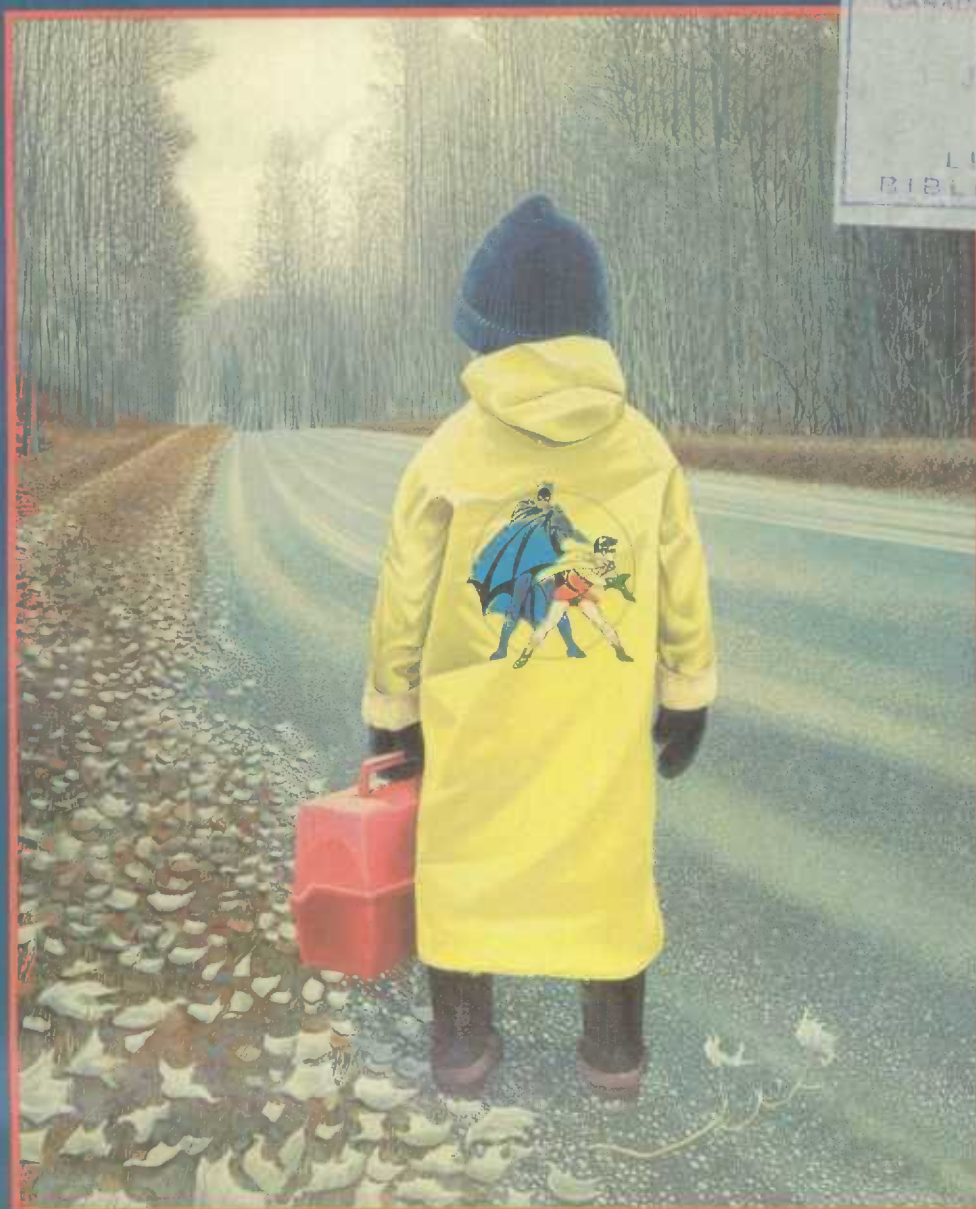


CANADIAN

SOCIAL TRENDS

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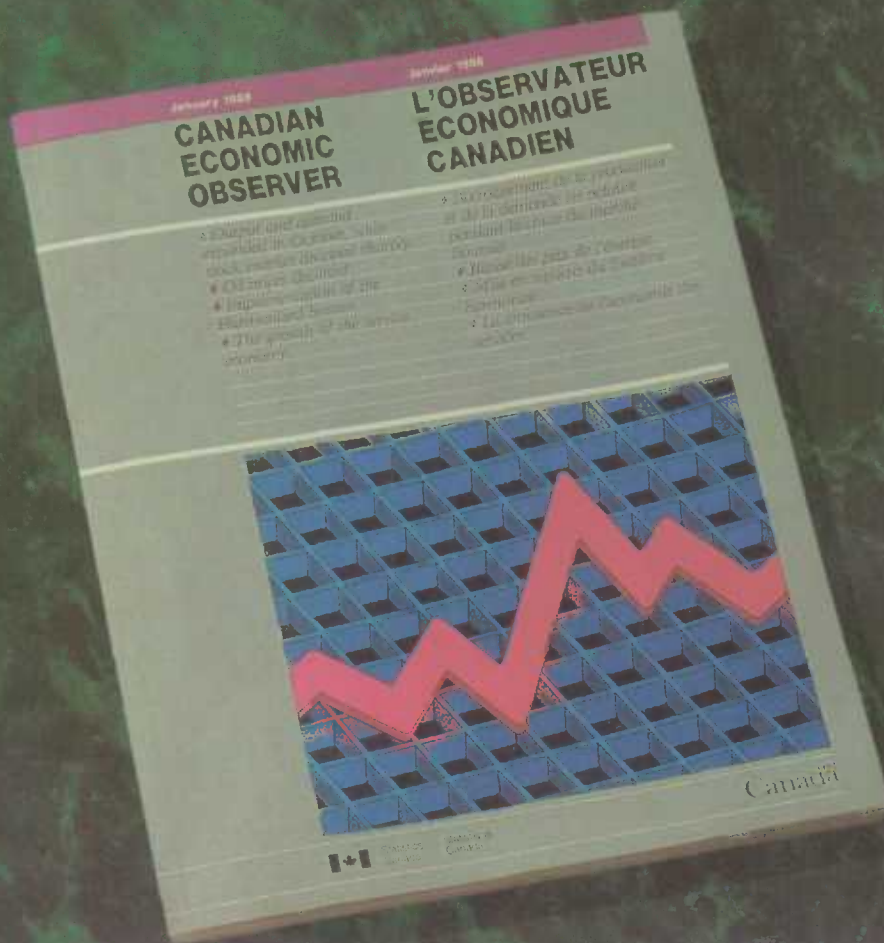
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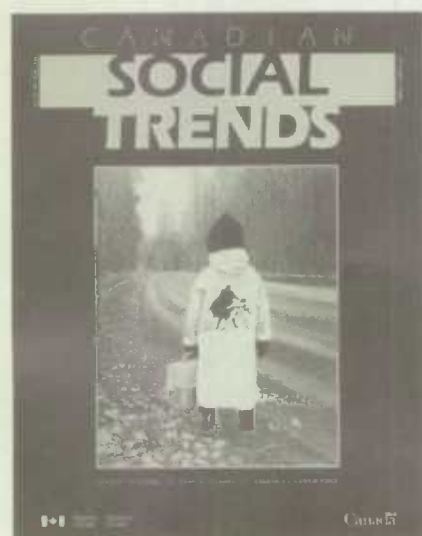
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Cover: *Christopher* is dreamily awaiting the schoolbus — coming around the corner any second now — which will no doubt interrupt his world of fantasy. Painted by Horst Guilhauman, 1984, oil on canvas. © Horst Guilhauman.

About the artist:

Born in West Germany (1936), Horst Guilhauman received his initial education in graphic arts in Germany. Later while studying with European artists, he pursued a career in the field of fine arts. Mr. Guilhauman immigrated to Canada in 1967 and has established himself as a leading exponent of realistic painting in Canada. His work is story-telling at its best, as he captures his subjects in their own intimate environment. He currently resides in Eganville, Ontario.

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Art Direction and Composition	Publications Division, Statistics Canada
Design	Griffe Design
Photos	Ontario Lottery Corporation; Photo Centre, SSC
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CHANGES IN FERTILITY AMONG CANADA'S LINGUISTIC GROUPS

by Réjean Lachapelle

Fertility depends on biological, cultural, economic and social factors. While it is difficult to determine the effect of any one of these factors, it is relatively easy to assess the consequences of differences in fertility, especially on the size and proportion of linguistic groups.

Despite heavy immigration and the linguistic assimilation of most of these immigrants into the group for which English is the mother tongue, the proportion of Francophones in the Canadian population held at 30% between 1850 and 1950, owing to a high fertility rate among French Canadian women. The fertility of Francophones then decreased, dropping below the Canadian average toward the mid-1960s. This change has contributed to a decrease in the proportion of the total Canadian population speaking French as a mother tongue — from 29% in 1951 to 25% in 1986.

Differences between Quebec and the rest of the country¹

Vital statistics show that the fertility of Quebec women was approximately 40% greater than that of other Canadian women in the late 1920s. This gap narrowed, then disappeared around 1960. Over the past 25 years, the fertility of Quebec women has always been lower than that of women in the other provinces.

When Quebec joined the national vital statistics collection system in 1926, the



¹ This section uses vital statistics to compare fertility rates of women in Quebec with women in the other provinces, regardless of their mother tongue.

province's total fertility rate² — that is, the average number of children per woman — was 4.3. It was 45% higher than that of other Canadian women, who had an average of 3.0 children. After 1926, the fertility of Quebec women decreased, bottoming out during the depression of the 1930s. The total rate dropped to 3.2 in Quebec (in 1939) and as low as 2.4

elsewhere in the country (in 1937), a level slightly higher than the national average of 2.3 children per woman needed at that time (due to a higher mortality rate than today) to replace the population. During World War II, the fertility of Quebec women posted regular growth, and by 1947, it had risen to 3.9. It then varied between 3.8 and 4.1 until 1960. The war

had more of an effect on fertility in the rest of the country. A pause from 1942 to 1945 (2.7 to 2.8 children per woman) was followed by recovery in 1946 and 1947 (3.5). Then, except during a short interruption between 1948 and 1950 (3.3), the fertility rate rose until 1960 (4.0).

During the 1950s, the fertility of Quebec women went back up to the level seen in the years preceding the Great Depression. In the rest of Canada, the fertility rate in the 1950s and early 1960s was approximately one third higher than the rate observed in the late 1920s. It was this remarkable increase that made the baby boom so big. The baby boom had less of an effect in Quebec.

Between 1926 and 1960, the fertility rate of women in Quebec moved gradually closer to that of other Canadian women. In effect, the ratio of the fertility rate of Quebec women to other Canadian women dropped from 1.45 in 1926 to 1.30 around 1940 and 1.15 around 1950. By the beginning of the Quiet Revolution in 1960, the level of fertility in Quebec was nearly equal to that in the other provinces.

Between 1960 and 1970, fertility declined very rapidly. The total fertility rate of women in Quebec dropped from 3.9 to 2.1, a decrease of nearly 50% in 10 years, while the fertility of other Canadian women fell but not so dramatically, from 4.0 to 2.5. Consequently, in 1970, the fertility of women in Quebec was 15% lower than that of women in the rest of the country.

