COMMUNITIES OF DIVERSITY: REGIONAL DIFFERENCES IN CANADA'S HOUSING

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Prepared for Canada Mortgage and Housing Corporation by:
The ACS Group Limited
Suite 900, Heritage Place
155 Queen Street
Ottawa, Ontario
K1P 6L1
September, 1992

This project was funded by the Canada Mortgage and Housing Corporation, but the views expressed are the personal views of the author and the Corporation accepts no responsibility for them.

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PREFACE

This report seeks to combine the features of an annotated reference work on housing data, an analytical review of the subject of regional differences in housing, and a guidebook to future researchers and policy writers in the field. Inevitably, it is necessary to make compromises in the approach taken to each subject area. These will not always be the same choices that an expert in the particular field might have made. This is the occupational hazard in undertaking an attempt at synthesis, and perhaps why it is so rarely performed.

Despite these perils, it seems essential for the health of the field of housing and related research as a whole that more frequent ventures into compilation of results on a wide-ranging theme, such as regional differences, be made. Otherwise students, policy-makers, and users of research generally will lack a context within which to place the many specific studies which are the characteristic output of our knowledge-production system.

To facilitate the process of knitting together a synthesis, there are also ways in which studies on specific topics could be made more "user-friendly". While this report is not intended to lead to policy recommendations, just <u>one</u> in this specific regard appears urgent from the standpoint of illuminating regional differences in future. It is proposed that CMHC insert a standard clause in contracts with those undertaking projects under Part IX of the <u>National Housing Act</u> calling for authors to make a "comment" on the relevance of their topic to comparison amongst Canada's regions. This would have the effect of ensuring that the matter is at least considered as research proceeds, and would perhaps reduce the incidence of studies which appear to assume that because certain data are aggregate, reality is too.

I would like to thank those who took the time and effort necessary to comment on the drafts of this report, particularly members of the National Housing Research Committee and the staff of the Canada Mortgage and Housing Corporation. Many people offered additional information to improve the quality and coverage of the document. Judy Saunders was an unfailingly patient and helpful Project Manager. They, of course, bear no responsibility for any errors or omissions which may remain.

C. David Crenna
Associate

CHAPTER 1. INTRODUCTION

"In the beginning was geography."

W. Stewart Wallace
Canadian Historical Review, 1920[1]

1.1 Subject of the Report

In today's Canada, the case that there are significant differences among its regions is easy to make. Nor is it difficult to argue convincingly that these differences have a vital role to play in the political, economic, and social evolution of the country. Yet in the field of housing and urban development, it appears that regional differences are taken for granted and not examined extensively.

This report is the first comprehensive examination of and information source book on regional diversity in Canadian housing and related community development. It looks at the nature, extent, and causes of regional differences in the housing situation across Canada.

1.2 Definition of Terms

By "regions", we mean chiefly Atlantic Canada, Quebec, Ontario, the Prairies, British Columbia, and the North, although provinces and sub-provincial regions are also considered as appropriate. There may be many other definitions of regions which would prove more useful for examining given aspects of housing dynamics. However, data may not be available according to the desired boundaries, and boundaries themselves may be subject to widely differing perceptions and agendas. The task of defining regions of greater value to housing analysis is left to the future. In particular, more attention will be required to the housing differences of rural and small community-based regions beyond the influence of the major urban markets.

In the term "regional differences", we include:

- differences in the way that housing evolved, and in its historical patterns of construction, occupancy, economic value and social meaning;

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[1] See Annex "E" for references for all quotations at the beginning of chapters.

- major variations in the current form or condition of the housing stock which can be linked to regional location;
- variations in patterns of current housing tenure and occupancy;
- variations in housing industry structure, technology, design, and building practices;
- variations in housing market conditions and trends and in housing investment;
- variations in the current social conditions surrounding housing;
- variations in patterns of expectations about housing;
- variations in governmental structures and programming relating to housing.[2]

Many of the differences presented within the above categories throughout this report may appear "obvious" to the reader. Indeed, they are often embedded deeply in our perceptions of Canadian life. On the basis of this work, it may be more feasible to forge ahead with the examination of the less obvious variables and relationships.

It is important to distinguish between regional differences and regional disparities, meaning gaps between the quantity or quality of housing services and conditions from one region to the next. This report includes explicit and extensive coverage of the latter, because they are an aspect of regional differences.

Nevertheless, they are not the same as regional differences. Disparities tend to be measured in relation to a national perspective on equitable shares. They exist chiefly in the socio-economic domain, and tend to leave aside questions of culture, geography, aesthetics and history.

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[2] In considering these dimensions of regional differences, note that they stop short of the wider community context and environment within which housing is inevitably situated. There are more interesting ideas and insights to be developed in the latter regard, but this study could not pursue them.

1.3 Scope and Purpose of the Report

The report concentrates on four modest goals:

- to catalogue the data available to study regional differences and illustrate some of the ways in which they may be used to measure and clarify those differences;[3]
- to identify the major, "structural" differences which exist, as a guide to future, more in-depth work;
- to advise researchers on the particular gaps which exist in information, analysis and theory, and on how these might be filled gradually over time by including regional dimensions in individual research projects;
- to advise policy analysts, to the extent feasible, on the reliability of applying results from one region to another.[4]

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[3] This report uses the most recent published data throughout. To the extent feasible, these will be updated prior to final publication. However, there will continue to be a need to revise the data used for current research, notably when the 1991 Census of Canada results become available. Two strategies may be considered in this regard: to have a central source update and publish the tables considered most valuable by researchers and policy analysts on a periodic basis; or to leave updating to individual users, employing formats suggested in this report. A further issue is to what extent a single year's data can be used as a basis upon which to generalize about relationships among dynamic variables. To the extent possible from the available sources, the degree of fluctuation from year to year is indicated on each table.

[4] In this regard, note that sub-regional relationships are often more important for purposes of assessing transferability than are differences across the national regions.

The overall aim is to help sensitize those involved in local, regional, and Canada-wide government and corporate policy-making and research to the implications of regional diversity in housing as it exists in the 1990's.[5]

The report may encourage those engaged in research with a bearing on housing to consider the limitations of generalizing from one local or regional case study. It may also help researchers to go beyond the Canada that exists only in "aggregate data", since those data may conceal more than they reveal. It may also help them to know when they can safely assume that regional differences are not significant for their purposes.

This report contains several hundred tables of data on a wide range of housing variables and indicators. Most present survey results from the years 1986 to 1989. Detailed references throughout permit the reader to adapt the basic format to their own needs, using more recent data.

In the vast majority of cases, there will be little year-to-year change in the basic or "structural" aspects of housing conditions. Regional differences in these respects tend to persist over decades. Other indicators, such as rates of housing starts, tend to fluctuate rapidly from year to year. The more interesting aspect of the latter indicators from the standpoint of this report is the regional variation in the rates of change, rather than the numbers themselves. Annex "D" to this report provides a review of the rates of change associated with various housing statistics used here.

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[5] Because of the lag between the collection of data and their publication, most of the information in the report is taken from the period 1986 to 1989. As well, forecasts for the next two decades are more are considered. Because most of the variables covered change rather slowly, it is safe to assume continued relevance for the 1990's. Exceptions to this assumption will be noted throughout.

CHAPTER 2. DEFINING AND STUDYING REGIONAL DIFFERENCES

"All people are regionalists, even in this day of swift though seldom easy travel."

Roderick Haig-Brown,
Writings and Reflections, 1982

2.1 The Strange Case of the Missing Literature

This project began with the assumption that there was in the Canadian literature on housing a region-by-region dimension waiting to be identified, pulled together, and checked against current data and perceptions.

Such an assumption proved to be substantially incorrect. A content analysis of virtually the entire published Canadian housing literature -- books and major reports -- produced between 1980 and 1989 revealed only a few systematic regional comparisons, most produced directly by Canada Mortgage and Housing Corporation (CMHC). The results for the last five years of this analysis are presented in Table 1 on the next page.

There are, of course, many case studies of individual regions and localities, but these tend to cover different time periods, use different research methods, and offer isolated results. Even the number of studies and reports which present regional data with a minimum of comparative analysis is limited.[6]

Housing literature in Canada tends to be either "local" in the sense of a case study in one municipality or one region, or else "national", in an aggregate sense. There does not appear to be a convention of interregional comparison along the lines found in geography, economics, or history.[7]

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[6] Note that many case studies and reports are not "published" in a formal sense, consisting of working papers, theses, etc. A series of annotated bibliographies of both published and unpublished materials, by region, would make a useful contribution toward further progress in this field.

[7] See for example, Donald F. Putnam and Robert G. Putnam, Canada: A Regional Analysis (Toronto: J.M. Dent and Sons, 1979).

TABLE 1

TREATMENT OF REGIONAL DIFFERENCES IN RECENT CANADIAN LITERATURE ON HOUSING: RESULTS OF A CONTENT ANALYSIS COVERING 1985 TO 1989

REGIONAL TREATMENT	1985	1986	1987	1988	1989
1	1	1	11	7	0
2	2	3	6	0	1
3	0	0	0	0	1
4	3	3	17	6	0
5	13	16	2	0	0
6	0	0	1	1	0
7	0	0	18	1	2
8	0	0	0	0	0
9	0	0	0	0	0
10	0	0	0	0	0
11	2	3	12	5	2

Classification Code:

1. Canada-wide study, no regional references
2. Canada-wide study, some regional data provided
3. Canada-wide study, detailed region by region analysis
4. Region or province-specific study, no regional comparisons or references
5. Region or province-specific study, some regional comparisons or references
6. Region or province-specific study, substantial regional comparisons or references
7. Local case study, no regional comparisons or references
8. Local case study, some regional comparisons or references
9. Local case study, substantial regional comparisons or references
10. Study focused on regional comparisons
11. Study in which regional comparisons are irrelevant

Source: Content analysis of documents contained in Canadian Housing Information Centre Acquisitions Lists.

Some major exceptions to this pattern of ignoring regional differences do exist, either as context for local cases, or as major elements of national studies. For example, CMHC reports on trends in human settlements in Canada have contained significant regional dimensions.[8] There are also major sections on regional aspects of Public Housing, Co-operative Housing, and Rural and Native Housing in recent program evaluation reports prepared by CMHC.

The Quebec Housing Corporation has produced two major reports which have systematic comparisons between Quebec and other regions.[9]

Finally, there are some specifically comparative reports on housing programs, notably on different approaches to social housing.[10] For example, there is the book edited by George Fallis and Alex Murray, entitled Housing the Homeless and Poor: New Partnerships among the Private, Public and Third Sectors.[11] It contains a detailed region-by-region review of homelessness and a concise examination of regional differences in social housing programs. There is also a review of the role of municipalities in the housing field which compares activities in major centres across Canada.

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[8] See for example, Hussein Rostum, Human Settlements in Canada: Trends and Policies, 1981-1986 (Ottawa: Canada Mortgage and Housing Corporation, 1987.

[9] See Andre´ Poitras and Jocelyn Duff, Technological Innovation in Residential Construction and Production of Housing Using Non-Traditional Methods (Que´bec: Socie´te´ d'habitation du Que´bec, 1988), and François Renaud, The Impact of an Aging Population on Housing Conditions: the Elderly and their Housing Needs (Que´bec: Socie´te´ d'habitation du Que´bec, 1989).

[10] See for example, Susana Cogan and Debra Darke, Canadian Social Housing Managed by Provincial and Territorial Housing Corporations: Comparative Characteristics (Vancouver: British Columbia Housing Management Commission, 1983).

[11] (Toronto: University Press, 1990).

2.2 Possible Reasons for the Lack of Inter-Regional Comparisons

Beyond the specific topic of housing, the literature which describes and analyzes all aspects of regional differences and diversity in Canada is not a large one. Much of it dates to the mid-1970's, when the topic of urban and regional development as a whole was more in vogue.[12]

Even when widespread attention was being given to regional economic development issues, housing played a minor role in their consideration, at least in the publicly-available literature.[13] While it was recognized as an aspect of "regional disparities", specific consideration of its role in exacerbating or alleviating those disparities was very limited.

This report cannot include within its scope the sociology of housing knowledge in Canada, including a detailed analysis of why the literature is focussed on some questions and not on others. Nevertheless, it may help the reader in understanding what follows to venture some informed guesses about why there is a lack of regional comparison in the work of researchers and policy writers.

Let us begin with the nature of the subject area itself. Some aspects of housing lend themselves to consideration on an intensely "local", personal basis, and others seem to press toward national consideration.

For example, when we are selecting a home, we consider it and the immediate surrounding neighbourhood an expression of our identity and status. When we sell it, however, we want someone else, potentially from far away, to trust in the soundness of the dwelling's quality of construction, and in the transferability of mortgage financing and other arrangements across distance and jurisdictions.

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[12] See the Annotated Bibliography at the end of the report for a comprehensive perspective on the regional development literature.

[13] Regional differences in housing have received substantial attention in the internal work of different provincial housing agencies seeking to secure a "fair share" of available Federal funds for housing programs.

This is but one aspect of the local/national division. We have a housing system in Canada which operates quite naturally at both these levels.

There are local tradespeople, materials suppliers, land development operations, property regulation systems, etc., to construct and renovate housing. There is a national system of advisory building standards, mortgage financing, real estate listings, housing materials review, and technology transfer which facilitates confidence in it.

Virtually all other developed countries have parallel systems in place, regardless of their approach to governance. This suggests that these arrangements correspond closely to underlying pressures of function and structure.

The regional perspective on housing lies between these two levels of activity. Given the fundamental importance of the different regions to Canada's political, economic and social character, it would be very surprising if there were not a regional dimension to housing. Defining it precisely is another matter.

In historic times, certain differences were obvious, because there were often dramatic contrasts in materials, types of construction, forms of tenure, designs, and patterns of use. These were evident in the Notman photographs of different Canadian cities prior to the turn of the century. The British origins of Halifax were quite evident, as were the roots of Quebec City in St. Malo.

Today, there are regional differences remaining from the times of early settlement and subsequent development, but the physical aspects of new housing across regions have become at least outwardly more homogenous. In parallel, the technologies, financing mechanisms, and community services also appear to be more similar. Some researchers and policy analysts may have concluded that regional differences can be safely ignored.

There are clearly significant physical, legal, economic, and social differences which persist. Some may even be growing stronger and more difficult to address. But these are often hard to disentangle from the broader development trends in the regions concerned.

The reasons for not including regional comparisons as a matter of course in research projects also may lie partly in the way that these projects are conceived and funded.

Local case studies of individual markets have an interested readership and/or clients in immediate prospect. National studies have a wide audience in mind, but cannot usually go into sufficient depth on a given region to satisfy experts in the area concerned. Few projects have sufficient funding to undertake detailed consideration of each region and then aggregate the results into a comparative picture.

Certain major data bases simply do not permit region-by-region analysis with confidence. The boundaries within which data are collected may be different, rendering comparison difficult or impossible.

There are also the institutional realities of comparative regional research.

Provincial governments have obvious reasons for wanting to understand their own immediate regions, but the payoffs from systematic comparison with others may appear marginal. Learning about specific topics of interest can take place in meetings, rather than through formalized research and policy analysis.

The Federal interest in region-by-region comparison was given a major infusion of resources by the Department of Regional Economic Expansion and the Ministry of State for Urban Affairs during the 1970's.[14] With their demise, the Federal emphasis shifted away from urban and regional development as a whole, and the volume of research production in the field dropped off markedly. More recently, the Federal focus has been on the characteristics of each region on its own, through agencies like the Atlantic Opportunities Agency and the Western Diversification Office.

Policy-makers tend to be pragmatic in their approach to issues in Canada. Where regional differences have emerged as a serious concern in programming for housing, they have been addressed, and then taken for granted.

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[14] As well, the Economic Council of Canada conducted a major project on construction industry stabilization which contained significant region-by-region comparisons.

Thus, evident regional differences in housing construction costs are explicitly dealt with by the "Maximum Unit Prices" system, a cost-control mechanism for Federally-initiated social housing. Differences in rents and incomes form the central problem resolved through the regional and market-by-market "Core Need Income Thresholds" system for assessing the numbers of households in need of Federally-initiated subsidy programs.

These and other government approaches to practical policy matters are described more fully in Chapter 14. The reality is, once a system has been set in motion, the wider and more theoretical questions fade in importance.

In summary, however "obvious" the topic of comparative regional analysis in housing may appear on the surface, actual work in the field has been rather thin and scattered for understandable reasons. The costs of such analysis are high, and the payoffs uncertain.

2.3 Methods Used to Illuminate Differences

In the fields of international relations, comparative government, and sociology of political and economic development, methods of comparing regions and jurisdictions are rather well developed. While this literature does provide helpful insights in considering housing as a regional phenomenon, some of it rises to levels of abstraction and theory which are out of place.[15] On the whole, it has little to say about housing as such.

Because this study is essentially the first of its kind, it is not feasible or really necessary to develop and apply highly sophisticated methods of comparison. We will avoid anecdotal evidence and isolated case studies for the most part, because there is simply no basis for checking them against the larger patterns of reality.

The core of the study rests on the consistent national data series collected by Statistics Canada and the Canada Mortgage and Housing Corporation. The results of this data analysis are supplemented and enlivened by selected examples drawn from the rest of the housing and urban development literature, and from interviews with those engaged in the field.

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[15] See for example, Gabriel A. Almond, "Comparative Political Systems", Journal of Politics, Vol. 18 (August, 1956), pp. 391-409.

Throughout, the situations in the different regions are compared both with each other, and with the national average or "aggregate" pattern. Where comparable data are involved, an "Index of Regional Variation" has been calculated, as appropriate, simply by summing the percentage points by which each region differs from the national average.

Unfortunately, consistent data series on the Northern territories were not available, so they have not been included for purposes of calculating the Index of Regional Variation.[16]

If each region yielded exactly the same value, the Index would be zero. Total variation in which five regions were at -50 points from the national average and five at +50 points would yield a maximum Index of 500.

For the most part, this study uses tables which compare the regions in a way that removes the obvious differences in size, in order to see what is going on within the individual regions compared to the whole. It also draws on expert opinion of those who work across the regions, and who know their own regions well.

2.4 Determining What Is a "Significant" Difference

Differences of perception can often be as important as, if not more important than, differences in reality. Such differences can be based on what appear to be minor variations to others from outside. Despite this perceptual problem, it is important to have some measure of what is a "significant" difference.

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[16] Some slight errors may be introduced in that the Index in each case is based on differences from a Canadian average which includes the two territories. However, these are very unlikely to alter the basic results. They are more than offset by the fact that large differences on such a small population base could also skew results. That is, in some cases, apparently large differences created by high percentages in the North are not experienced by more than a small minority of the entire population. Recall that the aim is to offer an illustrative basis for assessing the extent of differences, rather than a scientific measure of them.

The tests used in this report are: statistical differences of more than a few percentage points; documented qualitative differences which appear to call for different research or policy approaches; differences which are believed to exist by knowledgeable observers, but which cannot be factually tested within available data, and need to be researched further.

2.5 Identifying the "Drivers" of Regional Differences

As noted in Chapter 1, this report has two major underlying purposes for the longer term. It seeks to encourage researchers to include regional dimensions in their future work. It seeks to assist policy analysts in determining the relevance or applicability of national studies and of case study materials to their particular regional circumstances and policy problems. In both instances, a basis for anticipating or predicting regional differences from a limited range of "structural" or long-lasting factors is valuable. This is the role of "drivers".

"Drivers" is a softer term than "causes": it implies influence on and stimulation of a range of effects, rather than some one-to-one relationship between variables and results. Thus, if we select climate as a driver of differences in housing, we do not expect to find identical adaptations to it in different regions with similar climatic conditions. Rather, we expect to see patterns of behaviour and capital investment, all of which clearly respond to climatic conditions.

Other factors such as culture, logistics, and government policy may determine the precise response to be found.[17]

For researchers, drivers offer a base on which to build a "middle-range theory" of housing and regional development. Over time, the list of drivers can be progressively refined, information bases expanded and deepened information, and analytical tools sharpened.

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[17] A classic example is the response to harsh winter climate in the North. While in some parts of the Territories, housing is clearly geared to several months of sub-zero temperatures, in others it appears to have been copied straight from a Southern suburb. Costs of transportation, centralized planning and design, and other factors have intervened. The adaptation is made via the provision of directly or indirectly subsidized heating fuel, rather than via the structure itself.

It should become possible to increase the capacity to "predict" existing regional differences from fewer drivers, and to forecast their evolution with greater confidence.

Thus, for example, by knowing that immigration is becoming the major driver of future population growth, one can predict which regions will grow and which will stabilize or decline, based on their attractiveness to immigrants. In turn, the housing effects of immigration-driven growth can be anticipated in increasing detail.

For policy analysts, drivers offer a short-cut to anticipating the impact or effectiveness of proposed interventions in a given region. For example, analysts may know that the size of regions largely determines the size of housing development corporations located there. Accordingly, the relative effectiveness of an incentive program which requires substantial up-front project design work and financial backing may be anticipated, region by region.

Below in Table 2 are set out some of the potential drivers of regional differences in housing and of how those differences may evolve in the future. Of course, these interact with each other, and are not necessarily mutually exclusive, e.g., topography shapes climate. The various drivers will be considered, chapter by chapter, as relevant to the topic at hand. We will also return to them in a comprehensive way at the end of the report.

2.6 Is Housing Itself a Driver of Changes in Canadian Society?

Housing is almost invariably treated in the regional development literature as a "passive" aspect of the situation. That is, it is considered to reflect other factors, but to have no, or very limited, effects of its own. For example, it tends to be assumed that housing has limited impacts on population mobility, since people moving to a new area can freely enter the housing market. They are presumed to leave behind their previous dwelling rather easily.

TABLE 2

"DRIVERS" OF REGIONAL DIFFERENCES IN HOUSING: KEY CANDIDATES AND THEIR POTENTIAL EFFECTS

POTENTIAL DRIVER:	EXAMPLES OF POTENTIAL EFFECTS:
1. **Climate**	Costs of ongoing operation and maintenance
	Housing design and standards
2. **Topography, soil conditions**	Costs of construction
3. **Degree of urbanization**	Housing types and forms
	Value of housing
4. **Household incomes**	Rent-to-income ratios
	Level of amenities
	Condition of dwellings
5. **Rate of population growth**	Housing and land prices
6. **Age structure of population**	Demand for services related to housing and for different housing types
6. **Period of settlement**	Need for modernization expenditures
	Nature and scope of built heritage
	Match between households and housing
7. **Economic base**	Quality of initial construction
	Value placed on housing as an indicator of status
8. **Government Regulations**	Housing options available

These presumptions have not often been tested through systematic research, but would appear to be simplistic at best. It is plausible to anticipate that there are psychic as well as dollar costs in moving from one community to another. Housing probably has more effects on social trends like population mobility than it has been credited with.[18]

Housing is clearly a driving force in its own right when it comes to such questions as the nature of the residential construction industry in a given region, what skills and technologies it is likely to deploy, etc.

Overall, however, the report looks mainly at what factors outside of the housing "system" do to shape housing dynamics and trends. This is because most regional differences do appear to arise from the broader aspects of the regions themselves, rather from something internal to housing. That is, for example, housing markets are strongly influenced by the industrial structure and incomes prevalent in a region, rather than the other way around. From time to time, however, housing itself may come to play a larger role in the life of a region, as when shortages and price increases push people to consider other options and/or to relocate. In regions which are competing for development projects, housing can be an important factor for attracting investors, managers, and workers to one community or another.

2.7 Implications of the Methods Chosen for Future Research

The basic processes of conducting housing research in Canada are well-established.[19]

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[18] Analysis of the Urban Renewal and the Newfoundland Resettlement programs of the 1960's suggests that, at least in the past, people would often rather live in deteriorated housing in familiar surroundings than to move to "standard" housing elsewhere. Studies to determine whether values have changed in this respect have not been carried out to date.

[19] However, CMHC contractual arrangements could be structured to include standard clauses in research contracts, seeking comments on the regional applicability of all reports which it funds.

Results of research are likely to continue to fall into one of two large categories: "national" studies using aggregate data, and "regional/local" studies of specific topics for defined purposes. We hope that the basic findings of this report will be taken into account in carrying out such studies, to the extent that they are relevant. In addition, we would hope that a number of future projects begin with the regional differences question among their research hypotheses. Study by study, the gaps in our knowledge might be filled through the cumulative efforts of those in the research community.

From time to time, there will be major, comprehensive projects that seek to draw together and integrate both national and regional/local types of research. We hope that the simple methods developed in this report can be applied and advanced by such studies.

Provincial and association representatives on the National Housing Research Committee hosted by CMHC monitored the progress of this project and provided a variety of valuable comments along the way. One of the principal results requested by a few was guidance on how individual studies undertaken in specific regions and localities could be assessed for their applicability to other regions and jurisdictions. It is understandable that those formulating policies will want to know to what extent they can by guided by trends, events, and results elsewhere. While there are limits to the strength and validity of guidance offered on this issue from one study, at one point in time, some of the uncertainty facing policy researchers and analysts can be reduced.

As a starting point, this report establishes many of the key magnitudes of regional variability. Throughout, it seeks to answer the question: "just how different is this region?".

Let us assume that it has succeeded within the limits of the available data. A potential first step in assessing the applicability of a given study from elsewhere to one's own situation is obviously to check the relevant indicators provided herein.

Let us take, for example, someone seeking to develop a policy on housing for Indian people coming from reserves to the cities, and looking at a research report from another region.

They could start with the tables in Chapter 12 on Indian population as a proportion of the regional totals in order to see whether the study in question comes from a region with a high or low proportion. They could also look into comparative Indian housing conditions, on versus off-reserve. Finally, they could consider from Chapter 14 the relative activism of the respective provincial governments. They could assess from Chapter 6 the resources available in the respective regional economies to redistribute toward housing solutions. These are approaches likely to be followed as a matter of course by policy researchers.

It is more difficult to give substantive advice on how applicable given regional and local research is likely to be to the problems in other jurisdictions. To do so in a comprehensive manner would require a robust theory of both housing dynamics and the role of regional differences within them. Such a theory does not exist, although some important clues to such a theory are to be found in this report.

Based on the "Indices of Regional Variation", and on the other findings in this study, common sense guidelines are offered in each chapter, under a section entitled "Transferability of Regional and Local Studies to Other Jurisdictions".

2.8 Implications of the Methods Chosen for Policy Development and Program Evaluation

This report is intended as a resource and reference work for policy development, not as a policy study in itself. Based on the consideration of the different regional aspects of housing in Canada, however, it is feasible to offer guidance along the following lines about given categories of research and policy analysis/evaluation results:

- when they may be used without qualification as a basis for another jurisdiction to formulate policy;
- when they should be used only as a guide to broad aspects of the phenomenon in question, but only with care for policy formulation;
- when they are not really applicable to other regions because of fundamental differences which exist.

CHAPTER 3. HOW REGIONAL DIFFERENCES EVOLVED

"Urban phenomena, of whatever kind one chooses, are the outcome of human decisions. People differ, however, in their power to shape the future."

David G. Bettison,
The Politics of Canadian Urban Development, 1975

3.1 Introduction

There are four interwoven variables in the history of evolving regional differences in housing. While the most dramatic and visible events associated with them tend to take place at different times, all are still very much reflected in today's situation.

One variable is human adaptation to climate and topography, and to the availability of materials for fashioning shelter in different parts of the vast area that composes Canada. The results were diverse from the first period of human settlement, because they had to be for people to survive.

A second is the movement of people from dispersed farms or trapping lines and fishing ports to larger settlements, a process called "urbanization".

Another, closely related, variable in regional differences is the development of an economic base using technology brought from other countries and continents, in order to exploit Canada's rich endowment of natural resources.

A final variable is the development of private and public institutions and legal arrangements surrounding the operation of housing markets, including those for land ownership and use, tenure, standards of construction, transfer of occupancy, and so on.

Here we will present each variable as it appears in its most visible forms over time. Each derives from or results in a somewhat different set of "regions" for Canada as well, and these will be outlined in order to help broaden our perspectives on regional differences.

3.2 Human Adaptation to Climate and Topography

When the first humans reached the part of North America that is now called Canada, they found a place with a widely varying climate, land forms, and vegetation. Barriers of topography and distance were created by and around distinct "ecozones". As well, these ecozones held major attractions in the form of different abundant wildlife, vegetation, and water to sustain life.

It is not surprising, therefore, that housing and settlement responses of different aboriginal cultures were strongly shaped by the ecological regions in which each group lived. One need consider only the artifacts of housing in the High Arctic, on the West Coast, on the Prairies, and in Southern Ontario, to realize that climate, animal life, and available materials interacted with social patterns and structures to produce very different housing designs and technologies.[20]

Similar, though less dramatic variation in materials, design, decoration and use of housing were also reflected in European adaptations to Canadian climate, topography, and available materials. For example, as the Atlantic cod fishery became established along the Newfoundland coast, wooden housing inspired by that in English sea coast villages was constructed. In the interior, log houses and fortifications -- "trading posts" -- were key links in the developing fur trade.[21]

With the creation of permanent agriculture-based communities in New France, adaptations of French designs to a more hostile climate and a more limited range of materials and tools were reflected in the first low houses of logs or planks, with high-pitched roofs. These were gradually replaced by fieldstone structures similar to those in Normandy or Brittany. As greater experience was gained with harsh Canadian winter conditions, the floor level was raised above grade.

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[20] All information above is taken from The Canadian Encyclopedia (Edmonton: Hurtig Publishers, 1985).

[21] See Harold A. Innis, The Fur Trade in Canada (Toronto: University Press, 1956).

The chimney, originally in the centre of the structure was moved to the end, and another chimney was added. Later, verandas and wide eaves supported by columns were added as well.

Housing on the Prairies was similarly made at first of the only material readily available: sod. At the time, these cost about $4-$5 to build, since the only expense was for windows and doors. Subsequently, these were replaced with wooden frame structures in most cases, since lumber was easiest to transport the long distances often involved.

3.3 Urbanization

The second major variable affecting the form and use of housing was the trend toward a larger and larger proportion of the population living in cities, towns, and substantial villages. That is, these were not simply larger groupings of essentially the same structures as were to be found in rural areas, but dwellings that were different <u>because</u> they were in an urban setting.

Thus, as settlements in New France were transformed into small cities and towns, wooden shingles were replaced by tin or sheet metal on the roofs to guard against fire. Refinements of structure and design appropriate to multi-storey structures were made. The most impressive residences were undoubtedly those associated with religious orders, and some mansions of the seigneurs.

After the British Conquest (1760) and the American Revolution (1775-83), the settlement of more of Atlantic Canada and of Upper Canada by the United Empire Loyalists incorporated urban housing reflecting the influence of both British and American colonial design. Brick came into use along with stone masonry.

3.4 The Changing Economic Base and Housing

The trend toward urban settlements was established very early in Canada, and was guided "from the top" in many cases, as for example Halifax was selected as a naval base by the British Admiralty.

In the 1800's, however, the economic base of the Canadian colonies began to shift from fish, furs, logs and basic foodstuffs to more complex, processed products such as textiles, lumber, furniture, farm implements, cheese and flour.

As it did, urban centres which had been mainly used for trade, defence, and administration began to add manufacturing facilities. More permanent settlement and greater wealth generated by the local economy produced an elaboration of dwelling types and styles, in particular the "town house".

As the pace of industrialization and urbanization quickened, tenements and apartment buildings were constructed to accommodate the working class population were added to the stock. The largest stands of such buildings were developed in Montreal, where a pattern of four and six-unit dwelling complexes became common, with the owner typically living on-site in one of the lower units.

Economic development in turn began to generate new dynamics within cities and settled urban regions. After the turn of the century, the forerunners of present-day suburbs began to develop to respond to a desire to escape the noise, pollution, and crime associated with the central areas of cities, and also to make best use of the streetcar.

3.5 The Evolution of Specialized Housing Institutions

During much of the period up to the 1920's, housing developments did not call forth any specific government institutions intended to plan or regulate the pattern of new growth or the quality of existing buildings. Following World War I, a community planning profession emerged and previous efforts to promote planning concepts began to take hold in the form of specific planning and regulatory agencies or departments.[22]

During and immediately after the Second World War, there was an urgent need for rapid production of housing to accommodate demobilizing troops and replenish the loss of stock which had occurred during the Great Depression. Starting in the mid-1950's, the country experienced an unprecedented "baby boom".[23]

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[22] In the period leading up to and during the Great War, the Federal government promoted community planning through the "Commission of Conservation", and in particular by hiring British planner Thomas Adams.

[23] The high birthrate was combined with what was arguably the best quality of natal care and medical knowledge that had been available up to that point.

Accordingly, through the operation of both private lenders and public agencies like the Central Mortgage and Housing Corporation, standard designs, comprehensive loan underwriting arrangements, and new technologies of mass production were introduced, often almost simultaneously across the country. The result of combined population pressures, economic development, and new housing instruments was a burst of urban growth similar to that which accompanied the economic transformation of 1880 to 1910.

In each province and region, housing had formerly been almost exclusively a private sector activity operating in small firms, and through owner-building. In the post-war period, it became an arena for increasingly detailed public regulation and the evolution of large-scale developers, some operating in several regions at once.[24]

As the volume of construction expanded during the 1960's and 70's, important changes took place in the materials and designs used, and in the technology of site work. In high-rise buildings, masonry load-bearing construction was replaced by concrete structural frames. The methods of quickly pouring concrete into forms, and moving them progressively upward were adapted from office-tower construction.

In the suburban single-detached homes, a variety of prefabricated elements including roof trusses, cabinetry, windows, and decorative finishes, replaced the previous more labour-intensive site construction methods. Chip-board replaced individual boards, allowing exterior cladding to proceed more rapidly.

From the early 60's until the early 1970's, housing forms and types in regions outside Quebec tended to be polarized between the elevatored high-rise apartment block and the low-density suburb of single-detached or attached dwellings. In Quebec, the walk-up apartment building continued to offer quite high densities in a low-rise form.

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[24] Several analysts have argued that the introduction of new regulatory regimes had the effect of creating larger firms and concentrating the industry, and that this was the intent of the policies. See for example, Graham Barker, et.al., Highrise and Superprofits (Kitchener, Ontario: Dumont Press Graphix, 1973).

With public encouragement such as design awards and home-ownership incentives, a new middle range of options was developed in the mid-1970's, including new variants on the town house, stacked town houses, and innovative low or medium-rise apartments.

These innovations have tended to penetrate all regions at least to some degree. The main regional differences have been in the rate of diffusion of innovations, and in the extent of adoption. As a general rule, markets closer to the manufacturers of new products, construction machinery and equipment have been more likely to adopt innovations early. As well, Provincial governments have taken more or less active roles in promoting change in the housing industry.

The institutional arrangements for regulating housing, including planning and development approval systems, property standards enforcement units, land registry and title-searching systems, and housing program delivery agencies also vary in comparative size, complexity and scope of activities across the different regions.

3.5 The Four Variables in Housing Evolution: Where We Stand Today

3.5.1 Human Adaptation to Climate and Topography

The vast majority of the Canadian population today live in five ecoclimatic regions and in four terrestrial ecozones. Currently, the technology of Canadian housing allows the majority of the population to ignore climatic differences, except in relation to insulation levels, annual heating costs, and the extent to which different outdoor amenities are used.

Yet the concern for energy conservation means that there is continuing attention to these matters, on a region-by-region basis. In the North especially, previous attempts to ignore regional climatic differences have now been largely abandoned. A distinctive Northern housing vernacular is emerging, which probably constitutes one of the most exciting changes in design and technology to accommodate regional needs better.

On the horizon is the issue of climate change associated with "global warming". No specific study has been undertaken of the potential effects on housing, although Environment Canada is developing a comprehensive picture of the likely impacts on different regions as a whole.

3.5.2 Urbanization

Housing today is about 45% of the capital stock of cities, so it is not surprising that the two are strongly affected by each other's evolution. In fact, the story of Canada in the 20th century is one of a rural, farm-based population becoming a population of urban dwellers, with over half of all people residing in centres of over 100,000.

In tandem, regional differences in housing forms, types and markets have been consolidated or emerged as the pace of urban change has varied across the country.

3.5.3 The Changing Economic Base and Housing

The relationship between housing and the evolving economic base has been most visibly at work recently in the creation of resource new towns, particularly in the North and in the Northern regions of the provinces.[25]

Housing is clearly built in the first place in order to accommodate a working population. Then, however, it takes on some dynamics of its own, including helping to hold people in familiar localities. Today, housing also plays a role considerably beyond accommodation for the labour force, as for example in the case of cottages and leisure homes.

3.5.4 The Evolution of Specialized Housing Institutions

Because of the complexity of modern economic development and urban technology we have seen the emergence of specialized housing institutions and mechanisms, including private development corporations, mortgage lending corporations, planning departments, housing authorities, and housing ministries.

In the latter half of the 20th century, housing across the country has tended to become more similar, through the operation of national sources of housing designs, national marketing of certain materials and equipment, and national financial institutions. In effect, the "housing system" of the country has taken on a life of its own, with its own dynamics distinguishable from other aspects of the economy.

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[25] See for example Rex A. Lucas, Minetown, Milltown, Railtown: Life in Canadian communities of single industry (Toronto: University Press, 1971).

However, the social relations which surround housing, housing as an investment and as a tool of economic development, and specific aspects of housing technology, have remained different in different regions.

In some cases, the recent trends have been in the direction of much greater diversity, particularly as the overall rate of population growth slows, and the pace of change in different communities begins to diverge. It is more appropriate to address the recent past in detail under the various topics to be found in the rest of the report.

3.6 Implications for Future Research

Two of the major works in the world on the history of housing were written in Canada.[26] In addition, there are many excellent articles and books on Canadian urban history. However, more work remains on the history of housing design, technology, and institutions, particularly from a regional comparison perspective. We could use a comprehensive work on the history of the different provincial housing agencies. Major lenders and development corporations could have their stories written, especially from a region-by-region perspective.

3.7 Implications for Policy Development and Evaluation

Emerging from the review of the sources of regional differences in housing, we can devise a simple checklist for regional dimensions of policy development and evaluation work in the future:

- In which ecoclimatic region is the proposed policy to be implemented/evaluated? Are there likely to be major differences in conditions which must be addressed by the policy? How will these differences be addressed? How have others in similar regions addressed the issue of climate, topography, and isolation?

- What is the rural/urban split of population in the areas in which the policy is to be implemented/ evaluated? Is the process of urbanization continuing or has it stabilized? To what extent do the housing solutions adopted need to differ according to whether clients are rural or urban?

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[26] Home, by Witold Rybczynski, and 6,000 Years of Housing, by Norbert Schoenauer, both of the McGill University School of Architecture.

- What is the economic base of the communities in which the housing policy is to be implemented/ evaluated? Are there world commodity cycles which will affect the ability of the program clients to pay for housing or to resell their dwellings? What role does housing itself play in the economy of the communities concerned? How have other regions with a similar economic base addressed the housing problems being experienced?

- What housing institutions exist at the moment? Are they at a comparable stage of development with those in similar regions elsewhere? Which institutions appear to be comparatively less developed: planning; land development; standards development and enforcement; housing program delivery; housing research and development?

CHAPTER 4. POPULATION, HOUSEHOLDS AND HOUSING STOCK

"After the Second World War, Canada entered a new period of prosperity and rapid social change ... Two sets of forces - demographic and economic - led to changes in the living arrangements of individuals and their housing."

John Miron
Housing in Postwar Canada, 1988

4.1 Population Size of Regions

Canada's regions and provinces obviously differ greatly in geographic and population size, varying by a factor of almost 74 between the population of the largest and the smallest provinces.

Table 3 sets out the basic magnitudes for both population and households, which will be set aside or held constant for the rest of the report so that the other, less obvious differences can come to the forefront.

4.2 Population Growth and Decline by Region

In the 1980's, some of the patterns which so concerned planners in the late 1960's and early 1970's reasserted themselves, specifically the "concentration" of growth in the metropolitan centres. For example, between 1981 and 1986, the metropolitan areas grew by an average of 1.2% a year, while other urban centres grew by only 0.5%[27]

Growth rates for Southern Ontario were high for the first seven years of the decade, reflecting both a heavy preference of international migrants for the Greater Toronto area, and a booming economy. In addition, British Columbia continued to grow at the fastest rate in the country as a whole, despite the uncertainties associated with the forestry industry. Alberta's growth also outstripped Ontario's consistently.

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[27] See Canadian Housing Statistics, 1989, Table 91, p. 89.

TABLE 3

POPULATION AND HOUSEHOLD NUMBERS AND PROPORTIONS IN EACH REGION, 1989

REGION	TOTAL POPULATION (THOUSANDS)	TOTAL NUMBER OF HOUSEHOLDS (THOUSANDS)	PERCENTAGES OF CANADIAN TOTAL
Atlantic Canada	2,306	762	Pop.: 8.8 HH.: 8.0
Newfoundland	570	167	Pop.: 2.2 HH.: 1.8
Prince Edward Island	130	44	Pop.: 0.5 HH.: 0.5
Nova Scotia	887	309	Pop.: 3.4 HH.: 3.3
New Brunswick	719	242	Pop.: 2.7 HH.: 2.6
Quebec	6,689	2,511	Pop.: 25.5 HH.: 26.5
Ontario	9,570	3,408	Pop.: 36.5 HH.: 36.0
Prairies	4,530	1,606	Pop.: 17.3 HH.: 16.9
Manitoba	1,084	383	Pop.: 4.1 HH.: 4.0
Saskatchewan	1,007	358	Pop.: 3.8 HH.: 3.8
Alberta	2,429	865	Pop.: 9.3 HH.: 9.1
British Columbia	3,056	1,189	Pop.: 11.7 HH.: 12.5
TOTAL	26,219	9,477	100.0

Source: Statistics Canada, Catalogue Nos. 11-010 and 64-202.

By the end of the decade, in part through the operation of housing markets, the pressures on Toronto in particular had begun to ease. There was a drop in migration from other provinces, putting Ontario into a deficit position on internal migration.

In 1989, British Columbia was gaining from natural increase, interprovincial migration and immigration from abroad. British Columbia grew by 2.4% between 1988 and 1989, compared to 1.5% for Ontario.

The West coast province is feeling the particular impact of immigration from Hong Kong. Residents there are concerned about their future when this colony reverts to control by the People's Republic of China in 1997.

The most important regional differences in population growth relate to the components of that growth, whether natural increase, inter-provincial migration, or immigration from abroad. These effects can be seen in Graph 1 on page 31. In Atlantic Canada and on the Prairies, natural increase is the dominant component. In Ontario and Quebec, this is rivalled or overshadowed by immigration from abroad. British Columbia gains from all three, including inter-provincial migration.

4.3 Household Growth and Size by Region

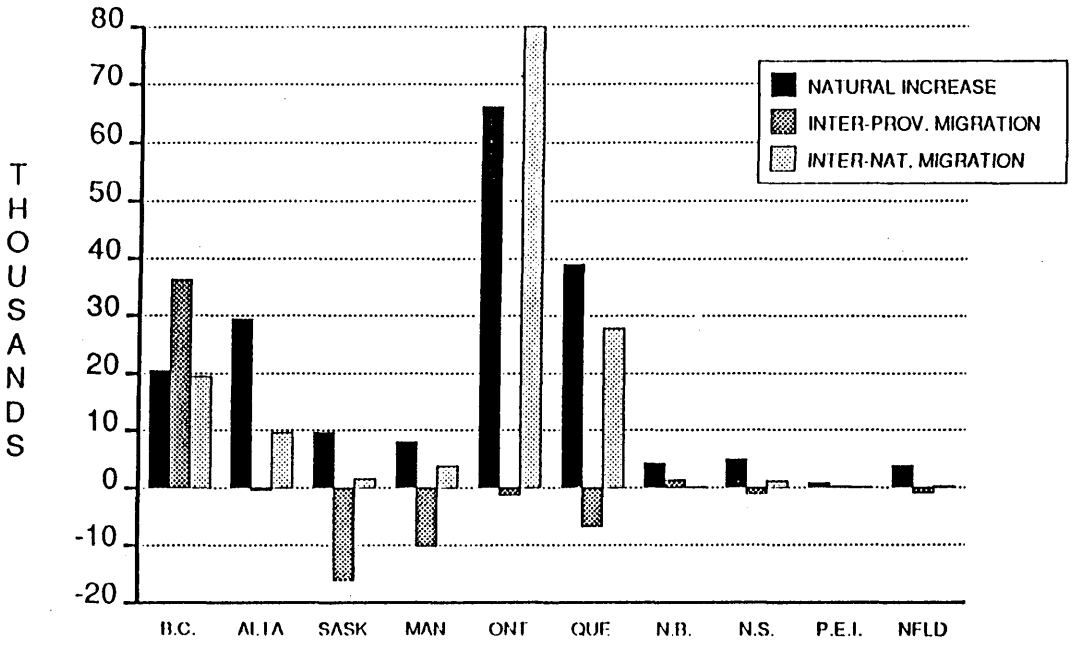
In all regions, household formation occurred more rapidly than population growth, as the average size of household continued to decline. Between, 1981 and 1986, it fell from 2.9 persons per household to 2.8, according to the Census. In 1989, it stood at 2.67 according to the Household Facilities and Equipment Survey by Statistics Canada, although there are dangers in comparing Census and survey results in this way.

As Table 4 on page 32 indicates, there are still substantial differences among the regions on this variable. In Atlantic Canada especially, household sizes continue to be somewhat larger than in the rest of the country, although this is in part a direct consequence of the larger proportion of population there which is rural. In urban centres, household sizes are more similar to those in the rest of the country. Sizes of dwellings do not vary across Canada nearly as dramatically.

It is within regions that differences in household sizes continued to be the most dramatic, especially between suburban and inner city areas, urban and suburban settlements.

GRAPH 1

DRAMATIC REGIONAL DIFFERENCES IN COMPONENTS OF POPULATION GROWTH, 1989



Source: Canadian Housing Statistics, 1989, p. 86.

TABLE 4

AVERAGE HOUSEHOLD AND DWELLING SIZES BY REGION, 1989

REGION	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	VARIATION FROM CANADIAN AVERAGE HOUSEHOLD SIZE	AVERAGE NUMBER OF ROOMS PER DWELLING
Newfoundland	3.35	+ .68	6.14
Prince Edward Island	2.85	+ .18	5.90
Nova Scotia	2.78	+ .11	6.11
New Brunswick	2.88	+ .21	5.98
Quebec	2.59	- .08	5.39
Ontario	2.74	+ .07	6.03
Manitoba	2.66	- .01	5.56
Saskatchewan	2.67	0	5.99
Alberta	2.70	+ .03	6.19
British Columbia	2.47	- .20	5.95
Canada	2.67	0	5.85

Source: Statistics Canada, Catalogue No. 64-202.

For example, within the North, the average number of persons per household in 1986 ranged from 4.8 in Keewatin to 2.8 in Yukon. Within Quebec, it ranged from 3.8 in Nouveau (Northern) Quebec to 2.6 in Sherbrooke and several other areas in the south.

4.4 Urban/Rural Differences by Region

Perhaps the most dramatic regional differences in Canada continue to exist in the differing proportions of urban and rural population by region across the country.

Because the rate of urbanization has essentially stabilized, these differences are likely to persist well into the future. The differences in proportion of population living in urban areas are presented in Table 5 on page 34.

In Saskatchewan and Prince Edward Island, the continuing importance of the rural farm economy is evident in the pattern of farm population distribution as shown in Table 6 on page 35. Proportions of residents living in ex-urban or rural non-farm situations are especially significant in Atlantic Canada as shown in Table 7, page 36.

Finally, the substantial regional differences in urban population are reinforced by the pattern presented in Table 8 on page 37, which focusses on the metropolitan areas: urban regions and related communities containing 100,000 population and over. Ontario, Quebec, Alberta, Manitoba, and British Columbia all have over 50% of their population in metropolitan areas.

4.5 The Housing Stock by Region

Urban and rural differences are also partly reflected in the type of housing occupied by people across the country, with lower density single-detached forms predominating in Atlantic Canada, the North, and much of the Prairies.

In Ontario, Quebec and British Columbia, there are proportionately more multiple units, associated with both urbanization and historical patterns of tenure. These patterns are shown in Tables 9 and 10 on pages 38 and 39.

TABLE 5

ONTARIO, ALBERTA AND BRITISH COLUMBIA HAVE HIGHEST PROPORTIONS OF POPULATION LIVING IN URBAN AREAS, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL IN URBAN AREAS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	52.9	- 23.6
Newfoundland	58.9	- 17.6
Prince Edward Island	38.1	- 38.4
Nova Scotia	54.0	- 22.5
New Brunswick	49.4	- 27.1
Quebec	77.9	+ 1.4
Ontario	82.1	+ 5.6
Prairies	73.6	- 2.9
Manitoba	72.1	- 4.4
Saskatchewan	61.4	- 15.1
Alberta	79.4	+ 2.9
British Columbia	79.2	+ 2.7
Yukon	64.6	- 11.9
Northwest Territories	46.3	- 30.2
CANADA	76.5	0

INDEX OF REGIONAL VARIATION = 137.7*

Source: Statistics Canada, Catalogue No. 94-129.

*Note: Does note include Yukon and Northwest Territories.

TABLE 6

SASKATCHEWAN AND PRINCE EDWARD ISLAND HAVE LARGEST PROPORTIONS OF POPULATION LIVING ON FARMS, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL ON FARMS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	1.7	- 1.8
Newfoundland	0.3	- 3.2
Prince Edward Island	8.1	+ 4.6
Nova Scotia	1.6	- 1.9
New Brunswick	1.7	- 1.8
Quebec	2.2	- 1.3
Ontario	2.6	- 0.9
Prairies	9.6	+ 6.1
Manitoba	8.0	+ 4.5
Saskatchewan	16.0	+ 12.5
Alberta	7.5	+ 4.0
British Columbia	1.8	- 1.7
Yukon	0	- 3.5
Northwest Territories	0	- 3.5
CANADA	3.5	0

INDEX OF REGIONAL VARIATION = 36.4*

Source: Statistics Canada, Catalogue No. 94-129.

*Note: Does not include Yukon and Northwest Territories.

TABLE 7

SUBSTANTIAL PROPORTION OF ATLANTIC CANADA POPULATION LIVING IN RURAL NON-FARM AREAS, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL IN RURAL NON-FARM AREAS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	45.4	+ 25.4
Newfoundland	40.8	+ 20.8
Prince Edward Island	53.8	+ 33.8
Nova Scotia	44.4	+ 24.4
New Brunswick	48.9	+ 28.9
Quebec	19.9	- 0.1
Ontario	15.4	- 4.6
Prairies	16.9	- 3.1
Manitoba	19.9	- 0.1
Saskatchewan	22.6	+ 2.6
Alberta	13.1	- 6.9
British Columbia	19.0	- 1.0
Yukon	35.3	+ 15.3
Northwest Territories	53.7	+ 33.7
CANADA	20.0	0

INDEX OF REGIONAL VARIATION = 123.2*

Source: Statistics Canada, Catalogue No. 94-129.

*Note: Does not include Yukon and Northwest Territories.

TABLE 8

PROPORTION OF POPULATION LIVING IN CENSUS METROPOLITAN AREAS HIGHEST IN ONTARIO, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL IN METROPOLITAN AREAS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	25.4	- 34.5
Newfoundland	28.5	- 31.4
Prince Edward Island	0	- 59.9
Nova Scotia	33.9	- 26.0
New Brunswick	17.1	- 42.8
Quebec	63.4	+ 3.5
Ontario	71.7	+ 11.8
Prairies	55.6	+ 4.3
Manitoba	58.8	- 1.1
Saskatchewan	38.3	- 21.6
Alberta	61.6	+ 1.7
British Columbia	56.7	- 3.2
CANADA	59.9	0

INDEX OF REGIONAL VARIATION = 230.0

Source: Statistics Canada, Catalogue No. 94-129.

TABLE 9

SINGLE-DETACHED DWELLINGS DOMINATE IN ATLANTIC CANADA AND THE WEST PROPORTIONATELY, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL OCCUPIED DWELLINGS*	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	72.0	+ 15.0
Newfoundland	77.8	+ 20.8
Prince Edward Island	72.7	+ 15.7
Nova Scotia	69.6	+ 12.6
New Brunswick	71.1	+ 14.1
Quebec	43.4	- 13.6
Ontario	58.1	+ 1.1
Prairies	65.9	+ 8.9
Manitoba	64.2	+ 7.2
Saskatchewan	74.3	+ 17.3
Alberta	63.1	+ 6.1
British Columbia	60.9	+ 3.9
Yukon and Northwest Territories	N.A.	N.A.
CANADA	57.0	0

INDEX OF REGIONAL VARIATION = 112.4

Source: Statistics Canada, Catalogue No. 64-202.

*Note: Occupied dwellings = households.

TABLE 10

APARTMENTS CONCENTRATED IN QUEBEC, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL OCCUPIED DWELLINGS*	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	17.7	- 14.7
Newfoundland	9.6	- 22.8
Prince Edward Island	18.2	- 14.2
Nova Scotia	21.4	- 11.0
New Brunswick	18.6	- 13.8
Quebec	49.5	+ 17.1
Ontario	29.4	- 3.0
Prairies	22.6	- 9.8
Manitoba	24.8	- 7.6
Saskatchewan	17.0	- 15.4
Alberta	23.9	- 8.5
British Columbia	27.6	- 4.8
Yukon and Northwest Territories	N.A.	N.A.
CANADA	32.4	0

INDEX OF REGIONAL VARIATION = 118.2

Source: Statistics Canada, Catalogue No. 64-202.

*Note: Occupied dwellings = households.

4.6 Condition of the Housing Stock

Urban/rural differences among the regions also show up in the pattern of housing conditions, in particular the "need for major repair" and the presence or absence of various facilities.

Since the end of the Second World War, the condition of the Canadian housing stock has been improving rather steadily, and in all regions. However, measurable disparities exist to the present day.

As can be seen from Table 11 on page 41, Atlantic Canada, which has an older stock and lower incomes, still has proportionately more housing "in need of major repair".

4.7 Patterns of Occupancy

Over the past decade especially, population growth has given way to household growth as the major source of housing demand. That is, people have been demanding more and more dwelling space in relation to their numbers and forming more households with fewer members.

Rates of "crowding" have declined among all income groups, and in all regions, although measurable disparities still exist after income has been factored out. For example, people in the same income group in Ontario have a lower tendency to be "crowded" than do those in Newfoundland. Table 12 on page 42 provides a view of the "crowding" situation as it existed in 1986.

Another important and related trend has been that toward fewer people occupying more housing. As can be seen from Table 13 on page 43, some 600,000 single-detached dwellings constructed for family occupancy now have a single individual occupying them. This situation is particularly marked in the Prairie region.

4.8 Implications for Future Research

It will be important for researchers in the future to continue to flag differences in the rates of population growth and change in Canada's different regions. These could well become more pronounced as world-wide economic changes affect the Canadian economy.

TABLE 11

ATLANTIC CANADA HAS MOST DWELLINGS IN NEED OF MAJOR REPAIR, PROPORTIONATELY, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL OCCUPIED DWELLINGS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	13.9	+ 3.9
Newfoundland	13.2	+ 3.2
Prince Edward Island	11.4	+ 1.4
Nova Scotia	13.3	+ 3.3
New Brunswick	15.7	+ 5.7
Quebec	10.5	+ 0.5
Ontario	8.6	- 1.4
Prairies	10.8	+ 0.8
Manitoba	11.2	+ 1.2
Saskatchewan	10.9	+ 0.9
Alberta	10.6	+ 0.6
British Columbia	9.5	- 0.5
Yukon and Northwest Territories	N.A.	N.A.
CANADA	10.0	0

INDEX OF REGIONAL VARIATION = 18.7

Source: Statistics Canada, Catalogue No. 64-202.

TABLE 12

MOST "CROWDED" DWELLINGS IN THE TERRITORIES AND IN NEWFOUNDLAND, PROPORTIONATELY, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL OCCUPIED PRIVATE DWELLINGS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	2.6	+ 0.8
Newfoundland	4.6	+ 2.8
Prince Edward Island	2.6	+ 0.8
Nova Scotia	1.8	0
New Brunswick	2.2	+ 0.4
Quebec	1.6	- 0.2
Ontario	1.6	- 0.2
Prairies	2.1	+ 0.3
Manitoba	2.5	+ 0.7
Saskatchewan	2.1	+ 0.3
Alberta	1.9	+ 0.1
British Columbia	1.7	- 0.1
Yukon	7.0	+ 5.2
Northwest Territories	20.1	+ 18.3
CANADA	1.8	0

INDEX OF REGIONAL VARIATION = 5.6

Source: Statistics Canada, Catalogue No. 93-105.

Note: "Crowded" = more than one person per room, not counting bathrooms or hallways.

TABLE 13

SASKATCHEWAN HAS MOST SINGLE-DETACHED DWELLINGS WITH ONE PERSON OCCUPYING THEM, PROPORTIONATELY, 1986

REGION/PROVINCE	NUMBERS OF SINGLE-DETACHED DWELLINGS OCCUPIED BY ONE PERSON	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL SINGLE-DETACHED DWELLINGS
Atlantic Canada	58,630	11.1
Newfoundland	9,695	7.9
Prince Edward Island	3,515	11.7
Nova Scotia	26,145	12.6
New Brunswick	19,275	11.4
Quebec	90,725	8.8
Ontario	209,000	11.3
Prairies	148,420	13.9
Manitoba	38,410	14.7
Saskatchewan	45,355	16.5
Alberta	64,655	12.2
British Columbia	89,690	13.2
Yukon Territory	930	16.5
Northwest Territories	825	9.7
CANADA	598,225	11.6

INDEX OF REGIONAL VARIATION = 18.3*

Source: Statistics Canada, Catalogue No. 93-105.

*Note: Does not include Yukon and Northwest Territories.

Tensions surrounding the loss of population, of corresponding tax base and hope for the future could increase as the gap between depressed primary resource sectors and other sectors grows. At the same time, as recent work by Hodge and Qadeer on smaller communities shows, there are inherent and persisting strengths in many such centres which may allow them to flourish despite, or even because of economic cycles.[28]

The much greater potential for home ownership in smaller centres is one of those strengths, deserving further research as a factor in housing preferences and community choice. At the same time, note that considerable numbers of smaller centres are declining rapidly in population size, Important differences exist within the realm of smaller communities across the regions.

While housing is more likely to reflect than to cause economic changes, it nevertheless remains an important aspect of local commitment to communities, and a major inhibitor of excessively rapid population growth in the buoyant markets. These kinds of hypotheses could be addressed in more detail by future researchers.

4.9 Transferability of Regional and Local Case Studies to Other Jurisdictions

Population, housing stock, urban-rural trends and related changes are among the topics most frequently addressed from a comparative perspective. They form the essential "matrix" within which other subjects are most appropriately considered, e.g., is a local case study set in an urban or rural community, in a setting of rapid or slow growth, etc.?.

In this context, it does not make much sense to suggest any way in which one study of local or provincial population, housing stock, or rural-urban situation could be applied elsewhere. However, the methods used can readily be moved from one jurisdiction to another. And theories which offer broader explanations for basic population and housing dynamics should be tested and applied in many different circumstances. That is the only way in which to assess their validity and strengthen their explanatory and predictive power.

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[28] Gerald Hodge and Mohammed Qadeer, Towns & Villages in Canada: The Importance of Being Unimportant (Toronto: Butterworths, 1989).

In the simplest terms, a theory of urban growth and decline should be capable of application in all regions, and over a substantial period of time.

4.10 Implications for Policy Development and Evaluation

Population growth is an obvious driving force in creating demand for housing, hence in determining the rate at which development occurs, and therefore over time the age patterns of the housing stock. A momentous change is occurring in the composition of Canadian population growth, which will have profoundly different effects in Canada's regions: immigration is overtaking natural increase as the driver of population growth.

Between 1982 and 1989, natural increase (births minus deaths) went from 201,000 to 187,000, as a result of a declining birth rate and modestly increasing death rate. Net migration rose from 90,000 to 119,000.[30]

Immigrants are tending to go chiefly to Ontario, British Columbia, and Alberta. Housing is regarded by many immigrants as a key stepping stone to financial success, whether as a means of lowering living expenses to save, or as an asset itself, so demand in these markets could remain fairly strong.

In such a context, the attractiveness and affordability of housing and communities outside of the main growth regions can confer competitive advantages on some sub-regional rural and small-town areas, but cannot alter the basic trend. The lower rate of natural increase, the shift to immigrant-driven population growth, and structural economic changes all seem to work in the same direction. The resulting pattern could be one of disproportionately elderly, declining communities in Newfoundland, some regions within the Prairies and Northern Ontario, and rural farm-based Canada generally. A exception may be Prince Edward Island which appears to be retaining its rural and small community population.

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[30] Canadian Housing Statistics, 1989, Table 90, p. 88.

Continuation of such regional differences in population decline could exacerbate political and social tensions, and bring a return to deteriorating housing conditions as well. See Table 14 on page 47 for the pattern recorded in the 1986 Census.[30]

A key issue is what will happen to one-person and two-person elderly households remaining in the declining sub-regions. There is an inevitable tendency for those engaged in policy formulation to give most attention to the needs of the politically-salient, rapidly-growing population centres, which in many cases are also capital cities. Reflection on the tremendous variation in urban/rural population splits, in growth rates, and in the composition and growth rate of the housing stock should act as a corrective to this absorption with centres which, in virtually all cases, still constitute a minority of the total population.

Because different regions have somewhat different age structures, household composition, price structures and occupancy patterns, there will be persistent differences in rates of household formation across Canada. However, these will not be major in relation to the capacity to meet them. Rather the quality and the match or mismatch between the existing stock and the needs of the population are likely to increase in importance for policy-makers.

Based on the above considerations, we arrive at the following policy development and evaluation checklist, for assessing the relevance of available research and of policy interventions to one's own situation:

- Are the interventions under consideration geared to a growing, stable, or declining population?

- Do such interventions assume that the reallocation of new production will help to resolve the problem in question? If so, is this realistic, based on a twenty-year time horizon, i.e., how long will it take new production to resolve the problem at a reasonable rate of future growth?

- Are there interventions geared to the particular needs of immigrants?

---

[30] Note that Census Divisions with zero population growth are not included among the "declining" numbers.

TABLE 14

CLOSE TO A THIRD OF CENSUS DIVISIONS EXPERIENCING POPULATION DECLINE, 1986

PROVINCE/ TERRITORY	TOTAL NUMBER OF CENSUS DIVISIONS	NO. OF C.D.'S IN WHICH POPULATION IS DECLINING	DECLINING CENSUS DIVISIONS AS % OF TOTAL
Newfoundland	11	7	63.6
Prince Edward Island	3	0	0
Nova Scotia	18	5	27.8
New Brunswick	15	4	26.7
Quebec	76	27	35.5
Ontario	49	10	20.4
Manitoba	23	10	43.5
Saskatchewan	18	8	44.4
Alberta	19	2	10.5
British Columbia	29	13	44.8
Yukon and Northwest Territories	6	0	0
TOTAL	267	86	32.2

INDEX OF REGIONAL VARIATION = 114.2*

Source: Statistics Canada, Census of Canada, 1986.

*Note: Does not include Yukon and Northwest Territories.

- What provisions are being made for the future of housing in declining or zero-growth communities? Have the varying factors involved in decline been clearly identified, among smaller communities especially?

- Do any planned interventions assume continued stability in housing conditions? What provisions do they make for the need to target assistance more precisely to communities which are losing population?

CHAPTER 5. REGIONAL ECONOMIES AND HOUSING

"Differences in both the levels of economic and social well-being and in economic opportunity among the various regions and provinces of Canada are large, and have persisted with only modest change for over 40 years."

Economic Council of Canada
Fifth Annual Review, 1968

5.1 The Nature and Sources of Regional Economic Differences

The most common perception of regional differences in Canada, from any perspective, is focussed on the different economic bases which clearly exist across the country.[31] The major differences can be outlined simply:

- marked variations in patterns of employment by industry in each region, with manufacturing jobs concentrated in Central Canada, and resource-extraction and processing jobs disproportionately in the West, North, and Atlantic Canada;

- within industry sectors, a tendency for "high-technology" processes, such as the use of computers and robots, to be concentrated in Ontario, and to be adopted there first;

- more marked "boom-and bust" cycles in the West and North, and an Atlantic Canada economy which is most vulnerable to recession and rarely outperforms those of other regions;

- persistent and measurable regional differences in per capita personal incomes and wealth with the highest average incomes in Ontario, British Columbia and Alberta; disproportionate numbers below the poverty line in Atlantic Canada, Quebec, Manitoba and Saskatchewan;

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[31] There are a variety of useful measures of differing regional economic bases, including productivity, employment growth, real disposable income per capita, etc., which could be added to the selection which follows.

In general, the flow of corporate taxes, the numbers of managerial personnel, the allocation of capital for business development, and similar indicators, appear to be disproportionately focused on Central Canada, with some major sectoral strengths in other regions, such as the petroleum industry in Alberta.

These varying patterns of economic development derive in part from the differences in climate, topography and natural ecology which have already been described. They also reflect the ongoing effects of historical trends and forces, including the economic and legal structures of the colonizing nations, the sequence of East-to-West settlement, the construction of transportation networks, the varying sources of immigration, and the differing patterns of urbanization.[32]

The key issue from the perspective of this study is, how do these different regional economies translate into differences in housing and living patterns and conditions? For example, do they affect the types and availability of housing? Are forms of tenure related to regional economies? Do the different economic bases influence the degree of urbanization, and hence housing forms and market dynamics?

No concise answers exist to such questions at this point, because the model which might conceivably yield them has not been constructed. However, a profusion of illustrations of the relationships between regional economies and housing can be found, and many of these are presented in subsequent chapters of this report. Such illustrations exist in connection with housing markets, structure of the residential construction industry, housing technology, housing affordability and other topics.

The aim of this chapter is to illustrate the differences in regional economies, not to draw out their housing implications.

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[32] For a more comprehensive analysis of regional economic differences, see the works described briefly in Annex "A" to this report.

5.2 Regional Patterns of Employment By Industry

As shown in Table 15 on page 52, while jobs in the primary industries of agriculture, forestry, fishing, trapping, and mining are spread right across Canada, they account for the largest proportion of the "experienced" labour force of Atlantic Canada and the West and North.[33]

At the same time, there has been a decline in dependency on the primary industries across the country, with the exception of the Northwest Territories which is still undergoing frontier development.

As Table 16 on page 53 suggests, manufacturing jobs are concentrated in Ontario and to a lesser extent in Quebec. They form a markedly smaller proportion of the labour force in the rest of the country. Moreover, while regional efforts to diversify the Western economy have borne fruit in absolute terms, the 1971-86 period shows a stable or declining relative proportion of labour force engaged in manufacturing there.

