



SEEING A FUTURE IN IT: 2019 SURVEY REPORT



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**RURAL FUTURES
RESEARCH CENTRE**

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Seeing a Future in it: Introduction

Population ageing and rural depopulation are two of the most pressing and widely discussed social problems in Atlantic Canada. The conversation, whether in policy circles or around the kitchen table, revolves in part around some distinctly sociological questions: who stays in rural Atlantic Canada, who leaves, why, and how they feel about it. There is a common sense, backed up by a vast body of research, that young people in Atlantic Canada, and especially its rural communities, are pulled away by better opportunities elsewhere, are pushed away by a lack of local jobs, and are not drawn to the traditional jobs that are available. Accordingly, there is concern about how to fill the gaps left by retiring business owners and workers in rural communities, as well as how to retain or attract young people to shrinking places, and a feeling that something new needs to be done. These questions and hunches point to the relational and especially *intergenerational* aspects of Atlantic Canadian lives, community attachments, and career trajectories, and their importance in shaping the demographics of the region.

These themes inspired the Social Sciences and Humanities Research Council-funded project, *Seeing a Future in it: Generations and Work in Atlantic Canada*, led by Dr. Karen Foster, Canada Research Chair in Sustainable Rural Futures for Atlantic Canada. The study entails a set of in-depth interviews with rural family businesses, a photo book profiling those businesses and people, and the survey of Atlantic Canadians presented in this report. The results point to generational and rural-urban differences in how people relate to work, income and community life, as well as interesting patterns in mobilities, employment and social values.

Executive summary

- Rural, suburban and urban Atlantic Canadians liked different aspects of their communities, with urban and suburban respondents emphasizing proximity to amenities and rural respondents emphasizing their quiet and slow pace of life.
- Younger workers were more likely than older workers to be in short-term employment contracts.
- Rural, suburban and urban Atlantic Canadians tended to value the same things at work, and were similarly satisfied with specific aspects of their own employment (such as commute, coworkers, meaningfulness) with only a few differences.
- Younger workers were significantly *less* likely to value many aspects of employment compared to older workers, including finding meaning at work, living in the community where they want to live, and having a high income. They were also significantly *less* likely to be satisfied with many aspects of their jobs, especially having the opportunity to be their own boss, having the flexibility to do their jobs the way they want, and being able to live in their preferred community.
- In general, respondents wanted their jobs to leave them enough time for friends and family, but they did not believe they got it.
- Atlantic Canadians who were union members and those with formal education beyond high school had higher wages and salaries than others.
- The majority of surveyed Atlantic Canadians were satisfied with their incomes and the quality of life they can afford, and said they could cover an unexpected cost of \$1000 if it happened tomorrow. But one in three were often concerned about how to make ends meet, and one in five could not cover an unexpected expense of \$1000.
- Most respondents had some form of personal debt. Most (60%) said they owed less than \$25,000, excluding mortgage debt, and 7/10 said they will pay this non-mortgage debt off in five years or less.
- Most respondents did not think about moving away from their current community, but most respondents with adult children had at least one who had left Atlantic Canada.
- One in ten respondents lived with someone who, as a result of a disability or impairment, needed help with tasks of daily living.

Community attachment and amenities

Respondents were asked to indicate if their community had, within it or a very short drive, a long list of amenities:

- Emergency room
- Doctor's clinic
- Bank
- Full-sized grocery store
- Convenience store
- Gas station
- Library
- Recreation facility (pool, skating rink, gym)
- Pharmacy
- Fast food restaurant(s)
- Full-service, sit-down restaurant(s)
- Pub or bar where alcohol is served

Between 92-98% of respondents said they had *each* of these amenities with two exceptions: only 72% said they had a college or university in or very near their community, and 88% said they had an Emergency Room.

In response to an open-ended question about the best and worst things about living in their communities, respondents living in rural, urban or suburban areas had very different preferences. **Where over half of urban respondents (53%) and 46% of suburban respondents said they liked being close to work and good amenities**, only 24% of rural respondents said the same.

