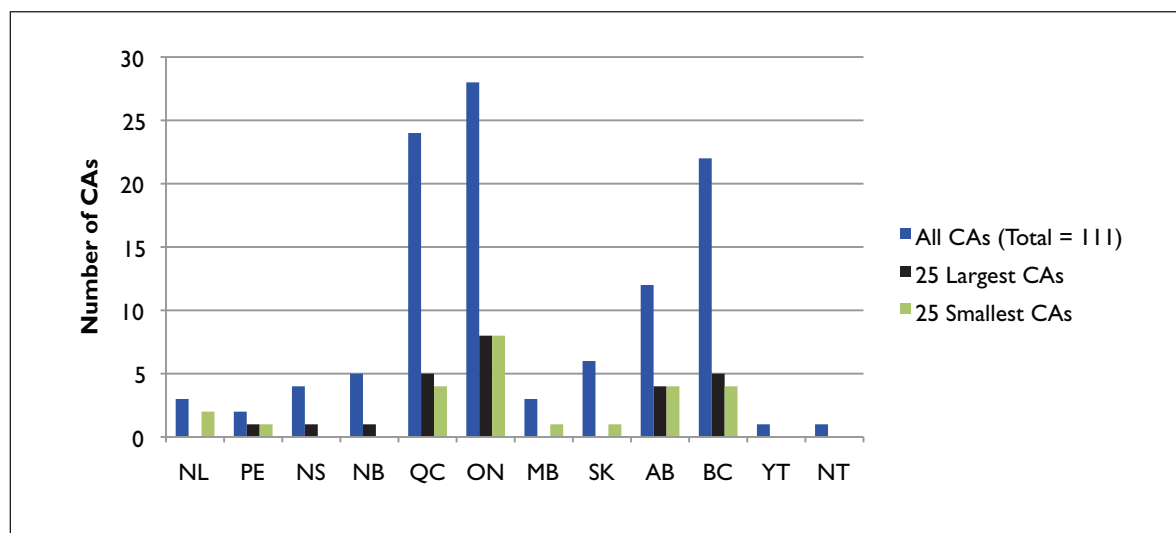


## 2006 Census Housing Series: Issue 12— Housing Conditions of Households in Canada's Mid-sized Urban Centres (Census Agglomerations)

In 2006, there were 111 Census Agglomerations (CAs) in Canada representing a disparate range of communities in terms of their size, growth patterns and housing conditions. CAs are mid-sized urban centres having an urban core with a population of at least 10,000 people but less than 50,000.<sup>1</sup> This *Research Highlight* examines housing conditions of households in Canada's CAs using information from the 2006 Census of Population.

### Two-thirds of all CAs are found in Ontario, Quebec and British Columbia

In 2006, about 14% (1.7 million) of Canada's 12.4 million households lived in CAs. About two-thirds of the 111 CAs were in Ontario (28), Quebec (24) and British Columbia (22) (see Figure 1). Yukon and the Northwest Territories each had one CA; there were no CAs in Nunavut. Ontario had eight out of the 25 largest CAs and also eight out of the 25 smallest CAs.



**Figure 1** Distribution of 2006 CAs by province and territory for CA size groups

<sup>1</sup> CAs are smaller than Census Metropolitan Areas (CMAs) which have an urban core with a population of at least 50,000 and a total population of 100,000 or more. About 68% of households were located in Canada's 33 Census Metropolitan Areas (CMAs). Housing conditions of households living in CMAs are discussed in Issue 5 of this series: *Canada's Census Metropolitan Areas (CMAs)*, available at [www.cmhc.ca](http://www.cmhc.ca)

Census Agglomerations ranged in size from about 3,600 households (Kitimat, BC) to 43,700 households (Chatham – Kent, ON). The 25 smallest CAs ranged in size from about 3,600 to 6,600 households; the 25 largest CAs ranged in size from about 23,000 to 43,700 households (see Appendix Table 1).

### CA changes between 2001 and 2006

Between 2001 and 2006, the number of CAs fell from 113 to 111. Six large CAs from 2001 became CMAs in 2006: Moncton (NB), Barrie (ON), Brantford (ON), Guelph (ON), Peterborough (ON), and Kelowna (BC). The 2001 CA of Magog (QC) merged with the CMA of Sherbrooke (QC). Labrador City (NL) and Gander (NL) no longer met the CA requirements. Seven new CAs were created based on urban areas that had surpassed the population threshold of 10,000 between 2001 and 2006: Bay Roberts (NL), Miramichi (NB), Centre Wellington (ON), Ingersoll (ON), Okotoks (AB), Canmore (AB) and Salmon Arm (BC).

