



The Daily

Statistics Canada

Friday, July 23, 2004

Released at 8:30 a.m. Eastern time

MAJOR RELEASES

There are no major releases today.

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OTHER RELEASES

Study: Housing costs of elderly families 1999

While all homeowners feel the burden of rising property taxes, concerns are often raised for elderly homeowners since many live on fixed incomes.

The property tax burden for senior homeowners is made worse by the long period that many seniors have lived in their homes—meaning that the assessment base has risen faster than their indexed public pension.

In 1999, two-thirds of senior families owned their home and had lived there an average of 25 years. About 90% of them had paid off their mortgages. Their mortgage-free status and home equity translated into relatively low housing costs and greater wealth than enjoyed by senior renters or younger homeowners.

Many seniors achieved their mortgage-free status by virtue of staying put and steadily chipping away at their mortgage. While their debt was shrinking, the value of their home was rising. In 1999, the average estimated home equity of home-owning senior families was \$138,000, of which \$83,000 (or 60%) was appreciation from the original purchase price. Taking the average property tax rate of 1.22% as a rough guideline, senior homeowners paid, on average, about \$1,000 of property taxes in 1999 on appreciation.

While the incomes of low-income senior owners and renters were very similar (\$14,000 and \$12,000 respectively), because of their smaller family size, renters actually had higher incomes on a per-person basis (1.1 compared with 1.4). However, low-income owners enjoyed nearly 10 times the wealth of renters.

Among low-income families, renters paid nearly half of their income to a landlord: 43% for senior families, 49% for families with a major income recipient younger than 65 years old. The relative cost burden for homeownership low-income families depends largely on whether they still carry a mortgage. Those mortgage-free spent 12% to 13% of their income on property taxes; those with a mortgage spent more than half of their income on mortgage and property tax payments: 56% for senior families and 65% for families with a major income recipient under 65 years old.

Overall, mortgage-free low-income homeowners spent about a third of their income on shelter costs compared with about half for low-income renters. However, low-income mortgagees could be spending over three-quarters of their income on shelter costs, indicating that many are probably running down their savings to stay in their homes.

Definitions, data sources and methods: survey number 3901.

The article "Housing costs of elderly families" appears in the July 2004 online issue of *Perspectives on Labour and Income*, Vol. 5, no. 7 (75-001-XIE, \$6/\$52), which is now available. See *How to order products*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Ted Wannell (613-951-3546; ted.wannell@statcan.ca) or Raj Chawla (613-951-6901; raj.chawla@statcan.ca), Labour and Household Surveys Analysis Division. ■

Study: Saving for post-secondary education 2002

Parents who are in the highest income group, who own their home mortgage-free or who are university-educated are more likely to save for the post-secondary education of their children. However, education saving is also influenced by other factors, such as the child's performance at school, parental aspirations, awareness of education savings programs, and grant expectations.

In 2002, half of the children under the age of 19 had an average of \$8,600 put aside by their parents for post-secondary education.

Over two-thirds of children from the highest adjusted income group (\$40,000 or more) had savings put aside for their post-secondary education compared with less than 30% of children from the lowest income group (less than \$15,000). Also, the amounts saved by the highest income families were significantly higher than those of the lowest income families. However, characteristics other than income explained about half of the \$6,100 difference.

Homeownership is a major factor in the incidence of education savings. Children who lived in a mortgage-free home were most likely to have greater savings. Even after controlling for income and other factors, they had significantly more savings than children living in a mortgaged home. On the other hand, the difference between the latter and those living in rental housing, while still significant, was relatively smaller.

Children with at least one parent holding a university degree had significantly more savings accumulated than children with parents who had a high school diploma or less. Also, parents whose children performed well at

school and parents with higher aspirations were more inclined to save.

Families who were aware of the Canada Education Savings Grant program saved significantly more, regardless of income. But the expectation of grants based on financial need to help pay for post-secondary education was associated with lower accumulated savings. In this case, savings may well fall short of actual needs for large numbers of students hoping to pursue higher education.