Conversely, **while over half (56%) of rural respondents liked how quiet, safe, stress-free and slow their communities were**, just 33% and 35% of urban and suburban respondents, respectively, mentioned this as a positive attribute of their community. Rural respondents were slightly more likely to point to nature and beautiful scenery as a positive quality of their communities (22% of rural vs 14-15% of the other respondents). About 1/4 of all respondents mentioned their location had good people and a sense of community. Other positive aspects, mentioned less frequently, included being good places to raise kids, good places for seniors, and having lots to do.

Across community types, respondents had fewer bad things to say about their communities, but mentioned lack of healthcare, lack of jobs, affordability, and lack of amenities most often.

Work in rural and urban communities

Forty-six percent of survey respondents worked for pay at the time of the survey. The survey is, thus, **skewed toward retired people**, but many results focus only on those who are employed. There was **no difference in the proportion employed between rural and urban communities**, but respondents from **suburban communities were slightly more likely than the others to say they were currently employed**.

Of those who were currently employed at the time of the survey, **nearly three-quarters (74.3%) reported working full-time**, and the remainder worked part-time. **One in 8 respondents (12.4%) who worked said they had more than one job**; most of them had two. **Workers younger than 40 were more likely to say they work short-term contracts** compared to older workers, but **most working respondents had permanent jobs**.

The majority of employed respondents said they had access to an **employer sponsored health plan (93.4 percent)**, an **employer-sponsored dental plan (91.8 percent)**, or an **employer-sponsored pension plan (83.3 percent)**.

Looking at employed respondents' priorities around work, and their satisfaction with aspects of their work, there were some interesting contrasts across rural, urban and suburban respondents, and intriguing gaps between what aspects of work matter to people and how satisfied they are with those same aspects of their own work.

Thinking about work in general, how <i>important</i> is...	Urban	Rural	Suburban
	% somewhat 'important' or 'very important'		
Having a stable income	96%	96%	96%
Having time for family, friends and recreation	94%	94%	95%
Safety on the job	93%	95%	92%
Having good coworkers	92%	94%	94%
Finding meaning at work	91%	93%	95%
Cleanliness of the workplace	86%	81%	79%
Having challenging work*	87%	77%	76%
Having the opportunity to be your own boss	80%	76%	77%
Being able to live in the community where you want to live	69%	76%	71%
Having a high income	68%	70%	72%
Having a predictable schedule*	63%	75%	63%
Having the flexibility to do your job how you want to	63%	58%	59%
Having a good commute	61%	57%	58%
Finding adventure at work	55%	51%	44%
Working during regular business hours (9-5)	42%	33%	35%

*statistically significant difference

As seen in the table above, **participants across urban, rural and suburban Atlantic Canada uniformly prioritized having a stable income, having time for family and friends, safety on the job,**

having good coworkers and finding meaning at work. Beyond these, there was more disagreement. Challenging work was significantly more important to urban residents, whereas having a predictable schedule was more important to rural residents.

Notably, respondents were more likely to value a *stable* income than a *high* income.

Thinking about your own job, how satisfied are you with...	Urban	Rural	Suburban
	% "somewhat satisfied" or "very satisfied"		
Safety on the job	89	88	94
Being able to live in the community where you want to live	83	82	92
Having good coworkers	83	84	86
Cleanliness of the workplace	84	80	80
Having a stable income	78	77	85
Finding meaning at work	80	80	78
Working during regular business hours (9-5)	81	76	79
Having a good commute*	87	75	72
Having a predictable schedule	74	71	79
Having challenging work	77	73	73
Having time for family, friends and recreation	68	63	74
Having the opportunity to be your own boss	70	69	66
Having a high income	61	63	64
Having the flexibility to do your job how you want to*	62	51	67
Finding adventure at work	57	56	59

*statistically significant difference

Turning to respondents' satisfaction with these same aspects of their own work, we found that **"time for family, friends and recreation" was among the aspects people were least likely to be satisfied with.** Knowing that it is also among the most important qualities of work to respondents, this is a noteworthy difference.

While there are some observable differences across community types, only two are statistically significant: **rural respondents were significantly less likely to be satisfied with the degree of flexibility they have to do their job how they want to, and urban residents were significantly more likely to be satisfied with their commute.** While cities are associated with congestion and traffic, living inside them means you may spend less time in transit or have more alternative transit options.