Jobs in the construction industry have tended to be spread fairly evenly right across the country, as have jobs in the service industries generally. (Table 17, page 54 and Table 18, page 55).

Growth in the service industries' labour force has been strongest in the North, while the proportion of the labour force in the construction industry employment has declined in most regions.

Patterns of employment by industry are relevant to housing because the extent to which different sectors are deeply affected by or more independent from world commodity prices and Canadian trading patterns strongly affect the fate of local economies. Changes in willingness to invest in new housing, vacancy rates, prices of existing housing, and other aspects of local markets are all impacted.

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[33] Mining includes employment in relation to milling of minerals, quarries, and oil wells. Figures for the "experienced labour force" are developed by deleting from total labour force those unemployed who have never worked, or who worked prior to January 1, 1985. All tables use the "experienced labour force".

TABLE 15

PRIMARY INDUSTRIES LABOUR FORCE PROPORTIONATELY LARGEST IN THE PRINCE EDWARD ISLAND AND SASKATCHEWAN, 1986

REGION/ PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1971	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1986	VARIATION FROM CANADIAN AVERAGE, 1986
Atlantic Canada	9.2	8.4	+ 1.8
Newfoundland	10.4	8.7	+ 2.1
Prince Edward Island	18.9	15.7	+ 9.1
Nova Scotia	7.7	7.4	+ 0.8
New Brunswick	8.5	7.9	+ 1.3
Quebec	5.6	4.3	- 2.3
Ontario	5.4	3.9	- 2.7
Prairies	19.1	14.3	+ 7.7
Manitoba	13.5	9.7	+ 3.1
Saskatchewan	29.4	21.4	+ 14.8
Alberta	16.8	13.4	+ 6.8
British Columbia	7.6	7.3	+ 0.7
Yukon	15.5	8.2	+ 1.6
Northwest Territories	8.6	10.7	+ 4.1
CANADA	8.3	6.6	0

INDEX OF REGIONAL VARIATION = 43.7

Source: Statistics Canada, Catalogue No. 93-152.

TABLE 16

EXPERIENCED LABOUR FORCE ENGAGED IN MANUFACTURING, CONCENTRATED IN CENTRAL CANADA, 1986

REGION/ PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1971	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1986	VARIATION FROM CANADIAN AVERAGE, 1986
Atlantic Canada	14.2	13.5	- 3.3
Newfoundland	11.9	15.0	- 1.8
Prince Edward Island	9.8	10.3	- 6.5
Nova Scotia	14.4	12.4	- 4.4
New Brunswick	16.3	14.3	- 2.5
Quebec	23.1	19.3	+ 2.5
Ontario	24.4	21.5	+ 4.7
Prairies	9.5	8.4	- 8.4
Manitoba	13.8	12.2	- 4.6
Saskatchewan	5.4	5.7	- 11.1
Alberta	9.1	7.8	- 9.0
British Columbia	16.1	12.3	- 4.5
Yukon	1.9	2.3	- 14.5
Northwest Territories	3.1	1.6	- 15.2
CANADA	19.8	16.8	0

INDEX OF REGIONAL VARIATION = 51.6

Source: Statistics Canada, Catalogue No. 93-152.

TABLE 17

NOT MANY REGIONAL DIFFERENCES IN PROPORTION OF LABOUR FORCE ENGAGED IN THE CONSTRUCTION INDUSTRY, 1986

REGION/ PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1971	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1986	VARIATION FROM CANADIAN AVERAGE, 1986
Atlantic Canada	7.9	6.5	+ 0.8
Newfoundland	10.5	6.0	+ 0.3
Prince Edward Island	6.5	6.5	+ 0.8
Nova Scotia	7.5	6.8	+ 1.1
New Brunswick	6.9	6.6	+ 0.9
Quebec	5.5	5.2	- 0.5
Ontario	6.1	5.5	- 0.2
Prairies	6.3	6.4	+ 0.7
Manitoba	5.4	5.6	- 0.1
Saskatchewan	4.8	5.8	+ 0.1
Alberta	7.6	6.9	+ 1.2
British Columbia	7.0	6.0	+ 0.3
Yukon	6.7	6.7	+ 1.0
Northwest Territories	4.1	6.1	+ 0.4
CANADA	6.2	5.7	0

INDEX OF REGIONAL VARIATION = 8.4

Source: Statistics Canada, Catalogue No. 93-152.

TABLE 18

PROPORTIONATELY MORE OF TERRITORIAL LABOUR FORCE ENGAGED IN THE SERVICE INDUSTRIES, 1986

REGION/ PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1971	PERCENTAGE OF REGIONAL/ PROVINCIAL LABOUR FORCE, 1986	VARIATION FROM CANADIAN AVERAGE, 1986
Atlantic Canada	60.8	68.6	+ 1.0
Newfoundland	58.3	67.2	- 0.4
Prince Edward Island	55.8	64.6	- 3.0
Nova Scotia	63.2	70.2	+ 2.4
New Brunswick	60.4	68.2	+ 0.6
Quebec	56.2	67.7	+ 0.1
Ontario	56.9	66.0	- 1.6
Prairies	58.0	68.2	+ 0.6
Manitoba	60.3	69.5	+ 1.9
Saskatchewan	53.4	64.2	- 3.4
Alberta	59.1	69.1	+ 1.5
British Columbia	61.3	71.0	+ 3.4
Yukon	62.5	76.7	+ 9.1
Northwest Territories	62.8	76.0	+ 8.4
CANADA	57.7	67.6	0

INDEX OF REGIONAL VARIATION = 35.8

Source: Statistics Canada, Catalogue No. 93-152.

In general, primary resource sectors and key aspects of manufacturing are world-market dependent, which service industries are much less so. Construction is a mixed sector, with key dependent and also more independent components. For example, mine and mill construction are obviously very dependent on export trends and earnings.

5.3 The Regional Scientific and Technological Base

There are no generally accepted single measures of the scientific and technological base which can be used to gauge regional differences in this vital aspect of the economy. However, a number of indicators will make the point.

First, as shown in Table 19, on page 57, there are the differences in the proportions of the experienced labour force engaged in scientific and technical activities. Second, there are the relative numbers of mainframe computer installations per hundred thousand population in different regions of the country, as presented in Table 20, on page 58. It is important to know in this context that 55% of all employment in the computer services and software industry is based in Ontario.[34]

Finally, there is the pattern of expenditures on Research and Development by region, which suggests significant technological strengths in Ontario, Prince Edward Island, and Nova Scotia. However, this is only <u>one</u> measure, and should be considered in relation to the others. (Table 21, page 59)

The relevance of the science and technology base for housing may not be immediately apparent. However, it does have implications for consumer awareness and preferences, e.g., the willingness to try innovations, the level of incomes, and expectations about community amenities.

5.4 Regional Economic Performance and Business Cycles

As might be expected, regional differences in economic base translate into differences in economic performance. More diverse economies, with higher value added, tend to create proportionately more income to be distributed and also to have lower rates of unemployment.

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[34] See Industry, Science and Technology Canada, <u>Industry Profile: Computer Services and Software</u> (Ottawa: ISTC, 1989), p. 11.

TABLE 19

LARGEST PROPORTION OF THE LABOUR FORCE IN ALBERTA, ONTARIO, AND THE TERRITORIES ENGAGED IN SCIENTIFIC AND TECHNICAL OCCUPATIONS, 1986

PROVINCE	PROPORTION OF PROVINCIAL LABOUR FORCE IN SCIENCE, ENGINEERING AND MATHEMATICS OCCUPATIONS	VARIATION FROM CANADIAN AVERAGE
Newfoundland	2.1	- 1.4
Prince Edward Island	1.8	- 1.7
Nova Scotia	2.8	- 0.7
New Brunswick	2.5	- 1.0
Quebec	3.5	0
Ontario	3.9	+ 0.4
Manitoba	2.8	- 0.7
Saskatchewan	2.2	- 1.3
Alberta	4.5	+ 1.0
British Columbia	3.0	- 0.5
Yukon	3.9	+ 0.4
Northwest Territories	4.0	+ 0.5
CANADA	3.5	0

INDEX OF REGIONAL VARIATION = 8.7

Source: Statistics Canada, Catalogue No. 93-151.

TABLE 20

HIGHEST PROPORTIONS OF MAINFRAME COMPUTER INSTALLATIONS IN SASKATCHEWAN, ONTARIO, 1987

PROVINCE	NUMBER OF COMPUTER INSTALLATIONS	PER TEN THOUSAND POPULATION
Newfoundland	126	2.2
Prince Edward Island	37	2.9
Nova Scotia	350	4.0
New Brunswick	267	3.7
Quebec	3,102	4.7
Ontario	7,222	7.8
Manitoba	604	5.6
Saskatchewan	1,078	10.6
Alberta	1,695	7.1
British Columbia	1,660	5.7
CANADA	16,168	6.3

Source: Calculated from Canadian Information Processing Society, Canadian Computer Census, 1988, and Canadian Housing Statistics, 1987, Table 111.

TABLE 21

EXPENDITURES ON RESEARCH AND DEVELOPMENT FORM THE LARGEST PROPORTION OF THE ONTARIO ECONOMY, 1986

PROVINCE	R&D EXPENDITURE IN MILLIONS OF DOLLARS	R&D EXPENDITURE AS A PERCENTAGE OF GROSS DOMESTIC PRODUCT
Newfoundland	59	0.9
Prince Edward Island	25	1.7
Nova Scotia	174	1.4
New Brunswick	82	0.8
Quebec	1,497	1.3
Ontario	3,879	1.9
Manitoba	202	1.1
Saskatchewan	157	0.9
Alberta	601	1.0
British Columbia	506	0.9
CANADA	7,185	1.4

Source: Statistics Canada, Catalogue No. 88-201.

Table 22 on page 61 shows the Gross Domestic Product per capita of the different regions. You can see the substantial differences in rates of unemployment in Table 23 on page 62.

There are a variety of potential measures of regional variations in business cycles. The most telling is probably the change in the unemployment rate over time, as illustrated in Graph 2 on page 63.

This shows the higher long-term trend in Atlantic Canada, together with the regional variations in peaks and troughs of business activity. A full treatment of this topic, with appropriate references to the role of world commodity markets, interest rates, currency exchange rates and other factors would take up considerably more space than would be appropriate for this report.

5.5 Regional Differences In Incomes, Wealth and Poverty

It is not surprising that different economic structures and patterns of economic performance translate into varying amounts of personal income, wealth and poverty. This is at the core of what is meant by "regional disparities".

Table 24 on page 64 shows the regional pattern of personal disposable income per capita.[35] It is important to understand that there are marked differences <u>within</u> the various national regions as well. Map 1 on page 65 shows these various subregional differences according to Census Divisions, based on <u>earned incomes per capita</u>.

The varying pattern of wealth across the country is illustrated in Table 25 on page 66. Here, the Prairie region appears to have the edge, because of the number of large farms and ranches in individual ownership.[36] Whether this wealth would translate into cash during difficult world market conditions when the owners might wish to sell is an open question.

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[35] Personal income per capita should only be taken as a starting point in measuring regional differences in income, since it ignores differences in tax rates, regional costs of living, and household composition.

[36] Unfortunately, provincial breakdowns are not published for these data.

TABLE 22

HIGHEST GROSS PROVINCIAL PRODUCT (GPP) PER CAPITA IN ONTARIO, ALBERTA, 1989

PROVINCE	GPP PER CAPITA AT MARKET PRICES IN DOLLARS	VARIATION FROM THE CANADIAN AVERAGE IN DOLLARS
Newfoundland	14,907	- 10,023
Prince Edward Island	14,415	- 10,515
Nova Scotia	18,100	- 6,830
New Brunswick	17,517	- 7,413
Quebec	22,965	- 1,965
Ontario	28,122	+ 3,192
Manitoba	21,339	- 3,591
Saskatchewan	20,050	- 4,880
Alberta	27,871	+ 2,941
British Columbia	24,571	- 359
CANADA	24,930	0

Source: Calculated from Statistics Canada, Catalogue No. 13-001 and Canadian Housing Statistics, Table 93. Note that a small error is introduced by using population estimates for June 1 and a GPP figure for the full year, but this is consistent throughout, so basic relationships are unaffected.

TABLE 23

HIGHEST RATES OF UNEMPLOYMENT IN ATLANTIC CANADA, 1989

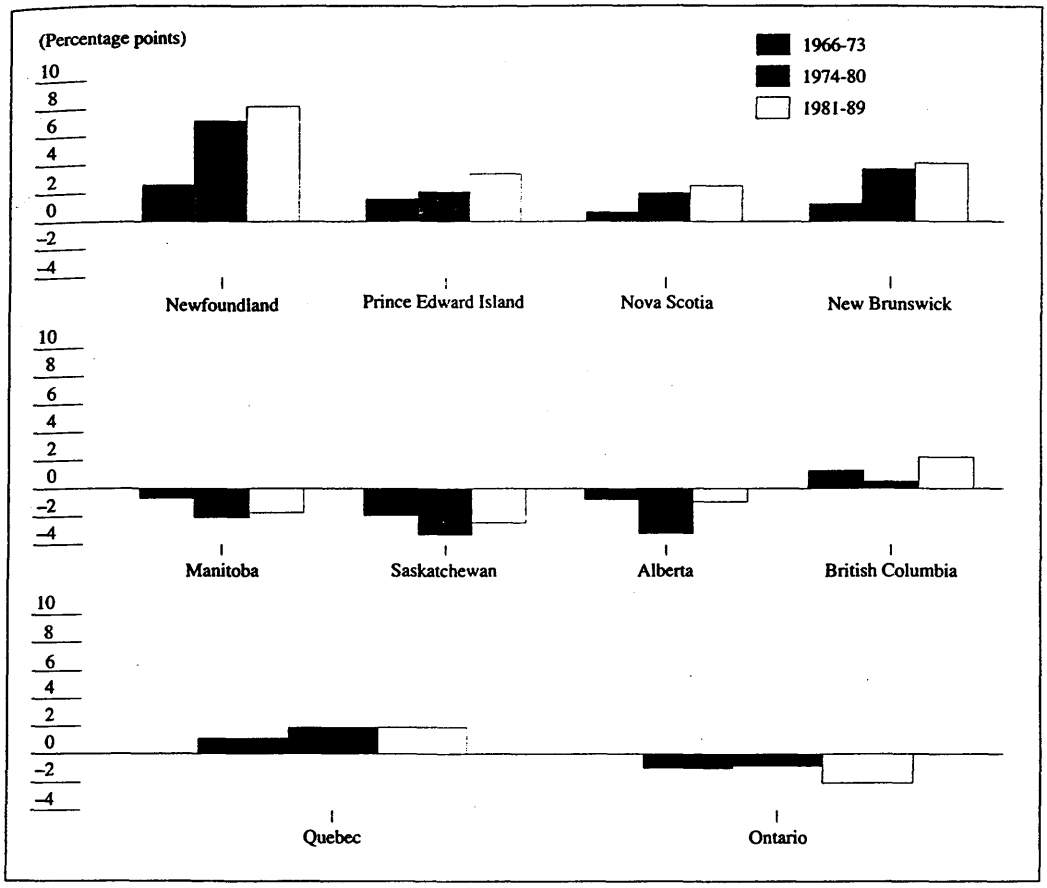
PROVINCE	UNEMPLOYMENT RATE, AS % OF PROVINCIAL LABOUR FORCE	VARIATION FROM THE CANADIAN AVERAGE
Newfoundland	15.8	+ 8.3
Prince Edward Island	14.0	+ 6.5
Nova Scotia	9.9	+ 2.4
New Brunswick	12.5	+ 5.0
Quebec	9.3	+ 1.8
Ontario	5.1	- 2.4
Manitoba	7.5	0
Saskatchewan	7.5	0
Alberta	7.2	- 0.3
British Columbia	9.1	+ 1.6
CANADA	7.5	0

INDEX OF REGIONAL VARIATION = 28.3

Source: Statistics Canada, Catalogue No. 71-001.

GRAPH 2

LONG-TERM TREND TO HIGHER UNEMPLOYMENT RATES IN ATLANTIC CANADA, 1966 TO 1989



Source: Economic Council of Canada, Canadian Unemployment: Lessons from the 80s and Challenges for the 90s.

TABLE 24

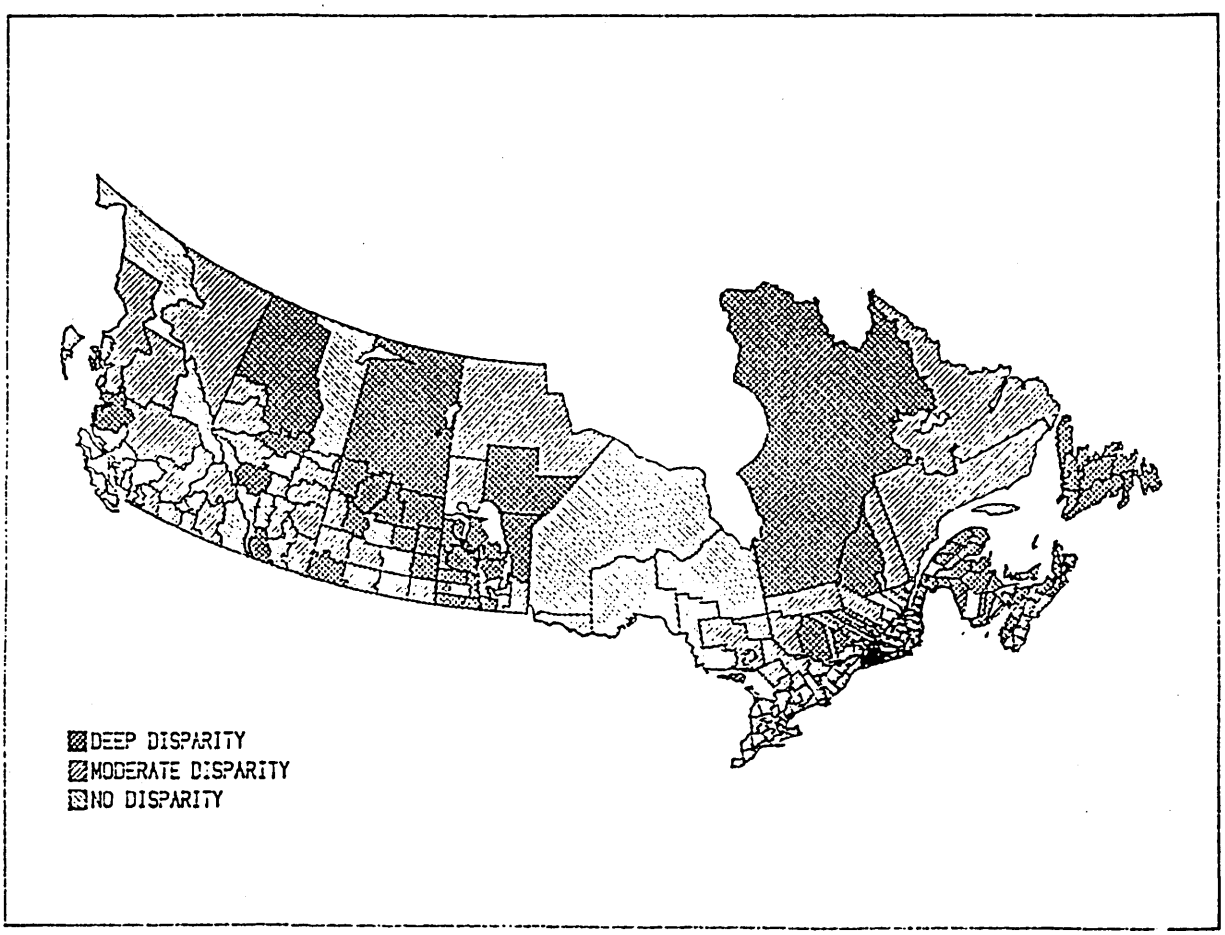
HIGHEST PERSONAL DISPOSABLE INCOME PER CAPITA IN ONTARIO, ALBERTA, 1989

PROVINCE	PERSONAL DISPOSABLE INCOME PER CAPITA, IN DOLLARS	VARIATION FROM THE CANADIAN AVERAGE IN DOLLARS
Newfoundland	12,502	- 4,161
Prince Edward Island	12,553	- 4,110
Nova Scotia	13,941	- 2,722
New Brunswick	13,127	- 3,536
Quebec	15,353	- 1,310
Ontario	18,550	+ 1,887
Manitoba	14,952	- 1,711
Saskatchewan	14,108	- 2,555
Alberta	16,659	- 4
British Columbia	16,580	- 83
CANADA	16,663	0

Source: Calculated from Statistics Canada, Catalogue No. 13-001 and Canadian Housing Statistics, Table 93. Note that a small error is introduced by using population estimates for June 1 and a Personal Disposable Income figure for the full year, but this is consistent throughout, so basic relationships are unaffected.

MAP 1

DEEPEST INCOME DISPARITIES IN ATLANTIC CANADA AND THE NORTHERLY PARTS OF PROVINCES, 1987



Source: Industry, Science and Technology Canada, Regional Disparity in Canada, 1989.

TABLE 25

HIGHEST AVERAGE WEALTH IN PRAIRIE PROVINCES, 1984

PROVINCE	AVERAGE WEALTH IN DOLLARS PER HOUSEHOLD	VARIATION FROM THE CANADIAN AVERAGE IN DOLLARS
Atlantic Canada	58,343	- 27,001
Quebec	61,511	- 23,833
Ontario	91,770	+ 6,426
Prairies Provinces	111,507	+ 26,163
British Columbia	96,864	+ 11,520
CANADA	85,344	0

Source: Calculated from Statistics Canada, Catalogue No. 13-580. Note that the high figure for the Prairie Provinces reflects the high rate of equity in a business there, which in most cases would be a farm or ranch.

Table 26 on page 68 indicates the incidence of poverty in different regions. The striking differences between Ontario and the rest of the country are particularly apparent, with 25% fewer family households below the poverty line, proportionately, than in any other province or region.

5.6 Other Differences in Regional Economies

Corporate taxes tend to be paid by the head offices of companies, and are therefore an indicator of economic power, as well as a very real contributor to the fiscal strength of provincial governments. As Table 27 on page 69 suggests, the lion's share of taxable corporate income is allocated to Alberta and Ontario.

Within the pattern of potential tax revenues, however, there are also interesting indications, such as the large proportion of financial institution corporate taxable income which is allocated to Ontario. Alberta's corporate tax revenues are, of course, heavily dependent on the petroleum and coal products industries.

Table 28, on page 70 provides another indication of regional economic differences: the varying proportions of the experienced labour force engaged in managerial occupations.[37] Of course, this situation is skewed somewhat by the presence of the National Capital Region mainly in Ontario. However, even excluding the Federal public service in its entirety would probably not alter the overall picture fundamentally.

5.7 Implications of Regional Economic Differences for Housing

As we will describe in the next chapter on regional housing markets, and in the discussion of prices, rents and affordability, there are obvious direct implications of differing regional economies for housing. However, we should be wary of an overly deterministic perspective, since some of the effects are "counterintuitive": they are not readily predicted from the economic structure.

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[37] One should beware of leaping to easy judgments based on the notion that more "managerial and administrative" occupations necessarily mean more decision-making power. Farmers are also clearly "managers", even though they may not be counted as such in the Census.

TABLE 26

INCIDENCE OF LOW-INCOME (POVERTY) HIGHEST IN NEWFOUNDLAND AND QUEBEC, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL FAMILIES	PERCENTAGE OF REGIONAL/ PROVINCIAL UNATTACHED INDIVIDUALS
Atlantic Canada	12.5	37.2
Newfoundland	15.5	35.5
Prince Edward Island	10.0	33.2
Nova Scotia	10.8	39.4
New Brunswick	12.6	35.7
Quebec	13.5	42.7
Ontario	7.5	26.9
Prairies	11.5	31.1
Manitoba	11.1	33.5
Saskatchewan	13.6	29.3
Alberta	10.7	30.8
British Columbia	10.1	30.6
CANADA	11.3	33.5

INDEX OF REGIONAL VARIATION, FAMILIES = 17.6
INDEX OF REGIONAL VARIATION, UNATTACHED INDIVIDUALS = 36.0

Source: Statistics Canada, Catalogue No. 13-207.

TABLE 27

HIGHEST CORPORATE TAXABLE INCOME PER CAPITA IN ALBERTA, ONTARIO, 1987

PROVINCE	CORPORATE TAXABLE INCOME PER CAPITA IN DOLLARS	VARIATION FROM THE CANADIAN AVERAGE IN DOLLARS
Newfoundland	711	- 1,071
Prince Edward Island	902	- 880
Nova Scotia	956	- 826
New Brunswick	997	- 785
Quebec	1,623	- 159
Ontario	2,104	+ 322
Manitoba	1,064	- 718
Saskatchewan	909	- 873
Alberta	2,752	+ 970
British Columbia	1,414	- 368
CANADA	1,782	0

Source: Calculated from Statistics Canada, Catalogue No. 61-208 and Canadian Housing Statistics, Table 93. Note that a small error is introduced by using population estimates for June 1 and a taxable income figure for the full year, but this is consistent throughout, so basic relationships are unaffected.

TABLE 28

LARGEST PROPORTIONS OF THE EXPERIENCED LABOUR FORCE IN ONTARIO, ALBERTA, AND THE NORTH ENGAGED IN MANAGERIAL AND ADMINISTRATIVE OCCUPATIONS, 1986

PROVINCE	PROPORTION OF PROVINCIAL LABOUR FORCE IN MANAGERIAL AND ADMINISTRATIVE OCCUPATIONS	VARIATION FROM CANADIAN AVERAGE
Newfoundland	5.5	- 2.4
Prince Edward Island	5.9	- 2.0
Nova Scotia	6.3	- 1.6
New Brunswick	6.3	- 1.6
Quebec	8.0	+ 0.1
Ontario	8.5	+ 0.6
Manitoba	7.2	- 0.7
Saskatchewan	6.3	- 1.6
Alberta	8.2	+ 0.3
British Columbia	7.3	- 0.6
Yukon	8.1	+ 0.2
Northwest Territories	10.7	+ 2.8
CANADA	7.9	0

INDEX OF REGIONAL VARIATION = 11.5

Source: Statistics Canada, Catalogue No. 93-151.

For example, home ownership may be superficially associated with greater wealth and prosperity and rental tenure with lower incomes, then we would expect some direct relationship, region by region. In reality, rates of ownership tend to be highest in the provinces with the lowest per capita disposable incomes.

Looking into the subject in more detail, we can find that the rate of ownership with a mortgage is lowest in Newfoundland and Saskatchewan as we might expect. However, in the rest of Atlantic Canada it does not differ greatly from the rate in Ontario, and is markedly higher in Prince Edward Island. In brief, it will be important to examine effects of regional economic differences on an issue-by-issue basis to assess precisely what they may be. In some cases, the results are surprising, or there is no measurable relationship at all.

5.8 Implications for Future Research

A careful examination of the literature on regional economic development in Canada reveals a minimum of attention to housing aspects of disparities. Indeed, apart from a few general and largely out-of-date references to dwellings lacking basic facilities, there is very little analysis of the subject at all in the regional economic development literature.

The data and analysis presented in this report, which seeks quite deliberately to "crosswalk" between housing and other aspects of social and economic development, may encourage others to take up the regional economics of housing on a more sustained basis. In the chapters which follow, we will pursue only one or two key topics in each of the major sub-fields.

In the next chapter on regional housing markets, the main question to be addressed is: do differences in housing prices and values in different regions have an impact on interregional migration, as one might assume?

In Chapter 7, on investment in and financing of housing, we look into the matter of whether the different regional economic cycles have affected investor and lender confidence in housing as an asset.

Chapter 8, on the housing industry, turns to the question of whether the overall patterns of industry organization to be found in given regions are replicated in the housing field. That is, for example, do regions with larger economic units also have larger home-building firms?

Another aspect of this question is whether the concentration of overall economic control which we have noted in relation to the economy as a whole also applies in the housing industry.

Along the same lines, Chapter 9 considers the variations in regional design and technology, posing the question: which are the first regions to innovate in housing? Is there a pattern similar to that in the rest of the regional economies?

In Chapter 10, we consider the relationship between regional variations in poverty and the "affordability" of housing: its cost or price in relation to incomes. The next Chapter, 11, moves from the issue of regional shelter-cost-to-income disparities to consider whether there are accompanying differences in special need groups which help to account for or give a different texture to the broader question of affordability.

Chapter 12 examines overall progress and continuing disparities in Canadian housing conditions, region by region. Then Chapter 13 continues the theme of the relationship between housing we need and housing we can afford by examining consumer preferences, generally amongst those who have adequate incomes. Given a choice of amenities for the same cost, do people in different regions tend to pick the same or different things?

The economic base which different Provincial governments are able to draw upon, and the differing market pressures which they feel, clearly have a role to play in the scale and nature of the housing programs which they mount. This is the main thesis of Chapter 14.

In Chapter 15, we present an overall profile on a region-by-region basis of materials drawn from each of the sectoral topics.

The future of the Canadian economy is rather difficult to predict. It represents a highly speculative basis upon which to attempt to forecast the future of regional differences in housing, especially given the diversity of relationships which exists between the two fields.

Accordingly, the final topic considered, in Chapter 16, is how future population trends may affect the evolution of both regional economies and housing.

In each case, the selection of a particular theme or set of strategic questions is intended to open up the field for other researchers, rather than providing the final word on the topic.

Each would appear worth future research as a project on its own, not to mention questions left unasked in this report.

5.9 Transferability of Regional and Local Case Studies to Other Jurisdictions

As with basic information on population, households, and urban-rural trends, regional economic data form a context within which to consider specific housing studies. Methods and theories of regional economic development are fairly readily transferable from one region or community to another, but not specific case study results.

5.10 Implications for Policy Development and Program Evaluation

Variations in the month-to-month rate of new housing production regularly appear amidst other indicators of regional economic health. They are vitally important to the home-building industry and to those who depend on it, and they do reflect overall consumer and business confidence. Nevertheless, they are just one major dimension of regional economic circumstances and underlying housing conditions. Tracked over a period of years, regional production trends are significant.

However, there are other interesting and profound questions to be asked about regional differences besides those related to new production. The industry of the 1990's appears to require region-by-region consideration of both renovation activity and occupancy patterns as well.

Given the stress laid on new housing production in the past, there is a certain inevitability about the topic. However, policy analysts and policy makers can help to broaden future debate and the types of information brought to bear in conducting it. Future literature may come to reflect underlying changes which make new production relatively less important as an indicator of housing progress.

For example, in zero-growth regions, a rapid increase in housing construction could mean that resources are being drawn away from other, more productive regional uses. In surging-growth areas, lags between market pressures and effective response may mean that the largest amount of production is on stream after the situation has already turned around.

The overall advice to policy analysts which emerges from such reflections is that they should begin with a grounding in the economic base of their own regions.

This is not because all housing dynamics flow from regional economic circumstances, but because they set some vital outer limits to the appropriateness of housing solutions. There are not different classes of housing policy depending on the wealth and economic power of a region, but there are clearly different priorities and concerns.

CHAPTER 6. THE REGIONAL DIMENSIONS OF URBAN HOUSING MARKETS

"National employers are experiencing difficulties administering national pay systems ... because of the perceived and actual differences in living costs across Canada ..."

Conference Board of Canada, Provincial Differences: A Challenge to Compensation and Relocation Policies, 1981

6.1 Definitions of the "Housing Market"

In the simplest terms, a "housing market" is a region within which housing is produced, sold, traded, rented, and otherwise transferred from those who have it available to those who need it and can pay for it. The "region" may be as small as a single remote community of a few dozen dwellings, or as large as the Greater Toronto area, comprising more than a dozen urban centres of substantial size, and two Census Metropolitan Areas.

Considering the matter in more detail reveals that there are at least five different sorts of markets which overlap and interact to form what is commonly called "the housing market":

- the mortgage market, which is actually national in scope, and is part of a wider international capital market;
- the materials market, which is at least regional in scope, and national or international for many specialty products;
- the construction labour market, which is local or regional in extent;
- the commutershed, which comprises all those centres from which a journey to work in major employment centres is physically and financially feasible;
- the serviced land area, which reflects the interaction between population, terrain, and infrastructure technology and economics to produce sites for building and/or redevelopment.

In addition, within given urban markets, certain submarkets effectively operate as enclaves within the wider setting, such as very exclusive neighbourhoods.

As well, effects of individual markets on inter-regional mobility are a vital concern: do local market dynamics translate into effects on the capacity of people to move in relation to jobs and investment?

There are fundamental differences between housing markets and markets for other commodities and services. In his text Housing Economics, George Fallis notes the following:

- "heterogeneity", in that each dwelling has unique attributes, and in that a variety of dwelling types and sizes may offer the same amount of "housing service" as measured by rent or sales price;
- "durability", in that housing is one of the few consumer goods/services which is not, in fact, consumed in the process of being used, and may serve many users, much as other elements of the capital stock do;
- "spatial fixity", in that housing is as much a "location" as a shelter, and in that prices vary across space, in contrast to the vast majority of portable commodities.[38]

Regional variations in terms of the boundaries used for most of this report (provinces and multi-province groupings) add a further dimension to each of the above characteristics. They amount to a part of the larger context within which they are considered by consumers and producers. However, they do not form the basis for housing markets in any of the senses mentioned above. That is, all Canadian housing markets happen to be either sub-provincial or trans-provincial in nature.

In brief, each of the regions discussed and compared in this report is composed of many housing markets. For most practical purposes, the latter can be considered as being coterminus with metropolitan areas, major urban areas, and the areas around and including smaller "detached" communities.

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[38] (Toronto: Butterworths, 1985), pp. 5-11.

The publication of regular reports on comparative market conditions in different major urban centres by CMHC, the Canadian Real Estate Association, Statistics Canada, Royal Lepage, and others keeps this information in the public eye.[39]

6.2 Regional Variations in Housing Prices

Despite the rather tenuous relationship between "national regions" and housing markets, differences in what is available for the same price or rent in markets across Canada are probably among the first things that comes to mind when the topic of regional differences in housing is raised.

Table 29 on the page 78 illustrates one of the most useful of the forms of consistent housing price indicators now available. This is a set of calculations generated by the CMHC Market Analysis Centre associated with the "average starter house price", for urban markets in metropolitan areas across the country. While such prices do show regional variations in the ease of entry for renters, the actual types of dwelling used as starter houses vary from market to market. In Toronto, it may be a condominium apartment, and in Regina, a bungalow.[40]

6.3 Volume of Mortgage Lending Activity

To provide a sense of both volume of activity associated with housing markets in the different national regions and the differences among them, let us look at another proxy, the volume of National Housing Act and conventional mortgage loans approved by lender.

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[39] Most frequently reported region-by-region data include: rental vacancy rates (CMHC); housing production (CMHC); volume and average prices of MLS transactions (The Canadian Real Estate Association); relationship of average house price to average household income (Hemson Report); value of building permits (Statistics Canada); comparative rates of change in housing and land prices (Statistics Canada); and prices for "standard" unit types (Royal LePage).

[40] CMHC is currently working on "benchmark" house prices which will permit prices for the same types of dwelling to be compared from region to region. Royal LePage has a somewhat similar concept in the semi-annual reports it produces for four major "standard types" of dwellings in each metropolitan market and for many smaller market areas as well.

TABLE 29

AVERAGE "STARTER HOME" HOUSE PRICE HIGHEST IN TORONTO, 1989

METROPOLITAN AREA	AVERAGE STARTER HOUSE PRICE (DOLLARS)	MONTHLY TOTAL CARRYING COST (DOLLARS)	INCOME REQUIRED TO CARRY MORTGAGE (DOLLARS)
St. John's	68,784	810	29,396
Halifax	80,624	974	35,335
Saint John	60,523	723	26,251
Montreal	87,235	1,071	38,902
Toronto	197,712	2,032	73,570
Winnipeg	65,235	820	29,794
Regina	59,798	752	27,298
Edmonton	79,530	939	34,082
Vancouver	125,376	1,378	49,939

Source: CMHC, Canadian Housing Markets, September, 1990. Note that figures are available for all Census Metropolitan Area markets.

This covers financing of both new and existing housing. You can see from Table 30 on page 80 that there are dramatic differences in the numbers of transactions, region-by-region, using this indicator.[41]

We should be cautious about using only mortgage financing as an indicator of the regional volume of transactions, because the use of such financing itself varies by region.[42]

6.4 New Housing Production

Housing "starts" are probably the most frequently published housing indicator, and play a vital role in suggesting the overall state of the economy. As in other fields, the national totals conceal substantial regional differences and may indeed mask several different trends going in opposite directions. This fact is amply illustrated by the tables and graphs presented on the next several pages.

In Table 31 on page 81, we can see that, after holding population size constant, there are still major differences among the markets operating in the various regions in a given year of new production. Ontario and British Columbia come through as the regions containing the most active housing markets from the standpoint of new starts. However, such indicators are highly volatile, year to year, and cannot be used in any way to predict longer-term trends.

The decade-long perspective presented in Table 32 on page 82 is useful in considering the year-to-year changes presented in the Graph 4 on page 83. We can see clearly, however, that a national decline in the volume of starts by no means translates into the same trend across the country.

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[41] Note that the relative magnitudes of activity in different regions will vary over time, and may not always be this large.

[42] Comparing the data for new residential construction we find, for example, that there were 3,536 "starts" in 1989 in Newfoundland, compared to 1,432 units on which loans were approved, a ratio of 0.4. In Ontario, by contrast, the ratio is over 0.6.

TABLE 30

ONTARIO HAS LARGEST MORTGAGE MARKET, BASED ON VOLUME OF LOAN FINANCING, 1989

REGION/ PROVINCE	VOLUME OF MORTGAGE LOAN APPROVALS (UNITS)	UNITS PER THOUSAND POPULATION	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	41,460	18	- 13
Newfoundland	7,735	14	- 17
Prince Edward Island	2,397	18	- 13
Nova Scotia	18,449	21	- 10
New Brunswick	12,879	18	- 13
Quebec	149,289	22	- 9
Ontario	391,285	41	+ 10
Prairies	109,553	24	- 7
Manitoba	21,962	20	- 11
Saskatchewan	12,083	12	- 19
Alberta	75,508	31	0
British Columbia	107,407	35	+ 4
Yukon and Northwest Territories	1,341	17	- 14
TOTAL	800,335	31	0

Source: Canadian Housing Statistics, 1989, Table 39, and Statistics Canada Daily, August 14, 1990.

TABLE 31

BRITISH COLUMBIA HAS MOST HOUSING PRODUCTION PER CAPITA, 1989

REGION/ PROVINCE	VOLUME OF HOUSING STARTS (UNITS)	UNITS PER THOUSAND POPULATION	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	13,391	6	- 2
Newfoundland	3,536	6	- 2
Prince Edward Island	815	6	- 2
Nova Scotia	5,359	6	- 2
New Brunswick	3,681	5	- 3
Quebec	49,058	7	- 1
Ontario	93,337	10	+ 2
Prairies	20,702	5	- 3
Manitoba	4,084	4	- 4
Saskatchewan	1,906	2	- 6
Alberta	14,712	6	- 2
British Columbia	38,894	12	+ 4
TOTAL	215,382	8	0

Source: Canadian Housing Statistics, 1989, Table 4, and Statistics Canada Daily, August 14, 1990.

TABLE 32

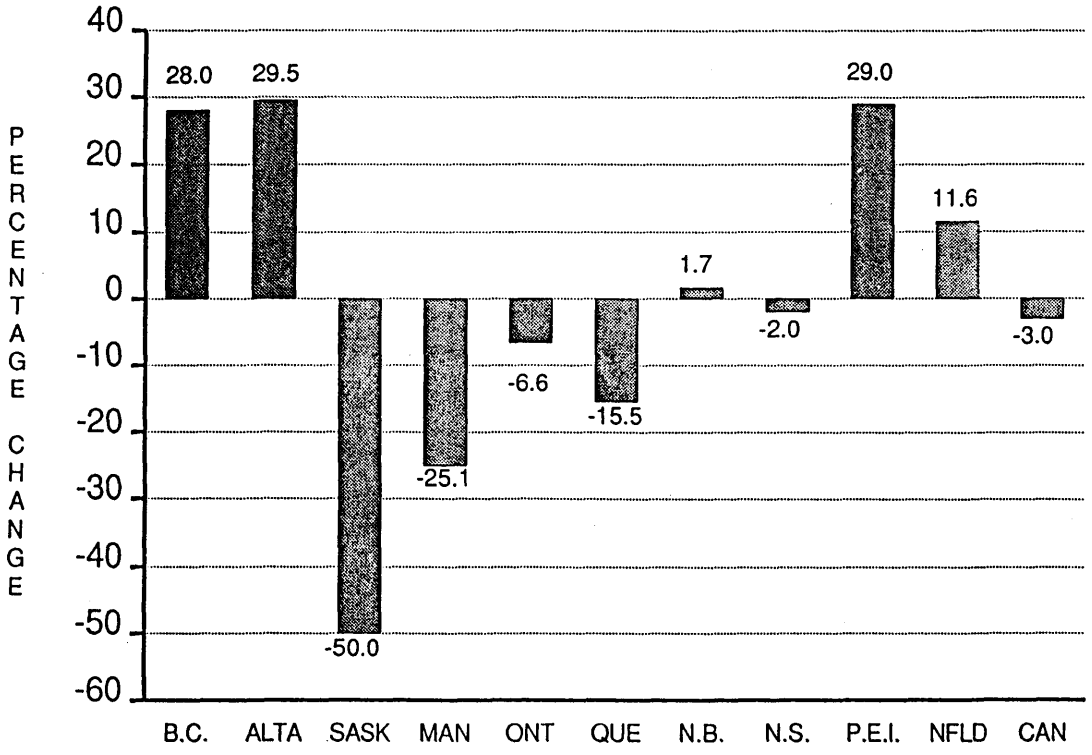
ONTARIO HAD MOST DRAMATIC INCREASE IN VOLUME OF HOUSING PRODUCTION, 1980 COMPARED TO 1989

REGION/ PROVINCE	VOLUME OF HOUSING STARTS, 1980 (UNITS)	VOLUME OF HOUSING STARTS, 1989 (UNITS)	% CHANGE
Atlantic Canada	10,864	13,391	+ 23.3
Newfoundland	3,848	3,536	- 8.1
Prince Edward Island	475	815	+ 71.6
Nova Scotia	3,895	5,359	+ 37.6
New Brunswick	2,646	3,681	+ 39.1
Quebec	29,186	49,058	+ 68.1
Ontario	40,127	93,337	+ 132.6
Prairies	40,878	20,702	- 49.4
Manitoba	2,597	4,084	+ 57.3
Saskatchewan	6,250	1,906	- 69.5
Alberta	32,031	14,712	- 54.1
British Columbia	37,546	38,894	+ 3.6
TOTAL	158,601	215,382	+ 35.8

Source: Canadian Housing Statistics, 1989, Table 4.

GRAPH 3

REGIONAL VARIATION IN YEAR-TO-YEAR VOLUMES OF HOUSING PRODUCTION IS SUBSTANTIAL 1988 TO 1989



Source: Canadian Housing Statistics, 1989.

6.5 Rental Vacancy Rates

Rental "vacancy rates" are collected semi-annually by CMHC for rental apartment structures of three units and over. While these figures do not capture the whole of the rental stock, they nevertheless assist in determining which markets within given regions are most likely to have problems of affordability, crowding, and tenant protection problems.

You can see from Table 33 on page 85 that a recent survey found markets in Saskatchewan, Manitoba, and Newfoundland to have the highest vacancy rates, to the point of creating difficulty for owners of rental property. Urban centres in Ontario and British Columbia both have vacancy rates which indicate "tight" markets.

The pattern in the rest of Atlantic Canada was mixed, with both "healthy" but reasonable rates, and high rates, indicating a potential glut of available units. Of course, the range of choice in smaller markets may be limited even at fairly high vacancy rates.

Such a snapshot is intended only to point out for the reader the potential of these data to define regional differences in the operation of urban housing markets. No wider conclusions can be drawn from such a limited source.

For vacancy rates in particular, there is little sense in which national regions constitute markets: wide variations can occur within subregional areas, and within given communities. However, in regions dominated by a single industry, such as Alberta in relation to petroleum production, vacancy rates may well move up or down on a region-wide basis.

6.6 Impact of Housing Markets on Inter-Regional Mobility and Vice Versa

The quotation at the beginning of this chapter raises one of the most important issues surrounding regional differences in the operation of urban housing markets.

This is the effects of those markets on mobility of the population in search of employment. Were housing markets to operate in a way that prevented firms from hiring needed workers, or that drove up their wage and salary requests on a region-wide basis, there would be cause for concern.

TABLE 33

AVERAGE VACANCY RATES LOWEST IN ONTARIO MARKETS, OCTOBER, 1989

REGION/PROVINCE	VACANCY RATE IN LARGEST METRO AREA	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	3.3	+ 0.5
Newfoundland	5.0	+ 2.2
Prince Edward Island	N.A.	N.A.
Nova Scotia	3.3	+ 0.5
New Brunswick	3.0	+ 0.2
Quebec	4.9	+ 2.1
Ontario	0.3	- 2.5
Prairies	2.1	- 0.7
Manitoba	6.5	+ 3.7
Saskatchewan	8.8	+ 6.0
Alberta	2.1	- 0.7
British Columbia	0.4	- 2.2
Yukon and Northwest Territories	N.A.	N.A.
CANADA	2.8	0

Source: Canadian Housing Statistics, 1989.

Table 34 on page 87 indicates the pattern of population mobility between 1981 and 1986 by region and province. It might be assumed that regions in which there tends to be greater mobility for economic or social reasons would also tend to show pressures on housing markets through such indicators as low vacancy rates and major price fluctuations. However, it also seems possible that housing markets themselves do not dramatically affect the rate of mobility.

Such an impression is confirmed to an extent by the experience between 1981 and 1986 in the growth of dwelling values. As you can see from Table 35 on pages 88 and 89, there does not appear to be a strong relationship between rises in values and migration from other regions or from abroad. In Atlantic Canada and Quebec, the fact that there do not appear to be dramatic declines in values with net out-migration shows that urban housing markets may well act as a stabilizing factor in regional economies.

In other words, there may be a long lag between the loss of population and the loss of dwelling value, which contributes to community confidence, and is self-reenforcing. Whether this lag can survive steady and unabated net population loss is a question that will only be resolved over the next two decades.

These approaches to the data are intended only to illustrate ways in which the application of regional differences perspectives can help to explain wider housing phenomena. More rigorous causal modelling is undoubtedly required.

6.7 Drivers of Regional Differences in the Operation of Urban Housing Markets

Urban housing markets do not appear to be a driving factor in promoting social and economic change. That is, they do not create changes on their own, except in the obvious case of the residential construction industry and the related materials, equipment and services industries. However, this does not mean that housing markets do not have an important role to play. Rather than causing economic or social change, they may well act as "mediators" or "stabilizers" in regional economies.

Given the free movement of population in search of economic, social, and cultural opportunities, it is possible that housing markets may be one of the few sources of moderating dynamics in given regions.

TABLE 34

MOST MOBILE POPULATION IN THE NORTH, ALBERTA AND BRITISH COLUMBIA, 1986

REGION/PROVINCE	PERCENTAGE OF REGION/ PROVINCIAL TOTAL POPULATION WHO WERE MOVERS, 1981-86	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	33.9	- 9.8
Newfoundland	29.1	- 14.6
Prince Edward Island	32.4	- 11.3
Nova Scotia	37.1	- 6.6
New Brunswick	34.0	- 9.7
Quebec	41.0	- 2.7
Ontario	44.5	+ 0.8
Prairies	47.1	+ 3.4
Manitoba	42.9	- 0.8
Saskatchewan	41.9	- 1.8
Alberta	51.3	+ 7.6
British Columbia	49.3	+ 5.6
Yukon	63.6	+ 19.9
Northwest Territories	62.1	+ 18.4
CANADA	43.7	0

INDEX OF REGIONAL VARIATION = 99.8

Source: Statistics Canada, Catalogue No. 93-108. Data refer to individuals aged 5 and over.

TABLE 35A

NET MIGRATION AND VALUE OF DWELLINGS NOT CLOSELY RELATED, 1981 TO 1986

METROPOLITAN AREAS	NET MIGRATION, 1981-1986	AVERAGE DWELLING VALUE, 1986	% CHANGE IN VALUE OF DWELLING, 1981-1986
St. John's	+ 190	$75,284	+ 16.1
Halifax	+ 7,060	$91,584	+ 23.8
Charlotte-town	+ 1,720	$52,145	+ 1.9
Saint John	- 770	$56,810	+ 17.4
Chicoutimi-Jonquiere	- 5,900	$60,307	+ 32.9
Montreal	+ 17,770	$87,180	+ 31.4
Quebec City	+ 2,675	$64,447	+ 21.9
Sherbrooke	- 25	$59,420	+ 32.7
Trois Rivieres	- 3,260	$55,088	+ 28.0
Hamilton	+ 4,900	$95,307	+ 42.3
Kitchener	+ 9,990	$96,661	+ 50.4
London	+ 1,980	$85,617	+ 30.1
Oshawa	+ 6,545	$104,602	+ 49.4
Ottawa-Hull	+ 34,825	$116,802	+ 66.5
St. Catharines-Niagara	- 5,265	$76,844	+ 38.3
Sudbury	- 8,135	$58,608	+ 7.5
Thunder Bay	+ 590	$79,656	+ 19.5

TABLE 35B

NET MIGRATION AND VALUE OF DWELLINGS NOT CLOSELY RELATED, 1981 TO 1986

METROPOLITAN AREAS	NET MIGRATION, 1981-1986	AVERAGE DWELLING VALUE, 1986	% CHANGE IN VALUE OF DWELLING, 1981-1986
Toronto	+ 80,275	$142,282	+ 24.5
Windsor	- 2,095	$74,691	+ 12.8
Winnipeg	+ 4,760	$77,844	+ 32.2
Regina	+ 1,390	$72,921	+ 20.2
Saskatoon	+ 7,690	$77,583	+ 11.4
Calgary	- 6,105	$100,505	- 12.3
Edmonton	- 15,550	$87,225	- 20.0
Vancouver	+ 33,140	$127,311	- 25.9
Victoria	+ 7,775	$103,466	- 21.9

Source: Statistics Canada, Census of Canada, 1981 and 1986. Migration data refer to individuals aged 5 and over.

Inexpensive, readily available housing may help to reduce the movement from slow-growth to fast-growth regions. Expensive, difficult-to-find housing in the most attractive regions may help to constrict the flow into them. It may even help to push industry to relocate, creating permanent counterweights to their attractiveness.

Further to these considerations, it is possible that urban housing markets can affect overall economic growth of a given region, but probably only at the margins. For example, as pressures increase on the larger market areas, the rate of production in smaller centres may go up. Further work is needed to assess these relationships.

For most periods, the impacts of regional economies on the operation of the urban housing markets which they contain appears to take place through economic and population growth or decline. In the case of the largest metropolitan markets, with the most diverse and robust economies, the effects of the "local" economy would appear to outweigh those of the regional economy as a whole. In these cases, the housing markets may become somewhat detached from regional effects, and in fact form part of larger national or international, as well as regional dynamics.

6.8 Implications for Future Research

A more systematic appraisal of the role of urban housing markets as inter-regional stabilizers and mediators in the economy would probably pay substantial dividends, both in understanding more about how such housing markets work, and in learning about the probable future of regional growth and decline.

Examined indicator by indicator, regional differences in the operation of housing markets are interesting to the lay observer, but rather obvious and predictable. That is, we <u>expect</u> the pattern of housing prices in Western Canada to follow the world market for energy. We expect the Southwestern Ontario markets to reflect the prospects for the automotive industry. We expect the Montreal area market to reflect the confidence in the aerospace industry and also the state of relations between the linguistic groups in Canada. We expect the markets in Atlantic Canada to be fairly steady, except when a new burst of offshore drilling activity is getting underway.

The challenge for researchers is to look for the surprises in these stereotypes of housing market behaviour and to help policy-makers to understand better when intervention is likely to be productive or counterproductive.

As an hypothesis, it may be useful for researchers to test the view that Canada has now essentially divided into two "housing subcultures", which tend to predominate in different regions.

Is the "housing-as-wealth-accumulator" subculture firmly in place in Southern Ontario, parts of Southern Quebec, the urban Prairies, and Southern British Columbia? The theory would be that people in this subculture tend to regard housing primarily as a status-related commodity which should also produce a yield higher than alternative investments.

It would be the equivalent of the car which simultaneously announces "I am successful in life" and rises in value rather than depreciating. It would be an alternative to investing in the stock market.

The other hypothetical subculture could be called "housing-as-shelter", which could be an overly simple characterization. In this subculture, housing is expected to be a useful repository of personal savings and to require less net cash outlay when the mortgage is paid off, but not necessarily to increase significantly in value over time. The chief social purpose of housing in the second subculture would be to say: "I am a member of this community; I have my roots here."

According to the hypothesis, this subculture could predominate in Atlantic Canada, a large part of Quebec, and in Northern and aboriginal communities generally.

While both subcultures in this model would be formed chiefly by homeowners, tenants would be held to participate as well, either by adopting/promoting the "housing-as-shelter" position, or by considering themselves "speculators in waiting".

Both subcultures may be shown to have major positive benefits, affecting consumer preferences, housing satisfaction, expenditure patterns, and other aspects of behaviour. However, they could also be demonstrated to exacerbate other regional tensions. They would do so to the extent that there is envy of the gains made by those already in the appreciating markets, or else of those who have inexpensive housing in pleasant surroundings.

6.9 Transferability of Regional and Local Case Studies to Other Jurisdictions

As in the cases of population, stock, and economic trends across regions, comparison of urban housing markets from one region to another provides a valuable framework within which to consider specific regional and local case studies.

Regional and local market studies should be transferable from the standpoint of both substantive results and methods from one market to another, if an effort has been made to situate the study in question within a wider framework.

That is, results from the Calgary market could conceivably be applied to the Regina market, if basic differences in size, growth rate, economic base, and other relevant variables are factored out.[43]

There are no hard and fast rules for performing the latter feat. As we arrive at a more and more robust theory of how urban and housing markets operate in a regional context, such rules may emerge more clearly.

In the interim, the following considerations could be taken into account in determining whether a study of a given market is applicable more generally for policy development purposes:

- what is the basic motivation of those entering the housing market in question, to minimize shelter costs with acceptable quality or to demonstrate acquisitive success?

- how diverse is the economy underlying the housing market under consideration?; what international or regional events could turn the economy around and invalidate the results or cast them into serious question?

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[43] For example, it should be quite possible to use with confidence the results of how aboriginal populations find accommodation in one market in considering the likely dynamics in the other. However, it would be unwise to seek to forecast trends in Calgary prices from those in Regina prices, because of major differences in economic base.

- is the market part of a larger urban regional system, or is it fairly isolated and insulated from "spillover effects" such as those which flow from Toronto to Oshawa and Brampton?

- are there regulatory or other intervening factors which make the market unrepresentative, e.g., the ownership of the bulk of the housing stock by the largest employer?

6.10 Implications for Policy Development and Program Evaluation

Differences in urban housing markets across Canada are already a significant part of current housing policies and programs, e.g., through Maximum Unit Prices used to control costs of social housing and Core Need Income Thresholds employed to estimate need for housing subsidy programs.

Such differences are also amongst the first considerations of private entrepreneurs.

It is the factors underlying the operation of markets which need to be considered most carefully by policy analysts and evaluators. That is, they are advised to look most carefully at the factors external to markets, which may upset their calculations or assumptions about stability. For example, policy analysts need to consider the relative attractiveness of different regional markets from the standpoint of whether they provide the appropriate range of job opportunities as well as housing accommodation.

CHAPTER 7. REGIONAL PATTERNS OF HOUSING INVESTMENT AND FINANCE

"Workers ... in single-industry communities often make major investments in their homes ... on the strength of their perceived knowledge of the prospects for the company's future. These investments are essential to a stable and well-serviced community."

Canada Employment and Immigration Advisory Council, Canada's Single-Industry Communities: A Proud Determination to Survive, 1987

7.1 What "Housing Investment" Is

The history of Canadian settlement could be written as a succession of residential and commercial investment decisions, which have often reflected the triumph of hope over rather daunting odds and circumstances. Opening up new frontier areas, whether in Quebec of the 1600's or the Peace River district of Alberta and British Columbia in the 1950's, represented a high-risk business decision. Even after settlements were established, technological change, shifts in world markets, or company decisions could effectively undercut the original economic prospects of the region concerned. Housing and local businesses could be rendered virtually worthless.

This is perhaps the most extreme vision of housing as an investment decision, but it helps to lay bare some of the key factors involved. It also serves to introduce the main theme of this chapter, which is regional aspects of risk associated with housing investment. The relationship between regional housing market trends and broader economic and social trends and cycles specifically raises a key issue. That is, how much "investor and lender confidence" is there in the underlying value of housing as an asset? What is the likelihood of taking losses, should the value and resale potential of housing fall?

There are other related issues, including the extent to which a given region controls its own financial institutions, and whether this makes a difference to the financing of housing. That is, a region which feels itself unable to secure financing from external sources may resort to mechanisms for mobilizing its own savings for housing.

Finally, there is the question of how national interest rate policies impact on different regional housing markets. Regional commentators observe that application of anti-inflationary "tight money" policy has different effects in different regions. It appears to push some into even deeper recession by dampening housing demand, while leaving others comparatively unaffected, since interest charges are offset by value growth.

For the specific purposes of our discussion, housing investment includes:

- mortgage lending, including both first mortgage loans and secondary financing;
- personal equity of homeowners and of rental property owners;
- institutional equity of large-scale property owners, including the investment of pension funds in real estate companies;
- public investment in services to residential communities.

There is other investment associated with housing, such as equity in residential property development firms, but it is not included in housing investment proper. Consistent region-by-region data are not readily available on the equity of large-scale rental property owners, including institutions such as pension funds. An impression gained from the profiles of individual companies in the Canadian Real Estate Annual and from offerings in the commercial press is that holdings are concentrated in Southern Ontario, the Montreal region, the Calgary and Edmonton areas, and Southern British Columbia.

Over the past decade or more, the trend was for larger corporations which began in the residential field to leave it in favour of commercial and industrial real estate ventures. The holdings of these corporations, such as Campeau, were taken over either by syndicates of smaller investors, or by previously smaller real estate firms in many cases.

To the extent that syndicates, limited partnerships, and other investors all desire a relatively detached and "worry-free" approach to their investments, it is probable that regions regarded as economically safe have been favoured.

7.2 Mortgage Lending

7.2.1 Historical Evolution of the Structure of the Industry

As E.P. Neufeld's classic study, The Financial System of Canada, makes clear, the emergence of mortgage loan companies and "building societies" was made urgent by the limitations of local investor financing arranged by barristers and solicitors and by the trend toward urban development in the 1840's.[44] The emergence of the new financial institutions was centred in Ontario, which had 92% of the assets of mortgage loan companies in 1888, for example.

Building societies, a concept imported from Great Britain, proved to have a major defect: their funds were limited to installment payments for shares from initial shareholders. Being unable to achieve economies of scale through operation outside of their own area, they soon either passed from the scene, and were supplanted by "permanent" societies which could accept deposits.

Neufeld notes that the opening up of the Prairies gave a strong impetus to the fortunes of mortgage loan companies, which were running out of new business in Ontario. Prairie loans bore higher interest rates, with a spread of between 1% and 1.5% between Manitoba and Ontario mortgages.[45]

Mortgage loan companies have gradually been consolidated and/or taken over by the chartered banks and trust companies, almost all of which are based in Central Canada. After 1967, banks could engage directly in mortgage lending, and emerged with the lion's share of the business. For example, in 1989, the banks approved $31.6 billion worth of NHA and conventional residential mortgages, compared to $6.2 billion for mortgage loan companies, most of which are subsidiaries.[46]

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[44] Subtitled: Its Growth and Development (Toronto: Macmillan of Canada, 1972), p. 179.

[45] Ibid., p. 212.

[46] Canadian Housing Statistics, 1989, Table 40.

According to Neufeld, the origins of the most obvious example of different regional approaches to mortgage lending, the "caisses populaires" and credit unions, lay in "[t]he feeling that commercially oriented financial intermediaries do not provide satisfactory borrowing and savings facilities to people of modest means..."[47]

The idea of the credit union originated in the co-operative movement and took shape in southern Germany. The concept was introduced into Canada by Alphonse Desjardins, who founded the "Caisse Populaire de Levis" after corresponding with British, Italian and French refiners of the original idea. By 1920, there were 113 caisses populaires in existence, operating under a Syndicates Act passed by Quebec in 1906.[48]

Various attempts to pass Federal legislation for the creation and regulation of credit unions all failed from 1907 onward, and the initiative accordingly passed to the Provinces. Strong leadership in the field outside of Quebec came from Nova Scotia which passed a Credit Union Societies Act in 1932. This was emulated in other Atlantic Provinces, the West, and in an update of earlier Ontario legislation.

7.2.2 Regional Differences in the Structure Today

The varying role of credit unions and caisses populaires continues to be a distinctive facet of regional approaches to financial services. We can see from Table 36 on page 98 that they are a strong presence in Saskatchewan, Quebec, New Brunswick, and Nova Scotia.[49] These figures are confirmed by a study done in 1986 of the mortgage loans outstanding by province and type of financial institution. Credit unions in Quebec, Saskatchewan, British Columbia and New Brunswick have the vast bulk of credit union loans outstanding, 76.6% of the national total.[50]

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[47] Ibid., p. 380.

[48] Ibid., p. 384.

[49] The numbers of branches are only on indicator, of course. Individual credit unions, such as Vancouver City Savings are well known for their qualitative innovations in financial services. As well, the position of the "Caisse centrale Desjardins" in Quebec is enhanced by its interest in the National Bank of Canada.

[50] Canadian Housing Statistics, 1987, Table 67.

TABLE 36

MOST CREDIT UNIONS, PROPORTIONATELY, IN QUEBEC NEW BRUNSWICK, AND SASKATCHEWAN, 1989

PROVINCE	NUMBER OF CREDIT UNIONS OR CAISSES POPULAIRES	NUMBER PER 100,000 POPULATION
Newfoundland	2	0.4
Prince Edward Island	12	9.2
Nova Scotia	122	17.0
New Brunswick	139	19.3
Quebec	1,392	20.8
Ontario	975	10.2
Manitoba	183	16.9
Saskatchewan	353	35.1
Alberta	294	12.1
British Columbia	302	9.9
CANADA	3,774	14.4

Source: Calculated from Canadian Payments Association data and Canadian Housing Statistics Canada, 1989.

Notes: Figures are for "branches", which may include credit unions or branches of these. Small errors may be introduced by using population figures for June, 1989 and credit union/caisse populaire branch figures for February, 1989, but these are consistent throughout.

Using the number of branches as an indicator of the overall structure of mortgage lending in the country, we can see from Table 37 on page 100 that the different chartered banks and major trust companies have varying patterns of access to business across Canada. La Banque Nationale du Canada and La Banque Laurentienne are concentrated in Quebec, while the Hong Kong Bank of Canada, which took over the Bank of British Columbia is centred in that province. Other banks and major trust companies have operations in most or all provinces, but with larger numbers of branches in Ontario and Alberta.

7.2.3 Regional Differences in Lending for New Housing

Lending for the construction of new housing obviously involves calculations about the long-term future of the community and region within which it is located. Pre-sales based on model homes have become common over the past fifteen years in order to reduce the speculative aspect of new construction. However, new construction can obviously be caught in the middle of economic cycles simply because it takes longer than do sales of existing units. New construction is also somewhat more dependent on favourable mortgage interest rates, because a number of techniques which can be applied in sales of existing units to "buy down" rates may be less useful. The development of new sites may also produce buyer resistance for unexpected reasons of transportation, community services, and other factors which are all known in advance with existing housing. Finally, financing new construction amounts to an expression of confidence in a community as a whole.

Table 38 on page 101 shows the different ratios of mortgage loans to new dwelling starts in 1989. These data should be used with caution. The origination of a loan can occur at various stages of construction, and loan approval data are gross. In the table, pension fund and similar sources of lending are National Housing Act-insured figures only. Overall, it would not appear that there is a bias against any given region in mortgage lending, with the possible exceptions of Newfoundland and Quebec. Both the latter and the British Columbia data may reflect higher proportions of multiple units involving a single loan.

TABLE 37

DISTRIBUTION OF LENDER BRANCHES UNEVEN ACROSS CANADA, 1989

PROVINCE	CHARTERED BANKS	TRUST COMPANIES	CREDIT UNIONS/ CAISSES POPULAIRES	GOVERN-MENT AGENCIES
Newfound-land	133	4	2	0
Prince Edward Island	30	3	12	0
Nova Scotia	252	14	104	0
New Brunswick	177	8	40	0
Quebec	1,407	11	1,392	0
Ontario	4,201	354	715	0
Manitoba	339	19	151	0
Saskat-chewan	378	14	353	0
Alberta	1,087	58	294	135
British Columbia	769	65	302	0
Yukon	13	0	0	0
Northwest Terri-tories	14	0	0	0
CANADA	7,027	552	3,365	135

Source: Canadian Payments Association. Data refer to direct clearers which are members of the Association only.

TABLE 38

LOWEST NUMBERS OF NEW DWELLINGS TO LOANS APPROVED FOR NEW HOUSING IN BRITISH COLUMBIA, NEWFOUNDLAND AND QUEBEC, 1989

REGION/ PROVINCE	NEW DWELLING STARTS	MORTGAGE LOANS APPROVED	MORTGAGE LOANS AS % OF STARTS
Atlantic Canada	13,391	7,730	57.7
New-foundland	3,536	1,432	40.5
Prince Edward Island	815	547	67.1
Nova Scotia	5,359	3,525	65.8
New Brunswick	3,681	2,226	60.4
Quebec	49,058	22,996	46.9
Ontario	93,337	56,650	60.7
Prairies	20,702	12,979	62.7
Manitoba	4,084	2,577	63.1
Sas-katchewan	1,906	1,298	68.1
Alberta	14,712	9,106	61.9
British Columbia	38,894	14,126	36.3
CANADA	215,382	114,906	53.3

Source: Calculated from Canadian Housing Statistics, 1989, Tables 4 and 45.

Another indication of regional differences in approaches to the financing of new housing is to be found in the results of a recent survey on their attitudes and behaviour toward self-builders and self-contractors.

