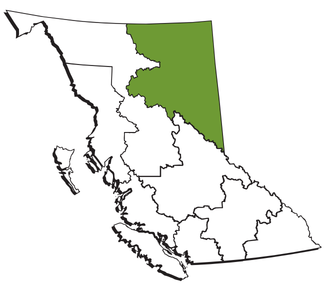
Northeast Development Region



The Northeast Development Region (NEDR) is one of the largest geographic areas in the province. With a land area of 204,910 km^2, it takes up almost one quarter of British Columbia's total land mass. The region, which encompasses the Peace River and Northern Rockies Regional Districts, had a population of 67,193 in 2007.[1]

The NEDR's economy is entirely resource-dependent, with the oil and gas sector dominating in Fort St. John, forestry dominating in Fort Nelson, and both agriculture and some oil and gas dominating in the Dawson Creek area. Mining in the Northeast is mostly coal-based, with the majority of coal beds situated in the Peace River area.

The oil and gas sector is the biggest employer in the NEDR's economy, and has been the source of a major economic boom during the past few years. However, a decline in natural gas prices in 2007 led to a slight cooling-off of the region's red-hot economy, with subsequent stabilization in regional labour force activity. The industry has seen a significant decline in the number of drilling rig operation days, and further declines are predicted in the next few years.[2] These declines have led to reduced activity and employment in related sectors, such as trucking and transportation, and have affected the trade sector as well. Many see this slowdown as a relief, as employers are desperate to find workers in many sectors. In several cases, the slowdown in oil and gas activity has meant that companies are simply working at full capacity, rather than over capacity.[3]

1. Statistics Canada, CANSIM, Table 051-0036, "Population Estimates as of July 1st."
2. Canadian Association of Oilwell Drilling Contractors.
3. Source: Conversation with representative of Service Canada, April 2008.

In 2007, the forest sector was hit hard in the Northeast Development Region and throughout BC by declining lumber and OSB[4] prices, reduced demand in the US, and the strong Canadian dollar. Two major Canfor sawmill operations announced shutdowns in 2007; the Chetwynd sawmill began eliminating shifts in January 2008, and the Polarboard Oriented Strand Board mill in Fort Nelson will be closed by June 2008. These closures mean the loss of over 400 jobs; however, the oil and gas sector (both in BC and Alberta) and other forest product operations will likely hire many of these workers.

On the service side of the economy, wholesale and retail thrived in 2007 due to ongoing pent-up demand and the availability of workers from other sectors. There was also a trend toward establishing more operations in the NEDR, rather than importing services (for example, equipment sales) from Alberta. In the longer term, this may include hotels, although there was a decline in the number of workers in the accommodation and tourism sectors in 2007, due in part to a shortage of qualified workers.

LIVE Indicators

Educational Achievement

Educational achievement has a significant effect on labour force productivity and, in the longer-term, individual and aggregate purchasing power. Statistics Canada data shows that between 2003 and 2007, the share of the labour force with post-secondary education rose from 50.4% to 51.2% in the NEDR. However, the level of educational attainment recorded in each of those years was still lower than the provincial average, which reached 53.9% in 2007; moreover, it was a slower rate of change. To put this in perspective, the Mainland/Southwest Development Region's level of educational attainment rose from 60% in 2002 to 64.4% in 2007, the highest increase in the province.

Table 6-1: Percent of Labour Force Age 25-54 With a Post-Secondary Certificate/ Diploma or Bachelor's Degree, Northeast Development Region, 2003 to 2007

						Percentage Point (ppt) Change	
Region	2003	2004	2005	2006	2007	5-Year 2003-07	1-Year 2006-07
Northeast DR[5]	50.4%	46.4%	42.9%	47.4%	51.2%	**+0.8 ppt**	**+3.8 ppt**
British Columbia	**51.0%**	**52.0%**	**52.2%**	**53.1%**	**53.9%**	**+2.9 ppt**	**+0.8 ppt**

Source: Statistics Canada, *Labour Force Survey*, Custom Table

The story behind these numbers is interesting. The number of workers with high school education or less in the NEDR rose from 32% of the labour force in 2002 to 42% in 2007. The share with a post-secondary certificate/ diploma or university degree declined for a few years, then rebounded to 13.3% in 2007. This trend was in marked contrast to that of the Mainland/Southwest, where the share of workers with high school or less declined steadily, dropping to less than 30% in 2007.

