

# The Daily

Statistics Canada

Wednesday, April 27, 2011

Released at 8:30 a.m. Eastern time

---

## Releases

---

### Births, 2008

2

In 2008, 377,886 babies were born in Canada, up 2.7% from the year before and the sixth consecutive annual increase. The advance, however, was lower than the gains of 3.7% in 2007 and 3.6% in 2006.

Study: Retiring with debt, 2009

4

Railway carloadings, February 2011

4

Sawmills, February 2011

5

---

## New products and studies

6

---



Statistics  
Canada

Statistique  
Canada

Canada

---

## Releases

---

### Births

2008

In 2008, 377,886 babies were born in Canada, up 2.7% from the year before and the sixth consecutive annual increase. The advance, however, was lower than the gains of 3.7% in 2007 and 3.6% in 2006.

The number of births rose in every province and territory, except in the Northwest Territories. The largest percentage increases occurred in Newfoundland and Labrador (+7.6%), Prince Edward Island (+6.8%) and the Yukon (+5.1%).

#### Slight rise in fertility

The total fertility rate in Canada in 2008 was 1.68 children per woman on average, edging up 1.3% from 1.66 in 2007. This was the highest rate since 1992.

On the other hand, the increase in the total fertility rate was well below the gains of 4.6% in 2007 and 2.8% in 2006.

The total fertility rate in 2008 remained lower than the generational replacement level of 2.1 children per woman. This is the fertility rate that must be maintained to replace the population in the absence of migration.

The highest fertility in the country was in Nunavut (2.98 children per woman), the Northwest Territories (2.08) and Saskatchewan (2.05). In contrast, British Columbia had the lowest fertility at 1.51 children per woman.

#### Fertility highest for women in their early 30s

For a fourth consecutive year, the age-specific fertility rate was highest among women aged 30 to 34. In 2008, the rate was 107.4 births per 1,000 women

aged 30 to 34, compared with 102.0 for women aged 25 to 29, the second highest rate.

The fertility rate for women aged 30 to 34 was higher than all other age groups in Ontario, British Columbia, Nova Scotia, the Northwest Territories and Yukon.

However, in the other provinces, the highest fertility rate was for women aged 25 to 29, while in Nunavut it was for women aged 20 to 24.

#### More women in their early 40s having babies

More women in their early 40s are having babies. Between 1988 and 2008, the age-specific fertility rate for women aged 40 to 44 more than doubled from 3.6 to 8.4 births per 1,000 women.

Although the fertility rate for this age group continues to increase, it remains well below the fertility rates of all other age groups under 40.

Among the provinces, British Columbia had the highest fertility rate for women aged 40 to 44.

**Definitions, data sources and methods: survey numbers, including related surveys, 3231 and 3234.**

**Available on CANSIM: tables 102-4501 to 102-4516.**

The 2008 issue of *Births* (84F0210X, free) is now available from the *Key resource* module of our website under *Publications*.

For more information, contact Client Services (613-951-1746; fax: 613-951-4198; [hd-ds@statcan.gc.ca](mailto:hd-ds@statcan.gc.ca)). To enquire about the concepts, methods and data quality of this release, contact Patricia Schembari (613-951-9502), Health Statistics Division.

☐

## Births

Place of residence of mother	2007	2008	2007 to 2008	
	number		change in number	% change
<b>Canada<sup>1</sup></b>	<b>367,864</b>	<b>377,886</b>	<b>10,022</b>	<b>2.7</b>
Newfoundland and Labrador	4,553	4,898	345	7.6
Prince Edward Island	1,389	1,483	94	6.8
Nova Scotia	8,868	9,188	320	3.6
New Brunswick	7,146	7,402	256	3.6
Quebec	84,387	87,870	3,483	4.1
Ontario	138,436	140,791	2,355	1.7
Manitoba	15,285	15,485	200	1.3
Saskatchewan	13,248	13,737	489	3.7
Alberta	49,028	50,856	1,828	3.7
British Columbia	43,649	44,276	627	1.4
Yukon	355	373	18	5.1
Northwest Territories	725	721	-4	-0.6
Nunavut	794	805	11	1.4

1. Canada includes unknown province or territory of residence of mother.



---

## Study: Retiring with debt

2009

In 2009, 34% of retired individuals aged 55 and over, whether single or in a couple, held mortgage or consumer debt. The median amount owed by these individuals was \$19,000.

The incidence of debt was much higher among those in the same age group who had not yet retired. Among pre-retirees aged 55 and over, two-thirds held mortgage or consumer debt and their median debt load was \$40,000, double that of retirees.

Among retired people with debt, 25% owed less than \$5,000, 32% owed between \$5,000 and \$24,999, while 26% owed between \$25,000 and \$99,999. At the high end of the debt scale, 17% owed \$100,000 or more.