Generations and work

Additional interesting differences in work values and satisfaction are evident when older participants are compared to younger. For the purposes of creating age groups of similar size, we divided participants into those under 40, 40-59, and 60-plus. The most important aspect of work for the two younger respondent groups was a stable income. The youngest respondents (under 40) were markedly and significantly less likely than the older groups to say they value having meaningful or challenging work, having the opportunity to be their own boss, being able to live in the community where they want to live, having a good commute, having a high income, flexibility, and working only 9-5 (only 23% of respondents under 40 valued this).

Thinking about work in general, how important is...	Under 40	40-59	60+
	% somewhat 'important' or 'very important'		
Safety on the job	92	95	95
Finding meaning at work*	87	94	94
Having a stable income	97	97	93
Having good coworkers	92	95	91
Having time for family, friends and recreation	92	97	91
Having challenging work*	72	81	89
Cleanliness of the workplace	76	84	86
Having the opportunity to be your own boss*	70	78	85
Being able to live in the community where you want to live*	60	78	77
Having a good commute*	40	60	75
Having a predictable schedule	69	70	75
Having a high income*	62	72	74
Having the flexibility to do your job how you want to*	53	60	66
Finding adventure at work	52	50	54
Working during regular business hours (9-5)*	23	42	40

*statistically significant difference

Turning to each age group's satisfaction with these same aspects of their own jobs, as shown in the next table, it is clear that the **younger group is less likely to be satisfied with: where their job allows them to live, their ability to find meaning at work, the cleanliness of their workplace, how challenging their job is, their opportunities to be their own boss, and the flexibility to do their job how they want to do it.** In most of these aspects, the older the cohort, the more likely they are to be satisfied. While we do not have a sense of how satisfaction plays out for each year of age, this roughly translates to **satisfaction increasing with age.** The only aspect of work where this was clearly not the case is having good coworkers; the two younger age groups were more likely than the older group to be satisfied with their coworkers. Notably, over half of respondents were satisfied with each aspect of their jobs. The three aspects of employment with the lowest levels of satisfaction across all age groups were flexibility, high income, and adventure.

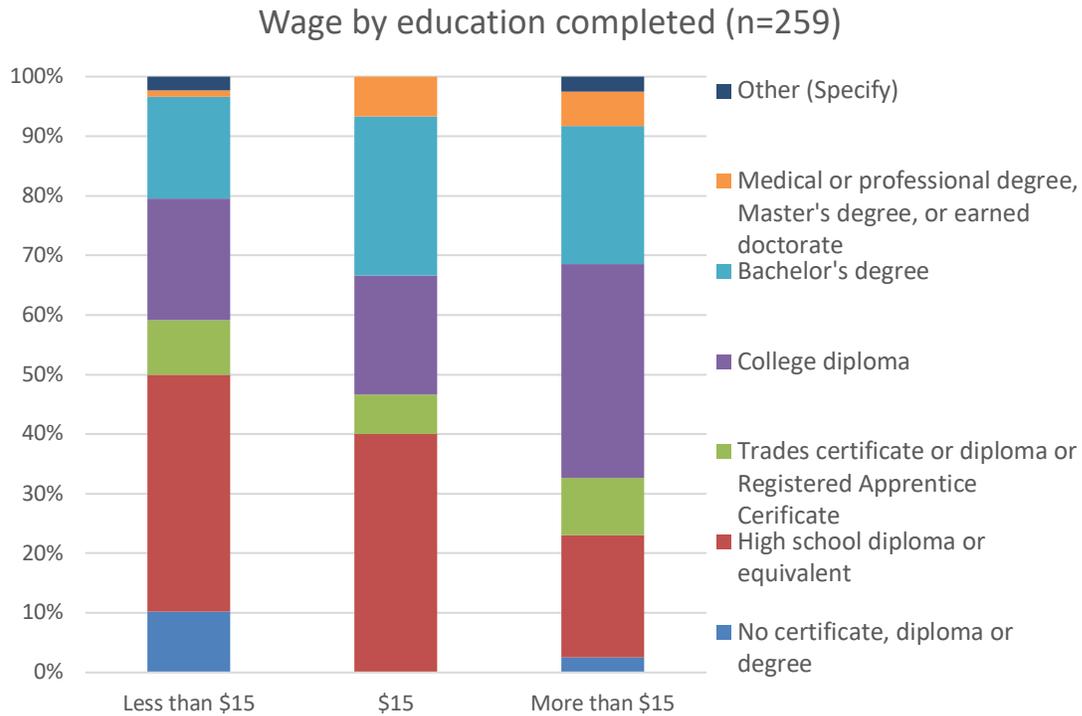
Thinking about your own job, how satisfied are you with...