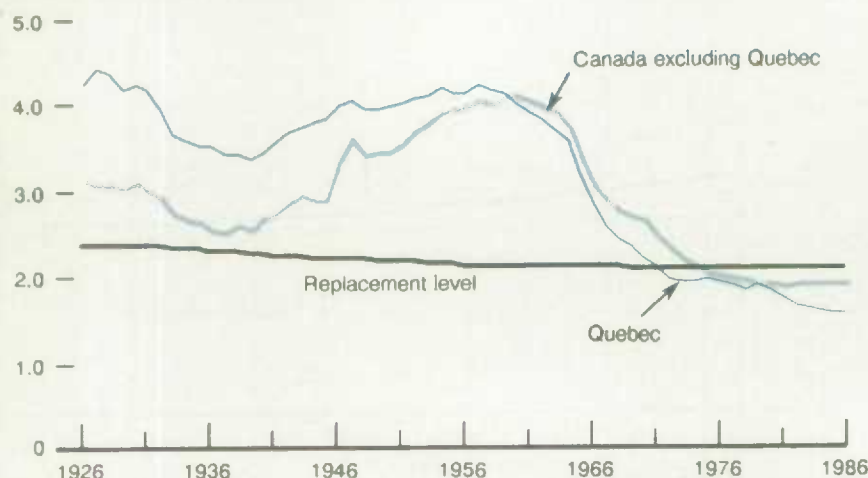
By 1974, fertility in Quebec had dropped to 1.8 children per woman. Then, until 1979, it varied between 1.7 and 1.8, levels much lower than those needed to replace the population at the time (2.1). The decrease was more regular in the other provinces between 1970 (2.5) and 1980 (1.8). The differences were therefore less pronounced.

By 1986, the fertility rate of Quebec women had fallen still further to 1.4; that of other Canadian women held at between 1.7 and 1.8. The result was a new widening of the gap. In 1986, the fertility rate was 20% lower in Quebec than in the other provinces. Put another way, fertility in the rest of Canada was 25% higher than in Quebec.

CANADIAN SOCIAL TRENDS

Total fertility rate, Quebec and rest of Canada, 1926-1986

Children per woman

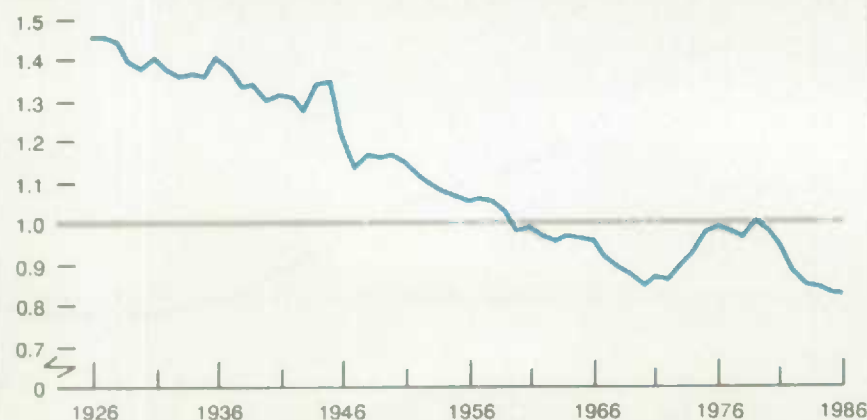


Sources: Statistics Canada and Bureau de la statistique du Québec, annual vital statistics; author's estimates.

CANADIAN SOCIAL TRENDS

Ratio¹ of total fertility rate in Quebec to that in rest of Canada, 1926-1986

Ratio



¹ A ratio of 1.2 means that fertility in Quebec is 20% higher than that in the rest of the country. A ratio of 0.85 indicates that fertility in Quebec is 15% lower than that in the other provinces.

Sources: Statistics Canada, and Bureau de la statistique du Québec, annual vital statistics; author's estimates.

² Total fertility rate is the average number of children that a group of women would have in their lifetimes if the age-specific rates observed for them in a given year continued until they had had all their children.

These differences in fertility between Quebec and the other provinces have significantly affected the demographic situation. For example, 85,000 births were recorded in Quebec in 1986. If the fertility rate for women in Quebec had been equal to that of other Canadian women (1.75 children per woman), there would have been 106,000 births, or 25% more. Note that births recorded in Quebec in 1986 accounted for 23% of the births recorded in the country (Newfoundland not included), and that Quebec women accounted for 27% of Canadian women of childbearing age. The reduction in Quebec's demographic weight with respect to births is a result of the low fertility observed in that province.

Since Francophones make up 80% of the Quebec population, and Anglophones make up at least 75% of the population in the rest of Canada, the changes in fertility between Quebec women and other Canadian women allow us to conclude that, in the country as a whole, the fertility rate of Francophones was higher than Anglophones until about 1955. However, between 1966 and 1974 and again after 1980, Anglophones registered the higher rate. For the other years, without additional information on fertility by mother tongue, it is difficult to know which group had the highest fertility, since the differences between Quebec and the other provinces were too small.

Completed fertility of cohorts, 1896-1951³

Census data have shown that the completed fertility⁴ of Francophones was 80% higher than that of Anglophones for women born at the turn of the century.

This gap narrowed rapidly over the years and disappeared for women born between 1931 and 1936. For more recent cohorts, the completed fertility of Francophones has been lower than that of Anglophones.

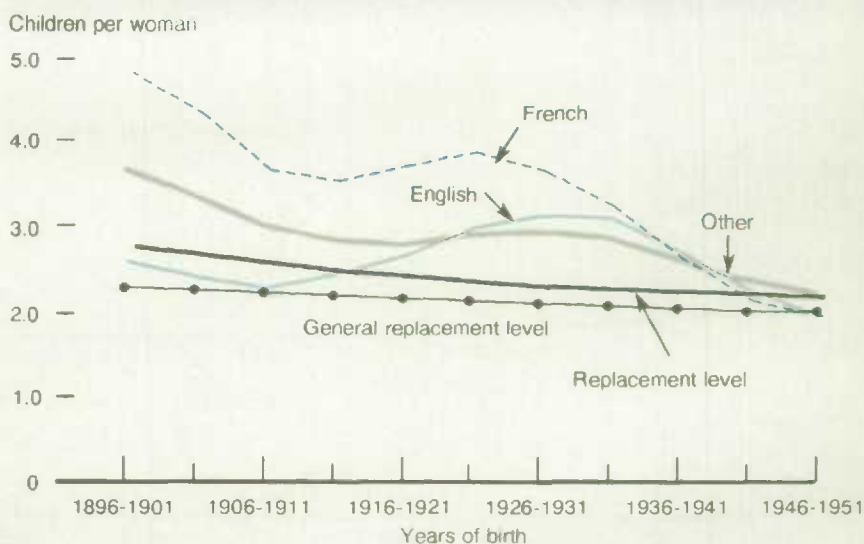
Women born between 1901 and 1916 were between 15 and 30 years old in 1931. The Depression hit when they were at those ages when they would normally have had the highest marriage and fertility rates. In

these cohorts, and even in cohorts back to 1896, the completed fertility of Anglophones (2.3 to 2.6 children per woman) was below the level needed to replace the population. This narrowly defined "replacement level" depends on the mortality of women (estimated here for Canadian women as a whole) between birth and

the average age at childbirth. But, if one estimates instead a general replacement level that takes into account the improvements in mortality between the mothers' generation and the daughters' generation, it does seem that, despite their lower fertility, Anglophone women born between 1896 and 1916 were able to "replace" themselves.

CANADIAN SOCIAL TRENDS

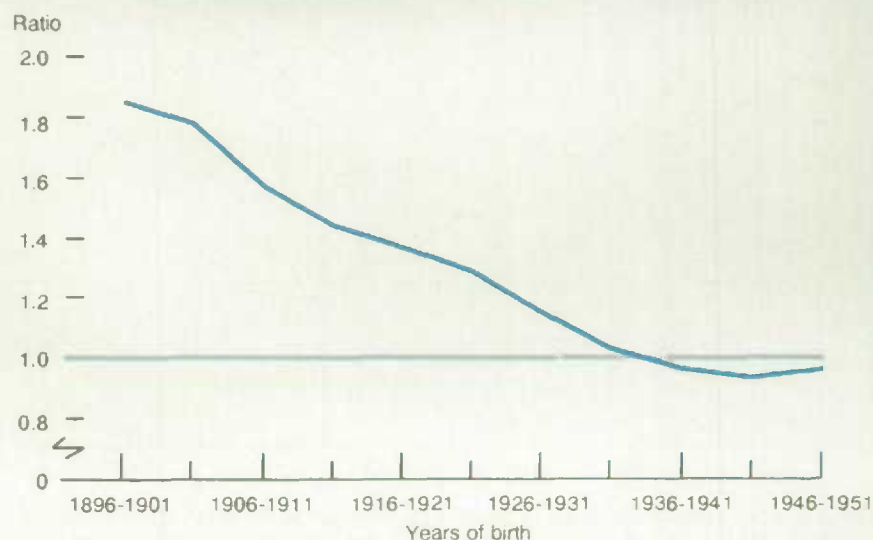
Completed fertility of women born between 1896 and 1951, by mother tongue, Canada



Sources: Statistics Canada, Census of Canada, author's estimates.

CANADIAN SOCIAL TRENDS

Ratio of completed fertility of Francophones to that of Anglophones, for women born between 1896 and 1951, Canada



Sources: Statistics Canada, Census of Canada, author's estimates.

³ The sections that follow use census data to compare directly the fertility of Francophones with Anglophones.

⁴ Completed fertility is the average number of children that the women born in a given year (cohort) had in their childbearing years.

For the Anglophone population, the high fertility rates that characterized the period following the depression of the 1930s and World War II resulted in an increase in the completed fertility of cohorts born after 1910. In effect, the average number of children rose from 2.3 for women born

between 1906 and 1911 to 3.1 for women born between 1926 and 1936, a rise of one third. This increase was attributable to the rise in the proportion of women who married, the drop in the proportion of married women who remained childless and the increased average family size. This

recovery in fertility resulted not only in an increase in the proportion of three-, four- and five-children families, but also in a not inconsiderable rise in the proportion of women having six or more children (12% in cohorts born between 1926 and 1931, compared to 9% in cohorts born between 1906 and 1911). However, the downward trend in the proportion of families having 10 children or more continued.

Among Francophones, no doubt because of their already high level of fertility, the increase in completed fertility was less pronounced and involved fewer cohorts. From a low of 3.5 children per woman in cohorts born between 1911 and 1916, completed fertility rose to 3.8 in cohorts born between 1921 and 1926. Although completed fertility was the same in the cohorts born between 1906 and 1911 and those born between 1926 and 1931 (3.6 children per woman), there were significant differences between the two groups — namely, an increase in the proportion of married women, a decrease in the proportion of married women without children and an increase in the proportion of women with two to five children. These changes were offset by a decrease in the proportion of larger families. The proportion of women with six or more children dropped from 26% in cohorts born between 1906 and 1911 to 21% in those born between 1926 and 1931.

The completed fertility of Anglophones differed little from that of Francophones in the cohorts born between 1931 and 1936. However, the proportion of married Anglophone women was higher than that of married Francophone women: those who were married remained childless or had only one child a little less frequently and a greater proportion of them had two to four children. Francophones still held their traditional advantage in the number of families with five or more children, and this offset their lower proportion of families with two, three or four children.