In 2001, there were 1.8 million households in CAs as defined at that time; in 2006, this fell to 1.7 million, mainly due to the “graduation” of the largest CAs to the CMA category which was not offset by the formation of new CAs. Boundary changes, where municipalities annex or relinquish land area to neighbouring municipalities, also played a role.<sup>2</sup>

Controlling for boundary and classification changes, the number of households in CAs increased by 7.2% from 1.6 million in 2001 to 1.7 million in 2006.<sup>3</sup> This increase was similar to the Canada-level percentage increase in households of 7.5% (see Table 1). About 13% of total growth in the number of households in Canada between 2001 and 2006 occurred in CAs, compared to 76% of total growth in CMAs.

### Some CAs show strong growth between 2001 and 2006 while others decline

The 25 CAs with the highest growth had an average 15% increase in the number of their households compared to just over 1% for the 25 CAs with the lowest growth, eight of which experienced a decline.

**Table 1** Distribution of households by CMA/CA, 2001 and 2006

	2001* 000,000s	2006 000,000s	Percentage change %
<b>Canada</b>	<b>11.6</b>	<b>12.4</b>	<b>7.5</b>
CMAs	7.7	8.4	8.5
CAs	1.6	1.7	7.2
Outside CMA/CAs	2.2	2.3	4.5
* 2001 boundaries adjusted to match those of 2006.			

The 25 highest-growth CAs had growth rates that ranged from just over 9% in Brooks (AB) to 57% in Okotoks (AB).<sup>4</sup> The 25 CAs with the lowest growth ranged from 3% growth in Portage la Prairie (MB) to a 7.3% decline in Prince Rupert (BC). Appendix Table 1 shows the percentage change in the number of households for all CAs in 2006 along with their ranking.

Alberta had 10 out of the 25 highest-growth CAs, reflecting its flourishing job market in 2006 and rising incomes which attracted many workers (see Figure 2). High growth for CAs in Quebec, Ontario and British Columbia may be related to proximity to the three largest CMAs, Toronto, Montréal and Vancouver.<sup>5</sup>

British Columbia, Saskatchewan and New Brunswick have more low growth or declining CAs compared to other provinces. These CAs are often located in areas whose economy depends partly or completely on the exploitation of natural resources. The four CAs with the largest declines in the number of households (Prince Rupert, Kitimat, Quesnel, and Terrace) are all located in northern BC, a region which depends on the forest industry.<sup>6</sup>

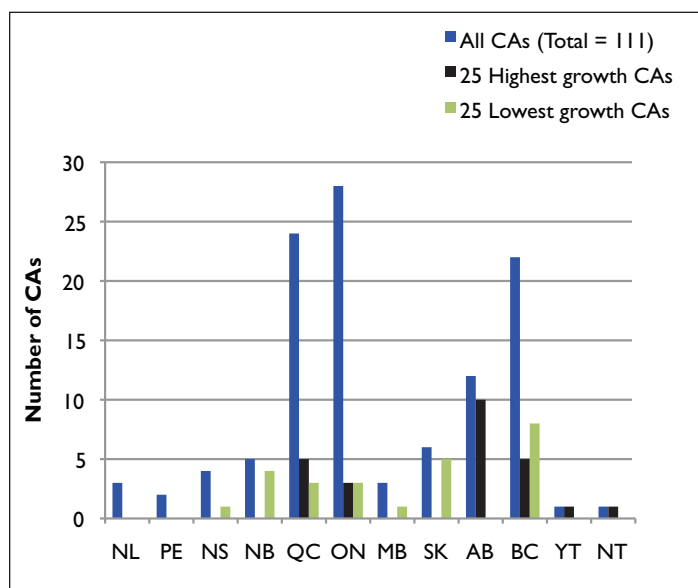
<sup>2</sup> Appendix Table 1 indicates which CAs had boundary changes between 2001 and 2006.

<sup>3</sup> To remove the effect of boundary and classification changes, 2001 CA household counts were adjusted to represent the number of households in 2001 as per CA boundaries in 2006. This is the method employed by Statistics Canada in their Census releases and by CMHC in its *Research Highlight* “2006 Census Housing Series: Issue 5 – Canada’s Census Metropolitan Areas”.

<sup>4</sup> Okotoks was a new CA in 2006.

<sup>5</sup> *Portrait of the Canadian Population in 2006*, Catalogue no. 97-550, Statistics Canada, p 34.

<sup>6</sup> *Ibid.*, p 35.