Retirees who owned homes or who had higher household income, higher levels of education and better financial knowledge were most likely to hold debt.

On the other hand, these same groups tended to have solid finances. Home ownership, income and education were all associated with higher levels of net worth and lower debt-to-asset ratios.

Divorced people (43%) who were retired had the highest incidence of debt. They were followed by people in a couple (35%), those who never married (30%) and widows or widowers (28%). Also, divorced retirees had the lowest annual median income and net worth, compared with all other groups.

Retirees with debt had a median annual household income of \$42,000 and a median net worth of \$295,000. Overall, their debt was equivalent to about 7% of their total assets.

A debt of less than \$5,000 among retirees may be tied to the use of credit as a convenience. In fact, 92% of those with this amount of debt reported having consumer debt only.

Older retirees were significantly less likely to have outstanding debt. Just under one-half (48%) of retirees aged 55 to 64 had some form of debt, compared with 20% of retirees aged 75 and over.

The majority of retirees reported that their finances were what they had expected them to be prior to retirement. They also reported that their income was sufficient to cover expenses and that they were able to stay on top of bills and keep up with their financial commitments.

After controlling for personal and financial factors, those with any level of debt were found to be more likely to respond negatively to financial security questions. For example, 9 in 10 retirees without debt reported

they had no trouble keeping up with bills and other financial commitments. However, among those with debt, 7 in 10 reported having no trouble.

**Note:** This study used the 2009 Canadian Financial Capability Survey to examine the financial situation of older Canadians with a focus on debt held among retirees aged 55 and over. Assets and debts were reported at the household level. The survey also included a series of questions designed to test the financial knowledge of respondents.

### Definitions, data sources and methods: survey number 5159.

The article "Retiring with debt" is now available in the April 2011 online edition of *Perspectives on Labour and Income*, Vol. 23, no. 2 (75-001-X, free), from the *Key resource* module of our website under *Publications*.

For more information, or to enquire about the concepts, methods or data quality of this article, contact Katherine Marshall (613-951-6890; [katherine.marshall@statcan.gc.ca](mailto:katherine.marshall@statcan.gc.ca)), Labour Statistics Division.

This edition also includes the article "The distribution of mortgage debt in Canada." The article uses the Survey of Household Spending to relate mortgage payments to disposable income and other household characteristics. For more information, or to enquire about the concepts, methods or data quality of this article, contact Raj Chawla (613-951-6901; [raj.chawla@statcan.gc.ca](mailto:raj.chawla@statcan.gc.ca)), Labour Statistics Division. ■

## Railway carloadings

February 2011

Rail freight traffic carried by Canadian railways rose to 22.5 million tonnes in February, up 3.2% from February 2010.

The increase was the result of a rise in both domestic traffic and in traffic received from the United States.

The Canadian railway's core domestic transportation systems, non-intermodal and intermodal, combined for almost 90% of the total traffic carried in February. For the month, their combined freight rose 1.7% from February 2010 to 20.0 million tonnes in February.

Non-intermodal freight loadings rose 1.1% from the same month last year to 18.0 million tonnes in February. The rise was attributed to increased loadings in 35 out of the 63 commodity classifications carried by the railways. The commodity groups with the largest gains in tonnage were wood pulp, potash and lumber.

Intermodal freight loadings, which involve the movement of freight between two or more modes of transportation, rose 6.8% from February 2010 to 2.1 million tonnes in February. The gain was solely a result of increased containerized cargo shipments, which rose 7.2% to almost 2.0 million tonnes.

Rail freight traffic destined for or passing through Canada from rail carriers operating in the United States increased 16.9% from February 2010 to 2.5 million tonnes in February. The gain occurred on the strength of non-intermodal shipments, which rose 18.5% to 2.4 million tonnes.

On a geographic basis, 58.7% of the freight traffic originating in Canada was loaded in the Western Division of Canada, with the remainder loaded in the Eastern Division. The Eastern and Western Divisions, for statistical purposes, are separated by an imaginary line running from Thunder Bay to Armstrong, Ontario. Freight loaded at Thunder Bay is included in the Western Division while loadings at Armstrong are reported in the Eastern Division.

**Available on CANSIM: table 404-0002.**

**Definitions, data sources and methods: survey number 2732.**

The February 2011 issue of *Monthly Railway Carloadings*, Vol. 88, no. 2 (52-001-X, free), is now available from the *Key resource* module of our website under *Publications*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-866-500-8400; [transportationstatistics@statcan.gc.ca](mailto:transportationstatistics@statcan.gc.ca)), Transportation Division. ■

## **Sawmills**

February 2011

Lumber production by sawmills decreased 1.1% from January to 4 362.5 thousand cubic metres in February. Compared with February 2010, lumber production increased 5.1%.