	Under 40	40-59	60+
	% "somewhat satisfied" or "very satisfied"		
Safety on the job	88%	87%	94%
Being able to live in the community where you want to live*	77%	85%	91%
Finding meaning at work*	69%	82%	88%
Cleanliness of the workplace*	74%	82%	88%
Having challenging work*	64%	75%	84%
Having good coworkers	85%	85%	82%
Having a good commute	76%	78%	82%
Working during regular business hours (9-5)	75%	79%	82%
Having a stable income	73%	81%	81%
Having the opportunity to be your own boss*	59%	69%	77%
Having a predictable schedule	71%	75%	73%
Having time for family, friends and recreation	62%	67%	72%
Having the flexibility to do your job how you want to*	51%	55%	71%
Having a high income	56%	64%	67%
Finding adventure at work	55%	56%	63%

*statistically significant difference

Income in Atlantic Canadian communities

The survey asked respondents questions about their income, such as whether they are paid an hourly wage, a salary, or a freelance/contract rate. Participants under age 40 were more likely than older participants to be paid an hourly wage or a freelance/contract rate rather than an annual salary.



Looking only at respondents who were employed in hourly waged jobs—that is, excluding those paid a salary—**people with college diplomas made up the biggest proportion of those who made more than \$15 an hour**; 35.9 percent of those who made more than \$15 an hour were college graduates. On the other hand, **nearly 50 percent of people who made less than \$15 an hour were people who held only a high school diploma or had no certificate, diploma or degree.**



Of those respondents who belonged to a **union** for their job *and* were paid an hourly wage rather than a salary, **93.4 percent** of these **had an hourly wage of over \$15**. This is in contrast with **only 40.4 percent of non-union members who had an hourly wage over \$15**.

The data show **variation in household income levels across community types**. For example, it is evident that **suburban household incomes were typically higher** than urban and rural. Suburban respondents were almost twice as likely as rural respondents to report household incomes over \$100,000. **Urban respondents reported a wider range of incomes** than rural respondents (more in the lowest and more in the highest categories); **rural respondents' incomes were more closely clustered** between \$21,000 and \$60,000. A larger proportion of respondents from urban communities reported household incomes of \$20,000 or less compared to rural and suburban.

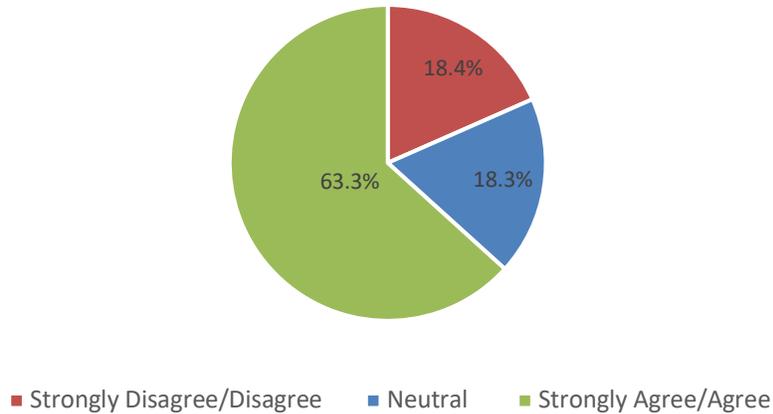
Community Type and Household Income

Income Categories	Urban	Rural	Suburban
\$20,000 or less	10.7%	8.8%	4.3%
\$21,000-\$40,000	19.7%	24.7%	14.7%
\$41,000-\$60,000	19.0%	21.0%	18.4%
\$61,000-\$80,000	14.0%	14.7%	17.2%
\$81,000-\$100,000	12.5%	12.2%	13.5%
\$101,000-\$150,000	14.7%	12.6%	19.6%
Over \$150,000	9.2%	6.0%	12.3%