For women born after 1935, the completed fertility of Anglophones is higher than that of Francophones. The average number of children of Francophone women in the cohorts born between 1946 and 1951 (1.9) is, moreover, below the replacement level, even when one takes into account the probable reductions in mortality that will enable the daughters to live longer than their mothers. In these cohorts, the fertility of Francophones is lower than that of Anglophones except for

Completed fertility by mother tongue, for women born between 1896 and 1951 (all marital statuses), Canada, Quebec and rest of country

Years of birth	Children per woman			
	All languages	English	French	Other
Canada				
1896-1901	3.30	2.60	4.76	3.68
1901-1906	3.06	2.41	4.25	3.35
1906-1911	2.75	2.31	3.57	3.01
1911-1916	2.77	2.44	3.46	2.86
1916-1921	2.94	2.68	3.63	2.79
1921-1926	3.17	2.98	3.78	2.93
1926-1931	3.21	3.13	3.56	2.96
1931-1936	3.08	3.10	3.17	2.89
1936-1941	2.68	2.74	2.59	2.64
1941-1946	2.23	2.26	2.07	2.40
1946-1951	1.97	1.97	1.88	2.23
Quebec				
1896-1901	4.14	2.22	4.73	2.66
1901-1906	3.78	2.04	4.24	2.39
1906-1911	3.16	1.94	3.48	2.48
1911-1916	3.12	2.03	3.38	2.43
1916-1921	3.28	2.29	3.55	2.28
1921-1926	3.46	2.67	3.69	2.52
1926-1931	3.30	2.71	3.45	2.57
1931-1936	2.98	2.68	3.07	2.52
1936-1941	2.49	2.36	2.50	2.45
1941-1946	2.03	1.95	2.01	2.27
1946-1951	1.79	1.73	1.77	2.19
Rest of country				
1896-1901	3.00	2.63	4.94	3.81
1901-1906	2.79	2.44	4.42	3.46
1906-1911	2.59	2.34	4.00	3.08
1911-1916	2.64	2.47	3.82	2.91
1916-1921	2.82	2.71	4.03	2.86
1921-1926	3.07	3.00	4.26	2.98
1926-1931	3.17	3.15	4.12	3.01
1931-1936	3.12	3.12	3.72	2.94
1936-1941	2.76	2.76	3.03	2.67
1941-1946	2.30	2.28	2.36	2.41
1946-1951	2.01	1.99	2.04	2.24

Note: To calculate completed fertility for the three most recent groups of cohorts, the figure was increased for the number of children per woman estimated using the 1981 Census on the basis of observed fertility between 1981 and 1986.

Sources: Statistics Canada, Census of Canada; and author's estimates.

the first child, where the difference is negligible. In both groups, except perhaps in the case of first births, fertility has decreased for all birth order — particularly from the third child up — from the cohorts born between 1931 and 1936 to those born between 1946 and 1951. In other words, the recent decrease in completed fertility is affecting not only large families, but also three-children families, and perhaps even two-children families.

At first glance, it is interesting to note that the overall lower completed fertility of Francophones relative to Anglophones is not the case if we look separately at Quebec or at the rest of the country. The lower fertility of Francophones in the country as a whole is the result of the fact that, for cohorts born after 1935, the completed fertility of Francophones in Quebec is lower than that of Anglophones living outside Quebec.

In Quebec, as in the rest of Canada, the higher fertility of Francophones has decreased considerably and, for cohorts born after 1940, the completed fertility of women with neither English nor French as a mother tongue now exceeds that of Francophones. In addition, in the more recent cohorts — that is, those born between 1946 and 1951 — the higher fertility of Francophones relative to Anglophones is very small, even negligible, both in Quebec and in the rest of the country. Finally, for all the cohorts, the fertility of Quebec women is still lower than that of other Canadian women, regardless of mother tongue. This is no doubt a result of the higher proportion of Quebec women in all linguistic groups who live in major urban areas such as Montreal and Quebec City, which have always been associated with lower fertility.

Fertility since 1956

Between 1956 and 1961, the fertility of Francophones was still nearly 15% higher than that of Anglophones. The gap quickly narrowed and disappeared around the mid-1960s. Subsequently, except between 1976 and 1981, Francophone fertility has been lower than Anglophone fertility. From 1981 to 1986, Anglophone fertility exceeded Francophone fertility by more than 10%.

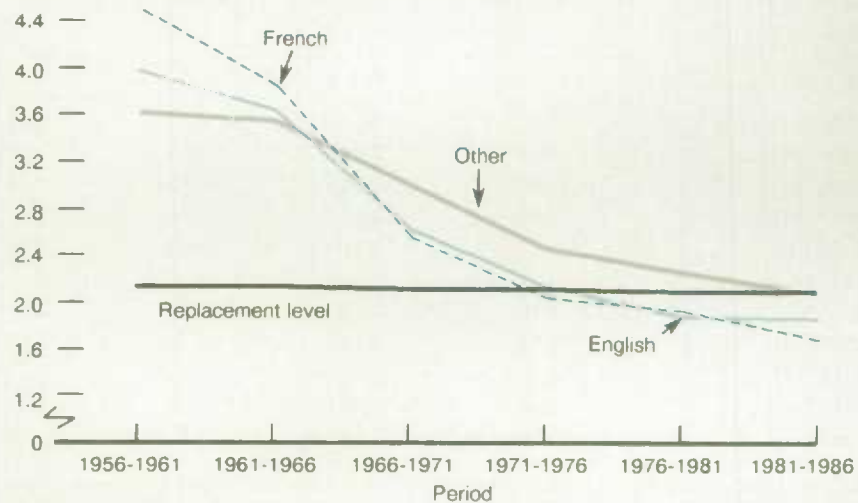
Analysis of the changes in completed fertility for women who were 30 years of age or older in 1981 does not allow us to describe the recent changes in fertility differences. To extend the study, we have to estimate the total fertility rates by



CANADIAN SOCIAL TRENDS

Total fertility rate, by mother tongue, Canada, 1956-1986

Children per woman



Sources: Statistics Canada, Census of Canada; author's estimates.

Total fertility rate by mother tongue, Canada, Quebec and rest of country, 1956-1986

Five-year period	Children per woman			
	All languages	English	French	Other
Canada				
1956-1961	3.88	3.80	4.31	3.48
1961-1966	3.51	3.48	3.66	3.40
1966-1971	2.49	2.46	2.36	2.85
1971-1976	1.98	1.95	1.85	2.32
1976-1981	1.75	1.68	1.72	2.11
1981-1986	1.66	1.67	1.49	1.94
Quebec				
1956-1961	3.99	3.26	4.22	2.79
1961-1966	3.43	3.04	3.54	2.93
1966-1971	2.26	2.09	2.27	2.58
1971-1976	1.82	1.62	1.81	2.26
1976-1981	1.71	1.46	1.71	2.04
1981-1986	1.49	1.46	1.47	1.79
Rest of country				
1956-1961	3.84	3.82	4.95	3.57
1961-1966	3.55	3.50	4.34	3.46
1966-1971	2.58	2.48	2.87	2.89
1971-1976	2.04	1.96	2.12	2.33
1976-1981	1.76	1.69	1.76	2.12
1981-1986	1.72	1.68	1.60	1.96

Sources: Statistics Canada, Census of Canada; and author's estimates.

mother tongue for the last few five-year periods. The results confirm the conclusions reached in the preceding analyses and add some useful details.

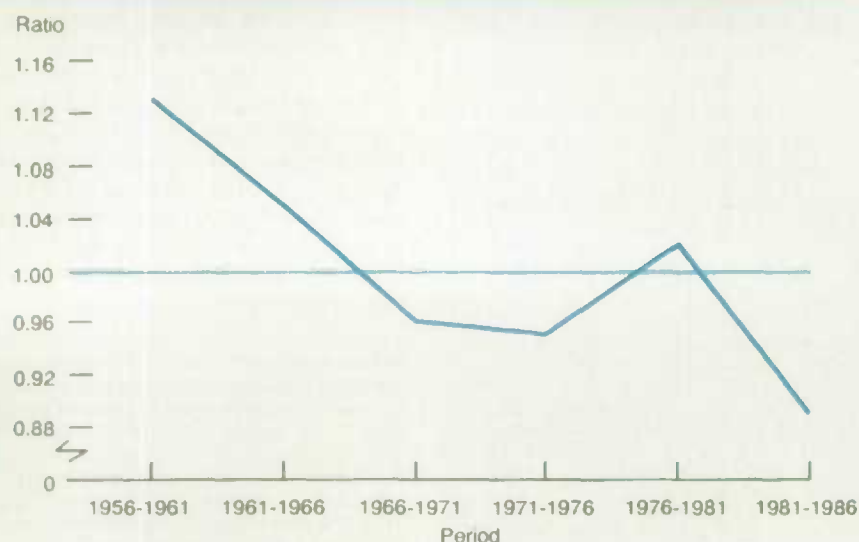
In Canada as a whole, Francophone fertility exceeded that of Anglophones not only until 1956, but also until 1966. After 1966 and until 1976, the fertility of Francophones was slightly lower than that of Anglophones. Between 1976 and 1981, Francophone fertility was once again higher than that of Anglophones, but only slightly. Finally, between 1981 and 1986, the gap widened as Francophone fertility decreased considerably from the previous five-year period while Anglophone fertility showed little change. The fertility of all the linguistic groups, including the group made up of women with mother tongues other than French or English, is now below the replacement level.

Until 1981, in Quebec as in all the other provinces, Francophone fertility was always higher than that of Anglophones. But a remarkable change took place between 1981 and 1986. In Quebec, Francophone fertility was then as low as that of Anglophones (1.5 children per woman); elsewhere in Canada, Francophone fertility was actually lower (1.6) than that of Anglophones (1.7). This change occurred despite the weaker concentration of Francophones in metropolitan areas, both in Quebec and elsewhere in Canada.

To discover whether Francophone fertility is now lower than Anglophone fertility in the Montreal area, total fertility rates were estimated for the three linguistic groups for the 1981-1986 period.⁵ The Francophone rate was 1.33, that of Anglophones was 1.39, and that of the population for which neither official language was the mother tongue was 1.63. For the population as a whole, the total rate was 1.37. Thus, the fertility of all language groups in greater Montreal was very low, well below the replacement level. And as was to be expected, Francophone fertility was lower than that of Anglophones.

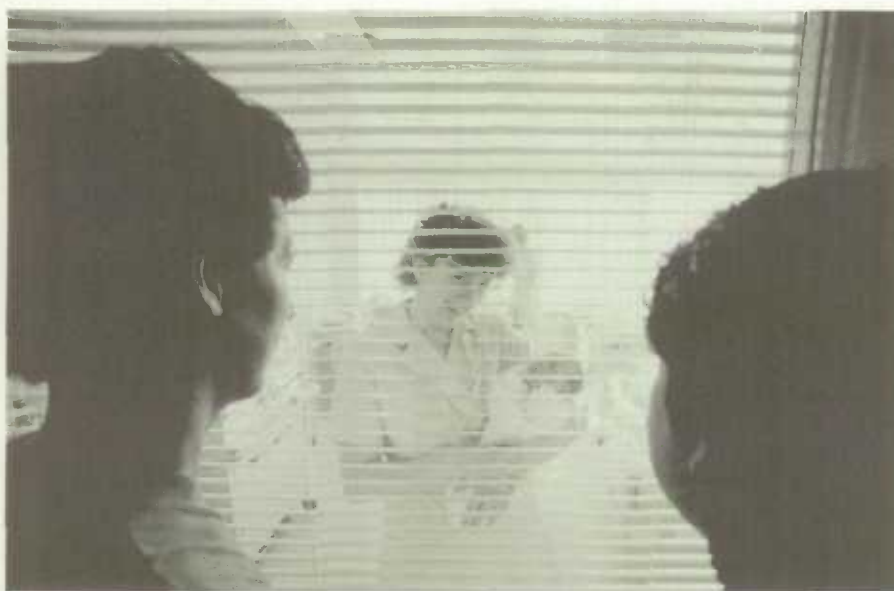
The recent lower fertility of Francophones outside Quebec was also

CANADIAN SOCIAL TRENDS Ratio of total fertility rate of Francophones to that of Anglophones, Canada, 1956-1986



Sources: Statistics Canada, Census of Canada; author's estimates.