Specifically, refusal rates for loan applications from self-builders and self-contractors are highest in Quebec, next highest in Ontario for self-builders, and relatively high for both groups in British Columbia. They are lowest in the "Maritimes", reflecting the long tradition of self-help and self-building there. Credit unions appear to be most favourably disposed toward self-building and self-contracting.[51]

7.2.4 Regional Differences in Mortgage Loan Defaults

While there are protections against losses to financial institutions as a result of loan defaults, including mortgage insurance and lower loan-to-value ratios, arrears and defaults are regarded as negative and costly events. The memory of the widespread loss of housing values in the 1930's is still alive in a number of quarters.

A complete study of the regional variations in risk of default would track, region by region, the initial volume of lending under different auspices and programs and the eventual results. Within the scope of this study and the available published data, such an approach is not feasible. Instead, we have related defaults to fresh lending activity in the year in which they occurred.[52] The only complete published data for mortgage defaults appear to be those for National Housing Act activity up to 1987. These can be used to trace three distinct waves of defaults back for over a decade.

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[51] Don Ference & Associates Limited, Survey of Lenders: Financing Options for Self-Builders and Self-Contractors, (Ottawa: Canada Mortgage and Housing Corporation, 1989), pp. 24-25.

[52] This may appear a little strange at first glance, but it is in fact a reasonable approach in the context of lenders trying to determine whether to continue to "bet" on the viability of regions concerned. In brief, if they proceed to make additional loans, despite high numbers of defaults, the ratios which result will be lower, indicating a lower perception of risk.

The first wave began in 1978 and involved regular home-ownership and rental loans in Ontario and Quebec, which suddenly leapt from 1,467 to 4,036 in the space of a year.

Such defaults peaked in 1979 at 5,925 and began to taper off in 1980. They also involved a surge in Manitoba defaults.

A related but distinct wave was that associated with the Assisted Home Ownership and Assisted Rental Programs. It occurred in most regions, but with especial force in Ontario and Quebec, commencing in 1978 and 1979 and lasting until 1983. The peak years of 1979 and 1980 involved defaults on 9,812 and 6,193 dwelling units respectively.

The third wave was essentially confined to Alberta, and involved both ownership and rental housing, under regular and assisted terms. It commenced in 1984 and receded beginning in 1986. In the peak year, 1985, defaults on 6,423 units were involved.

Table 39 on page 104 traces these defaults and relates them to the volume of NHA lending activity in the same years. We can see that, based on NHA lending experience, Central Canada was the "riskiest" place to lend mortgage money in the latter part of the 1970's. Alberta was also a "higher-risk" choice, once the bottom had fallen out of the energy sector.

In brief, the results of this simple exercise go against the grain of conventional wisdom. Atlantic Canada and Saskatchewan, even though they suffered from recessionary conditions along with the rest of the country, appeared with the benefit of hindsight to be the safest bets for lending in the 1970's, using NHA defaults as an indicator. Only Newfoundland conformed to the expectation of a somewhat higher rate of defaults.[53]

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[53] A quick examination of the data on NHA lending activity in the mid-1970's shows that there was substantial activity in Nova Scotia and New Brunswick during this period, so the low numbers of defaults are not traceable simply to low volumes of loan initiations.

TABLE 39

MORTGAGE DEFAULTS UNDER NATIONAL HOUSING ACT HIGHEST IN QUEBEC AND ALBERTA, 1979 AND 1985

REGION/ PROVINCE	1979 DEFAULTS (UNITS)	1979 RATIO OF LOAN APPROVALS TO DEFAULTS	1985 DEFAULTS (UNITS)	1985 RATIO OF LOAN APPROVALS TO DEFAULTS
Atlantic Canada	368	12.0	100	94.0
Newfoundland	93	9.3	54	46.6
Prince Edward	9	36.6	1	567.0
Nova Scotia	89	15.3	15	209.9
New Brunswick	177	10.4	30	105.8
Quebec	6,330	3.9	1,793	23.8
Ontario	8,102	5.5	806	79.6
Prairies	763	28.9	6,646	3.7
Manitoba	563	7.0	70	94.1
Saskatchewan	103	72.6	143	45.5
Alberta	94	113.3	6,423	1.8
British Columbia	1,466	11.4	2,201	7.6
CANADA	17,029	6.6	11,546	14.3

Source: Calculated from Canadian Housing Statistics, 1986 Table 60, and Canadian Housing Statistics, 1987, Tables 57 and 63. Figures for "Prairies" include NWT, and "British Columbia" includes Yukon.

Whether these results reflect different initial underwriting practices in the notionally "higher-risk" regions cannot be finally determined without more in-depth analysis.

7.3 Equity in Housing

According to Canadian Housing Statistics figures in 1989, $2.8 billion of the $28.2 billion expended on new housing consisted of owner equity coupled with mortgages from public funds or institutional lenders. Additional equity was provided in conjunction with loans from sources other than lending institutions, non-mortgage loans, and through dwellings financed entirely by their owners.[54]

There are no comprehensive regional figures on equity provided as part of housing transactions, or on the amount of equity which people have in their homes, although the latter can be roughly estimated.[55] The closest approximation to comprehensive figures on equity in housing are those of the Household Facilities and Equipment survey, showing households which own dwellings without mortgages. Table 40 on page 106 shows that home-owner equity is proportionately highest in Atlantic Canada, Manitoba and Saskatchewan.[56]

In Atlantic Canada, a slow rate of population growth, a high historical rate of home ownership, inheritance of older, debt-free homes, and self-building would appear to be key factors in increasing the proportion of owners with major equity or no debt at all. The transfer of housing from generation to generation debt-free is likely a key element of making overall family budgets manageable in the midst of high unemployment and low wages in the service and primary sectors. Some similar dynamics, without so much of the self-building aspect, may be present on the Prairies.

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[54] See Table 34, p. 39, which provides a total of $14.9 billion for such activities in 1989, including both loan and equity elements.

[55] This could be done by taking the average values claimed in the 1986 Census and applying the known percentages of those without mortgages to them.

[56] Of course, the value of the equity would be higher in the high-growth regions.

TABLE 40

MOST HOUSEHOLDS OWNING A DWELLING WITHOUT A MORTGAGE PROPORTIONATELY IN NEWFOUNDLAND, NEW BRUNSWICK SASKATCHEWAN, 1989

REGION/PROVINCE	PERCENTAGE OF REGION/ PROV. TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	45.1	+ 13.1
Newfoundland	55.7	+ 23.7
Prince Edward Island	40.9	+ 8.9
Nova Scotia	40.5	+ 8.5
New Brunswick	44.6	+ 12.6
Quebec	25.7	- 6.3
Ontario	31.9	- 0.1
Prairies	35.5	+ 3.5
Manitoba	37.3	+ 5.3
Saskatchewan	43.9	+ 11.9
Alberta	31.2	- 0.8
British Columbia	32.7	+ 0.7
Yukon and Northwest Territories	N.A.	N.A.
CANADA	32.0	0

INDEX OF REGIONAL VARIATION = 78.8

Source: Statistics Canada, Catalogue No. 64-202.

By contrast, in Ontario and British Columbia, people are able to exercise leverage in relation to their housing by borrowing more, but seeing their equity grow rapidly nonetheless. In recent years, the "home-equity line of credit" and similar instruments have become significant means of drawing on equity for other purposes without selling. It would not be surprising if future Household Facilities and Equipment surveys show a trend to reduced equity, if their questionnaires can pick this type of activity up.

7.4 Investment in Community Infrastructure and Services

On the whole, housing is a very dubious investment without supporting community infrastructure, services, and employment opportunities. Indeed, as the population has become less and less dependent on primary industry and more and more oriented to "lifestyle" choices, the emphasis on community services and "quality of life" has increased. Wonderful housing in isolation is often difficult to sell, and commands a markedly lower price.

There is also a distinct "pecking order" amongst developed urban and rural communities across the country, based on the presence of such amenities and services as parks, recreational and shopping complexes, and cultural facilities, and on the absence of air and water pollution, crime, and noise.

In assessing the volume of investment in community infrastructure and services, it is impossible to separate residential from non-residential purposes in the vast majority of cases, as both use the same trunk facilities. In the most highly-urbanized settings, they are in the same buildings and on the same streets.

Table 41 on page 108 offers a perspective on regional differences in investment to construct and maintain water supply and sewer systems, including purification and treatment respectively. Not too much emphasis should be placed on the different per capita amounts in a single year, since new construction expenditures in particular can fluctuate substantially from year to year. However, a consistent pattern of lower expenditure over a period of five to ten years might raise questions about the quality of community environment being created in given regions.

TABLE 41

HIGHEST PER CAPITA EXPENDITURE ON WATERWORKS AND SEWER SYSTEMS IN SASKATCHEWAN, 1989 (ALL FIGURES IN DOLLARS)

REGION/ PROVINCE	NEW CONSTRUC-TION	REPAIR CONSTRUC-TION	TOTAL CONSTRUC-TION	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	60.74	12.05	72.79	- 31.79
New-foundland	76.39	9.45	85.84	- 18.74
Prince Edward Island	28.43	12.29	40.73	- 63.83
Nova Scotia	70.42	14.22	84.64	- 19.94
New Brunswick	42.23	11.38	53.61	- 50.97
Quebec	100.96	14.35	115.31	+ 10.73
Ontario	82.63	17.35	99.98	- 4.60
Prairies	102.72	22.13	124.85	+ 20.27
Manitoba	100.94	9.02	109.96	+ 5.38
Saskat-chewan	119.97	21.77	141.74	+ 37.16
Alberta	96.37	28.13	124.50	+ 19.92
British Columbia	77.88	14.31	92.19	- 12.39
CANADA	88.04	16.53	104.58	0

Source: Statistics Canada, Catalogue No. 64-201; Canadian Housing Statistics, 1989, Table 93.

Note: Minor errors may be introduced by using June 1, 1989 population estimates and construction expenditure figures for the whole year.

The expenditure figures for 1989 illustrate the impact on the Prairie region of the continuing difficulty of finding and maintaining an adequate water supply. They suggest the work that is being undertaken in Quebec to catch up on sewerage treatment work after an earlier period when investment in this infrastructure was lagging other regions. The relatively lower new construction per capita figures for Ontario indicate the fact that much work has been undertaken in the past. The emphasis in recent years has been on rehabilitation of existing systems.

Turning to another aspect of community facilities and services, Table 42 on page 110 shows per capita expenditure for buildings used for theatres, amusements, and recreation, including stadiums. This obviously addresses only one aspect of capital stock for creating livable communities, but an important aspect nonetheless.

Here the per capita figures are even more subject to the vagaries of major projects which increase or decrease given annual patterns. For example, the construction of the "Skydome" in Toronto would influence the Ontario figures over several years. However, a persistently lower-than-average pattern of expenditure might indicate neglect of a vital part of the urban and community fabric.

7.5 Factors Affecting Housing Investment

Housing finance in Canada is predicated on the fact that 42% of all personal savings take the form of housing. These savings form a key base for personal retirement planning, the transmittal of estates to children, and pension fund assets.

In the years since the disastrous value losses of the Great Depression, a framework for confidence in housing as an asset and a basis for lending in <u>all</u> regions has been established and has steadily become more elaborate and sophisticated.

TABLE 42

HIGHEST PER CAPITA EXPENDITURE ON THEATRES, ARENAS, AMUSEMENT AND RECREATIONAL BUILDINGS IN NEW BRUNSWICK, 1989

REGION/ PROVINCE	NEW CONSTRUC-TION ($)	REPAIR CONSTRUC-TION ($)	TOTAL CONSTRUC-TION ($)	VARIATION FROM CAN. AVERAGE ($)
Atlantic Canada	N.A.	N.A.	N.A.	N.A.
Newfoundland	N.A.	N.A.	N.A.	N.A.
Prince Edward Island	N.A.	N.A.	N.A.	N.A.
Nova Scotia	35.84	5.63	41.47	- 7.23
New Brunswick	68.63	5.79	74.42	+ 25.72
Quebec	22.07	6.97	29.03	- 19.67
Ontario	56.55	8.97	65.53	+ 16.83
Prairies	36.41	7.84	44.25	- 4.45
Manitoba	13.31	5.91	19.22	- 29.48
Saskatchewan	59.44	6.53	65.97	+ 17.27
Alberta	37.18	9.24	46.42	- 2.28
British Columbia	37.78	10.10	47.88	- .82
CANADA	40.60	8.10	48.70	0

Source: Statistics Canada, Catalogue No. 64-201; Canadian Housing Statistics, 1989, Table 93.

Notes: June 1, 1989 population estimates used with construction expenditure figures for the whole year. Data for Newfoundland and Prince Edward Island suppressed due to confidentiality and reliability factors.

In effect, the concerns of lenders in the post-Depression era have been largely addressed through joint loans and then mortgage loan insurance under the National Housing Act, through private mortgage loan insurance, and through residual direct lending by Canada Mortgage and Housing Corporation.[57] National Housing Act mortgage insurance is available for the same premium, regardless of location across Canada.

These programs do not mean that regional location has become irrelevant to the process of housing investment. There appears to be a "floor" of confidence offered by mortgage insurance, housing standards, and measures such as government assistance with sudden interest-rate increases. However, underlying concerns may come out in other ways.

A major example is the apparent avoidance of certain regions by those putting together syndicated or other real estate investment offerings for tax shelter purposes. The preponderance of such projects appear to be in Southern Ontario and in high-growth areas of the West, chiefly Calgary and Vancouver.

In addition, the lower default rates and higher mortgage-free dwelling rates in certain regions surely indicate more conservative investment and lending practices based on different regional prospects. Amidst the regional economies which appear perpetually "buoyant", credit would still appear comparatively easier to get, and in some cases to abuse.

As David Bettison has pointed out in his study The Politics of Canadian Urban Development, the effect of establishing the framework of confidence for mortgage lending has been to help centralize control over housing finance, and to accelerate the process of urbanization.[58]

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[57] This has now been reduced to a very small operation involving under $3 million a year and 30 to 50 units, whereas it involved an average of close to 18,700 a year between 1954 and 1972, under all program arrangements. Interviews with CMHC staff in Yukon suggest that there is no basic problem with private lending in remote locations, save the availability of bank branches.

[58] (Edmonton: University of Alberta Press, 1975), pp. 9-10.

Housing which is not risky for lending tends to be located in prosperous, Southern, urban-centred regions. It must meet regulatory requirements and standards which preclude or limit amateur work in the majority of homes constructed annually. It shows value growth and physically is not dramatically different from its neighbours, in order to facilitate resale.

All of these factors have reenforced the trend toward housing as a homogenous product from region to region. Even in the regions which have established financial institutions independent of the large Toronto and Montreal-based banks and trust companies, e.g., regional credit unions, caisses populaires, and trust companies, the same basic rules apply.

Because housing is part of a much larger capital market, it is subject to the same interest rate policies in all regions, regardless of their particular housing situation. Inevitably, the use of interest rates to curb "inflationary" markets prompts an equal or greater downturn in those with stable or declining prices. This has led to understandable regional tensions and proposals for changed policy.

Yet no formula for detaching lending for housing in given regions from world-wide economic forces has so far been devised.[59] Even supposing each region had its "own" monetary policies, it would have been difficult to achieve isolation from the surrounding economies. At best, various "cushioning" efforts -- e.g., mortgage interest rate protection and production stimulation programs -- have been put in place, which may have regionally-variable effects.

If trends toward further polarization of regions into "growth" and "non-growth" areas are confirmed in the 1990's, governments are likely to find it essential to seek ways to preserve the value of housing generally. Precipitous declines would serve neither individual owners, nor regional economies, nor lenders and investors well.

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[59] Some attention is now being given to direct credit controls, e.g., on credit card limits and minimum monthly payments, as an alternative to the sole use of Bank of Canada interest rates. These have always been opposed as too intrusive and porous in the past, but consumer credit has also become a more centralized operation through the major credit card systems, Mastercard and Visa.

7.7 Implications for Future Research

Future research on Canada's residential mortgage financing should take into account both regional variations in the structure of lending institutions, and in relative confidence in the value of housing. In Atlantic Canada and the Prairies, it would appear from available evidence that adaptations to uncertain value increases and lack of lender confidence have already taken place. This hypothesis probably deserves to be tested in greater depth, and the conditions under which it might not be true explored.

While E.P. Neufeld's work remains as a classic in the history of Canadian financial institutions, its coverage of the regional aspect of their evolution is quite limited after the 1920s. A comprehensive history of the modern evolution of these major forces in the housing industry, region by region, would appear to be in order. In particular, it would be useful to understand how and why credit unions and other financial institutions based outside of the main banking centres have been able to mobilize local and regional savings, and become sources of innovative financing practices, e.g., weekly payment mortgages.

The "urban affairs" research agenda of the 1970's may have been overly ambitious, and may have claimed too much in seeking to shape all sorts of policies based on a "scientific" approach to urban development. However, it may be time to return to the broader urban context of housing investment with a fresh perspective. This would be based on how Canadian cities perform as built economic and social systems, rather than on their size or growth rate as such.

7.8 Transferability of Regional and Local Case Studies to Other Jurisdictions

As illustrated by a number of the references in this chapter, individual regional and local case studies can make an important contribution toward building up a theory of lender, investor, and occupant behaviour in relation to the financing of housing. However, apart from results of specific financial innovations which may well work in a variety of jurisdictions, it appears that case studies should be used with caution. Presumptions of confidence in given locations, for example, cannot be based simply on analogies from other regions.

7.9 Implications for Policy Development and Program Evaluation

A key aspect of such government programs of the 1970's as Assisted Home Ownership and Graduated Payment Mortgages was the assumption that the value of dwellings was unlikely to go down. Clearly this proved to be false in a substantial number of cases, as the data on defaults under these programs illustrate. Risk analysis has now become a more formal aspect of underwriting, and the programs in question have been terminated.

The issue of what scale of investment is "safe" to make is still being addressed via the various social housing instruments for offering new or renovated housing to those in rural and remote communities. In these cases, the main concern is a social one -- to ensure people have affordable, adequate, and suitable shelter -- not one of counting on value growth. However, the risk of losing the investment through improper maintenance, fire, inadequate construction, or other causes still crops up. It will be important to consider the regional aspects of the latter kinds of risks, so that available resources can be targeted in relation to the prevention requirement.

Any housing policies which depend on private lenders for implementation need to take account of their varying confidence in regional economies. At the time of writing, there do not appear to be strong regional biases in lending practices, partly as a result of CMHC efforts to encourage private lending in remote areas. It is important to bear in mind that this could change if certain regions become ever more strongly demarcated by population trends over time into "declining" and stabilizing or still-growing areas. Such considerations already come into play, but could become stronger.

CHAPTER 8. THE HOUSING INDUSTRY

"The structure of the ... homebuilding industry varies widely across the country... The structural differences among major urban markets reflect ... differences in local market land ownership patterns and the regulation of the building and land development processes."

Clayton Research Associates
The Housing Industry:
Perspective and Prospective,
Summary Report, 1988.

8.1 What is "the Housing Industry"?

There have been few region-by-region comparisons of Canada's construction industry, and even fewer of the housing industry, although virtually all studies of the residential land development process have a strong regional flavour, as implied by the quote above.[60]

Those who speak of the "housing industry" most often mean only the actual home-builders and perhaps the renovators. In reality, Canada's housing industry is much wider than this, and consists of at least the following components:

- residential general contractors;
- residential land developers;
- specialty trades contractors, such as carpenters, plumbers, masons, etc.;
- real estate agents/brokers and salespeople;
- manufacturers of mobile homes and prefabricated housing;

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[60] The major recent exception to this statement as it relates to home-building is the Clayton Research Associates Limited and Scanada Consultants Limited study, The Housing Industry: Perspective and Prospective, Summary Report: The Changing Housing Industry in Canada, 1946-2001 (Ottawa: CMHC, 1989). It and five working papers on which it is based are full of references to regional variations. However, the numbers of tables or pages in which all regions can be gauged in relation to each other are few. The study is a landmark review of the industry, despite this limitation for present purposes.

- materials and hardware manufacturers;
- materials and hardware wholesalers and retailers;
- construction machinery and equipment manufacturers and suppliers;
- architects;
- specialty consulting services, such as appraisers, quantity surveyors, and consulting economists;
- residential community planners.

In this chapter, we will seek to draw out the major regional differences within each of these components, and then to assess briefly how such differences may affect the following broader questions:

- are overall patterns of industry organization to be found in given regions replicated in the housing field? For example, do regions with larger economic units also have larger home-building firms?
- does the regional concentration of overall economic control which we have noted in relation to the economy as a whole also apply in the housing industry?
- what role does the industry play in the wider regional economy?

Let us begin with the size of the industry in each region, based on the amount of work there is to be done in a given year. Table 43 on page 117 shows how this $43 billion dollar business is allocated in a given year. The precise amounts and positions of the different regions will, of course, change over time as the economy changes.

These data do not comprise the whole of the industry, since, for example, they do not include land or servicing of lots. As well, they would exclude self-building.

TABLE 43

RESIDENTIAL CONSTRUCTION INDUSTRY
BASED ON DOLLAR VOLUME IS LARGEST IN ONTARIO, 1989

REGION/ PROVINCE	VALUE OF CONSTRUCTION PURCHASED IN MILLIONS OF DOLLARS	VALUE PER CAPITA IN DOLLARS	COMPARISON WITH CANADIAN AVERAGE IN DOLLARS PER CAPITA
Atlantic Canada	2,616.0	1,140	- 505
Newfoundland	634.6	1,113	- 532
Prince Edward Island	147.9	1,138	- 507
Nova Scotia	962.3	1,085	- 560
New Brunswick	871.2	1,212	- 433
Quebec	10,212.7	1,527	- 118
Ontario	19,799.5	2,069	+ 424
Prairies	4,981.2	1,102	- 543
Manitoba	1,272.0	1,173	- 472
Saskatchewan	1,076.3	1,069	- 576
Alberta	2,632.9	1,084	- 561
British Columbia	5,512.3	1,804	+ 159
CANADA	43,121.8	1,645	0

Source: Statistics Canada, Catalogue No. 64-201; Canadian Housing Statistics, 1989, Table 93. Note that minor errors may be introduced by using a population estimate for June, 1989 and construction value estimates for the whole year.

8.2 Residential General Contractors

Data on residential general contractors and land developers are lumped together in the Statistics Canada publications.[61] It is safe to assume that the bulk of the firms are home-builders, with those concentrating on the land development process as a whole in a minority. In smaller markets, the two may be indistinguishable in practice. Nevertheless, it is probably best to consider the two types of firms separately, since there is quite a different atmosphere about each.

While the five pages of tables which follow may seem like a great deal of data to absorb on the subject, they contain some rather simple but interesting information. In Table 44, page 119, the truth of the statement by Clayton Research/Scanada to the effect that the " ... typical homebuilding firm in Canada is small, building fewer than 10 houses per year...", is amply borne out.[62] There is only one potential surprise. Quebec, with only about half the number of firms Ontario, nevertheless has almost the same number of "large" firms.

Turning to Table 45 on page 120, however, we find that in terms of actual volume of construction business, the Ontario housing industry is the most concentrated. Atlantic Canada, British Columbia, and Quebec medium-sized firms do a substantial share of business. However, the patterns in Atlantic Canada and British Columbia differ markedly from the rest of the country. Note that in each case, about a third of the business is carried out by each size group. By contrast, in Central Canada and the Prairies, over half of the dollar volume of activity is carried out by large firms.

The "ease of entry", especially into single-family home building, can be illustrated readily by looking at the situation in 1981 compared to 1986, shown in Tables 46, 47, and 48 on pages 121 to 123. The first year was in the early stages of a serious recession, the second in the midst of substantial economic growth.

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61 The Clayton/Scanada study reflects the lack of separate, systematic data on land developers, concentrating on case studies of individual firms and market areas, like Ottawa, on which in-depth reports have been prepared.

62 Ibid. p. 11.

TABLE 44

ONTARIO HAS MOST LARGE RESIDENTIAL GENERAL CONTRACTORS, 1986*

REGION/ PROVINCE	NO. OF "SMALL" FIRMS	NO. OF "MEDIUM" FIRMS	NO. OF "LARGE" FIRMS
Atlantic Canada	1,128	194	29
Quebec	2,834	598	252
Ontario	6,544	728	255
Prairies	3,210	294	122
Manitoba	681	56	29
Saskat-chewan	881	68	24
Alberta	1,648	170	69
British Columbia	3,291	314	61
CANADA	17,007	2,128	719

Source: Statistics Canada, Catalogue No. 64-208.

*Notes: "Small" firms = Value of construction output of $10,000 to $499,999 in 1986; "Medium" firms = Value of construction output of $500,000 to $1,999,999 in 1986;"Large" firms = Value of construction output of $2,000,000+ in 1986. British Columbia includes figures for the Yukon and Northwest Territories. Data for individual Atlantic provinces suppressed.

TABLE 45

WORK BY LARGE-SCALE RESIDENTIAL GENERAL CONTRACTORS FOCUSSED DISPROPORTIONATELY ON ONTARIO, 1986*

REGION/ PROVINCE	% OF DOLLAR VOLUME DONE BY "SMALL" FIRMS	% OF DOLLAR VOLUME DONE BY "MEDIUM" FIRMS	% OF DOLLAR VOLUME DONE BY "LARGE" FIRMS
Atlantic Canada	30.5	39.0	30.4
Quebec	17.5	27.0	55.5
Ontario	19.9	18.6	61.5
Prairies	24.3	23.4	52.4
Manitoba	22.6	20.0	57.1
Saskat-chewan	25.9	23.6	50.4
Alberta	24.2	24.7	51.1
British Columbia	38.6	30.6	30.8
CANADA	22.6	23.9	53.6

Source: Statistics Canada, Catalogue No. 64-208.

*Notes: "Small" firms = Value of construction output of $10,000 to $499,999 in 1986; "Medium" firms = Value of construction output of $500,000 to $1,999,999 in 1986; "Large" firms = Value of construction output of $2,000,000+ in 1986. British Columbia includes figures for the Yukon and Northwest Territories. Data for individual Atlantic provinces suppressed.

TABLE 46

MOST RAPID GROWTH IN OVERALL NUMBERS OF RESIDENTIAL CONTRACTORS OCCURS IN ONTARIO, NOVA SCOTIA AND SASKATCHEWAN, 1981 TO 1986

REGION/PROVINCE	NUMBER OF RESIDENTIAL CONTRACTING FIRMS, 1981	NUMBER OF RESIDENTIAL CONTRACTING FIRMS, 1986
Atlantic Canada	763	1,351
Newfoundland	154	259
Prince Edward Island	48	77
Nova Scotia	295	642
New Brunswick	266	373
Quebec	1,923	3,684
Ontario	3,717	7,527
Prairies	2,482	3,626
Manitoba	402	766
Saskatchewan	487	973
Alberta	1,593	1,887
British Columbia	3,023	3,666
Yukon and Northwest Territories	Incl. in B.C.	Incl. in B.C.
CANADA	11,908	19,854

Source: Statistics Canada, Catalogue No. 64-208.

TABLE 47

RAPID ENTRY INTO NEW RESIDENTIAL CONSTRUCTION BUSINESS OCCURS IN EASTERN CANADA AND SASKATCHEWAN, 1981 TO 1986

REGION/PROVINCE	NUMBER OF FIRMS ENGAGED PRIMARILY IN NEW CONSTRUC-TION, 1981	NUMBER OF FIRMS ENGAGED PRIMARILY IN NEW CONSTRUCTION, 1986
Atlantic Canada	542	1,320
Newfoundland	110	250
Prince Edward Island	27	76
Nova Scotia	210	630
New Brunswick	195	364
Quebec	1,398	3,599
Ontario	2,773	6,988
Prairies	2,424	3,514
Manitoba	393	719
Saskatchewan	483	956
Alberta	1,548	1,839
British Columbia	2,606	3,336
Yukon and Northwest Territories	Incl. in B.C.	Incl. in B.C.
CANADA	9,743	18,757

Source: Statistics Canada, Catalogue No. 64-208.

TABLE 48

REPAIR-ORIENTED CONSTRUCTION FIRMS LEAVE THE BUSINESS, EXCEPT ON THE PRAIRIES, 1981 TO 1986

REGION/PROVINCE	NUMBER OF FIRMS ENGAGED PRIMARILY IN REPAIR CONSTRUC-TION, 1981	NUMBER OF FIRMS ENGAGED PRIMARILY IN REPAIR CONSTRUCTION, 1986
Atlantic Canada	221	31
Newfoundland	44	9
Prince Edward Island	21	1
Nova Scotia	85	12
New Brunswick	71	9
Quebec	525	85
Ontario	944	539
Prairies	58	112
Manitoba	9	47
Saskatchewan	4	17
Alberta	45	48
British Columbia	417	330
Yukon and Northwest Territories	Incl. in B.C.	Incl. in B.C.
CANADA	2,165	1,097

Note: The firms in question designate their principal type of activity, and have not disappeared in many cases, just shifted operations.

Source: Statistics Canada, Catalogue No. 64-208.

Looking back at Table 46, we see that overall numbers of firms increase in every region, but especially in three provinces: Ontario, Nova Scotia and Saskatchewan. To dig deeper into the type of work that is attracting most additional firms, we can consider breakdowns by dwelling type and new construction versus repair. The first of these is not presented, but shows most rapid entry into single-detached house construction in all regions.

Tables 47 and 48 show the rather different regional patterns of new firm creation and shifts in business emphasis, especially between the Prairies and the rest of the country. In all of Eastern Canada and in Saskatchewan, there is a mushrooming in the firms concentrating on new construction, set out in Table 47. In Table 48, we see fewer firms classifying themselves as being in the repair-oriented business in Eastern Canada and British Columbia. However, on the Prairies, this type of firm is growing in numbers too. The shift away from firms classifying themselves as "repair"-oriented is most dramatic in Atlantic Canada and Quebec, if the survey results are accurate. Quite possibly, numbers of smaller firms are missed by the survey.

Based on these partial indicators, which are not conclusive, it would appear that the Ontario and Prairie-based residential construction industries are diverse and ready to withstand further cyclical changes. The number of large and medium-sized firms in Quebec is also a source of continuity in the midst of market turbulence. The Atlantic Canada and Saskatchewan industries contend with the most difficult market conditions, and appear to change both composition and business emphasis rapidly in order to survive. That is, they shift rapidly from new construction to renovation of existing dwellings, springing up or ceasing operations according to market conditions.

8.3 Residential Developers

Whereas the story of the residential contracting industry must necessarily be told primarily in statistics, because of the large numbers involved, the development industry has received much more attention as a phenomenon of individual personalities, firms, markets and cultures. Consistent data are harder to come by, but may also be less relevant. The stories of Robert Campeau's start in Ottawa, of the Reichmann's emergence from the floor tile business and transformation into international real estate titans, of Cadillac-Fairview and Toronto, Carma and NuWest in Calgary, Block Brothers and Vancouver, Ralph Medjuk and Halifax, are all fascinating.

In addition, they tend to reflect and add to the colour of regional differences to be found across the country. In general, the largest land development firms have begun in the residential business in Southern Ontario, Alberta, and Lower Mainland British Columbia. Over the past two decades, many have migrated both out of the residential sector and out of Canada, focussing on the "Sunbelt" markets in the United States and on some high profile European projects, such as Canary Wharf in London.

In Quebec, the largest firms in the construction industry as a whole have tended to start in consulting engineering and move into building as a natural consequence of this work. However, the shift from residential to commercial did not take place with such contemporary giants as SNC-Lavalin because they were not ever in residential construction as such. Because of the way in which land servicing is financed, and because of the generally lower level of complexity in the development approval process, the issue of "concentration" and "market power" has never been raised to the same extent in Quebec.

In many market areas across the country, smaller developers have an important role to play as well, although basic documentation of their activity is very limited, much less systematic consideration of how it varies by region.

8.4 Specialty Trades Contractors

"Specialty trades" contractors involved in housing are, together with the retail sector, one of the mainstays of small business across Canada. They are the plumbers, electricians, insulators, carpenters, and others who carry out more skilled and technologically-demanding tasks in construction and renovation.

You can see from the figures in Table 49 on page 126 that there are over 112,000 establishments in all. Close to 63,000 of these are sole proprietorships. Some 43,000 are incorporated companies. However, the ratio of owners and partners to salaried employees is high, at .75 owners/partners for each employee. In brief, many establishments consist of a single individual or one person with one or two helpers. Over 83% of all establishments do less that $250,000 in business in a year, based on 1986 figures.

TABLE 49

MOST HOUSING STARTS PER SPECIALTY TRADE ESTABLISHMENT IN QUEBEC AND NEWFOUNDLAND, 1986

REGION/ PROVINCE	NUMBER OF ESTABLISHMENTS	HOUSING STARTS PER ESTABLISHMENT	COMPARISON WITH CANADIAN AVERAGE
Atlantic Canada	7,861	2.0	+ 0.2
Newfoundland	1,173	2.5	+ 0.7
Prince Edward Island	636	1.7	- 0.1
Nova Scotia	3,661	2.1	+ 0.3
New Brunswick	2,391	1.7	- 0.1
Quebec	21,079	2.9	+ 1.1
Ontario	40,422	2.0	+ 0.2
Prairies	25,507	0.8	- 1.0
Manitoba	5,328	1.4	- 0.4
Saskatchewan	5,777	1.0	- 0.8
Alberta	14,402	0.6	- 1.2
British Columbia*	17,197	1.2	- 0.6
CANADA	112,066	1.8	0

Source: Statistics Canada, Catalogue No. 64-210.

Note: British Columbia includes firms in Yukon and Northwest Territories.

Of all their business, specialty trade firms carry out 41% in the residential construction and repair sector. The rest is in non-residential building and engineering construction. However, in many cases, firms work in both sectors at the same time, especially in the smaller centres where less specialization is required or feasible, and all buildings are more similar in design, technology, and methods of construction or repair.

It would be unwise to draw long-term, structural conclusions from a single year of relationships between dwelling starts and numbers of firms in Canada's different regions presented in Table 49. However, you can see that across the West, the housing business volume per establishment is lower than anywhere else.

It would appear that the Quebec and Newfoundland industries could be the most rationalized and potentially most productive. Alternatively, the use of specialty trades and the degree of municipal regulation requiring their use may simply be lower in those provinces. That is, more householders are doing plumbing and wiring tasks themselves, or contractors there are more prone to act as "jacks-of-all-trades" for hire.

Based on interviews and observation, in the smaller communities of the Prairies and Atlantic Canada, the specialty trades are a vital form of economic diversity. They are part of the entrepreneurial "backbone of the community". When the new construction market goes down, the home repair and renovation business in such regions tends to offer at least some offsetting activity.

For example, based on Construction in Canada figures, repair and renovation business constituted 70.6% of all activity in New Brunswick in 1989. In Saskatchewan, it was 83.3% for the same year.[63] By contrast, in the more buoyant markets of Ontario during 1989, repair and renovation accounted for only 42.4% of all housing activity, based on the value of work purchased.

The pattern of increased renovation construction as a proportion of the total is likely to become even more widespread in the future as the overall demand for new construction declines.

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[63] Note that during the year in question, the Saskatchewan government had a short-term program to promote home renovation and repair. See Statistics Canada Catalogue No. 64-201.

8.5 Real Estate Agents/Brokers and Salespeople

Residential real estate sales are another key form of "small business"-type activity in communities across the country. However, many brokers, agents, and salespeople now operate within the framework of large, Canada-wide corporations like Royal LePage and Canada Trust, or multi-national franchises like Century 21.[64]

As you can see from Table 50 on page 129, there are substantial differences in the regional volumes of residential business per broker/salesperson, with the lowest volumes in Quebec and Ontario, and the highest in Nova Scotia. Again, these are figures for only one year, and may not reflect the full scope of long-term relationships.

Table 50 also suggests some of the cyclical nature of the real estate sales business. Numbers of registered or licensed agents can change substantially from year to year.[65] Common sense suggests that there are lags between a market upturn or downturn and the numbers of people entering the profession of real estate sales. Thus, numbers of agents decreased in most regions of the country in 1990, and particularly in Ontario. This is as one might expect from the drop in market activity, and the low volume of sales per agent in 1989. In British Columbia, it is not surprising to find over 1,791 more people entering the field in response to a market upturn in the previous year and a comparatively favourable sales-to-salesperson ratio. Similarly, the number of salespeople in Alberta and Prince Edward Island rose in response to the increasing market activity during 1987-1989 in those provinces.[66]

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[64] In British Columbia, real estate brokers are called "agents", whereas in the rest of Canada, agents are the salespeople.

[65] In Quebec, agents are registered; in other provinces, they are licensed.

[66] Total MLS unit sales in 1990 were as follows: Atlantic Canada, 14,133; Newfoundland, 2,183; Prince Edward Island, 932; Nova Scotia, 7,263; New Brunswick, 3,755; Quebec, 29,861; Ontario, 118,090; Prairies, 53,276; Manitoba, 9,861; Saskatchewan, 6,928; Alberta, 36,487; British Columbia, 67,424; Yukon, 182; Canada, 282,966. The Multiple Listing Service (MLS) is a registered trademark of The Canadian Real Estate Association.

TABLE 50

MOST REAL ESTATE BROKERS AND SALESPEOPLE IN RELATION TO RESIDENTIAL SALES VOLUME WORK IN ONTARIO, 1990

REGION/ PROVINCE	NUMBER OF BROKERS/ SALESPEOPLE, YEAR-END, 1989	NUMBER OF BROKERS/ SALESPEOPLE, YEAR-END, 1990	RATIO OF SALES TO BROKERS/ SALESPEOPLE, UNITS, 1990
Atlantic Canada	2,936	2,457	5.8
Newfoundland	404	385	5.7
Prince Edward Island	196	212	4.4
Nova Scotia	1,340	1,151	6.3
New Brunswick	800	709	5.3
Quebec	11,048	10,243	2.9
Ontario	56,303	50,018	2.4
Prairies	10,842	10,663	5.0
Manitoba	2,213	1,971	5.0
Saskatchewan	1,400	1,215	5.7
Alberta	7,229	7,477	4.9
British Columbia	12,641	14,432	4.7
Yukon	40	44	4.1
TOTAL	93,614	87,857	3.2

Source: The Canadian Real Estate Association, Multiple Listing Service: 1990 Annual Statistical Survey, and CREA membership data. Data on sales are submitted by participating real estate boards.

The comparatively higher figures of sales to brokers and salespersons for Atlantic Canada and the West suggest the possibility that there may be a greater realism about prospects for commission earnings based on past market cycles.

There are many other potential topics in describing and analyzing the real estate sales industry across the country, such as the composition as between condominiums, trading of rental properties, and conventional home sales. However, these must be left to another study.

8.6 Manufacturers of Mobile Homes and Prefabricated Housing

The vast majority of housing construction today is either "stick built" or "poured in place" on job site, depending on whether it is of low-rise or high-rise form respectively.

As Table 51 on page 131 indicates, mobile homes form only about 2% of the national total of occupied dwellings. However, in parts of Atlantic Canada and the West, the proportion is two or three times this figure. Interestingly, the actual manufacture of prefabricated housing and mobile homes is concentrated in Quebec and British Columbia, neither of which has an especially high concentration of such dwellings in use. This is suggested by relating the data in Table 52 on page 132 to those in Table 51.

You can see from Table 52 that there has been considerable rationalization and down-sizing in the industry over the first half of the decade, particularly in Quebec and in the Prairie region.[67]

Major manufactured housing and mobile home firms include: Atco Limited of Calgary; Viceroy Homes of Scarborough; Nelson Homes of Lloydminster, Alberta; Quebec Homes Incorporated of Abitibi, Quebec; and Kent Homes of Buctouche, New Brunswick.

To the extent that manufactured housing and mobile home production represents a "higher-technology" form of construction, it runs against the trends in other aspects of the "value-added" portions of the housing industry.

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[67] Note that it is impossible to determine from the data between permanent dwellings and structures used as cottages, site offices, etc.

TABLE 51

MOST MOBILE HOMES IN PRINCE EDWARD ISLAND, PROPORTIONATELY, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	4.2	+ 2.1
Newfoundland	2.4	+ 0.3
Prince Edward Island	6.8	+ 4.7
Nova Scotia	3.2	+ 1.1
New Brunswick	5.8	+ 3.7
Quebec	1.4	- 0.7
Ontario	0.7	- 1.4
Prairies	4.0	+ 1.9
Manitoba	3.1	+ 1.0
Saskatchewan	3.9	+ 1.8
Alberta	4.4	+ 2.3
British Columbia	3.9	+ 1.8
Yukon and Northwest Territories	N.A.	N.A.
CANADA	2.1	0

INDEX OF REGIONAL VARIATION = 18.8*

Source: Statistics Canada, Catalogue No. 64-202.

*Note: Does not include Yukon and Northwest Territories.

TABLE 52

PREFABRICATED BUILDINGS INDUSTRY CONCENTRATED IN QUEBEC AND BRITISH COLUMBIA, 1981 AND 1986

REGION/PROVINCE	NUMBER OF ESTABLISH-MENTS, 1981	NUMBER OF ESTABLISH-MENTS, 1986
Atlantic Canada	6	7
Newfoundland	-	-
Prince Edward Island	-	-
Nova Scotia	5	6
New Brunswick	1	1
Quebec	40	35
Ontario	13	16
Prairies	27	13
Manitoba	6	3
Saskatchewan	4	-
Alberta	17	10
British Columbia	17	18
Yukon and Northwest Territories	-	-
CANADA	103	89

Source: Statistics Canada, Catalogue Nos. 63-226 and 35-250B 2541.

That is, as we shall see, the materials manufacturers tend to be concentrated in Ontario, whereas there are significant manufactured housing businesses in British Columbia, Alberta and Nova Scotia as well as in Central Canada. To the extent that the latter simply assemble components made in Ontario, of course, the divergence may not be as significant as it first appears.

A key element of the prefabricated housing industry is the extent to which it relies on export business. This can be expected to increase as the overall rate of domestic production tapers off. Efforts to sell in Israel, Kuwait, and elsewhere now loom much larger in industry plans than previously.

8.7 Materials Manufacturers

8.7.1 Introduction

In contrast with other sectors of the residential construction industry, there is very good information about the materials manufacturers on a regional basis, as a result of work by the Department of Industry, Science and Technology.

The reports they prepared include a fair amount of detail about such subsectors of the industry as:

- cement and concrete;
- converted wood products;
- primary glass;
- paints and coatings;
- electrical wire and cable;
- softwood and hardwood lumber;
- structural wood-based panel products, and others.

Regional dimensions are outlined in each profile developed by the department, although residential and non-residential uses, and foreign and domestic sales tend to be mingled together in the analytical portions.

There is simply too much information to be able to present all of it here, even from the single perspective of regional differences. However, some examples of specific types of materials can be set out, in order to illustrate the overall patterns.

8.7.2 Wood-Based Products

Converted wood products manufacturers produce kitchen cabinets, doors, windows, and manufactured housing, already described.

They are concentrated in Quebec, with important production centres in Ontario, British Columbia, and Nova Scotia. These industries are both relatively sophisticated technologically, and largely Canadian-owned.

Major firms producing kitchen cabinets include Canac Kitchens Limited of Toronto, Citation Cabinets Limited, of Richmond, British Columbia, and Kitchen Craft of Canada Limited in Winnipeg.

The related industry, "non-structural wood-based panel products" shows a similar pattern, except that there is much less of a presence in the Prairies, and in Atlantic Canada. This sub-sector includes such giants as MacMillan Bloedel, Domtar, and Weldwood of Canada Limited. These and other firms produce hardwood plywood and veneer, particle board, and insulation board, which provide the raw material for furniture and cabinetry and allow the very rapid sheathing of stick-built homes (in the case of insulationboard).

The production of structural wood-based panel products is heavily concentrated in Western Canada, with 75% of all establishments. These products are softwood plywood, waferboard and/or "oriented strandboard". To a large extent, more expensive softwood plywood has been replaced by waferboard in Eastern Canada as sheathing for new dwellings. This sub-sector of the industry is dominated by foreign firms, in particular, Weldwood of Canada, and Fletcher Challenge, a New Zealand firm.

The very basic factors in materials used for housing described earlier in Chapter 3 reappear in relation to the lumber-producing industry in Canada; that is the availability of the raw materials. Accordingly, the hardwood lumber industry is overwhelmingly located in Ontario and Quebec, with 88% of establishments.

Softwood lumber production is spread across Atlantic Canada, Quebec, Ontario and British Columbia, with a much smaller proportion of establishments and shipments on the tree-scarce Prairies.

Softwood lumber is about the only manufactured construction material to be located to a substantial extent in Atlantic Canada, although only 3% of recent shipments come from there. Two thirds of all shipments come from lumber mills in British Columbia.

8.7.3 Cement and Masonry Products

With the exception of medium and high-rise multiple dwellings, most housing in Canada is built of wood, with key components such as basements and porches made of concrete or cement block. Brick tends to be used as a veneer, rather than for load-bearing purposes as it is in Europe.

There are three distinct types of firms within the cement and concrete sector as a whole.

The cement-manufacturing sub-sector is located close to the main raw material -- limestone -- in Ontario and Quebec. This is dominated by large multi-national firms like St. Lawrence Cement and Lafarge Canada.

This product is in turn fashioned into concrete products, including block, brick and pipe on a more diffuse basis, because of the weight and bulk involved. Most of these 409 manufacturers are small, Canadian-owned and locally based. While Ontario still dominates the scene, there are significant numbers of establishments in all other regions.

Finally, very little poured-in-place concrete is produced on-site any more. Instead, it is supplied by some 595 ready-mix concrete firms, which are again locally-based and spread across Canada.

Of course, residential construction and renovation is a comparatively small part of the market for this industry, so it does not drive either regional location or scale of activities.

Table 53 on page 136 provides a sense of the regional distribution of brick, tile and other clay products manufacturers in Canada. Again, the focus is on Central Canada where there are major markets and ready supplies of laterite clay.

TABLE 53

CLAY PRODUCTS INDUSTRY ESTABLISHMENTS CONCENTRATED IN ONTARIO AND RATIONALIZING, 1981 AND 1986

REGION/PROVINCE	NUMBER OF ESTABLISH-MENTS, 1981	NUMBER OF ESTABLISH-MENTS, 1986
Atlantic Canada	8	4
Newfoundland	1	1
Prince Edward Island	-	-
Nova Scotia	5	1
New Brunswick	2	2
Quebec	13	5
Ontario	38	15
Prairies	19	10
Manitoba	3	2
Saskatchewan	5	3
Alberta	11	5
British Columbia	6	2
Yukon and Northwest Territories	N.A.	N.A.
CANADA	84	36

Source: Statistics Canada, Catalogue Nos. 63-226 and 44-250B 3511.

There was a dramatic reduction in the numbers of establishments across Canada over the first part of the decade, with Nova Scotia hardest hit in proportional terms.

8.7.4 Hardware and Glass Products

Of all the industries associated with housing construction and repair or renovation, there is little doubt that the production of hardware is most heavily concentrated in one region: Ontario.

For example, 62% of establishments engaged in making wire and wire products such as nails are located in Ontario. Residential lighting and electrical wiring products are produced mainly in Ontario, with some important firms in Quebec and on the Prairies.

Primary glass production for windows is entirely centred in Ontario, as are the major plants to produce paints and coatings for residential use, with one exception.

8.7.5 The Overall Pattern

Only the lumber, sand and gravel, and ready-mix cement industries are widely dispersed across Canada's regions. These products are all comparatively costly to transport, make use of readily available local raw materials, and require only basic machinery and equipment. The effects of regional economic cycles can be readily seen from the data on numbers of establishments: the bust-then-boom sequence in the period 1981-86 resulted in a shakedown of the various materials-producing sub-sectors, generally creating a somewhat stronger concentration in Ontario.

8.8 Materials Wholesalers and Retailers

Wholesalers of construction materials include lumber yards, bulk hardware merchants, paint wholesalers and others. Often, both wholesale and retail business are offered by the same firm, from the same location. Table 54 on the page 138 shows the regional distribution of these firms or outlets. In Table 55 on the following page, we see the comparative business volume per establishment. Finally, Table 56 on page 140 presents the relationship between numbers of establishments and numbers of housing starts.

The purpose in presenting these different treatments of essentially the same data is to illustrate how they may be used to test a number of hypotheses about industry structure and economic viability.

TABLE 54

MOST LUMBER AND BUILDING MATERIALS SUPPLIERS (ESTABLISHMENTS) IN ONTARIO, 1981 AND 1986

REGION/PROVINCE	NUMBER OF ESTABLISH-MENTS, 1981	NUMBER OF ESTABLISH-MENTS, 1986
Atlantic Canada	464	447
Newfoundland	110	96
Prince Edward Island	18	24
Nova Scotia	180	160
New Brunswick	156	167
Quebec	1,260	1,203
Ontario	1,630	1,850
Prairies	1,050	1,006
Manitoba	227	240
Saskatchewan	241	272
Alberta	582	494
British Columbia	891	823
Yukon and Northwest Territories	N.A.	10
CANADA	5,295	5,339

Source: Statistics Canada, Catalogue No. 63-226.

TABLE 55

LARGEST AVERAGE VOLUME OF BUSINESS PER LUMBER AND BUILDING MATERIALS SUPPLIER IN BRITISH COLUMBIA, 1981 AND 1986 (IN MILLIONS OF DOLLARS)

REGION/PROVINCE	VOLUME PER ESTABLISH-MENT, 1981	VOLUME PER ESTABLISH-MENT, 1986
Atlantic Canada	1,188	2,134*
Newfoundland	1,092	1,725
Prince Edward Island	1,467	x
Nova Scotia	1,409	2,585
New Brunswick	970	1,937
Quebec	1,555	3,353
Ontario	2,017	3,218
Prairies	1,532	2,214
Manitoba	1,357	3,046
Saskatchewan	774	1,185
Alberta	1,913	2,376
British Columbia	3,506	4,656
Yukon and Northwest Territories	N.A.	x
CANADA	1,989	3,188

Source: Statistics Canada, Catalogue No. 63-226.

*Note: This figure for Atlantic Canada is based on Newfoundland, Nova Scotia and New Brunswick only, as dollar volume amount for Prince Edward Island was suppressed for confidentiality reasons.

TABLE 56

MOST HOUSING STARTS PER LUMBER AND BUILDING MATERIALS SUPPLIER IN QUEBEC, 1986

REGION/PROVINCE	DWELLING STARTS PER SUPPLIER ESTABLISH-MENT, 1981	DWELLING STARTS PER SUPPLIER ESTABLISH-MENT, 1986
Atlantic Canada	20.1	34.9
Newfoundland	29.2	30.0
Prince Edward Island	11.3	46.3
Nova Scotia	20.6	47.3
New Brunswick	14.0	24.2
Quebec	23.5	50.2
Ontario	30.8	44.0
Prairies	45.0	20.1
Manitoba	12.4	32.1
Saskatchewan	24.8	20.1
Alberta	66.1	17.1
British Columbia	46.7	25.1
Yukon and Northwest Territories	N.A.	N.A.
CANADA	26.9	32.0

Source: Statistics Canada, Catalogue No. 63-226; Canadian Housing Statistics, 1989, Table 4.

We can see from Table 54 above that there are substantial numbers of wholesale materials suppliers in all regions of the country. A mixed pattern of growth and decline in numbers between 1981 and 1986 exists.

The largest declines during the recession years of 1981-83 occurred in Alberta, British Columbia and Nova Scotia.

Turning to the average dollar volume of business per supplier establishment, we see that British Columbia outlets and firms would likely be most viable, and Saskatchewan-based operations most vulnerable to declines in construction activity, other things being equal. New Brunswick firms or outlets also appear to operate at substantially below the national average volume per establishment.

As in the case of specialty trades and materials manufacturing, housing is only one end use of the lumber and other materials carried by the wholesalers. However, the relationship between dwelling starts and numbers of establishments shows dramatic regional differences. These, of course, reflect in large part the impact of industry cycles already discussed. The pattern of <u>both</u> relatively low numbers of starts per establishment <u>and</u> low dollar volumes over time, as in the case of New Brunswick and Saskatchewan, is most telling about industry viability. The Alberta and to a lesser extent the Manitoba and Prince Edward Island changes seem to be more reflective of industry cycles creating a "ripple effect".

Let us move on to consider the situation of wholesale hardware, plumbing, and heating equipment suppliers. We can see from Table 57 on page 142 that there is considerably less regional balance in the distribution of establishments than is the case with lumber and materials suppliers. In part, this reflects a greater specialization in the larger markets, since in smaller centres wholesalers would attempt to carry all types of materials and equipment. The other information which can be gleaned from the data is that a major industry rationalization process took place in the period 1981-86.

Reductions of 50% or more in numbers of establishments were experienced in most regions, although Ontario did not suffer to the same extent. Newfoundland in particular was hard hit, losing over 78% of all outlets or businesses.

TABLE 57

MOST HARDWARE, PLUMBING AND HEATING EQUIPMENT SUPPLIERS IN ONTARIO, 1981 AND 1986

REGION/PROVINCE	NUMBER OF ESTABLISH-MENTS, 1981	NUMBER OF ESTABLISH-MENTS, 1986
Atlantic Canada	464	171
Newfoundland	110	24
Prince Edward Island	18	12
Nova Scotia	180	58
New Brunswick	156	77
Quebec	1,260	660
Ontario	1,630	1,079
Prairies	1,050	459
Manitoba	227	111
Saskatchewan	241	93
Alberta	582	255
British Columbia	891	370
Yukon and Northwest Territories	N.A.	3
CANADA	5,295	2,742

Source: Statistics Canada, Catalogue No. 63-226. Data refer to merchants and brokers.

8.9 Construction Machinery and Equipment Manufacturers and Suppliers

The bulk of machinery used in residential construction is imported from the United States. However, there are important Canadian-based manufacturers in Ontario, Alberta and British Columbia, numbering 85 in total.

The major construction machinery manufacturers are chiefly involved in the engineering and non-residential sectors such as paving, grading and road rolling. However, Canadian-made earth-moving equipment, concrete mixers, block-making machines and similar equipment would also have residential applications.

The majority of equipment makers are located in Ontario, and it is not surprising therefore that wholesale suppliers of construction machinery, numbering 516 in all, are also disproportionately based in Ontario.

8.10 Architects

As of 1986, architectural services in Canada constituted a substantial industry of 2,446 firms, with 11,960 working owners and employees and total revenues of over $652 million.

Just under 65% of all those working in the industry are located in Ontario and Quebec. However, Alberta has the largest number of firms, proportional to population, in the country. Ontario and Alberta-based firms have disproportionately high fee revenues and foreign income with 37.6% of firms and 39.4% of revenues, and 11.5% of firms compared with 13.3% of revenues respectively.

Of course, these are figures for firms doing all kinds of architecture, from commercial to institutional and recreational, as well as residential. The use of architects to design housing tends to be concentrated on the larger-scale residential subdivisions and multiple-unit projects, as well as on the self-contracting and one-of-a-kind projects at the high end of the market.

The majority of housing projects of all kinds use "off-the-shelf" designs and specifications. Smaller builders in particular tend to use stock plans available from a variety of sources. The result is that there are proportionately fewer architects in Atlantic Canada.

8.11 Professional and Technical Services

As housing has become more technologically-sophisticated, specialists in different engineering, surveying, and other disciplines have become more important.

As in the case of the architects, it is difficult to obtain figures on the residential portion of services offered by quantity surveyors, appraisers, housing economists, consulting engineers, and others who provide technical and professional advice to the construction industry. The regional pattern from the total figures available is very similar to that for the architectural profession.

There are two major exceptions to this, legal services and accounting/bookkeeping services. These are spread much more evenly across all regions.

Marketing consultants are concentrated in Toronto and a few Western cities, notably Winnipeg.

8.12 Residential Community Planners

Based on patterns evident from the Canadian Institute of Planners activity and advertisements, privately-employed planners would appear to be a small proportion of the total profession. Again, they would tend to be working for larger firms or consulting businesses in the largest and most active provinces, notably Ontario.

8.13 Drivers of Differences in the Housing Industry

In a study published by the Economic Council of Canada in 1978, Michel Boisvert used 1971 Census data to divide the country into three basic types of economic regions, as illustrated by Map 2 on the next page. He called the three categories "resource regions", "transformation regions" and "fabrication regions", and found 20 such regions across Canada.[68]

We have seen that the housing industry across Canada follows this model in some cases but not in others.

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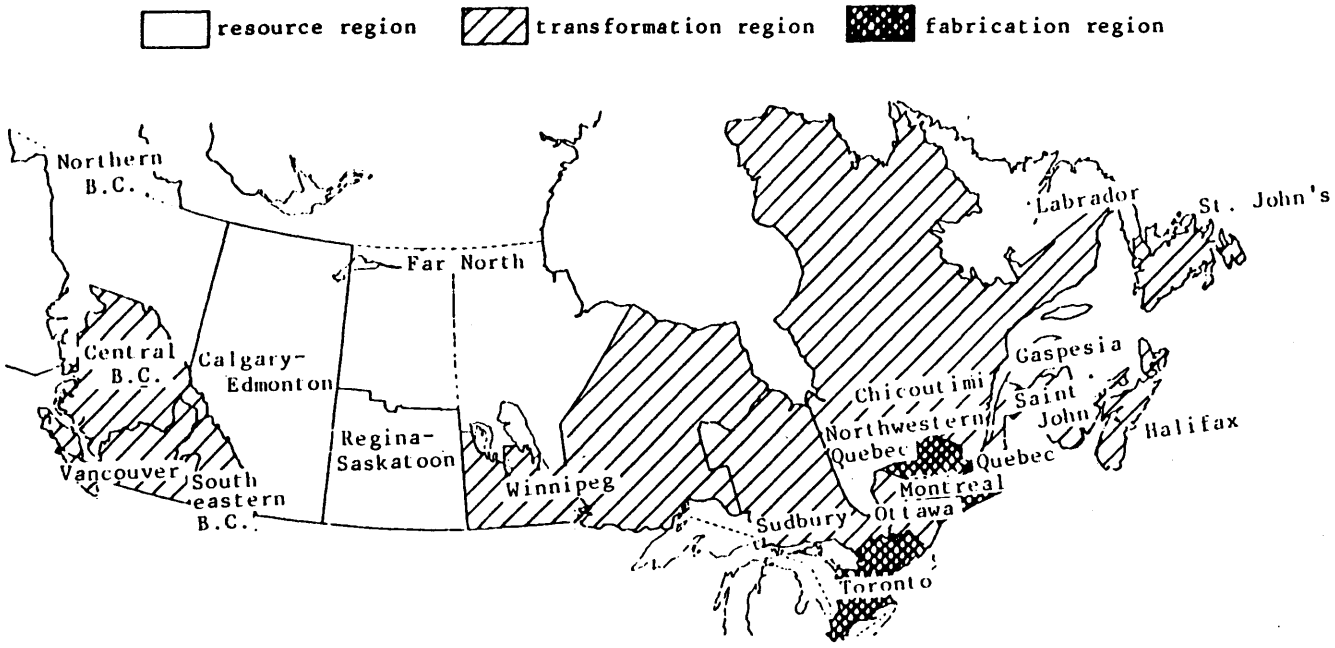
68 The Correspondence Between the Urban System and the Economic Base of Canada's Regions (Ottawa: Minister of Supply and Services Canada, 1978).

MAP 2

CANADA DIVIDED INTO THREE TYPES OF ECONOMIC REGIONS, BASED ON 1971 CENSUS DIVISION BOUNDARIES



Source: M. Boisvert, The Correspondence Between the Urban System and the Economic Base of Canada's Regions.

To the extent that activity occurs on building sites, the model does not apply. "Fabrication" is occurring in all regions, and in a roughly similar fashion. As well, some of the basic products for and services to the industry are almost universally available across the country. These include supplies of building materials, ready-mix concrete, real estate brokering, legal and accounting services.

Housing is a major source of small business investment and employment across Canada, and is roughly 2 to 3% of the economy in all regions for construction aspects alone. Construction and renovation businesses tend to be decentralized, and in some ways are the most general form of "manufacturing" to be found across the country.

However, as in the case of housing finance, the "strategic" components of the industry, with high value-added, are mainly based in Southern Ontario and Quebec. While the data to track the basic phenomena are scarce and partial, it would appear that technological innovation and productivity growth occur more rapidly there too. The net effect is to reenforce rather than to counter other patterns of economic development which lead to regional disparities and then maintain them.

Accordingly, the Boisvert model clearly <u>does</u> apply to the different regions when we consider the production of materials, hardware, machinery and equipment. While there has been some diversification, notably to Alberta and British Columbia, there have also been tendencies toward further concentration of such activities.

The locational patterns of materials and equipment manufacturing are driven by:

- size of market served;
- weight of materials to be shipped, and hence cost and difficulty;
- availability of raw resources;
- availability of other factors, such as component parts and skilled personnel, to sustain production.

Confirmation of the basic direction of flows of earnings created by construction is offered by Table 58 on page 147. This shows the substantial portion of <u>indirect and induced</u> employment which is caused in Ontario and Quebec as a result of residential construction activity elsewhere in Canada.

TABLE 58

EMPLOYMENT IMPACTS OF EQUIVALENT EXPENDITURE ON RESIDENTIAL CONSTRUCTION IN EACH PROVINCE, 1974
(PERCENT OF TOTAL CANADA IMPACT)

PROVINCE	DIRECT EMPLOYMENT IMPACT	TOTAL EMPLOYMENT IMPACT
Newfoundland	100	46
Prince Edward Island	100	44
Nova Scotia	100	54
New Brunswick	100	52
Quebec	100	74
Ontario	100	81
Manitoba	100	59
Saskatchewan	100	45
Alberta	100	56
British Columbia	100	64
CANADA	100	100

Source: Clayton Research Associates, based on Statistics Canada 1974 inter-regional input-output model. Note that Ontario receives indirect and induced employment impacts of 19 to 24 percent from expenditure in other provinces.

Partial evidence has been offered relating to the regionally-varying effects of business cycles on the industry across the country.

The issue of seasonal and cyclical instability has dominated the debate about housing and the economy since at least the late 1950's, and was the subject of a major project by the Economic Council in the mid-1970's.[69]

In general, the industry in Atlantic Canada and Western Canada seem to adapt fairly quickly to the effects of cycles in world commodity prices and in the domestic economy. However, there are some signs of specific areas of vulnerability to recession there too, such as wholesale materials supply.

The largest shocks are likely to be felt in Ontario and Quebec, where the "ripple effects" from a general downturn in other parts of the country are magnified because both direct and indirect reductions are felt. That is, fewer homes being built, but also fewer carloads of materials ordered from out of province.

Because of the ease of entry, and the need to counter pressures to deterioration as the dwelling stock ages, the home renovation industry will likely be a major regional diversification possibility for the future. Some parts of the country, notably Saskatchewan are already at this point, because it is "the only game in town".

8.14 Implications for Future Research

If any sub-field has received comparatively complete and recent attention, it is the housing industry via the Clayton/Scanada studies published in 1989. These reports have regional highlights and insights strewn throughout the texts. Clayton and Scanada have not been able to go into as much depth on certain regional topics as we have done here, but their study is nevertheless the most comprehensive treatment available.

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[69] The most recent, and one of the most concise treatments is offered by Clayton Research Associates and Scanada Consultants, The Housing Industry: Perspective and Prospective, Working Paper Three: The Housing Industry and the Economy in Canada, 1946-86 (Ottawa: CMHC, 1989).

Accordingly, the main proposal for future research flowing from this review coupled with the Clayton/Scanada work is that specific, strategic themes be pursued in more depth as time goes on. The framework for regional analysis has been well established.

The "strategic themes" would include:

- the likely impacts of future recessions in the industry, given the restructuring which has already occurred, and the generally lower level of future demand expected due to demographic factors;

- the extent of industry diversification in given regions;

- the impact of concentration of certain sub-sectors in Central Canada.

In addition, there is no question that the land development process plays a vital role in shaping many different aspects of the housing industry. It is probably time to return to this topic, which was explored in such rich detail in the 1970's by Peter Spurr of CMHC, and by others.

8.15 Transferability of Regional and Local Case Studies to Other Jurisdictions

The housing industry employs much the same business methods and technologies to do its work in all regions of the country. Suppliers of technology, such as machinery and equipment, are national or international in scope. Accordingly, to the extent that individual case studies focus on technological aspects of the industry, they can probably be transferred with considerable confidence.

However, the housing industry is also a social organism, and here there are important cautions to be placed on the transferability of results. In particular, the role played by government regulations in industry activities, the ways in which competition and cooperation amongst firms in the same market areas are played out, and the "corporate cultures" of the industry appear to vary considerably from region to region. In these areas, specific attention to precise uses to be made of transferred results is important.

8.16 Implications for Policy Development and Program Evaluation

National policies and programs to promote residential construction as a part of economic "pump-priming" are out of fashion in Canada. One reason for their rejection by the residential construction industry is that they are bound to have rather different effects in different regions, because of the variations in composition of the industry as a whole noted above.

Moreover, there will always be a large amount of "leakage" from any Canada-wide expenditure initiative from Atlantic Canada and the West back to Central Canada, through orders for machinery, equipment, and specialty components. This means as well that at least some of the effects of using housing to alleviate regional disparities are likely to be contrary to expectations.

There are also regional differences in what the industry is likely to be able to absorb, for example, because of the proportionately larger number of very small firms in Atlantic Canada and the Prairies. There are many whose commitment to remaining in the industry is largely a function of the flickering and small volume of business in the immediate community. Such people are obviously harder to interest in new investment in either skills or machinery and equipment.

Finally, there is reasonably clear evidence from the past decade that presumed "nation-wide" cycles in housing production are becoming less reliable as a basis for policy.

Specifically, for example, the Alberta and Saskatchewan industries were heading into recession as conditions in other parts of the country were becoming most buoyant. Latterly, the reverse phenomenon appears to have been underway, as a result of changes in world oil prices. Region-specific policy approaches appear to make most sense in such a context.

CHAPTER 9. HOUSING DESIGN, TECHNOLOGY AND BUILDING PRACTICE

"For each innovation [in technology] we could identify a regional factor. In some instances, this factor has promoted the diffusion of innovations and, in others, it has had the opposite effect."

Economic Council of Canada,
The Interregional Diffusion of Innovations in Canada, 1979

9.1 Introduction

The major question posed by this chapter is: "which are the first regions to innovate in housing design and technology? Can we see overall patterns which lead to useful conclusions about underlying causes, and potential avenues for intervention to speed the pace of innovation in lagging regions?

While there are substantial consistent data available on housing technology in use, there are very few published and consistent region-by-region data series on housing design, building practices, or technology still in the process of being introduced. Accordingly, much of this chapter must be impressionistic.