Definitions, data sources and methods: survey number 4442.

The article "Saving for post-secondary education" appears in the July 2004 online issue of *Perspectives on Labour and Income*, Vol. 5, no. 7 (75-001-XIE, \$6/\$52), which is now available. See *How to order products*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Sophie Lefebvre (613-951-5870; sophie.lefebvre@statcan.ca), Income Statistics Division. ■

Study: Self-Employment Activity in Rural Canada

1981 to 2001

According to a new study analysing data from the 2001 Census, nearly 4 out of every 10 of Canada's self-employed workers live in rural areas of the country.

In 2001, just over 1.7 million people nationwide aged 20 to 64 reported in the census that they were self-employed in their main job.

Of these individuals, 626,400 (or 37%) of the total, were self-employed people living in a rural area.

These rural areas include two groups. About 462,600 (or 27%) lived in small towns and rural areas outside the commuting zones of larger urban centres. An additional 163,800 (or 10%) lived in rural areas within the commuting zones of larger urban centres.

This study compares rates of self-employment activity between rural and urban workers aged 20 to 64. Self-employment activity includes all workers who are self-employed in their main job. It also includes those who earn self-employment income from a farm, unincorporated business or professional practice in a secondary job.

In areas where farming is most prevalent (that is, rural areas outside the commuting zones of larger urban centres), the study found that 28% of workers were self-employed, or had self-employment income from a

secondary job. This is twice the proportion of only 13% among their urban counterparts.

When farming is excluded, the proportion of rural workers who were either self-employed, or who earned some self-employment income from a secondary job, fell from 28% to 16%.

Farming is a source of employment and income for many rural workers. However, its relative importance is declining. Between 1981 and 2001, there was a substantial decline in farm self-employment activity rates among workers who lived outside the commuting zones of larger urban centres.

In contrast, non-farm rates remained fairly stable between 1981 and 1986, then increased in the subsequent decade.

Farm and non-farm self-employment activity rates were higher among rural men than women, but the gap between the rates narrowed between 1981 and 2001.

The study also found that about one-half of all workers aged 20 to 64 with income from unincorporated self-employment relied on it for at least three-quarters of all income. While among those with self-employment income on farms, only one-third relied on it for most of their income.

Definitions, data sources and methods: survey number 3901.

The *Rural and Small Town Canada Analysis Bulletin*, Vol. 5, no. 5, entitled *Self-Employment Activity in Rural Canada* (21-006-XIE, free) is now available online. From the *Our products and services* page, under *Browse our Internet publications*, choose *Free*, then *Agriculture*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Valerie du Plessis (613-951-1949, valerie.duplessis@statcan.ca), Housing, Family and Social Statistics Division, or Ray D. Bollman (306-379-4431, ray.bollman@statcan.ca), Agriculture Division. ■

Natural gas sales

May 2004 (preliminary)

Natural gas sales totalled 4 866 million cubic metres in May, up 0.4% from May 2003. Slightly higher sales (including direct sales) in the industrial sector (+1.4%) and the commercial sector (+1.0%) were partially offset by weaker volume in the residential sector (-3.3%).

Year-to-date sales at the end of May were down 2.4% from the same period of 2003. Both the residential (-3.6%) and the commercial (-7.3%) sectors posted declines. Use of natural gas (including direct sales) by the industrial sector has edged up 0.3% so far this year.

Natural gas sales

	May 2004 ^P	May 2003	May 2003 to May 2004
	'000 of cubic metres		% change
Natural gas sales	4 865 572	4 845 785	0.4
Residential	901 136	931 792	-3.3
Commercial	691 384	684 679	1.0
Industrial	1 593 639	1 512 843	1.4
Direct	1 679 413	1 716 471	
year-to-date			
	2004 ^P	2003	2003 to 2004
	'000 of cubic metres		% change
Natural gas sales	36 195 706	37 103 861	-2.4
Residential	10 210 103	10 589 205	-3.6
Commercial	7 444 938	8 031 009	-7.3
Industrial	8 608 399	8 455 706	0.3
Direct	9 932 267	10 027 941	

^P Preliminary figures.