Affordability

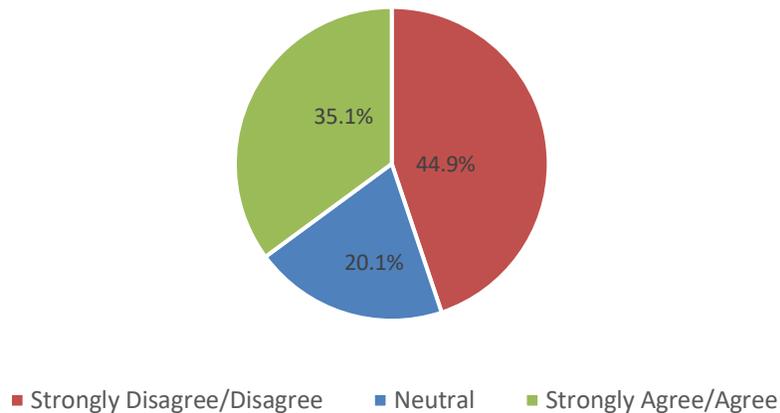
Participants were asked to indicate their level of agreement with the statement “I am satisfied with my income and the quality of life it affords me”. The majority of participants (63.3%) indicated that they strongly agreed or agreed with this statement, while 18.4% indicated they strongly disagreed or disagreed, and 18.3% were neutral.

Satisfaction with income (n=1261)



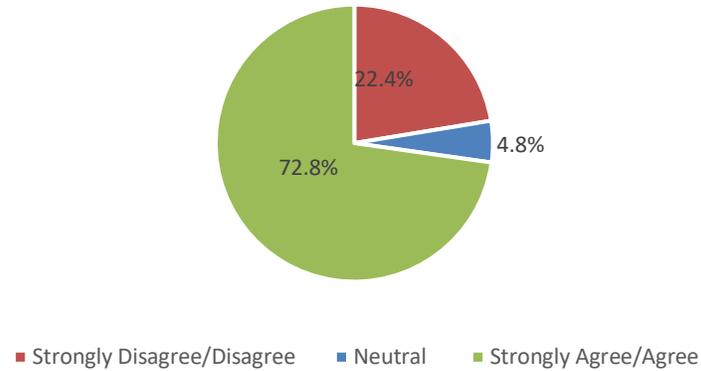
Just over one-third (35.1%) of respondents strongly agreed or agreed with the statement “I am often concerned about having enough money to cover my living expenses”, but a higher proportion of participants (44.9%) strongly disagreed or disagreed with the statement. A further 20.1% were neutral.

Concerned about affording living expenses (n=1262)



Participants were asked about their ability to cover unexpected expenses by indicating their level of agreement with the statement “I could cover an unexpected expense of \$1000 if it happened tomorrow, without having to borrow money from anyone”. The highest proportion of participants (72.8%) strongly agreed or agreed that they would be able to cover this unexpected expense, but one-in-five (22.4%) strongly disagreed or disagreed. A very small proportion (4.8%) were neutral.

Cover an Unexpected Cost of \$1000 (n=1263)

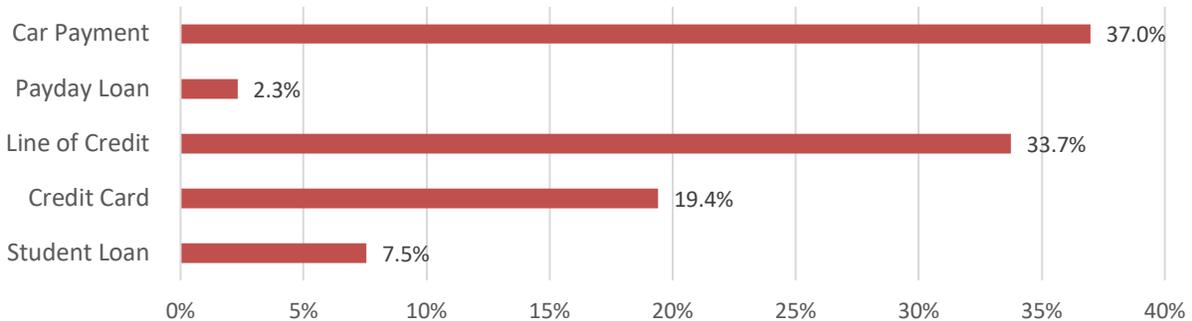


The majority of participants (70.2%) also either strongly agreed or agreed with the statement “I could borrow money from someone to cover an unexpected expense of \$1000 if it happened tomorrow and I didn’t have the money”. One-in-five (20.3%) strongly disagreed or disagreed that they would be able to do so.