9.2 Housing Design

We have seen from Chapter 3 that there were quite distinct regional designs of family housing in the past, based on local availability of materials, weather conditions, and the cultural heritage of aboriginal peoples and settlers. Immense economic, technological, and social changes have since swept over the country, leaving the design heritage of the 15th to 19th centuries as fragments in a sea of modern design.

"Modern design" dates at least from the World War II, when small homes that could be rapidly constructed were needed for defence industry workers. Through the influence of CMHC architects and model plans for both communities and houses, a set of approaches to housing design began to be diffused across the country.

These government-initiated efforts to rebuild a post-war housing industry were soon taken up and reenforced by private firms. As well, the popular magazines of the day promoted home designs and approaches to both landscaping and decor which would complement them.

The overall result of these efforts, intended to combine efficiency and profitability with choice, was a substantial degree of homogenization: communities, homes, and even the interiors of homes became quite similar from one end of the country to the other. A visit by the author to the Peace River country of Northern Alberta confirmed that indeed, suburban tastes have been transplanted across thousands of kilometres to frontier conditions. To the extent that prefabricated and mobile homes come with fully-equipped interiors, the tendency is reenforced especially in the more remote communities.

Since around the mid-1970's, there has been a growing reaction to the suburban design school of architecture, and a move to what is often called "post-Modernism". This is an approach to design which draws inspiration from the past, including Tudor, Georgian, Queen Anne, and French chateau styles of residential buildings. The results have not always been happy ones, as in the case of "monster homes" with false turrets, balustrades, columns, and garages the size of aircraft hangers. However, post-Modernism has created the potential for a return to regional distinctiveness in architecture, and a renewed sense of how dwellings should look as elements of an ensemble, rather than as isolated boxes.[70]

Constraints imposed by higher land costs and shortages of land for development have accelerated design innovation in those regions most affected, prompting the creation of new multiple housing forms. These include the "stacked townhouse", the "linked" house, and various forms of low-rise apartment buildings. All have tended to make disproportionate use of different cladding materials in different regions. Cedar shakes and shingles are widely applied in British Columbia and to some extent in Alberta. Vinyl siding is favoured on the Prairies and in Atlantic Canada. Brick is still the veneer of choice in much of Ontario and to a lesser extent in Quebec.

Table 59 on page 153 indicates the extent to which the "attached" housing forms have made inroads into the different regions, as of 1989. You can see that Ontario has proportionately more of this type of housing by a wide margin. These figures include historical stock as well as more recently-built units, of course.

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[70] Some architects are now suggesting that the move is on to "post-Post-Modernism".

TABLE 59

MOST SINGLE ATTACHED (ROW, DOUBLE, DUPLEX) DWELLINGS IN ONTARIO, PROPORTIONATELY, 1990

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	6.1	- 2.4
Newfoundland	9.2	+ 1.7
Prince Edward Island	0	0
Nova Scotia	5.3	- 2.7
New Brunswick	4.0	- 3.5
Quebec	5.3	- 2.8
Ontario	11.9	+ 3.3
Prairies	7.5	- 1.0
Manitoba	7.5	- 0.7
Saskatchewan	4.5	- 4.0
Alberta	9.9	+ 0.2
British Columbia	5.6	- 0.9
Yukon and Northwest Territories	N.A.	N.A.
CANADA	8.2	0

INDEX OF REGIONAL VARIATION = 17.5

Source: Statistics Canada, Catalogue No. 64-202.

The most recent Canadian Housing Statistics indicates that while Ontario had about 43.3% of total housing starts in 1989, 55.0% of row housing units were built there.

To the extent that the attached form is associated with design innovation, Ontario seems to be somewhat more innovative than other regions.

Unfortunately, there seems to be no comprehensive, comparative information base on housing design in Canada. There are important collections of information on the subject, notably at the Technical University of Nova Scotia, which has the most extensive course offerings in this sub-field. As well, the National Archives and CMHC photo archives contain a basis for a region-by-region analysis of changes in housing design. It remains to put the materials together in a more systematic way and to delineate the remaining regional differences.

9.3 Housing Technology

The two major sources of regionally-comparable data on the diffusion of housing technology in Canada are the Statistics Canada Household Facilities and Equipment Survey and the Census.[71]

The former concentrates on items inside the dwelling, but still contains useful data on such matters as heating equipment and fuel, plumbing, air conditioning, smoke detectors, etc. The latter covers fewer items, but permits a greater degree of cross-referencing with occupant characteristics and regional location. For purposes of this report, we will use the Household Facilities survey results.

Both sources have severe limitations when it comes to tracing regional patterns of innovation and diffusion in housing technology. For example, they do not address the changes brought about by such programs as R-2000 energy-efficient units. Heat recovery ventilators, high-efficiency furnaces, heat pumps, high-performance windows, and passive solar design would all be interesting technologies to trace on a regional basis.

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[71] In 1989, James F. Hickling completed a major study of Technology Transfer and Innovation in the Canadian Residential Construction Industry (Ottawa: CMHC, 1989). This tracks some 19 innovations in Canada as a whole, but does not provide a region-by-region assessment.

9.3.1 Central Air Conditioning

Central air conditioning is a fairly recent technology in residential applications. There are very marked regional differences in the extent to which it has been adopted. Essentially it is in fairly widespread use in only Ontario, Manitoba, and Saskatchewan. This is illustrated in Table 60 on page 156.

While some climatic reasons for this pattern can be adduced, it is difficult to see why the proportions in Quebec and Alberta should be a fifth of those in neighbouring provinces, other than some combination of marketing, lifestyle, and consumption preferences.

9.3.2 Different Types of Heating Equipment and Fuel

By far the most dramatic and pervasive differences in housing technology used in different regions across Canada are to be found in the area of heating equipment and fuel. Because of the development of fossil fuels and electrical power systems in this century, the methods of heating both dwellings and food have become much more diverse in Canada.

Tables 61 to 64, on pages 157 to 160, lay out these differences in relation to oil, gas, electricity, and wood respectively.

You can see that the resource bases of each region are reflected strongly in the dominant fuel, which of course uses a related technology. Moving from East to West, Atlantic Canada lacks energy sources other than coal and wood. Use of wood is higher than in any other region by a factor of ten in some cases. Quebec has major sources of hydro-electric power, including some of the largest generation projects in the world. Electric heating is dominant there. Ontario has the most diversified home heating fuels and technologies, drawing on Western natural gas, its own electricity, and oil as necessary in more remote regions. In Western Canada, natural gas is by far the favoured fuel.

The most rapid transformation of an energy technology took place in Ontario, where natural gas largely replaced oil in a matter of a decade. (Table 65, page 161)

TABLE 60

CENTRAL AIR CONDITIONERS CONCENTRATED IN ONTARIO, MANITOBA, SASKATCHEWAN, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	0.9	- 12.4
Newfoundland	...	- 13.3*
Prince Edward Island	...	- 13.3*
Nova Scotia	0.6	- 12.7
New Brunswick	1.7	- 11.6
Quebec	5.8	- 5.5
Ontario	25.8	+ 12.5
Prairies	15.4	+ 2.1
Manitoba	24.0	+ 10.7
Saskatchewan	15.9	+ 2.6
Alberta	5.1	- 8.2
British Columbia	3.2	- 10.1
Yukon and Northwest Territories	N.A.	N.A.
CANADA	13.3	0

INDEX OF REGIONAL VARIATION = 100.5*

Source: Statistics Canada, Catalogue No. 64-202.

Note: Percentages were not provided for Newfoundland and Prince Edward Island, due to small sample sizes. The Index has been calculated assuming no homes there have central air conditioning, which means it is slightly high.

TABLE 61

OIL USED AS A PRINCIPAL HEATING FUEL MAINLY IN ATLANTIC CANADA, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	49.1	+ 31.4
Newfoundland	36.5	+ 18.8
Prince Edward Island	77.3	+ 59.6
Nova Scotia	63.8	+ 46.1
New Brunswick	33.1	+ 15.4
Quebec	20.7	+ 3.0
Ontario	16.8	- 0.9
Prairies	4.0	- 17.3
Manitoba	6.0	- 11.7
Saskatchewan	7.3	- 10.4
Alberta	1.7	- 16.0
British Columbia	12.9	- 4.8
Yukon and Northwest Territories	N.A.	N.A.
CANADA	17.7	0

INDEX OF REGIONAL VARIATION = 186.7

Source: Statistics Canada, Catalogue No. 64-202.

TABLE 62

PIPED GAS USED AS A PRINCIPAL HEATING FUEL MAINLY IN THE WEST, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	0	- 44.3
Newfoundland	0	- 44.3
Prince Edward Island	0	- 44.3
Nova Scotia	0	- 44.3
New Brunswick	0	- 44.3
Quebec	7.1	- 37.2
Ontario	59.8	+ 15.5
Prairies	83.2	+ 38.9
Manitoba	57.2	+ 12.9
Saskatchewan	83.5	+ 39.2
Alberta	94.6	+ 50.3
British Columbia	54.6	+ 10.3
Yukon and Northwest Territories	N.A.	N.A.
CANADA	44.3	0

INDEX OF REGIONAL VARIATION = 342.6

Source: Statistics Canada, Catalogue No. 64-202.

TABLE 63

ELECTRICITY USED AS A PRINCIPAL HEATING ENERGY CHIEFLY IN QUEBEC, NEW BRUNSWICK, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	33.5	+ 0.3
Newfoundland	41.9	+ 8.7
Prince Edward Island	2.3	- 30.9
Nova Scotia	21.0	- 12.2
New Brunswick	49.6	+ 16.4
Quebec	68.1	+ 34.9
Ontario	20.6	- 12.6
Prairies	9.5	- 23.7
Manitoba	33.7	+ 0.5
Saskatchewan	4.7	- 28.5
Alberta	0.8	- 32.4
British Columbia	27.2	- 6.0
Yukon and Northwest Territories	N.A.	N.A.
CANADA	33.2	0

INDEX OF REGIONAL VARIATION = 183.1

Source: Statistics Canada, Catalogue No. 64-202.

TABLE 64

HOUSEHOLDS USING WOOD AS A PRINCIPAL HEATING FUEL MAINLY IN ATLANTIC CANADA, PROPORTIONATELY, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	16.3	+ 12.4
Newfoundland	21.6	+ 17.7
Prince Edward Is.	20.5	+ 16.6
Nova Scotia	12.3	+ 8.4
New Brunswick	16.9	+ 13.0
Quebec	4.0	+ 0.1
Ontario	2.0	- 1.9
Prairies	1.4	- 2.5
Manitoba	2.1	- 1.8
Saskatchewan	3.1	- 0.8
Alberta	0.5	- 3.4
British Columbia	4.6	- 0.7
Yukon and Northwest Territories	N.A.	N.A.
CANADA	3.9	0

INDEX OF REGIONAL VARIATION = 64.4

Source: Statistics Canada, Catalogue No. 64-202.

TABLE 65

CONVERSION FROM OIL TO GAS, 1981 TO 1989

REGION/PROVINCE	NUMBER OF DWELLINGS USING OIL AS PRINCIPAL HEATING FUEL, 1981 (THOUSANDS)	NUMBER OF DWELLINGS USING OIL AS PRINCIPAL HEATING FUEL, 1989 (THOUSANDS)	NUMBER OF DWELLINGS USING GAS AS PRINCIPAL HEATING FUEL, 1981 (THOUSANDS)	NUMBER OF DWELLINGS USING GAS AS PRINCIPAL HEATING FUEL 1989 (THOUSANDS)
Quebec	1,044	521	140	178
Ontario	957	573	1,551	2,037
Prairies	121	64	1,118	1,336
British Columbia	201	153	531	649

Source: Statistics Canada, Catalogue No. 64-202.

Notes: No conversions to gas in Atlantic Canada during the period. Because of changes to Household Facilities and Equipment survey numbers and sample based on 1981 and 1986 Census results, data between 1981 and 1989 are not completely comparable.

9.3.3 Use of Smoke Detectors

Use of smoke detectors is a simple measure of the effectiveness of regulation and public education in promoting technological innovation. Rates of occupants having them are approaching 90% or more in most provinces and regions in 1989. The lowest rates for owner-occupied dwellings are in Newfoundland at 82.7% and British Columbia at 84.9%. Amongst tenants, the lowest figures are for British Columbia, Ontario, and Saskatchewan. Fewer than two-thirds of tenant-occupied dwellings have smoke detectors in Ontario and British Columbia, suggesting the need for additional attention to why this is the case in those particular provinces.

9.3.4 Built-In Dishwashers

Built-in dishwashers are an example of a former "luxury" item that has become more of a "standard" feature of newly constructed homes. Close to one-third of all dwellings across the country now have them. However, there are marked regional differences in those rates, which range from a high of 42.0% in Alberta to 15.0% in Newfoundland. Apart from fairly high rates in Saskatchewan and Quebec and a lower than expected rate in Ontario at 29.3%, the overall relationship appears to be with personal disposable income. That is, the lower rates are in Atlantic Canada and Manitoba, and the higher ones in British Columbia and the other provinces with substantial disposable income.

9.4 Building Practice

Working Paper Two: The Evolution of the Housing Production Process, 1946-86 prepared by Clayton Research Associates and Scanada Consultants probably provides the most concise review extant of changing building practices in Canada.[72] The treatment in their paper includes changes in practice related to different forms of housing, to renovation, the role of labour, and the role of public regulation of serviced land.

However, the study offers only case studies and indirect indicators of regional differences in building practices across Canada. It is apparent that no single region had a monopoly on the initiation of new building practices, and that Atlantic Canada and the Prairies led the way in such key areas as prefabricated production.

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72 (Ottawa: CMHC, 1989).

This being said, the available case studies, e.g., on roof trusses, and theories of innovation suggest that the most rapid innovation occurs in the fastest-growing markets. It does so with the largest firms, closest to the machinery and equipment and materials manufacturers. That is, in Ontario, Alberta and British Columbia, as illustrated by the graph on page 169.[73]

A probable exception to such a pattern arises in relation to energy conservation in housing, where climate and public regulation and/or financial support have come into play. For example, there was a strong Prairie role in the creation of the forerunners of the "R-2000" house, notably at the Saskatchewan unit of the National Research Council and the Saskatchewan Research Council.

R-2000 is probably the most extensive example of how building practice can be changed quite consciously and in a planned manner along with design (passive solar) and technology (heat recovery ventilators). Again Prairie firms played important roles in these changes, along with those in Ontario and the North. The Territories are now the locus of much innovation in building practice to reduce energy costs, in part because of the high degree of public ownership and initiation involved in housing there.

One of the measures of regional differences in building practices is the comparison of how airtight new merchant builder houses are.

This has been done, based on a survey across Canada carried out in 1989 by CMHC, Energy, Mines and Resources Canada, the Canadian Home Builders' Association, and the National Research Council. The results were compared with those of an earlier study undertaken for EMR.

You can see from Graph 5 on page 164 that the most air-tight new homes were to be found in Manitoba and Saskatchewan, and that the most dramatic improvements in airtightness occurred in British Columbia over the period 1982-83 to 1989.[74]

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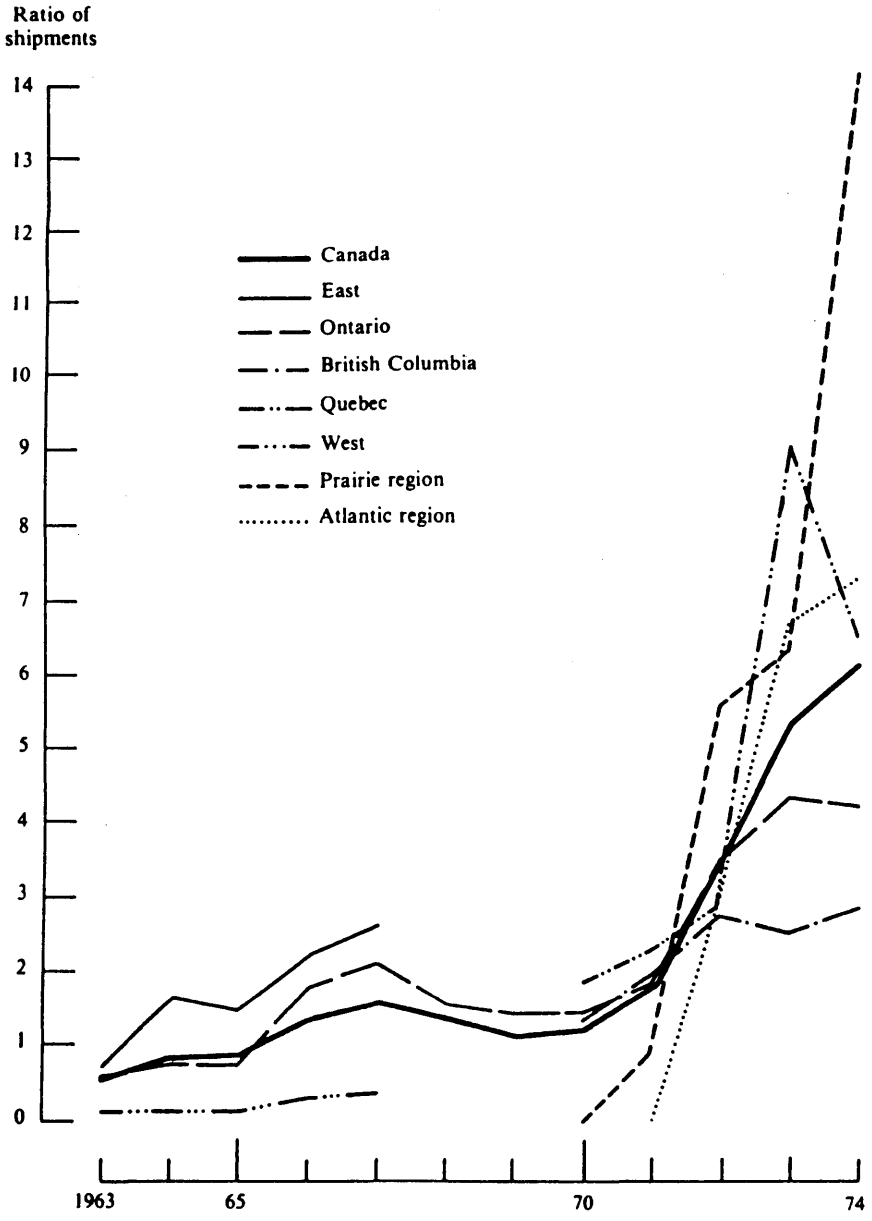
[73] See F. Martin, et.al., The Interregional Diffusion of Innovations in Canada (Ottawa: Minister of Supply and Services Canada, 1979), pp. 63-81. This is one of the few systematic studies of the topic available.

[74] Tom Hamlin, John Forman, and Mike Lubun, Ventilation and Airtightness in New Detached Canadian Housing (Ottawa: CMHC, 1990), p. 7.

GRAPH 4

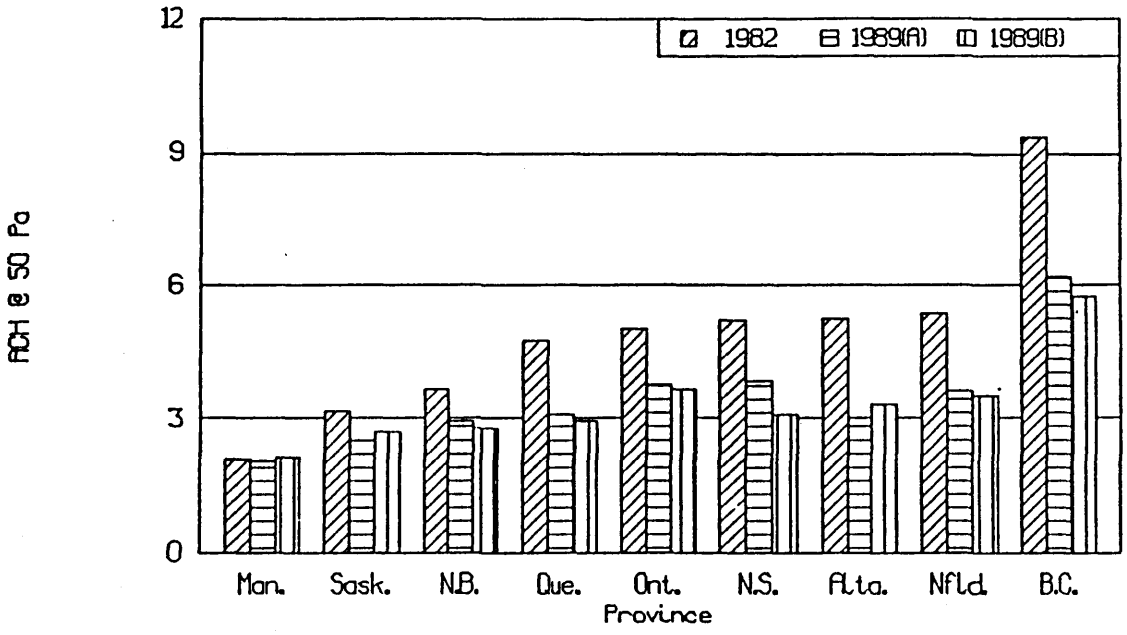
EARLY DIFFUSION OF ROOF TRUSSES IN CENTRAL CANADA, BASED ON RATIO TO SASH AND DOOR SHIPMENTS 1963 TO 1974



Source: F. Martin, et.al., The Interregional Diffusion of Innovations in Canada.

GRAPH 5

PRAIRIE HOMES LEAD WAY IN AIR TIGHTNESS
1982-83 TO 1989
(BASED ON AIR CHANGE RATES)



Source: Tom Hamlin, et.al., Ventilation and Airtightness in New Detached Canadian Housing.

9.5 Other Types of Innovation

Improvements in the actual building and renovation process and in the end products are only a part of the picture of construction innovation. There is also the question of adopting new methods within the industry itself, in order to increase efficiency. Then there is the possibility of innovation in legal or other aspects of the framework within which housing is built and occupied.

Table 66 on page 167 shows the extent to which mainframe computers are used in different regions, within the construction industry as a whole. Unfortunately, there do not seem to be figures available on microcomputer use, which is likely to be a much more frequent resort of residential contractors.

Condominium tenure is probably the most obvious of the legal innovations which have emerged in the housing field over the past two decades. There are others, such as "Limited Partnerships" for the divided ownership of rental property. Table 67 on page 168 shows recent production data for condominiums. Once again, this is an innovation borne of necessity, closely associated with urbanization and a tight land-market situation in British Columbia and Ontario.

9.6 Drivers of Differences in Design, Technology and Building Practice

Historically, housing technology was closely related to the traditions of the immigrants who came to Canada, and the materials which they found readily available. Canadian woodframe construction and poured-in-place/ modular high-rise technologies have now come into use across the country and have supplanted both aboriginal and immigrant housing technologies.

The early generations of the new woodframe technology tended to follow rather bland designs, the housing equivalent of the "Yale box". More recently, the scarcity of urban land has led to higher-density housing forms, and changes in architectural concepts have led to a "post-Modern", and even a "post-post-Modern" style. This is now competing with the conventional Georgian, Cape Cod, etc., designs and application of exterior materials, especially in the higher-density housing forms.

TABLE 66

HIGHEST PROPORTION OF COMPUTER INSTALLATIONS IN CONSTRUCTION IN ONTARIO, 1987

PROVINCE	NUMBER OF COMPUTER INSTALLATIONS	PERCENTAGE OF THE CANADIAN TOTAL
Newfoundland	4	2.1
Prince Edward Island	1	0.5
Nova Scotia	1	0.5
New Brunswick	5	2.6
Quebec	44	22.9
Ontario	71	37.0
Manitoba	8	4.2
Saskatchewan	4	2.1
Alberta	31	16.1
British Columbia	23	12.0
CANADA	192	100.0

Source: Calculated from Canadian Computer Census, 1988.

TABLE 67

HIGHEST PROPORTIONS OF CONDOMINIUM DWELLING STARTS IN BRITISH COLUMBIA, ONTARIO, 1989

PROVINCE	NUMBER OF CONDOMINIUM STARTS (UNITS)	PERCENTAGE OF THE CANADIAN TOTAL
Newfoundland	--	0
Prince Edward Island	--	0
Nova Scotia	524	1.3
New Brunswick	221	0.6
Quebec	4,243	10.9
Ontario	20,213	51.9
Manitoba	243	0.6
Saskatchewan	91	0.2
Alberta	613	1.6
British Columbia	12,766	32.8
CANADA	38,914	100.0

Source: Calculated from Canadian Housing Statistics, 1989, Table 20. Note that data are for population centres of 10,000 and over.

Marked regional differences are not apparent in these trends, from visits made by the author to each region, except that they seem less pronounced in Atlantic Canada. However, the "hot markets" of Ontario, Alberta, and British Columbia, together with the Montreal market, are likely to see most innovations first.

Post-Modern architecture facilitates use of cladding and facades which "harken back" to the cultural heritage of given regions, creating openings for more variation of an interesting and identity-building kind. Recently, there are moves afoot in the architectural community to go beyond the confines of post-Modernism as well.

As in other sectors, building practice is probably driven to a substantial extent by changes in materials and equipment. Design is driven in part by changes in materials, but also by altered perceptions of the market by industry decision-makers.

9.7 Implications for Future Research

National studies which track the rates of diffusion of innovations need to be considered in the light of the evident barriers to innovation in Atlantic Canada. One of the key determinants of the rate of technological change in the residential construction industry is the size of firms. Studies of different innovations suggest that markets dominated by smaller firms are less likely to adopt innovative methods and technologies on the whole. This is a major finding of Technology Transfer and Innovation in the Canadian Residential Construction Industry prepared by James F. Hickling Limited and published by CMHC in 1989. Regions which have a preponderance of small firms may thus be likely to adopt new technologies of housing more slowly.

There have been few, if any, systematic studies of regional technology and technology diffusion in the residential construction industry since 1979. The studies prepared for CMHC's 40th anniversary have very useful comments, but no comprehensive data base.

Regional differences should form a subtext of future research on housing technology and innovation in Canada. In particular, the role of regional centres of innovation, both private and public, should be assessed. Unless there is a deliberate attempt to stress communication with centres of innovation outside of Ontario, such policies are likely simply to reenforce existing patterns of industry location.

9.8 Transferability of Regional and Local Case Studies to Other Jurisdictions

As in the case of information relevant to the housing industry as a whole, that relating to "hard" aspects of housing design, technology and building practice would appear to be widely transferable across regions and localities. Naturally, climatic and other conditions need to be considered carefully in doing so.

In relation to the human and institutional responses which may affect the pace of innovation in these fields, regional differences assume considerable importance, both as barriers and as sources of guidance. It is not safe to assume that a given design, product, or service will be accepted in all regions or localities. But it is also not possible to give firm guidance about what the variations in response may be, based on the limited information available at this stage.

9.9 Implications for Policy Development and Program Evaluation

The most significant regionally variable technological changes on the horizon are those associated with creating a more environmentally-friendly house. In this field, comparative advantages could lie with the regions outside of Central Canada. Indeed many of the most useful advances of the past decade have come from such regions, or else have been inspired by their needs, e.g., the work on energy-efficient housing in Saskatchewan.

The traditional emphasis of both policy analysts and the research community on the process of construction does not prepare one very fully for the new trend. The main environmental concerns often relate to the contents of homes, their daily operation, site services, and demolition. For example, the use of ozone-destroying chlorofluorocarbons in 9.4 million refrigerators, 5.5 million freezers, and 2.3 million air conditioners is a major concern. The locus of innovation in these fields over the past decade has tended to be in energy or manufacturing rather than housing agencies and private corporations. However, there is much learning from the energy conservation efforts which can now be applied, with modifications, to the new agenda.

CHAPTER 10. PRICES, RENTS, AND AFFORDABILITY

"The gap between housing costs and household incomes in Canada is a serious one, particularly for renter households."

Cassie J. Doyle and
J. David Hulchanski,
Housing in the '90s:
Common Issues, 1990

10.1 Introduction

With this chapter, we come at last to the main focus of much of the attention of housing researchers and policy analysts today: the cost of housing and how it can be brought within reach of those with average incomes or less. The reader will find few or no surprises in what follows, because it covers well-trodden ground.

However, systematic attention to regional differences in housing costs, rents, and affordability should obviously continue to be a major preoccupation of researchers. In particular, they will want to focus on the question: "what is the relationship between regional variations in poverty -- regional disparities -- and the affordability of housing, defined as its cost or price in relation to incomes?

10.2 Regional Differences in the Cost of Housing

Most of the available data on the cost of housing which are regularly collected and reported by Statistics Canada have to do with the rate of change in the price or cost of housing, rather than the different base amounts. However, CMHC has developed an extensive information base and related expertise on the actual costs of housing as an integral part of operating various housing programs.

In September of 1990, for example, the Corporation began to publish a regular report on housing costs, both to purchase and to operate the "average starter house". This covers 26 different market areas, in all regions of the country except for Prince Edward Island. The market areas correspond to the Census Metropolitan Areas.

Aside from the price of the starter house, the report also calculates monthly mortgage cost, taxes, heating, and monthly total carrying cost for each market area. Examples of prices in different market areas are given above in Chapter 6, on page 78. Results of the report in relation to affordability will be addressed below.[75]

Obviously, the costs of housing vary across Canada in relation to the cost of transporting materials, the costs of servicing land under different soil and drainage conditions, the costs of additional insulation, etc.

However, the end price to the purchaser may bury all these factors in an avalanche of local and regional market conditions. This is illustrated by Table 68 on page 173. For example, in Victoria, British Columbia, the average selling price for a new home, excluding land, has declined by 18.5% since 1981, even though materials, labour and servicing costs have all likely increased.

Land costs act as a residual factor in setting the price of housing, region by region. They are both quite variable as a proportion of the end selling price and quite malleable in relation to market conditions. In other words, profit-taking and absorption of price reductions typically occurs in relation to the price of land.

The wide variability of land as a proportion of selling price across the country is illustrated by Table 69 on page 174.

There are no great mysteries in these tables: they simply act as confirmation of the factors discussed in Chapter 6, relating to the impact of recessions on the regional pattern of housing market conditions. The "hot markets" of Southern Ontario in the latter part of the 1980's and the continuing recession in Western markets after 1983 are illustrated once again, through a different window.

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[75] For further details and an up-to-date copy of the report Canadian Housing Markets, contact the Manager, Marketing & Communications, CMHC Market Analysis Centre, 682 Montreal Road, Ottawa, Ontario, K1A 0P7.

TABLE 68

MOST RAPID INCREASE IN NEW HOUSING PRICES WITHOUT LAND IN ONTARIO, 1986 TO 1989 (1981 = 100)

MARKET AREA	INDEX, 1986	INDEX, 1989
St. John's	106.1	121.3
Halifax	116.2	125.9
Moncton-Saint John	120.8	133.2
Quebec City	133.2	164.5
Montreal	129.5	166.2
Ottawa-Hull	130.7	151.2
Toronto	123.6	204.5
Hamilton	142.7	206.3
St. Catharines-Niagara	137.5	180.3
Kitchener	145.2	192.2
London	132.8	178.3
Windsor	115.3	138.2
Winnipeg	122.6	126.8
Regina	106.9	112.7
Saskatoon	99.7	105.6
Calgary	85.0	99.8
Edmonton	90.5	102.8
Vancouver	80.4	100.5
Victoria	75.4	81.5

Source: Calculated from Statistics Canada, Catalogue No. 62-007.

TABLE 69

LAND COST IS HIGHEST IN RELATION TO HOUSE COST IN ONTARIO AND THE WEST, 1989

MARKET AREA	LAND COST (%)	HOUSE COST (%)
St. John's	17.1	82.9
Halifax	28.9	71.1
Moncton	29.3	70.7
Quebec City	19.0	81.0
Montreal	13.8	86.2
Ottawa	28.4	71.6
Toronto	34.9	65.1
Hamilton	28.9	71.1
St. Catharines-Niagara	34.7	65.3
Kitchener	29.7	70.3
London	29.9	70.1
Sudbury	25.5	74.5
Thunder Bay	32.8	67.2
Winnipeg	32.1	67.9
Regina	23.7	76.3
Saskatoon	32.0	68.0
Calgary	41.0	59.0
Edmonton	33.7	66.3
Vancouver	43.2	56.8
Victoria	40.9	59.1

Source: Calculated from Statistics Canada, Catalogue No. 62-007.

10.3 The Ratio of Prices and Rents to Incomes: Affordability

"Affordability" is associated with two major recurring issues of public policy:

- the ability of owners and tenants to afford the costs of the dwelling which they now occupy, according to some normative proportion of household income;

- the capacity of those seeking to enter a given market to purchase or rent what is available within the vacant stock; particular attention is given to the capacity of renters to become owners, since high rents for entering renters tend to turn quickly into affordability problems of the first type.

Turning to the first concept, let us consider the relationship between 1986 ownership and rental costs of individual households in relation to the income which they earned in 1985.

Below in Tables 70 and 71 on pages 176 and 177, you can see the affordability situation of existing homeowners. First, the figures for those "in dire straits", paying 50% or more of income for these shelter costs are given. Then the results when 30% and over of income is taken as the threshold are provided.

On pages 178 and 179, Tables 72 and 73, you find the information about renters, for the same percentages of income. It is not surprising, given the marked differences in average incomes already presented, that the payment-to-income ratios tend to be considerably lower than rent-to-income ratios, right across Canada.

A potentially surprising result of looking at the trends in affordability of housing between 1981 and 1986 is that the greatest problems are not in Ontario, or in Toronto, but in regions which combine relatively high housing costs with declines in or lower average incomes, e.g., Alberta, Quebec and parts of Atlantic Canada. It may also be surprising that the relationships between payments or rents and incomes do not vary that greatly across the country. Reflection suggests that this is evidence of market stabilization occurring; that is, migration and other factors promote the reduction of differences which might otherwise be wider.

TABLE 70

MOST OWNER HOUSEHOLDS WITH EXTREME AFFORDABILITY PROBLEMS IN QUEBEC, BRITISH COLUMBIA, 1986

PROVINCE/TERRITORY	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL PAYING 50% OR MORE OF INCOME FOR OWNERS' MAJOR PAYMENTS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	4.5	- 0.5
Newfoundland	3.7	- 1.3
Prince Edward Island	4.3	- 0.7
Nova Scotia	4.8	- 0.2
New Brunswick	4.8	- 0.2
Quebec	5.6	+ 0.6
Ontario	4.5	- 0.5
Prairies	5.0	0
Manitoba	4.2	- 0.8
Saskatchewan	4.8	- 0.2
Alberta	5.4	+ 0.4
British Columbia	5.6	+ 0.6
Yukon	6.4	+ 1.4
Northwest Territories	4.9	- 0.1
CANADA	5.0	0

INDEX OF REGIONAL VARIATION = 5.5

Source: Statistics Canada, Catalogue No. 93-105.

TABLE 71

MOST OWNER HOUSEHOLDS WITH AFFORDABILITY PROBLEMS PROPORTIONATELY IN ALBERTA, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL PAYING 30% OR MORE OF INCOME FOR OWNERS' MAJOR PAYMENTS	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	12.1	- 1.3
Newfoundland	10.5	- 2.9
Prince Edward Island	12.1	- 1.3
Nova Scotia	13.2	- 0.2
New Brunswick	12.0	- 1.4
Quebec	13.9	+ 0.5
Ontario	12.5	- 0.9
Prairies	14.1	+ 0.7
Manitoba	11.3	- 2.1
Saskatchewan	13.1	- 0.3
Alberta	16.0	+ 2.6
British Columbia	15.2	+ 1.8
Yukon	15.9	+ 2.5
Northwest Territories	15.6	+ 2.2
CANADA	13.4	0

INDEX OF REGIONAL VARIATION = 14.0

Source: Statistics Canada, Catalogue No. 93-105.

TABLE 72

MOST TENANT HOUSEHOLDS WITH EXTREME AFFORDABILITY PROBLEMS PROPORTIONATELY IN BRITISH COLUMBIA, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL PAYING 50% OR MORE OF INCOME FOR GROSS RENT	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	17.9	+ 0.8
Newfoundland	17.3	+ 0.2
Prince Edward Island	16.5	- 0.6
Nova Scotia	17.3	+ 0.2
New Brunswick	19.4	+ 2.3
Quebec	18.6	+ 1.5
Ontario	14.4	- 2.7
Prairies	16.7	- 0.4
Manitoba	16.6	- 0.5
Saskatchewan	17.3	+ 0.2
Alberta	16.6	- 0.5
British Columbia	21.1	+ 4.0
Yukon	12.5	- 4.6
Northwest Territories	5.1	- 12.0
CANADA	17.1	0

INDEX OF REGIONAL VARIATION = 29.3

Source: Statistics Canada, Catalogue No. 93-105.

TABLE 73

MOST TENANT HOUSEHOLDS WITH AFFORDABILITY PROBLEMS PROPORTIONATELY IN BRITISH COLUMBIA, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL PAYING 30% OR MORE OF INCOME FOR GROSS RENT	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	37.5	+ 1.9
Newfoundland	35.6	0
Prince Edward Island	38.2	+ 2.6
Nova Scotia	37.3	+ 1.7
New Brunswick	38.8	+ 1.8
Quebec	36.4	+ 0.8
Ontario	31.8	- 3.8
Prairies	35.6	0
Manitoba	36.3	+ 0.7
Saskatchewan	35.9	+ 0.3
Alberta	35.2	- 0.4
British Columbia	44.2	+ 8.6
Yukon	25.9	- 9.7
Northwest Territories	12.0	- 23.6
CANADA	35.6	0

INDEX OF REGIONAL VARIATION = 20.7

Source: Statistics Canada, Catalogue No. 93-105.

The dimension of "affordability" which often receives the most media attention is the capacity of renters to move into the ownership market, most often as "first-time buyers". The CMHC Market Analysis Centre now produces a regional affordability index in the form of the percentage of renters who can afford to by an "average starter house" in each metropolitan market area. You can see the tremendous regional variations in this percentage in Table 74, on page 181. They vary from 8.1% of renting families in Toronto to 46.0% in St. John's, Newfoundland, or a factor of 5.7. The non-family range is similar, except that it starts at an even lower percentage.

If we look back at the table of costs and incomes presented on page 78, we see the compounded effects of initial mortgage amounts, carrying costs, and entry incomes for home ownership. All of these combine to produce such dramatic regional variations.

10.4 Drivers of Housing Affordability

It would appear from the data that broad regional economic factors have a larger role to play in housing affordability than do factors specifically related to housing alone. That is, regional growth patterns and incomes determine to a large extent the variations in relationships between housing costs and incomes. This is simply another way of saying that housing is not a "driver" itself.

It is also clear, however, that the differing regional components of the housing market do have a major role to play in affordability situations, as in the case of home ownership without mortgage debt in Newfoundland.

There is a general perception that land costs are a major factor in housing affordability in the larger, faster-growing urban regions, and indeed they are. However, such costs in turn have more to do with incomes and demand than with such factors as soil conditions and servicing difficulties. Largely because of land costs, new housing prices are higher in Southern Ontario, but so is the capacity to pay them.

10.5 Implications for Future Research

CMHC and the Provincial housing agencies employ a system of "Maximum Unit Prices" and related "Average Market Rents" to control the costs of social housing assistance. They calculate "Core Need Income Thresholds" for each market area in order to set limits on who can benefit from social housing.

TABLE 74

HIGHEST AFFORDABILITY FOR RENTERS TO BUY A HOME IN ST. JOHN'S AND WINDSOR, 1989

CENSUS METROPOLITAN AREA	PERCENT OF FAMILY RENTERS WHO CAN AFFORD TO BUY A HOME	PERCENT OF NON-FAMILY RENTERS WHO CAN AFFORD TO BUY A HOME	PERCENT OF ALL RENTERS WHO CAN AFFORD TO BUY A HOME
St. John's	46.0	45.3	45.5
Halifax	41.1	27.4	35.7
Saint John	34.6	27.8	32.7
Chicoutimi-Jonqiere	42.3	32.0	39.7
Quebec City	37.0	18.3	29.3
Sherbrooke	38.2	21.3	31.4
Trois-Rivieres	36.8	21.4	31.0
Montreal	28.8	12.5	22.1
Hull	36.2	22.4	31.6
Ottawa	31.8	17.3	25.2
Oshawa	11.4	7.9	10.5
Toronto	8.1	4.8	6.7
Hamilton	19.5	8.6	15.4
St.Catha-rines-Niagara	30.7	19.6	27.1
Kitchener	15.7	9.5	13.4
London	25.9	12.1	19.7
Windsor	50.3	25.6	45.4
Sudbury	42.8	19.3	26.9
Thunder Bay	45.6	26.8	38.5
Winnipeg	44.0	29.2	37.2
Regina	43.0	35.3	39.4
Saskatoon	41.2	30.7	36.1
Calgary	34.1	20.7	27.9
Edmonton	43.0	26.7	36.0
Vancouver	18.4	8.2	13.3
Victoria	17.1	6.7	12.2

Source: CMHC Market Analysis Centre, Canadian Housing Markets, September, 1990.

Assessment of regional differences in prices, rents and affordability will continue to form a basic element of social policy and housing market research in Canada. Especial attention to sub-regional areas is needed, since the variations can be as dramatic, if not more so, than those between the "national" regions. This is illustrated by the marked differences in renter affordability between Toronto and St. Catharines-Niagara and Ottawa and Hull on the previous page. These are markets literally within sight of each other, but with notably different numbers.

Regional variation in prices and incomes are probably one of the best-researched topics in the housing field. There do not appear to be major gaps in understanding, save perhaps at a more theoretical or textbook level.

10.6 Transferability of Regional and Local Case Studies to Other Jurisdictions

The most frequent issues raised in the world of housing policy development could be those of housing needs, and gaps between desired and actual housing conditions. The available data show surprisingly little variation across the national regions in this regard: the proportions of population "in need" are remarkably similar. Larger variations occur at the sub-regional level, apparently driven by urban-rural differences.

It seems reasonably safe to transfer results relating to the qualitative aspects of housing needs and gaps from region to region, provided urban-rural differences are also considered.

10.7 Implications for Policy Development and Program Evaluation

Regional variations in prices, rents, and incomes are a constant, pervasive factor in housing policy development and evaluation. As noted above in relation to housing markets, they are evident in the Federal system of Maximum Unit Prices. They are also considered in provincial efforts to adjust welfare incomes and to set target groups for social housing.

The reality of housing prices and rents as facilitators or inhibitors to market entry deserves additional policy-oriented analysis.

For example, will any new opportunities be created in otherwise declining regions by attractive housing prices and rents, or are economic opportunities overwhelming in their influence?[76] Are people taking the housing profits from the high-growth markets, e.g., Toronto and using them to capitalize businesses in smaller centres and outlying subregions?

The other obvious policy issue of the future is the effects of a decline in numbers of 18 to 24 year-olds now underway. Could remaining low-income housing problems in slower-growth regions be resolved through measures to promote reallocation of the existing rental stock? Should all production-tied approaches to housing policy receive more intense scrutiny in the light of a potential easing of vacancy rates and rents across the board? Is there a rationale for regionally-variable programming, even within the higher-growth provinces, as the costs of aid to lower-income people in newly-produced housing mount?

In recent years, there have been program policy changes to facilitate greater use of the existing stock for social housing, or its equivalent via Rent Supplements in privately-owned buildings.

However, there remain substantial institutional and other pressures toward new production as the most visible and comprehensible form of "solving the low-income housing problem".

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[76] A preliminary answer to this question appears to be that within the commutershed of urban-centred regions in which there are major economic opportunities, lower prices and rents can definitely attract population. Lower prices and rents appear to have little, if any, effect in attracting people to move from one region to another in the absence of economic opportunities.

CHAPTER 11. SPECIAL HOUSING PROBLEMS AND NEEDS

"Although we know that homelessness exists in Canada and there is evidence that the problem is growing, the extent of homelessness throughout the country has never been documented until now."

Canadian Council on Social Development, Homelessness in Canada, 1987

11.1 The Scope of Special Housing Problems and Needs

References are made in the literature to both "special housing needs" and to "special-needs housing".

"Special housing needs" may refer to the requirement for a combination of actions to secure access to adequate housing in the first place. An example would be situations in which those seeking the housing, such as single parents, natives, or homeless persons, are likely to face discrimination.

"Special-needs housing" often refers to accommodation that is physically different from "standard" housing, in that it requires specific equipment, layout, and/or facilities to support other services, e.g., housing adapted to the needs of disabled persons.

Both "special housing needs" and "special-needs housing" may come into play in discussing requirements for particular program administrative arrangements to secure one or more social or other non-housing services as an ongoing part of a residential building or complex, e.g., on-site medical care.

Both concepts are very likely to engage governmental or quasi-governmental bodies in some way, since they tend, almost by definition, to fall outside of normal market operations.

In some cases, the interventions involved are regulatory, as in the case of legislation establishing standards for nursing homes and domiciliary hostels. In others, there is an array of subsidies, advocacy programs and other public sector provisions and roles, e.g., for accessible housing for the physically disabled, or for housing on Indian reserves.

A recent report by Urbanitek Incorporated, published by CMHC, lists the following groups as having special housing needs:

- women who are victims of family violence;
- single-parent families;*
- physically or mentally-handicapped persons;*
- ex-convicts;
- young adolescents who cannot return to their parental homes;
- natives;*
- homeless persons and families;
- immigrants;
- elderly persons losing their capacity for independent living;*
- refugees.[77]

We have been able to address some of the largest groups from among the above, as indicated by the starred items. To develop an exhaustive picture of all group needs, region by region, is a project beyond the scope of this report.

11.2 Difficulties in Determining "Special Housing Needs"

There is a peculiarity about data available in this field which can make comprehensive national research difficult, as well as inter-regional comparison. It is that, in many cases, the presumed need for special-purpose housing and/or program arrangements is captured only when people actually enter the government or quasi-governmental "system".

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[77] Mario Lebeau, et.al., Besoins de logements des groupes spéciaux: une synthèse des recherches francophones (Ottawa: CMHC, 1990), p. 12. [Translation by consultant].

For example, the numbers of hostel users is taken to represent the number of "homeless" persons, even though hostel use is obviously only one recourse for people in this situation. It is simply easier to determine hostel use than, for example, temporary sharing with relatives or others, or sleeping in alleyways. Those who need temporary accommodation but avoid hostels at all costs obviously do not make it into the figures. Moreover, by their nature, hostels are subject to a great deal of double-counting. A "hostel user" may in fact be one person using the same facility four times in a year or four persons using it once. From a hostel perspective, this does not matter much. From a housing needs perspective, it matters a great deal.

Thus, there is a certain circularity about the available data from a needs-determination perspective. That is, the answer to the question of how many people "need" special housing arrangements is often provided by referring to those who have actually participated in some government housing program activity. This may ignore a large unarticulated or inaccessible need, supplanting a measurement of government activism for the underlying requirements of the population.

As well, the institutions themselves may actually help to generate the special need in question. An example of the role of institutions in creating need is the case of ex-psychiatric patients. They may require special assistance in finding and retaining accommodation precisely because they have been in a facility outside of the housing market system, at least in part.

In summary, there are relatively few independent surveys or other sources of data on the requirements for "special-needs housing" or special provisions to attend to needs. This chapter concentrates on the predictors of special needs which do exist independent of figures on government program use, etc. These include data relating to: single parents, the elderly, registered Indians, and physically-disabled persons.

Figures relating to provision of special-needs housing are covered in Chapter 13, on the role of governments in the different regions.

11.3 Single Parents

One of the major "groups" given attention by public policy-makers since the beginning of active housing programs in the 1960's has been single-parent or lone-parent families, especially those headed by females.

this group is diffuse, ranging from linkages between housing and day care to employment development programs, counselling, and housing access assistance.

Table 75 on page 188 focusses solely on the needs of this group relating to affordability, based on paying 30% or more of gross income for rent. You can see that among tenant lone-parent families, close to two thirds may need housing assistance in some form. Across the regions, the proportions in need using such a definition are largest in British Columbia, Nova Scotia and New Brunswick. Possibly reflecting the large Public Housing stock in Ontario, the proportion there is surprisingly low. The lower proportion in Quebec probably reflects the substantial stock of cheaper rental housing available.

There were a total of some 202,000 female-led tenant lone-parent families paying 30% and over of income for rent across Canada in 1986. However, this is not the whole story.

More than 222,000 female single parents also owned their own homes, and of these, over 160,000 were paying less than 30% of income for major payments in 1986. While over 47,000 female single-parents were living in medium or high-rise apartments, another 218,000 were living in single-detached homes.

In brief, there are clear distinctions to be made in addressing housing needs of single parents, regardless of region. The original circumstances which led to single-parenthood may carry forward into the subsequent housing conditions which the different subgroups face.

Among all families, female-led lone-parents formed between 8% and 12% of the total, with the highest proportions in Quebec and the Northwest Territories. However, female-led lone-parent families with comparatively large numbers of children were to be found disproportionately in Newfoundland as well as the Northwest Territories. Clearly, the pattern of larger households in those regions as a whole displays itself also for this subset.

While many of the child-care difficulties faced by male-led lone-parent families are not dissimilar, it is probable that the housing problems of this group numbering 104,000 across Canada, are fewer. For example, in 1986, only 33% paid 30% or more of income for rent, and 61% owned their own homes.

TABLE 75

HIGHEST PROPORTION OF LONE-PARENT FAMILIES HEADED BY FEMALES AND PAYING 30% OR MORE OF INCOME FOR RENT LIVING IN BRITISH COLUMBIA, PROPORTIONATELY, 1986

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	68.8	+ 8.3
Newfoundland	63.8	+ 3.3
Prince Edward Island	66.8	+ 6.3
Nova Scotia	71.7	+ 11.2
New Brunswick	70.1	+ 9.6
Quebec	58.2	- 2.3
Ontario	54.3	- 6.2
Prairies	65.3	+ 4.8
Manitoba	62.3	+ 1.8
Saskatchewan	66.8	+ 6.3
Alberta	66.2	+ 5.7
British Columbia	75.4	+ 14.9
Yukon	51.0	- 9.5
Northwest Territories	28.4	- 32.1
CANADA	60.5	0

INDEX OF REGIONAL VARIATION = 65.8

Source: Statistics Canada, Catalogue No. 93-107.

11.4 The Elderly

Besides single-parent families, the other major group which has traditionally received a great deal of housing policy and social policy attention is the elderly. In recent years, led by CMHC efforts, the agenda of housing for senior citizens has moved beyond "single-purpose" accommodation along the lines of the 1960's and 70's.

It now comprises planning for independent living arrangements, "congregate living", and housing with a wide range of services provided as part of the "package". This agenda is increasingly driven by the changing age structure of the elderly population as well as the country as a whole.

The elderly population in most regions of the country grew at more than three times the national average of 10.1% for the population as a whole over the same period. This trend was particularly marked in British Columbia, Alberta, Yukon and Newfoundland. The "old elderly" population -- those 75 and over -- increased especially rapidly in Quebec and the Northwest Territories.

Concerning the proportions which the elderly population formed of the different provinces in 1986, Saskatchewan and Prince Edward Island headed the list, for both over 65's and over 75's.

A substantial proportion of elderly residents is already a fact of life in several provinces. Others may face new policy challenges due to the rapid pace of evolution toward a different population age structure.

Issues raised by the growth in elderly population are similar across the country, including:

- whether to continue to provide specialized care institutions or to expand the system of supports to living at home;

- how to increase the role of preventive health care, including home visits, in order to reduce the strain on the hospital and chronic care system;

- how to provide services to the elderly continuing to live in rural areas;

- what to do with purpose-built seniors' Public Housing and other social housing constructed in decades past;

- how to adapt present and future residences of all kinds so that they are more convenient and safe for those who have mobility, dexterity, visual, hearing, or other impairments;

- how to ensure that housing built for seniors facilitates their interaction with needed services, such as medical care, housekeeping assistance, recreational activities, etc., appropriate to their regional location.

While the issues are similar, past practice in responding to the needs of the elderly suggests that future response will also have substantial regional variations, as will be detailed further in Chapter 13.

11.5 Housing for Indians on Reserves

The largest stocks of substandard housing in Canada are those occupied by aboriginal people generally, and by Indians on reserves in particular.

Dwellings provided on reserves have tended to be very conventional suburban bungalows. Yet architects and others are increasingly aware that conventional family housing provided for aboriginal people must be reconsidered. Patterns of occupancy and use, cultural traditions, site and weather conditions, and construction processes all appear to call for unique designs, materials, and building techniques.

Turning to Table 76 on page 191, we can see that British Columbia and Ontario have the largest registered Indian populations. However, it is apparent that Yukon, the Northwest Territories, Saskatchewan and Manitoba which have the largest proportions of registered Indians to total population.

Based on the Census definition of more than one person per room, Indian housing is among the most "crowded" remaining in the country. As the table illustrates, the gap between Indian and non-Indian living conditions appears to be especially wide in the Prairie region.

High rates of crowding may be put down in part to cultural traditions of extended families. However, the numbers of dwellings lacking central heating in Northern and other cold-weather climates leave little doubt that substandard conditions exist. This is the case even though such conditions are shared by many nearby residents in some provinces, such as in Atlantic Canada and Quebec.

TABLE 76

KEY INDICATORS OF HOUSING NEEDS OF REGISTERED INDIANS, 1986

PROVINCE/ TERRITORY	NUMBER OF REGISTERED INDIANS ON AND OFF RESERVES	REGISTERED INDIANS ON AND OFF RESERVES AS A PERCENT OF POPULATION	% DWELLINGS OF REGISTERED INDIANS WITH MORE THAN ONE PERSON PER ROOM	% OTHER PRIVATE DWELLINGS NEAR RESERVES WITH MORE THAN ONE PERSON PER ROOM	% DWELLINGS OF REGISTERED INDIANS WITHOUT A CENTRAL HEATING SYSTEM	% OTHER PRIVATE DWELLING NEAR RESERVES WITHOUT CENTRAL HEATING SYSTEM
Nova Scotia and Newfound-land	6,445	0.5	14.7	4.6	11.6	24.3
New Brunswick and Prince Edward Island	4,525	0.5	8.5	3.7	8.5	19.8
Quebec	26,115	0.4	26.1	3.9	14.3	15.9
Ontario	46,725	0.5	13.1	1.7	25.2	19.4
Manitoba	39,510	3.8	31.0	3.1	29.8	11.9
Saskat-chewan	42,075	4.2	26.8	2.0	27.2	8.2
Alberta	33,340	1.4	22.3	1.4	17.9	5.7
British Columbia	54,130	1.9	12.7	2.1	22.5	22.1
Yukon	2,965	12.7	21.6	10.5	49.5	44.7
Northwest Terri-tories	7,425	14.3	44.3	14.3	47.8	23.5
Canada	263,245	1.1	20.3	2.6	23.8	13.9

Source: Gilles Y. Laroque and R. Pierre Gauvin, 1986 Census Highlights of Registered Indians: Annotated Tables. All data on registered Indians cover both on and off-reserve populations.

In brief, the largest and most persistent "special needs" housing problem in a majority of regions remains that of adequate shelter for Indians, and probably for other aboriginal peoples. Racial discrimination, inappropriate physical design and materials, attenuated delivery systems, difficult geography, and cultural differences seem to combine to make this one of the most intractable housing problems remaining in Canada.

11.6 Physically-Disabled Persons

The idea and the reality of responding to distinct housing requirements of physically-disabled persons appears to have advanced fairly rapidly over the past two decades, although historical data to confirm this impression are lacking.

In 1986-87, Statistics Canada undertook a survey of the remaining needs in this field. It showed that, for example, among the 166,075 persons needing special modifications to permit them to enter or leave their residences readily, 102,890 had already been able to have such changes made.

As you can see from Table 77 on page 193, across the country, Newfoundland, Alberta, and Ontario disabled persons still appeared to require the most action to modify their homes. On average, across Canada about 38% of those who reported they could use such modifications remain in need of them.

Another aspect of modifications needed by disabled persons involves changes within the home to permit easier movement from one room or activity to another. The patterns shown by the survey are very similar, with a large proportion of needed work already undertaken. Only in Quebec did the numbers of persons requiring such changes outweigh those who had already had the modifications made.

A considerable amount remains to be done for disabled persons, and future housing may be designed with more of their needs in mind, particularly where elderly persons are concerned.[78]

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[78] See for example, Ken Dychtwald and Joe Flower, Age Wave: The Challenges and Opportunities of an Aging North America (Los Angeles: Jeremy P. Tarcher Inc., 1989), pp. 311-326, on the technological changes in the home which may be prompted by the new needs of the elderly.

TABLE 77

HIGHEST PROPORTIONS OF NEEDED MODIFICATIONS FOR DISABLED PERSONS TO ENTER OR LEAVE RESIDENCES IN NEWFOUNDLAND, ALBERTA, ONTARIO, 1986

REGION/ PROVINCE	MODIFI-CATIONS USED (UNITS)	MODIFI-CATIONS NEEDED (UNITS)	MODIFI-CATIONS NEEDED AS % OF TOTAL
Atlantic Canada	7,775	4,785	38.1
New-foundland	1,145	1,225	51.7
Prince Edward Island	525	--	0
Nova Scotia	3,100	1,815	36.9
New Brunswick	3,005	1,745	36.7
Quebec	29,850	14,505	32.7
Ontario	30,595	25,520	45.4
Prairies	18,530	10,310	35.7
Manitoba	8,005	3,460	30.2
Saskat-chewan	5,370	2,550	32.2
Alberta	5,155	4,300	45.5
British Columbia	16,140	8,065	33.3
TOTAL	102,890	63,185	38.0

Source: Statistics Canada, Catalogue Nos. 82-603 to 82-614. (Health and Activity Limitations Survey)

However, dramatic improvements accompanied by a significant increase in public awareness appear to have taken place already.

11.7 Other Aspects of Special Housing Needs

The literature on housing needs of other "special needs" groups consists for the most part of specific case studies of given localities. In other instances, no information about needs exists at all. However, here are some of the additional data sources which can provide insights into the potential needs of different groups requiring special attention:

- welfare caseloads, especially for single persons;
- numbers of live births to unmarried teenagers;
- enrollment in community colleges and universities;*
- discharges from residential care facilities;*
- discharges from psychiatric hospitals;
- releases of Federal inmates from prisons;*
- releases of provincial offenders to probation and parole;*
- referrals from detoxification centres;
- hostel use by families and single persons.

The starred variables are available for <u>all</u> provinces, because they are collected and published by Statistics Canada. As for the rest, they may or may not be available for the province in which the reader resides.

There are two key points to be made about such data. The first is that they are not normally collected by or available from <u>housing</u> agencies. They are most often assembled and used by health, welfare, corrections, and other agencies and officials. The second is that they do <u>not offer</u> specific indications of special housing needs, save that they may exist in such and such magnitudes. It <u>is</u> helpful to know, for example, that the number of Federal prisoners released during a given year in Ontario runs around 1,500 rather than 150 or 15,000. But it does not say anything about <u>where</u> they are likely to go after release, and what their housing options may be.

11.8 Drivers of Regional Differences in Special Housing Problems and Needs

Based on the four major "special needs" groups addressed in some detail above, the main regional variations in needs across Canada appear to be driven by:

- the original patterns of settlement in the different regions, including the tendency of aboriginal peoples to locate in the North and West disproportionately;
- the differing age structures of the population, resulting from different rates of natural increase, immigration, and inter-regional migration;
- differing cultural and economic patterns in household formation and breakup, including rates of divorce, tradition of grandparents and other relatives sharing accommodation, etc.;
- the impact of poverty on housing choice and tenure possibilities;
- differences in the financial capacity of different Provinces to assist households in need.

We can see less clearly but unmistakably the operation of government policies. Examples would include effects of programs in fostering or reducing the degree of independence of different need groups and the volume of social housing and other aid programs in relation to need.

11.9 Implications for Future Research

As noted above, the main sources of data on special needs and problems in housing lie mostly beyond the boundaries of housing agencies and housing market information systems. This can pose difficulties of both accessibility and immediate usability for housing policy and planning purposes, let alone for thorough research exercises. Nevertheless, the first piece of advice to researchers is that they should make the effort to consult as many as possible of the <u>other</u> agencies, both voluntary sector and government, which have the "special-needs" population as clients. They will often be the potential partners in a consortium or coalition to bring attention to the housing requirements of "their" group.

It is a peculiarity of the different approaches of those engaged casework and income support programs and those engaged in the housing field that their respective visions of the world may not take the other into account. There are, for example, very few texts in social work which contain major sections on housing problems and needs. Similarly, the "special-needs" literature of housing is often heavily oriented to the physical and housing management aspects of the topic, rather than to the institutions of social welfare which are inevitably engaged.

The International Year of Shelter for the Homeless in 1987 did much to break down barriers and mutual incomprehension. In addition, the resulting reports had a strong regional orientation, although limited cross-regional comparison. These reports, and the new relationships which they reflect, are an important starting point for an integrated literature on special-needs housing and comparative regional analysis of it.[79]

Much of the future literature in the field is bound to be intensely local, due to the particularly local nature of agencies and problems they face. However, without a robust comparative framework and literature, there may be little basis for understanding the structural reasons for special needs, or for evaluating fairly how one's own locality is doing in meeting them.

Besides the needs themselves, there are important regional variations in the institutional responses to special needs, as will described further in Chapter 14. These can be shared through comparative research, so that mutual learning from experience is fostered.

11.9 Transferability of Regional and Local Case Studies to Other Jurisdictions

There are significant regional variations in the "special needs" aspects of housing, but these most often have to do with governmental activities more than the nature of the population served. That is, the level of government programming may define the "problem", or shape its existence in major ways.

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[79] See for example, Canadian Council on Social Development, Homelessness in Canada (Ottawa: CMHC, 1987), and Barry Pinsky and Mitzi D'Sousa, Catalogue of Canadian Housing and Shelter Organizations: A Contribution to the International Year of Shelter for the Homeless, 1987 (Ottawa: CMHC, 1988).

Thus, the relative activism and types of programs offered by provincial governments should be assessed in considering results of studies on "special housing needs".

It would appear fairly safe to transfer knowledge about the nature of special needs and the success of various responses to them from one region or jurisdiction to another. The degree of intrinsic regional variation would appear to be far outweighed by the universal aspects of how the needs are generated, and the basic human physiology, psychology, and other factors at work.

11.10 Implications for Policy Development and Program Evaluation

In planning for special needs in the future, it is clear that the different pace of population change in different regions needs to be taken into account. Unfortunately, the brunt of responding to special housing needs often falls on the regions with the least capacity to bear it, fiscally and institutionally. This fact seems to help to make the case for national resources and a national policy perspective relating to special-needs housing, a requirement certainly being met in relation to the elderly.

As we have seen in most of the data on Canada's housing situation as a whole, there is a convergence among regions in relation to most indicators of basic housing deficiencies. Even the proportions in need from an affordability standpoint are not dramatically different. The true flavour of regional diversity, as well as the most pressing future agenda of housing policy, appears to lie in the special-needs housing field.

Broad-brush solutions of market regulation or incentives, or even social housing production in volume, do not seem so relevant. Accordingly, there may be a tendency to throw up one's hands. Yet to ignore the present and emerging needs which cannot, almost by definition, be met by purely market or production-based responses is to ignore a large part of the reality of housing problems today.

CHAPTER 12. TRENDS IN HOUSING DISPARITIES

"A cynic -- or a person with a strong historical sense might well ask if homelessness is just the 1980s' word for poverty."

George Fallis and Alex Murray, Housing the Homeless and Poor, 1990

12.1 Introduction

Disparities between individual households and neighbourhoods remain the most dramatic aspects of social inequality in many societies, including Canada's. However, disparities among regions of the country are nonetheless a continuing topic of public policy debate. It is appropriate, therefore, to conclude the sections relating to different aspects of housing problems with a brief review of trends in regional disparities over the past decade.

Three major indicators are generally used to measure both problems and "progress" in housing. These are:

- "suitability", as defined by adequate space to accommodate a household;
- "adequacy", as defined by the absence of a requirement for major repairs to the physical structure and/or basic facilities of the dwelling;
- "affordability" as defined by whether the household is paying less than 30% of income for rent or major payments such as mortgage and property taxes.

Taken together, they offer one basis for considering relative progress in housing improvements across Canada and the extent of housing disparities between regions. However, these indicators should not be taken to offer the complete picture of housing-related differences in conditions or in life chances. Moreover, the time period covered here is relatively short.

12.2 Suitability

Based on the data from 1981 to 1986, in all regions but the Northern territories, there was a reduction in the numbers of dwellings considered "crowded" as a result of having more than one person per room.

Table 78 on page 200 shows that the largest drops in numbers occurred in Atlantic Canada. These accord with changes in average household size in that region to come more into line with the national average.

In the Territories, increases in occupancy rates reflect not only continuing relatively high birth rates, but also the improved economic prospects in 1986 compared with 1981.

The most appropriate measure of trends in regional housing disparities is found in Table 79 on page 201, which presents the proportions of crowded dwellings in 1981 and 1986. There we can see that the underlying reason for lower rates of decline in crowded dwellings in Central Canada and in the Prairies is that much progress had already occurred there prior to the period of the data presented here. It is also evident that in the Northwest Territories, the increase in numbers of crowded dwellings took place in the midst of an overall decline in the proportion, no doubt as a result of new construction.

12.3 Adequacy

There is no national data base on the degree to which dwellings in Canada meet various physical and technological standards and performance criteria. We rely on assessments of their own dwellings made by occupants as to whether "major repairs" are needed. These are defined for those surveyed by Statistics Canada as "any work required to correct serious deficiencies in the structural condition of the dwelling, as well as in the plumbing, electrical and heating systems". In addition, there are various indirect indicators, such as the presence of central heating.

Using only the "in need of major repairs" statistic, we can see from Table 80 on page 202 that between 1982 and 1989, there were declining figures across Canada with the exception of Alberta and British Columbia. Most rapid rates of improved overall conditions were in Prince Edward Island and Ontario.

Neither Alberta nor British Columbia is among the "disadvantaged" provinces according to most other indicators, including the proportions of dwellings in need of major repair. Hence, it is possible that the increase in dwellings in need of major repair was associated with the recessionary conditions there during the latter part of the 1980's.