⁵ For a description of how the Montreal area was delineated, see: Lachapelle, Réjean. "The Strengthening of Majority Positions: Recent Developments in the Language Situation", in Dumas, Jean, *Report on the Demographic Situation in Canada, 1986*, Ottawa, Statistics Canada, Catalogue 91-209E, 1987, p. 129.



Estimating fertility

Vital statistics provide an annual estimate of the total fertility rate for each province (except Newfoundland). To measure the approximate total fertility rate for Canada, Quebec excluded, we used these rates for Quebec and Canada and the proportion of Quebec women aged 20 to 34 in the total population of Canadian women belonging to the same age group. The total fertility rate for Quebec between 1951 and 1980 was then corrected to take into account late registration of births. The correction factor is small before 1965 and negligible after 1980.

The completed fertility of the cohorts by mother tongue is estimated using census results, which provide data on the number of live births experienced by non-single women. This approach results in an underestimation of the average number of children per woman, since it is based on the assumption that single women have no children. Of course, this introduces a margin of error, but it is no doubt fairly small since single women who have had a child may marry later on. Also in recent censuses, women living common-law have been included among married women.

The replacement levels were estimated using period life tables¹ and cohort mortality estimates.²

These estimates were extended for recent cohorts.

Unpublished census data were used to estimate the total fertility rates by mother tongue from 1956 to 1986. The estimation method makes use of the fact that approximately 95% of children under 15 years of age live with their mother or a woman who plays that role. The results obtained for all women differ very little from those provided by vital statistics. Moreover, the slight differences observed for the periods 1966-1971 and 1971-1976 between the estimates presented in a book by Réjean Lachapelle and Jacques Henripin³ and those which appear in the second table are attributable to the fact that here data were used not only on children living in husband-wife families, but also on those living in lone-parent families in which a woman is head of the household.

¹ Nagnur, Dhruva. *Longevity and Historical Life Tables*, Ottawa, Statistics Canada, Catalogue 89-506, 1986.

² Bourbeau, Robert and Légaré, Jacques. *Évolution de la mortalité au Canada et au Québec, 1831-1931: essai de mesure par génération*. Montréal, Les Presses de l'Université de Montréal, 1982.

³ *The Demolinguistic Situation in Canada: Past Trends and Future Prospects*. Montréal, Institute for Research on Public Policy, 1980, p. 114.

observed between 1981 and 1986 in the two provinces in which most of them live. In Ontario, the total fertility rate for Francophones was 1.54, compared to 1.61 for Anglophones and 1.75 for the other groups. (The rate for the population as a whole was 1.63.) In New Brunswick, the rate was 1.67 for the overall population: 1.61 for Francophones and 1.68 for Anglophones.

These differences in fertility have had a significant effect on the linguistic composition of the population. Thus, in 1986, women for whom French was the mother tongue made up 26.5% of the Canadian population of childbearing age; however, only 23.8% of the children under five years of age had a mother for whom French was the mother tongue, owing to the lower fertility of this group. Mothers do not always pass their mother tongue on to their children; consequently, 23.1% of young Canadian children speak French as their mother tongue. In the country as a whole, then, the decrease has resulted mainly from differences in fertility, rather than from a change in mother tongue from one generation to the next.

Summary

The high fertility rates of French Canadian women are now a thing of the past. Since 1960, the fertility of all Quebec women has been lower than that of other Canadian women. In the country as a whole, the fertility of Anglophones has exceeded that of Francophones since 1966, except between 1976 and 1981.

Both in Quebec and in the rest of Canada, Francophone fertility had long been at least slightly higher than Anglophone fertility. This ceased to be the case between 1981 and 1986. The lower fertility of Francophones can be seen as much in the Montreal area as in Ontario and New Brunswick. It may be difficult to explain why Francophone fertility is lower in such different environments, but it is easy to estimate the effect this situation is having on changes in the number and proportion of Francophones in Canada.

A prominent French Canadian demographer, Réjean Lachapelle has been Research Director of the Language Studies Program, Social and Economic Studies Division at Statistics Canada since 1984. Among his published works are several papers on the demographic and language situation in Quebec and Canada. He also wrote a book (with Jacques Henripin) entitled The Demolinguistic Situation in Canada: Past Trends and Future Prospects.



LOTTERIES IN CANADA

by Mary Blair Kistead

Playing lotteries has become commonplace in Canada since their legalization in 1969. Surveys indicate that almost every Canadian has bought tickets at least once. And opportunities to make such purchases have multiplied. By 1985, five government-sponsored lottery corporations were offering three nationwide games and a variety of regional lotteries. Thousands of retailers across the country sell tickets in outlets ranging from booths in malls to large chain stores. But while the annual amount spent on government-run lotteries now adds up to billions of dollars, as a proportion of individual family expenditures, lotteries are minimal, representing less than half of one percent.



Ticket sales rise

The chance of winning millions has led to steady increases in sales of lottery tickets. In 1985, Canadians spent \$2.7 billion on government lotteries. Adjusting for inflation this was close to a threefold increase from 1976. However, during the 1981-1983 recession, spending on lotteries (in constant 1985 dollars) declined, indicating that, to some extent, ticket purchases are tied to the overall state of the economy.

In 1985, expenditures on lotteries were highest in Ontario, where for the first time, sales topped \$1 billion. Quebec ranked next at \$883 million, followed by British Columbia (\$330 million), the Western region (\$318 million), and the Atlantic region (\$153 million).

Family spending on lotteries

In 1986, 70% of Canadian households reported buying tickets for government-run lotteries, up from 65% in 1982. The average annual reported expenditure per family in 1986 was \$146.¹ This was an increase from 1982, when ticket purchases for government lotteries amounted to \$108 (in constant 1986 dollars) per family.

Spending on lotteries accounted for only a very small proportion of total family expenditures. In 1986, tickets for government-run lotteries represented 0.42% of average family expenditures.

¹ Reported expenditures on government lottery tickets may be underestimated. In fact, total personal expenditures on lotteries recorded in the National Accounts are more than double the amount reported by individual families. Some of the discrepancy can be attributed to purchases by non-residents, but separate estimates of such purchases are not available.

Interprovincial Lottery Corporation ticket sales, by lottery corporation, 1976 to 1985

Lottery corporation	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
current \$ 000s										
Atlantic Lottery Corporation	11,579	40,602	43,618	41,096	52,557	66,750	78,635	109,162	134,987	152,734
Loto Québec	183,341	202,897	253,652	347,816	436,466	479,652	541,411	662,177	741,102	883,121
Ontario Lottery Corporation ¹	218,793	240,431	235,105	323,786	490,300	506,900	550,100	661,800	811,974	1,007,830
Western Lottery Corporation	71,273	74,058	129,826	156,305	200,225	210,567	237,425	350,477	483,476	317,858
British Columbia Lottery Corporation	...	...	...	...	...	...	...	...	...	330,061
Total	484,986	557,988	662,201	869,003	1,179,548	1,263,869	1,407,571	1,783,616	2,171,539	2,691,604

¹ Includes value of free tickets.

... not applicable.

Source: Regional Lottery Corporations.

Nonetheless, this was up from 0.33% in 1982.

Quebec residents were the most likely to buy government lottery tickets: almost eight out of 10 (78%) families reported such purchases in 1986. The proportions were close to the national average (70%) in New Brunswick, Ontario, Alberta, and British Columbia. For residents of Manitoba, Saskatchewan, and Nova Scotia, the percentage ranged from 60% to 65%. On the other hand,

fewer than half of families in Newfoundland and Prince Edward Island purchased lottery tickets.

Quebec families also spent the largest amounts of money on government lotteries. In 1986, families in Quebec paid an average of \$187 for such lottery tickets. This was well above levels in the next highest provinces: Alberta (\$142), Ontario (\$139), and British Columbia (\$137). Spending on lotteries was lowest in Newfoundland (\$58) and Prince Edward Island (\$67).

Family income

Both the proportion of families reporting expenditures on government lotteries and the amount they spend tend to rise with family income. In 1986, just under half (49%) of families with incomes below \$10,000 bought lottery tickets, and the average expenditure for these families was \$49. By contrast, 81% of families with annual incomes between \$50,000 and \$60,000 bought tickets and spent an average of \$238. The likelihood of buying a ticket (76%) and the amount spent (\$207) declined somewhat for families with incomes of \$60,000 and over.

Low-income families, however, spend a higher percentage of their total income on lotteries than do families at high-income levels. For instance, 1986 lottery spending amounted to 0.65% of the before-tax income of families receiving less than \$10,000; the corresponding figure for families at the \$60,000 and over income level was just 0.25%.

The players

A survey conducted by the Western Canada Lottery Corporation² and a poll undertaken for Loto Québec³ show that men and women are equally likely to be players, and that lottery players are somewhat younger than the population as a whole.

The Western survey indicated that 25- to 34-year-olds were over-represented among lottery players. This age group made up more than 30% of all lottery players, but just 26% of the population aged 18 and older in that region. People aged 35-54 were also slightly over-represented among ticket buyers. At older ages, lottery playing dropped off. Just 2% of sales were to people aged 75 and older, whereas this group accounted for nearly 6% of the region's population aged 18 and over.

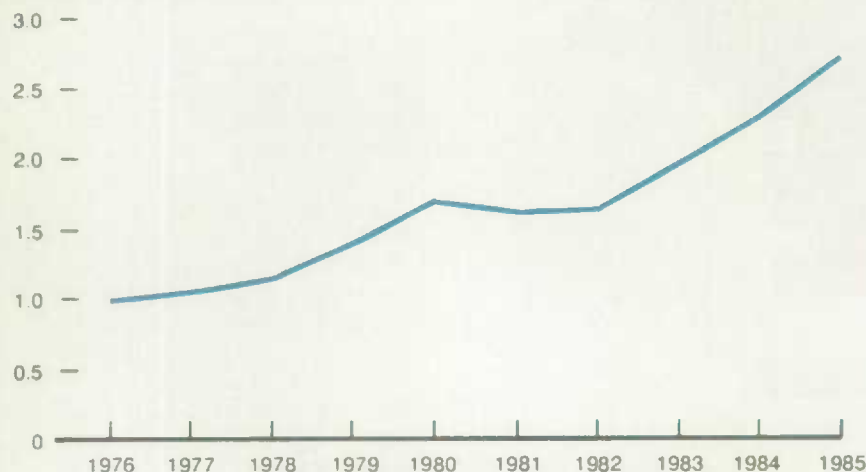
The Quebec survey showed the same pattern among people who played the province's three most popular lotteries. That is, the 25-34 age group was somewhat over-represented among players, while older people were under-represented.

According to the Quebec survey, the majority of lottery players (67%) made both individual and group purchases. Another 30% bought tickets only on an individual basis, and 3% participated only in group purchases.

