and city rates. These comparisons show the range of poverty rates among metropolitan areas or municipal regions, and among the cities within these geographies. As well, poverty rate differences between central cities and surrounding areas are examined.

However, studying poverty at these levels is only part of the picture. Examining incomes at the neighbourhood level is also important in understanding the nature of urban poverty. Research in Chapter 1 identifies high-poverty neighbourhoods based on the proportion of poor families in the area. It then determines the growth in the number of these neighbourhoods, the metropolitan areas in which these neighbourhoods are located, the number of families living in these neighbourhoods, and the extent to which poor families in a given CMA live in these neighbourhoods.

Chapter 2 examines who is living in poverty in Canadian cities. The chapter begins by exploring the incidence of poverty by age and gender. Population groups with particularly high rates of poverty are discussed, including immigrants, members of visible minority groups, Aboriginal persons, and persons with disabilities. Poverty rates among different types of households – such as lone-parent families and single people – are also explored.

Chapter 3 delves into the relationships between education and poverty, and between employment and poverty. Every city has a unique local economy that provides a distinct mix of opportunities to the local workforce. As well, economic restructuring is fundamentally changing many of these local economies. Education is a key indicator of success in this context. This chapter begins with a brief discussion of labour market trends in Canada and the importance of skills and education. The second section examines the likelihood of living in poverty for people at various education levels in different cities. The third section examines the poverty rates among working-age persons based on their annual employment activity and occupational skill levels.

Chapter 4 explores income levels from two sources: earnings and government transfers. The paid labour force is the primary source of income for most households at higher income levels, although all households receive income through direct and indirect government transfers. However, the primary source of income for poor households is through government income security programs, reflecting the stark economic differences between all households and poor households. This chapter begins with an overview of public income security programs in order to provide a context for discussions on sources of income. It then provides income profiles of poor households and compares these to income profiles of all households.

As well, the chapter looks at the increasing "poverty gap" – the amount of money that would be needed to bring the incomes of poor families up to the LICO, in other words, the deficiency in poor families' incomes. To illustrate the

extent to which individuals and families rely on government transfers, some figures on "market poverty" are also provided. Market poverty is calculated by subtracting a family's income obtained from government transfers from its total income, then comparing the result to the LICO. Figures on market poverty provide some idea about the number of individuals and families whose incomes could drop below the LICO if it were not for the financial support of government security programs. As well, it suggests the depth of poverty they might experience if government transfers were withdrawn.

In addition, Chapter 4 uses common benchmarks to explore the distribution of incomes in each city without the use of the LICO. Households in census metropolitan areas (CMAs) are pooled, then divided into five equal groups - or quintiles - according to income levels. The result is a set of "national urban" income cut-offs, which are then applied to households in each city to show variations in local income distributions. This exercise demonstrates, for example, that some cities have a larger-than-average share of low-income households, and others have a larger-than-average share of high-income households.

To some extent, poverty rate variations among cities are linked to the composition of their populations. Members of different population groups have a different likelihood of living in poverty. As such, the disproportionate presence of a particular group in the population can influence a city's overall poverty rate. Chapter 5 explores this relationship using two statistical techniques.

The first technique asks the question, "If each city had identical shares of selected population groups, how would their poverty

rates change relative to each other?" To answer, the composition of each city's population by selected characteristics is "standardized," and a new poverty rate is calculated. By observing differences between the ranking of cities by their actual poverty rates and their standardized poverty rates, the influence that different population compositions may have on city poverty rates becomes apparent.

The second statistical technique used in this chapter addresses the question, "How much do changes in the poverty rates of vulnerable groups affect city poverty rates?" This exercise reduces the poverty rate of high-poverty groups by 25 per cent, then recalculates the city poverty rate based on this change. In order to isolate the impact of each group's poverty-rate reduction, this "targeted poverty reduction" technique is carried out separately for each group.

Chapters 1 through 5 each conclude with a summary section that highlights the main findings of the chapter.

Finally, Chapter 6 provides an overview of the important findings from the previous chapters and discusses indicators of trends in city poverty rates. As a result of the findings, some implications and areas of further research are also suggested.

Appendix A contains discussions about the poverty measure, sources of data, and geographic units used in this report. As well, the Appendix contains a Pearson correlation analysis showing the strength of the statistical relationship between the share of a given group in city population and that city's poverty rate. This analysis is carried out to supplement the findings from the techniques used in *Chapter 5*. The Appendix concludes with supporting tables, a glossary, and a bibliography.

Appendix B includes reference data for use by researchers, policy-makers, concerned citizens and other interested parties. Poverty statistics in table format are presented for Canada, the provinces, municipal regions, metropolitan areas and cities.

Readers interested in poverty in selected cities are encouraged to manually highlight them in the tables and figures as they proceed through the body of the report. Data for individual cities are often presented in a group of all cities, and the order of presentation can change from one table or figure to another. By highlighting the particular cities of interest, readers may find it easier to assess poverty in those cities, as well as make comparisons to other cities.

### Endnotes

- A census metropolitan area (CMA) is a very large urban area (known as the urban core), together with adjacent urban and rural areas (known as urban and rural fringes) which have high degrees 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. See *Appendix A* for a discussion of data sources and geographical units used in this research.
- Burke, Mary Anne. "Urban Canada" in Canadian Social Trends, Winter 1987, Statistics Canada, Catalogue No. 11-008-XPE, pp. 12-18, 1987, and Statistics Canada, 1996 Census, custom tabulations.
- Banting, Keith G., Charles M. Beach, and Gordon Betcherman. "Polarization and Social Policy Reform: Evidence and Issues," in Labour Market Polarization and Social Policy Reform, 1995.
- See Chapter 4 for income source definitions.
- <sup>5</sup> Ross, David P. and Roberts, Paul. Income and Child Well-being: A New Perspective on the Poverty Debate. Ottawa: CCSD, 1999.
- The terms in brackets are geographic units defined and coined by Statistics Canada. In this report, more user-friendly terms are often used to describe these units: CMAs are referred to as metropolitan areas; CDs are referred to as municipal regions, regional governments or regional districts; CSDs are referred to as cities; and CTs are referred to as neighbourhoods. See Appendix A for a discussion of data sources and geographic units used in this research