Personal debt in Atlantic Canada

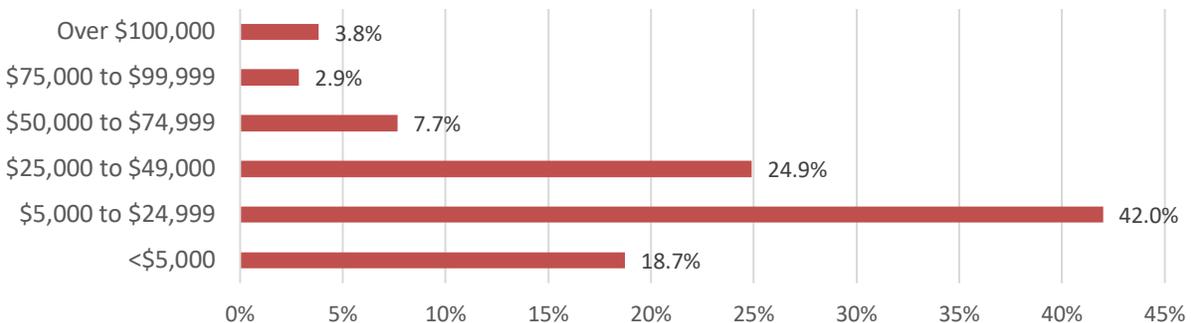
The majority of respondents (65%) had some form of personal debt which they were fully or partially responsible for paying off. For the majority of these participants, the debt was a mortgage (52.6%). In addition to the participants whose main source of debt is mortgage debt, over one-third of participants reported a car payment or vehicle loan as their main source of debt (37%), followed by a bank line of credit or loan (33.7%), and credit card debt (19.4%). A smaller proportion of participants had student loans (7.6%) or payday loans (2.3%) as their main source of personal debt.

Main source of debt excluding mortgages (n=649)



Participants who indicated they had some form of personal debt other than a mortgage were asked to choose a category which best reflected the amount of personal debt they owed. **The greatest proportion of participants (42%) reported owing between \$5,000 to \$24,999 in personal debt.** Another 25% reported they currently owed between \$25,000 to \$49,000 (again, excluding mortgages).

Amount of personal debt excluding mortgages (n=731)

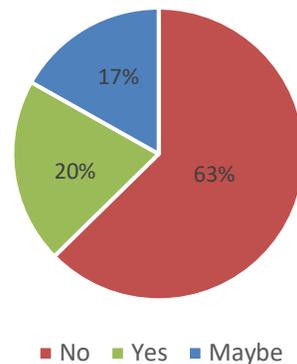


Among the participants who reported personal debt other than a mortgage, **almost half (49.6%) estimated that they would be able to repay their debts within 1-5 years.** Another 20.7% estimated repaying their personal debt within 5-10 years, and 19.6% estimated they would be able to repay their debts in less than one year.

Community outmigration

Participants were asked if they thought they would ever move away from their current community. The majority answered no (63%), while 20% answered yes, and 17% were undecided.

Leaving current community (n=1227)



Looking at the potential to leave across community types, 18.8% of rural residents said they think they will move, compared to 22.3% of urban residents and 22.7% of suburban residents. In other words, rural residents were less likely to anticipate moving than participants from other community types. This may be explained by the fact that in general, and in this survey, rural populations are older, and older people are less likely to move than younger people.

Only one in ten participants agreed or strongly agreed with the statement “I often think seriously about moving away to earn more money”. The vast majority, 82%, strongly disagreed or disagreed. Participants who said they might leave were asked to select the reason(s) for doing so. The most commonly selected reasons were:

- because of their job (16%);
- for family and friends (15.7%);
- to try something new (13.4%);
- and to look for a job (9.2%).