4. Oriented Strand Board.
5. Estimate for 2007 uses "proxy value" of 1,500 for those with a bachelor's degree, because this data is suppressed by Statistics Canada. No reliable regional data before 2004 is available for bachelor' s degrees.

The statistics reflect the nature of occupational demand in the Northeast. While the demand for workers with technical, academic, or trades backgrounds is relatively stable, greater gains have been made in high-paying opportunities for unskilled workers with no post-secondary education in the mineral and oil and gas sectors. But a labour force with a low level of educational attainment is more vulnerable to economic cycles, with less ability to find alternative employment when the cycles hit bottom. For now, the NEDR offers excellent remuneration and opportunities to all kinds of workers; for long-term stability, however, the region needs to ramp up the level of educational attainment of its labour force.

Dependency on the Social Safety Net

Dependency on the social safety net in the NEDR did not change between 2006 and 2007. While the share of basic income assistance and EI recipients plunged by over 50% between 2001 and 2006, this share held steady at 3.7% of the population in 2006 and 2007, a slightly higher rate than the provincial average of 3.3%.

Table 6-2: Basic Income Assistance Recipients & EI Beneficiaries as a Percent of the Population Age 19-64 Northeast Development Region, 2005 to 2007[6]

Region	2005	2006	2007
Peace River	4.1	3.6	3.7
Northern Rockies	-	-	3.9
Development Region Total	**4.2**	**3.7**	**3.7**
British Columbia	**3.7**	**3.3**	**3.3**

Source: BC Stats, *Note: BC Stats is currently revising these numbers.*

With continuing strong labour demand and rising participation rates, it may be that the NEDR has achieved its lowest possible level of social safety net dependency. As mentioned previously, two major sawmills are closing in 2008 in Chetwynd and Fort Nelson, and although many of these workers will find new employment elsewhere, it is likely that next year's statistics will show a rise in social safety dependency.

Pre-Tax Income

This analysis uses real pre-tax income per taxfiler (real income) as a metric for comparing purchasing power between the Development Regions.[7] While the most recent regional income data is only available to 2005, it does give us a picture of how income levels have changed in the Development Regions in the past, and how they compare. By looking at existing economic conditions, we can make an educated guess about how real income has changed since 2005.

Between 2002 and 2005, real income in the Northeast Development Region rose by 15.6%, reaching an average of $38,368 per taxfiler[8] —the fastest three-year real income growth rate of all Development Regions in BC. Similarly, in 2005, income gains in the NEDR were the highest in the province. In 2005, real average pre-tax income per taxfiler was $37,789 in the Peace River Regional District and $43,555 in the Northern Rockies, compared to a provincial average of $33,430.

6. Rates are as of September for each year. These figures include only a subset of those receiving Income Assistance. INCLUDED are those on Temporary Assistance. EXCLUDED are those on Continuous Assistance (disabled or with persistent multiple barriers to employment), Children in the Home of a Relative, OAS/Seniors, and Aboriginal People Living on Reserve.
7. Pre-tax income is deflated by the Consumer Price Index, with a base year of 2002. In previous editions, we have used real income per capita an indicator; however, the recent release of census population figures has shown that, in some cases, population estimates made by statistical agencies between census years diverge significantly from census counts. Therefore, we have used the number of taxfilers as the denominator in this edition of the report, as it is more accurate. Data source: BC Stats, *British Columbia Neighbourhood Income Demographics*. See the glossary at the end of this report for definitions of pre-tax income and taxfiler.
8. All income expressed in real 2002 dollars

Earnings were highest in the Northern Rockies, where employment is primarily in forestry and oil and gas exploration and development. In the Peace River Regional District, a higher share of workers were employed in lower-paying occupations in the goods and services sector, such as agriculture, business, and related services.

Between 2002 and 2005, the Thompson-Okanagan Development Region ranked second in income growth rates after the Northeast, with a rate of 8.3%, while the Nechako Development Region ranked third at 7.4%. The Mainland/Southwest Development Region and the Cariboo tied for fourth place with a rate of 6.9%, while the North Coast trailed all other Development Regions with a growth rate of 0.5%.