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Interprovincial Lottery Corporation ticket sales, 1976-1985

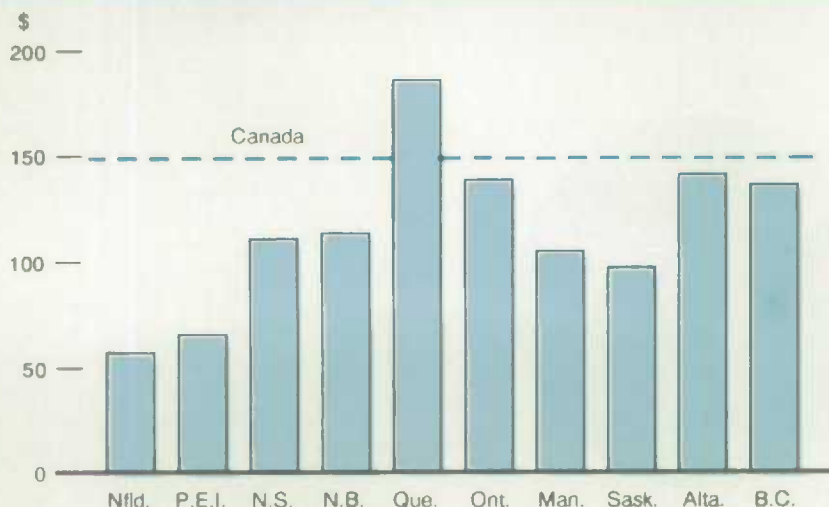
Constant 1985 \$ billions



Source: Regional Lottery Corporations

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Average family¹ expenditure on government-run lotteries, by province, 1986



¹ Includes all families and unattached individuals

Source: Statistics Canada, Household Surveys Division

² Western Canada Lottery Corporation, *Annual Report, 1985/86*, p. 9.

³ Groupe conseil Coopers & Lybrand, *Characteristics of Lottery Players*, Loto Québec, 1986.

Winning

The cost of lottery tickets ranges from 50 cents to \$10. The odds of winning go from about one in three to one in 14 million. Odds, of course, are related to prizes, which include everything from a free ticket to millions of dollars. Chances of winning a major prize (\$100,000 or more)

in the three national lotteries start at one in 500,000.

During 1985, lottery prizes totalled almost \$1.3 billion. Most of these winnings were in the \$2, \$5, and \$10 categories, but many millions of dollars were paid out on prizes of \$50, \$100, and \$1,000. As well, each year a small number

Government involvement in lotteries

Legal from 1820 to the turn of the century, lotteries were then banned in Canada until 1969, when an amendment to the Criminal Code permitted the federal government and the provincial governments or their agents to operate lotteries. Local non-profit groups across the country also are allowed to run fund-raising draws according to government regulations.

In 1970, Quebec became the first province to enter the lottery business — Manitoba followed in 1971. British Columbia, Saskatchewan, and Alberta established lotteries in 1974. That year, the four western provinces united to form the Western Lottery Foundation, which later became the Western Canada Lottery Corporation. Ontario entered the lottery market in 1975. Finally, New Brunswick, Nova Scotia, Newfoundland, and Prince Edward Island, grouped together in the Atlantic Lottery Corporation, introduced lotteries in 1976.

Also in 1976, the four regional corporations created the Interprovincial Lottery Corporation and inaugurated the first Canada-wide lottery — The Provincial. SuperLoto followed in 1980, and in 1982, Lotto 6/49 was launched.

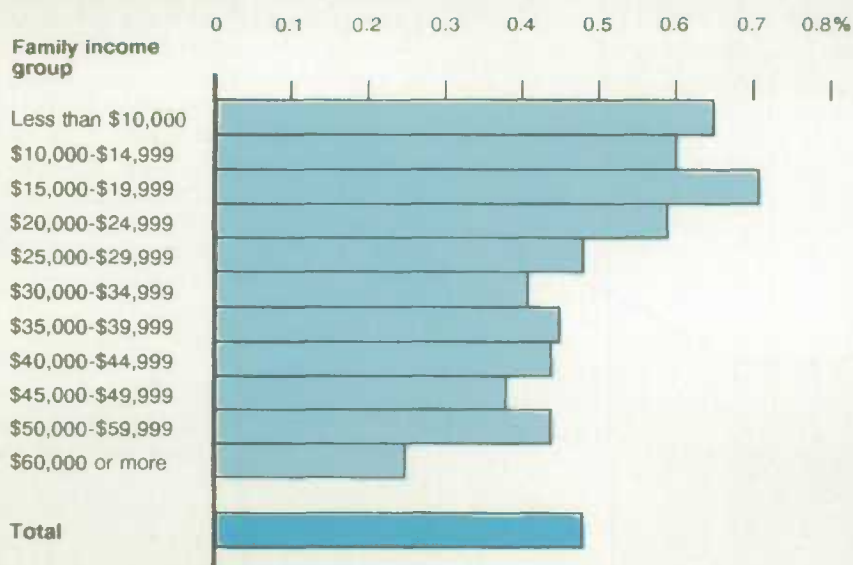
In 1985, British Columbia withdrew from the Western Canada Lottery Corporation to found an independent organization.

The Interprovincial Lottery Corporation now has five Regional Marketing Organizations: the Atlantic Lottery Corporation, Loto Québec, the Ontario Lottery Corporation, the Western Canada Lottery Corporation, and the British Columbia Lottery Corporation. To maintain their exclusive franchise for government lotteries, the provinces pay a combined yearly fee to the federal government.

Today, the five corporations share responsibility for the three nationwide games. In addition, each corporation sells tickets to lotteries exclusive to that region. Together, these regional lotteries numbered 18 in 1985. That year, the three national lotteries accounted for 57% of sales; the remaining 43% came from the regional lotteries.

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Average expenditure on government-run lotteries as a percentage of before-tax income, by family income group, 1986



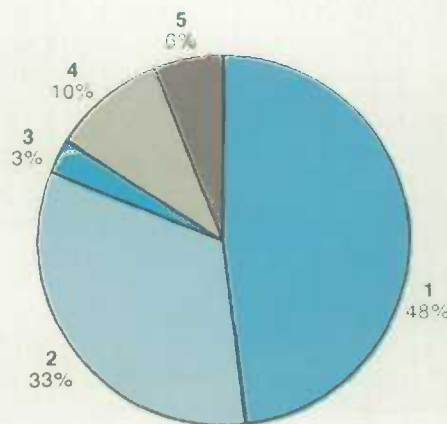
Source: Statistics Canada, Household Surveys Division.

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Allocation of Interprovincial Lottery Corporation revenue, 1985

Total revenue = \$2.7 billion

- 1 Prizes
- 2 Returned to provinces
- 3 Federal government
- 4 Operating expenses
- 5 Retailers



Source: Regional Lottery Corporations.



of players beat the odds and became lottery millionaires. For example, in 1985, around 100 prizes of \$1 million or more were awarded.

Surveys of major winners in Ontario⁴ and the Western provinces⁵ showed that most of them handled their winnings conservatively. Nearly three-quarters (73%) reported banking some of the money; 15% paid off their mortgage; 7% invested in bonds; and 6% invested in real

estate.⁶ About a quarter (26%) did some travelling, while nearly the same proportion (23%) bought a new vehicle. In addition, four out of 10 winners (44%) shared their prize with family. Only a minority, for example, 3% in Ontario and 11% in the Western provinces, reported problems with solicitations for money.

Most major winners continued to buy lottery tickets. In the West, for instance, 78% of major winners bought the same

number of tickets, and 20% bought more. Just 1% lost interest in playing lotteries after their win.

Where does the money go?

Almost half (48%) of the total revenue from lottery sales is returned to the players as prize money. Operating expenses account for another 10% of total revenue, while an additional 6% goes to the 32,000 retailers across the country. As well, about 3% of the proceeds are paid to the federal government. The remaining funds, a third of total sales, are returned to the regional corporations. These funds are used to support a variety of activities in the provinces, including sports and recreation, cultural events, heritage and citizenship, health care, medical and scientific research, education, and social and charitable organizations.

⁴ Ontario Lottery Corporation, *Annual Report, 1985/86*, p. 4.

⁵ Western Canada Lottery Corporation, *Annual Report, 1985/86*, p. 11.

⁶ Survey respondents could indicate more than one use for their lottery winnings.

Mary Blickstead is a special contributor to *Canadian Social Trends*.

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LABOUR FORCE TRENDS

CANADA AND THE UNITED STATES

by David Gower

A comparison of labour force trends in Canada and the United States puts developments in Canada during the volatile economic times of the 1980s into a broader perspective. The free trade issue, the huge volume of bilateral trade between Canada and the United States, and the large population flows between the two countries all heighten interest in the labour market conditions faced by Canadian and American workers.

Labour force trends over the course of the 1980s have generally been similar in the two countries, although total employment growth was somewhat greater in the United States, and unemployment rates were higher in Canada. However, since 1984, employment has grown more rapidly and unemployment fallen more sharply in Canada.

Employment growth slower in Canada

Employment grew at a somewhat slower rate in Canada than in the United States in the 1980s.¹ Between 1980 and 1987, total employment rose 11.8% in Canada, compared with 13.2% in the United States.

Much of the difference in employment growth occurred because the 1981-1983



recession had a more severe effect on employment in Canada. Total employment in Canada fell 2.3% between 1981 and 1983, whereas it increased slightly (0.4%) in the United States. As well, the post-recession recovery was initially stronger in the United States. In 1984, the number of Americans with jobs grew 4.1%, well above Canada's 2.5% increase.

In recent years, though, employment growth has been faster in Canada. From 1985 through 1987, total employment in Canada rose an average of 2.8% annually, compared with 2.4% in the United States.

Employment rising most rapidly among Canadian women

In both nations, employment increased more rapidly among women than men. Between 1980 and 1987, the number of Canadian women with jobs rose 21.7%, compared with 19.5% for American women. In the same period, total employment among men increased just 5.3% in Canada and 8.6% in the United States.

A smaller percentage of Canadian than American women, however, have jobs. In 1987, 51.3% of Canadian women, compared with 52.5% of those in the United

¹ Canadian employment data usually include people aged 15 and over, whereas American coverage starts at age 16. For this analysis, Canadian data were retabulated to include only people aged 16 and over.

States, were employed. As well, this difference was slightly greater than in 1980 when 46.7% of Canadian women and 47.7% of American women had jobs. Despite greater employment growth among Canadian women, this gap widened because the total number of women aged 16 and over rose at an even faster rate in Canada than in the United States.

In both countries, employment growth was particularly rapid among women aged 25-44. Between 1980 and 1987, the percentage of women in this age range with jobs

rose from 57.9% to 67.2% in Canada and from 61.2% to 69.3% in the United States.

Increases in the employment of women aged 16-24 and 45 and over were also similar in Canada and the United States, but these gains — around 3 percentage points for the younger women and one percentage point for the older group — were below those of women aged 25-44. As well, while a greater proportion of Canadian than American women aged 16-24 had jobs in 1987, the reverse was true for women aged 45 and over.

Percentage of men with jobs down

There were particularly sharp declines in the percentage of men with jobs in both Canada and the United States during the early 1980s. Between 1980 and 1983, the percentage of Canadian men with jobs fell from 74.3% to 68.4%; in the United States the decline was from 72.0% to 68.8%. Since 1984, the proportion of employed men has gradually increased in both countries, although the percentage of Canadian men with jobs in 1987 was still 3.4 percentage points lower than in 1980. In comparison, the American figure was down only half a percentage point.

Employment rates fell among men of all ages in both countries, but the declines were steeper in Canada. The proportion of Canadian men aged 25-44 with jobs decreased 3.2 percentage points between 1980 and 1987, compared with less than a half percentage-point drop for comparable American men. Among men aged 45 and over, the proportion with jobs fell 6.9 percentage points in Canada and 4.3 points in the United States. As a result, a smaller percentage of Canadian than American men in both these age ranges were employed in 1987, the reverse of the 1980 situation.