TABLE 78

MOST RAPID REDUCTIONS IN NUMBERS OF "CROWDED" DWELLINGS OCCURRED IN ATLANTIC CANADA, 1981 TO 1986*

REGION/ PROVINCE	NUMBER OF DWELLINGS IN 1981 WITH > 1 PERSON PER ROOM	NUMBER OF DWELLINGS IN 1986 WITH > 1 PERSON PER ROOM	% CHANGE
Atlantic Canada	30,855	16,815	- 45.5
Newfound-land	11,880	7,375	- 37.9
Prince Edward Is.	1,465	1,040	- 29.0
Nova Scotia	9,280	5,240	- 43.5
New Brunswick	8,230	3,160	- 61.6
Quebec	59,860	37,895	- 36.7
Ontario	57,375	52,810	- 8.0
Prairies	38,035	33,140	- 12.9
Manitoba	10,940	9,745	- 10.9
Saskat-chewan	9,345	7,550	- 19.2
Alberta	17,750	15,845	- 10.7
British Columbia	21,960	18,670	- 15.0
Yukon	480	560	+ 16.7
Northwest Territories	2,605	2,765	+ 6.1
CANADA	211,150	164,535	- 22.1

Source: Statistics Canada, Catalogue Nos. 63-226, 93-105.

TABLE 79

GREATEST REDUCTION IN PROPORTION OF "CROWDED" DWELLINGS OCCURRED IN NEWFOUNDLAND, 1981 TO 1986

REGION/ PROVINCE	% REGIONAL/ PROVINCIAL DWELLINGS IN 1981 WITH > 1 PERSON PER ROOM	% REGIONAL/ PROVINCIAL DWELLINGS IN 1986 WITH > 1 PERSON PER ROOM	DIFFERENCE
Atlantic Canada	4.6	2.6	- 2.0
Newfound-land	8.0	4.6	- 3.4
Prince Edward Is.	3.9	2.6	- 1.3
Nova Scotia	3.4	1.8	- 1.6
New Brunswick	3.8	2.2	- 1.6
Quebec	2.8	1.6	- 1.2
Ontario	1.9	1.6	- 0.3
Prairies	2.6	2.1	- 0.5
Manitoba	3.1	2.5	- 0.6
Saskat-chewan	2.8	2.1	- 0.7
Alberta	2.3	1.9	- 0.4
British Columbia	2.2	1.7	- 0.5
Yukon	6.3	7.0	+ 0.7
Northwest Territories	22.6	20.1	- 2.5
CANADA	2.6	1.8	- 0.8

Source: Statistics Canada, Catalogue Nos. 63-226, 93-105.

TABLE 80

MOST RAPID INCREASE IN NUMBER OF INADEQUATE DWELLINGS OCCURRED IN ALBERTA, 1982 TO 1989*

REGION/ PROVINCE	NUMBER OF DWELLINGS IN NEED OF MAJOR REPAIRS, 1982	NUMBER OF DWELLINGS IN NEED OF MAJOR REPAIRS, 1989	% CHANGE
Atlantic Canada	116,000	106,000	- 5.2
Newfound-land	26,000	22,000	- 15.4
Prince Edward Is.	7,000	5,000	- 28.6
Nova Scotia	45,000	41,000	- 8.9
New Brunswick	38,000	38,000	0
Quebec	284,000	264,000	- 7.0
Ontario	397,000	292,000	- 26.4
Prairies	158,000	174,000	+ 10.1
Manitoba	45,000	43,000	- 4.4
Saskat-chewan	42,000	39,000	- 7.1
Alberta	71,000	92,000	+ 29.6
British Columbia	108,000	113,000	+ 4.6
CANADA	1,063,000	949,000	- 10.7

Source: Statistics Canada, Catalogue No. 64-202.

Note: "In need of major repairs" is determined by occupants according to: "Any work required to correct serious deficiencies in the structural condition of the dwelling, as well as in the plumbing, electrical and heating systems."

Turning to the best measure of disparities in physical condition, in Table 81 on page 204, we can see that, indeed, the Alberta and British Columbia proportions of "substandard" dwellings are among the lowest in the country.

However, the increase of dwellings considered to need major repairs was large enough in Alberta to increase the overall proportion, despite the new construction which was carried out during the same period.

We can also note that the highest proportion of dwellings in need of major repair coupled with the lowest rate of improvement was to be found in New Brunswick during the period covered.[80]

12.4 Affordability

Information about affordability problems, defined as households paying 30% or more of income for rent or major shelter payments, is considerably more reliable than that for physical housing conditions.

We can see from Table 82, on page 205 that increases in numbers of tenants with affordability problems took place right across Canada from 1981 to 1986. However, the highest rates of increase in numbers tended to be in the poorer provinces, with the exception of British Columbia, which had the greatest increase in Southern Canada.

Let us look now at the proportions that tenants with affordability problems form of all tenant households. We can see from Table 83, page 206, that British Columbia, Quebec and New Brunswick suffered the greatest relative increases in those paying 30% or more of income for rent. Despite the rapid increase in numbers experienced in the Northwest Territories, the proportion remained among the lowest in Canada.

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[80] Note for all of the figures on the subject of "need for major repairs" that the standard errors calculated by Statistics Canada are fairly high. They range from 5.1% to 10.0% of the estimate for nine provinces, and from 10.1 to 16.5% for Prince Edward Island, at a 95% confidence level. Accordingly, they should be used with substantial caution, especially where the amount of change is small. See Statistics Canada, Household facilities and equipment, 1989 (Ottawa: Minister of Supply and Services Canada, 1989), pp. 29-31.

TABLE 81

GREATEST REDUCTIONS IN PROPORTION OF INADEQUATE DWELLINGS OCCURRED IN ONTARIO, PRINCE EDWARD ISLAND, 1982 TO 1989

REGION/ PROVINCE	% REGIONAL/ PROVINCIAL DWELLINGS IN NEED OF MAJOR REPAIRS,1982	% REGIONAL/ PROVINCIAL DWELLINGS IN NEED OF MAJOR REPAIRS, 1989	DIFFERENCE
Atlantic Canada	17.8	12.6	- 5.2
Newfound-land	17.6	13.2	- 4.4
Prince Edward Is.	19.4	11.4	- 8.0
Nova Scotia	17.1	13.3	- 3.8
New Brunswick	18.4	15.7	- 2.7
Quebec	13.0	10.5	- 2.5
Ontario	13.2	8.6	- 4.6
Prairies	11.1	10.8	- 0.3
Manitoba	12.7	11.2	- 1.5
Saskat-chewan	12.8	10.9	- 1.9
Alberta	9.5	10.6	+ 1.1
British Columbia	11.0	9.5	- 1.5
CANADA	12.9	10.0	- 2.9

Source: Statistics Canada, Catalogue No. 64-202.

TABLE 82

MOST RAPID INCREASE IN NUMBERS OF TENANT HOUSEHOLDS PAYING 30% OR MORE OF INCOME FOR GROSS RENT OCCURRED IN NORTHWEST TERRITORIES, 1981 TO 1986

REGION/ PROVINCE	NUMBER OF TENANT HOUSEHOLDS IN 1981	NUMBER OF TENANT HOUSEHOLDS IN 1986	% CHANGE
Atlantic Canada	53,225	68,635	+ 29.0
Newfound-land	8,275	11,240	+ 35.8
Prince Edward Is.	3,275	3,955	+ 20.8
Nova Scotia	23,555	30,710	+ 30.4
New Brunswick	18,120	22,730	+ 25.4
Quebec	287,290	379,855	+ 32.2
Ontario	310,540	366,805	+ 18.1
Prairies	164,790	189,565	+ 15.0
Manitoba	37,560	45,045	+ 19.9
Saskat-chewan	27,645	35,295	+ 27.7
Alberta	99,535	109,225	+ 9.7
British Columbia	127,615	173,530	+ 36.0
Yukon	855	870	+ 1.8
Northwest Territories	800	1,185	+ 48.1
CANADA	945,065	1,180,520	+ 24.9

Source: Statistics Canada, Catalogue No. 93-105.

TABLE 83

GREATEST INCREASES IN PROPORTIONS OF TENANT HOUSEHOLDS PAYING 30% OR MORE OF INCOME FOR GROSS RENT OCCURRED IN QUEBEC, BRITISH COLUMBIA, 1981 TO 1986

REGION/ PROVINCE	% REGIONAL/ PROVINCIAL TENANT HOUSEHOLDS IN 1981	% REGIONAL/ PROVINCIAL TENANT HOUSEHOLDS IN 1986	DIFFERENCE
Atlantic Canada	30.9	37.5	+ 6.6
Newfound-land	28.9	35.6	+ 6.7
Prince Edward Is.	36.0	38.2	+ 2.2
Nova Scotia	30.4	37.3	+ 6.9
New Brunswick	31.8	38.8	+ 7.0
Quebec	28.7	36.4	+ 7.7
Ontario	28.8	31.8	+ 3.0
Prairies	34.1	35.6	+ 1.5
Manitoba	31.2	36.3	+ 5.1
Saskat-chewan	31.8	35.9	+ 4.1
Alberta	36.2	35.2	- 1.0
British Columbia	36.4	44.2	+ 7.8
Yukon	24.0	25.9	+ 1.9
Northwest Territories	9.0	12.0	+ 3.0
CANADA	30.5	35.6	+ 5.1

Source: Statistics Canada, Catalogue No. 93-105.

The surprise in relation to both trends may be that Ontario, with some of the highest costs and largest population pressures, faced one of the smallest reductions in affordability during the period covered. We will need to wait for the 1991 Census results to confirm whether the difficulties faced by Ontario in the early 1990's have changed this pattern significantly.

12.5 Implications for Future Research

There is an urgent need to ensure that housing conditions and trends are incorporated into all attempts to measure social and economic progress in Canada, and regional disparities in particular. Otherwise, the latter will be missing a major aspect of human well-being, not to mention presenting a potentially lop-sided picture of what has taken place.

12.6 Transferability of Regional and Local Case Studies to Other Jurisdictions

All attempts to measure "progress" are inherently value-laden, as they should be. The key in seeking to apply results from one region to another is to make the values adopted quite clear. It is essential as well to relate them to generally accepted benchmarks, such as those presented here, or embodied in the "Core Need" concept developed by CMHC.

Ultimately, however, local and regional case studies come down to the issue of what is an "acceptable" amount of disparity, or rate of progress, within the terms of the particular jurisdiction. No amount of pointing to relative positions compared to other jurisdictions may be sufficient to achieve satisfaction in this context.

12.7 Implications for Policy Development and Program Evaluation

Three major implications emerge from consideration of the trends in regional disparities in housing:

- they still exist, even though they have diminished to some extent in recent years; thus they would still appear to be a relevant factor in policy-making;

- of the three highest priority "housing problems", affordability still affects the largest numbers of people, followed by adequacy; this suggests a policy and program evaluation focus on these two aspects of housing, which is already reflected in programming by governments;

- the remaining problems of suitability or crowding, as well as of adequacy, would appear to require careful targeting of efforts, since they may be increasingly missed by approaches which rely exclusively on "filtering down"; this realization is already reflected in such initiatives as the Rural and Native Housing Program, aimed at centres under 2,500 population, where crowding may still be a significant issue.

CHAPTER 13. CONSUMER PREFERENCES IN HOUSING

"A ... problem facing consumers is the complexity of markets... [t]here is a need to ensure that consumers are not only aware of their choices but that they are in a position to make a best choice."

CMHC, Strategic Plan, 1992-1996, 1991

13.1 Scope and Relevance of Consumer Preferences and Perceptions

Attention to special needs in housing is one major aspect of a "client-centred" approach to housing research and policy-making. For those who can afford it, the parallel concern is with consumer preferences, or "what housing do we want?". Such preferences are an increasingly important factor in housing markets driven more by consumption and investment motives than the simple need for shelter. Certainly there appears to be deep industry concern about what will sell that did not exist to nearly the same extent in previous decades.

An article in Canadian Building by John Fennell asserts: "Five years ago, the U.S. scouting report on Canadian builders and developers read:`Excellent planners and builders, but poor marketers.'" According to Fennell, this has changed measurably since the end of the 1981-82 recession.[81] One example Fennell mentions is the decision of Monarch Construction of Toronto to offer a "Custom Design" package offering consumers a choice from 60 upgrade items. Another is the Greenpark Homes presentation centre with over 100 standard products and upgrade items on view for prospective buyers.

In Winnipeg, a firm called Real Estate Data Services conducts surveys of the buying public to determine what they want in a home, location, price range, and amenities. Both interviews and focus groups with prospective buyers are involved.

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81 "Wooing Buyers", Canadian Building, Vol. 39, No. 1/2 (January/February, 1989), p. 16.

Gerry Schaal of the Scarborough Corporation has used a focus group of working women to develop the "Working Woman's Dream Home". The results included rotatable closets for summer and winter clothing, special shelving for toys, and an office off the living room. Further consumer research has been carried to check the responses of people living in units with the new features.

These examples suggest the kinds of activities now common amongst the more sophisticated development firms across the country, as reenforced in the monthly case studies and reports available in Canadian Building.

Turning to the focus of the present study, each of the Canadian Building articles usually seeks to give a "regional" flavour by offering quotes from those involved in the industry in different locations. Rarely do quotes have to do with regional differences as such. Most often, they have the opposite intent: to confirm a trend that the article says is national in scope.[82]

In addition to trade publications, conferences such as "Property Forum" usually have several panel discussions on consumer preference topics each year, under the banner of "effective marketing". During recessions, the pursuit of market "niches", including regional differences, becomes especially intense.

On a broader plane, the systematic study of consumer preferences and behaviour in relation to housing covers the following subjects:

- desired characteristics in a home ... tenure, size, type, design, location, amenities, and price range;

- the decision to move, and search processes related to housing, also called "buyer behaviour";

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[82] A case in point is an article in which Al Zabas notes that in British Columbia, concern about the site and setting of a home is "... a growing force". He indicates that "... over-sized houses on small lots ... will be unacceptable." However, he also comments that such "monster homes" have also been "condemned in North York ...". There is no criticism implied here. The national magazines for builders are concerned to be seen as relevant to local and regional concerns. But they must also appeal to a Canada-wide readership and satisfy national materials-supply advertisers.

- impact of income and costs on housing preferences and choice;

- impact of the journey to work on housing selection.[83]

One of the major surprises of this research project is the apparent lack of a more substantial Canadian literature on consumer preferences, outside of the trade journals and industry conference reports already noted. This would appear at first glance to be one subject which holds the promise of avid, paying readers in industry boardrooms across the country.[84]

This report seeks to remedy the situation partially. It offers what may be the first wide-ranging analysis of the largest data bases on the subject available in Canada. These are the Statistics Canada Household Facilities and Equipment Survey and the "Homes National" survey, a service of Environics Research Group Limited of Toronto. "Homes National" has been conducted since 1985, and offers a fairly detailed regional and sub-regional breakdown for all of the questions asked.[85]

The Household Facilities and Equipment Survey covers all provinces, but not the Northern territories.

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[83] See Susan G. Levy, "Consumer Behavior in the Housing Market", Vance Bibliographies, Public Administration Series # P 373 (Monticello, Illinois: Vance Bibliographies, 1979).

[84] A search of the Canadian Housing Information Service systems revealed only three reports directly on the subject over the past twenty years. Two of these were local case studies, and the other one a provincial advisory document on a specific subtopic. Of course, there are probably many studies of other matters which address consumer preferences directly or indirectly, for example, as an aspect of housing demand or the evaluation of social housing programs.

[85] Subscription information is available from: The Environics Research Group Limited, 45 Charles Street East, Toronto, Ontario, M4Y 1S2.

The following regional breakdowns are used throughout Homes National:

- Atlantic Canada;
- Montreal;
- the Rest of Quebec;
- Toronto;
- the Rest of Ontario;
- the Prairies;
- British Columbia.

In presenting the results of these surveys, the emphasis will be on variables which are "structural" or fairly permanent in nature, and on those which show significant regional differences:

- tenure preferences;
- reasons for buying or not buying a home at a particular time, or deciding to buy in the near future;
- maximum price and monthly mortgage payments which potential buyers would be willing to pay for a home;
- size of home that potential buyers would like;
- most important features, apart from price and location, that potential buyers are looking for, including ranking of various option packages, only one of which can be afforded, by potential buyers;
- preference for new or resale house among potential buyers, with reasons for their choice;
- the type and style of home desired, among potential buyers;
- attitudes to the purchase of a condominium among potential buyers.

13.2 Regional Tenure Preferences

In considering the tenure choices which people in the housing market make, it is important to distinguish between "preference" in the conventional sense of the word, and necessity. Those who do have lower incomes but must live in urban areas obviously very often rent out of necessity. They simply lack the equity to purchase or incomes to carry monthly mortgage costs. In the absence of a systematic survey, it is impossible to tell which would actually prefer to rent, given a larger income. Other factors besides income obviously shape tenure preferences as well, including age, marital status, and size of household.

Based on data arranging renting households according to income, the preference for ownership clearly rises with higher income, as we can see from Table 84 on page 214.[86] Taking $30,000 in 1985 as an arbitrary national level at which reasonable tenure choice became feasible, as many as a million households were potentially renters by choice in 1986. Naturally, such preferences are conditioned by many household and local market factors, and cannot be taken as more than a guidepost to additional work in incomes and tenure choice by region.

With this general point established on a national scale, we can look at tenure patterns by region, which contain both renters of necessity and renters by choice. These, data, presented in Table 85 on page 215, are from Statistics Canada. The sharp regional differences between Atlantic Canada and the rest of the country, and Quebec and the rest of the country are clear. But do they mean a "preference" is being expressed for ownership in Atlantic Canada, or for rental tenure in Quebec?

There is without doubt a fair amount of history mixed into these choices in each case: inheritance and self-building in Atlantic Canada, and a tradition of renting in urban areas in Quebec. As well, the Ontario and Western figures suggest that urbanization plays a large role in the pattern of ownership: Atlantic Canada is proportionately less urbanized than the rest of the country, and therefore fewer multiple, rental buildings have been constructed. Rates of population mobility also tend to be lower in Atlantic Canada, reducing the need for limited-commitment tenure and dwelling forms.

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[86] There are simply too many numbers to present these data on a region-by-region basis. However, regional variations do not appear significant.

TABLE 84

TENDENCY TO OWN RISES WITH INCOME, CANADA, 1986

INCOME LEVEL	OWNING HOUSEHOLDS	RENTING HOUSEHOLDS
Under $5,000	139,485	277,165
$5,000 - $9,999	309,125	566,310
$10,000 - $14,999	393,485	450,720
$15,000 - $19,999	438,690	402,200
$20,000 - $24,999	429,795	361,050
$25,000 - $29,999	458,440	316,530
$30,000 - $34,999	500,160	268,845
$35,000 - $39,999	489,195	201,745
$40,000 - $44,999	463,680	152,420
$45,000 - $49,999	391,630	106,855
$50,000 - $59,999	596,740	129,480
Over $60,000	970,500	135,170
TOTAL	5,580,930	3,368,495

Source: Statistics Canada, Catalogue No. 93-105.

TABLE 85

MOST RENTER HOUSEHOLDS IN QUEBEC, PROPORTIONATELY, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	25.3	- 11.4
Newfoundland	19.8	- 16.9
Prince Edward Island	25.0	- 11.7
Nova Scotia	28.5	- 8.2
New Brunswick	25.2	- 11.5
Quebec	45.2	+ 8.5
Ontario	35.4	- 1.3
Prairies	33.1	- 3.6
Manitoba	32.4	- 4.3
Saskatchewan	28.2	- 8.5
Alberta	35.5	- 1.2
British Columbia	34.8	- 1.9
CANADA	36.7	0

INDEX OF REGIONAL VARIATION = 89.0

Source: Statistics Canada, Catalogue No. 64-202.

Turning to those who own dwellings with a mortgage, in Table 86, page 217, we note that the proportion of all households in this category in Quebec is not very different from that in the rest of Canada. This supports the view that rental tenure choice in Quebec is an historical phenomenon, which could potentially change in the future as prosperity brings the desire and the means for investment in home ownership.

13.3 Buyer Behaviour

Let us now turn to the Homes National data on various aspects of consumer preferences among recent and potential home buyers. Because of the extensive nature of these results, we will depart from the pattern of showing tables for most points made -- there would simply be too many of them.

One key question asked by the Homes National survey team is why people who had recently bought a home did so. As in any open-ended type of question, however, no single reason took a large percentage of the total, and there were overlapping replies. Here are the results for 1988.

In Atlantic Canada, the characteristics or qualities of the house itself dominated the decision to buy. The highest proportions indicated they had found a house they wanted (12 - 15%), in the right location or closer to work (13 -20%). Price was a distinctly secondary factor.

A similar pattern held true in both Montreal and the Rest of Quebec, with even lower priority attached to price.

In Ontario, however, the pattern changed. Both price and characteristics such as location and journey to work were given about equal weight. For example, in the Toronto region, 11% said price was the most important factor and the same percentage said "closer to work". In the Rest of Ontario, "location" was favoured as the second most important factor by 12% while 10% said "price".

Perhaps the most surprising result, given moderating trends in Western housing prices during the period 1983-1988, was that price considerations were most important on the Prairies, and ranked equally with "family getting bigger" in British Columbia. Location was the most important secondary factor in British Columbia.

TABLE 86

LITTLE REGIONAL VARIATION IN PROPORTION OF HOUSEHOLDS OWNING WITH A MORTGAGE, 1989

REGION/PROVINCE	PERCENTAGE OF REGIONAL/ PROVINCIAL TOTAL	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	29.7	- 1.5
Newfoundland	24.6	- 6.6
Prince Edward Island	34.1	+ 2.9
Nova Scotia	31.1	- 0.1
New Brunswick	30.6	- 0.6
Quebec	29.2	- 1.7
Ontario	32.7	+ 1.5
Prairies	31.4	+ 0.2
Manitoba	30.0	- 1.2
Saskatchewan	27.9	- 3.3
Alberta	33.4	+ 2.2
British Columbia	32.5	+ 1.3
CANADA	31.2	0

INDEX OF REGIONAL VARIATION = 21.4

Source: Statistics Canada, Catalogue No. 64-202.

The findings in relation to why potential buyers had not purchased sooner were quite predictable: in all regions, the reasons circled around the high prices of homes on the market and the need for a larger down payment. As might be expected however, convenience or "not ready to move", ranked higher in Atlantic Canada, Quebec, and the West than it did in Ontario.

Among potential buyers, the more interesting results were those relating to why they wished to buy in the next two years. The dominant reasons were the predictable ones of an "investment" or "something to show for the money" and the end of the need to pay rent or "financial security" in all regions expect the Rest of Quebec. In the latter case, a desire for greater privacy ranked the highest. The desire for more privacy also ranked high in Montreal and in British Columbia.

The "move-up" market which figures large in Canadian Building articles was most evident in Toronto, where "want larger home" and "want better home" followed close on the heels of investment considerations, and were the highest in the country.[87]

13.4 Desired Outlay for Housing

The results of the 1988 survey were entirely predictable in relation to the question "What would be the maximum monthly mortgage payment you would be willing to make?" Toronto headed the list at $1215, followed by British Columbia, the "Rest of Ontario", Montreal, the Prairies, the "Rest of Quebec", and Atlantic Canada in that order and a successively lower amounts.[88] A very similar pattern emerged when potential first-time buyers were asked how large a downpayment they would intend to make, except that Montreal moved ahead of the Rest of Ontario.

13.5 Quality of Housing Desired

Potential buyers surveyed by Homes National were asked a number of questions relating to non-economic features of the housing they would like to buy.

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[87] Perhaps the decline in Toronto prices in 1990 would affect results in subsequent years there.

[88] Note that the "Rest of Quebec" and the "Rest of Ontario" are categories unique to the Homes National survey. After this, they will not be placed into quotes.

One was about the three most important features respondents were looking for in a house, apart from price and location. Here the size of house and interior layout topped the list with between 37 and 40% in all regions. There were two exceptions: "interior layout" ranked measurably lower in Toronto and the Rest of Ontario, with a much higher priority given to "size of lot/yard" than in the rest of the country. It appears from these results, at least at first glance, that people in different regions may want the features they most fear may be denied to them.

Reflecting the concern about home heating costs in Atlantic Canada, energy efficiency/insulation ranked by far the highest there of all the regions, at 29%, compared to 22% or less for the other regions. Concerns about quality of construction appeared to be highest in Montreal, the Rest of Quebec, and Toronto respectively.

Another question sought to test which feature would be selected from several options, when only one could be afforded. Features offered were: an energy-saving heating system; a larger lot; a fully-finished basement; a two-car garage; a fully landscaped lot; central air conditioning.

Respondents from most regions selected the first option with 41% (the Prairies) to 54% (Atlantic Canada). However, in both Toronto and the Rest of Quebec, a larger lot was the favourite option. The only other options drawing more than 10% responses were a two-car garage on the Prairies, a fully-finished basement in Atlantic Canada, and a fully-landscaped lot in the Rest of Quebec.

Looking in more depth at the desired size of house by region, some very significant differences emerged from the survey results, as presented in Table 87 on page 220. British Columbia, Toronto and the Rest of Ontario respondents wanted the largest homes with at least 2,000 square feet. Respondents on the Prairies were clearly most satisfied with smaller homes, with the majority seeking houses of 1,500 square feet or less, and the lowest rate of "Don't know/No Answer".

TABLE 87

BUYERS IN BRITISH COLUMBIA AND TORONTO WANT THE LARGEST HOMES, 1988

REGION/ METRO AREA	PERCENT WANTING UNDER 2,000 SQUARE FEET	PERCENT WANTING 2,000 SQUARE FEET OR MORE	DON'T KNOW/ NO ANSWER
Atlantic Canada	32	33	35
Montreal	37	26	38
Rest of Quebec	39	26	35
Toronto	26	51	23
Rest of Ontario	36	39	25
Prairies	66	25	10
British Columbia	29	55	15
CANADA	36	38	25

Source: Environics Research Group Limited, Homes National, 1988
Weighted sample size = 1,649.

Respondents in Atlantic Canada and Quebec were in the middle. Over one third had no opinion. The rest about evenly divided between those who wish larger homes, over 2,000 square feet, and those who would be content with a smaller home of 1,599 square feet or less.[89]

13.6 Desire to Build Rather Than to Buy

In 1987 and 1988, the "Homes National" survey asked those potential buyers surveyed whether they would buy or build their next home.

As might be expected, there were some dramatic regional differences in people's intentions, along the following lines:

- in Atlantic Canada, well over 40% said they planned to build their next home, although a solid majority still said they planned to buy a ready-built product;
- the next-highest proportion planning to build rather than buy was in the Rest of Ontario, with 31% in 1987 and 28% in 1988;
- the Rest of Quebec moved from 27% planning to build in 1987 to 38% in 1988;
- not surprisingly, the Toronto proportions planning to build were in the 13 to 14% range;
- on the Prairies and in British Columbia, the proportions intending to build ranged from 22 to 27%, with the fraction of those planning to buy well over 70%.

13.7 Type of Housing Desired

There were three variables in the survey's questions about type of housing desired by potential buyers: new versus resale; physical type; and style of construction.

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[89] These results are borne out by the Canadian Housing Statistics figures on sizes of new houses financed under the National Housing Act. For example, the average size in Toronto in 1989 was 185.0 square metres; in Vancouver, 145.7; in Montreal, 100.4; and in Saskatoon, 101.2 square metres.

In Atlantic Canada and the Rest of Quebec, the clear preference was for a new house. In all of the rest of Canada, from 50 to 68% of respondents intended to buy a resale house, indicating their realistic expectations of what they could afford.

Turning to Table 88 on page 223, we see that, of those who preferred a resale home, the leading reason for doing so in most regions was that new homes were "too expensive". However, in the Rest of Ontario this was matched by a feeling that new homes were of poor quality, and that older homes were sturdier and more settled in. Concerns about the quality of new construction far outweighed price considerations in Toronto. Given that it was then experiencing a run-up to the highest prices in the country, this was a potentially surprising result.

The third-ranking consideration for desiring a resale house in much of Central Canada was the desire for an established neighbourhood, with trees. Not unexpectedly, this was also a major consideration on the Prairies, with the highest-percentage mention in the country.

Turning to the reasons why people said they wanted a <u>new</u> rather than a resale home, the leading consideration in all regions but the Prairies was that "older houses need repairs". This was especially important in Quebec, followed by concerns about lack of modern features in older homes. In the West, the feeling that people wanted "a house no one's lived in" was either at the top of the list (on the Prairies), or else an equal concern with the need for repairs (British Columbia). In British Columbia, the lack of capacity to order special features was grouped closely with the other two considerations; on the Prairies, it also ranked high.

Regarding the <u>types</u> of homes people would prefer to buy or build, the overwhelming favourite across the country is single-detached, with from 70% to 87% of the potential buyers. Only in Quebec do substantial fractions of would-be owners express a preference for semi-detached/ duplex and townhouse forms, at about twice the proportions found in the rest of the country.

As to <u>style</u> of home, the clear preference in Eastern Canada and in British Columbia is for two-storey residences, with from 37 to 47%. However, in the Rest of Ontario and on the Prairies, bungalows are preferred.

TABLE 88

PRICE MAIN REASON FOR POTENTIAL BUYERS PREFERRING A RESALE HOUSE IN MOST OF CANADA, EXCEPT TOTONTO, 1988

REGION/ METRO AREA	NEW HOUSES TOO EXPENSIVE	NEW HOUSES POOR QUALITY, OLDER ARE MORE STURDY	WANT ESTABLISHED NEIGHBOUR-HOOD/TREES
Atlantic Canada	31	22	2
Montreal	33	24	6
Rest of Quebec	44	17	10
Toronto	18	35	13
Rest of Ontario	32	32	11
Prairies	31	25	18
British Columbia	46	27	4
CANADA	30	29	11

Source: Environics Research Group Limited, Homes National, 1988
Weighted sample size = 936.

It is not surprising, given these results that there is substantial buyer resistance to condominium housing forms in most of the country. Among those not already planning to buy a condominium, significant proportions of potential buyers would consider it only in Toronto and British Columbia.

Amongst those actively considering condominium purchase, the proportionately greater preference of Quebec residents for higher-density forms comes through. While from 71 to 89% would prefer townhouse condominiums in the rest of Canada, in Quebec this drops to 51% in Montreal and 60% in the Rest of Quebec. In Montreal, opinion is almost evenly divided between town-houses and apartments.

13.8 First Choice of Mortgage Lenders

Across the country, the vast majority of potential first-time buyers believe they will need mortgage financing for the purchase of their home. Only in Montreal, presumably because of the number of higher-income renters, is there an appreciable number (8%) who do not feel the need for financing of this type.

There are large regional differences in the type of financial institution to which first-time buyers in need of a mortgage are likely to turn. Banks are the first choice in all regions but the Rest of Quebec, where credit unions (caisses populaires) are more than twice as likely to be approached (64% compared to 31%). Credit unions are also a major option in British Columbia, Montreal and the Rest of Ontario. "Private sources" are an appreciable mortgage option only in British Columbia, and trust companies, only in Montreal.[90]

13.9 Consumer Expenditure on Home Renovations

In recent years, Statistics Canada has introduced a new and fairly detailed survey of expenditures on housing repair and renovation by homeowner households, reflecting the growing importance of this activity in the economy, and within the housing field as a whole. Average per household expenditures are given for repairs and maintenance, replacement of equipment, additions, renovations and alterations, and new installations. Separate figures are offered for materials and for contract expenses.

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[90] One wonders whether potential buyers make a sharp distinction between banks and trust companies, given the volume of mortgage lending the latter do.

You can see from Table 89, on page 226 that in 1989, the highest per homeowner expenditures were in Ontario, Newfoundland and Quebec, and the lowest in Manitoba and Nova Scotia. Proportions of work done by homeowners themselves appeared to be highest in Newfoundland, and lowest in Ontario.

It will be essential to carry out trend analysis of such data over a period of several years, and to link them with other information on housing investment and expenditure. Then it may be possible to track such phenomena as "cocooning" as they affect both the condition of housing and regional variances.[91]

13.10 Drivers of Regional Differences

Consumer preferences in relation to housing largely conform to the "two cultures" model set out above. People express a preference most strongly for what they fear they may not get, e.g., quality construction, and also for what is considered satisfactory with their community, e.g., generally smaller units on the Prairies.

Tenure is clearly one of the major aspects of housing preferences and one of considerable significance in setting different regions apart in the past. However, the ideal form of tenure would match ease and cost of entry and exit to the degree of mobility of the household. This is more feasible, now that a necessary link between tenure and form of housing has been largely removed through the availability of condominiums. Longer-term occupancy would tend to be ownership, and shorter-term rental. It is not clear in any region what part calculations of entry and exit costs play in tenure preferences, where people have sufficient income to make a real choice.

Housing requirements forecasts in some subregions tend to show large increases in single-detached, owned housing, because that is the past pattern of the 35-54 age group which now dominates the demographic structure of the country.

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91 "Cocooning" refers to a supposed tendency of households in the 1990's to turn inward to their own home and to concentrate on its comforts and pleasures, rather than on the external pursuit of visible acquisition and organizational success. It is an adjustment to reduced economic growth prospects and to consumption excesses of the previous decade.

TABLE 89

HIGHEST AVERAGE EXPENDITURE ON HOUSING REPAIR AND RENOVATION BY HOMEOWNER HOUSEHOLDS IN ONTARIO, 1989

PROVINCE	AVERAGE DOLLAR EXPENDITURE	DIFFERENCE FROM CANADIAN AVERAGE	PERCENT SPENT ON CONTRACTS	PERCENT SPENT ON MATERIALS
Newfoundland	2,178	- 12	36.5	63.5
Prince Edward Island	1,782	- 408	70.8	29.1
Nova Scotia	1,504	- 686	57.2	42.8
New Brunswick	1,726	- 464	60.3	39.7
Quebec	2,156	- 34	60.6	39.4
Ontario	2,777	+ 587	71.7	28.3
Manitoba	1,284	- 906	65.3	34.6
Saskatchewan	1,854	- 336	62.4	37.6
Alberta	1,697	- 493	63.5	36.5
British Columbia	1,649	- 541	66.2	33.8
CANADA	2,190	0	66.2	33.8

Source: Statistics Canada, Catalogue No. 62-201.

Note: Contract versus materials split contains some rounding errors which appear in the percentages.

However, there are practical limits in finding serviced, desirable sites in mature urban regions. Coupled with the growing or established acceptance of condominiums as a high, rather than low-status form of tenure, these may prove the forecasts wrong in Southern Ontario and British Columbia.

It is fairly clear from the data that there are three main driving forces behind regional differences in consumer preferences:

- the differing dynamics of regional housing markets and the economies that underlie them, leading to obvious pressures on prices, housing forms, and financing choices in some regions and not in others;

- historical patterns of housing use and consumption, leading to differences in what people are satisfied with and will accept, expect, or desire;

- cultural differences in the valuation of housing amongst all consumer purchases, and as an expression of status and personality.

The economic situation in Ontario, and in Toronto in particular is an obvious source of differing consumer expectations about what they will have to pay for a home, and anxieties about its quality and amenities.

People on the Prairies and in Atlantic Canada are concerned about price and amenities too, but probably because of the experience of historical business cycles, rather than immediate market pressures.

The Quebec housing scene is obviously quite different from that in the rest of the country from a consumer perspective. If an overall pattern appears, it would seem to be that for both historical and cultural reasons, Quebec consumers are not as concerned about housing as a commodity as other Canadians seem to be. That is, it does not appear to rank as high in their overall picture of "the good life".

By contrast, in British Columbia, housing is an obvious priority as a consumer item. People expect a lot in their homes and want to be free to enjoy them.

13.11 Implications for Future Research

As noted already, what is remarkable about the literature on housing preferences in different regions, and in the country as a whole, is that it is so ephemeral and short-term in nature. It is rather difficult to discuss regional differences when even the national norm has not been well defined in a series of reputable research reports or in a text. Without a text to trace long-term trends in preferences, "fads" may obscure the picture of what features of housing are really wanted and used by consumers.

Accordingly, this would appear to be a field in which a solid text is both needed and highly marketable. Both industry and governments would appear vulnerable to being "blind-sided" through attention to matters of passing taste, rather than structural trends. The environmental aspects of housing would appear to be the area of greatest vulnerability to rather sudden sea changes in public concern.

Regional differences along the lines sketched out here should form a major aspect of such a text. Besides the Homes National data, there is valuable work on "housing vernacular" in schools of architecture, on consumer response to specific innovations in home shows, and on consumer complaints in the files of home warranty programs which could be drawn together.

13.12 Transferability of Regional and Local Case Studies to Other Jurisdictions

The literature on basic aspects of buyer response in Canada is not sufficiently developed to permit an assessment at this stage of what is safe to transfer from one region or locality to another. In any case, it is very unlikely that investors or builders would make a major decision in a given market without investigation specific to the site or locality. For this purpose, the Homes National data offer importance strategic guidance.

13.13 Implications for Policy Development and Program Evaluation

Consumer preferences are likely to become a more important aspect of planning and policy for social housing in the future, as the stock under administration becomes larger, the projects and sponsors more competitive with each other, and the clientele served more diverse.

Those involved with provincial housing agencies no doubt already have a good understanding of housing preferences that they must address daily. However, the comparative perspective presented here may be useful in understanding the problems faced by colleagues in other jurisdictions.

For those involved with national organizations, including lenders, materials suppliers, industry associations, and Federal departments and agencies, it is important to know both how similar and how different consumers in different regions are. The regional cultures of housing appear to be quite strong, and to be resisting some of the pressures toward a homogenous product, similarly valued and playing a similar role in people's lives.

CHAPTER 14. THE GOVERNMENTAL RESPONSE

"In promoting greater efficiency and responsiveness in housing markets, governments help by creating an environment that allows the private market to adjust to economic change and shifts in housing demand."

CMHC, Strategic Plan, 1992-1996, 1991

14.1 Introduction

At least from the time of Confederation onward, the different provincial governments across Canada have been "laboratories" for each other, testing new approaches to public policy and learning from parallel experiences.

It is both unhelpful and incorrect in this context to categorize governments and their responses as more or less "advanced" in any given policy field. Governments in Canada all operate within a broad framework of the mixed economy, democratic institutions, North American and European traditions of political debate, and resources limited in relation to expectations. Some believe in more intervention, and others in less. Some have been very ready to take up Federal programs in areas of shared or Provincial jurisdiction, and others less so. Some face highly urban populations, with technologically complex requirements, while others operate within a context that is still substantially rural and agricultural in basic orientation.

All are seeking within their means and according to their own visions to cope with, and where possible, to lead the process of evolution toward a modern, productive economy and society.

This chapter explores some key elements of regional differences in housing policy and programs, using available data. By their nature, these data tend to overstate both the Federal role in housing and the explicit "housing" programs deployed by each order of government. That is, consistent comparative data on Provincial "stand-alone" programs are less available and more difficult to compile. The "hidden" housing programs such as tax expenditures and regional planning are simply not measured on a region-by-region basis at all.

The topics addressed by the chapter within the above context include:

- o public perceptions and attitudes concerning the level and nature of public policies and programs in the housing field;
- o the historical results of activity under different programs in each region, including social housing, special-needs housing, and institutional care for the elderly and others;
- o the current mechanisms and arrangements for program delivery in different regions, based on Federal/ Provincial agreements and working relationships.

14.2 Public Attitudes to Government Involvement in Housing

Polling data on public perceptions and support are a significant factor in political decision-making, and are followed closely by many government officials. However, the extent to which views on a specific issue like housing can be related to overall governmental success and failure is unclear.[92] One suspects from the evidence of recent history that housing policies and programs do not often make it into a central place in public consideration of a government's record. Then it may be in a manner which housing researchers and policy analysts might consider perverse, such as controversies over the political donations of a non-profit housing corporation.

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[92] A review of the recent academic journals reveals only one article touching on housing as a factor in political choices. However, the thrust of the research was to determine how housing tenure affects other political preferences, not how it affects housing policy preferences. The article, by Geraldine Pratt of the University of British Columbia, says the influence of housing on wider political values has not been studied in Canada. Indeed, the shibboleth that home ownership gives rise to greater community affiliation, political participation, and conservatism has never been previously tested in this country. Pratt's work is based on a survey of 2,000 urban Canadians and 100 in-depth interviews conducted in suburban Vancouver. No regional conclusions are drawn. The article is "Class, home, and politics", Canadian Review of Sociology and Anthropology, Vol. 24, No. 1, (Spring, 1987), pp. 39-40.

In the "Homes National" survey already described in Chapter 13, consumer perceptions and attitudes have been measured in relation to:

- o whether the public or private sector should have the primary role in providing housing;
- o which level of government is most appropriate to take the lead on housing matters;
- o how effectively they are doing the job;
- o what kinds of solutions to housing problems have the most public support, especially when it comes to lower-income groups.

14.2.1 Public Versus Private Sector Role

Consumer concerns about the affordability of homes for first-time buyers and industry worries about recession and declining production normally draw considerable press comment. These and other concerns may cause many people to look to governments for help. Nevertheless, as shown in Table 90 on page 233, a majority of Canadians in all regions generally believe the private sector should have the most important role in meeting housing needs. Naturally such a broad question leads itself to many interpretations, however.

Support for private sector solutions is clearly strongest on the Prairies, despite the housing slump occurring at the time of the survey. By contrast, in Montreal, Toronto, the Rest of Quebec and Atlantic Canada, the public sector draws comparatively more support as an option. (Support for both having an equally important role is strongest in the Rest of Quebec.)

14.2.2 Preferred Level of Government

Regional variations in considering which level of government should have the most important role are, as might be imagined, substantial. As is apparent from Table 91 on page 234, the municipal level is clearly favoured in Quebec, while the Federal government is considered most important by the smallest fraction in the country. The provincial level is considered most important in the rest of the country. The belief in a dominant Federal role is strongest in Atlantic Canada.

TABLE 90

SUPPORT FOR GOVERNMENT INTERVENTION IN HOUSING STRONGEST IN TORONTO, 1987

REGION/ METRO AREA	PERCENT BELIEVING GOVERNMENT HAS MORE IMPORTANT ROLE IN MEETING CANADIAN HOUSING NEEDS	PERCENT BELIEVING PRIVATE SECTOR HAS MORE IMPORTANT ROLE IN MEETING CANADIAN HOUSING NEEDS	BOTH/OTHER/ DON'T KNOW/ NO ANSWER
Atlantic Canada	39	57	3
Montreal	39	50	10
Rest of Quebec	36	55	9
Toronto	42	49	9
Rest of Ontario	31	60	9
Prairies	28	66	7
British Columbia	31	59	9
CANADA	35	56	9

Source: Environics Research Group Limited, Homes National, 1987
Weighted sample size = 4,039.

TABLE 91

SUPPORT FOR MOST IMPORTANT ROLE IN HOUSING BY PROVINCIAL LEVEL IN MOST REGIONS EXCEPT QUEBEC, 1987

REGION/ METRO AREA	PERCENT WANTING FEDERAL GOVERNMENT	PERCENT WANTING PROVINCIAL GOVERNMENT	PERCENT WANTING MUNICIPAL GOVERNMENT
Atlantic Canada	30	42	17
Montreal	18	28	42
Rest of Quebec	15	31	38
Toronto	23	40	26
Rest of Ontario	18	38	33
Prairies	24	43	21
British Columbia	20	39	30
CANADA	20	37	31

Source: Environics Research Group Limited, Homes National, 1987. Weighted sample size = 4,039.

Note: Remaining percentages included responses indicating two or three of the above, "None of the Above", other, "Don't Know", and no answer.

Just as support for combined public/private sector approaches is strongest in Quebec, so is the belief in the need for combined governmental approaches to housing needs at 15 - 16%, compared to 8% or less in the other regions.

14.2.3 Level of Satisfaction

The level of satisfaction with the kind of job that the various levels of government are doing is so often coloured by overall attitudes to the political situation that it has been omitted from consideration here. This is the kind of thing that is best tracked by direct consultation of current Homes National results.

14.2.4 Attitudes to Lower-Income Housing

In the years 1985 to 1987, the Homes National survey sought information on a variety of more detailed policy questions, including willingness to spend more tax dollars on various initiatives, willingness to accept "government housing projects" in residential areas, and the best way to provide low-rent housing to poor people.

As an object of additional public spending, housing for senior citizens was most popular in 1985 in all regions, with from 83% (the Rest of Quebec, the Prairies) to 88% in Montreal. Housing for the handicapped scored high in all regions as well.

Beginning with "Low-income housing" more significant regional variations started to show up: support ranged from a high of 79% in the Rest of Quebec to a low of 66% on the Prairies. Native housing was a desirable object of additional funding in Eastern Canada generally, and in Toronto especially, with 55 - 60% support. By contrast, on the Prairies, support dropped to 40%. Support for home renovation aid was strongest east of the Quebec border and weakest in Toronto and the West.

In general, support for all forms of government programming, except for seniors' housing and handicapped housing was weakest on the Prairies and strongest in Quebec and Atlantic Canada.

In 1986, Homes National attempted to gauge attitudes to the integration of social housing with other housing in communities, focussing on different need groups from senior citizens to those with special needs, such as former mental patients and young offenders on probation/ parole.

A clear overall pattern of regional differences emerges, regardless of the need group considered: residents of Montreal and the Rest of Quebec appear most likely to welcome integration of government housing projects into residential areas, usually by a margin of 2 to 1. For example, while 64 to 67% "strongly favour" integration of lower-income single parent families in Quebec, the percentage across the rest of the country is 26 - 31%. For former mental patients, the pattern is 43 - 46% compared to 14 - 24%, and for adults on probation or parole, 18 - 22% rather than 4 - 9%. In the case of the least acceptable group -- young offenders on probation/ parole, Montreal residents claim to "strongly favour" integration at three times the rate of Toronto residents.

One wonders whether these figures reflect reality. Are they perhaps just different styles of responding to surveys? Or are they different perceptions of the acceptability of integration as a desired value, regardless of actual behaviour? Overall, it would appear that objections to different forms of social housing <u>are</u> lower in Quebec. Whether this is simply a reflection of higher proportions of renters, or of deeper cultural and social attitudes cannot be determined from the data.

Other questions which probed these attitudes were asked in 1987, notably on whether "small-scale" government housing in the neighbourhood would have an effect on property values. The target groups in question were: senior citizens, single parents, and low-income two-parent families. In all cases, a larger majority of homeowners in Montreal and the Rest of Quebec believed that values would either go up or stay the same, than in the rest of the country. In general, the belief that such housing would cause property values to go down was strongest in the West and in Atlantic Canada. However, low-income two-parent families caused most concern in Toronto, where 60% felt they would go down, 33% stay the same, and only 1% felt they would cause values to go up.

On a somewhat more indirect matter, people were asked whether they would support increased immigration of people with house-building skills in order to help overcome a shortage of skilled tradespeople. Only in Toronto was there a slight majority in favour. Opposition in the rest of Canada ranged from a low of 57% in Montreal to a high of 75% in British Columbia. In general, opposition was weaker in Quebec and Ontario than in Atlantic Canada and the West.

14.3 Dimensions of the Governmental Response

The comparison across provinces and regions of the governmental responses to housing problems is one of the few areas in which there exists some literature. This is probably the case because of the need for such information in negotiations.

It is also recognized that there may be a substantial "literature" on all aspects of regional differences in the confidential files of government organizations.

The aspects of governmental responses to housing problems on which information is readily accessible include:

- regional variations in the use of and delivery arrangements for different Federal programs;
- regional variations in numbers and funding of provincial "stand-alone" programs;
- regional variations in the role of institutional care arrangements, in particular for the homeless and the elderly;
- regional variations in the attempt to regulate housing markets and processes, such as through planning, rent controls, etc.

14.3.1 Use of Federal Programs

As in the case of so many other topics addressed in this report, it would be quite possible to devote at least an entire chapter to the analysis of how and why different regions came to use different Federal programs over the years, and what the net results have been.

Looking at the social housing programs as a whole, we can see from Table 92 on page 238 that Ontario has been the largest user in absolute terms, at almost 222,000 units and hostel beds. The programs covered by these figures include: Public Housing, Federal/Provincial Housing, Rent Supplements, Limited Dividend Housing, Non-Profit Housing, Co-operative Housing, and the Residential Rehabilitation Assistance Program for rental units.[93]

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[93] See Canadian Housing Statistics, 1989, Tables 60 and 63. In several cases, there are various generations and versions of the programs, all of which are subsumed by the totals.

TABLE 92

QUEBEC AND ALBERTA HAVE HIGHEST RATIOS OF RENTER HOUSEHOLDS "IN CORE NEED" TO NHA-FINANCED SOCIAL HOUSING STOCK, 1988/89

REGION/ PROVINCE	SOCIAL HOUSING STOCK, 1989	RENTER HOUSEHOLDS IN CORE HOUSING NEED, 1988	RATIO OF HOUSEHOLDS IN NEED TO HOUSING STOCK
Atlantic Canada	50,655	61,000	1.20:1
Newfound-land	10,398	11,000	1.06:1
Prince Edward Island	3,067	3,000	0.98:1
Nova Scotia	21,938	26,000	1.19:1
New Brunswick	15,252	21,000	1.38:1
Quebec	124,618	295,000	2.37:1
Ontario	221,941	268,000	1.21:1
Prairies	102,553	151,000	1.47:1
Manitoba	36,559	44,000	1.20:1
Saskat-chewan	30,947	28,000	0.90:1
Alberta	35,047	79,000	2.25:1
British Columbia	68,085	130,000	1.91:1
CANADA	571,520	906,000	1.59:1

Source: Statistics Canada Household Income, Facilities and Equipment and Shelter Cost Survey data for 1988, with calculations of Core Housing Need by Research Division, CMHC; Canadian Housing Statistics, 1989, Tables 60 and 61.

When we consider the same figures on the basis of accumulated program use per thousand population, as in Table 93, page 240, the pattern changes. Manitoba and Saskatchewan are the highest users of these programs over the past three decades. Alberta, Newfoundland, and Quebec are measurably below the national average. Based on the public opinion polling data, Atlantic Canada clearly feels the greatest need for Federal programs, but has been less able to take them up, at least in the case of Newfoundland and New Brunswick.

Turning back to Table 92 on page 238, and looking at the central and right-hand columns of figures, we can see the respective chances of those in "core need" gaining entry to a "social housing" unit/bed financed by some Federal program. They would appear to be lowest in Quebec, Alberta and British Columbia, and highest in Saskatchewan and Prince Edward Island. Regional numbers for those in "core need" are set out in the map below.

While need-to-response ratios are interesting, it would not be wise to place too much weight on them. As we will see in the next section, the two provinces in which there is the lowest potential for gaining access are near or at the top of the list for Provincial "stand-alone" programs. Moreover, in Quebec especially, there is a substantial stock of lower-cost, private sector rental housing. Social housing solutions may have appeared less relevant, even in the absence of constitutional concerns about given program designs, such as that which provided for majority Federal ownership in the first version of Public Housing.

14.3.2 Current Arrangements for Federal Program Delivery

Beginning in 1978-79, the Federal government entered into negotiations with the Provinces to "disentangle" program delivery, and then to devolve many responsibilities and authorities to Provincial housing agencies. These negotiations resulted in a series of agreements signed in 1986, and leading to somewhat different program delivery arrangements in each and every Province.

The current arrangements for the social housing programs are set out in Table 94, on page 241. These delivery arrangements are coupled with the set of market-sensitive "Maximum Unit Prices" and "Average Market Rents" already mentioned in previous chapters. Overall, it can be seen that a flexible system for addressing regional differences has been devised, even if it will probably never be without its defects and tensions.

TABLE 93

HIGHEST USE OF FEDERAL SOCIAL HOUSING PROGRAMS PER THOUSAND POPULATION IN MANITOBA, SASKATCHEWAN, 1989

REGION/PROVINCE	USE OF FEDERAL HOUSING PROGRAMS: UNITS PER THOUSAND POPULATION	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	23.0	+ 1.6
Newfoundland	18.2	- 3.6
Prince Edward Island	23.6	+ 1.8
Nova Scotia	24.7	+ 2.9
New Brunswick	21.2	- 0.6
Quebec	18.6	- 3.2
Ontario	23.2	+ 1.4
Prairies	22.7	+ 0.9
Manitoba	33.7	+ 11.9
Saskatchewan	30.7	+ 8.9
Alberta	14.4	- 7.4
British Columbia	22.3	- 0.5
Yukon and Northwest Territories	N.A.	N.A.
CANADA	21.8	0

Source: Canadian Housing Statistics, Tables 60, 61, and 93.

TABLE 94

FEDERAL AND PROVINCIAL LEAD ROLES IN DELIVERY OF FEDERAL HOUSING PROGRAMS

PROV./ TERR.	NON-PROFIT	RENT SUPP.	URBAN NATIVE	RURAL/ NATIVE	RRAP	ERP
Newfound-land	P	P	P	P	P	P
P.E.I.	F	F	F	F	F	F
Nova Scotia	P	P	F	F	F	F
New Brunswick	P	P	F	P	P	P
Quebec	P	P	P	P	P	P
Ontario	P	P	F	F	F	F
Manitoba	P	P	F	F/P	F	F
Saskat-chewan	P	P	F	F	F	F
Alberta	P	P	F	P	F	F
British Columbia	P	P	F	F	F	F
Yukon	T	T	F	F	F	F
Northwest Territories	F	T	F	T	F	T

LEGEND:

"NON-PROFIT" = Non-profit and co-operative housing programs targeted to those "in core need"

"RENT SUPP." = Rent Supplement program to provide subsidies to cover the difference between market/economic rents in private or non-profit rental accommodation and what the household can afford to pay

"URBAN NATIVE" = Version of Non-Profit Housing Program targeted to natives living in urban areas

"RURAL/NATIVE" = Program to promote ownership, rental and lease-to-purchase arrangements in centres under 2,500

"RRAP" = Residential Rehabilitation Assistance Program: subsidies and loans to bring dwellings to basic standards

"ERP" = Emergency Repair Program: assistance for very basic repairs 'til more extensive rehabilitation can be done

"F" = Federal lead role via Canada Mortgage and Housing Corporation
"P" = Provincial lead role "T" = Territorial government lead role
"F/P" = In Manitoba, delivery is divided along geographic lines for this program.

14.3.2 Extent of Provincial "Stand-Alone" Programming

Comparative information on the nature and extent of "stand-alone" programming by provinces has taken a major step forward as a result of information collected by CMHC and first released in March, 1991.

On pages 243 to 248 (Table 96) are presented the various unilaterally-funded provincial programs, according to four major types. You can see that in terms of sheer numbers of programs, Ontario is the most active. Those programs which are marked with one asterisk, even though unilaterally-funded, may dependent on the existence of some Federal program for their raison d'etre. Those marked with two asterisks were still in effect as of the time the information was collected, but have a "sunset" provision.

Note also that in specific fields, such as shelter allowances, the Provincial initiatives in British Columbia, Manitoba, New Brunswick, Nova Scotia, Quebec and Alberta have had no Federal counterpart. In other areas, Provincial stand-alone programs tend to complement or duplicate Federal offerings, especially in the area of housing rehabilitation.

14.3.3 Responses to Homelessness and Special Housing Needs

During 1987, the "International Year of Shelter for the Homeless", a substantial amount of work was carried out on responses to homelessness in Canada's different regions, including provision of emergency shelters and special needs housing of various kinds.

Table 97 on page 249 provides the results of a survey undertaken in January, 1987 by the Canadian Council on Social Development. In order to facilitate the use of these figures for interregional comparison, shelter capacity per thousand population in the province as a whole has been calculated, and is set out in Table 98 on page 250. Note that the highest rate of emergency shelter capacity is to be found in the Northwest Territories, as one might expect given the difficult climatic and social conditions there.

TABLE 96A

ACTIVE UNILATERAL PROVINCIAL HOUSING PROGRAMS

PROVINCE:	ASSISTED HOUSING	RENOVATION	SHELTER ALLOWANCE	MARKET HOUSING/ HOUSING SUPPORT
Newfoundland	None	Provincial "top-up" on Urban Home Owner RRAP*	None	None
Prince Edward Island	Provincial Unilateral Non-Profit Housing Units	Emergency Home Repair Program Seniors Home Repair Program	None	Rural Mortgage Lending Support Program Second Mortgage Loan Program Land Tax Deferment Program
Nova Scotia	Family Modest Housing Program	Emergency Repair Program Senior Citizens' Assistance Program Small Loans Program Access-a-Home Program Parent Apartment Program	Rental Assistance for Senior Citizens	Nova Scotia Home Ownership Savings Program Second Mortgage Program Apartment Creation Program

TABLE 96B

ACTIVE UNILATERAL PROVINCIAL HOUSING PROGRAMS

PROVINCE:	ASSISTED HOUSING	RENOVATION	SHELTER ALLOWANCE	MARKET HOUSING
New Brunswick	Provincial Rent Supplementation Program Down Payment Assistance Program Basic Shelter Program* Home Orientation and Management Program* Community Involvement Program* Non-Elderly Singles Pilot Project* Second Stage Housing Project*	Home Completion Loan Program Home Improvement Loan Program* Emergency Repair Program*	Assistance with Rental Costs Program	None
Quebec	None	Programme de r novation d'immeubles locatifs	Logirente	Programme d'aide a la mise de fonds** Programme d'aide a la construction domiciliaire*

TABLE 96C

ACTIVE UNILATERAL PROVINCIAL HOUSING PROGRAMS

PROVINCE:	ASSISTED HOUSING	RENOVATION	SHELTER ALLOWANCE	MARKET HOUSING
Ontario	Homes Now Program	Convert-to-Rent Program	None	Ontario Homeownership Savings Plan
	Advisory Support Grants to Non-Profit Groups (Homes Now)	Low-Rise Rehabilitation Program		Land Transfer Tax Refund
	Development Assistance for Social Housing Grants	Ontario Home Renewal Program		Community Planning Grants
	Development Assistance for Social Housing Loans	Ontario Home Renewal Program		Home Planning Advisory Service Grant
	Home Acquisition and Renovation (Homeless)	Ontario Home Renewal Program for the Disabled		Home Sharing Program
	Ontario Community Housing Assistance Program**	Assistance for Housing Repair in Northern Ontario Program		Local Neighbours Grant Program
	Provincial Rent Supplement Program*	Renovation of Native Housing Special Program		Municipal Building Profile Program
		Program for Renewal, Improvement, Development and Economic Revitalization		Municipal Housing Policy Statement Grants

TABLE 96D

ACTIVE UNILATERAL PROVINCIAL HOUSING PROGRAMS

PROVINCE:	ASSISTED HOUSING	RENOVATION	SHELTER ALLOWANCE	MARKET HOUSING
Manitoba	None	Emergency Home Repair Program Core Area Home Renovation Program	Shelter Allowance for Elderly Renters Shelter Allowance for Family Renters	Core Area Initiative Grant to Homeowners Seniors Rentalstart* Rural Rentalstart Mobile Home Loan Guarantee Program Churchill Mortgage Loan Guarantee Program
Saskatchewan	None	Home Modification for the Disabled	None	Mortgage Protection Program**

TABLE 96E

ACTIVE UNILATERAL PROVINCIAL HOUSING PROGRAMS

PROVINCE:	ASSISTED HOUSING	RENOVATION	SHELTER ALLOWANCE	MARKET HOUSING
Alberta	Rural Emergency Home Program Rural Home Assistance Program Seniors' Unique Homes Assistance Program Senior Citizen Accommodation Municipal Tax Grant Housing Registries Program	Seniors' Independent Living Program Seniors' Emergency Medic Alert Program Enhanced Home Adaptation Program	Senior Citizens' Renter Assistance Grant	Innovative Housing Grants Mobile Home Loan Insurance Program
British Columbia	Seniors Non-Profit Matching Grants* Social Housing Account Land Purchase to Lease to Non-Profits*	Rental Conversion Loan Program	Shelter Aid for Elderly Renters	B.C. Rental Supply Program Mortgage Assistance Program Property Purchase Tax Relief Program Land Tax Deferment Program Municipal Incentive Grants

TABLE 96F

ACTIVE UNILATERAL TERRITORIAL HOUSING PROGRAMS

PROVINCE:	ASSISTED HOUSING	RENOVATION	SHELTER ALLOWANCE	MARKET HOUSING
Northwest Territories	Homeownership Assistance Program*	Home Improvement Program*	None	None
	Warehouses Program*	Senior Citizens' Home Repair Program		
	Capital Equipment Program*			
	Self-Insurance (Fire)*			
Yukon Territory	None	RRAP-Enhancement Program*	None	Lease-Purchase Program
		RRAP-Disabled Enhancement Program*		Owner-Builder Program
		Municipal Services Assistance Program*		Extended Mortgage Program

TABLE 97

TOTAL COUNT OF PERSONS USING SHELTERS HIGHEST IN ONTARIO, JANUARY 22, 1987

PROVINCE/ TERRITORY	SHELTERS REPORTING	NUMBER OF PEOPLE	OCCUPANCY RATE (% OF CAPACITY)
Newfoundland	8	94	62.3
Prince Edward Island	1	0	0
Nova Scotia	10	188	61.4
New Brunswick	12	147	56.1
Quebec	62	1,360	93.1
Ontario	95	3,268	88.8
Manitoba	10	587	77.6
Saskatchewan	11	259	74.4
Alberta	31	1,118	63.8
British Columbia	41	715	58.1
Yukon	1	6	33.3
Northwest Territories	1	9	20.4

Source: Canadian Council on Social Development, Homelessnes in Canada

TABLE 98

CAPACITIES OF EMERGENCY SHELTERS PROPORTIONATELY HIGHEST IN NORTHWEST TERRITORIES, 1987

PROVINCE/ TERRITORY	CAPACITY OF EMERGENCY SHELTERS (PERSONS)	CAPACITY PER TEN THOUSAND POPULATION
Newfoundland	206	3.6
Prince Edward Island	16	1.3
Nova Scotia	364	4.1
New Brunswick	372	5.2
Quebec	2,559	3.9
Ontario	5,279	5.7
Manitoba	901	8.4
Saskatchewan	376	3.7
Alberta	1,982	8.3
British Columbia	1,569	5.4
Yukon	16	6.5
Northwest Territories	157	30.2
Canada	13,797	5.3

Sources: Canadian Council on Social Development, Homelessness in Canada; CMHC Canadian Housing Statistics, Table 93; Statistics Canada, Catalogue No. 91-210.

The pattern for the provinces is also fairly predictable: higher amounts of emergency shelter capacity in those with the more mobile, rapidly growing populations, and lower amounts associated with more stable populations. It is one thing to consider physical capacity of hostel or other emergency shelters, and another to assess its utilization over time. Provincial welfare authorities do keep track of hostel beds for which subsidies are provided to clients, but there are no consistent national data series on utilization rates over time. The single one-night "snapshot" collected by the Canadian Council on Social Development for January 22, 1987 (Table 97 above) shows the regional variation in occupancy rates for that night very clearly. However, it could not be used as more than an illustration that such differences appeared to exist.

Keith Banting has written an extensive review of regional variations in housing policy and program delivery, which includes an examination of provincial differences in the use of non-profit housing programs for special-needs projects.[94] According to Table 99 page 252, there is a very "lumpy" distribution of activity by type across the country, which results in widely differing portions of the total social housing stock being devoted to these purposes. One cannot make evaluative comments on the basis of such purely numerical comparisons across provinces, for single years of activity. However, the fact that differences exist is itself significant: the minority which requires special-needs housing also receives variable service from region to region. Approaches which assume uniform policies or delivery systems would appear bound to encounter difficulties.

14.3.4 Institutional Care of the Elderly

Residential care for the elderly, disabled persons, and others is not typically a function assigned to provincial housing ministries. But it is an important aspect of the future of governmental responses. As the population ages, choices about care arrangements will make increasing claims on available Provincial and Federal resources. From Table 100, page 253, we can see that there are higher rates of institutional care in Central and Western Canada than in Atlantic Canada.

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[94] "Social Housing in a Divided State", in George Fallis and Alex Murray, eds., Housing the Homeless and Poor: New Partnerships Among the Private, Public and Third Sectors (Toronto: University Press, 1990), pp. 115-163.

TABLE 99

SPECIAL-PURPOSE HOUSING UNDER THE FEDERAL NON-PROFIT PROGRAM INITIATED MAINLY IN SASKATCHEWAN, 1984-85

PROVINCE	NUMBER OF UNITS	PERCENTAGE OF TOTAL
Newfoundland	124	4.7
Prince Edward Island	0	0
Nova Scotia	67	2.5
New Brunswick	45	1.7
Quebec	335	12.7
Ontario	493	18.7
Manitoba	191	7.2
Saskatchewan	652	24.7
Alberta	153	5.8
British Columbia	579	21.9
CANADA	2,639	100.0

Source: Keith G. Banting, "Social Housing in a Divided State", in George Fallis and Alex Murray, eds., Housing the Homeless and Poor.

Note: "Special-purpose housing" includes that for: Children's Aid Society, ex-prisoners, transients, unwed mothers, victims of family violence, alcohol and drug abusers, physically disabled adults and children, disturbed children, mentally disabled adults and children, nursing homes.

TABLE 100

INSTITUTIONAL CARE OF ELDERLY HIGHEST IN WESTERN CANADA, 1986

PROVINCE	PERCENTAGE OF THOSE AGED 85 AND OVER LIVING ALONE	PERCENTAGE OF THOSE AGED 85 AND OVER LIVING IN INSTITUTIONS	VARIATION FROM CANADIAN AVERAGE
Newfoundland	13.9	33.1	- 8.3
Prince Edward Island	25.5	36.1	- 5.3
Nova Scotia	29.7	29.9	- 11.5
New Brunswick	28.4	35.8	- 5.6
Quebec	21.7	41.5	+ 0.1
Ontario	33.3	40.9	- 0.5
Manitoba	41.0	40.1	- 1.3
Saskatchewan	38.2	44.1	+ 2.7
Alberta	31.2	50.5	+ 9.1
British Columbia	35.4	44.0	+ 2.6
CANADA	31.2	41.4	0

Source: Statistics Canada, Catalogue No. 98-121.

Again, these rates do not lead to evaluative conclusions, except perhaps in the hands of program administrators and provincial funding authorities themselves.

14.3.4 Attempts to Regulate Housing Markets

Comparative information on Provincial regulation of housing markets remains elusive. There are booklets prepared by the Self-Counsel Press on landlord and tenant legislation in each of the larger provinces. But it appears no systematic work has been done in this field, or in other related fields since the early 1970's.

Based on readily available publications, it would appear that Ontario has been the Province to attempt the most far-reaching system of market regulation, especially in the last five years of the 1980's. Whereas rent review was abolished in several Provinces which adopted it in 1975, in Ontario it has been strengthened and extended.

Quebec has, of course, had a long-standing form of rent regulation which appears to generate substantially less debate than that in Ontario.

Faced with particular growth pressures in the 1980's, the Ontario government has made an effort to regulate the supply of affordable housing through the Planning Act. It has placed a requirement on municipalities to seek at least 25% of all new residential developments in "affordable" price ranges. As well, the Province has sought to influence markets by putting its own surplus lands to use for housing developments.