Table 6-3: Real Pre-Tax Income per Taxfiler (2002$), Northeast Development Region, 2002 to 2005

					Percentage Change	
Region	2002	2003	2004	2005	3-Year 2002-05	1-Year 2004-05
Northeast DR	$33,177	$34,076	$35,745	$38,368	+15.6%	+7.3%
British Columbia	**$31,292**	**$31,400**	**$32,323**	**$33,430**	**+6.8%**	**+3.4%**

Source: BC Stats, *British Columbia Neighbourhood Income Demographics*

These results come as no surprise in light of strong labour demand in the NEDR and the corresponding rise in high-paying occupations in the resource sector. Clearly, nominal wage gains have outstripped the inflation rate, resulting in real income gains. With the lowest unemployment rate in the province and no change in overall dependency on social safety net transfers, the NEDR saw its greatest gains, once again, in earnings income (rather than government transfers). It is likely that real earnings in the Northeast have remained on the same trajectory since 2005.

WORK Indicators

Job Creation

In 2007, there were 36,700 total jobs in the NEDR, 43% of which were in the goods-producing sector. Although activity in the oil and gas industry slowed in 2007, the NEDR labour market saw 2,700 new jobs—again, mainly concentrated in the goods-producing sector. The service sector actually saw a third straight year of job losses.

Between 2006 and 2007, the **goods-producing** sector in the NEDR created 3,000 new jobs, reaching a total of 15,900. Statistics Canada data shows that the largest gains during that time were in resources and manufacturing, with each industry adding 600 new jobs.[9]

9. Due to data suppression in some sectors, the data in Table 6-4 does not provide a comprehensive breakdown by industry.

Table 6-4: Employment, Northeast Development Region, 2002 to 2007[10]

	2002	2003	2004	2005	2006	2007	Job Creation (000) 5-Year 2002-07	Job Creation (000) 1-Year 2006-07
TOTAL EMPLOYMENT (000)	**33.2**	**34.9**	**33.3**	**34.3**	**34.0**	**36.7**	**3.5**	**2.7**
Goods-Producing Sector (000)	**10.9**	**10.5**	**11.3**	**12.4**	**12.9**	**15.9**	**5.0**	**3.0**
Agriculture	-	-	1.5	2.5	-	2.6	-	-
Forestry, fishing, mining, oil and gas	3.3	4.2	4.1	3.7	5.8	6.4	3.1	0.6
Utilities	-	-	-	-	-	-	-	-
Construction	4.0	3.4	3.4	3.9	4.7	4.8	0.8	0.1
Manufacturing	2.2	1.8	1.6	2.0	1.5	2.1	-0.1	0.6
Services-Producing Sector (000)	**22.4**	**24.4**	**22.0**	**21.8**	**21.1**	**20.7**	**-1.7**	**-0.4**
Trade	5.5	5.5	5.5	5.0	3.8	4.9	-0.6	1.1
Transportation & warehousing	2.4	3.8	2.7	3.0	2.7	1.8	-0.6	-0.9
Finance, insurance, real estate & leasing	-	1.7	-	-	1.7	-	-	-
Professional, scientific & technical services	-	1.7	1.9	1.8	1.8	2.0	-	0.2
Business, building & other support services	-	-	-	-	-	-	-	-
Educational services	1.9	2.3	2.0	1.7	-	2.3	0.4	-
Health care & social assistance	3.2	2.5	2.3	2.2	2.0	2.3	-0.9	0.3
Information, culture & recreation	-	-	-	-	-	-	-	-
Accommodation & food services	2.5	2.2	2.0	2.5	2.5	1.8	-0.7	-0.7
Other services	1.9	2.3	1.5	2.0	2.6	1.8	-0.1	-0.8
Public administration	-	-	-	-	-	-	-	-

Source: Statistics Canada, *Labour Force Survey Historical Review*

In 2006 and 2007, oil and gas exploration and drilling slowed in the NEDR, but job creation in the sector did not. Due to the Development Region's super-heated economy, activity growth from previous years had pushed many businesses beyond their capacity by 2006, generating a demand for workers that could not be met; therefore, the industry slowdown allowed many employers to fill positions they could not previously fill.[11] New workers were attracted to the NEDR from the Cariboo Development Region and elsewhere in BC, due to the downturn in the forest industry; these workers took unfilled positions in oil and gas and related industries.

Despite the market downturn for forest products, the NEDR's manufacturing employment actually *rose* in 2007. Layoffs from sawmill closures announced in 2007 only took effect in early 2008. Both the Chetwynd and Fort Nelson sawmills are comparatively old, with many of their workforce nearing retirement. In the past year younger workers at these mills likely began moving to newer forest industry operations that were working at fuller capacity in the NEDR and elsewhere, or were absorbed into the oil and gas sector.