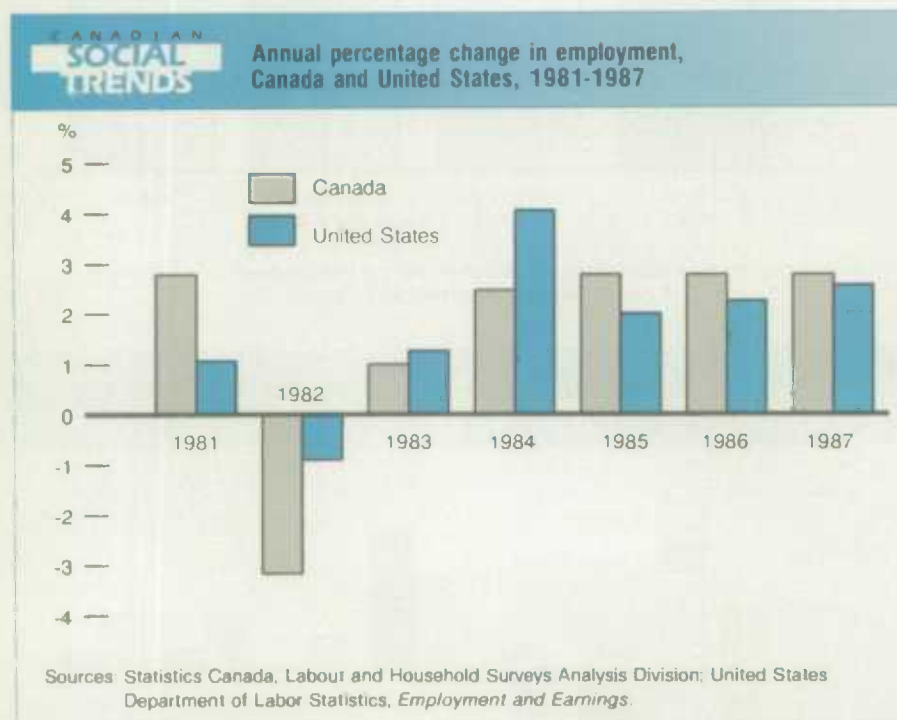
The employment rate among 16-24-year-old men also fell more rapidly in Canada than in the United States. However, in 1987, the percentage of Canadian men in this age range with jobs (64.3%) was still above that in the United States (63.1%).

Service sector share of employment growing

Total service sector² employment grew substantially in both nations during the 1980s. Between 1980 and 1987, the number of service workers rose 18.1% in Canada and 20.0% in the United States. Meanwhile, there was almost no growth in goods-producing employment in either country. In fact, the total number of Canadians working in the goods-producing sector fell 0.5%; in the United States, total employment in these industries rose, but only 0.2%.

As a result, the proportion of all workers employed in the service sector in both countries rose from just under 66% in 1980 to almost 70% in 1987.

² This classification differs from those in regularly published Labour Force Survey series in that "utilities" is included in the goods-producing sector rather than in the service sector. The effect on the data is small, however, since this group represents only about 1% of employment.



Percentage of men and women employed, by age, 1980 and 1987				
	Canada		United States	
	1980	1987	1980	1987
	%			
Men				
16-24	66.0	64.3	63.5	63.1
25-44	90.6	87.4	89.9	89.6
45 and over	61.9	55.0	59.5	55.2
Total	74.3	70.9	72.0	71.5
Women				
16-24	58.0	60.7	53.9	57.1
25-44	57.9	67.2	61.2	69.3
45 and over	29.2	30.2	33.0	34.3
Total	46.7	51.3	47.7	52.5

Sources: Statistics Canada, Labour and Household Surveys Analysis Division; United States Department of Labor Statistics, *Employment and Earnings*.



The lack of overall growth in goods-producing employment in both Canada and the United States is largely a result of the 1981-1983 recession. Between 1981 and 1983, total goods-producing employment fell 10.2% in Canada and 5.7% in the United States. While employment in this sector has risen in both countries since the end of the recession, this growth has been only enough to replace losses that occurred during the recession.

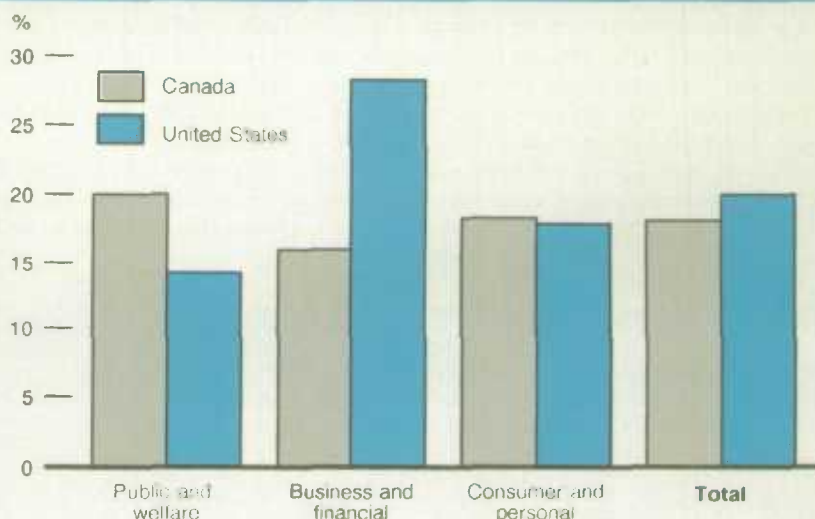
Post-recession growth patterns in goods-producing industries differed in the two countries. Employment in Canada's goods-producing sector has grown steadily since 1984, increasing 1-2% each year. By contrast, most of the recovery in goods-producing employment in the United States occurred in 1984; since then, annual growth has been below 1%. In 1987, for example, goods-producing employment rose just 0.6% in the United States, compared with 2.0% in Canada.

Different service industries growing

Growth rates of the different components of the service sector varied in Canada and the United States. In Canada, public and

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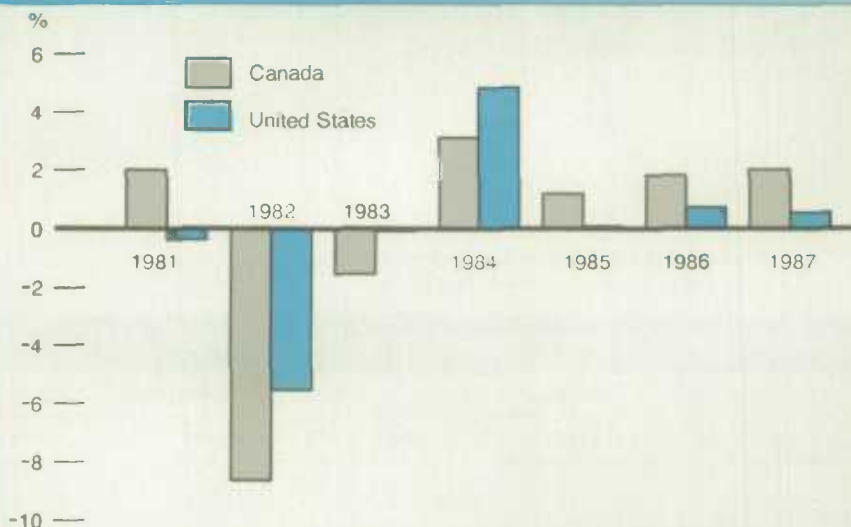
Percentage employment growth, by service sector components, Canada and United States, 1980-1987



Sources: Statistics Canada, Labour and Household Surveys Analysis Division; United States Department of Labor Statistics, *Employment and Earnings*.

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Annual percentage employment changes in goods-producing industries, Canada and United States, 1981-1987



Sources: Statistics Canada, Labour and Household Surveys Analysis Division; United States Department of Labor Statistics, *Employment and Earnings*.

welfare services was the fastest-growing of the three components of the service sector, while business and financial services was the slowest.³ The opposite occurred in the United States, where business and financial services had the fastest growth rate, and public and welfare services, the slowest. In fact, the American business and financial sector's growth rate (28.3%) was close to double Canada's (16.0%). Growth rates of consumer and personal services were similar in the two countries.

³ Public and welfare services includes services in the areas of public administration, education, health, justice, and religion, as well as other social services. Business and financial services include transportation, communications, wholesale trade, banking, insurance, real estate, legal, accounting, and computer services, as well as other services to business. Consumer and personal services include retail trade, accommodations, restaurant and recreation services, and other personal and household services. These categories differ from those in regularly published Labour Force Survey series and have been developed for analytical purposes only.

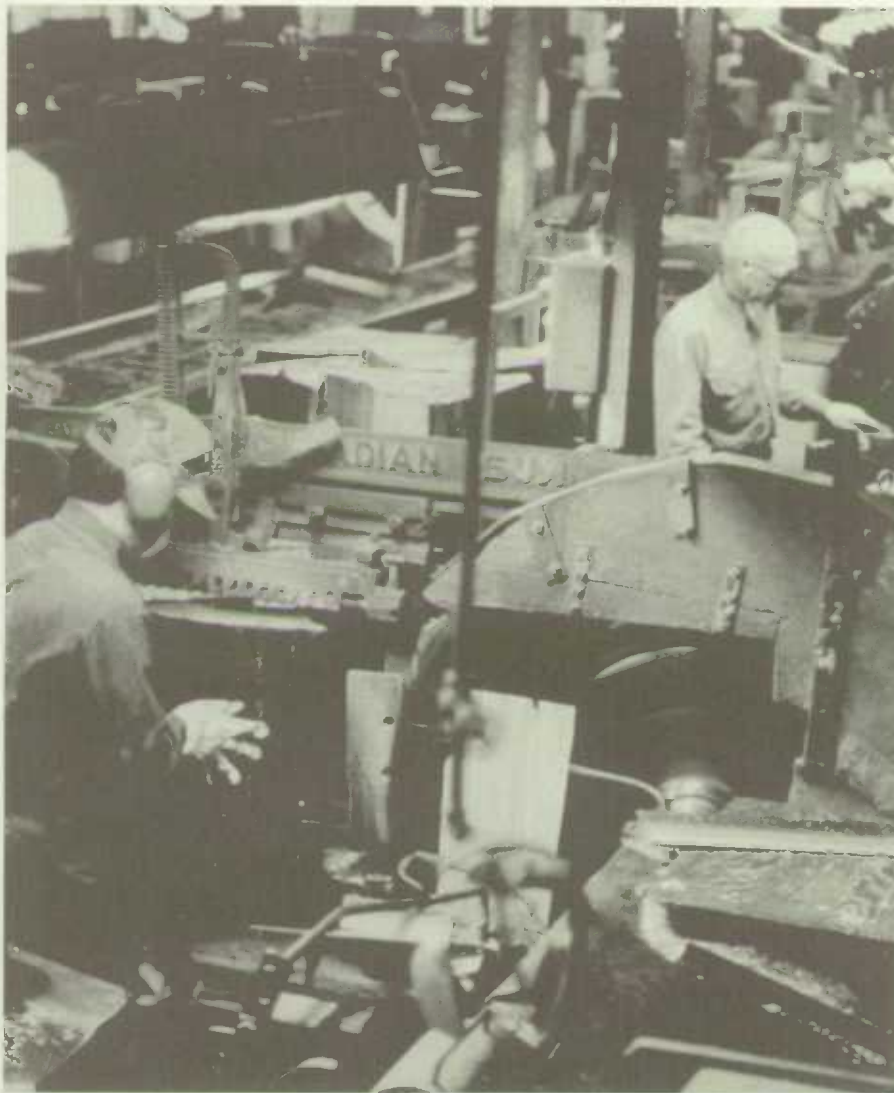
LABOUR FORCE INDICATORS, CANADA AND UNITED STATES, 1980-1987