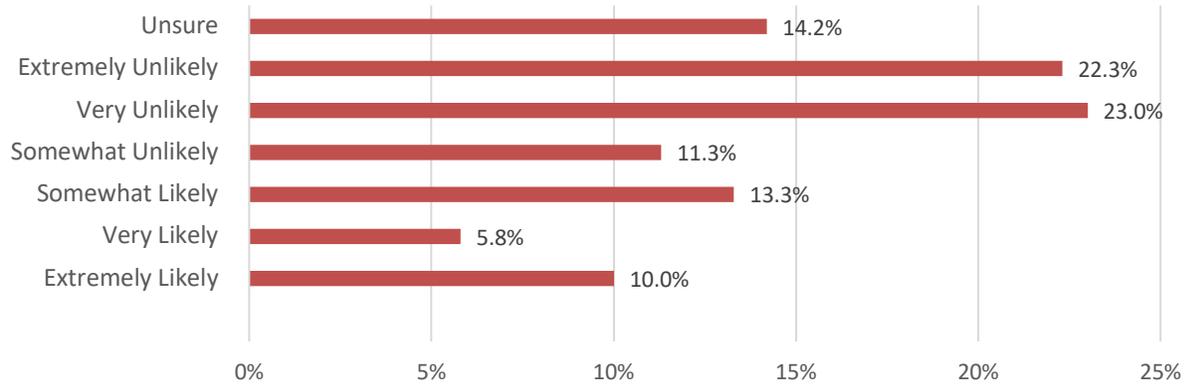
However, over half of participants who reported that they planned to leave their community provided a reason in the “other” category (54.2%). Popular responses in this category included: to be closer to certain amenities and services; or reasons related to retirement (e.g. downsizing).

Just over half of participants with grown children had at least *one* child who had moved away from the region (52.8%). The main reasons for their child(ren)’s move were:

- because of a job opportunity elsewhere (66.3%);
- inability to find suitable work (20.7%);
- and to pursue further education (12.6%).

Participants were also asked about the likelihood of their child(ren) returning to their community someday. The majority of participants (56.6%) responded that it was unlikely their children would return, compared to 29.1% who responded that it was likely. 14.2% of participants were unsure.

Likelihood of adult children returning to community (n=309)



Demographics

Respondents represent a range of people in Atlantic Canada, but do not comprise a representative sample.

- Nearly half the sample resided in rural communities (49.6%) (see table below).
- The largest proportion said they were born in a different community in the same province (44%), while 27% were born in the community where they currently live, 21% were born in a different province, and 9% in a different country (see table below).
- 4% of respondents are students
- 69% are parents (including those with adult children); the largest proportion of parents (45%) had two children
- Almost half of respondents (47.6%) live in two-person households (see table below).
- 17% of respondents live with their own parents
- 60% of respondents are women
- Over half of respondents are aged 60+.
- 59% of respondents were married; 15% were single and never married; one in ten were widowed.
- One-quarter of the sample said their highest level of education was a high school diploma (25%); similar proportions had a college diploma (23%) or a university bachelor's degree (24%).
- 7% of respondents identified as a visible minority; 6% identified as Aboriginal or Indigenous.
- One in ten respondents live with someone who, as a result of a disability or impairment, needs help with tasks of daily living
- Most respondents (81%) own their homes; 17% say they rent.

Would you describe the community where you live as...

	Percent
Urban	35.5
Rural	49.6
Suburban	14.2
A First Nations Reserve	0.8
Total	100.0
n=1277	

Were you born...

	Percent
In the community where you currently live	26.7
In a different community in the same province	44.1
In a different province	20.8
In a different country	8.5
Total	100.0
n=1277	

How many people, including yourself, live in your household?

	Percent
1	21.1
2	47.6
3	14.8
4	11.4
5	3.7
6+	1.1

n=1277

Survey methodology

Participants were recruited through a random selection of telephone numbers from Newfoundland and Labrador, Nova Scotia, Prince Edward Island and New Brunswick, from a list that included landline and mobile telephone numbers. 33% percent of participants were recruited through mobile numbers. Only participants over the age of 16 and who were residents of Atlantic Canada were invited to participate. To ensure confidentiality, the names and telephone numbers of the participants were not linked to their responses. The survey was designed and led by Dr. Karen Foster, Principal Investigator for the Seeing a Future project. The survey was conducted by student researchers through the Rural Futures Research Centre at Dalhousie University.

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