Sawmills shipped 3 966.1 thousand cubic metres of lumber in February, down 3.0% from January.

**Available on CANSIM: table 303-0009.**

**Definitions, data sources and methods: survey number 2134.**

The February 2011 issue of *Sawmills*, Vol. 65, no. 2 (35-003-X, free), is now available from the *Key resource* module of our website under *Publications*.

To order data, obtain more information, or to enquire about the concepts, methods or data quality of this release, contact the dissemination officer (toll-free 1-866-873-8789; 613-951-9497; [manufact@statcan.gc.ca](mailto:manufact@statcan.gc.ca)), Manufacturing and Energy Division. ■

## New products and studies

**Sawmills**, February 2011, Vol. 65, no. 2  
**Catalogue number 35-003-X** (PDF, free; HTML, free)

**Monthly Railway Carloadings**, February 2011,  
Vol. 88, no. 2  
**Catalogue number 52-001-X** (PDF, free; HTML, free)

**Perspectives on Labour and Income**, Summer 2011,  
Vol. 23, no. 2  
**Catalogue number 75-001-X** (PDF, free; HTML, free)

**Births**, 2008  
**Catalogue number 84F0210X** (PDF, free; HTML, free)

**All prices are in Canadian dollars and exclude sales tax. Additional shipping charges apply for delivery outside Canada.**

Catalogue numbers with an -XWE, -XIB or an -XIE extension are Internet versions; those with -XMB or -XME are microfiche; -XPB or -XPE are paper versions; -XDB or -XDE are electronic versions on diskette; -XCB or -XCE are electronic versions on compact disc; -XVB or -XVE are electronic versions on DVD and -XBB or -XBE a database.

### How to order products

#### To order by phone, please refer to:

- The title
- The catalogue number
- The volume number
- The issue number
- Your credit card number.

From Canada and the United States, call:

**1-800-267-6677**

From other countries, call:

**1-613-951-2800**

To fax your order, call:

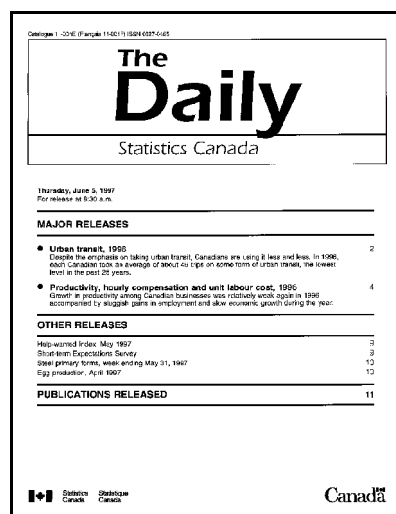
**1-877-287-4369**

**To order by mail, write to:** Statistics Canada, Finance, 6<sup>th</sup> floor, R.H. Coats Bldg., Ottawa, K1A 0T6.

Include a cheque or money order payable to **Receiver General of Canada/Publications**. Canadian customers add 5% GST and applicable PST.

**To order by Internet, write to:** [infostats@statcan.gc.ca](mailto:infostats@statcan.gc.ca) or download an electronic version by accessing Statistics Canada's website at [www.statcan.gc.ca](http://www.statcan.gc.ca) and browse by "Key resource" > "Publications."

**Authorized agents and bookstores also carry Statistics Canada's catalogued publications.**



### Statistics Canada's official release bulletin

Catalogue 11-001-XIE.

Published each working day by the Communications and Library Services Division, Statistics Canada, 10G, R.H. Coats Building, 100 Tunney's Pasture Driveway, Ottawa, Ontario K1A 0T6.

To access *The Daily* on the Internet, visit our site at <http://www.statcan.gc.ca>. To receive *The Daily* each morning by e-mail, send an e-mail message to [listproc@statcan.gc.ca](mailto:listproc@statcan.gc.ca). Leave the subject line blank. In the body of the message, type "subscribe daily firstname lastname".

Published by authority of the Minister responsible for Statistics Canada. © Minister of Industry, 2011. All rights reserved. The content of this electronic publication may be reproduced, in whole or in part, and by any means, without further permission from Statistics Canada, subject to the following conditions: that it be done solely for the purposes of private study, research, criticism, review or newspaper summary, and/or for non-commercial purposes; and that Statistics Canada be fully acknowledged as follows: Source (or "Adapted from", if appropriate): Statistics Canada, year of publication, name of product, catalogue number, volume and issue numbers, reference period and page(s). Otherwise, no part of this publication may be reproduced, stored in a retrieval system or transmitted in any form, by any means—electronic, mechanical or photocopy—or for any purposes without prior written permission of Licensing Services, Client Services Division, Statistics Canada, Ottawa, Ontario, Canada K1A 0T6.