	1980	1981	1982	1983	1984	1985	1986	1987
Total employment (000s)								
Canada	10,600	10,896	10,549	10,650	10,912	11,214	11,524	11,846
United States	99,303	100,397	99,526	100,834	105,003	107,150	109,597	112,440
Annual % change in employment								
Canada		2.8	-3.2	1.0	2.5	2.8	2.8	2.8
United States		1.1	-0.9	1.3	4.1	2.0	2.3	2.6
Employment — men (000s)								
Canada	6,400	6,497	6,204	6,196	6,320	6,457	6,600	6,737
United States	57,186	57,397	56,271	56,787	59,090	59,891	60,892	62,107
% of men employed								
Canada	74.3	73.9	69.4	68.4	68.9	69.6	70.3	70.9
United States	72.0	71.3	69.0	68.8	70.7	70.9	71.0	71.5
Employment — women (000s)								
Canada	4,199	4,398	4,344	4,454	4,592	4,757	4,924	5,109
United States	42,117	43,000	43,256	44,047	45,915	47,259	48,706	50,334
% of women employed								
Canada	46.7	47.9	46.5	47.0	47.8	48.9	50.1	51.3
United States	47.7	48.0	47.7	48.0	49.5	50.4	51.4	52.5
% employed in service sector								
Canada	65.9	65.6	68.1	68.9	68.7	69.2	69.4	69.7
United States	65.9	66.3	67.9	68.4	68.2	68.8	69.2	69.8
% employed in goods-producing sector								
Canada	34.1	33.8	31.9	31.1	31.3	30.8	30.6	30.3
United States	34.1	33.7	32.1	31.6	31.8	31.2	30.8	30.2
% employed part-time								
Canada	17.8	18.3	19.8	20.8	20.7	20.8	20.7	20.6
United States	16.9	17.1	18.2	18.4	17.6	17.4	17.4	17.3
Unemployment rate (%)								
Canada	7.4	7.5	10.9	11.8	11.2	10.5	9.6	8.8
United States	7.1	7.6	9.7	9.6	7.5	7.2	7.0	6.2
% unemployed six months or more								
Canada	15.3	15.9	20.0	28.2	26.3	25.9	23.8	23.8
United States	10.7	14.1	16.6	23.9	19.1	15.4	14.4	14.0

Figures not available.

Sources: Statistics Canada, Labour and Household Surveys Analysis Division; United States Department of Labor Statistics, *Employment and Earnings*.





More part-time work in Canada

A higher percentage of Canadian than American workers are employed part-time.⁴ In 1987, 20.6% of Canadian workers were employed part-time compared with 17.3% in the United States. The Canadian figure was up considerably from 17.8% in 1980, whereas there was only a slight increase in the American rate from 16.9%.

Women account for most of the difference between part-time employment rates in the two countries. In 1987, 33.8% of employed Canadian women, compared with 26.1% of their American counterparts, worked part-time. By contrast, part-time employment rates of Canadian (10.6%) and American (10.2%) men were almost the same.

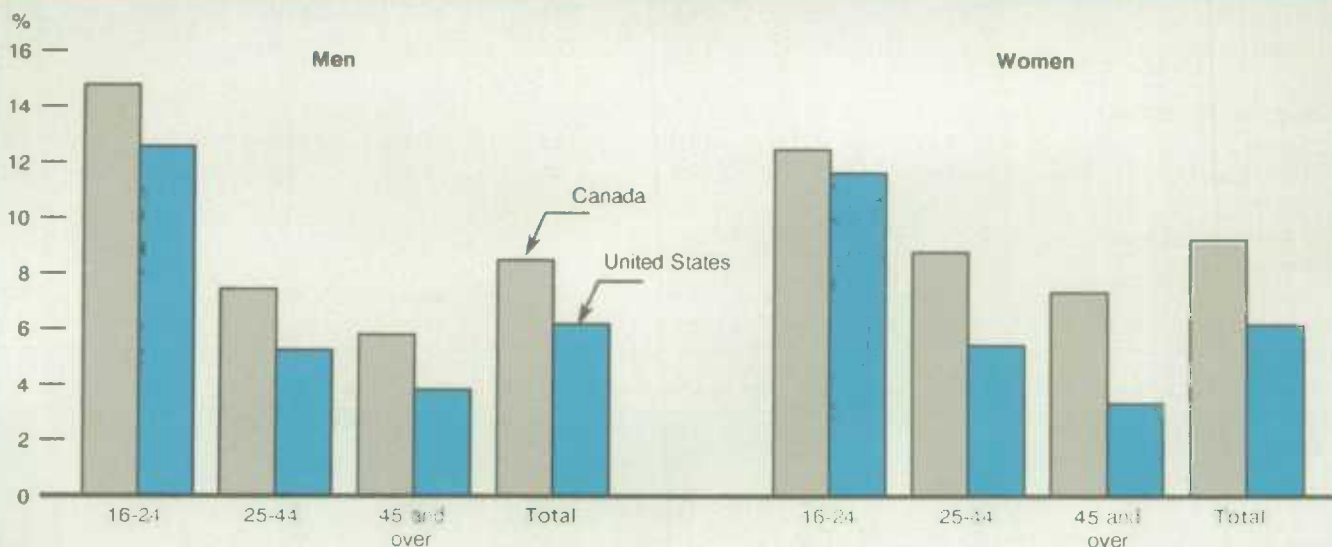
Unemployment higher in Canada

Unemployment trends in Canada and the United States have differed during the 1980s. Before the 1981-1983 recession, unemployment rates in the two countries were roughly similar. But during the recession, the Canadian rate increased much more sharply, peaking at 11.8% in 1983. By comparison, the annual American unemployment rate never exceeded 10% during this period. In addition, unemployment in the immediate post-recession period fell more slowly in Canada.

⁴ Refers to those who usually work less than 35 hours per week. Regularly published Canadian data, which include only those who work less than 30 hours weekly, have been retabulated to produce comparable figures.

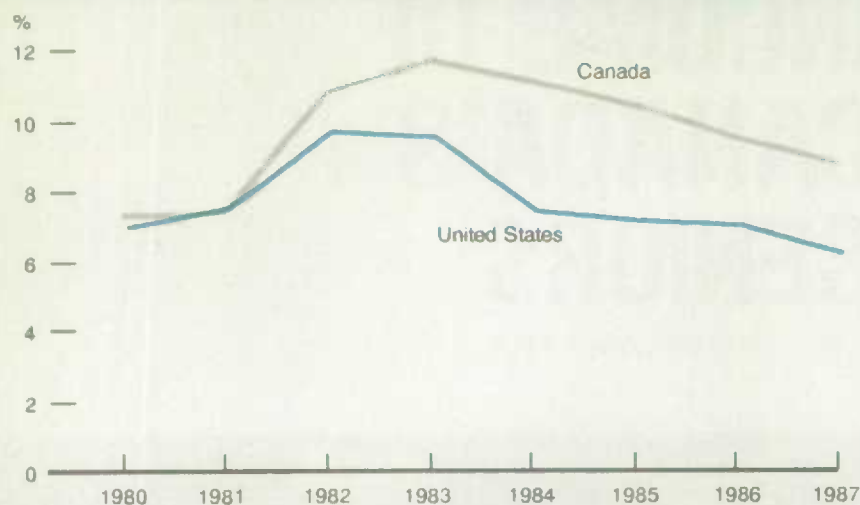
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Unemployment rates, by age, Canada and United States, 1987



Sources: Statistics Canada, Labour and Household Surveys Analysis Division; United States Department of Labor Statistics, *Employment and Earnings*.

Unemployment rates, Canada and United States, 1980-1987



Sources: Statistics Canada, Labour and Household Surveys Analysis Division; United States Department of Labor Statistics, *Employment and Earnings*

Recently, however, unemployment has fallen more rapidly in Canada than in the United States, although in 1987 the Canadian rate was still higher than the American rate. Between 1985 and 1987, Canada's unemployment rate fell 1.7 per-

centage points from 10.5% to 8.8%, whereas the American rate declined one percentage point to 6.2%.

In both countries, unemployment rates are highest among 16-24-year-olds and decline in successive age groups. For men

and women of all ages, unemployment rates are higher in Canada than in the United States.

More long-term unemployed in Canada

Canadians are more likely than Americans to be out of work for long periods. In 1987, almost a quarter (23.8%) of unemployed Canadians, compared with just 14.0% of unemployed Americans, had been out of work for six months or more.

Since the end of the 1981-1983 recession, long-term unemployment has fallen much more slowly in Canada than in the United States. From 1983 to 1987, as a proportion of total unemployment, people unemployed for at least six months fell 9.9 percentage points in the United States, but declined only 4.4 percentage points in Canada.

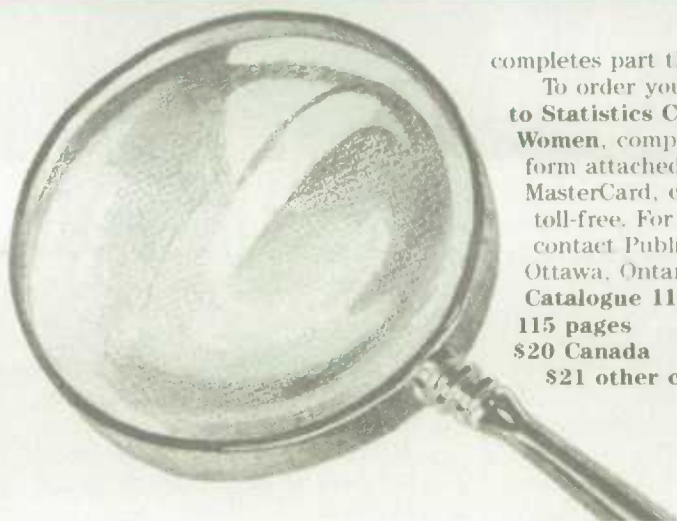
In both countries, long-term unemployment was highest among men aged 45 and over. Of all unemployed men in this age range in 1987, 38.0% of Canadians and 27.3% of Americans had been looking for work for six months or more.

David Gower is an analyst with the Labour and Household Surveys Analysis Division, Statistics Canada.

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INCOME OF CANADA'S SENIORS

by Colin Lindsay and Shelley Donald



Canada's senior population has grown dramatically in the last two decades. Between 1966 and 1986, the number of Canadians aged 65 and over rose 75% from just over 1.5 million to almost 2.7 million. In comparison, the population under age 65 increased just 22% in the same period. Consequently, people aged 65 and over made up 11% of the total population in 1986, up from 8% in 1966.

Rapid growth of the senior population,

which is expected to continue for several more decades, has raised a number of issues. These include concerns about the ability of older people to maintain a satisfactory income and standard of living once they reach retirement age.

The income of people aged 65 and over has improved relative to that of other Canadians since the early 1970s, although it remains well below levels of the rest of the population.

This improvement in the relative income position of older Canadians has resulted from a number of factors, including maturing of the Canada and Quebec Pension Plans (C/QPP), full inflation protection of C/QPP and Old Age Security and Guaranteed Income Supplement (OAS/GIS) benefits, introduction of Provincial Income Supplements, and increased income from sources such as private pensions and investments.

Real incomes of Canadians 65 and over rising

The real income, that is, income adjusted for inflation, of Canadians aged 65 and over has risen faster than that of the population aged 25-64 since the early 1970s.¹ Relative increases in real income were most striking among older unattached individuals — people living alone or in a household with unrelated persons. Between 1971 and 1986, average real incomes rose 61% for unattached women aged 65 and over and 36% for unattached men in this age range. In the same period, the average real income of unattached individuals aged 25-64 increased 28% for women and just 13% for men.

The average real income of elderly husband-wife families also rose more quickly than that of younger families. In the 1971-1986 period, the average real income of elderly families increased 35%, compared with 27% for families headed by men aged 25-64.