**Figure 2** Distribution of 2006 CAs by province and territory for 2001-2006 CA growth groups

### Core housing need in CAs is lower than the national average

In 2006, the average incidence of core housing need for CA households was 10.6%, lower than the Canadian average of 12.7% and the CMA average of 13.6%. Households outside CMAs and CAs in rural areas and small urban centres with populations less than 10,000 had an average incidence of core housing need similar to that of CAs (see Table 2). See Text Box, *Acceptable Housing and Core Housing Need*, for a definition of core housing need and the universe of households for which it is calculated.

Only 4.4% of owner households in CAs were in core housing need compared to 25.0% of renter households in CAs. Both of these incidences are lower than the national incidences for owners and renters.

In 2006, CAs had a slightly higher rate of homeownership than the Canadian average. Just over 70% of CA households reported living in a home owned by a household member compared to 69%<sup>7</sup> of Canadian households overall. The higher rate of homeownership in CAs, which is associated with a lower incidence of core housing need, contributed to the lower overall incidence of core housing need for CA households.

### Acceptable Housing and Core Housing Need

The term **acceptable housing** refers to housing that is adequate in condition, suitable in size, and affordable.

**Adequate** housing does not require any major repairs, according to residents.

**Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple, unattached household member 18 years of age and over, same-sex pair of children under age 18, and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

**Affordable** housing costs less than 30% of before-tax household income. For renters, shelter costs include rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

The **universe of households tested for core housing need** includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%. Shelter costs for farm households are not separable from costs related to other farm structures. Shelter costs are not collected for households whose housing costs are paid through band housing arrangements (both on and off reserve). For the purpose of measuring affordability, CMHC regards STIRs of 100% or more and STIRs for households with incomes of zero or less as uninterpretable. Of the 12.4 million households in Canada identified by the 2006 Census, 11.8 million were in the universe of households tested for core housing need.

<sup>7</sup> Homeownership rates reported here are slightly different from published estimates from Statistics Canada since they are based on the households tested for core housing need and not on all private households.

**Table 2** Percentage of households in core housing need by tenure, 2006

	Alls	Owner	Renter
<b>Canada</b>	<b>12.7%</b>	<b>6.3%</b>	<b>27.2%</b>
CMAAs	13.6%	6.3%	28.0%
CAs	10.6%	4.4%	25.0%
Outside CMAAs and CAs	10.8%	7.4%	24.6%

### CAs had lower-than-average household incomes and shelter costs in 2006

In 2006, incomes were lower in CAs than in Canada overall but so were shelter costs. The average household income before tax in CAs was about \$63,400 which was 88% of the Canadian average household income.<sup>8</sup> The average monthly shelter cost for CA households was about \$770 which was 85% of the average monthly shelter cost in Canada (see Table 3).<sup>9</sup> The result was shelter cost-to-income ratios (STIRs) that were slightly lower on average in CAs and an average incidence of core housing need that was about two percentage points lower for CA households than for Canada as a whole.<sup>10</sup>

In 2006, both owner and renter households in CAs had before-tax incomes that were just under 90% of Canadian averages; owner and renter CA households reported shelter costs that were 84% and 87% of the national average respectively. The average STIR for owner households in CAs was 1.4 percentage points lower than the STIR for owner households in Canada as a whole. For renter households, the average STIR was also lower in CAs, but only by slightly less than half a percentage point.

**Table 3** Average household income, shelter cost and STIR by tenure for all households and households in CAs, 2006

		Average annual household income before taxes \$	Average monthly shelter cost \$	Average STIR %
<b>Canada</b>	<b>Total</b>	<b>72,400</b>	<b>910</b>	<b>21.8</b>
	Owners	85,900	980	18.7
	Renters	41,900	730	28.9
<b>CAs</b>	<b>Total</b>	<b>63,400</b>	<b>770</b>	<b>20.6</b>
	Owners	74,600	830	17.3
	Renters	37,200	630	28.5

### CAs with highest growth had lowest incidence of core housing need

The 25 CAs with the highest growth in households between 2001 and 2006 had an average incidence of core housing need (9.3%) that was lower than the all-CA average of 10.6% (see Table 4). This was due to renter households whose incidence of core housing need was about four percentage points lower than the all-CA renter average.

**Table 4** Percentage of households in core housing need by tenure for 2001-2006 CA growth groups, 2006

	All	Owner	Renter
<b>Canada</b>	<b>12.7%</b>	<b>6.3%</b>	<b>27.2%</b>
<b>CAs</b>	<b>10.6%</b>	<b>4.4%</b>	<b>25.0%</b>
Highest growth 25 CAs	9.3%	4.3%	20.8%
Medium growth CAs	11.2%	4.5%	26.5%
Lowest growth or declining 25 CAs	10.5%	4.2%	26.9%

<sup>8</sup> Household income is the sum of the incomes of all household members without subtracting income taxes. Income data collected by the Census refer to the calendar year preceding the Census.