10. Industries with 0.0 are estimated to have fewer than 1,500 employees at that particular point in time; therefore, the numbers presented in the table may not add up to total sector figures, and job creation statistics can not be calculated.
11. Source: Conversation with Service Canada, April 2008. Based on information derived from Employment Service Providers in the Northeast Development Region.

Although most mining activity in the NEDR is in the coal industry, this was not a significant source of job creation in 2007. Construction activity in the region peaked, with only a few new jobs created last year. There was no reliable regional data on agriculture in the NEDR, but local employment service providers know that many farmers were required to supplement their income with other work. The lure of higher-paying jobs is strong, and it is expected that many farmers will eventually retire or leave the industry.[12]

2007 marked the fifth year of job losses in the **services-producing** sector. Between 2006 and 2007, the NEDR saw service sector employment decline by 400 jobs, down to 20,700. The transportation and warehousing industry took the biggest hit, losing 900 jobs in one year—a large proportion of which can be attributed to the slowdown in oil and gas exploration and drilling (with a decline in rig counts,[13] less activity is generated in hauling equipment to and from drill sites and related businesses).

Only the trade industry, which encompasses wholesale and retail businesses, saw a significant gain in 2007, with employment in the industry rising from 3,800 to 4,900. This employment gain stemmed from a combination of factors: with a slowdown in other sectors, such as transportation, some workers or their spouses moved into the trade sector; and it appears that equipment sales are rising, as businesses expand their operations in the NEDR, particularly in Fort St. John.[14]

The accommodation and food services sector saw its labour force shrink by 700 in 2007, due to a chronic shortage of workers and a slowdown in the oil and gas and transportation sectors. Nevertheless, hotels are slowly being built in the NEDR, and future demand for workers will see the number of jobs in accommodation rebound.

Unemployment Rate

2007 was the fifth year in a row in which the NEDR scored the lowest unemployment rate in BC. However, because there were fewer than 1,500 unemployed workers in both 2006 and 2007, the actual number was suppressed by Statistics Canada, and no “official” unemployment rate was released for this Development Region.[15] It is estimated to have been 2.1% in 2007, compared to the provincial average of 4.2%.[16]

Table 6-5: Unemployment Rate (%), Northeast Development Region, 2002 to 2007[17]

							Percentage Point (ppt) Change	
Region	2002	2003	2004	2005	2006	2007	5-Year 2002-07	1-Year 2006-07
Northeast DR	9.0%	6.4%	5.4%	4.7%	*3.7%	*2.1%	-6.9 ppt	-1.6 ppt
British Columbia	**8.5%**	**8.0%**	**7.2%**	**5.9%**	**4.8%**	**4.2%**	**-4.3 ppt**	**-0.6 ppt**

Source: Statistics Canada

12. Ibid.
13. Canadian Association of Oilwell Drillers.
14. Op. cit., Service Canada.
15. Statistics Canada, *Historical Labour Force Survey, 2007 Edition*, CD1, Table 30AN.
16. The number of unemployed workers was estimated based on total labour force in the Northeast DR minus total number of employed workers in 2006 and 2007.
17. The values for 2006 and 2007 were calculated by the author based on publicly available employment and labour force numbers for the NEDR.

By contrast, after three years of steady decline, the trend in the unemployment rate for young workers reversed in 2007. The unemployment rate for workers aged 19 to 24 in the NEDR actually *increased* between 2006 and 2007 (reaching 5.4%), and continued to be significantly higher than that of the general population (2.1%). Older workers benefited from the region's strong labour demand, but a gap still existed between employer requirements and the skills offered by many young workers. This underscores the concerns raised earlier about the region's low educational attainment.