14.5 Drivers of Different Governmental Responses

A history of Canadian housing policy would likely indicate the substantial positive value of a consistent country-wide approach in creating a framework of confidence for private lending, and mobilizing resources to address serious post-war housing pressures.

Legislation and regulations were developed to guide the operations of large trans-national and multi-national banking institutions in a consistent manner across Canada. An overall Federal framework for lender confidence and advancing standards of construction helped to ensure that less wealthy regions were served in a way that they would not have been in the absence of such a framework.

Federal/Provincial tensions and negotiations relating to the delivery of housing programs have tended to focus on the social housing and other subsidy programs. Mortgage insurance or other market housing program activities have tended to be regarded as chiefly Federal matters.

Similarly, a Federal role in facilitating collective actions on trans-regional housing issues appears to find wide acceptance. Such issues include the technology of housing, international trade in Canadian areas of strength in housing products and services, environmental problems which cross provincial boundaries, new forms of housing finance, etc. CMHC's active role in creating and diffusing housing information through the Canadian Housing Information Centre, research and technical support programs, the National Housing Research Committee, and other mechanisms appears to obtain wide support and acceptance.

In relation to social housing and other subsidies, a region-by-region structure of government policy and programming now seems firmly established in Canada, whether operated through stand-alone provincial activities or through regionally-sensitive Federal programs, e.g., using market-by-market subsidy limits. Debate about the size and allocation of Federal resources transferred to the Provinces can be safely predicted to continue, and is beyond the scope of the report.

Opinion polls show that the public is fairly comfortable with provincial leadership in housing matters, or in the case of Quebec, with municipal and provincial leadership.

Different provincial government responses to housing needs appears to have been driven by: market pressures and related public concern; the provincial fiscal situation; and competition amongst political parties and interest groups.

In each region, a different combination of these factors was at work. An overall impression is that fiscal capacity coupled with public concern were the main drivers in the 1980's.

14.8 Implications for Future Research

In the Homes National reports, there is a wealth of data about public attitudes toward and perceptions of governmental responses to housing problems and issues.

Unfortunately, this level of detail is not matched by other information sources, apart from Canadian Housing Statistics and the various program evaluation reports prepared by CMHC.[95]

Region-by-region program comparisons from a Provincial perspective do exist, but they tend to become out of date fairly quickly. Comparative information about the regulatory frameworks of housing in different regions is very sparse, perhaps surprisingly so in view of the number of trans-provincial development corporations operating across the country.

One suspects that there is a substantial amount of information usable for comparisons locked away in housing agencies across the country. The sheer magnitude and even tedium of assembling this into a defensible whole, and then devising a theory to make sense of it may be daunting to researchers. Nevertheless, it will not be possible to say that we really understand housing interventions until this has been done, and is repeated to bring the information up to date periodically.

14.9 Transferability of Regional and Local Case Studies to Other Jurisdictions

The transfer of knowledge about housing program efficiency and effectiveness from one region or jurisdiction to another is undoubtedly the most interesting topic for most of the policy-oriented readers of this report. It is also the field in which the most active regional comparative work is underway, through the various intergovernmental committees, and such organizations as the Canadian Housing and Renewal Association.

As analogies and stimulators of new thinking, innovations in policy development and program design are generally transferable across regions and jurisdictions. Certainly, the migration of such ideas as non-profit housing, co-operative housing, home renovation assistance and shelter allowances for the elderly from one region to another suggests the importance of inter-regional learning.

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[95] See for example, Program Evaluation Division, Evaluation of the Public Housing Program (Ottawa: CMHC, 1990), which has extensive and excellent material on region-by-region comparisons.

However, when it comes to assessing the potential efficiency and effectiveness of given institutions, policies and programs, the other variables covered in this report need to be considered in one way or another. This effort may then run into the lack of models, information, or data to permit prediction of the likely outcomes, even though some important signposts may have been offered throughout this document.

14.9 Implications for Policy Development and Program Evaluation

While no or few truly new national housing programs are on the horizon in the 1990's, those now in operation face quite different challenges and receive rather different levels of public support across the country.[96]

It will be important, in the face of this diversity and periodic public hostility, for those develop policy for and deliver social housing programs to look for additional ways to exchange information, and to extend mutual support across regions.

This is happening to some extent within the Canadian Housing and Renewal Association.

The past two decades have seen dramatic growth in expertise and experience of provincial housing agencies and the development of joint Federal-Provincial planning mechanisms and guidelines. Regional differences in the planning, delivery, and administration of "mainstream" housing programs have tended to become less apparent, in the sense of less contentious.

Nevertheless, regional or provincial characteristics do continue to exist as programs are adapted to suit discrete needs and environments. Joint Federal/ Provincial Planning and Monitoring Committees exist in almost every province, and provide the opportunities for the development of common planning frameworks within which joint or unilateral programs can operate and results be tested. It is important to have regular interprovincial comparisons of programming in order to expand information exchange through these committees.

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[96] The "last frontier" of housing policy would likely be a "housing voucher" system similar to that now in operation in the United States. However, the constitutional and budgetary barriers to such a program seem insuperable at the time of writing.

CHAPTER 15. A PROFILE OF HOUSING IN CANADA'S REGIONS TODAY

"If some countries have too much history
we have too much geography."

William Lyon Mackenzie King,
House of Commons Debates, 1936

15.1 Introduction

This Chapter ends our discussion of past and current regional differences, with a snapshot of each region as a whole. In many ways, it is not the components of regions that are so different, considered one by one, it is the precise amalgam of the varying components in given regions.

15.2 Atlantic Canada

Here, the comparatively small size, slower population and economic growth, higher proportion of rural dwellers, and greater reliance on resource-based industries mean that the culture of housing appears to be closer to that of an earlier era.

While price and quality are important, the emphasis on speculative gains is much less strong than in Ontario and on the Prairies. There is more tendency for people to own their own homes clear of mortgage, and for people to build their own new homes. The housing industry is composed of smaller firms, on the whole, than is the case in other regions.

Available studies have suggested that the rate of technology diffusion in housing may be slower in Atlantic Canada. This would accord with the smaller number of large urban centres, a generally lower rate of housing production, and the predominance of smaller firms. On the other hand, Atlantic Canada has also been the centre of a number of technologically-advanced developments in housing, particularly factory-built homes, along with Quebec and British Columbia.

Within the Atlantic region, there are clear differences among the provinces in earned income per capita.[97] (Map 3, page 259)

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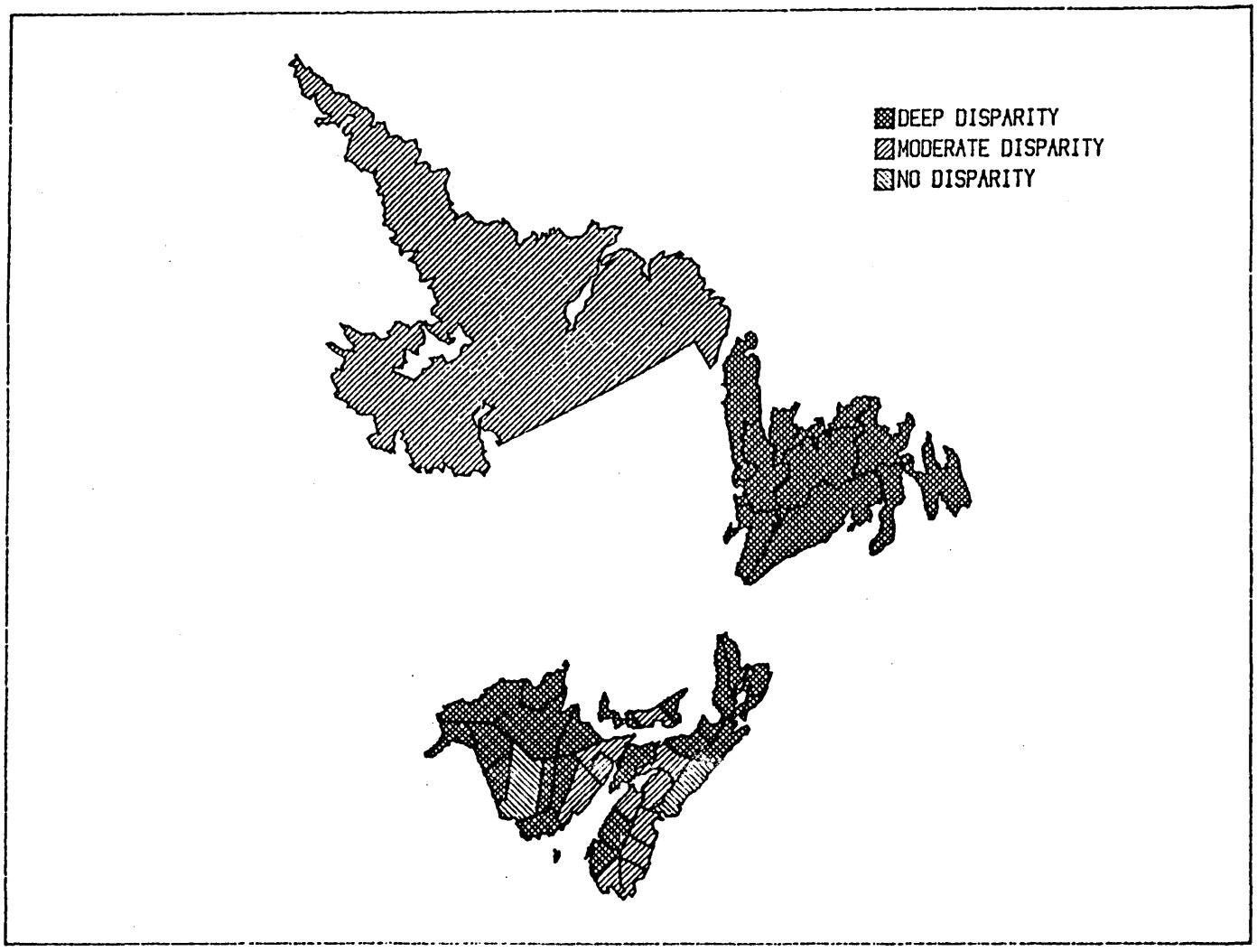
[97] All data for these statements are taken from the 1986 Census, but conditions do not appear to have undergone major changes since that time.

MAP 3

DISPARITIES IN EARNED INCOME PER CAPITA WITHIN ATLANTIC CANADA, 1987
(ACCORDING TO CENSUS DIVISIONS OF 1986)



Source: Industry, Science and Technology Canada, Regional Disparity in Canada, 1989.

Newfoundland has the slowest growing population and has the highest proportion of owned dwellings. It also shows the highest proportion of tenant households paying 30% and over of income for rent, the most crowding, and the most dwellings without central heating, proportionately, among the provinces of Atlantic Canada.

Prince Edward Island is still the most rural province but its population has been growing at the fastest pace in the Atlantic region. It has fewer indications of housing deficiencies than Newfoundland, and house values in the mid-range of those in the region.

The impact of Halifax as a magnet for growth and economic diversification is apparent in the housing figures for Nova Scotia. There are substantial differences between the Halifax region, and the rest of Nova Scotia.

As a whole, Nova Scotia has been the second fastest-growing province, and has the highest average house values in the Atlantic region. Indications of housing deficiencies are in the mid-range for the region as a whole.

New Brunswick remains a province with a surprisingly large proportion of rural dwellers. Many are "ex-urban" residents occupying dwellings along rural roads, but dependent on urban jobs and services. Indicators of housing problems, such as rent-to-income ratios, range between those in Nova Scotia and those in Newfoundland.

15.3 Quebec

Patterns of housing tenure in Quebec remain somewhat different from those in the rest of Canada. There is a markedly higher proportion of renters than in the rest of the country, at 45%, compared to 37% for Canada as a whole, according to Household Facilities and Equipment survey data. However, the trend is toward a greater proportion of individual ownership.[98] Montreal remains the only large metropolitan area in Canada with a substantial majority of renters. Outside the Montreal region, however, tenure patterns are much more similar to the rest of Canada, with rent-to-own ratios ranging from 40:60 to 20:80.

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[98] In 1985, the proportion of renters was 46.3%; in 1989, it had fallen to 45.2%. The national averages in those years were 37.3% and 36.7% respectively.

There are significant regional variations within Quebec as a whole. Map 4 on page 262 shows the disparities in earned income per capita, indicating that there are important urban-rural and North-South variations in the economic base on which housing rests.

The subregions include the Gaspé peninsula, parts of West Quebec, Northern or "Nouveau Québec", the Lac St-Jean region, and regions along the New Brunswick border.

While these economic differences do not translate automatically into variations in housing conditions and markets, there is a substantially higher proportion of dwellings without central heating in the poorer subregions. While renters in difficulty are distributed fairly evenly amongst all Census Divisions, the poorer regions tend to have higher proportions of homeowner one-family households paying 30% or more of income for principal payments.[99]

In Quebec generally, personal expenditure on the home seems less of a priority than are other consumption options.

Consumer surveys indicate a greater acceptance of diversity of lifestyles and household types in residential neighbourhoods than in other provinces. For example, there is proportionately less opposition to the location of social housing projects nearby.

The home furnishing industry and key aspects of building materials supply are vitally important in the Quebec economy.

The Quebec housing finance scene is dominated by the caisses populaires, of which some two thirds of provincial residents are members. The central Caisse Populaire Desjardins also owns the National Bank of Canada.

Within Quebec, there are major regional differences, between the dominant Montreal metropolis, and the Quebec City region, between the north and south, and within the Montreal metropolitan region, between the City and the suburbs.

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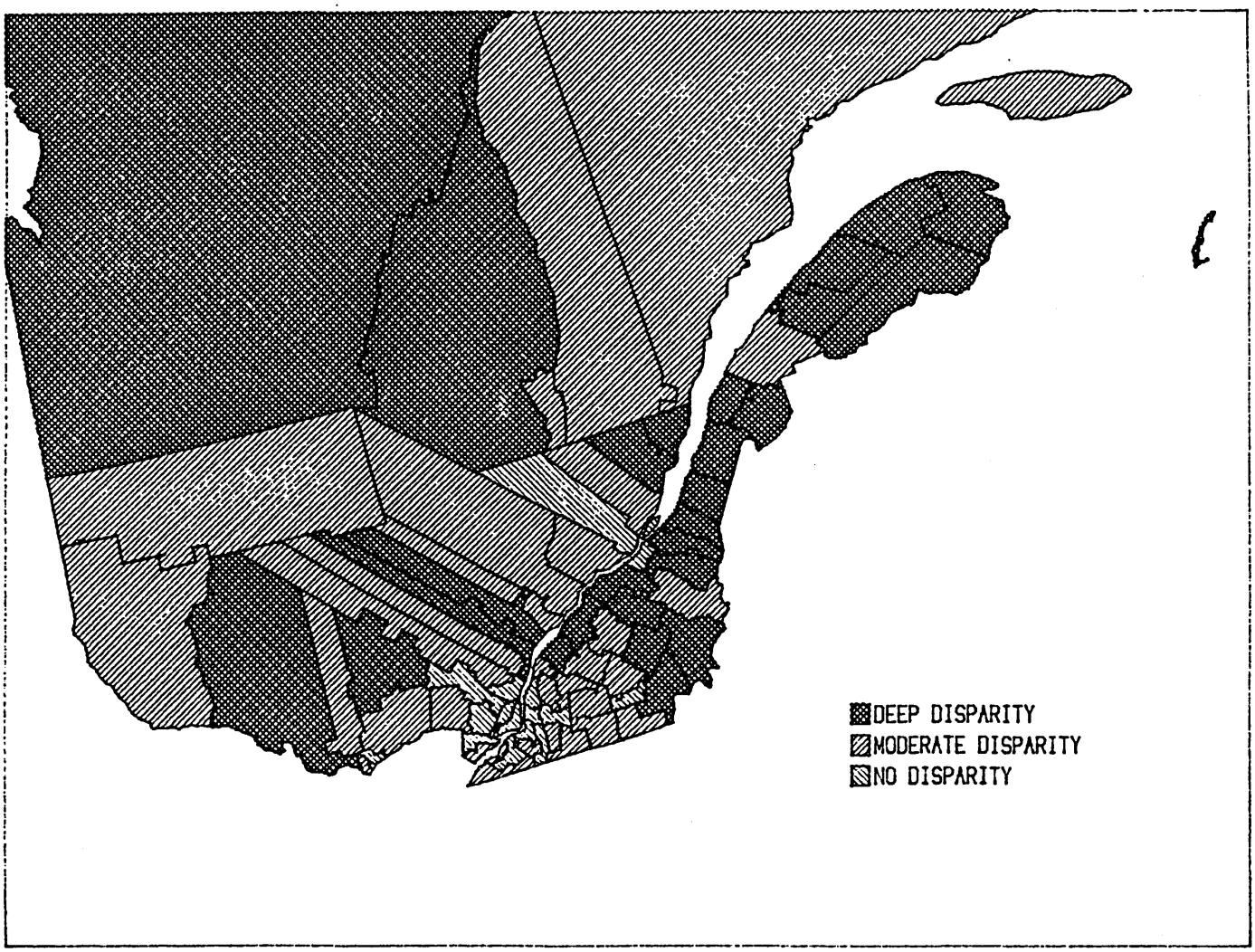
[99] An exception to this pattern is the Matane C.D. which has 42% of renter one-family households paying over 30%, the highest proportion in the province.

MAP 4

DISPARITIES IN EARNED INCOME PER CAPITA WITHIN QUEBEC, 1987
(ACCORDING TO CENSUS DIVISIONS OF 1986)



Source: Industry, Science and Technology Canada, Regional Disparity in Canada, 1989.

In northern Quebec, housing is increasingly dominated by aboriginal economic strength created through the James Bay and Northern Quebec Agreement. Both Inuit and Crees have made housing a cornerstone of economic development efforts.

15.4 Ontario

Ontario is a region composed of major subregions, including Central, Northern and Eastern Ontario, and Southwestern Ontario. Housing market dynamics are quite different in each region. (Map 5, page 264)

Toronto now has an economic impact which spreads well into Northern New York and Michigan, as well as across Canada. In the "Golden Horseshoe" around the western end of Lake Ontario, and in a commutershed extending east to Oshawa, north to Lake Simcoe, and west to Guelph, the pull of the Toronto market in setting housing prices and in business cycles is the overwhelming fact of life. However, even within this subregion, there are important variations, such as those between St. Catharines and Hamilton, and other submarkets. Prices in the former tend to be significantly below those of the contiguous communities.

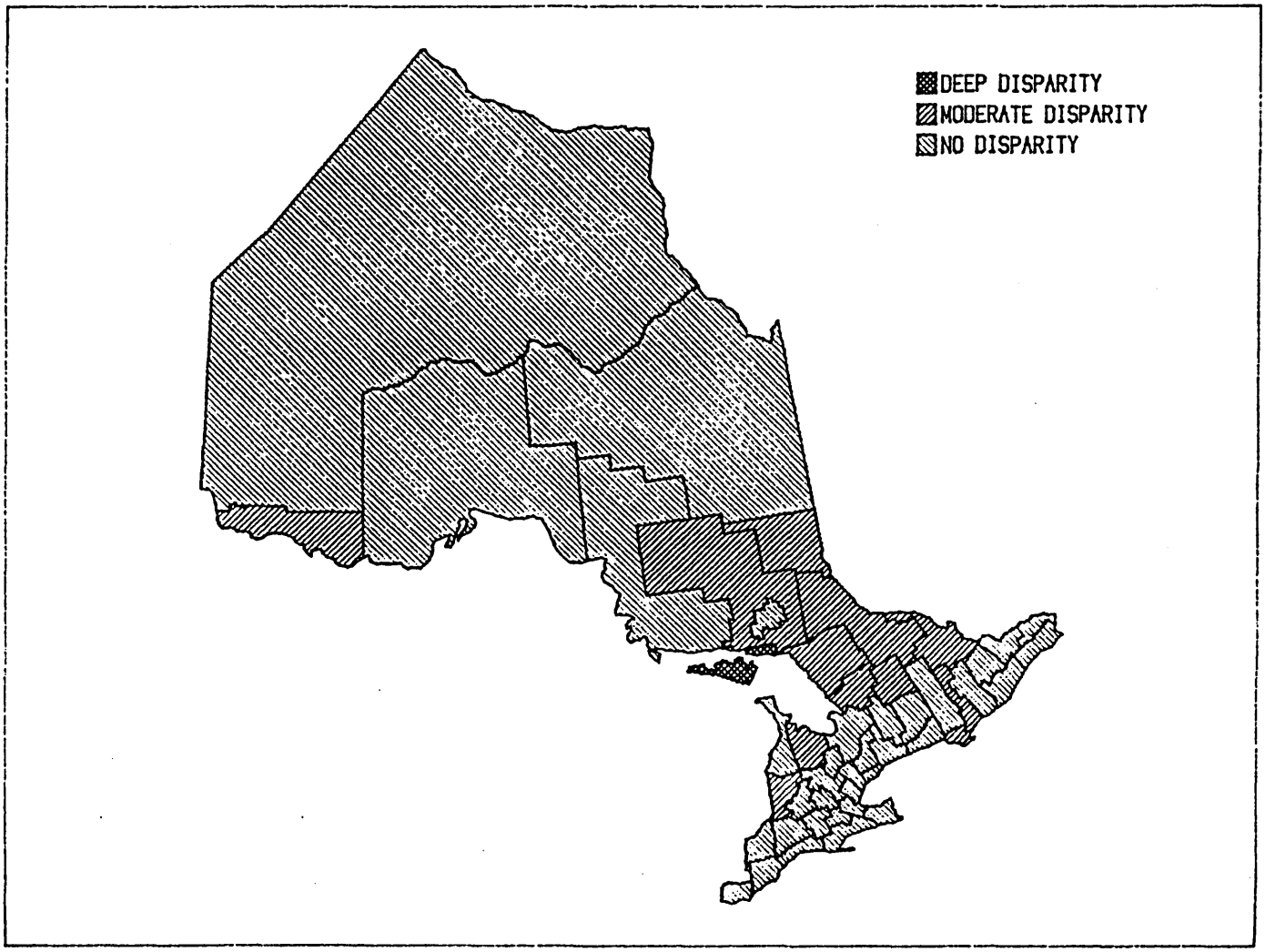
In Northern Ontario, housing market conditions are strongly affected by the rise and fall of world mineral prices and forest product prices. Housing markets of Eastern and Southwestern Ontario are rather stable, and reflect the diverse economic bases of the majority of communities.

As is the case in Quebec, Northern and Eastern Ontario subregions have proportionately more dwellings without central heating, as well as lower average dwelling values. However, the proportions of homeowner one-family households paying 30% or more of income for principal payments are higher in the Greater Toronto and other subregions of Southern Ontario. No consistent subregional patterns in tenant one-family households paying 30% or more of income for rent are apparent.

Ontario now has one of the most active provincial governments, with many housing initiatives of its own. This reflects in part the strong concern for housing to meet the pressures of a large influx of migrants from other provinces and countries in the latter half of the 1980's.

MAP 5

DISPARITIES IN EARNED INCOME PER CAPITA WITHIN ONTARIO, 1987
(ACCORDING TO CENSUS DIVISIONS OF 1986)



Source: Industry, Science and Technology Canada, Regional Disparity in Canada, 1989.

Ontario-based financial institutions and industrial corporations play a large role in the national housing industry. They determine the nature of mortgage lending through the chartered banks and many trust companies.

The higher value-added products for the home, such as heating equipment and environmental controls are mainly designed and manufactured in Ontario. One would expect, therefore, that such innovations would spread more quickly in Ontario, although no systematic measurement of the comparative spread of innovation has been done.

15.5 The Prairies

Economic boom and bust cycles dominate the housing scene in the Prairie provinces. Prices and rents rise and fall in a much more dramatic fashion than in the rest of the country, and there is accordingly a speculative edge to housing investment.

Housing is also a significant factor in the Prairie economy, and a substantial number of small businesses are housing-related.

In the northern parts of the provinces particularly, the aboriginal population is housed in what continues to be the most substandard stock in Canada, proportionately. Tensions between natives and whites are possibly more evident in urban neighbourhoods than in other parts of Canada, but action on housing problems of urban native people has often been more vigorous as well.[100]

The Prairies are notable for the development of factory-built modular and mobile homes. These respond to shortages of labour for site-building during "boom" times, and the need to provide accommodation quickly on energy mega-project sites. They also reflect the Prairie function as a supply base for much of the North.

There are, of course, significant differences within the Prairie region, and within each of the provinces. (See Maps 6 and 7, pages 266 and 267.)

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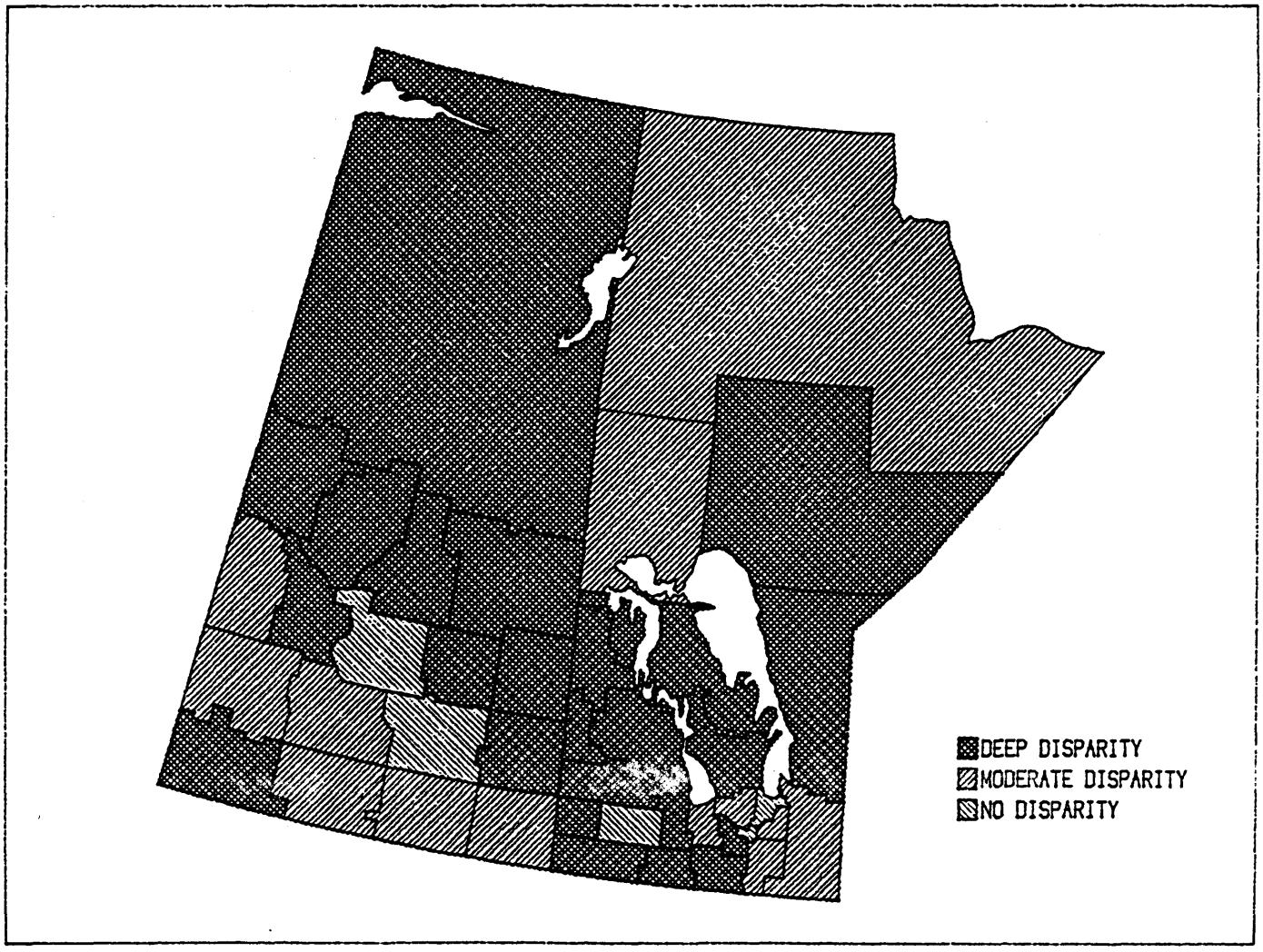
[100] For example, in Saskatchewan, there are 1,283 Urban Native units under the National Housing Act according to Canadian Housing Statistics, 1989, by far the largest number in any region.

MAP 6

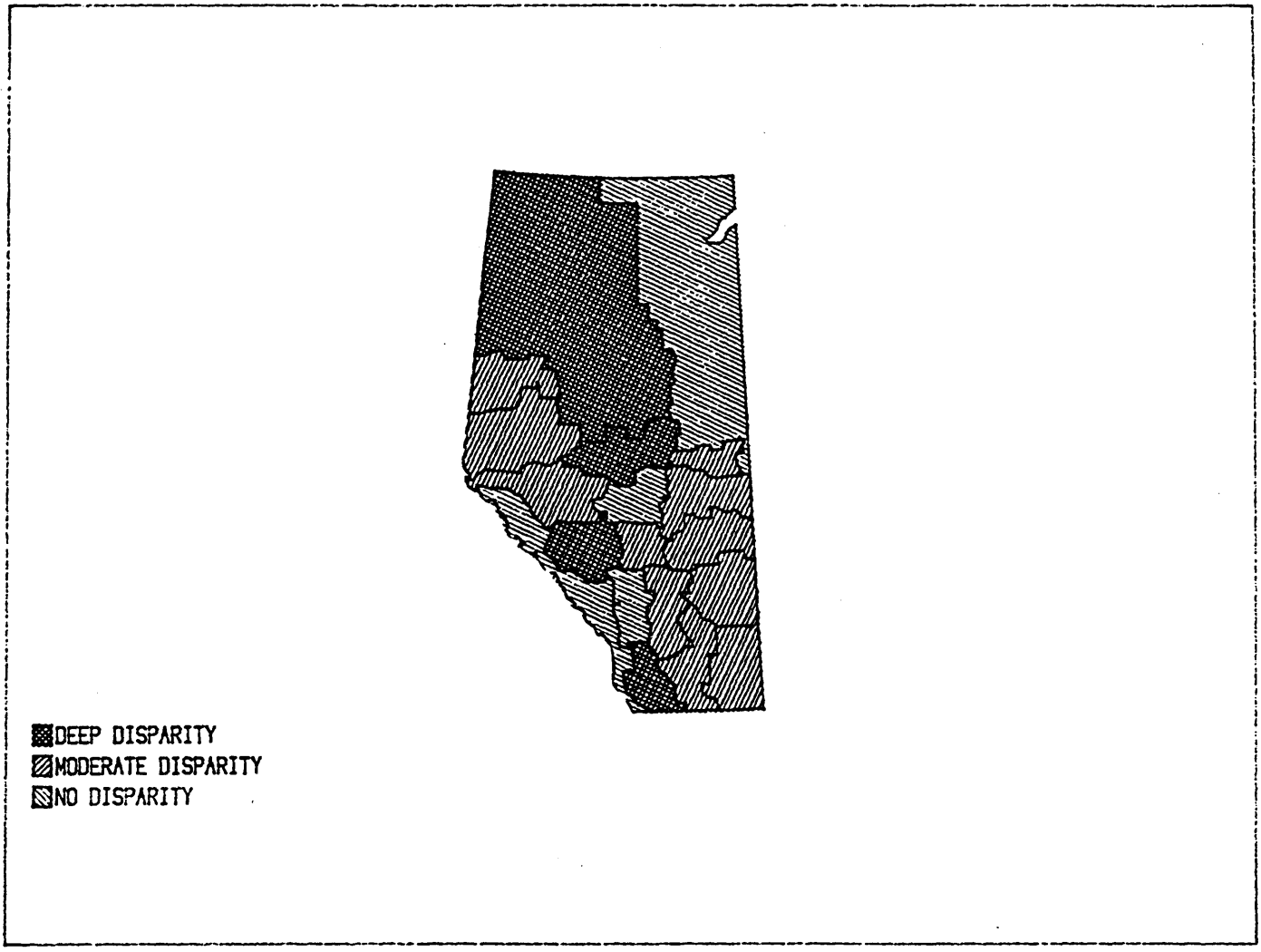
DISPARITIES IN EARNED INCOME PER CAPITA WITHIN MANITOBA AND SASKATCHEWAN, 1987
(ACCORDING TO CENSUS DIVISIONS OF 1986)



Source: Industry, Science and Technology Canada, Regional Disparity in Canada, 1989.

MAP 7

DISPARITIES IN EARNED INCOME PER CAPITA WITHIN ALBERTA, 1987
(ACCORDING TO CENSUS DIVISIONS OF 1986)



Source: Industry, Science and Technology Canada, Regional Disparity in Canada, 1989.

Alberta is one of the most highly urbanized provinces in the country, whereas Saskatchewan still contains a proportionately large rural farm population.

Manitoba is remarkable for the concentration of urban development in one location, Winnipeg.

One notable difference which sets apart Saskatchewan from the rest of the Prairie region and from most other regions, except Quebec, is the large role played by credit unions in financing housing. In fact, one of the largest trust companies based in the West is owned by the credit unions and headquartered there.

Within Alberta, there are distinct economic subregions, with lower earned incomes per capita to be found in the Slave Lake and Peace River regions, and in mountainous areas of the south.

Saskatchewan incomes and economic prospects are divided rather clearly along urban-rural and North-South lines, while in Manitoba, it is clearly the Interlake sub-region which faces the greatest economic challenges.

In general, the housing difficulties in Prairie subregions with lower average earned incomes are predominantly faced by homeowners. Higher proportions are paying over 30% of income for major payments, and more dwellings without central heating.

15.6 British Columbia

In British Columbia, climate and the presence of a large forestry sector play a key role in setting housing apart from that in the rest of the country. The "look" of the housing is often quite different, with heavy use of cedar for both siding and shingles.

Home insulation is not as important, and housing preferences reveal a high priority for larger homes, and for good locations.

The Vancouver economy has become somewhat detached from the fate of the resource sector through links with markets in Asia and along the West Coast of the United States. However, the same boom-and-bust cycles which affect housing investment in the Prairie region are present in the British Columbia housing market. Housing prices over the past decade have fluctuated dramatically, with the largest declines among all the metropolitan areas recorded in Victoria and Vancouver over the latter half of the past decade.

Topography strongly affects the siting of housing in British Columbia, as the conflict between scarce arable land and land suitable for housing is more acute.

Within the province, there are some differences among patterns of housing affordability and adequacy on Vancouver Island, in the North, in the Interior, and in the Lower Mainland.[101]

Tenant households with affordability problems tend to be disproportionately located in the larger urban centres, there are substantial numbers in the Okanagan Valley, the Cowichan Valley, and along the Sunshine Coast as well. The highest proportion of one-family tenant households paying 30% or more of income for rent is in Nanaimo.[102] As a general rule, where tenants are facing affordability problems, so are owners, in marked contrast to much of the rest of the country.

Substantial proportions of dwellings without central heating are to be found among Census Divisions at various levels of average earned income per capita, but with a tendency to be in the North and the Interior. (Map 8, page 270)

15.7 The Territories

The Territories probably compose the region which is becoming more distinctive compared to the rest of Canada in housing dynamics, rather than less so.

A new Northern housing vernacular of design, technology, and performance expectations is being created after decades of copying Southern suburban housing under very hostile climatic conditions.

In the Yukon, there are efforts to increase economic self-sufficiency by creating local housing industries, such as the log-home operation of the Kwanlin Dun tribe near Whitehorse.

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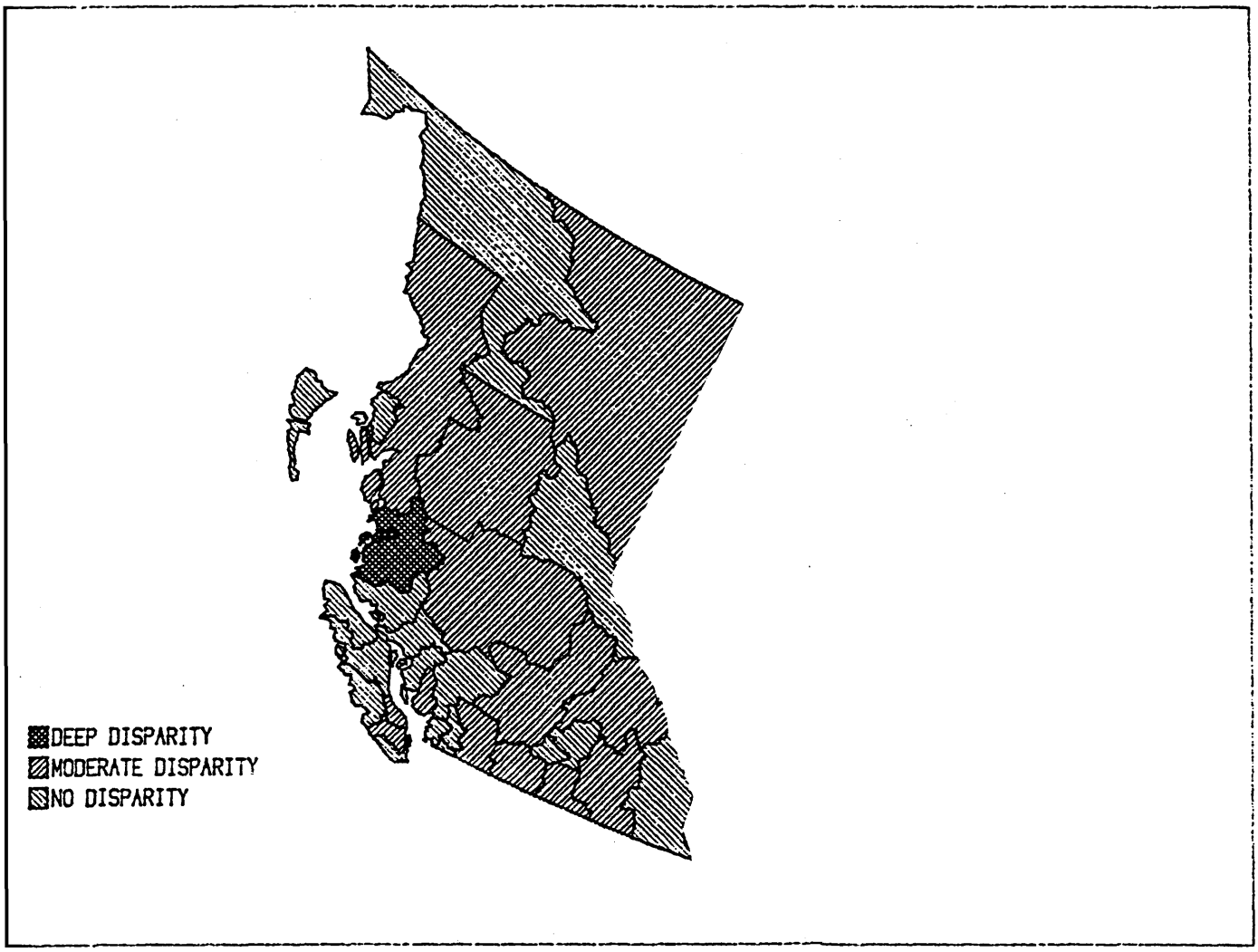
101 Given the absence of a question on housing state of repair in the 1986 Census, this is based on the presence or absence of central heating as an indicator.

102 Note that the data on payment of 30% or more of income for rent were published for one-family households only.

MAP 8

DISPARITIES IN EARNED INCOME PER CAPITA WITHIN BRITISH COLUMBIA, 1987
(ACCORDING TO CENSUS DIVISIONS OF 1986)



Source: Industry, Science and Technology Canada, Regional Disparity in Canada, 1989.

Settlement of native land claims is likely to bring about a substantial increase in housing investment. The Yukon government has sought to reassure residents who invest in their own homes with buy-back guarantees and other mechanisms.

Yukon has been very dependent on the fate of a single mine at Faro in the past, and continues to rely heavily on a few key resource projects for its main livelihood. In the Northwest Territories, publicly-owned rental housing is the dominant form, and the politics of housing are therefore quite distinct from those in the rest of the country.

There are important differences as well between the housing situation in Yellowknife, Inuvik, and Fort Smith, all of which have significant private markets and non-aboriginal populations, and those elsewhere in the Territories, which have almost no private market at all.

As in the Prairies, there remain significant proportions of the stock occupied by aboriginal people which are substandard by any definition.

15.8 Alternative Definitions of a Region

This is an exploratory study, and an attempt to scan the available data in a comprehensive fashion. In order to begin from some stable benchmarks, regional definitions used are those which everyone thinks of when someone mentions "Canada's regions". However, these are not necessarily the most important housing regions, as is implicit in many of the variables set out above.

For example, as we have illustrated in Chapter 3, there are significant climatic, economic, and urban-centred regions which shape the patterns of housing design, construction, and use in important ways.

There are also important cultural regions, based on language and on the different waves of European, Asian, and Caribbean settlement. These affect communication about housing, and also the valuation given to such things as home ownership, the size and function of kitchens, patterns of use by residents for entertaining, and housing as a representation of status.

Perhaps the best-known regions are the "house-price" regions, which tend to link very distant communities into groups based on their similar population and economic dynamics.

It remains for future research projects to define the boundaries of such non-conventional regions more precisely and to identify more clearly the factors which give rise to them. This report offers a substantial information base from which to begin.

15.9 Implications for Future Research

The variety of Canada's regions as described above has the ring of cliches that "everyone knows". It is chiefly when one digs below the surface to assess the dynamics of particular subsectors that interesting research hypotheses start to appear. However, the regions are often not so unique in relation to specific variables. They take shape as composites of interwoven and overlapping variables. So it is important to include such composites either as the beginning or the ending points of future research.

15.10 Implications for Policy Formulation

There is very little new to be said to regional policy-makers about the characteristics of their own regions. What may be helpful to them is to have the possibility of systematically comparing their own situation with that of other regions. Insights about how to solve their own problems may be produced as a result.

For private entrepreneurs and investors, recognition of regional differences is a vital aspect of identifying market "niches" for current and potential new products and services. In the era of more flexible manufacturing, diversity is both more feasible, and may prove to be more profitable.

CHAPTER 16. THE FUTURE OF REGIONAL DIFFERENCES

"Canada's regional differences in age structure are caused only in small part by ... differences in fertility from one part of the country to another. The dominant cause of these differences lies in migration patterns."

Health and Welfare Canada, Charting Canada's Future: A Report of the Demographic Review, 1989

16.1 What Can We Know About the Future of Regional Differences?

The future of regional differences related to housing in Canada has many elements of unpredictability. Cultural and economic forces may appear to push further in the direction of homogeneity from some perspectives, such as housing construction and design. Yet regional economies will continue to push in different directions, in ways that directly affect housing conditions and markets.

In the midst of this unpredictability, it appears wisest to ensure that we have a solid grasp of the changes which are predictable. Then, the less predictable changes can at least be faced in the knowledge that some major surprises have been avoided. Indeed, it may turn out that anticipation of the more predictable elements of the future leads on to greater predictability for other aspects as well. In no field is this more true than in relation to population forecasting.

To be specific, many of the economic dislocations of the 1970's and 80's could be anticipated on the basis of demographic data in hand well before the events. For example, such data could forecast with substantial accuracy the "youth employment crisis" of the early 1980's, as well as the "empty schools" crisis of the same period. David Foote of the University of Toronto has made it his mission to point out the many implications of the truism that "every year, we get one year older."

That is one key aspect of the "predictable future" in relation to regional differences in housing. Another is surrounded by somewhat less certainty as to overall numbers, but nearly complete certainty about trends. It is that "immigrants go where other immigrants have gone before them".

These two simple facts together are working to move each region almost inexorably along a rather different path of future development.

16.2 Components of Population Growth

Table 101 on page 275 presents the combined result of an aging population and regionally variable flow of immigrants, in the form of annual population growth rates for the past decade. Turning to Table 102, page 276, we can see the major components of the regional differences in demographic trends as a single-year snapshot for 1989. The importance of substantial aboriginal populations in pushing up rates of natural increase can be seen in Saskatchewan, Alberta and the Territories. The effects of gaining population through both international and inter-regional migration can be seen readily in the cases of Ontario, Alberta and British Columbia. While the rates change somewhat from year to year, the overall patterns indicated in the table seem to be fairly well set.[103]

The Territories are the most volatile region demographically, with very high birth rates, up to twice the national average, and wide swings in interprovincial and international migration. Death rates are around half the national average, reflecting both a younger overall population age structure, and out-migration of the elderly. This is the most difficult region for which to develop long-term forecasts that will prove reasonably accurate. Mine closures, land claims settlements, and a variety of other factors outside of demographics will play a major role.

16.3 Results of Demographic Change in Households by Age of Head

Tables 103 and 104 on pages 277 and 278 carry the above patterns forward for twenty years, and form them into households, using recent CMHC projections. They focus on two key age groups from a housing demand perspective:

- those likely to be entering the market for the first time;
- those most likely to be considering alternatives to family housing, or special needs accommodation.

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[103] In the case of Ontario, this appears to be changing in the 1990's as the province loses through inter-regional migration.

TABLE 101

POPULATION GROWTH RATES FOR DIFFERENT REGIONS VARY WIDELY, 1981 TO 1989

REGION/PROVINCE	POPULATION GROWTH RATE, 1981-89 (%)	VARIATION FROM CANADIAN AVERAGE
Atlantic Canada	+ 3.2	- 4.5
Newfoundland	+ 0.5	- 7.2
Prince Edward Island	+ 5.7	- 2.0
Nova Scotia	+ 4.6	- 3.1
New Brunswick	+ 3.3	- 4.4
Quebec	+ 3.9	- 3.8
Ontario	+ 11.1	+ 3.4
Prairies	+ 6.7	- 1.0
Manitoba	+ 5.8	- 1.9
Saskatchewan	+ 4.0	- 3.7
Alberta	+ 8.3	+ 0.6
British Columbia	+ 11.3	+ 3.6
CANADA	+ 7.7	0

Source: Canadian Housing Statistics, 1990, Table 93. Note that the Canada total includes Yukon and Northwest Territories.

TABLE 102

MAJOR REGIONAL DIFFERENCES IN COMPONENTS OF GROWTH, 1989

PROVINCE	RATE OF NATURAL INCREASE PER THOUSAND POPULATION	RATE OF TOTAL NET MIGRATION PER THOUSAND POPULATION	RATE OF TOTAL GROWTH PER THOUSAND POPULATION
Newfoundland	+ 6.6	- 3.1	+ 3.6
Prince Edward Island	+ 6.0	+ 4.8	+ 10.9
Nova Scotia	+ 5.7	- 1.1	+ 4.5
New Brunswick	+ 5.9	0	+ 5.9
Quebec	+ 5.8	+ 1.8	+ 7.6
Ontario	+ 7.0	+ 8.1	+ 15.1
Manitoba	+ 7.3	- 7.1	+ 0.2
Saskatchewan	+ 9.4	- 15.2	- 5.8
Alberta	+ 12.0	+ 2.1	+ 14.1
British Columbia	+ 6.8	+ 17.0	+ 23.8
Yukon	+ 16.5	- 14.9	+ 1.6
Northwest Territories	+ 24.3	- 3.9	+ 20.4
CANADA	+ 7.2	+ 4.6	+ 11.8

Source: Statistics Canada, Catalogue No. 91-210.

TABLE 103

ATLANTIC CANADA HAS DECLINING NUMBERS OF YOUNGER HOUSEHOLDS, 1991 TO 2001

REGION/PROVINCE	NUMBER OF HOUSEHOLDS HEADED BY MAINTAINERS AGED 15-24 (THOUSANDS): 1991	2011	PERCENTAGE CHANGE IN HOUSEHOLDS HEADED BY MAINTAINERS AGED 15-24, 1991-2011
Atlantic Canada	33.8	28.9	- 14.5
Newfoundland	6.8	4.6	- 2.2
Prince Edward Island	1.8	1.8	0
Nova Scotia	14.2	13.4	- 5.6
New Brunswick	11.0	9.1	- 17.3
Quebec	115.0	127.9	+ 11.2
Ontario	158.4	195.4	+ 23.4
Prairies	112.2	137.0	+ 22.1
Manitoba	23.8	26.5	+ 11.3
Saskatchewan	23.2	27.3	+ 17.7
Alberta	65.2	83.2	+ 27.6
British Columbia	65.4	80.0	+ 22.3
Yukon Territory	0.6	0.8	+ 33.3
Northwest Territories	1.2	1.5	+ 25.0
CANADA	486.6	571.5	+ 17.4

Source: Canada Mortgage and Housing Corporation, Potential Housing Demand Projections: Canada and the Provinces, 1986-2011, Base Projection.

TABLE 104

TERRITORIES AND ALBERTA HAVE FASTEST GROWING NUMBERS OF HOUSEHOLDS WITH HEADS AGED 65+ 1991 TO 2001

REGION/PROVINCE	NUMBER OF HOUSEHOLDS HEADED BY MAINTAINERS AGED 65+ (THOUSANDS): 1991	2011	PERCENTAGE CHANGE IN HOUSEHOLDS HEADED BY MAINTAINERS AGED 65+, 1991-2011
Atlantic Canada	163.4	228.4	+ 39.8
Newfoundland	30.8	47.2	+ 53.2
Prince Edward Island	9.8	13.1	+ 33.7
Nova Scotia	69.8	95.9	+ 37.4
New Brunswick	53.0	72.2	+ 36.2
Quebec	438.6	719.1	+ 64.0
Ontario	708.6	1168.4	+ 64.9
Prairies	321.0	495.3	+ 54.3
Manitoba	93.0	119.3	+ 28.3
Saskatchewan	88.2	105.8	+ 20.0
Alberta	139.8	270.2	+ 93.3
British Columbia	258.9	414.7	+ 60.2
Yukon Territory	0.7	2.3	+ 228.6
Northwest Territories	1.0	2.8	+ 180.0
CANADA	1892.0	3031.0	+ 60.2

Source: Canada Mortgage and Housing Corporation, Potential Housing Demand Projections: Canada and the Provinces, 1986-2011, Base Projection.

In Table 103 above, we see that the first group, aged 18 to 24, is expected to decline or stabilize in all of Atlantic Canada. As Table 104 indicates that governments and non-governmental organizations, as well as the private sector, can gird themselves for a dramatic increase in senior citizen households, aged 65+, in the Territories and Alberta especially.[104]

The net effects on the structure of households by age of head are illustrated on page 280, Table 105. Overall proportions of younger households are expected to decline right across Canada, but especially in Newfoundland. The appearance of very rapid growth in households headed by elderly persons across the Territories and in Alberta, noted above, becomes more comprehensible when we see that they are just moving toward the national average. The Saskatchewan result -- a reduced proportion of elderly households -- is based on the assumption that numbers of working-age people will emigrate during the 1990's and not return, leaving fewer people to age in place by 2011.

16.4 Housing and Community Consequences

A variety of very tangible consequences are likely to flow from the combined effects of an aging population across Canada and quite different migration trends in different regions.

These include:

- an older and older population age structure in the declining, zero and slow-growth regions;

- because of the relatively small number of people in child-bearing age groups, a whole range of communities in which the population declines every year, and the working-age tax base is steadily eroded;

(To page 281)

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104 The "Base" CMHC projection assumes fertility will continue at 1989 age-specific rates, that life expectancy and emigration will follow Statistics Canada projections, that interprovincial migration will continue to favour the Western provinces, and that immigration and headship rates will be "Medium". Family composition projections are those of CMHC. See Roger D. Lewis, Potential Demand Projections: Canada and the Provinces, 1986-2011 (Ottawa: CMHC, 1991), p. 54.

TABLE 105

DIFFERENT REGIONAL PATTERNS IN YOUNG AND ELDERLY HOUSEHOLDS, 1991-2011

REGION/ PROVINCE	% HH WITH MAINTAINER AGED 15-24, 1991	% HH WITH MAINTAINER AGED 15-24, 2011	% HH WITH MAINTAINER AGED 65+, 1991	% HH WITH MAINTAINER AGED 65+, 2011
Atlantic Canada	4.3	3.0	20.7	23.5
Newfoundland	3.9	2.1	17.7	22.0
Prince Edward Island	4.1	3.4	22.2	24.5
Nova Scotia	4.4	3.4	21.8	24.0
New Brunswick	4.4	3.0	21.0	23.8
Quebec	4.5	3.8	17.0	21.4
Ontario	4.4	3.9	19.5	23.1
Prairies	6.6	5.7	19.0	20.8
Manitoba	5.9	5.1	22.9	23.0
Saskatchewan	6.3	5.8	24.0	22.7
Alberta	7.1	6.0	15.2	19.3
British Columbia	5.3	4.5	20.8	23.5
Yukon	6.5	5.0	7.5	14.4
Northwest Territories	7.9	6.5	6.6	12.1
CANADA	4.9	4.2	19.0	22.3

Source: Canada Mortgage and Housing Corporation, Potential Housing Demand Projections: Canada and the Provinces, 1986-2011, Base Projection.

- an acceleration of the closure of schools, community recreation centres, and other youth-oriented facilities as the numbers of users dwindle below the minimum level needed to keep them open economically;

- potentially reduced labour force productivity in the declining regions, due to shortages of entry-level workers and the gradual loss of older skilled workers to retirement;

- ongoing racial and ethnic adaptation, with associated costs and benefits, in the immigration-receiving regions as the original composition of the population gradually shifts from a European to a more diverse majority, including a substantial number of refugees;

- increasing disparities between housing values and prices to market entrants in declining versus growing regions, as the two types of markets become more and more dissimilar; the result would be that those from declining regions find it more and more difficult to move into growing ones without relative impoverishment.

This may appear to be an overly bleak forecast, and does not take into account positive actions which may be taken by affected communities and governments.

Indeed, West European countries have already experienced an aging population coupled with highly concentrated immigration without major dislocation. However, in all cases, these have been geographically much smaller than Canada, with much more highly centralized governments, and less ethnic and linguistic diversity.

There are contained within some consequences of demographic change the seeds of solutions. For example, declining dwelling values in some smaller communities may help to attract a fresh round of "ex-urban" migration, as occurred in the latter part of the 1970's. Labour shortages in some regions may likewise begin to attract a larger share of immigrants eager for work.

The prospect of major loosening of emigration rules by Russia, Ukraine, and countries in Eastern Europe may result in new growth for Saskatchewan and Manitoba, where many people from Eastern Europe originally settled.

16.5 Implications for Future Research

The regional dimension of futures research in Canada, including urban implications, appears to be fairly well in hand as far as basic population and household projections goes.

The Demographic Review conducted by Health and Welfare Canada, CMHC's housing demand projections, and various Provincial efforts, e.g., those of the Ministry of Treasury and Economics in Ontario, offer a great deal of baseline data.

The work which remains to be done is to parallel for other aspects of housing and community development the pioneering work on implications of an aging population for housing the elderly which CMHC has been doing.

Examples of other themes which could be taken up and advanced further include:

- experiences of communities in converting from resource-based economies to retirement, service-based economies;
- responses to the needs of non-elderly single person households;
- the design and technology of flexible use in multiple dwelling structures and community buildings, e.g., schools into seniors' housing, as well as in single-detached housing;
- attractions of a cleaner natural environment as a factor in promoting active growth or resurrection of declining communities;
- cold-weather urban technology to increase the attractiveness of threatened northern centres.

Clearly there should be a region-by-region dimension in all housing futures research.

16.6 Transferability of Regional and Local Case Studies to Other Jurisdictions

Methods of considering the implications of demographic and related housing changes in the future appear to be highly transferable from region to region and locality to locality. Results would be impossible to transfer in relation to actual numbers and even proportionate trends.

However, patterns of human and institutional behaviour in regions and localities facing similar demographic circumstances and pressures should be quite transferable, within limits. We already know how to deal with rapid growth. Successes in managing decline appear to be fewer. A competitive rather than co-operative mode may be the natural tendency under such circumstances.

Nevertheless, it would appear vital for information-sharing arrangements to be strengthened amongst lower-growth or zero-growth and declining localities and regions in particular. The margin for error in responses to difficult circumstances is smaller, but the resources available for planning and action are also more limited.

16.7 Implications for Policy Development and Program Evaluation

The overall message from the trends explored briefly above is that provincial and community leadership in working to attract growth, and to allocate it where it is strong, will come to the fore again in the 1990's and beyond.

The main patterns appear immovable, but the fates of individual communities will still be very much influenced by what actions they take within the resources they have.

There is a need for policy analysts to share experience with the impact of key trends on existing policies and programs, with those in regions first to feel the effects of demographic and economic change having the greatest responsibility.

CHAPTER 17. CONCLUSION

"In the 1990s, Canada will undergo exceptional economic and social changes as it adapts to new technologies and adjusts to global economic reorganization... All areas of the country are affected. This development and redevelopment of urban and rural areas is linked to the performance of the economy."

CMHC, Strategic Plan, 1992-1996, 1991

17.1 Addressing Regional Differences in Future Research

The most surprising thing about regional differences in housing is how little systematic attention has been given to what is obviously a constant undercurrent in political debate and in public/private sector programming.

This study could only serve to raise the topic and define its major dimensions. More work is needed, not in the form of a "crash research program", but through the integration of regional categories into all major studies in the future, and through consideration of the regional context by those preparing case studies.

Despite recurrent debates on the national political scene arising from differences in regional views of their respective interests, Canada's regional diversity appears to be part of what makes it work.

Its housing is one illustration of this point. Market dynamics, tenure patterns, energy technology, dwelling styles, consumer expectations, government programs and patterns of use all vary across the country, in some cases dramatically. But, by and large, these variations serve to increase market responsiveness to demand, reduce tensions of social change, and enhance a sense of cultural identity.

The basic perspective on Canada's regions today is that they are different from a housing perspective because of the precise mix of components which they contain.

Historical differences in physical systems, economic dynamics, culture, and political structures have tended to converge and become less pronounced. Hence, the individual components of the housing scene may seem to be rather similar from one end of the country to the other. But the ways in which they go together to form regional wholes are unique.

Thus, for example, there are now decidedly "urban" high-density housing forms to be found in all regions, but more so in those dominated by the largest metropolitan centres.

Canadian economic history continues to play a role in shaping housing today.

The pattern of settlement established to create and sustain an earlier mix of staple goods and range of production and transportation technologies may now produce stresses in housing markets.

Specifically, communities which once had a secure place in the hierarchy of settlements may now be declining and their housing losing value, due to changing industrial technology, new transportation systems, and shifts in world demand for major commodities.

In the decades ahead, the majority of smaller settlements in the resource-producing regions are likely to be under threat.

Although housing tends to be built and occupied as a function of larger settlement patterns and trends, there is some evidence that it also has stabilizing effects in smaller communities. That is, because inexpensive inherited homes are available and comfortable, people tend not to move away from communities which they would otherwise leave for purely job-oriented reasons. In centres which are losing population, the housing market may continue to function rather normally for a period, even conferring substantial value increases due to internal dynamics.

What remains surprising about much housing built in Canada in the past, as with that built more recently in the North, is how few concessions to the regional differences in such basic factors as climate were made. Indeed, one wonders, looking at the early structures, how people survived in them.

All of the above are hypotheses to be tested further in future research.

17.2 Policy Consequences of Regional Differences

The overall policy-relevant conclusions of the study are as follows:

- dramatic regional differences in the Canadian housing situation persist but are largely taken for granted and are "worked around" by individuals, firms, and governments alike;

- major historical disparities in housing conditions, to the extent these can be measured by indicators of facilities and crowding, etc., have diminished; most are now falling below the level at which a survey can capture them, except on Indian reserves;

- the topic of regional differences in housing and urban development appears to be less of a concern in policy-oriented work today; in part this is because Federal institutions focussed on their existence have disappeared, in part because real improvements have taken place, and in part because other topics have higher priority on the public policy agenda;

- frictions between regional (provincial) and the national government have been diminished through significant policy and program adjustments and a variety of partnership arrangements; by devolving delivery responsibility and authority, these seek to avoid or modify "top-down" programming;

- national programs also have explicit variations to take regional differences into account on prices, income levels, and rent-to-income ratios;

- policy attention appears to have shifted to the sub-regional level within provinces, due to the dynamics of major metropolitan centres, and a concern about the polarization of the economies of Northern and Southern portions of most provinces.

As the analysis provided above suggests, the 1990's could well see a return to the issue of regional differences in housing policy from a number of perspectives. First is the continuing shift in the economy of Central Canada toward a high-technology based structure. Depending on world market conditions, this may lead to increasing economic disparities between Southern Ontario and other regions over the longer term. These in turn may result in slippage on housing improvements of the past four decades in the latter.

However, such a trend may also create some new opportunities for slower-growth regions, e.g., through attraction of industry as a result of lower costs.

A closely related development is that driven by demographic change, especially the "aging" of the population. Will there be an acceleration of community decline, leading to a "trapped" population without the means to support community services or the housing equity to move elsewhere?

In this context, the kind of community environment offered by a residential area will likely become much more important in determining whether it continues to grow or declines. That is, the "quality-of-life" considerations which received so much attention by the Ministry of State for Urban Affairs will come back into view in a major way.

One could see a polarization into younger immigrant-driven metropolitan areas and elderly small towns, with disproportionate shares of the latter in Atlantic Canada, much of Quebec, and on the Prairies outside the metropolitan corridors. Such a polarization would result in the need for even greater emphasis on public policies sensitive to regional and local differences.

Concern for the natural environment is also rising in Southern regions, prompting a renewed focus on the location of housing and the natural resources and habitats which it consumes. This may favour new developments in areas where settlement can be located in harmony with nature, and help dampen the support for "monster homes" in certain major metropolitan markets, especially in Ontario. It is still far to early to tell what the practical consequences of environmental concern for future settlement patterns may be.

17.3 Focussing on the Regional Differences that Matter Most

A key question for policy analysts and researchers alike is: which regional differences really matter?

Based on the analysis offered in this report, they are the following:

- those which reflect widening of disparities previously narrowed, e.g., increased income differences which lead to increased affordability problems;

- those which are likely to contribute to further divisions of interest and life chances between urban areas and rural areas or smaller communities;

- those which have an impact on national unity and identity, even if perceptual, e.g., a sense that one region getting "more than its fair share" of available housing funds;

- those which need to be addressed by different program arrangements, environmental regulations, design, construction, etc., e.g., the North;

- those which add to the interest and diversity of Canadian life, reduce homogeneity, increase attractiveness to tourists, e.g., regional housing vernacular in architecture.

In summary, regional differences in housing are here to stay, are not something to be resisted or eliminated, and are an inherent part of the functioning of the national housing system. To the extent that they confer particular competitive advantages on given regions, add to the attractiveness of regions, and increase the resiliency or capacity to cope of different regions, they may well be the objects of active promotion.

However, to seize the opportunities inherent in regional and in sub-regional differences, one first has to be aware of them through adequate research. Then one can adopt a policy focus which begins outside housing per se and works back to housing hypotheses and solutions. That is, to take an obvious example, it is most appropriate to begin with population age structure and composition by region and then to focus on varieties of housing types most likely to be in demand.

This report has sought to illuminate the manner in which economic, geographic, social, and political factors outside the housing field shape it. As well, it has made clear the importance of regional and sub-regional differences as a housing and community research agenda for the future.

The most efficient way in which to carry forward that agenda will be for individual researchers and policy analysts to consider and write about regional differences in each project they carry out.

ANNEXES

ANNEX "A"

SELECT ANNOTATED BIBLIOGRAPHY ON REGIONAL ANALYSIS AND REGIONAL DEVELOPMENT

Anderson, F.J. Regional Economic Analysis: A Canadian Perspective. Toronto: Harcourt Brace Jovanovich Canada, 1988.

This text focusses on the standard questions of regional differences such as economic and employment growth, income, productivity, and interregional migration. The most relevant portions from a housing perspective are those addressing "urbanization and heartland growth" and "the urban system".

Armstrong, Muriel. The Canadian Economy and Its Problems. Scarborough, Ontario: Prentice-Hall Canada, 1988.

This is a rather lively text, with one major chapter on regional distribution of income and government efforts to reduce them which is worth reading for housing analysts. The book also contains the standard information about differences in productivity, employment, labour force, and other economic factors.

Auer, Ludwig. Construction Instability in Canada. Ottawa: Information Canada, 1975.

This is the main report from a major project on cyclical instability in the Canadian construction industry undertaken by the Economic Council of Canada. Regional variations in construction are given major coverage, although the residential sector does not receive as much attention as other sectors throughout.

Coffey, William J. and Pol se, Mario. Still Living Together: Recent Trends and Future Directions in Canadian Regional Development. Ottawa: Institute for Research on Public Policy, 1987.

This is an update report on an earlier study of regional disparities undertaken by the Economic Council of Canada. It shows areas where "convergence" toward the national average has occurred.

Henton, Douglas C., and Hansen, Eric. Regions in a Global Economy: Implications of changing regional development patterns. Report No. 772. Menlo Park, California: SRI International, 1988.

This report addresses regional differences in the United States, and assesses their impact on international economic patterns.

Martin, F., et.al. The Interregional Diffusion of Innovations in Canada. Ottawa: Minister of Supply and Services Canada, 1979.

This study, prepared for the Economic Council of Canada, is one of the few on the subject available. It covers the diffusion of computers, innovations in steel production, roof trusses, containerization of ocean cargo, newsprint, and shopping centres. The study shows substantial technological lags in Atlantic Canada especially, and links these to other regional disparities.

McCann, L.D., ed. A Geography of Canada: Heartland and Hinterland. Scarborough, Ontario: Prentice-Hall Canada, 1982.

This is a standard geography text, but it contains a full exegesis of the "heartland-hinterland" theory of Canadian regional development.

Norrie, Kenneth, ed. Disparities and Interregional Adjustment. Toronto: University of Toronto Press, 1986.

This book is a one of the large number of research reports commissioned by the Royal Commission on the Economic Union and Prospects for Canada. Most relevant is the article by Robert L. Mansell and Lawrence Copithorne entitled "Canadian Regional Economic Disparities: A Survey". It brings together the widest array of social and economic indicators among the books consulted, but the only one directly associated with housing is the number of automatic dishwashers.

Putnam, D.F., and Putnam, R.G. Canada: a regional analysis. Toronto: J.M. Dent & Sons, 1979.

This is a basic geography text, profusely illustrated with maps and photographs. Much of the book is taken up with a region-by-region description and analysis. However, Chapter 3 is devoted to a useful review of how the settlement of Canada as a whole evolved, and of current regional differences.

Ruggeri, G.C. The Canadian Economy: Problems and Policies. Toronto: Gage, 1987.