<sup>9</sup> Shelter costs for renters include rental payments plus payments for utilities (electricity, fuel, water and other municipal services). Shelter costs for owners include mortgage payments (principal and interest), property taxes, condominium fees and utilities.

<sup>10</sup> STIRs are calculated for each household by dividing shelter cost by household income and then averaged for particular groups.

While monthly shelter costs were higher on average for households in the highest-growth CAs than for households in medium or lowest-growth CAs, household incomes were also higher so the average STIR for the highest-growth CAs was about the same as the average STIR for all CAs (see Table 5). At \$880 per month, shelter costs in the highest-growth CAs were about \$130 higher than for medium-growth CAs and about \$210 higher than for low growth or declining CAs. Annual before-tax household income in the CAs with the highest growth was almost at a level with household income in Canada overall. It was about \$10,600 higher than the average income in medium-growth CAs and about \$12,500 higher than the average income in low growth CAs.

**Table 5** Average household income, shelter cost and STIR by 2001-2006 CA growth group, 2006

	Average annual household income before taxes \$	Average monthly shelter cost \$	Average STIR %
<b>Canada</b>	<b>72,400</b>	<b>910</b>	<b>21.8</b>
<b>All CAs</b>	<b>63,400</b>	<b>770</b>	<b>20.6</b>
Highest growth CAs	71,500	880	20.8
Medium growth CAs	60,900	750	20.8
Lowest growth CAs	59,000	670	19.6

### CA households in core housing need were more likely to spend 30% or more on shelter in 2006 but were less crowded than the national average

In 2006, 93% of CA households in core housing need failed the affordability standard. This was about 3.7 percentage points higher than the overall Canadian percentage (see Table 6). Both owner and renter CA households in core housing need had higher percentages of households that did not meet the affordability standard than the national average.

However, CA households in core housing need were, on average, half as likely to be crowded as core-need households in Canada as a whole; about 8% of CA households in core need failed the suitability standard compared to 15% for Canada overall. This pattern held for both owner and renter households in CAs.

Considering dwellings in need of major repairs, approximately 16% of CA households in core housing need failed the adequacy standard, roughly the same percentage as for all Canadian households. This pattern also held for renter households where the percentage of core-need households failing the adequacy standard (about 14%) was similar to the national renter percentage. However, about 20% of CA owner households in core need failed the adequacy standard compared to about 18% of owners nationally.

About 17% of CA households in core housing need failed more than one standard compared to 20% of Canadian households overall.

**Table 6** Percentage of households in core housing need below each of the three housing standards by tenure, 2006\*

		Below Affordability Standard	Below Suitability Standard	Below Adequacy Standard
<b>Canada</b>	<b>Total</b>	<b>89.5%</b>	<b>15.2%</b>	<b>15.0%</b>
	Owned	88.2%	9.6%	17.6%
	Rented	90.3%	18.1%	13.6%
<b>CAs</b>	<b>Total</b>	<b>93.2%</b>	<b>7.8%</b>	<b>15.7%</b>
	Owned	90.0%	4.7%	20.4%
	Rented	94.5%	9.0%	13.8%

\* Rows do not add to 100% because households may be below more than one housing standard.

### CONCLUSION

In 2006, there were 111 Census Agglomerations. These mid-sized centres ranged in size from about 3,600 to 43,700 households. Between 2001 and 2006 there were large variations in household growth rates for these CAs. The 25 CAs with the highest growth had an average 15% increase in the number of their households compared to just over 1% for the 25 CAs with the lowest growth, eight of which experienced a decline.

Shelter costs and household incomes were both about 17% higher in the highest-growth CAs than in the medium-growth CAs. The average incidence of core housing need in CAs with the highest growth (9.3%) was lower than that in medium-growth CAs (11.2%) and the lowest-growth CAs (10.5%).