Table 6-6: Youth (19 to 24 years) Unemployment Rate, Northeast Development Region, 2002 to 2007

							Percentage Point (ppt) Change	
Region	2002	2003	2004	2005	2006	2007	5-Year 2002-07	1-Year 2006-07
Northeast DR	9.4%	10.9%	7.5%	5.8%	3.9%	5.4%	-4.0 ppt	+1.5 ppt
British Columbia	**12.2%**	**11.4%**	**10.5%**	**8.5%**	**6.4%**	**6.0%**	**-6.2 ppt**	**-0.3 ppt**

Source: Statistics Canada, *Labour Force Survey*, Custom Table

**Northeast unemployment rate calculated by author for all years.*

INVEST Indicators

Business and Investment Activity

The slowdown in the NEDR's oil and gas sector that began in late 2006 persisted throughout 2007. However, investment activity continued unabated, driven by strong, latent demand, excellent market conditions, and still-buoyant economic conditions in the region and in BC. Total capital cost estimates of those projects proposed and underway in the NEDR was $9.8 billion as of December 2007.[18]

The BC Major Project Inventory shows that as of December 2007 there were twenty-nine major projects either proposed or underway in the NEDR.[19] Utility projects accounted for fourteen of these projects; eight were mining and oil and gas extraction-related; four were commercial/residential; and the remaining four were industrial or "other services."[20]

Mining and power projects accounted for most of the proposed projects in the NEDR as of December 2007. These included: seven coal mining projects, mostly situated in the Peace region; and seven wind power projects. Roman Coal near Tumbler Ridge was the largest new mine proposed, with an estimated capital cost of $250 million. The largest wind power projects proposed were the Dokie Wind Farm ($600 million) and the Bullmoose Wind Eneregy project ($225 million). Hydroelectric projects in the works included the Site C dam (capital cost $6.6 billion), which is still being debated, one run-of-river project, and some upgrades to existing dams. In addition, a small number of gas processing plants and a gas pipeline were proposed as of the end of 2007.

As of December 2007, construction was underway on the following: the Bear Mountain Wind Park project near Dawson Creek ($240 million); a hotel, convention, and gaming centre in Fort St. John ($100 million); two upgrades to hydroelectric projects; and a variety of commercial, residential, and public-use facilities.

18. Ministry of Economic Development, *BC Major Projects Inventory,* December 2007.
19. Ibid.
20. Ibid.

Comparing capital cost estimates for December 2007 with those of just one year earlier shows that capital investment rose dramatically last year, from $2.5 billion in projects either proposed or underway to $9.8 billion (inclusion of the proposed Site C Dam project boosted the 2007 estimate by $6.6 billion).

Incorporations and Bankruptcies

After four consecutive years of steady gains, the number of business incorporations declined in the NEDR by 19% between 2006 and 2007, down to 542. At the same time, the number of bankruptcies rose slightly, though it was half the level of five years ago.

The spike in incorporations that occurred between 2004 and 2006 took place at the beginning of the region's economic boom; 2007 marked the first full year of slowdown in the oil and gas sector. The corresponding decline in the number of business incorporations was related to both this industry shift and the difficulty that still exists in finding qualified workers.

While the slowdown in incorporations suggests investor caution, the continuing low level of bankruptcies indicates that the Northeast Development Region continues to be a positive environment for entrepreneurs and investors.

Table 6-7: Business Incorporations and Bankruptcies, Northeast Development Region, 2002 to 2007

							Percentage Change	
							5-Year	1-Year
	2002	2003	2004	2005	2006	2007	2002-07	2006-07
Business Incorporations	236	291	377	564	669	542	+129.7%	-19.0%
Business Bankruptcies[21]	17	20	18	9	8	10	-41.2%	25.0%

Source: BC Stats and Industry Canada, Office of the Superintendent of Bankruptcy Canada

Number of Business Establishments

In 2007, the number of business establishments in the NEDR rose by 65, or approximately 1%. This growth rate was lower than the provincial average (2.5%), but was the third highest in the province, behind the Mainland/Southwest and the Thompson-Okanagan Development Regions.

21 Business bankruptcy data represents the cities of Dawson Creek and Fort St. John.

Table 6-8: Number of Business Establishments – all sizes, Northeast Development Region, 2002 to 2007[22]

Region	2002	2003	2004	2005	2006	2007	Percentage Change 5-Year 2002-07	Percentage Change 1-Year 2006-07
Northeast DR	6,357	6,617	6,831	6,840	7,003	7,068	+11.2%	+0.9%
British Columbia	**315,277**	**332,418**	**346,316**	**345,227**	**350,444**	**359,314**	**+14.0%**	**+2.5%**

Source: BC Stats and Statistics Canada (2005, 2006 and 2007)

Between 2006 and 2007, business establishments in the NEDR with 1 to 19 employees grew 11.4%, while the number of all other-sized establishments declined. The most dramatic decline was for establishments with 20+ employees, which declined by 25%.