Definitions, data sources and methods: survey number 2149.

For more information, or to order data, or to enquire about the concepts, methods or data quality of this release, contact the dissemination officer (1-866-873-8789; 613-951-9497; energ@statcan.ca), Manufacturing, Construction and Energy Division. ■

Traveller accommodation services price indexes

April to June 2004

The monthly indexes measuring price movements of accommodation services are now available for the

second quarter of 2004. These indexes reflect changes in room rates, for overnight or short stays, with no meals or other services provided. All direct taxes are excluded. The indexes are available for Canada by province and territory and by major client group.

Available on CANSIM: table 326-0013.

Definitions, data sources and methods: survey number 2336.

For more information on these indexes, contact Client Services (1-866-230-2248; 613-951-9606; infounit@statcan.ca). To enquire about the concepts, methods or data quality of this release, contact Fred Barzyk (613-951-2493; barzfre@statcan.ca), Prices Division. ■

Steel primary forms, weekly data

Week ending July 17, 2004 (preliminary)

Steel primary forms production for the week ending July 17 totalled 280 395 metric tonnes, down 11.0% from 315 050 tonnes a week earlier, but up 9.5% from 256 112 tonnes in the same week of 2003.

The year-to-date total as of July 17 was 8 840 282 tonnes, up 2.6% from 8 615 216 tonnes in the same period of 2003.

Definitions, data sources and methods: survey number 2131.

For more information, or to enquire about the concepts, methods or data quality of this release, contact the dissemination officer (1-866-873-8789; 613-951-9497; manufact@statcan.ca), Manufacturing, Construction and Energy Division. ■

NEW PRODUCTS

**Rural and Small Town Canada Analysis
Bulletin: Self-Employment Activity in Rural
Canada**, 1996 to 2001, Vol. 5, no. 5
Catalogue number 21-006-XIE
(free).

**Agriculture and Rural Working Paper Series: Trends
in Non-Farm Self-Employment Activity for Rural
Women**, 1981 to 2001, no. 71
Catalogue number 21-601-MIE2004071
(free).

Cereals and Oilseeds Review, May 2004, Vol. 27,
no. 5
Catalogue number 22-007-XIB (\$12/\$120).

Canada's Balance of International Payments, First
quarter 2004, Vol. 52, no. 1
Catalogue number 67-001-XIE (\$32/\$100).

Perspectives on Labour and Income, July 2004,
Vol. 5, no. 7
Catalogue number 75-001-XIE (\$6/\$52).

**All prices are in Canadian dollars and exclude sales
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 The Daily	
Statistics Canada	
Thursday, June 3, 1997 For release at 9:30 a.m.	
MAJOR RELEASES	
• Urban transit, 1995 Despite the emphasis on taking urban transit, Canadians are using it less and less. In 1996, each Canadian took an average of about six trips on some form of urban transit, the lowest level in the past 25 years.	2
• Productivity, hourly compensation and unit labour cost, 1995 Growth in productivity among Canadian businesses also noticeably weak again in 1996, accompanied by sluggish gains in employment and slow economic growth during the year.	4
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Statistics Canada's official release bulletin

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The Daily, July 23, 2004

RELEASE DATES: JULY 26 TO JULY 30

(Release dates are subject to change.)

Release date	Title	Reference period
26	Retail Trade	May 2004
27	Study: Effect of Changing Technology Use on Plant Performance in the Manufacturing Sector	1993 to 1998
27	Employment Insurance	May 2004
28	Crime Statistics	2003
28	Radio Listening	Fall 2003
28	Employment, Earnings and Hours	May 2004
29	Industrial Product and Raw Materials Price Indexes	June 2004
29	Gross Domestic Product by Industry	May 2004
30	Business Conditions Survey: Canadian Manufacturing Industries	July 2004
30	University Enrolment and Qualifications Awarded	2001/02