**Appendix Table 1** 2006 Census Agglomerations (CAs) in order of percentage growth or decline between 2001 and 2006

	Number of private occupied dwellings (100% sample) #	Boundary adjustment flag	Growth rank (out of 111)	Growth group <sup>(1)</sup>	Percentage growth or decline in number of households since 2001 <sup>(2)</sup> %	Size rank (out of 111)	Size group <sup>(3)</sup>	Number of private households <sup>(4)</sup> #	Number of private households in core housing need #	Incidence of core housing need %	Average annual household income before taxes \$	Average monthly shelter cost \$	Average STIR (shelter cost-to-income ratio) %
All Canada	12,435,520				7.5%			11,766,145	1,494,395	12.7%	72,391	905	21.8
All CAs	1,689,163				7.2%			1,618,130	170,840	10.6%	63,445	768	20.6
Size Groups													
25 Largest CAs	795,383				8.3%			759,645	84,250	11.1%	63,934	789	21.1
Medium CAs	761,207				6.1%			730,125	73,495	10.1%	62,642	744	20.2
25 Smallest CAs	132,573				6.2%			128,315	13,070	10.2%	65,127	791	20.5
Growth Groups													
25 Highest growth CAs	452,924				14.6%			433,970	40,400	9.3%	71,525	877	20.8
Medium growth CAs	947,150				5.8%			908,380	101,405	11.2%	60,941	746	20.8
25 Lowest growth or decline CAs	289,089				1.2%			275,735	29,010	10.5%	58,981	670	19.6
<b>Census Agglomerations</b>													
Okotoks (Alta.)	5,759	A	1	I	57.0%	93	3	5,565	465	8.4%	93,682	1,277	22.3
Wood Buffalo (Alta.)	18,395	A	2	I	30.3%	34	2	17,320	1,700	9.8%	136,506	1,595	19.2
Red Deer (Alta.)	32,664	A	3	I	25.5%	13	1	31,670	2,845	9.0%	80,041	958	20.8
Grande Prairie (Alta.)	25,974	A	4	I	24.8%	20	1	24,575	2,110	8.6%	95,592	1,130	20.2
Canmore (Alta.)	4,778	A	5	I	19.0%	104	3	4,570	400	8.8%	104,085	1,241	23.6
Lloydminster (Alta./Sask.)	10,236	A	6	I	15.7%	62	2	9,945	635	6.4%	81,826	937	19.4
Joliette (Que.)	19,253	A	7	I	15.1%	32	2	18,675	2,015	10.8%	52,630	626	21.9
Medicine Hat (Alta.)	27,882		8	I	14.4%	17	1	26,855	1,490	5.5%	70,870	789	18.9
Yellowknife (N.W.T.)	6,616		9	I	14.2%	85	2	6,425	610	9.5%	114,539	1,466	20.2
Saint-Jean-sur-Richelieu (Que.)	36,700		10	I	13.3%	8	1	35,775	3,025	8.5%	59,238	728	20.7
Fort St. John (B.C.)	9,711	A	11	I	12.7%	65	2	9,360	790	8.4%	84,700	1,015	20.1
Saint-Georges (Que.)	13,407	A	12	I	12.4%	51	2	12,955	970	7.5%	56,213	606	19.6
Courtenay (B.C.)	21,293	A	13	I	11.9%	27	2	20,380	1,900	9.3%	61,504	756	21.0
Granby (Que.)	29,246	A	14	I	11.6%	16	1	28,510	2,365	8.3%	56,605	659	20.3
Collingwood (Ont.)	7,318		15	I	11.3%	77	2	7,035	1,105	15.7%	70,867	949	25.2
Lethbridge (Alta.)	37,166	A	16	I	11.1%	6	1	35,650	3,440	9.6%	66,067	834	21.4
Whitehorse (Y.T.)	9,332		17	I	11.1%	68	2	9,060	1,350	14.9%	78,619	947	20.0

**Appendix Table 1 (cont'd)** 2006 Census Agglomerations (CAs) in order of percentage growth or decline between 2001 and 2006