This is a text similar to the Muriel Armstrong book, with one chapter on regional disparities in income, employment, etc.

Savoie, Donald J. Regional Economic Development: Canada's Search for Solutions. Toronto: University of Toronto Press, 1986.

As its title implies, this is a historical assessment of regional economic development policies. However it concentrates on the efforts of the Federal Department of Regional Economic Expansion.

_____, ed. The Canadian Economy: A Regional Perspective. Toronto: Methuen, 1986.

This is a book of readings on regional development topics, with an emphasis on the analysis of government policies in the field, not including housing policies. The article on "The Interurban Location of Office Activities: A Framework for Analysis", by William J. Coffey and Mario Pol se is one of the most interesting and relevant.

Sitwell, O.F.G. and Seifried, N.R.M. The Regional Structure of the Canadian Economy. Toronto: Methuen, 1984.

This book would more appropriately be entitled "A History of Ideas About The Regional Structure of the Canadian Economy", since that is a major part of its approach. The tracing of the different stages of development is interesting, although the conclusions of the work as a whole are not very dramatic.

ANNEX "B"

PROVINCE-BY-PROVINCE AND TERRITORY-BY-TERRITORY PROFILES

INTRODUCTORY NOTE

While the main emphasis of this report is the variations across the different regions, members of the National Housing Research Committee also requested profiles of individual provinces which they could use for their own purposes. Accordingly, a selection of key variables for each province and territory has been assembled and presented in this annex.

Note that all definitions for the variables presented are the same as those provided in the various Statistics Canada and Canada Mortgage and Housing Corporation publications listed in the notes at the end of the annex. Rather than repeating them, the reader is invited to refer directly to the documents listed for any clarifications required.

PROFILE OF NEWFOUNDLAND - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	570,000	2.2
Households/ Occupied Dwellings, 1989	167,000	1.8

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	3.35	2.67
Average Number of Rooms per Dwelling, 1989	6.14	5.85
Single-detached dwellings, 1989 (%)	77.8	57.0
Single attached dwellings, 1989 (%)	10.2	8.5
Apartments or Flats, 1989 (%)	9.6	32.4
Mobile Homes, 1989 (%)	2.4	2.1
Owned dwellings, 1989 (%)	79.6	63.3
Rented dwellings, 1989 (%)	19.8	36.7

PROFILE OF NEWFOUNDLAND - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 0.4	+ 7.7
Urban Population, 1986 (%)	58.9	76.5
Gross Provincial Product per capita, 1989 ($)	$14,907	$24,930
Unemployment rate, 1989 (%)	15.8	7.5

Indicators Relating to Housing Goals

Tenant households paying 30% or more of income for rent, 1986 (%)	35.6	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	10.5	13.4
Dwellings with over one person per room, 1986 (%)	4.6	1.8
Multiple-family households, 1986 (%)	2.6	1.0
Dwellings in need of major repair, 1982 (%)	17.6	12.9
Dwelling in need of major repair, 1989 (%)	13.2	10.0

PROFILE OF NEWFOUNDLAND - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	5.6	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	30.5*	22.6*
Residential general contractors with output valued >2,000,000 per year, 1986 (%)	30.4*	53.6*
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	21.6	3.9
Households with a vacation home, 1989 (%)	12.0	5.8
Average size of new single-detached dwellings in square metres, 1989 (St. John's)	101.2	114.7
Proportion of the housing stock which is social housing, 1989 (%)	6.2	6.0

* Figure for all of Atlantic Canada

PROFILE OF PRINCE EDWARD ISLAND - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	130,000	0.5
Households/ Occupied Dwellings, 1989	44,000	0.5

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.85	2.67
Average Number of Rooms per Dwelling, 1989	5.90	5.85
Single detached dwellings, 1989 (%)	72.7	57.0
Single attached dwellings, 1989 (%)	4.5	8.5
Apartments or Flats, 1989 (%)	18.2	32.4
Mobile Homes, 1989 (%)	6.8	2.1
Owned dwellings, 1989 (%)	75.0	63.3
Rented dwellings, 1989 (%)	25.0	36.7

PROFILE OF PRINCE EDWARD ISLAND - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 5.7	+ 7.7
Urban Population, 1986 (%)	38.1	76.5
Gross Provincial Product per capita, 1989 ($)	$14,415	$24,930
Unemployment rate, 1989 (%)	14.0	7.5

Indicators Relating to Housing Goals

Tenant households paying 30% or more of income for rent, 1986 (%)	38.2	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	12.1	13.4
Dwellings with over one person per room, 1986 (%)	2.6	1.8
Multiple-family households, 1986 (%)	1.0	1.0
Dwellings in need of major repair, 1982 (%)	19.4	12.9
Dwelling in need of major repair, 1989 (%)	11.4	10.0

PROFILE OF PRINCE EDWARD ISLAND - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	5.5	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	30.5*	22.6*
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	30.4*	53.6*
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	20.5	3.9
Households with a vacation home, 1989 (%)	4.5	5.8
Average size of new single-detached dwellings in square metres, 1989	N.A.	114.7
Proportion of the housing stock which is social housing, 1989 (%)	7.0	6.0

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* Figure for all of Atlantic Canada

PROFILE OF NOVA SCOTIA - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	887,000	3.4
Households/ Occupied Dwellings, 1989	309,000	3.3

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.78	2.67
Average Number of Rooms per Dwelling, 1989	6.11	5.85
Single detached dwellings, 1989 (%)	69.6	57.0
Single attached dwellings, 1989 (%)	5.8	8.5
Apartments or Flats, 1989 (%)	21.4	32.4
Mobile Homes, 1989 (%)	3.2	2.1
Owned dwellings, 1989 (%)	71.5	63.3
Rented dwellings, 1989 (%)	28.5	36.7

PROFILE OF NOVA SCOTIA - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 4.7	+ 7.7
Urban Population, 1986 (%)	54.0	76.5
Gross Provincial Product per capita, 1989 ($)	$18,100	$24,930
Unemployment rate, 1989 (%)	9.9	7.5
Indicators Relating to Housing Goals		
Tenant households paying 30% or more of income for rent, 1986 (%)	37.3	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	13.2	13.4
Dwellings with over one person per room, 1986 (%)	1.8	1.8
Multiple-family households, 1986 (%)	1.3	1.0
Dwellings in need of major repair, 1982 (%)	17.1	12.9
Dwelling in need of major repair, 1989 (%)	13.3	10.0

PROFILE OF NOVA SCOTIA - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of GDP, 1989 (%)	4.5	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	30.5*	22.6*
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	30.4*	53.6*
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	12.3	3.9
Households with a vacation home, 1989 (%)	6.8	5.8
Average size of new single-detached dwellings in square metres, 1989 (Halifax)	107.8	114.7
Proportion of the housing stock which is social housing, 1989 (%)	7.1	6.0

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* Figure for all of Atlantic Canada

PROFILE OF NEW BRUNSWICK - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	719,000	2.7
Households/ Occupied Dwellings, 1989	242,000	2.6

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.88	2.67
Average Number of Rooms per Dwelling, 1989	5.98	5.85
Single detached dwellings, 1989 (%)	71.1	57.0
Single attached dwellings, 1989 (%)	5.0	8.5
Apartments or Flats, 1989 (%)	18.6	32.4
Mobile Homes, 1989 (%)	5.8	2.1
Owned dwellings, 1989 (%)	75.2	63.3
Rented dwellings, 1989 (%)	25.2	36.7

PROFILE OF NEW BRUNSWICK - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 3.3	+ 7.7
Urban Population, 1986 (%)	49.4	76.5
Gross Provincial Product per capita, 1989 ($)	$17,517	$24,930
Unemployment rate, 1989 (%)	12.5	7.5

Indicators Relating to Housing Goals

Tenant households paying 30% or more of income for rent, 1986 (%)	38.8	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	12.0	13.4
Dwellings with over one person per room, 1986 (%)	2.2	1.8
Multiple-family households, 1986 (%)	1.3	1.0
Dwellings in need of major repair, 1982 (%)	18.4	12.9
Dwelling in need of major repair, 1989 (%)	15.7	10.0

PROFILE OF NEW BRUNSWICK - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	4.9	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	30.5*	22.6*
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	30.4*	53.6*
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	16.9	3.9
Households with a vacation home, 1989 (%)	8.3	5.8
Average size of new single-detached dwellings in square metres, 1989 (Saint John)	112.9	114.7
Proportion of the housing stock which is social housing, 1989 (%)	6.3	6.0

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* Figure for all of Atlantic Canada

PROFILE OF QUEBEC - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	6,689,000	25.5
Households/ Occupied Dwellings, 1989	2,511,000	26.5

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.59	2.67
Average Number of Rooms per Dwelling, 1989	5.39	5.85
Single detached dwellings, 1989 (%)	43.4	57.0
Single attached dwellings, 1989 (%)	5.7	8.5
Apartments or Flats, 1989 (%)	49.5	32.4
Mobile Homes, 1989 (%)	1.4	2.1
Owned dwellings, 1989 (%)	54.8	63.3
Rented dwellings, 1989 (%)	45.2	36.7

PROFILE OF QUEBEC - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 3.9	+ 7.7
Urban Population, 1986 (%)	77.9	76.5
Gross Provincial Product per capita, 1989 ($)	$22,965	$24,930
Unemployment rate, 1989 (%)	9.3	7.5

Indicators Relating to Housing Goals

Tenant households paying 30% or more of income for rent, 1986 (%)	36.4	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	13.9	13.4
Dwellings with over one person per room, 1986 (%)	1.6	1.8
Multiple-family households, 1986 (%)	0.7	1.0
Dwellings in need of major repair, 1982 (%)	13.0	12.9
Dwelling in need of major repair, 1989 (%)	10.5	10.0

PROFILE OF QUEBEC - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	4.6	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	17.5	22.6
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	55.5	53.6
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	4.0	3.9
Households with a vacation home, 1989 (%)	7.2	5.8
Average size of newly-constructed dwellings in square metres, 1989 (Montreal)	100.4	114.7
Proportion of the housing stock which is social housing, 1989 (%)	5.0	6.0

PROFILE OF ONTARIO - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	9,570,000	36.5
Households/ Occupied Dwellings, 1989	3,408,000	36.0

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.74	2.67
Average Number of Rooms per Dwelling, 1989	6.03	5.85
Single detached dwellings, 1989 (%)	58.1	57.0
Single attached dwellings, 1989 (%)	11.8	8.5
Apartments or Flats, 1989 (%)	29.4	32.4
Mobile Homes, 1989 (%)	0.7	2.1
Owned dwellings, 1989 (%)	64.6	63.3
Rented dwellings, 1989 (%)	35.4	36.7

PROFILE OF ONTARIO - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 11.0	+ 7.7
Urban Population, 1986 (%)	82.1	76.5
Gross Provincial Product per capita, 1989 ($)	$28,122	$24,930
Unemployment rate, 1989 (%)	5.1	7.5

Indicators Relating to Housing Goals

Tenant households paying 30% or more of income for rent, 1986 (%)	31.8	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	12.5	13.4
Dwellings with over one person per room, 1986 (%)	1.6	1.8
Multiple-family households, 1986 (%)	1.3	1.0
Dwellings in need of major repair, 1982 (%)	13.2	12.9
Dwelling in need of major repair, 1989 (%)	8.6	10.0

PROFILE OF ONTARIO - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	4.8	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	19.9	22.6
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	61.5	53.6
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	2.0	3.9
Households with a vacation home, 1989 (%)	5.7	5.8
Average size of newly-constructed dwellings in square metres, 1989 (Toronto)	185.0	114.7
Proportion of the housing stock which is social housing, 1989 (%)	6.5	6.0

PROFILE OF MANITOBA

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	1,084,000	4.1
Households/ Occupied Dwellings, 1989	383,000	4.0

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.66	2.67
Average Number of Rooms per Dwelling, 1989	5.56	5.85
Single detached dwellings, 1989 (%)	64.2	57.0
Single attached dwellings, 1989 (%)	7.8	8.5
Apartments or Flats, 1989 (%)	24.8	32.4
Mobile Homes, 1989 (%)	3.1	2.1
Owned dwellings, 1989 (%)	67.4	63.3
Rented dwellings, 1989 (%)	32.4	36.7

PROFILE OF MANITOBA - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 5.7	+ 7.7
Urban Population, 1986 (%)	72.1	76.5
Gross Provincial Product per capita, 1989 ($)	$21,339	$24,930
Unemployment rate, 1989 (%)	7.5	7.5
Indicators Relating to Housing Goals		
Tenant households paying 30% or more of income for rent, 1986 (%)	36.3	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	11.3	13.4
Dwellings with over one person per room, 1986 (%)	2.5	1.8
Multiple-family households, 1986 (%)	0.8	1.0
Dwellings in need of major repair, 1982 (%)	12.7	12.9
Dwelling in need of major repair, 1989 (%)	11.2	10.0

PROFILE OF MANITOBA - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	4.0	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	22.6	22.6
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	57.1	53.6
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	2.1	3.9
Households with a vacation home, 1989 (%)	7.8	5.8
Size of newly constructed dwellings in square metres, 1989 (%)	98.7	114.7
Proportion of the housing stock which is social housing, 1989 (%)	9.5	6.0

PROFILE OF SASKATCHEWAN - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	1,007,000	3.8
Households/ Occupied Dwellings, 1989	358,000	3.8

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.67	2.67
Average Number of Rooms per Dwelling, 1989	5.99	5.85
Single detached dwellings, 1989 (%)	74.3	57.0
Single attached dwellings, 1989 (%)	4.5	8.5
Apartments or Flats, 1989 (%)	17.0	32.4
Mobile Homes, 1989 (%)	3.9	2.1
Owned dwellings, 1989 (%)	71.8	63.3
Rented dwellings, 1989 (%)	28.2	36.7

PROFILE OF SASKATCHEWAN - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 4.0	+ 7.7
Urban Population, 1986 (%)	61.4	76.5
Gross Provincial Product per capita, 1989 ($)	$20,050	$24,930
Unemployment rate, 1989 (%)	7.5	7.5
Indicators Relating to Housing Goals		
Tenant households paying 30% or more of income for rent, 1986 (%)	35.9	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	13.1	13.4
Dwellings with over one person per room, 1986 (%)	2.1	1.8
Multiple-family households, 1986 (%)	0.5	1.0
Dwellings in need of major repair, 1982 (%)	12.8	12.9
Dwelling in need of major repair, 1989 (%)	10.9	10.0

PROFILE OF SASKATCHEWAN - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	4.4	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	25.9	22.6
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	50.4	53.6
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	3.1	3.9
Households with a vacation home, 1989 (%)	5.0	5.8
Average size of new single-detached dwellings in square metres, 1989 (Saskatoon)	103.9	114.7
Proportion of the housing stock which is social housing, 1989 (%)	8.6	6.0

PROFILE OF ALBERTA - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	2,429,000	9.3
Households/ Occupied Dwellings, 1989	865,000	9.1

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.70	2.67
Average Number of Rooms per Dwelling, 1989	6.19	5.85
Single detached dwellings, 1989 (%)	63.1	57.0
Single attached dwellings, 1989 (%)	8.7	8.5
Apartments or Flats, 1989 (%)	23.9	32.4
Mobile Homes, 1989 (%)	4.4	2.1
Owned dwellings, 1989 (%)	64.6	63.3
Rented dwellings, 1989 (%)	35.5	36.7

PROFILE OF ALBERTA - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 8.6	+ 7.7
Urban Population, 1986 (%)	79.4	76.5
Gross Provincial Product per capita, 1989 ($)	$27,871	$24,930
Unemployment rate, 1989 (%)	7.2	7.5
Indicators Relating to Housing Goals		
Tenant households paying 30% or more of income for rent, 1986 (%)	35.2	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	16.0	13.4
Dwellings with over one person per room, 1986 (%)	1.9	1.8
Multiple-family households, 1986 (%)	0.8	1.0
Dwellings in need of major repair, 1982 (%)	9.5	12.9
Dwelling in need of major repair, 1989 (%)	10.6	10.0

PROFILE OF ALBERTA - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	3.9	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	24.2	22.6
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	51.1	53.6
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	0.5	3.9
Households with a vacation home, 1989 (%)	3.4	5.8
Average size of new single-detached dwellings in square metres, 1989 (Calgary)	133.0	114.7
Proportion of the housing stock which is social housing, 1989 (%)	4.1	6.0

PROFILE OF BRITISH COLUMBIA - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1989	3,056,000	11.7
Households/ Occupied Dwellings, 1989	1,189,000	12.5

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1989	2.47	2.67
Average Number of Rooms per Dwelling, 1989	5.95	5.85
Single detached dwellings, 1989 (%)	60.9	57.0
Single attached dwellings, 1989 (%)	7.6	8.5
Apartments or Flats, 1989 (%)	27.6	32.4
Mobile Homes, 1989 (%)	3.9	2.1
Owned dwellings, 1989 (%)	65.2	63.3
Rented dwellings, 1989 (%)	34.8	36.7

PROFILE OF BRITISH COLUMBIA - II

Basic Economic and Social Indicators

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 11.4	+ 7.7
Urban Population, 1986 (%)	79.2	76.5
Gross Provincial Product per capita, 1989 ($)	$24,571	$24,930
Unemployment rate, 1989 (%)	9.1	7.5
Indicators Relating to Housing Goals		
Tenant households paying 30% or more of income for rent, 1986 (%)	44.2	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	15.2	13.4
Dwellings with over one person per room, 1986 (%)	1.7	1.8
Multiple-family households, 1986 (%)	1.2	1.0
Dwellings in need of major repair, 1982 (%)	11.0	12.9
Dwelling in need of major repair, 1989 (%)	9.5	10.0

PROFILE OF BRITISH COLUMBIA - III

Indicators: Role of Housing in Economy and Society

VARIABLE	PROVINCIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	7.5	4.9
Residential general contractors with output valued <$499,999 per year, 1986 (%)	38.6	22.6
Residential general contractors with output valued >$2,000,000 per year, 1986 (%)	30.8	53.6
Dwellings with central air conditioning, 1989 (%)	3.2	13.3
Dwellings: wood as a principal fuel, 1989 (%)	4.6	3.9
Households with a vacation home, 1989 (%)	3.2	5.8
Average size of new single-detached dwellings in square metres, 1989 (Vancouver)	145.7	114.7
Proportion of the housing stock which is social housing, 1989 (%)	5.7	6.0

PROFILE OF YUKON - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1986	23,504	0.1
Households/ Occupied Dwellings, 1986	7,975	0.1

VARIABLE	TERRITORIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1986	2.8	2.8
Average Number of Rooms per Dwelling, 1986	5.3	5.8
Single detached dwellings, 1986 (%)	70.7	57.5
Other dwellings, 1986 (%)*	25.7	32.2
Apartments, five or more storeys, 1986 (%)	0	8.9
Movable dwellings, 1986 (%)	3.5	1.3
Owned dwellings, 1986 (%)	55.7	62.1
Rented dwellings, 1986 (%)	42.5	37.5
On-reserve dwellings, 1986 (%)	1.8	0.5

*Note: Includes single attached, rowhouses, and low-rise apartments

PROFILE OF YUKON - II

Basic Economic and Social Indicators

VARIABLE	TERRITORIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-86 (%)	+ 1.5	+ 4.0
Urban Population, 1986 (%)	64.6	76.5
Gross Provincial Product per capita, 1986 ($)	$23,868	$20,064
Unemployment rate, 1986 (%)	13.6	10.3
Indicators Relating to Housing Goals		
Tenant households paying 30% or more of income for rent, 1986 (%)	25.9	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	15.9	13.4
Dwellings with over one person per room, 1986 (%)	7.0	1.8
Multiple-family households, 1986 (%)	0.7	1.0
Dwellings in need of major repairs, 1981 (%)	8.2	6.7

PROFILE OF YUKON - III

Indicators: Role of Housing in Economy and Society

VARIABLE	TERRITORIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	3.7	4.9
Dwellings: wood as a principal fuel, 1986 (%)	40.3	6.8
Proportion of the housing stock which is social housing, 1980-81 (%)	5.2	6.0

PROFILE OF NORTHWEST TERRITORIES - I

Basic Housing Characteristics

VARIABLE	NUMBER	PERCENTAGE OF CANADIAN TOTAL
Population, 1986	52,238	0.2
Households/ Occupied Dwellings, 1986	13,775	0.2

VARIABLE	TERRITORIAL VALUE	CANADIAN VALUE
Average Number of Persons per Household, 1986	3.7	2.8
Average Number of Rooms per Dwelling, 1986	5.0	5.8
Single detached dwellings, 1986 (%)	62.1	57.5
Other dwellings, 1986 (%)*	28.4	32.2
Apartments, five or more storeys, 1986 (%)	2.8	8.9
Movable dwellings, 1986 (%)	6.6	1.3
Owned dwellings, 1986 (%)	27.6	62.1
Rented dwellings, 1986 (%)	72.1	37.5
On-reserve dwellings, 1986 (%)	0.4	0.5

*Note: Includes single attached, rowhouses, and low-rise apartments

PROFILE OF NORTHWEST TERRITORIES - II

Basic Economic and Social Indicators

VARIABLE	TERRITORIAL VALUE	CANADIAN VALUE
Population growth rate, 1981-89 (%)	+ 14.2	+ 4.0
Urban Population, 1986 (%)	46.3	76.5
Gross Provincial Product per capita, 1986 ($)	$32,064	$20,064
Unemployment rate, 1986 (%)	14.0	10.3
Indicators Relating to Housing Goals		
Tenant households paying 30% or more of income for rent, 1986 (%)	12.0	35.6
Owner households paying 30% or more of income for principal payments, 1986 (%)	15.6	13.4
Dwellings with over one person per room, 1986 (%)	20.1	1.8
Multiple-family households, 1986 (%)	3.2	1.0
Dwellings in need of major repairs, 1981 (%)	14.3	6.7

PROFILE OF NORTHWEST TERRITORIES - III

Indicators: Role of Housing in Economy and Society

VARIABLE	TERRITORIAL VALUE	CANADIAN VALUE
Housing construction as a proportion of the GDP, 1989 (%)	2.0	4.9
Dwellings: wood as a principal fuel, 1986 (%)	10.7	6.8
Proportion of the housing stock which is social housing, 1980-81 (%)	18.9	6.0

SOURCES OF DATA, PROVINCES

VARIABLE:	SOURCE:
Population, 1989	Canadian Housing Statistics, Table 93
Households/ Occupied Dwellings, 1989	Statistics Canada, Catalogue No. 64-202
Average Number of Persons per Household, 1989	Statistics Canada, Catalogue No. 64-202
Average Number of Rooms per Dwelling, 1989	Statistics Canada, Catalogue No. 64-202
Single-detached dwellings, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Single attached dwellings, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Apartments or Flats, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Mobile Homes, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Owned dwellings, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Rented dwellings, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Population growth rate, 1981-89 (%)	Canadian Housing Statistics, Table 93
Urban Population, 1986 (%)	Statistics Canada, Catalogue No. 92-119
Gross Provincial Product per capita, 1989 ($)	Statistics Canada, Catalogue No. 13-213P
Unemployment rate, 1989 (%)	Statistics Canada, Catalogue No. 71-001
Tenant households paying over 30% of income for rent, 1986 (%)	Statistics Canada, Catalogue No. 93-105

SOURCES OF DATA, PROVINCES

VARIABLE:	SOURCE:
Owner households paying over 30% of income for principal payments, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Dwellings with over one person per room, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Multiple-family households, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Dwellings in need of major repair, 1982 (%)	Statistics Canada, Catalogue No. 64-202
Dwelling in need of major repair, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Housing construction as a proportion of the GDP, 1989 (%)	Statistics Canada, Catalogue No. 13-213P
Residential general contractors with output valued <$499,999 per year, 1986 (%)	Statistics Canada, Catalogue No. 64-208
Residential general contractors with output valued >2,000,000 per year, 1986 (%)	Statistics Canada, Catalogue No. 64-208
Dwellings with central air conditioning, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Dwellings: wood as a principal fuel, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Households with a vacation home, 1989 (%)	Statistics Canada, Catalogue No. 64-202
Average size of new single-detached dwellings in square metres, 1989	Canadian Housing Statistics, 1989, Table 75
Proportion of the housing stock which is social housing, 1989 (%)	Canadian Housing Statistics, 1989, Tables 60, 61, 93

SOURCES OF DATA: YUKON TERRITORY

VARIABLE	SOURCE:
Population, 1986	Statistics Canada, Catalogue No. 94-121
Households/Occupied Dwellings, 1986	Statistics Canada, Catalogue No. 94-121
Average Number of Persons per Household, 1986	Statistics Canada, Catalogue No. 94-121
Average Number of Rooms per Dwelling, 1989	Statistics Canada, Catalogue No. 94-122
Single detached dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-121
Other dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-121
Apartments, five or more storeys, 1986 (%)	Statistics Canada, Catalogue No. 94-121
Movable dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-121
On-reserve dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-121
Owned dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-121
Rented dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-121
Population growth rate, 1981-86 (%)	Statistics Canada, Catalogue No. 94-121
Urban Population, 1986 (%)	Statistics Canada, Catalogue No. 92-119
Gross Provincial Product per capita, 1986 ($)	Statistics Canada, Catalogue No. 13-213 and Catalogue No. 94-121
Unemployment rate, 1986 (%)	Statistics Canada, Catalogue No. 94-122

SOURCES OF DATA: YUKON TERRITORY

VARIABLE:	SOURCE:
Tenant households paying over 30% of income for rent, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Owner households paying over 30% of income for principal payments, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Dwellings with over one person per room, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Multiple-family households, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Dwellings in need of major repair, 1981 (%)	Statistics Canada, Catalogue No. 92-932
Housing construction as a proportion of the GDP, 1989 (%)	Statistics Canada, Catalogue No. 13-213
Dwellings: wood as a principal fuel, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Proportion of the housing stock which is social housing, 1980-81	Canadian Housing Statistics, 1980, 1981, Statistics Canada, Catalogue No. 93-932

SOURCES OF DATA: NORTHWEST TERRITORIES

VARIABLE	SOURCE:
Population, 1986	Statistics Canada, Catalogue No. 94-123
Households/Occupied Dwellings, 1986	Statistics Canada, Catalogue No. 94-123
Average Number of Persons per Household, 1986	Statistics Canada, Catalogue No. 94-123
Average Number of Rooms per Dwelling, 1989	Statistics Canada, Catalogue No. 94-124
Single detached dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-123
Single attached dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-123
Apartments or Flats, 1986 (%)	Statistics Canada, Catalogue No. 94-123
Movable dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-123
Owned dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-123
Rented dwellings, 1986 (%)	Statistics Canada, Catalogue No. 94-123
On-reserve dwellings (%)	Statistics Canada, Catalogue No. 94-123
Population growth rate, 1981-86 (%)	Statistics Canada, Catalogue No. 94-123
Urban Population, 1986 (%)	Statistics Canada, Catalogue No. 92-120
Gross Provincial Product per capita, 1989 ($)	Statistics Canada, Catalogue No. 13-213

SOURCES OF DATA: NORTHWEST TERRITORIES

VARIABLE	SOURCE:
Unemployment rate, 1989 (%)	Statistics Canada, Catalogue No. 94-124
Tenant households paying over 30% of income for rent, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Owner households paying over 30% of income for principal payments, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Dwellings with over one person per room, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Multiple-family households, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Dwellings in need of major repair, 1981 (%)	Statistics Canada, Catalogue No. 92-932
Housing construction as a proportion of the GDP, 1989 (%)	Statistics Canada, Catalogue No. 13-213
Dwellings: wood as a principal fuel, 1986 (%)	Statistics Canada, Catalogue No. 93-105
Proportion of the housing stock which is social housing, 1980-81	Canadian Housing Statistics, 1980, 1981, Statistics Canada, Catalogue No. 92-932

ANNEX "C"

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986 RANKED ACCORDING TO THE DEGREE OF DISPARITY IN INCOMES

INTRODUCTORY NOTES

In July, 1989, the Regional Development Secretariat of Industry, Science and Technology Canada published an Occasional Paper on Regional Disparity in Canada, 1989. This provides tables of data on and maps of Census Divisions in the provinces, ranked according to the degree to which earned income per capita differs from the Canadian average. The earned income figures are based on taxation data, while population data come from the 1986 Census. Additional data on unemployment rates are provided from the Statistics Canada Labour Force Survey.

The following tables of data are offered in order to show the extent to which the characteristics and problems of housing vary within provinces and territories. The housing data are organized according to the degree of income disparity amongst the Census Divisions within each province, ranked from those with the greatest differences from the Canadian average earned income per capita to those with the least. Thus it is possible to check the extent to which problems of housing affordability, for example, are associated with generally lower earned incomes per capita.

The income disparity tables are provided at the end of each provincial housing data set. Note that "Deep Disparity" is defined as having an average earned income below 70% of the Canadian average; "Moderate Disparity" means earned incomes between 70% and 90% of the Canadian average, and "No Disparity refers to those with over 90% of the Canadian average earned income.

Since earned-income disparity figures were not available for the territories in the same format, average incomes for 1985, collected by the 1986 Census of Canada have been used instead.

In relation to the housing data, please note the following limitations and considerations associated with the terms employed in the tables:

- "Tenant Households With Rent Over 30% of Income" and "Owner Households With Payments Over 30% of Income" refer to one-family households only. That is, non-family and multi-family households are not included. Note also that "Over 30%" includes those paying 30.1%, etc. These are simply the categories selected by Statistics Canada for publication.

- The "Total Dwellings" column includes housing on Indian reserves. However, the "% Rental Dwellings" and "% Owned Dwellings" columns which follow are based on off-reserve dwellings only. In a substantial number of cases, therefore, they do not add up to 100%.

- Two indicators of the physical condition of housing have been provided: the percentage of dwellings without central heating, and the average dollar value of dwellings. These must be used with great care, and as proxies only. No direct data on housing condition were collected in the 1986 Census, e.g., "dwellings in need of major repair".

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NEWFOUNDLAND

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
North-east	14,550	9.5	90.5	3.7	- 0.6
Bona-vista	12,330	9.2	90.8	3.5	+ 0.4
S.W.-Port-aux-Basques	7,580	22.3	77.7	3.8	- 1.7
Northern	6,590	9.6	90.4	3.9	+ 0.8
Burin Peni-sula	8,075	12.3	87.8	3.7	- 0.3
South Coast	6,705	10.1	89.9	3.8	- 1.8
Corner-brook	12,970	20.6	79.4	3.5	- 2.7
Avalon Penin-sula	71,130	24.4	75.6	3.4	+ 2.8
Central	11,735	23.7	76.3	3.4	- 3.1
Labrador	7,410	32.7	67.3	3.8	- 8.2
TOTAL	159,080	19.9	80.1	3.5	+ 0.1

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NEWFOUNDLAND

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
North-east	34.1	6.3	0.6	43.8	30,601
Bona-vista	38.9	7.9	0.6	30.1	34,027
S.W.-Port-aux-Basques	41.5	10.4	0.6	30.8	38,600
Northern	16.9	5.3	0.6	30.6	34,451
Burin Penin-sula	37.9	8.1	0.6	24.3	35,983
South Coast	31.1	5.9	0.6	30.1	30,569
Corner-brook	41.1	9.6	0.5	11.8	46,840
Avalon Penin-sula	35.9	11.8	0.5	10.8	61,750
Central	34.9	11.0	0.5	15.7	47,561
Labrador	13.4	4.7	0.6	19.1	29,510
TOTAL	34.3	9.5	0.5	19.4	47,366

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NEWFOUNDLAND

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
North-east	54,225	15,578	38,647	28.7	71.3
Bonavista	43,618	16,305	27,313	37.9	62.1
S.W.-Port-aux-Basques	27,278	11,726	15,552	43.0	57.0
Northern	25,954	3,177	22,777	12.2	87.8
Burin Peninsula	30,285	17,120	13,165	56.5	43.5
South Coast	25,737	14,491	11,246	56.3	43.7
Corner-brook	45,648	30,317	15,331	66.4	39.6
Avalon Peninsula	246,149	174,529	71,620	70.9	29.1
Central	40,714	34,926	5,788	85.8	14.2
Labrador	28,741	16,563	12,178	57.6	42.4
TOTAL	568,349	334,732	233,617	58.9	41.1

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986 (% of Can.)	Earned Income Per Capita 1987 ($)	Earned Income Per Capita 1987 (% of Can.)	Unemployment Rate 1985-87	Unemployment Rate 1986-88
NEWFOUNDLAND						
A) DEEP DISPARITY	539,608					
% of Province's Population	95%					
1008 NORTHEAST	54,225	33.0	4,489	36.3	23.7	22.6
1007 BONAVISTA	43,618	37.5	4,974	40.2	22.9	21.3
1004 S.W.-PORT-AUX-BASQUES	27,278	41.1	5,207	42.1	29.4	27.1
1009 NORTHERN	25,954	37.9	5,323	43.0	28.1	22.6
1002 BURIN PENINSULA	30,285	45.2	5,986	48.4	23.4	19.2
1003 SOUTH COAST	25,737	46.3	6,141	49.6	16.2	14.1
1005 CORNERBROOK	45,648	45.2	7,590	61.3	25.0	23.0
1001 AVALON PENINSULA	246,149	66.3	8,374	67.6	17.4	15.5
1006 CENTRAL	40,714	69.3	8,547	69.0	17.5	15.7
B) MODERATE DISPARITY	28,741					
% of Province's Population	5%					
1010 LABRADOR	28,741	73.5	9,546	77.1	13.1	12.7
NEWFOUNDLAND	568,349	56.4	7,231	58.4	20.0	18.1

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: PRINCE EDWARD ISLAND

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVERAGE NUMBER OF PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Kings	6,050	15.0	84.9	3.2	+ 1.5
Prince	13,665	22.5	77.1	3.1	+ 2.0
Queens	20,985	30.9	68.9	2.9	+ 4.9
TOTAL	40,690	25.7	74.0	3.0	+ 3.4

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: PRINCE EDWARD ISLAND

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Kings	30.0	7.8	0.5	27.9	44,395
Prince	25.4	11.1	0.5	20.9	42,025
Queens	38.2	11.5	0.5	10.3	62,335
TOTAL	33.2	10.8	0.5	16.5	52,145

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: PRINCE EDWARD ISLAND

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Kings	19,509	3,373	16,136	17.3	82.7
Prince	43,677	13,971	29,706	32.0	68.0
Queens	63,460	30,945	32,515	48.8	51.2
TOTAL	126,646	48,289	78,357	38.1	61.9

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986 (% of Can.)	Earned Income Per Capita 1987 ($)	Earned Income Per Capita 1987 (% of Can.)	Unemployment Rate 1985-87	Unemployment Rate 1986-88
PRINCE EDWARD ISLAND						
A) DEEP DISPARITY	63,186					
% of Province's Population	50%					
1101 KINGS	19,509	48.9	6,270	50.6	20.6	19.8
1103 PRINCE	43,677	57.9	7,370	59.5	14.2	14.7
B) MODERATE DISPARITY	63,460					
% of Province's Population	50%					
1102 QUEENS	63,460	72.8	9,219	74.5	10.7	10.4
PRINCE EDWARD ISLAND	126,646	64.0	8,127	65.7	13.3	13.3

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NOVA SCOTIA

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVERAGE NUMBER OF PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Victoria	2,810	13.0	84.2	3.1	+ 3.2
Guys-borough	4,090	11.6	88.3	3.1	- 0.2
Richmond	3,635	12.5	86.0	3.2	- 3.7
Digby	7,515	16.4	83.4	2.9	+ 0.8
Anna-polis	8,095	20.1	79.8	2.8	+ 4.7
Inver-ness	6,770	17.4	81.2	3.2	- 1.7
Cumber-land	12,300	21.0	80.0	2.7	+ 0.8
Cape Breton	38,795	22.8	76.0	3.1	- 2.7
Anti-gonish	5,485	19.6	79.4	3.3	+ 3.7
Pictou	16,660	21.7	78.0	2.9	- 1.1
Lunen-burg	16,590	18.1	81.8	2.8	+ 1.6
Col-chester	15,865	24.9	74.3	2.8	+ 4.3
Yarmouth	9,275	23.2	76.7	2.9	+ 3.0
Queens	4,630	15.9	84.0	2.8	0
Kings	18,150	28.8	71.0	2.9	+ 7.1

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NOVA SCOTIA

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVERAGE NUMBER OF PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Hants	11,805	15.6	83.1	3.1	+ 10.3
Shel-burne	5,940	15.4	84.7	2.9	+ 1.1
Halifax	107,380	40.7	59.3	2.8	+ 6.3
TOTAL	295,780	28.1	71.6	2.9	+ 3.0

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NOVA SCOTIA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Victoria	11.9	8.3	0.5	30.6	44,302
Guysborough	28.6	10.1	0.5	29.2	33,445
Richmond	32.2	10.2	0.5	21.6	39,239
Digby	34.8	8.3	0.4	22.4	40,849
Annapolis	22.7	10.9	0.4	19.3	48,123
Inverness	34.7	9.0	0.5	17.8	43,961
Cumberland	40.0	10.8	0.4	14.7	39,428
Cape Breton	46.2	12.8	0.5	9.7	44,168
Antigonish	23.9	9.1	0.5	15.0	55,524
Pictou	40.5	12.5	0.5	12.6	44,690
Lunenburg	30.5	9.6	0.4	17.5	57,300
Colchester	36.0	10.0	0.5	11.7	53,070
Yarmouth	38.0	8.7	0.4	19.9	46,704
Queens	39.0	8.6	0.5	24.7	45,362
Kings	24.8	11.6	0.5	12.6	57,672

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NOVA SCOTIA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Hants	39.7	11.5	0.5	15.2	54,736
Shelburne	17.8	7.7	0.5	29.0	40,702
Halifax	32.0	12.9	0.5	3.9	89,490
TOTAL	33.8	11.9	0.5	11.4	60,391

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NOVA SCOTIA

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Victoria	8,704	0	8,704	0	100.0
Guysborough	12,721	2,336	10,385	18.4	81.6
Richmond	11,841	0	11,841	0	100.0
Digby	21,852	2,525	17,331	20.7	79.3
Annapolis	23,589	2,890	20,699	12.3	87.7
Inverness	21,946	5,598	16,348	25.5	74.5
Cumberland	34,819	17,488	25,032	28.1	71.9
Cape Breton	123,625	91,505	32,120	74.0	26.0
Antigonish	18,776	5,291	13,482	28.2	71.8
Pictou	49,772	27,048	22,724	54.3	45.7
Lunenburg	46,483	12,951	33,532	27.9	72.1
Colchester	45,093	20,061	25,032	44.5	55.5
Yarmouth	27,073	7,617	19,456	28.1	71.9
Queens	13,125	6,037	7,088	46.0	54.0
Kings	53,275	22,174	31,101	41.6	58.4

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NOVA SCOTIA

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Hants	36,548	5,022	31,526	13.8	86.2
Shelburne	17,516	3,410	14,106	19.5	80.5
Halifax	306,418	239,174	67,244	78.1	21.9
TOTAL	873,176	471,127	402,049	54.0	46.0

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
NOVA SCOTIA		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	327,645					
% of Province's Population	38%					
1218 VICTORIA	8,704	44.7	5,692	46.0	22.6	19.9
1213 GUYSBOROUGH	12,721	48.4	6,010	48.6	17.0	15.9
1216 RICHMOND	11,841	47.4	6,038	48.8	22.6	19.9
1203 DIGBY	21,852	55.7	7,180	58.0	12.1	9.8
1205 ANNAPOLIS	23,589	59.5	7,238	58.5	11.6	10.6
1215 INVERNESS	21,946	58.8	7,374	59.6	21.0	17.8
1211 CUMBERLAND	34,819	60.6	7,615	61.5	13.2	12.1
1217 CAPE BRETON	123,625	63.3	7,755	62.7	22.6	19.9
1214 ANTIGONISH	18,776	66.9	8,336	67.3	17.0	15.9
1212 PICTOU	49,772	67.1	8,407	67.9	17.0	15.9
B) MODERATE DISPARITY	239,113					
% of Province's Population	27%					
1206 LUNENBURG	46,483	70.1	8,807	71.1	11.1	10.2
1210 COLCHESTER	45,093	73.8	9,192	74.3	12.4	10.2
1202 YARMOUTH	27,073	71.8	9,358	75.6	9.9	7.7
1204 QUEENS	13,125	76.5	9,661	78.0	13.3	12.9
1207 KINGS	53,275	78.4	9,706	78.4	11.3	10.5
1208 HANTS	36,548	83.9	10,328	83.4	11.5	10.7
1201 SHELBURNE	17,516	77.2	10,747	86.8	13.3	12.9
C) NO DISPARITY	306,418					
% of Province's Population	35%					
1209 HALIFAX	306,418	102.5	12,848	103.8	9.6	8.9
NOVA SCOTIA	873,176	79.7	9,975	80.6	13.2	12.2

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NEW BRUNSWICK

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVERAGE NUMBER OF PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Kent	9,625	15.6	81.6	3.2	+ 2.3
Queens	4,380	13.4	86.6	2.8	0
Victoria	6,945	21.5	76.2	3.0	+ 3.3
Glou-cester	25,905	18.1	81.8	3.3	+ 1.5
Northum-berland	15,860	17.2	81.8	3.3	- 2.1
Mada-waska	11,800	27.0	73.0	3.0	+ 0.6
Carleton	8,315	18.0	81.5	3.0	+ 3.1
Resti-gouche	12,645	22.3	77.2	3.1	- 1.7
Sunbury	6,820	33.7	65.9	3.1	+ 9.0
Char-lotte	9,310	16.6	83.4	2.8	- 0.2
Saint John	29,740	48.2	51.8	2.7	- 5.1
Westmo-reland	37,930	30.0	70.0	2.8	+ 3.1
Albert	7,865	13.9	86.1	3.1	+ 5.9
Kings	17,785	16.0	84.0	3.2	+ 10.8
York	77,211	26.2	73.4	2.8	+ 3.1
TOTAL	231,685	25.5	74.2	3.0	+ 9.1

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NEW BRUNSWICK

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Kent	33.5	8.4	0.5	20.2	40,588
Queens	38.0	11.7	0.5	20.9	38,589
Victoria	40.2	12.3	0.5	15.3	44,292
Gloucester	45.5	11.8	0.6	11.6	41,138
Northumberland	26.5	11.1	0.5	17.8	41,914
Madawaska	31.0	15.2	0.5	9.8	48,338
Carleton	30.4	10.5	0.5	20.9	43,472
Restigouche	36.9	11.2	0.5	11.8	44,136
Sunbury	16.3	9.5	0.5	10.8	46,495
Charlotte	30.4	9.3	0.5	15.7	44,026
Saint John	33.7	13.3	0.5	5.6	52,115
Westmoreland	37.0	10.3	0.5	5.8	54,953
Albert	34.6	8.7	0.5	10.4	58,554
Kings	29.5	8.7	0.5	12.6	58,899
York	35.3	9.1	0.4	8.8	62,669
TOTAL	34.0	10.7	0.5	11.1	50,004

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: NEW BRUNSWICK

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Kent	31,496	4,167	27,329	13.2	86.8
Queens	12,487	4,215	8,272	33.8	66.2
Victoria	21,504	8,654	12,850	40.2	59.8
Gloucester	87,473	28,264	59,209	32.3	67.7
Northumberland	52,981	14,118	38,863	26.6	73.4
Madawaska	36,662	18,487	18,175	50.4	49.6
Carleton	25,429	4,549	20,880	17.9	82.1
Restigouche	39,921	19,537	20,384	48.9	51.1
Sunbury	22,894	9,794	13,100	42.8	57.2
Charlotte	26,525	6,644	19,881	25.0	75.0
Saint John	82,460	69,853	12,607	84.7	15.3
Westmoreland	110,969	73,426	37,543	66.1	33.9
Albert	24,832	15,638	9,194	63.0	37.0
Kings	56,598	26,915	29,683	47.6	52.4
York	77,211	46,042	31,169	59.6	40.4
TOTAL	709,442	350,303	359,139	49.4	50.6

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
NEW BRUNSWICK		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	357,372					
% of Province's Population	50%					
1308 KENT	31,496	44.3	5,461	44.1	24.0	22.1
1304 QUEENS	12,487	57.0	6,913	55.8	18.8	17.2
1312 VICTORIA	21,504	54.7	6,970	56.3	13.4	13.0
1315 GLOUCESTER	87,473	55.4	7,020	56.7	15.5	13.6
1309 NORTHUMBERLAND	52,981	58.1	7,235	58.4	19.9	19.5
1313 MADAWASKA	36,662	59.7	7,397	59.8	14.1	12.9
1311 CARLETON	25,429	59.8	7,707	62.3	11.7	10.5
1314 RESTIGOUCHE	39,921	64.1	7,815	63.1	18.8	17.8
1303 SUNBURY	22,894	67.7	8,223	66.4	13.8	13.9
1302 CHARLOTTE	26,525	66.1	8,438	68.2	17.4	16.0
B) MODERATE DISPARITY	274,859					
% of Province's Population	39%					
1301 SAINT JOHN	82,460	78.1	9,551	77.2	15.6	14.3
1307 WESTMORELAND	110,969	81.7	9,935	80.3	12.0	11.2
1306 ALBERT	24,832	84.9	10,395	84.0	11.6	9.5
1305 KINGS	56,598	86.1	11,065	89.4	10.3	8.9
C) NO DISPARITY	77,211					
% of Province's Population	11%					
1310 YORK	77,211	93.1	11,552	93.3	10.0	9.6
NEW BRUNSWICK	709,442	71.1	8,828	71.3	14.3	13.4

CARACTÉRISTIQUES DES LOGEMENTS DES DIVISIONS DE RENCENSEMENT DE 1986, SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL DES LOGE-MENTS	LOGE-MENTS DE LOCA-TAIRES EN %	LOGE-MENTS DE PROPRIÉ-TAIRES EN %	MÉNAGE MOYEN	ÉCART DE POPU-LATION 1981-1986, EN %
Gaspé-Ouest	5,410	26.4	73.7	3.1	- 9.0
Mata-pédia	7,440	26.6	73.3	3.1	- 1.0
Témis-couata	6,190	29.0	71.1	3.1	- 1.1
Bona-venture	12,405	21.4	75.7	3.1	- 2.3
Wolfe	4,965	19.5	80.6	3.0	- 2.4
Pontiac	6,680	19.3	80.2	2.9	- 2.3
Yamaska	4,880	22.0	75.8	3.0	- 0.5
Matane	9,990	29.6	70.4	2.9	- 2.3
Gaspé-Est	12,245	22.3	77.7	3.3	- 0.8
L'Islet	6,810	20.7	79.2	3.1	- 4.0
Îles-de-la-Made-leine	4,280	15.3	84.7	3.3	+ 2.8
Charle-voix-Ouest	4,260	25.0	75.0	3.1	- 1.6
Labelle	11,935	29.6	70.4	2.8	+ 0.5
Kamou-raska	9,115	26.0	74.0	3.0	- 0.6

CARACTÉRISTIQUES DES LOGEMENTS DES DIVISIONS DE RENCENSEMENT DE 1986, SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL DES LOGE-MENTS	LOGE-MENTS DE LOCA-TAIRES EN %	LOGE-MENTS DE PROPRIÉ-TAIRES EN %	MÉNAGE MOYEN	ÉCART DE POPU-LATION 1981-1986, EN %
Maski-nonge	7,260	30.6	67.6	2.8	+ 0.5
Lac-Saint-Jean-Ouest	18,960	29.2	68.9	3.2	0
Charle-voix-Est	5,400	27.1	72.9	3.2	0
Compton	6,740	23.4	76.7	2.9	- 2.3
Belle-chasse	7,290	17.4	82.6	3.1	- 1.4
Fron-tenac	8,670	22.4	77.6	3.0	- 1.6
Dor-chester	10,475	18.0	82.0	3.1	- 0.4
Nouveau Québec	9,640	42.1	41.6	3.8	- 9.6
Mont-magny	8,130	27.0	72.9	3.0	- 3.4
Rivière-du-Loup	13,450	30.4	69.6	2.9	- 1.5
Lot-binière	9,515	19.4	80.6	3.1	+ 0.2
Berthier	11,205	25.5	74.5	2.8	+ 3.0

CARACTÉRISTIQUES DES LOGEMENTS DES DIVISIONS DE RENCENSEMENT DE 1986, SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL DES LOGE-MENTS	LOGE-MENTS DE LOCA-TAIRES EN %	LOGE-MENTS DE PROPRIÉ-TAIRES EN %	MÉNAGE MOYEN	ÉCART DE POPU-LATION 1981-1986, EN %
Nicolet	11,055	25.3	74.5	2.9	+ 1.9
Megantic	18,400	26.8	73.2	2.9	- 4.7
Lac-Saint-Jean-Est	14,780	33.2	66.8	3.2	- 0.8
Hunting-don	5,545	23.1	76.8	2.8	- 7.8
Montcalm	10,660	21.0	79.0	2.7	+ 6.2
Beauce	24,350	24.5	75.5	3.1	+ 3.4
Athaba-ska	20,545	31.6	68.4	2.9	+ 2.2
Argen-teuil	12,080	30.5	69.4	2.6	+ 0.2
Papineau	14,065	25.0	75.0	2.8	+ 6.0
Rimouski	23,755	33.1	66.9	2.9	+ 1.2
Bagot	9,270	24.5	75.5	3.0	+ 4.4
Stan-stead	13,940	36.3	63.7	2.7	+ 1.5
Richmond	13,235	30.3	69.7	2.9	- 5.4
Saguenay	32,370	29.7	67.7	3.2	- 10.1
Drummond	25,655	41.0	59.0	2.8	+ 3.3

CARACTÉRISTIQUES DES LOGEMENTS DES DIVISIONS DE RENCENSEMENT DE 1986, SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL DES LOGEMENTS	LOGEMENTS DE LOCATAIRES EN %	LOGEMENTS DE PROPRIÉTAIRES EN %	MÉNAGE MOYEN	ÉCART DE POPULATION 1981-1986, EN %
Champlain	42,595	34.4	65.4	2.8	0
Chicoutimi	55,880	37.3	62.7	3.1	+ 0.1
Missisquoi	12,315	36.1	63.9	2.7	- 3.1
Portneuf	20,185	23.3	76.7	2.9	+ 3.0
Iberville	8,025	25.7	74.2	2.9	+ 3.3
Saint Maurice	41,175	48.4	51.6	2.6	+ 1.2
Abitibi	31,140	35.0	64.0	3.0	+ 0.9
Témiscamingue	18,550	39.6	59.6	2.8	+ 1.3
Brome	6,480	23.2	76.9	2.7	+ 3.5
Napierville	4,545	23.3	76.7	3.0	+ 2.0
Joliette	22,520	35.8	64.2	2.7	+ 4.9
Richelieu	18,180	32.5	67.5	2.8	- 2.3
Shefford	26,295	39.9	60.1	2.8	+ 4.6
Montmorency	7,495	22.1	77.9	3.0	+ 1.3

CARACTÉRISTIQUES DES LOGEMENTS DES DIVISIONS DE RENCENSEMENT DE 1986, SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL DES LOGE-MENTS	LOGE-MENTS DE LOCA-TAIRES EN %	LOGE-MENTS DE PROPRIÉ-TAIRES EN %	MÉNAGE MOYEN	ÉCART DE POPU-LATION 1981-1986, EN %
Sou-langes	5,465	20.9	79.2	2.9	+ 5.9
Gatineau	18,930	23.8	74.9	3.0	+ 6.2
Beau-harnois	19,535	39.6	60.4	2.7	- 1.7
Saint Hyacin-the	20,785	46.4	53.6	2.6	+ 2.0
Sher-brooke	45,495	51.9	48.1	2.6	+ 3.9
Saint Jean	20,875	41.9	58.1	2.7	+ 3.7
Rouville	14,720	26.2	73.7	2.9	+ 3.5
Mont-morency	2,155	20.4	79.6	3.1	+ 5.2
Deux-Mon-tagnes	25,230	27.3	72.7	3.0	+ 6.5
Château-gay	20,285	21.3	78.7	3.0	+ 2.7
Levis	34,445	31.5	68.6	3.0	+ 9.8

CARACTÉRISTIQUES DES LOGEMENTS DES DIVISIONS DE RENCENSEMENT DE 1986, SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL DES LOGEMENTS	LOGEMENTS DE LOCATAIRES EN %	LOGEMENTS DE PROPRIÉTAIRES EN %	MÉNAGE MOYEN	ÉCART DE POPULATION 1981-1986, EN %
Hull	50,500	46.5	53.5	2.7	+ 6.4
Québec	173,450	51.6	48.2	2.6	+ 1.6
Île-de-Montréal	722,460	67.8	32.2	2.4	- 0.4
Verchères	21,645	21.9	78.1	3.1	+ 6.7
Terrebonne	71,550	34.2	65.8	2.8	+ 6.6
L'Assomption	38,700	19.4	80.6	3.1	+ 11.7
Chambly	112,260	44.1	55.9	2.8	+ 3.0
Île-Jesus	97,095	35.2	64.8	2.9	+ 5.9
Vaudreuil	18,175	23.2	76.8	2.9	+ 6.8
Laprairie	34,920	23.4	76.6	3.1	+ 4.4
TOTAL	2357100	45.1	54.7	2.7	+ 1.5

INDICATEURS D'ABORDABILITÉ, DE LOGEABILITÉ ET DE QUALITÉ DE 1986, PAR DIVISION DE RECENSEMENT SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	LOCATAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	PROPRIÉTAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	NOMBRE MOYEN DE PERSONNES PAR PIÈCE	LOGEMENTS SANS CHAUFFAGE CENTRAL, EN %	VALEUR MOYEN DES LOGEMENTS EN DOLLARS
Gaspé-Ouest	33.7	15.2	0.5	11.3	35,353
Matapédia	34.2	15.3	0.5	15.8	35,464
Témiscouata	24.8	12.5	0.5	19.5	37,382
Bonaventure	37.4	11.4	0.5	14.1	39,385
Wolfe	33.0	11.8	0.5	15.4	38,875
Pontiac	24.5	10.3	0.5	20.0	52,111
Yamaska	25.4	10.2	0.5	9.9	40,907
Matane	42.0	11.0	0.5	8.6	41,059
Gaspé-Est	33.6	13.0	0.5	14.9	43,686
L'Islet	19.7	10.8	0.5	22.8	38,860
Îles-de-la-Madeleine	26.3	9.6	0.5	2.7	44,178
Charlevoix-Ouest	30.2	14.0	0.5	10.0	48,119

INDICATEURS D'ABORDABILITÉ, DE LOGEABILITÉ ET DE QUALITÉ DE 1986, PAR DIVISION DE RECENSEMENT SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	LOCATAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	PROPRIÉTAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	NOMBRE MOYEN DE PERSONNES PAR PIÈCE	LOGEMENTS SANS CHAUFFAGE CENTRAL, EN %	VALEUR MOYEN DES LOGEMENTS EN DOLLARS
Labelle	34.0	15.0	0.5	10.1	43,072
Kamouraska	23.8	11.6	0.5	14.8	43,905
Maskinonge	23.0	14.5	0.5	11.8	44,490
Lac-Saint-Jean-Ouest	34.6	15.3	0.6	8.3	47,894
Charlevoix-Est	25.8	13.0	0.5	10.7	48,119
Compton	26.1	12.5	0.5	12.5	43,506
Bellechasse	21.6	9.5	0.5	17.6	42,604
Frontenac	18.0	12.4	0.5	15.7	40,991
Dorchester	23.8	10.4	0.5	13.7	43,713
Nouveau Québec	15.0	11.5	0.7	9.8	38,848
Montmagny	23.2	11.2	0.5	12.7	43,753

INDICATEURS D'ABORDABILITÉ, DE LOGEABILITÉ ET DE QUALITÉ DE 1986, PAR DIVISION DE RECENSEMENT SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	LOCATAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	PROPRIÉTAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	NOMBRE MOYEN DE PERSONNES PAR PIÈCE	LOGEMENTS SANS CHAUFFAGE CENTRAL, EN %	VALEUR MOYEN DES LOGEMENTS EN DOLLARS
Rivière-du-Loup	32.0	11.0	0.5	12.0	47,546
Lotbinière	26.4	10.1	0.5	14.5	46,154
Berthier	31.4	11.4	0.5	10.3	48,482
Nicolet	22.4	10.6	0.5	8.9	47,014
Megantic	26.3	9.6	0.5	7.0	43,450
Lac-Saint-Jean-Est	34.6	14.4	0.5	5.0	50,698
Huntingdon	30.2	8.1	0.5	10.4	54,475
Montcalm	37.6	14.7	0.5	8.3	46,682
Beauce	28.3	12.2	0.5	10.3	48,335
Athabaska	31.3	10.5	0.5	9.0	51,647
Argenteuil	32.6	11.5	0.5	6.6	51,270
Papineau	33.6	9.6	0.5	9.2	56,099
Rimouski	31.7	11.7	0.5	6.7	50,996

INDICATEURS D'ABORDABILITÉ, DE LOGEABILITÉ ET DE QUALITÉ DE 1986, PAR DIVISION DE RECENSEMENT SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	LOCATAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	PROPRIÉTAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	NOMBRE MOYEN DE PERSONNES PAR PIECE	LOGEMENTS SANS CHAUFFAGE CENTRAL, EN %	VALEUR MOYEN DES LOGEMENTS EN DOLLARS
Bagot	21.5	11.2	0.5	80.2	51,278
Stanstead	32.0	10.3	0.5	5.9	56,662
Richmond	26.6	11.8	0.5	6.0	47,796
Saguenay	31.2	10.4	0.6	5.9	42,345
Drummond	26.2	10.8	0.5	4.9	52,962
Champlain	32.2	10.7	0.5	5.2	48,778
Chicoutimi	34.1	12.6	0.5	4.0	58,324
Missisquoi	29.6	11.0	0.5	5.1	54,287
Portneuf	19.2	8.8	0.5	7.9	50,346
Iberville	28.0	11.0	0.5	5.1	57,778
Saint Maurice	33.2	11.0	0.5	4.8	53,558
Abitibi	31.4	11.6	0.5	8.8	48,761

INDICATEURS D'ABORDABILITÉ, DE LOGEABILITÉ ET DE QUALITÉ DE 1986, PAR DIVISION DE RECENSEMENT SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	LOCATAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	PROPRIÉTAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	NOMBRE MOYEN DE PERSONNES PAR PIECE	LOGEMENTS SANS CHAUFFAGE CENTRAL, EN %	VALEUR MOYEN DES LOGEMENTS EN DOLLARS
Témiscamingue	29.0	13.0	0.5	7.1	52,225
Brome	23.0	8.3	0.5	9.8	61,011
Napierville	26.0	9.6	0.5	6.7	55,945
Joliette	32.4	8.8	0.5	6.3	55,385
Richelieu	36.0	11.7	0.5	4.5	50,358
Shefford	28.3	11.3	0.5	5.2	57,119
Montmorency	24.3	11.4	0.5	5.4	54,001
Soulanges	33.0	10.2	0.5	7.4	62,474
Gatineau	36.0	10.6	0.5	7.8	74,584
Beauharnois	32.9	12.0	0.5	4.8	55,976
Saint Hyacinthe	25.4	10.0	0.5	4.4	64,072

INDICATEURS D'ABORDABILITÉ, DE LOGEABILITÉ ET DE QUALITÉ DE 1986, PAR DIVISION DE RECENSEMENT SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	LOCATAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	PROPRIÉTAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	NOMBRE MOYEN DE PERSONNES PAR PIECE	LOGEMENTS SANS CHAUFFAGE CENTRAL, EN %	VALEUR MOYEN DES LOGEMENTS EN DOLLARS
Sherbrooke	31.6	11.7	0.5	2.3	59,175
Saint Jean	32.3	9.8	0.5	3.6	60,869
Rouville	23.6	11.0	0.5	3.9	66,457
Montmorency	11.3	7.8	0.5	9.0	74,591
Deux-Montagnes	34.0	13.6	0.5	4.3	59,662
Châteauguay	27.4	10.0	0.5	4.5	61,264
Levis	27.6	10.2	0.5	2.4	59,496
Hull	32.4	12.1	0.5	2.6	77,745
Québec	30.0	10.8	0.5	2.0	65,985
Île-de-Montreal	28.0	16.1	0.5	5.0	105,221

INDICATEURS D'ABORDABILITÉ, DE LOGEABILITÉ ET DE QUALITÉ DE 1986, PAR DIVISION DE RECENSEMENT SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	LOCATAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	PROPRIÉTAIRES PAYANT 30% ET PLUS DU REVENU FAMILIAL POUR SE LOGER, EN %	NOMBRE MOYEN DE PERSONNES PAR PIECE	LOGEMENTS SANS CHAUFFAGE CENTRAL, EN %	VALEUR MOYEN DES LOGEMENTS EN DOLLARS
Verchères	25.6	9.8	0.5	2.5	65,882
Terrebonne	33.0	12.3	0.5	3.8	65,272
L'Assomption	30.0	11.2	0.5	3.4	63,292
Chambly	29.8	11.3	0.5	2.1	75,352
Île-Jesus	30.2	12.3	0.5	2.3	73,072
Vaudreuil	32.0	11.6	0.5	4.2	74,935
Laprairie	29.1	9.8	0.5	2.1	76,606
TOTAL	29.3	12.2	0.5	5.3	67,197

POPULATION DES RÉGIONS URBAINES ET RURALES PAR DIVISION DE RENCENSEMENT DE 1986 SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL	RÉGIONS URBAINES	RÉGIONS RURALES	% URBAINE	% RURALE
Gaspé-Ouest	17,240	9,708	7,532	56.3	43.7
Matapédia	23,476	9,501	13,975	40.5	59.5
Témiscouata	19,271	7,487	11,784	38.9	61.1
Bonaventure	39,576	11,670	27,906	29.5	70.5
Wolfe	15,223	4,208	11,015	27.6	72.4
Pontiac	19,809	3,898	15,911	19.7	80.3
Yamaska	14,722	1,146	13,576	7.8	92.2
Matane	29,258	15,324	13,934	52.4	47.6
Gaspé-Est	40,862	10,650	30,212	26.1	73.9
L'Islet	21,189	2,870	18,319	13.5	86.5
Îles-de-la-Madeleine	14,532	1,571	12,961	10.8	89.2
Charlevoix-Ouest	14,201	8,200	9,373	57.7	42.3

POPULATION DES RÉGIONS URBAINES ET RURALES PAR DIVISION DE RENCENSEMENT DE 1986 SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL	RÉGIONS URBAINES	RÉGIONS RURALES	% URBAINE	% RURALE
Labelle	34,579	11,249	23,330	32.5	67.5
Kamouraska	28,483	9,300	19,183	32.7	67.2
Maskinonge	20,877	7,575	13,302	36.3	63.7
Lac-Saint-Jean-Ouest	62,977	31,517	31,460	50.0	50.0
Charlevoix-Est	17,573	8,200	9,373	46.7	53.3
Compton	20,110	6,177	13,933	30.7	69.3
Bellechasse	23,237	3,830	19,407	16.5	83.5
Frontenac	26,390	7,934	18,456	30.1	69.9
Dorchester	33,798	9,640	24,158	28.5	71.5
Nouveau Québec	37,183	18,676	18,507	50.2	49.8
Montmagny	24,794	9,749	15,045	39.3	61.7

POPULATION DES RÉGIONS URBAINES ET RURALES PAR DIVISION DE RENCENSEMENT DE 1986 SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL	RÉGIONS URBAINES	RÉGIONS RURALES	% URBAINE	% RURALE
Rivière-du-Loup	40,646	19,954	20,692	49.1	50.9
Lotbinière	29,809	5,048	24,761	16.9	84.1
Berthier	32,044	13,482	18,562	42.1	57.9
Nicolet	34,162	7,260	26,902	21.3	78.7
Megantic	55,028	36,630	18,398	66.6	33.4
Lac-Saint-Jean-Est	47,497	35,529	11,968	74.8	25.2
Huntingdon	15,627	2,919	12,708	18.7	81.3
Montcalm	29,252	8,784	20,468	30.0	70.0
Beauce	75,982	40,890	35,092	53.8	46.2
Arthabaska	60,597	36,726	23,871	60.6	39.4
Argenteuil	32,533	15,613	16,920	48.0	52.0
Papineau	40,258	17,811	22,447	44.4	55.6
Rimouski	69,945	40,179	29,766	57.4	42.6

POPULATION DES RÉGIONS URBAINES ET RURALES
PAR DIVISION DE RENCENSEMENT DE 1986
SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL	RÉGIONS URBAINES	RÉGIONS RURALES	% URBAINE	% RURALE
Bagot	28,166	9,297	18,869	33.0	67.0
Stan-stead	38,746	24,675	14,071	63.7	36.3
Richmond	38,653	20,644	18,009	53.4	46.6
Saguenay	104,131	69,249	34,882	66.5	33.5
Drummond	72,051	46,435	25,616	64.4	35.6
Cham-plain	119,563	77,710	41,853	65.0	35.0
Chicou-timi	174,625	132,323	42,302	75.8	24.2
Missis-quoi	35,028	20,386	14,642	58.2	41.8
Portneuf	60,610	25,936	34,674	42.8	57.2
Iber-ville	23,931	8,547	15,384	35.7	64.3
Saint Maurice	109,033	95,537	13,496	87.6	12.4
Abitibi	94,410	47,727	46,683	50.6	49.4

POPULATION DES RÉGIONS URBAINES ET RURALES
PAR DIVISION DE RENCENSEMENT DE 1986
SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL	RÉGIONS URBAINES	RÉGIONS RURALES	% URBAINE	% RURALE
Témis-camingue	53,238	29,485	23,753	55.4	44.6
Brome	18,047	2,757	15,290	15.3	84.7
Napier-ville	13,836	6,012	7,824	43.5	56.5
Joliette	63,343	32,823	30,520	51.8	48.2
Riche-lieu	51,837	40,054	11,783	77.3	22.7
Shefford	73,883	48,095	25,788	65.1	34.9
Mont-morency	22,951	11,988	10,963	52.2	47.8
Sou-langes	16,345	2,590	13,755	15.8	84.2
Gatineau	57,213	29,708	27,505	51.9	48.1
Beau-harnois	53,106	46,312	6,794	87.2	12.8
Saint-Hyacin-the	57,027	41,550	15,477	72.9	27.1