The decline in the dominance of large businesses in 2007 was a departure from the five-year trend seen between 2002 and 2007, when the number of all establishment sizes grew with the exception of those with zero employees (includes self-employed). The number of businesses with zero employees declined by a total of 0.8% between 2002 and 2007—in significant contrast to the provincial average, where business establishments of this size grew at a *faster* rate than all other categories (20.4% between 2002 and 2007).

The NEDR's reliance on the resource sector and, in particular, the oil and gas industry, translates into the need for larger operations with economies of scale. This explains past growth in large establishments. With the slowdown in oil and gas this past year, some large resource industry operators were compelled to leave the region. And while you might expect a corresponding increase in self-employment in the NEDR, no reversal of the decline in the number of self-employed businesses has occurred, as labour shortages continued to absorb formerly self-employed workers into the paid labour force.

Conclusions

Our indicators show that after several years of super-heated economic growth in the Northeast Development Region, some conditions started to change on the labour market side in 2007. Softening natural gas prices throughout the year led to reduced activity in the field and lower rig counts, with a corresponding slowdown in transportation and warehousing, and other ancillary businesses related to the gas industry. However, strong labour demand conditions persisted, and for the first time in years, employers have been able to find new workers.

2007 was a good year to live and work in the NEDR, despite signs that the boom is slowing. There was a slight increase in the level of educational attainment in 2007, although the overall rate was lower than that of BC as a whole. An abundance of high-paying jobs in the NEDR provided employment opportunities to a growing number of workers with only a high school diploma or less, which means a good quality of life for many young workers and their families today.

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22 Changes in methodology in 2005 and 2007 may partially explain declines in business establishments, while changes in methodology in 2006 may partially explain increases.

In the longer term, however, as its economy diversifies and grows, the NEDR must attract and retain more skilled workers; this will help businesses and workers in the region weather future economic cycles. Workers in the NEDR saw their real incomes rise significantly each year between 2002 and 2005 (and no doubt in the subsequent two years), and overall reliance on the social safety net appears to have bottomed out.

Although there was a slowdown in transportation and some of the service industries, strong demand for workers still exists across several sectors. Local employment service providers are optimistic that many workers laid off at sawmills in 2008 will be picked up by other regional forest operations, or by the oil and gas sector in BC or Alberta,[23] as the unemployment rate in the NEDR is still the lowest in BC, and one of the lowest in Canada. Investment activity is as strong as ever in the NEDR, with the total estimated capital cost of projects either proposed or underway rising over last year's tally (this would still be the case even without the proposed Site C dam project). As of December 2007, the lion's share of investments were in mining, oil and gas, and utilities. There was a slowdown in the establishment of new businesses in the NEDR, as entrepreneurs responded not only to slower activity in the oil and gas industry, but also to the labour shortages of the past few years. Nevertheless, there was only a negligible increase in the number of bankruptcies—a positive indicator of the investment climate.

Resource industries will continue to be the mainstay of the NEDR, and still hold promise to investors and workers alike. Long-term opportunities in oil and gas, mining, and hydro and wind energy projects continue to prevail and attract current and future investment.

23. Source: Service Canada, April 2008.

Glossary of Definitions

- **Business establishments:** Production entity or group of entities that produces goods or services, does not cross provincial boundaries, and provides data on value of output and input costs to the government.

- **Employment income:** Includes wages and salaries, commissions from employment, training allowances, tips and gratuities, and all income from self-employment (business, professional, farming, fishing income, and commissions).

- **Job creation:** Change in number of employed individuals between two given years.

- **Pre-tax income:** Comprised of labour force income (employment income, wages and salaries, income from self-employment, and employment insurance benefits), pension income, old age security, CPP/QPP, superannuation, family allowance income, interest and other investment income, limited partnership income, rental income, other income (such as alimony and income for non-filing spouses), RRSP income, non-taxable income, GST credit, child tax credit, workers' compensation payments, social assistance payments, and guaranteed income supplements. Monies not included in pre-tax income: veterans' disability and dependent pensioners' payments, war veterans' allowances, lottery winnings, and capital gains.

- **Social safety net:** Transfers to unemployed individuals and families from the federal and provincial governments under the auspices of the Income Assistance and Employment Insurance programs.

- **Taxfilers:** Those individuals who have filed a tax return for the reference year, and were alive at the end of the year. Non-filing spouses and non-filing children are not included.

- **Unemployment rate:** Share of employable labour force looking for work but unable to find it.