	Number of private occupied dwellings (100% sample) #	Boundary adjustment flag	Growth rank (out of 111)	Growth group <sup>(1)</sup>	Percentage growth or decline in number of households since 2001 <sup>(2)</sup> %	Size rank (out of 111)	Size group <sup>(3)</sup>	Number of private households <sup>(4)</sup> #	Number of private households in core housing need #	Incidence of core housing need %	Average annual household income before taxes \$	Average monthly shelter cost \$	Average STIR (shelter cost-to-income ratio) %
Centre Wellington (Ont.)	9,543	A	18	I	11.0%	66	2	9,125	935	10.2%	84,868	1,080	20.5
Chilliwack (B.C.)	31,645	A	19	I	10.9%	14	I	28,610	3,015	10.5%	62,612	907	22.9
Drummondville (Que.)	33,712	A	20	I	10.3%	11	I	32,805	3,005	9.2%	52,326	617	20.3
Kawartha Lakes (Ont.)	29,509		21	I	10.2%	15	I	27,890	3,625	13.0%	67,663	887	22.0
Parksville (B.C.)	12,193		22	I	10.1%	55	2	11,825	1,030	8.7%	57,874	730	20.0
Camrose (Alta.)	6,725	A	23	I	9.7%	84	2	6,585	490	7.4%	63,326	809	22.0
Squamish (B.C.)	5,714		24	I	9.6%	94	3	5,345	370	6.9%	75,179	1,143	23.1
Brooks (Alta.)	8,153	A	25	I	9.1%	71	2	7,460	715	9.6%	82,059	930	19.8
Nanaimo (B.C.)	38,801		26	2	9.0%	3	I	36,705	4,510	12.3%	60,424	845	23.0
Ingersoll (Ont.)	4,572	A	27	2	8.9%	108	3	4,455	350	7.9%	68,841	896	20.4
Dolbeau-Mistassini (Que.)	6,367		28	2	8.7%	89	3	6,290	515	8.2%	50,269	596	21.4
Rivière-du-Loup (Que.)	10,584	A	29	2	8.5%	60	2	10,370	720	6.9%	53,467	602	18.6
Fredericton (N.B.)	34,889		30	2	8.4%	9	I	33,435	3,900	11.7%	66,026	781	20.1
Woodstock (Ont.)	14,383	A	31	2	8.4%	45	2	13,960	1,095	7.8%	66,290	907	21.5
Vernon (B.C.)	23,043		32	2	8.1%	25	I	21,055	2,500	11.9%	62,700	835	22.8
Midland (Ont.)	14,223		33	2	8.1%	46	2	13,720	2,070	15.1%	60,322	872	23.5
Campbell River (B.C.)	14,956	A	34	2	8.0%	44	2	14,200	1,400	9.9%	62,634	783	20.2
Cold Lake (Alta.)	4,314	A	35	2	7.7%	109	3	4,225	200	4.7%	85,597	1,031	18.3
Victoriaville (Que.)	20,589	A	36	2	7.6%	28	2	20,055	1,765	8.8%	52,582	592	19.4
Leamington (Ont.)	17,276		37	2	7.5%	38	2	16,465	1,630	9.9%	73,786	897	20.1
Duncan (B.C.)	16,825		38	2	7.3%	39	2	15,580	1,835	11.8%	61,666	783	21.3
Kamloops (B.C.)	38,101	A	39	2	7.1%	4	I	35,550	3,875	10.9%	66,664	856	21.3
Orillia (Ont.)	16,326	A	40	2	7.1%	41	2	15,365	2,605	17.0%	61,420	909	24.2
Tillsonburg (Ont.)	6,374		41	2	7.1%	88	3	6,240	585	9.4%	64,363	833	21.1
Petawawa (Ont.)	5,329		42	2	7.0%	99	3	5,265	300	5.7%	71,163	834	17.5
Brandon (Man.)	20,352	A	43	2	6.9%	30	2	19,600	1,640	8.4%	59,893	700	19.9
Alma (Que.)	13,727	A	44	2	6.9%	48	2	13,380	1,220	9.1%	56,810	627	19.6
Bay Roberts (N.L.)	3,929	A	45	2	6.7%	110	3	3,835	440	11.5%	55,121	571	18.9



**Appendix Table 1 (cont'd)** 2006 Census Agglomerations (CAs) in order of percentage growth or decline between 2001 and 2006