POPULATION DES RÉGIONS URBAINES ET RURALES
PAR DIVISION DE RENCENSEMENT DE 1986
SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL	REGIONS URBAINES	REGIONS RURALES	% URBAINE	% RURALE
Sher-brooke	120,551	102,903	17,648	85.4	14.6
Saint-Jean	57,617	44,417	13,200	77.0	23.0
Rouville	43,859	23,189	20,670	52.8	47.2
Mont-morency	6,769	0	6,769	0	100.0
Deux-Mon-tagnes	75,880	55,792	20,088	73.5	26.5
Château-gay	61,608	51,289	10,319	83.3	16.7
Lévis	103,318	75,895	27,423	73.5	26.5
Hull	139,966	133,367	6,599	95.3	4.3
Québec	466,483	456,015	10,468	97.8	2.2
Île-de-Montreal	1752582	1752582	0	100.0	0
Ver-chères	67,610	55,822	11,788	82.6	17.4
Terre-bonne	206,657	153,631	53,026	74.3	25.7
L' Assomp-tion	122,509	94,350	28,159	77.0	23.0

POPULATION DES RÉGIONS URBAINES ET RURALES
PAR DIVISION DE RENCENSEMENT DE 1986
SELON LE DEGRÉ DE DISPARITÉ DE 1987

PROVINCE: QUÉBEC

DIVISION	TOTAL	RÉGIONS URBAINES	RÉGIONS RURALES	% URBAINE	% RURALE
Chambly	316,337	312,374	3,963	98.7	1.3
Île-Jesus	284,164	284,164	0	100.0	0
Vaudreuil	53,421	36,413	17,008	68.2	21.8
Laprairie	110,617	99,372	11,245	89.8	10.2
TOTAL	6532461	5088995	1443466	77.9	22.1

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
QUEBEC		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	791,049					
% of Province's Population	12%					
2403 GASPE-OUEST	17,240	48.3	5,591	45.2	18.5	17.6
2405 MATAPEDIA	23,476	44.9	5,760	46.5	19.9	19.5
2409 TEMISCOUATA	19,271	47.6	5,958	48.1	14.5	12.5
2404 BONAVENTURE	39,576	47.8	6,213	50.2	19.9	19.5
2426 WOLFE	15,223	53.1	6,581	53.2	7.8	6.4
2480 PONTIAC	19,809	53.9	6,744	54.5	14.7	14.3
2442 YAMASKA	14,722	55.3	6,938	56.0	11.8	9.9
2406 MATANE	29,258	55.9	6,999	56.5	19.9	19.5
2402 GASPE-EST	40,862	54.8	7,025	56.7	18.5	17.6
2413 L'ISLET	21,189	57.5	7,092	57.3	6.3	6.5
2401 ILES DE LA MADELEINE	14,532	54.2	7,097	57.3	18.5	17.6
2412 CHARLEVOIX-OUEST	14,201	55.9	7,129	57.6	13.4	10.3
2476 LABELLE	34,579	54.2	7,183	58.0	12.9	11.9
2410 KAMOURASKA	28,483	59.8	7,341	59.3	14.5	12.5
2447 MASKINONGE	20,877	56.9	7,365	59.5	11.7	11.2
2490 LAC ST JEAN OUEST	62,977	59.8	7,533	60.9	14.5	13.8
2411 CHARLEVOIX-EST	17,573	62.1	7,753	62.6	13.4	10.3
2425 COMPTON	20,110	62.7	7,825	63.2	7.8	6.4
2415 BELLECHASSE	23,237	62.0	7,860	63.5	6.3	6.5
2424 FRONTENAC	26,390	62.3	7,913	63.9	7.8	6.4
2422 DORCHESTER	33,798	63.5	8,031	64.9	8.3	7.1
2498 NOUVEAU QUEBEC	37,183	62.9	8,040	64.9	14.5	13.8
2414 MONTMAGNY	24,794	65.2	8,139	65.7	6.3	6.5
2408 RIVIERE DU LOUP	40,646	65.0	8,206	66.3	14.5	12.5
2428 LOTBINIERE	29,809	66.2	8,372	67.6	10.4	9.4
2449 BERTHIER	32,044	65.9	8,407	67.9	11.7	11.2
2433 NICOLET	34,162	67.1	8,418	68.0	10.4	9.4
2427 MEGANTIC	55,028	69.2	8,576	69.3	12.2	11.2
B) MODERATE DISPARITY	1,751,464					
% of Province's Population	27%					
2493 LAC ST JEAN EST	47,497	69.7	8,724	70.5	14.5	13.8
2468 HUNTINGDON	15,627	68.9	8,725	70.5	11.9	10.4
2461 MONTCALM	29,252	67.4	8,783	71.0	12.0	11.0
2423 BEAUCE	75,982	69.7	8,908	72.0	7.8	6.4
2434 ATHABASCA	60,597	72.2	9,020	72.9	12.2	11.2

2474	ARGENTEUIL	32,533	71.4	9,060	73.2	11.3	11.7
2475	PAPINEAU	40,258	70.8	9,070	73.3	12.9	11.9
2407	RIMOUSKI	69,945	73.2	9,141	73.8	11.9	10.2
2440	BAGOT	28,166	71.7	9,147	73.9	11.8	9.9
2437	STANSTEAD	38,746	71.6	9,190	74.2	9.7	9.4
2435	RICHMOND	38,653	73.2	9,300	75.1	12.2	11.2
2497	SAGUENAY	104,131	75.9	9,402	75.9	13.2	12.4
2441	DRUMMOND	72,051	75.1	9,519	76.9	11.8	9.9
2432	CHAMPLAIN	119,563	76.6	9,540	77.1	14.2	11.9
2494	CHICOUTIMI	174,625	78.4	9,669	78.1	13.2	12.4
2454	MISSISQUOI	35,028	74.6	9,744	78.7	10.1	9.7
2429	PORTNEUF	60,610	75.7	9,863	79.7	9.6	9.4
2453	IBERVILLE	23,931	77.9	9,906	80.0	10.1	9.7
2443	ST MAURICE	109,033	80.2	9,994	80.7	11.7	11.2
2484	ABITIBI	94,410	75.4	10,069	81.3	12.4	10.4
2483	TEMISCAMINGUE	53,238	75.9	10,097	81.6	14.7	14.3
2438	BROME	18,047	77.2	10,139	81.9	9.7	9.4
2467	NAPIERVILLE	13,836	79.3	10,144	81.9	11.9	10.4
2458	JOLIETTE	63,343	80.6	10,238	82.7	12.0	11.0
2450	RICHELIEU	51,837	84.5	10,276	83.0	11.7	11.2
2439	SHEFFORD	73,883	80.1	10,435	84.3	11.3	9.2
2417	MONTMORENCY 1	22,951	83.3	10,632	85.9	13.4	10.3
2471	SOULANGES	16,345	81.6	10,706	86.5	8.0	7.7
2478	GATINEAU	57,213	85.4	10,804	87.3	9.8	8.8
2470	BEAUHARNOIS	53,106	85.9	10,862	87.7	11.9	10.4
2451	ST HYACINTHE	57,027	86.2	10,943	88.4	6.1	5.4
C)	NO DISPARITY	3,989,948					
	% of Province's Population	61%					
2436	SHERBROOKE	120,551	87.1	11,146	90.0	9.6	8.6
2455	SAINT JEAN	57,617	85.5	11,311	91.4	10.1	9.7
2452	ROUVILLE	43,859	86.8	11,330	91.5	6.1	5.4
2416	MONTMORENCY 2	6,769	88.4	11,422	92.3	13.4	10.3
2473	DEUX-MONTAGNES	75,880	87.6	11,609	93.8	11.3	11.7
2469	CHATEAUGAY	61,608	93.5	11,779	95.2	8.0	7.7
2421	LEVIS	103,318	92.5	11,996	96.9	8.3	7.1
2479	HULL	139,966	95.8	12,091	97.7	9.8	8.8
2420	QUEBEC	466,483	97.0	12,307	99.4	8.8	9.1
2465	ILE DE MONTREAL	1,752,582	98.6	12,422	100.3	11.7	10.8
2457	VERCHERES	67,610	95.1	12,434	100.4	8.7	7.7
2463	TERREBONNE	206,657	93.1	12,624	102.0	12.0	11.4
2462	L'ASSOMPTION	122,509	98.0	12,968	104.8	8.7	7.7
2456	CHAMBLY	316,337	104.3	13,443	108.6	10.6	10.0
2464	ILE JESUS	284,164	105.3	13,570	109.6	9.0	7.9
2472	VAUDREUIL	53,421	104.5	14,133	114.2	8.0	7.7
2466	LAPRAIRIE	110,617	109.3	14,360	116.0	7.6	7.4
	QUEBEC	6,532,461	87.7	11,191	90.4	11.0	10.3

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVERAGE NUMBER OF PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Mani-toulin District	3,405	16.3	68.1	2.8	+ 4.5
Sudbury District	8,510	24.0	74.8	3.0	- 4.8
Hali-burton County	4,645	15.7	84.3	2.5	+ 5.3
Parry Sound District	12,415	19.4	79.2	2.7	+ 0.9
Huron County	19,530	22.9	77.0	2.8	- 0.2
Timis-kaming District	14,560	29.4	70.5	2.7	- 2.4
Prince Edward County	79,00	23.4	76.6	2.7	+ 0.4
Rainy River District	8,030	22.5	73.3	2.8	+ 0.4
Grey County	27,285	25.6	74.5	2.7	+ 1.3
Lennox-Ad-dington County	11,590	23.5	76.4	2.9	+ 4.0

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVERAGE NUMBER OF PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Renfrew County	31,020	28.1	71.7	2.8	+ 1.7
Nipis-sing District	27,400	33.6	65.6	2.8	- 1.6
Muskoka District Munici-pality	14,805	21.3	78.5	2.6	+ 4.9
Glen-garry-Stor-mont-Dundas Counties	36,025	30.8	69.2	2.8	+ 5.7
Kenora District	17,465	27.2	64.1	2.9	- 11.1
Bruce County	20,625	21.4	66.7	2.9	- 2.0
Algoma District	44,875	32.3	66.7	2.9	+ 5.5
Pres-cott-Russell County	18,840	24.2	75.7	3.0	+ 9.2
Elgin County	24,465	28.6	71.4	2.8	+ 0.9

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
Haldimand-Norfolk-Regional Municipality	31,100	25.0	74.5	2.8	+ 0.7
Northumberland County	24,015	25.0	74.8	2.7	+ 4.2
Hastings County	39,470	32.4	66.9	2.7	+ 2.3
Cochrane District	31,720	34.1	65.5	2.9	- 3.3
Victoria County	19,195	20.9	79.1	2.7	+ 9.9
Brant County	37,760	30.8	65.8	2.8	+ 1.8
Sudbury Regional Municipality	52,810	35.2	64.8	2.8	- 4.6
Lanark County	17,605	26.7	73.2	2.7	+ 8.7
Peterborough County	38,125	26.6	72.8	2.7	+ 2.5

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
Leeds-Grenville Counties	30,530	26.7	73.3	2.7	+ 4.5
Perth County	23,245	28.0	72.0	2.8	+ 0.8
Oxford County	29,650	28.6	71.4	2.8	- 0.7
Kent County	37,595	30.6	69.1	2.8	- 0.3
Niagara Regional Municipality	133,145	27.3	72.7	2.7	+ 0.7
Simcoe County	82,310	25.4	74.3	2.8	+ 5.9
Thunder Bay District	54,435	29.5	69.4	2.6	+ 1.1
Frontenac County	42,355	40.4	59.6	2.6	+ 6.6
Lambton County	44,195	27.7	71.2	2.8	+ 0.9
Essex County	112,140	31.5	68.5	2.8	+ 1.2

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
Hamilton-Wentworth Regional Municipality	155,580	37.4	62.6	2.7	+ 2.9
Dufferin County	10,535	23.0	77.1	3.0	+ 4.8
Wellington County	47,920	31.5	68.5	2.8	+ 7.7
Middlesex County	124,930	41.7	58.2	2.6	+ 4.6
Waterloo Regional Municipality	115,610	37.2	62.8	2.8	+ 7.8
Durham Regional Municipality	106,655	25.5	74.5	3.0	+ 15.0
Toronto Metropolitan Municipality	816,445	49.3	50.7	2.6	+ 2.6

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVERAGE NUMBER OF PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Ottawa-Carleton Regional Munici-pality	228,140	48.1	51.9	2.6	+ 10.9
Peel Regional Munici-pality	185,870	32.4	67.7	3.2	+ 20.7
Halton Regional Munici-pality	88,830	26.5	73.5	3.0	+ 6.9
York Regional Munici-pal	105,170	16.4	83.6	3.3	+ 39.1
TOTAL	3221730	36.2	63.6	2.8	+ 5.5

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Manitoulin District	33.3	9.4	0.4	20.9	56,527
Sudbury Regional Municipality	25.0	10.3	0.5	12.7	51,029
Haliburton County	28.9	10.9	0.4	18.4	62,661
Parry Sound District	32.7	10.8	0.5	18.1	58,733
Huron County	20.0	9.5	0.4	8.3	61,529
Timiskaming District	31.4	11.3	0.5	12.1	51,785
Prince Edward County	28.2	11.0	0.4	11.4	76,148
Rainy River District	26.2	7.7	0.5	12.4	52,549
Grey County	30.9	10.3	0.4	9.9	67,383
Lennox-Addington County	29.0	11.5	0.4	11.1	69,831

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Renfrew County	21.9	8.6	0.5	9.9	61,908
Nipissing District	33.0	11.5	0.5	7.2	65,447
Muskoka District Municipality	29.2	13.0	0.4	13.3	75,153
Glengarry-Stormont-Dundas Counties	28.9	11.3	0.5	8.2	69,887
Kenora District	21.2	9.1	0.5	15.6	64,497
Bruce County	29.8	9.4	0.4	11.2	59,160
Algoma District	29.7	9.0	0.5	6.9	60,664
Prescott-Russell County	31.3	14.8	0.5	8.5	73,267
Elgin County	28.5	9.0	0.4	7.2	64,421

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Haldimand-Norfolk Regional Municipality	26.4	10.5	0.4	13.0	71,648
Northumberland County	26.9	11.0	0.4	6.6	78,359
Hastings County	28.3	10.6	0.4	9.3	70,785
Cochrane District	29.6	11.2	0.5	7.0	64,205
Victoria County	31.3	10.3	0.5	12.7	51,029
Brant County	30.5	9.6	0.4	5.0	74,424
Sudbury Regional Municipality	30.7	9.9	0.5	3.0	58,115
Lanark County	25.5	8.1	0.4	10.7	77,614
Peterborough County	35.6	11.2	0.4	5.2	79,937
Leeds-Grenville Counties	26.2	8.4	0.4	8.2	76,696

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Perth County	18.2	8.4	0.4	5.4	71,757
Oxford County	25.0	9.0	0.4	5.4	73,493
Kent County	23.8	7.4	0.4	12.6	65,872
Niagara Regional Municipality	33.1	9.5	0.4	3.3	78,208
Simcoe County	30.3	11.7	0.4	5.6	84,440
Thunder Bay District	24.6	7.7	0.5	12.7	75,198
Frontenac County	28.9	9.6	0.4	4.7	91,261
Lambton County	29.5	8.5	0.4	6.9	72,142
Essex County	29.5	8.7	0.5	5.6	75,351

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Hamilton-Wentworth Regional Municipality	29.2	10.1	0.5	1.7	87,563
Dufferin County	26.9	14.1	0.5	6.0	98,739
Wellington County	25.2	10.5	0.5	3.4	95,676
Middlesex County	28.9	9.7	0.4	2.4	86,650
Waterloo Regional Municipality	24.1	9.5	0.5	2.2	96,813
Durham Regional Municipality	28.7	11.4	0.5	5.3	109,665

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Toronto Metropolitan Municipality	25.8	12.1	0.5	1.4	145,598
Peel Regional Municipality	24.5	13.6	0.5	1.1	129,200
Ottawa-Carleton Regional Municipality	24.3	10.3	0.4	1.6	131,179
Halton Regional Municipality	22.3	10.8	0.4	1.3	131,034
York Regional Municipality	28.0	15.2	0.5	2.1	157,334
TOTAL	26.9	10.9	0.5	3.8	104,063

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL POPU-LATION	NUMBER OF URBAN RESI-DENTS	NUMBER OF RURAL RESI-DENTS	% URBAN	% RURAL
Manito-ulin District	9,823	1,463	8,360	14.9	85.1
Sudbury District	25,771	9,415	16,356	36.5	63.5
Hali-burton County	11,961	0	11,961	0	100.0
Parry Sound District	33,828	9,435	24,393	27.9	72.1
Huron County	55,996	19,345	36,651	34.5	65.5
Timis-kaming District	40,307	26,475	13,832	65.7	34.3
Prince Edward County	22,427	5,440	16,987	24.3	75.7
Rainy River District	22,871	13,986	8,885	61.2	38.8
Grey County	74,759	37,067	37,692	49.6	50.4
Lennox-Adding-ton County	34,354	11,198	23,156	32.6	67.4

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Renfrew County	88,965	48,339	40,626	54.3	45.7
Nipissing District	79,004	57,864	21,140	73.2	26.8
Muskoka District Municipality	40,235	17,019	23,216	42.3	67.7
Stormont-Glengarry-Dundas Counties	102,262	58,258	44,004	57.0	43.0
Kenora District	52,834	26,123	26,711	49.4	50.6
Bruce County	58,848	26,495	32,353	45.0	55.0
Algoma District	131,841	98,687	33,154	74.9	25.1
Prescott-Russell County	57,620	24,612	33,008	42.7	57.3
Elgin County	70,335	39,499	30,836	56.2	43.8

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Haldimand-Norfolk Regional Municipality	90,121	38,323	51,798	45.5	54.5
Northumberland County	67,704	32,416	35,288	47.9	52.1
Hastings County	109,352	72,056	37,296	65.9	34.1
Cochrane District	93,712	64,607	29,105	68.9	31.1
Victoria County	52,599	18,037	34,562	34.3	65.7
Brant County	106,267	85,227	21,040	80.2	19.8
Sudbury Regional Municipality	152,476	138,231	14,245	90.7	9.3
Lanark County	49,649	25,478	24,171	51.3	48.7
Peterborough County	105,056	68,704	36,352	65.4	34.6
Leeds-Grenville Counties	84,582	35,902	48,680	42.4	57.6

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Perth County	66,608	41,176	25,432	60.0	40.0
Oxford County	85,364	51,805	33,759	60.7	39.3
Kent County	106,732	69,131	37,601	64.8	35.2
Niagara Regional Municipality	370,132	323,857	46,275	87.5	12.5
Simcoe County	238,408	151,211	87,197	63.4	36.6
Thunder Bay District	155,673	128,337	27,336	82.4	17.6
Frontenac County	115,221	83,373	31,848	72.4	27.6
Lambton County	124,592	90,174	34,418	72.4	27.6
Essex County	316,362	255,234	61,128	80.7	19.3

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Hamilton-Wentworth Regional Municipality	423,398	385,898	37,500	91.1	9.9
Dufferin County	32,635	18,599	14,036	57.0	43.0
Wellington County	139,436	100,497	38,939	72.1	27.9
Middlesex County	332,471	290,911	41,560	87.5	12.5
Waterloo Regional Municipality	329,404	301,956	27,448	91.7	8.3
Durham Regional Municipality	326,179	265,180	60,999	81.3	18.7

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ONTARIO

DIVISION NAME	TOTAL POPU-LATION	NUMBER OF URBAN RESI-DENTS	NUMBER OF RURAL RESI-DENTS	% URBAN	% RURAL
Toronto Metro-politan Munici-pality	2192721	2192721	0	100.0	0
Peel Regional Munici-pality	592,169	515,833	76,336	87.1	12.9
Ottawa-Carleton Regional Munici-pality	606,639	552,117	54,522	91.0	9.0
Halton Regional Munici-pality	271,389	241,122	30,267	88.8	11.2
York Regional Munici-pality	350,602	300,787	49,815	85.8	14.2
TOTAL	9101694	7469420	1632274	82.1	17.9

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
ONTARIO		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	9,823					
% of Province's Population	0.1%					
3551 MANITOULIN DISTRICT	9,823	58.1	7,332	59.2	8.9	7.7
B) MODERATE DISPARITY	530,478					
% of Province's Population	6%					
3552 SUDBURY DISTRICT	25,771	73.5	9,014	72.8	8.9	7.7
3546 HALIBURTON	11,961	69.3	9,313	75.2	6.8	5.5
3549 PARRY SOUND DISTRICT	33,828	74.5	9,632	77.8	10.7	10.4
3540 HURON	55,996	79.2	10,025	81.0	4.7	3.8
3554 TIMISKAMING DISTRICT	40,307	79.1	10,133	81.9	8.9	7.7
3513 PRINCE EDWARD	22,427	80.7	10,136	81.9	6.4	6.1
3559 RAINY RIVER DISTRICT	22,871	82.2	10,247	82.8	9.2	8.4
3542 GREY	74,759	81.2	10,340	83.5	7.8	6.0
3511 LENNOX-ADDINGTON	34,354	85.3	10,634	85.9	8.1	7.6
3547 RENFREW	88,965	87.9	10,817	87.4	8.1	7.6
3548 NIPISSING DISTRICT	79,004	85.4	10,871	87.8	10.7	10.4
3544 MUSKOKA DISTRICT M.	40,235	83.2	10,957	88.5	6.8	5.5
C) NO DISPARITY	8,561,393					
% of Province's Population	94%					
3501 GLENGARRY-STORMONT-DUND	102,262	87.7	11,186	90.4	7.8	6.5
3560 KENORA DISTRICT	52,834	91.0	11,220	90.6	9.2	8.4
3541 BRUCE	58,848	92.2	11,337	91.6	6.1	5.6
3557 ALGOMA DISTRICT	131,841	92.9	11,372	91.9	11.0	11.1
3502 PRESCOTT-RUSSELL	57,620	89.2	11,531	93.2	7.8	6.5
3534 ELGIN	70,335	91.4	11,555	93.3	7.3	5.9
3528 HALDIMAND-NORFOLK R.M.	90,121	88.4	11,558	93.4	10.8	9.2
3514 NORTHUMBERLAND	67,704	91.8	11,576	93.5	6.4	6.1
3512 HASTINGS	109,352	94.0	11,672	94.3	8.1	7.5
3556 COCHRANE DISTRICT	93,712	93.8	11,719	94.7	9.5	9.1
3516 VICTORIA	52,599	90.7	11,735	94.8	8.3	8.3
3529 BRANT	106,267	93.0	11,834	95.6	8.4	7.1
3553 SUDBURY R.M.	152,476	95.7	11,935	96.4	12.1	10.8
3509 LANARK	49,649	92.8	11,942	96.5	8.1	7.0

3515	PETERBOROUGH	105,056	94.6	11,948	96.5	8.3	8.3
3507	GRENVILLE-LEEDS	84,582	98.0	12,026	97.1	8.1	7.0
3531	PERTH	66,608	96.2	12,101	97.8	4.7	3.8
3532	OXFORD	85,364	95.3	12,107	97.8	8.4	7.1
3536	KENT	106,732	101.7	12,423	100.4	8.9	7.5
3526	NIAGARA R.M.	370,132	103.1	12,814	103.5	10.2	8.5
3543	SIMCOE	238,408	96.2	12,857	103.9	7.9	6.4
3558	THUNDER BAY DISTRICT	155,673	105.4	13,055	105.5	9.7	8.2
3510	FRONTENAC	115,221	104.1	13,116	106.0	8.1	7.6
3538	LAMBTON	124,592	105.5	13,153	106.3	8.6	7.6
3537	ESSEX	316,362	112.7	13,443	108.6	8.2	7.9
3525	HAMILTON-WENTWORTH R.M.	423,398	106.4	13,511	109.1	7.8	6.6
3522	DUFFERIN	32,635	102.4	13,695	110.6	7.9	6.4
3523	WELLINGTON	139,436	105.4	13,707	110.7	5.5	4.4
3539	MIDDLESEX	332,471	109.3	13,970	112.9	7.3	5.9
3530	WATERLOO R.M.	329,404	112.6	14,585	117.8	6.2	5.4
3518	DURHAM R.M.	326,179	118.7	15,788	127.5	6.0	5.7
3520	TORONTO M.M.	2,192,721	121.7	15,881	128.3	5.9	4.7
3521	PEEL R.M.	592,169	123.4	16,469	133.0	4.9	4.1
3506	OTTAWA-CARLETON R.M.	606,639	129.8	16,624	134.3	7.6	6.3
3524	HALTON R.M.	271,389	140.9	18,725	151.3	4.9	4.2
3519	YORK R.M.	350,602	141.8	20,688	167.1	4.7	4.3
	ONTARIO	9,101,694	111.8	14,480	117.0	7.0	6.1

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: MANITOBA

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	PERSONS PER HOUSE-HOLD	POPU-LATION CHANGE, 1981-1986
Lake Winnipeg	2,140	11.6	36.0	2.6	- 25.7
Roblin	3,930	17.9	80.9	2.8	- 6.7
Glad-stone	4,335	15.6	84.8	2.8	- 10.8
Gimli	7,705	17.6	78.7	2.8	+ 1.0
Thompson	7,685	30.0	36.6	3.9	+ 14.5
Pilot Mound	3,900	17.1	81.3	2.8	- 2.1
Swan River	4,600	20.0	80.0	2.6	- 2.5
Virden	3,880	16.6	76.7	2.8	+ 3.5
Dauphin	9,960	22.0	78.0	2.6	- 5.6
Starbuck	1,935	14.0	85.8	3.2	+ 4.7
Neepawa	9,055	18.1	80.8	2.5	- 3.7
S.W. Manitoba	6,040	17.2	82.7	2.6	- 3.0
Morden	12,410	21.0	79.0	3.0	+ 4.3
Stein-bach	12,005	17.5	82.4	3.3	+ 7.2
Gillam	2,700	48.0	31.3	3.7	+ 2.5
S.E. Manitoba	5,800	18.0	81.7	2.7	+ 0.4

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: MANITOBA

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	AVG. PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Stone-wall	4,565	13.1	86.9	3.0	+ 7.2
Portage La Prairie	7,810	28.7	71.4	2.7	- 1.1
Flin Flon	7,630	31.4	60.7	3.1	- 2.6
Beau-sejour	5,330	12.2	87.8	2.9	+ 7.2
Brandon	20,860	34.7	65.2	2.6	+ 4.9
Winnipeg	227,145	40.4	59.6	2.6	+ 5.3
Selkirk	10,915	13.9	85.5	3.0	+ 8.2
TOTAL	382,345	33.0	65.5	2.7	+ 3.6

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: MANITOBA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Lake Winnipeg	37.5	54.2	0.9	40.9	30,421
Roblin	30.0	61.7	0.4	9.7	40,962
Gladstone	19.7	10.6	0.5	9.5	46,094
Gimli	21.2	8.0	0.5	11.7	46,066
Thompson	29.7	6.4	0.8	23.2	50,904
Pilot Mound	17.0	13.0	0.4	5.8	37,982
Swan River	23.8	9.8	0.5	12.0	42,448
Virden	19.2	10.7	0.5	6.8	43,698
Dauphin	23.9	9.8	0.5	9.9	45,221
Starbuck	12.0	13.4	0.5	6.5	77,206
Neepawa	17.6	8.9	0.4	8.2	41,108
S.W. Manitoba	20.2	12.0	0.4	7.3	42,693
Morden	26.0	10.5	0.5	4.5	55,723
Steinbach	28.5	13.0	0.5	7.7	63,849

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: MANITOBA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Gillam	11.9	6.6	0.7	20.0	27,267
S.E. Manitoba	9.3	11.0	0.5	12.1	52,964
Stonewall	21.3	8.2	0.5	7.0	66,474
Portage La Prairie	23.5	8.9	0.5	4.4	56,458
Flin Flon	23.5	7.4	0.6	11.1	49,961
Beausejour	32.3	9.2	0.5	7.1	78,150
Brandon	36.5	9.0	0.4	2.8	64,26
Winnipeg	33.3	9.5	0.5	9.5	76,944
Selkirk	29.6	10.1	0.5	4.1	86,359
TOTAL	31.0	9.7	0.5	4.2	68,573

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: MANITOBA

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Lake Winnipeg	9,125	0	9,125	0	100.0
Roblin	10,577	3,582	6,995	33.9	66.1
Gladstone	13,226	0	13,226	0	100.0
Gimli	22,005	1,681	20,234	7.6	92.4
Thompson	30,544	14,701	15,843	48.1	51.9
Pilot Mound	11,469	0	11,469	0	100.0
Swan River	12,256	3,946	8,310	32.2	67.8
Virden	11,176	3,054	8,122	27.3	22.7
Dauphin	26,522	10,846	15,676	40.9	59.1
Starbuck	7,334	0	7,334	0	100.0
Neepawa	23,818	5,434	18,384	22.8	77.2
S.W. Manitoba	16,495	6,263	10,232	38.0	62.0
Morden	38,422	18,001	20,421	46.9	53.1
Steinbach	40,368	10,327	30,014	25.6	74.4

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: MANITOBA

DIVISION NAME	TOTAL POPU-LATION	NUMBER OF URBAN RESI-DENTS	NUMBER OF RURAL RESI-DENTS	% URBAN	% RURAL
Gillam	10,259	2,869	7,390	28.0	72.0
S.E. Manitoba	16,262	3,091	13,171	19.0	81.0
Stone-wall	14,713	3,861	10,852	26.2	73.8
Portage La Prairie	23,236	13,198	10,038	56.8	43.2
Flin Flon	24,068	15,531	8,537	64.5	35.5
Beau-sejour	15,859	2,535	13,324	16.0	84.0
Brandon	57,112	44,951	12,161	78.7	21.3
Winnipeg	594,551	591,119	3,432	99.4	0.6
Selkirk	33,619	11,861	21,758	35.3	64.7
TOTAL	1063016	766,851	296,165	72.1	27.9

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
MANITOBA		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	232,969					
% of Province's Population	22%					
4619 LAKE WINNIPEG	9,125	14.0	1,806	14.6	10.5	10.7
4616 ROBLIN	10,577	54.7	6,411	51.8	6.4	6.6
4608 GLADSTONE	13,226	56.6	6,637	53.6	5.7	5.6
4618 GIMLI	22,005	55.9	6,652	53.7	5.2	5.1
4622 THOMPSON	30,544	56.6	6,838	55.2	10.5	10.7
4604 PILOT MOUND	11,469	64.0	6,913	55.8	3.9	4.3
4620 SWAN RIVER	12,256	58.1	7,121	57.5	10.5	10.7
4606 VIRDEN	11,176	63.7	7,399	59.8	6.6	6.5
4617 DAUPHIN	26,522	63.2	7,413	59.9	6.4	6.6
4610 STARBUCK	7,334	61.6	7,442	60.1	5.7	6.0
4615 NEEPAWA	23,818	64.6	7,625	61.6	5.6	5.7
4605 S.W. MANITOBA	16,495	69.7	7,866	63.5	3.9	4.3
4603 MORDEN	38,422	71.1	8,379	67.7	5.7	6.0
B) MODERATE DISPARITY	144,765					
% of Province's Population	14%					
4602 STEINBACH	40,368	71.2	8,816	71.2	6.5	6.5
4623 GILLAM	10,259	77.5	9,120	73.7	9.8	8.5
4601 S.E. MANITOBA	16,262	76.7	9,272	74.9	6.5	6.5
4614 STONEWALL	14,713	76.1	9,275	74.9	5.2	5.1
4609 PORTAGE LA PRAIRIE	23,236	80.2	9,457	76.4	8.0	7.6
4621 FLIN FLON	24,068	83.6	10,276	83.0	9.8	8.5
4612 BEAUSEJOUR	15,859	85.4	10,437	84.3	6.8	6.6
C) NO DISPARITY	685,282					
% of Province's Population	64%					
4607 BRANDON	57,112	93.9	11,128	89.9	6.6	6.5
4611 WINNIPEG*	594,551	104.1	12,603	101.8	8.4	8.3
4613 SELKIRK*	33,619	104.1	12,603	101.8	6.8	6.6
MANITOBA	1,063,016	90.4	10,896	88.0	7.7	7.7

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: SASKATCHEWAN

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
North-lands	5,900	30.8	45.2	4.2	+ 0.1
Wynyard	8,750	14.1	81.2	2.7	- 2.5
Yorkton	16,385	19.7	79.5	2.6	- 3.3
Carrot River	16,695	20.8	77.8	2.8	- 1.1
Meadow-lake	12,040	23.7	68.9	3.1	+ 6.5
Melville	14,565	18.4	79.7	2.7	- 2.2
North Battle-ford	8,720	18.6	78.4	2.9	+ 1.5
Maple Creek	4,970	19.3	80.0	2.6	- 4.1
Shell-brook	13,835	23.8	71.2	2.8	+ 1.0
Prince Albert	27,770	26.9	71.3	2.9	- 2.8
Assini-boia	7,035	19.8	80.2	2.7	- 4.8
Kinder-sley	9,745	20.8	76.9	2.8	+ 4.7
Moose Jaw	19,615	29.2	70.8	2.6	+ 1.6

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: SASKATCHEWAN

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Weyburn	9,655	23.5	76.5	2.7	- 0.7
Estevan	12,125	21.4	77.6	2.7	+ 3.2
Swift Current	13,140	25.6	74.4	2.6	+ 1.6
Saska-toon	80,000	38.5	61.4	2.7	+ 12.8
Regina	77,315	31.9	67.4	2.7	+ 6.4
TOTAL	358,270	28.3	70.0	2.7	+ 4.3

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: SASKATCHEWAN

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Northlands	29.8	16.6	0.9	34.8	39,453
Wynyard	20.4	12.5	0.5	7.5	42,766
Yorkton	33.7	11.8	0.5	9.1	52,380
Carrot River	22.8	11.8	0.5	9.9	45,975
Meadowlake	32.8	14.3	0.5	14.8	57,875
Melville	18.1	8.9	0.4	6.0	45,798
North Battleford	24.8	9.7	0.4	9.1	56,517
Maple Creek	22.1	10.4	0.4	11.7	47,676
Shellbrook	29.4	12.1	0.5	9.8	53,935
Prince Albert	34.8	13.5	0.5	5.6	57,348
Assiniboia	12.6	11.3	0.4	6.8	42,832
Kindersley	17.7	10.5	0.4	9.0	55,776
Moose Jaw	30.7	10.3	0.4	3.6	53,202

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: SASKATCHEWAN

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Weyburn	23.1	8.8	0.4	4.5	51,397
Estevan	21.4	10.9	0.4	5.1	52,284
Swift Current	21.8	10.3	0.4	5.1	58,671
Saskatoon	40.2	12.3	0.4	1.5	74,804
Regina	35.9	11.8	0.5	1.2	70,461
TOTAL	33.0	11.7	0.5	5.2	61,364

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: SASKATCHEWAN

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Northlands	25,340	7,476	17,864	29.5	70.5
Wynyard	24,487	5,216	19,271	21.3	78.7
Yorkton	43,455	22,013	21,442	50.7	49.3
Carrot River	46,932	18,159	28,773	38.7	61.3
Meadowlake	37,775	11,131	26,644	29.4	70.6
Melville	40,315	15,548	24,767	38.6	61.4
North Battleford	25,867	8,869	16,998	34.3	65.7
Maple Creek	14,058	4,605	9,453	32.8	67.2
Shellbrook	40,314	16,114	24,200	40.0	60.0
Prince Albert	82,258	41,442	40,816	50.4	49.6
Assiniboia	19,392	5,312	14,080	27.4	72.6
Kindersley	28,656	10,197	18,459	35.6	64.4
Moose Jaw	53,706	37,235	16,471	69.3	30.7

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: SASKATCHEWAN

DIVISION NAME	TOTAL POPU-LATION	NUMBER OF URBAN RESI-DENTS	NUMBER OF RURAL RESI-DENTS	% URBAN	% RURAL
Weyburn	26,491	11,113	15,378	42.0	58.0
Estevan	33,813	13,652	20,161	59.6	59.6
Swift Current	35,723	19,343	16,380	51.4	45.9
Saska-toon	217,231	191,152	26,079	88.0	12.0
Regina	213,800	181,621	32,179	84.9	15.1
TOTAL	1009613	620,198	389,415	61.4	38.6

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
SASKATCHEWAN		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	380,801					
% of Province's Population	38%					
4718 NORTHLANDS	25,340	36.1	4,331	35.0	10.5	10.9
4710 WYNYARD	24,487	52.4	6,250	50.5	3.2	3.4
4709 YORKTON	43,455	63.0	7,492	60.5	6.9	6.4
4714 CARROT RIVER	46,932	65.0	7,822	63.2	8.0	7.4
4717 MEADOWLAKE	37,775	68.1	8,172	66.0	7.4	8.0
4705 MELVILLE	40,315	69.7	8,207	66.3	5.6	6.3
4712 N. BATTLEFORD	25,867	68.3	8,308	67.1	8.5	7.3
4704 MAPLE CREEK	14,058	72.3	8,393	67.8	2.9	2.8
4716 SHELLBROOK	40,314	70.6	8,435	68.1	7.8	8.7
4715 PRINCE ALBERT	82,258	71.8	8,585	69.3	10.5	10.9
B) MODERATE DISPARITY	197,781					
% of Province's Population	20%					
4703 ASSINIBOIA	19,392	74.1	9,032	73.0	4.2	3.8
4713 KINDERSLEY	28,656	77.7	9,200	74.3	4.8	4.4
4707 MOOSE JAW	53,706	81.6	9,735	78.6	7.9	7.3
4702 WEYBURN	26,491	85.8	10,285	83.1	5.4	5.6
4701 ESTEVAN	33,813	87.8	10,443	84.4	5.9	6.2
4708 SWIFT CURRENT	35,723	90.2	10,679	86.3	4.8	4.4
C) NO DISPARITY	431,031					
% of Province's Population	43%					
4711 SASKATOON	217,231	97.0	11,694	94.5	9.4	9.4
4706 REGINA	213,800	104.9	12,592	101.7	7.6	7.0
SASKATCHEWAN	1,009,613	84.1	10,078	81.4	7.7	7.6

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ALBERTA

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Slave Lake	13,820	29.1	63.2	3.5	+ 10.9
Pincher Creek	10,560	22.1	69.8	3.1	- 1.9
Rocky Mountain	5,265	23.4	74.5	3.0	+ 6.5
White-court-Atha-baska	18,855	22.3	77.0	2.8	+ 2.4
Camrose-Lloyd-minster	27,880	24.4	75.4	2.8	+ 1.7
Drum-heller	12,825	25.8	70.1	2.8	+ 2.3
Grande Cache	4,060	36.0	61.2	3.2	- 6.1
St. Paul-Bonny-ville	13,750	31.7	64.0	3.1	+ 8.0
Stet-tler-Wain-wright	13,950	22.7	77.3	2.8	+ 1.5
Hanna-Oyen	4,180	23.3	76.7	2.8	+ 2.1
Grande Prairie	24,005	31.7	68.1	3.0	+ 4.1

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ALBERTA

DIVISION NAME	TOTAL DWEL-LINGS	% RENTAL DWEL-LINGS	% OWNED DWEL-LINGS	PERSONS PER HOUSE-HOLD	% POPU-LATION CHANGE, 1981-1986
Hinton	8,500	30.1	69.9	2.9	+ 2.7
Red Deer	40,795	35.7	64.3	2.7	+ 7.4
Leth-bridge	39,965	31.6	68.4	2.8	+ 4.8
Medicine Hat	20,460	29.8	70.2	2.7	+ 2.2
National Parks	8,100	43.3	56.7	2.5	+ 5.2
Edmonton	291,060	42.5	57.4	2.7	+ 6.0
Fort McMurray	14,740	35.4	64.0	3.3	+ 11.9
Calgary	263,630	41.1	58.8	2.7	+ 7.0
TOTAL	836,125	37.8	61.7	2.8	+ 5.7

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ALBERTA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Slave Lake	21.1	13.4	0.6	22.4	50,629
Pincher Creek	26.3	18.6	0.5	8.2	64,937
Rocky Mountain	33.6	18.0	0.5	15.5	66,279
White-court-Atha-baska	29.2	14.7	0.5	11.0	61,624
Camrose-Lloyd-minster	29.2	13.7	0.4	7.0	65,476
Drum-heller	24.3	14.2	0.4	4.6	63,312
Grande Cache	17.3	11.6	0.5	11.4	53,374
St. Paul-Bonny-ville	21.8	13.4	0.5	6.0	69,213
Stet-tler-Wain-wright	20.3	9.9	0.4	6.4	61,056
Hanna-Oyen	11.7	8.8	0.4	6.9	54,096

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ALBERTA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Grande Prairie	30.5	14.1	0.5	6.1	64,805
Hinton	31.3	14.2	0.5	9.9	66,953
Red Deer	31.7	14.6	0.4	4.4	77,741
Lethbridge	33.8	15.6	0.4	3.7	74,639
Medicine Hat	31.2	11.9	0.4	3.7	70,673
National Parks	27.9	12.5	0.4	5.0	89,480
Edmonton	33.8	15.1	0.5	1.9	86,756
Fort McMurray	25.2	9.0	0.5	8.3	79,426
Calgary	33.0	16.5	0.4	1.4	99,698
TOTAL	31.9	15.1	0.5	3.5	84,936

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ALBERTA

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Slave Lake	48,852	14,797	34,055	26.2	73.8
Pincher Creek	34,970	16,691	18,279	47.7	52.3
Rocky Mountain	15,999	5,182	10,817	36.3	63.7
Whitecourt-Athabaska	54,973	17,360	37,613	31.6	68.4
Camrose-Lloydminster	79,745	36,543	43,202	45.8	54.2
Drumheller	38,805	13,846	24,959	35.7	64.3
Grande Cache	13,587	7,645	5,942	56.3	43.7
St. Paul-Bonnyville	43,907	22,862	21,045	52.1	47.9
Stettler-Wainwright	40,681	13,877	25,804	34.1	65.9
Hanna-Oyen	12,376	3,017	9,359	24.4	75.6

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: ALBERTA

DIVISION NAME	TOTAL POPU-LATION	NUMBER OF URBAN RESI-DENTS	NUMBER OF RURAL RESI-DENTS	% URBAN	% RURAL
Grande Prairie	72,997	44,609	28,388	61.1	38.9
Hinton	25,309	15,952	9,357	63.0	37.0
Red Deer	116,611	80,504	36,107	69.0	31.0
Leth-bridge	115,739	84,852	30,887	73.3	26.7
Medicine Hat	56,592	47,031	9,561	83.1	16.9
National Parks	22,794	16,417	6,377	72.0	28.0
Edmonton	807,504	722,525	84,979	89.5	20.5
Fort McMurray	48,779	37,502	11,277	76.9	23.1
Calgary	715,605	676,546	39,059	94.5	5.5
TOTAL	2365825	1877758	488,067	79.4	20.6

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
ALBERTA		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	154,794					
% of Province's Population	7%					
4817 SLAVE LAKE	48,852	56.4	7,044	56.9	8.5	8.9
4803 PINCHER CREEK	34,970	66.2	7,669	62.0	5.1	4.9
4809 ROCKY MOUNTAIN	15,999	69.7	8,142	65.8	9.2	8.6
4813 WHITECOURT-ATHABASKA	54,973	70.4	8,320	67.2	9.6	9.1
B) MODERATE DISPARITY	616,349					
% of Province's Population	26%					
4810 CAMROSE-LLOYDMINSTER	79,745	76.2	8,857	71.5	9.6	8.4
4805 DRUMHELLER	38,805	76.4	9,103	73.5	5.1	4.9
4818 GRANDE CACHE	13,587	80.1	9,559	77.2	8.5	8.9
4812 ST. PAUL-BONNYVILLE	43,907	80.3	9,609	77.6	9.9	9.6
4807 STETTLER-WAINWRIGHT	40,681	82.2	9,684	78.2	4.3	4.1
4804 HANNA-OYEN	12,376	85.6	10,101	81.6	5.1	4.9
4819 GRANDE PRAIRIE	72,997	88.7	10,543	85.2	8.5	8.9
4814 HINTON	25,309	92.5	10,755	86.9	9.3	8.2
4808 RED DEER	116,611	91.4	10,798	87.2	9.2	8.6
4802 LETHBRIDGE	115,739	90.2	10,937	88.4	8.4	8.3
4801 MEDICINE HAT	56,592	92.4	10,964	88.6	9.9	8.7
C) NO DISPARITY	1,594,682					
% of Province's Population	67%					
4815 NATIONAL PARKS	22,794	102.2	12,516	101.1	11.0	9.7
4811 EDMONTON	807,504	106.1	12,647	102.2	11.3	10.3
4816 FORT MCMURRAY	48,779	103.4	12,843	103.7	9.9	9.6
4806 CALGARY	715,605	121.8	14,793	119.5	9.5	8.8
ALBERTA	2,365,825	102.9	12,354	99.8	9.8	9.1

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
Central Coast	985	18.2	41.1	3.1	+ 2.4
Central Kootenay	18,980	22.4	77.5	2.5	- 5.6
Columbia-Shuswap	14,740	24.0	74.7	2.7	- 0.5
Okanagan-Similkameen	23,975	28.4	69.1	2.4	+ 3.3
North Okanagan	20,460	28.8	69.2	2.6	+ 0.9
Cariboo	19,705	25.9	72.4	3.0	+ 0.4
Fraser-Cheam	21,290	28.8	68.0	2.6	+ 1.8
Peace River-Liard	19,035	35.3	63.1	2.6	+ 3.3
Kootenay Boundary	11,655	20.1	79.9	2.9	- 8.7
Bulkley-Nachako	11,755	24.1	71.2	3.1	- 2.2
Kitimai-Stikine	12,155	24.6	63.8	3.2	- 6.9
Sunshine Coast	6,840	23.7	73.4	2.4	+ 8.1

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
Cowichan Valley	19,475	24.3	73.1	2.7	- 0.4
Nanaimo	32,435	28.9	70.6	2.5	+ 6.6
Thompson-Nicola	34,390	30.1	68.4	2.8	- 5.1
Skeena-Queen Charlotte	7,595	40.1	55.7	3.0	- 4.0
Dewdney-Alouette	23,510	25.9	73.6	2.9	+ 12.1
East Kootenay	18,770	24.7	74.6	2.8	- 1.2
Central Okanagan	34,520	28.6	67.1	2.5	+ 5.3
Alberni-Clayoquet	10,915	27.6	69.1	2.7	- 6.8
Central Fraser	46,300	28.4	71.0	2.9	+ 19.0
Powell River	6,960	22.5	74.4	2.6	- 5.1
Comox-Strathcona	26,215	28.8	70.3	2.7	+ 3.7

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
Squamish-Lillouet	6,415	34.5	63.8	2.7	- 5.5
Fraser-Fort George	29,570	30.6	69.3	3.0	- 0.1
Mount Waddington	4,950	37.0	56.1	3.0	+ 1.8
Stikine	700	31.4	53.6	2.8	+ 3.5
Capital	109,435	39.3	60.0	2.3	+ 6.1
Greater Vancouver	493,395	44.6	55.0	2.5	+ 8.2
TOTAL	1087115	36.7	62.2	2.6	+ 5.1

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Central Coast	26.1	10.5	0.6	34.5	62,648
Central Kootenay	37.3	11.0	0.4	16.0	61,643
Columbia-Shuswap	38.7	13.0	0.4	17.4	67,587
Okanagan-Similkameen	40.0	11.0	0.4	7.7	73,912
North Okanagan	47.8	15.2	0.4	10.7	76,406
Cariboo	37.0	12.9	0.5	20.2	62,943
Fraser-Cheam	38.2	13.9	0.4	8.9	70,301
Peace River-Liard	28.9	14.9	0.5	13.9	58,609
Kootenay Boundary	33.2	8.6	0.4	10.9	60,966
Bulkley-Nachako	20.2	12.7	0.5	28.2	61,207
Kitimat-Stikine	30.9	9.9	0.5	17.0	59,703
Sunshine Coast	42.9	13.0	0.4	21.7	87,931

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Cowichan Valley	48.5	13.4	0.4	17.4	74,578
Nanaimo	48.9	14.0	0.4	14.0	72,838
Thompson-Nicola	41.0	13.4	0.4	9.7	65,109
Skeena-Queen Charlotte	23.3	10.8	0.5	11.9	72,776
Dewdney-Alouette	44.4	17.8	0.5	6.9	88,697
East Kootenay	30.3	10.0	0.4	11.3	62,984
Central Okanagan	42.5	12.8	0.4	4.2	85,129
Alberni-Clayoquet	44.0	10.0	0.5	14.8	58,084
Central Fraser	47.0	17.3	0.4	4.4	96,591
Powell River	43.9	11.8	0.4	20.5	62,781
Comox-Strathcona	38.5	12.0	0.4	19.3	68,813

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Squamish-Lillouet	35.8	12.4	0.5	4.1	75,841
Fraser-Fort George	37.1	13.9	0.5	8.4	61,780
Mount Waddington	20.4	8.0	0.5	21.4	60,515
Stikine	6.9	4.0	0.6	39.3	37,909
Capital	41.0	14.5	0.4	5.7	103,720
Greater Vancouver	38.6	14.7	0.4	1.7	130,017
TOTAL	39.2	14.0	0.4	6.8	98,850

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Central Coast	3,120	0	3,120	0	100.0
Central Kootenay	49,110	21,876	27,234	44.5	55.5
Columbia-Shuswap	39,917	18,026	21,891	45.2	54.8
Okanagan-Similkameen	59,089	35,060	24,029	59.3	40.7
North Okanagan	54,820	27,147	27,673	49.5	50.5
Cariboo	59,495	24,437	35,058	41.1	58.9
Fraser-Cheam	57,965	36,908	21,057	63.7	36.3
Peace River-Liard	57,278	29,700	27,578	51.9	48.1
Kootenay Boundary	30,335	19,706	10,629	65.0	35.0
Bulkley-Nachako	37,470	15,569	21,901	41.6	58.4
Kitimat-Stikine	39,483	25,485	13,998	64.5	35.5
Sunshine Coast	16,758	3,899	12,859	23.3	76.7

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Cowichan Valley	52,466	19,751	32,715	37.6	62.4
Nanaimo	82,180	58,522	23,658	71.2	28.8
Thompson-Nicola	96,805	66,152	30,653	68.3	31.7
Skeena-Queen Charlotte	23,061	14,170	8,891	61.4	38.6
Dewdney-Alouette	69,494	45,390	24,104	65.3	34.7
East Kootenay	53,089	34,056	19,033	64.1	35.9
Central Okanagan	89,730	58,702	31,028	65.4	34.6
Alberni-Clayoquet	30,341	21,893	8,448	72.2	27.8
Central Fraser	136,892	92,956	43,936	67.9	32.1
Powell River	18,374	12,440	5,934	67.7	32.3
Comox-Strathcona	71,145	43,751	27,394	61.5	38.5

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO DEGREE OF INCOME DISPARITY, 1987

PROVINCE: BRITISH COLUMBIA

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Squamish-Lillouet	17,891	6,876	11,015	38.4	61.8
Fraser-Fort George	89,337	64,981	24,356	72.7	27.2
Mount Waddington	14,934	6,699	8,235	44.9	55.1
Stikine	2,022	0	2,022	0	100.0
Capital	264,614	236,361	28,253	89.3	10.7
Greater Vancouver	1266152	1244491	21,661	98.3	1.7
TOTAL	2883367	2285004	598,363	79.2	20.8

CENSUS DIVISIONS IN CANADA - POPULATION, EARNED INCOME, UNEMPLOYMENT

(in order of 1987 per capita earned income)

Province	Population 1986	Earned Income Per Capita 1986	Earned Income Per Capita 1987	Earned Income Per Capita 1987	Unemployment Rate 1985-87	Unemployment Rate 1986-88
BRITISH COLUMBIA		(% of Can.)	($)	(% of Can.)		
A) DEEP DISPARITY	3,120					
% of Province's Population	0.1%					
5945 CENTRAL COAST	3,120	44.4	6,027	48.7	12.9	11.1
B) MODERATE DISPARITY	733,171					
% of Province's Population	25%					
5903 CENTRAL KOOTENAY	49,110	72.1	9,008	72.8	17.7	16.9
5939 COLUMBIA-SHUSWAP	39,917	76.3	9,475	76.5	16.6	14.0
5907 OKANAGAN-SIMILKAMEEN	59,089	76.4	9,733	78.6	13.0	11.5
5937 NORTH OKANAGAN	54,820	77.7	9,882	79.8	17.2	14.2
5941 CARIBOO	59,495	80.3	9,905	80.0	15.0	13.5
5909 FRASER-CHEAM	57,965	80.9	10,006	80.8	12.1	11.9
5955 PEACE RIVER-LIARD	57,278	81.2	10,080	81.4	13.8	12.3
5905 KOOTENAY BOUNDARY	30,335	86.3	10,208	82.5	13.0	11.5
5951 BULKLEY-NECHAKO	37,470	81.0	10,381	83.9	13.8	11.8
5949 KITIMAI-STIKINE	39,483	86.8	10,701	86.4	12.9	11.1
5929 SUNSHINE COAST	16,758	82.0	10,703	86.5	13.5	10.9
5919 COWICHAN VALLEY	52,466	82.6	10,826	87.5	15.1	13.8
5921 NANAIMO	82,180	84.7	10,914	88.2	15.1	13.8
5933 THOMPSON-NICOLA	96,805	89.1	10,941	88.4	15.6	14.7
C) NO DISPARITY	2,147,076					
% of Province's Population	74%					
5947 SKEENA-QUEEN CHARLOTTE	23,061	89.9	11,098	89.7	12.9	11.1
5913 DEWDNEY-ALOUETTE	69,494	86.7	11,124	89.9	13.5	10.9
5901 EAST KOOTENAY	53,089	92.7	11,130	89.9	13.1	11.8
5935 CENTRAL OKANAGAN	89,730	87.0	11,140	90.0	16.2	15.4
5923 ALBERNI-CLAYOQUET	30,341	82.6	11,164	90.2	14.3	13.0
5911 CENTRAL FRASER	136,892	88.5	11,439	92.4	12.1	11.9
5927 POWELL RIVER	18,374	89.6	11,494	92.9	13.5	10.9
5925 COMOX-STRATHCONA	71,145	88.0	11,597	93.7	14.3	13.0
5931 SQUAMISH-LILLOUET	17,891	89.8	11,783	95.2	13.5	10.9
5953 FRASER-FORT GEORGE	89,337	94.2	11,790	95.2	14.4	12.9
5943 MOUNT WADDINGTON	14,934	93.9	12,013	97.0	12.9	11.1
5957 STIKINE	2,022	93.0	12,388	100.1	12.9	11.1
5917 CAPITAL	264,614	106.8	13,315	107.6	12.0	11.0
5915 GREATER VANCOUVER	1,266,152	113.9	14,440	116.7	11.7	10.4
BRITISH COLUMBIA	2,883,367	99.7	12,611	101.9	12.9	11.6

HOUSING CHARACTERISTICS FOR CENSUS DIVISIONS, 1986, ACCORDING TO AVERAGE HOUSEHOLD INCOME RANKED FROM LOWEST TO HIGHEST, 1985*

DIVISION NAME	TOTAL DWELLINGS	% RENTAL DWELLINGS	% OWNED DWELLINGS	AVERAGE NUMBER OF PERSONS PER HOUSEHOLD	% POPULATION CHANGE, 1981-1986
TERRITORY: NORTHWEST TERRITORIES					
Kitikmeot	815	96.3	3.1	4.5	+ 14.2
Keewatin	1,020	96.6	3.4	4.8	+ 15.2
Baffin	2,125	93.9	6.1	4.5	+ 20.2
Inuvik	2,265	78.4	21.6	3.6	+ 12.4
Fort Smith	7,550	58.1	41.2	3.2	+ 12.4
TOTAL	13,775	27.6	27.6	3.7	+ 14.2
TERRITORY: YUKON					
TOTAL	7,975	55.7	42.5	2.8	+ 1.5

Average household incomes in 1985 collected by the Census were as follows: Kitikmeot - $28,724; Keewatin - $30,378; Baffin - $33,826; Inuvik - $38,384; Fort Smith - $45,237.

INDICATORS OF AFFORDABILITY, SUITABILITY AND ADEQUACY, 1986, FOR CENSUS DIVISIONS ACCORDING TO AVERAGE HOUSEHOLD INCOME RANKED FROM LOWEST TO HIGHEST, 1985

TERRITORY: NORTHWEST TERRITORIES

DIVISION NAME	% TENANT HH WITH RENT 30%+ OF INCOME	% OWNER HH WITH PAYMENTS 30%+ OF INCOME	AVERAGE NUMBER OF PERSONS PER ROOM	% DWELLINGS WITHOUT CENTRAL HEATING	AVERAGE DOLLAR VALUE OF DWELLINGS
Keewatin	3.9	0	0.9	9.8	75,508
Kitikmeot	5.4	25.0	1.0	6.1	94,286
Baffin	5.9	16.7	1.0	9.6	92,409
Inuvik	11.5	13.2	0.8	25.6	63,453
Fort Smith	12.2	14.8	0.6	19.4	75,766
TOTAL	9.3	14.6	0.7	17.4	74,888
TERRITORY: YUKON					
TOTAL	23.7	14.2	0.5	27.3	62,720

URBAN/RURAL DISTRIBUTION OF POPULATION IN CENSUS DIVISIONS, 1986, ACCORDING TO AVERAGE HOUSEHOLD INCOME RANKED FROM LOWEST TO HIGHEST, 1985

TERRITORY: NORTHWEST TERRITORIES

DIVISION NAME	TOTAL POPULATION	NUMBER OF URBAN RESIDENTS	NUMBER OF RURAL RESIDENTS	% URBAN	% RURAL
Keewatin	4,986	0	4,986	0	100.0
Kitikmeot	3,750	0	3,750	0	100.0
Baffin	9,975	2,938	7,037	29.4	70.6
Inuvik	8,411	3,389	5,022	40.3	59.7
Fort Smith	25,116	17,882	7,234	31.2	28.8
TOTAL	52,238	24,209	28,029	46.3	53.7
TERRITORY: YUKON					
TOTAL	23,504	15,199	8,305	64.7	35.3

ANNEX "D"

A GUIDE TO THE VARIABILITY OF KEY HOUSING INDICATORS

INTRODUCTORY NOTE

The purpose of this Annex is to offer the reader some guidance about the degree to which housing statistics vary from year to year. In particular, it addresses the extent to which figures from around 1989 contained in the main body of this report may continue to reflect reality in the future.

Most of the indicators in the text for which region-by-region annual data are available, or may become available, are covered here. Other data used tend to be from the Census, and will only be available for 1991 in the period 1993-95. Such data are not included here.

For each indicator, the annual figures for Canada as a whole are presented for 1989, 1990 and 1991, to the extent they have been published as of late 1991. Where a rate of change is involved, a plus or minus sign indicates this. Otherwise, the figure is a percentage or index. Where an index is involved, it is usually for the whole year in question, unless otherwise indicated. Where the figure in question is a percentage change, it covers the annual period for which data are available, e.g., from June, 1988 to June, 1989 in the case of the population growth rate for 1989.

In addition, comments are provided on the degree to which regional -- provincial or metropolitan -- figures may be expected to vary over time. "Volatile" indicators are obviously those which it would be very unwise to assume are roughly the same from year to year and region to region.

DEGREE/RATES OF CHANGE IN SELECTED INDICATORS OF REGIONAL DIFFERENCES

INDICATOR:	1989	1990	1991	COMMENTS:
Percentage change in population	+1.3	+1.4	N.A.	Can be tracked quarterly for each region; not very volatile, year to year, by region
Percentage of households below poverty line	10.5	9.6	N.A.	Not very volatile, year to year, by region
Percentage change: Gross Domestic Product	+2.5	+0.5	N.A.	Fairly volatile by region, but within a narrow bands of - 1% to + 4 %
Rate of growth: number of immigrants	+18.6	+10.5	N.A.	Established by Federal rules, plus economic conditions; not very volatile by region, but overall total can vary by 10,000+ annually
Persons per household among occupied dwellings	2.67	2.66	2.64	Very slow, steady decline; some errors between Census years
Rooms per among occupied dwellings dwelling	5.85	5.90	5.92	Very slow,steady increase; some errors between Census years
Proportion of single detached units among occupied dwellings	57.0	57.3	57.0	Very slow rate of change; some errors between Census years
Proportion of attached units among occupied dwellings	8.5	8.2	8.5	Very slow rate of change; some errors between Census years

DEGREE/RATES OF CHANGE IN SELECTED INDICATORS OF REGIONAL DIFFERENCES

INDICATOR:	1989	1990	1991	COMMENTS:
Proportion of apartments among occupied dwellings	32.4	32.5	32.1	Very slow rate of change; some errors between Census years
Proportion of occupied dwellings owned	63.3	63.7	63.7	Very slow rate of change; some errors between Census years
Proportion of occupied dwellings owned with mortgage	31.2	31.2	31.0	Very slow rate of change; some errors between Census years
Proportion of occupied dwellings owned without mortgage	32.0	32.5	32.7	Very slow rate of change; some errors between Census years
Proportion of occupied dwellings rented	36.7	36.3	36.3	Very slow rate of change; some errors between Census years
Proportion of occupied dwellings in need of major repair	10.0	10.5	9.8	Very slow rate of change; fairly high Standard Error for regional figures
Proportion of occupied dwellings in need of minor repair	15.0	16.1	14.7	Very slow rate of change; fairly high Standard Error for regional figures
Principal fuel used in heating occupied dwellings: oil	17.7	17.6	16.9	Very slow decline; not very volatile by region

DEGREE/RATES OF CHANGE IN SELECTED INDICATORS OF REGIONAL DIFFERENCES

INDICATOR:	1989	1990	1991	COMMENTS:
Principal fuel used in heating occupied dwellings: piped gas	44.3	43.9	44.2	Very slow rate of change; not very volatile by region
Principal fuel used in heating occupied dwellings: electricity	33.2	33.1	33.5	Very slow increase; not very volatile by region
Principal fuel used in heating occupied dwellings: wood	3.9	4.5	4.4	Very slow increase; not very volatile by region
Occupied dwellings with central air conditioning	13.3	13.8	15.6	Fairly slow increase; not very volatile by region
Percentage change in average dollar expenditures by homeowners on repairs and renovation	+18.0	N.A.	N.A.	Fairly volatile by region, based on only two years of surveys
Percentage change in total residential construction	+9.7	-2.3	-5.0	Fairly volatile by region
Consumer Price Index for Housing	116.6	121.4	125.5	Available for "Regional Cities" rather than provinces; moves with other price increases; not very volatile by region in recent years
Percentage change in numbers of housing starts	-3.2	+15.7	-16.3	Highly volatile by region

DEGREE/RATES OF CHANGE IN SELECTED INDICATORS OF REGIONAL DIFFERENCES

INDICATOR:	1989	1990	1991	COMMENTS:
Percentage change in number of NHA and conventional mortgage loans approved (units)	+3.0	-7.7	N.A.	Fairly volatile by region; relates to overall housing activity levels
Proportion of households in "Core Need"	14.0 (1988)	N.A.	N.A.	Not yet published for more recent years; not likely to be very volatile by region
Average floor area of new houses financed under the National Housing Act	115.1	113.8	N.A.	Figures available for metropolitan areas rather than provinces; needs to be used with caution do to low rates of NHA use in some markets; not very volatile
Vacancy rates in privately initiated rental apartment structures of six units and over (October)	2.8	3.3	N.A.	Figures available for metropolitan areas rather than provinces; may be significant changes year to year for given markets, but within a band from 0 up to 19% in recent years
New Housing Price Index	141.1	142.4	N.A.	Figures available for metropolitan areas rather than provinces; may be significant changes year to year for given markets

SOURCES OF KEY HOUSING INDICATORS LISTED ABOVE

INDICATOR:	SOURCE:
Percentage change in population	Statistics Canada, Catalogue No. 11-008
Percentage of households below poverty line	Statistics Canada, Catalogue No. 13-207
Percentage change: Gross Domestic Product	Statistics Canada, Catalogue No. 13-001
Rate of growth: number of immigrants	Statistics Canada, Catalogue No. 11-010
Persons per household among occupied dwellings	Statistics Canada, Catalogue No. 64-202
Rooms per among occupied dwellings dwelling	Statistics Canada, Catalogue No. 64-202
Proportion of single detached units among occupied dwellings	Statistics Canada, Catalogue No. 64-202
Proportion of attached units among occupied dwellings	Statistics Canada, Catalogue No. 64-202
Proportion of apartments among occupied dwellings	Statistics Canada, Catalogue No. 64-202
Proportion of occupied dwellings owned	Statistics Canada, Catalogue No. 64-202
Proportion of occupied dwellings owned with mortgage	Statistics Canada, Catalogue No. 64-202
Proportion of occupied dwellings owned without mortgage	Statistics Canada, Catalogue No. 64-202
Proportion of occupied dwellings rented	Statistics Canada, Catalogue No. 64-202
Proportion of occupied dwellings in need of major repair	Statistics Canada, Catalogue No. 64-202

SOURCES OF KEY HOUSING INDICATORS LISTED ABOVE

INDICATOR:	SOURCE:
Proportion of occupied dwellings in need of minor repair	Statistics Canada, Catalogue No. 64-202
Principal fuel used in heating occupied dwellings: oil	Statistics Canada, Catalogue No. 64-202
Principal fuel used in heating occupied dwellings: piped gas	Statistics Canada, Catalogue No. 64-202
Principal fuel used in heating occupied dwellings: electricity	Statistics Canada, Catalogue No. 64-202
Principal fuel used in heating occupied dwellings: wood	Statistics Canada, Catalogue No. 64-202
Occupied dwellings with central air conditioning	Statistics Canada, Catalogue No. 64-202
Percentage change in average dollar expenditures by homeowners on repairs and renovation	Statistics Canada, Catalogue No. 62-201
Percentage change in total residential construction	Statistics Canada, Catalogue No. 64-201
Consumer Price Index for Housing	Statistics Canada, Catalogue No. 62-001
Percentage change in numbers of dwelling starts: 1990-1991 rate based on forecast	CMHC, National Housing Outlook
Percentage change in number of NHA and conventional mortgage loans approved by lending institutions	CMHC, CMHC Mortgage Market Trends
Proportion of households in "Core Need"	CMHC, Canadian Housing Statistics, 1990
Average floor area of new houses financed under the National Housing Act	CMHC, Canadian Housing Statistics

SOURCES OF KEY HOUSING INDICATORS LISTED ABOVE

INDICATOR:	SOURCE:
Vacancy rates in privately initiated rental apartment structures of six units and over (October)	CMHC, Canadian Housing Statistics
New Housing Price Index	Statistics Canada, Catalogue No. 62-007

ANNEX "E"

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