	Number of private occupied dwellings (100% sample) #	Boundary adjustment flag	Growth rank (out of 111)	Growth group <sup>(1)</sup>	Percentage growth or decline in number of households since 2001 <sup>(2)</sup> %	Size rank (out of 111)	Size group <sup>(3)</sup>	Number of private households <sup>(4)</sup> #	Number of private households in core housing need #	Incidence of core housing need %	Average annual household income before taxes \$	Average monthly shelter cost \$	Average STIR (shelter cost-to-income ratio) %
Saint-Hyacinthe (Que.)	24,423	A	46	2	6.6%	21	1	23,595	2,060	8.7%	53,194	628	20.4
Hawkesbury (Ont./Que.)	5,341	A	47	2	6.6%	97	3	5,205	1,295	24.9%	46,767	684	25.8
Kentville (N.S.)	10,669		48	2	6.4%	59	2	10,210	1,120	11.0%	53,962	682	21.3
Grand Falls-Windsor (N.L.)	5,314	A	49	2	6.4%	100	3	5,165	620	12.0%	57,424	670	20.3
Pembroke (Ont.)	9,409	A	50	2	6.3%	67	2	9,125	1,350	14.8%	60,112	745	21.3
Port Hope (Ont.)	6,287		51	2	6.3%	90	3	6,035	510	8.5%	71,386	948	21.7
Charlottetown (P.E.I.)	23,377	A	52	2	6.2%	24	1	22,455	2,715	12.1%	61,508	806	22.3
Rimouski (Que.)	20,499	A	53	2	6.2%	29	2	19,825	1,675	8.4%	56,061	616	19.3
Sault Ste. Marie (Ont.)	33,725		54	2	6.1%	10	1	32,290	3,250	10.1%	64,389	697	19.4
Truro (N.S.)	18,779		55	2	6.1%	33	2	17,830	1,935	10.9%	54,248	635	20.2
Norfolk (Ont.)	24,238		56	2	5.7%	23	1	22,855	2,145	9.4%	65,799	827	20.8
Rouyn-Noranda (Que.)	17,411	A	57	2	5.7%	36	2	17,075	1,720	10.1%	55,471	607	19.6
Corner Brook (N.L.)	10,530	A	58	2	5.6%	61	2	10,315	1,340	13.0%	58,116	652	19.7
Dawson Creek (B.C.)	4,651	A	59	2	5.6%	106	3	4,515	585	13.0%	63,975	801	21.8
Belleville (Ont.)	37,211		60	2	5.4%	5	1	35,995	5,045	14.0%	62,107	836	22.2
Sept-Îles (Que.)	11,720	A	61	2	5.4%	57	2	10,790	750	7.0%	63,163	624	17.5
North Bay (Ont.)	26,216	A	62	2	5.3%	18	1	25,370	3,800	15.0%	63,065	855	23.5
Wetaskiwin (Alta.)	4,765		63	2	5.3%	105	3	4,605	540	11.7%	61,089	750	22.3
Cowansville (Que.)	5,339	A	64	2	5.1%	98	3	5,240	320	6.1%	50,931	603	19.1
Stratford (Ont.)	12,875	A	65	2	4.9%	53	2	12,495	1,255	10.0%	66,849	882	21.5
Lachute (Que.)	5,215		66	2	4.8%	102	3	5,100	680	13.3%	47,658	602	22.7
Salmon Arm (B.C.)	6,602	A	67	2	4.7%	86	2	6,250	685	11.0%	58,819	774	21.0
Estevan (Sask.)	4,626	A	68	2	4.7%	107	3	4,495	300	6.7%	80,436	764	18.0
Cobourg (Ont.)	7,299		69	2	4.6%	78	2	7,095	760	10.7%	66,058	905	21.9
Cornwall (Ont.)	24,340		70	2	4.4%	22	1	23,355	3,760	16.1%	55,590	749	23.2
New Glasgow (N.S.)	15,052		71	2	4.2%	43	2	14,485	1,485	10.3%	53,881	620	20.2
Penticton (B.C.)	19,408	A	72	2	4.0%	31	2	17,895	1,995	11.1%	57,180	773	22.5
Thompson (Man.)	4,875	A	73	2	4.0%	103	3	4,775	460	9.6%	78,716	767	17.1

**Appendix Table 1 (cont'd)** 2006 Census Agglomerations (CAs) in order of percentage growth or decline between 2001 and 2006

	Number of private occupied dwellings (100% sample) #	Boundary adjustment flag	Growth rank (out of 111)	Growth group <sup>(1)</sup>	Percentage growth or decline in number of households since 2001 <sup>(2)</sup> %	Size rank (out of 111)	Size group <sup>(3)</sup>	Number of private households <sup>(4)</sup> #	Number of private households in core housing need #	Incidence of core housing need %	Average annual household income before taxes \$	Average monthly shelter cost \$	Average STIR (shelter cost-to-income ratio) %
Chatham-Kent (Ont.)	43,708		74	2	3.9%	1	1	41,405	5,320	12.8%	63,489	789	20.9
Sorel-Tracy (Que.)	21,457	A	75	2	3.9%	26	2	21,035	2,085	9.9%	54,912	562	18.4
Salaberry-de-Valleyfield (Que.)	17,514		76	2	3.7%	35	2	17,105	2,180	12.7%	52,831	630	21.2
Owen Sound (Ont.)	13,408		77	2	3.6%	50	2	12,945	1,775	13.7%	60,147	791	22.6
Powell River (B.C.)	7,274	A	78	2	3.6%	80	2	6,995	665	9.5%	57,849	674	19.2
Shawinigan (Que.)	26,058	A	79	2	3.4%	19	1	25,315	2,970	11.7%	47,160	534	20.6
Baie-Comeau (Que.)	12,601	A	80	2	3.4%	54	2	12,365	755	6.1%	66,655	647	16.4
Amos (Que.)	7,298	A	81	2	3.4%	79	2	6,985	470	6.7%	59,648	579	17.1
Temiskaming Shores (Ont.)	5,406	A	82	2	3.3%	96	3	5,185	650	12.5%	59,733	700	19.5
Brockville (Ont.)	16,382	A	83	2	3.2%	40	2	15,765	1,765	11.2%	64,313	792	20.7
Matane (Que.)	7,486	A	84	2	3.2%	75	2	7,235	565	7.8%	48,591	536	18.8
Sarnia (Ont.)	36,846		85	2	3.1%	7	1	35,405	4,110	11.6%	74,268	815	19.6
Summerside (P.E.I.)	6,556		86	2	3.1%	87	3	6,450	785	12.2%	51,423	710	22.1
Portage la Prairie (Man.)	7,717		87	3	3.0%	72	2	7,030	580	8.3%	55,926	612	17.9
Elliot Lake (Ont.)	5,647		88	3	2.8%	95	3	5,495	915	16.7%	47,062	566	20.7
Yorkton (Sask.)	7,505		89	3	2.7%	74	2	7,155	610	8.5%	52,748	658	21.0
Swift Current (Sask.)	7,238		90	3	2.7%	82	2	6,880	475	6.9%	60,256	678	20.0
Val-d'Or (Que.)	13,562		91	3	2.4%	49	2	12,930	1,365	10.6%	58,099	636	19.5
Cranbrook (B.C.)	9,946		92	3	2.4%	63	2	9,575	845	8.8%	63,946	754	19.8
Cape Breton (N.S.)	43,101		93	3	2.3%	2	1	40,940	6,610	16.1%	51,356	603	21.1
Prince George (B.C.)	32,808		94	3	2.2%	12	1	31,580	2,760	8.7%	71,979	815	19.5
Edmundston (N.B.)	9,257		95	3	2.2%	69	2	8,925	755	8.5%	52,661	619	19.5
Prince Albert (Sask.)	15,500		96	3	2.0%	42	2	14,650	1,595	10.9%	61,110	744	21.5
Miramichi (N.B.)	9,896	A	97	3	2.0%	64	2	9,300	760	8.2%	54,064	598	18.5
Timmins (Ont.)	17,381		98	3	1.9%	37	2	17,070	2,215	13.0%	68,066	785	20.3
Port Alberni (B.C.)	10,818	A	99	3	1.7%	58	2	10,215	965	9.4%	56,541	639	18.5
Bathurst (N.B.)	12,992	A	100	3	1.5%	52	2	12,575	1,215	9.7%	54,994	560	17.7
Williams Lake (B.C.)	7,548	A	101	3	1.0%	73	2	7,130	575	8.1%	65,550	719	18.0

**Appendix Table 1 (cont'd)** 2006 Census Agglomerations (CAs) in order of percentage growth or decline between 2001 and 2006

	Number of private occupied dwellings (100% sample) #	Boundary adjustment flag	Growth rank (out of 111)	Growth group <sup>(1)</sup>	Percentage growth or decline in number of households since 2001 <sup>(2)</sup> %	Size rank (out of 111)	Size group <sup>(3)</sup>	Number of private households <sup>(4)</sup> #	Number of private households in core housing need #	Incidence of core housing need %	Average annual household income before taxes \$	Average monthly shelter cost \$	Average STIR (shelter cost-to-income ratio) %
Moose Jaw (Sask.)	14,123		102	3	0.7%	47	2	13,695	1,200	8.8%	56,710	667	20.3
Thetford Mines (Que.)	11,726	A	103	3	0.3%	56	2	11,400	835	7.3%	47,409	513	18.4
Campbellton (N.B./Que.)	7,336	A	104	3	-0.1%	76	2	6,590	850	12.9%	49,933	560	20.0
La Tuque (Que.)	6,248	A	105	3	-1.0%	92	3	5,445	385	7.1%	50,987	541	17.6
Kenora (Ont.)	6,251		106	3	-1.0%	91	3	6,145	545	8.9%	68,752	816	19.5
North Battleford (Sask.)	7,246	A	107	3	-1.2%	81	2	6,960	755	10.8%	54,155	679	21.8
Terrace (B.C.)	7,189		108	3	-1.5%	83	2	6,815	745	10.9%	62,011	716	19.5
Quesnel (B.C.)	9,138		109	3	-3.1%	70	2	8,565	600	7.0%	66,640	650	16.7
Kitimat (B.C.)	3,627		110	3	-4.4%	111	3	3,560	145	4.1%	79,648	685	13.9
Prince Rupert (B.C.)	5,289		111	3	-7.3%	101	3	5,110	710	13.9%	61,392	754	21.1

Source: Statistics Canada, 2006 Census-based estimates

<sup>(1)</sup> Growth groups: 1 = 25 highest growth CAs, 2 = medium growth CAs, 3 = 25 lowest growth or declining CAs.<sup>(2)</sup> Calculated using 2001 population that was adjusted to 2006 boundaries.<sup>(3)</sup> Size groups: 1 = largest 25 CAs, 2 = mid-sized CAs, 3 = smallest 25 CAs.<sup>(4)</sup> Includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%.

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