Much of the relative increase in the real income of older Canadians occurred during the late 1970s and early 1980s. Largely because of the recession in the early 1980s, the real income of many younger Canadians actually declined in that period. In contrast, the real income of the senior population continued to grow. Between 1979 and 1984, average real incomes rose 18% for unattached women aged 65 and over, 16% for elderly husband-wife families, and 11% for unattached older men. These gains were primarily the result of higher benefits from maturing Canada and Quebec Pension Plans and fully indexed C/QPP and OAS/GIS pensions.

Seniors' income still relatively low

Despite relatively large increases in real income of people aged 65 and over, their average income remains well below that of the rest of the population.

In 1986, elderly husband-wife families had an average income of \$28,500, just 63% that of families headed by men aged 25-64; this was up from 59% in 1971.

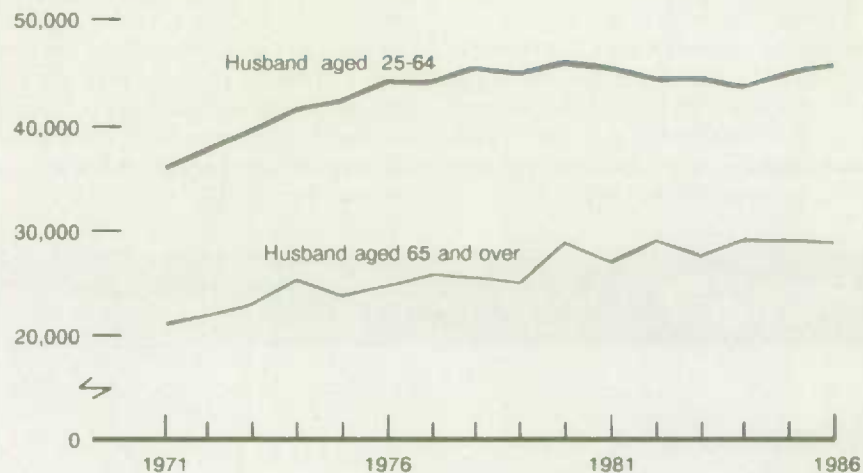
The average income of unattached men aged 65 and over in 1986 was \$13,900, just

¹ This and subsequent conclusions are based on an analysis of money incomes and do not take into account the tax and price advantages and family benefits enjoyed by many seniors; including these might show even further improvement in the economic position of older Canadians relative to the rest of the population. As well, elderly families tend to be smaller than younger families, and therefore, may require less income.

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Average real income of husband-wife families, by age of husband, 1971-1986

Constant 1986 \$

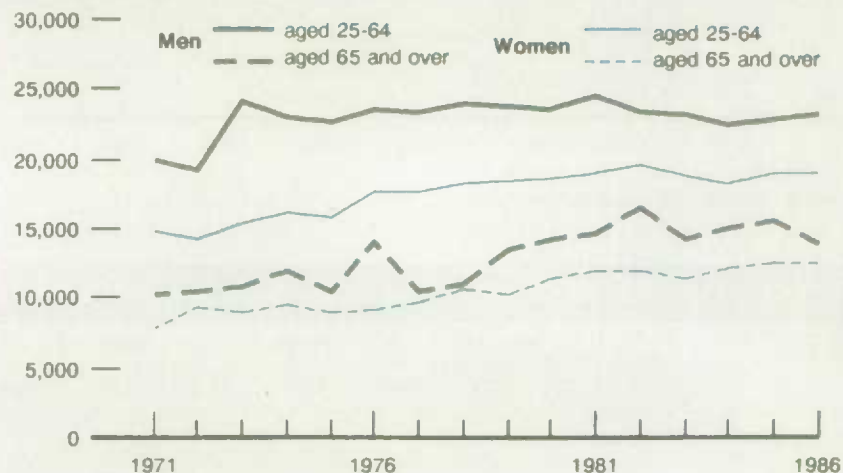


Source: Statistics Canada, Catalogue 13-207.

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Average real income of unattached individuals, by age, 1971-1986

Constant 1986 \$



Source: Statistics Canada, Catalogue 13-207.

60% that of unattached men aged 25-64. At the same time, unattached women aged 65 and over had an average income of \$12,600, which was 66% that of comparable women aged 25-64. Both these percentages represent increases from 1971 when the respective figures were 51% and 53%.

Larger increases among older elderly

Increases in the real income of senior Canadians were greater among the older

segments of this population. The average real income of families headed by men aged 75 and over rose 47% between 1971 and 1986, compared with 33% for families headed by men aged 65-74. Among unattached individuals, the gain was 46% for men aged 75 and over and 70% for women in this age range. In comparison, average real incomes of those aged 65-74 rose 32% for men and 58% for women.

The income levels of older elderly people, however, remain below those of

65-74-year-olds, although the gap has closed since the early 1970s.

In 1986, the average income of families headed by men aged 75 and over was 79% that of families headed by men aged 65-74; this was up from 72% in 1971.

Among unattached individuals, the average income of men aged 75 and over in 1986 was 87% that of men aged 65-74; this compares with 78% in 1971. For women, those aged 75 and over had an average 1986 income which was 90% that of women aged 65-74, up from 83% in 1971.

Smaller proportion of low-income elderly

One result of the relatively large increases in real income among people aged 65 and over has been a major reduction in the proportion with low incomes. Between 1981 and 1986, the percentage of elderly people with incomes below Statistics Canada's low-income cut-offs² fell from 27% to 19%. In contrast, both the percentage of children under age 16 living in low-income families and the proportion of the population aged 16-64 with low incomes increased.

The incidence of low income among older Canadians varies markedly for men and women depending on their family status. For example, unattached people aged 65 and over, particularly women, are among the poorest Canadians. Low-income rates of these groups, however, have fallen sharply since the late 1970s.

In 1986, almost half (46%) of unattached women aged 65 and over had incomes below the low-income cut-offs. This was a substantial improvement from 1979 when almost 70% of older unattached women had low incomes. Levels of low income also declined sharply among older unattached men from 59% in 1979 to 32% in 1986.

The incidence of low income also dropped among elderly husband-wife families. Between 1979 and 1986, the percentage of these families with low incomes fell from 22% to under 10%. As a result, levels of low income among elderly families have been slightly below those for comparable younger families since 1984.

Growing importance of public pensions

The importance of public pensions to the senior population has increased in the last decade and a half. Most of this increase was attributable to growth of the Canada and Quebec Pension Plan. In 1971, when this program was in its infancy, less than 2% of all elderly income came from C/QPP. By 1986, this source provided nearly 14% of the total income of the older population.

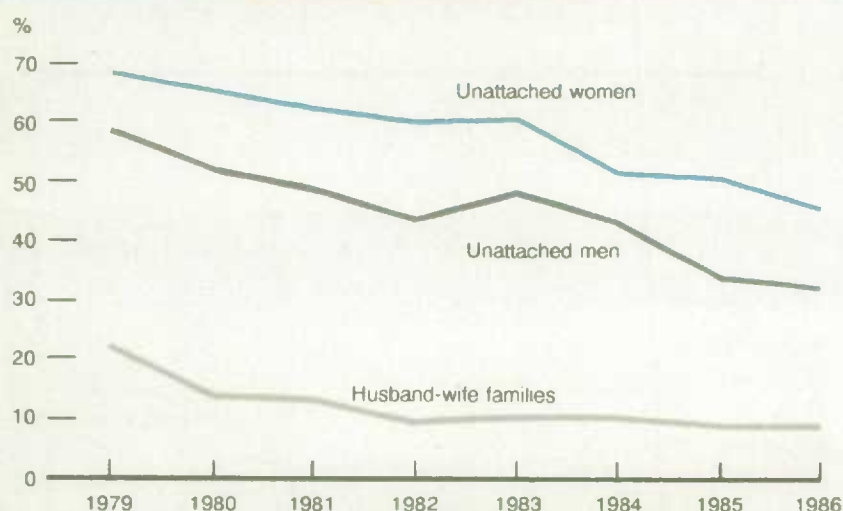
The proportion of the income of older Canadians coming from other government transfer payments (other than OAS/GIS) also rose, from 2.2% of the total in 1971 to 3.6% in 1986. On the other hand, the share of the income of older people coming from OAS/GIS has fallen in recent years, from about 40% in 1971 to 34% in 1986.

Nonetheless, together these three public sources accounted for 52% of the total income of Canadians aged 65 and over in 1986, up from 44% in 1971.

While private sources account for a shrinking share of the income of older Canadians, trends for different types of private income varied considerably. The percentage of the total income of seniors coming from private pensions grew from 13% in 1971 to 16% in 1986, and the share resulting from investments rose

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Low-income levels of elderly husband-wife families and unattached individuals, 1979-1986



Source: Statistics Canada, Catalogue 13-207.

Distribution of income sources of men and women aged 65 and over, 1971 and 1986

	Men		Women		Total	
	1971	1986	1971	1986	1971	1986
%						
OAS/GIS	28.1	25.2	59.5	45.3	39.6	34.4
C/QPP	2.1	16.3	1.1	11.0	1.7	13.9
Other government transfers	2.1	3.5	2.4	3.6	2.2	3.6
Investment income	20.2	18.9	19.6	24.1	20.0	21.2
Private pensions	15.8	20.1	8.5	10.5	13.2	15.7
Employment earnings	30.2	14.6	7.2	3.9	21.8	9.8
Other	0.9	1.3	1.3	1.5	1.0	1.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total income (constant 1986 \$)	12,554	16,760	6,183	10,527	9,122	13,212

Source: Statistics Canada, Household Surveys Division.

² The low-income cut-offs define individuals or families as having low incomes if the household unit spends more than 58.5% of income on food, shelter, and clothing.



from 20% to 21%. On the other hand, the proportion of all elderly income coming from employment earnings has fallen from 22% in 1971 to less than 10% in 1986.

Growth of Canada and Quebec Pension Plans

Much of the increased importance of Canada and Quebec Pension Plan benefits to the income of older Canadians is attributable to greater coverage of these programs. In 1971, when C/QPP had been operating for only a few years, just 13% of the senior population received these benefits. By 1986, 1.6 million older Canadians, or 61% of the total, were C/QPP beneficiaries.

Men are generally more likely than women to receive C/QPP benefits. In 1986, 79% of men aged 65 and over, compared with 47% of elderly women, were C/QPP beneficiaries. As a result of this difference, and because average benefits paid to men (\$3,500) were higher than those paid to women (\$2,500), C/QPP benefits make up a greater share of the income of older men. In 1986, 16% of the income of men aged 65 and over, compared with 11% of that of women, came from C/QPP. This difference should shrink in the future as the rising numbers of women in the labour force build up pension credits under these programs.

OAS/GIS: cornerstone of the income of older Canadians

Old Age Security benefits are paid to all Canadians aged 65 and over who meet minimum residency requirements. As well, approximately half of all seniors receive additional support through Guaranteed Income Supplements, which are based on a means-test and are paid only to pensioners who have little or no income above OAS. GIS payments are reduced by \$1 for each \$2 of monthly income from sources other than OAS.

The proportion of the senior population receiving GIS benefits, particularly full benefits, has declined sharply. By 1986, half of OAS pensioners received GIS benefits; 11% had no income from other sources and received the maximum benefit. In 1978, 54% had received GIS support, and 19% had received full benefits.

Largely because they tend to have less income from other sources, the groups for whom OAS/GIS benefits are most important are women, the older elderly, and unattached individuals.

In 1986, OAS/GIS benefits made up 45% of the income of older women, compared with 25% of that of men. As well, OAS/GIS pensions accounted for 44% of



the income of people aged 75 and over, compared with 34% for those aged 70-74 and 27% for 65-69-year-olds. Also, 42% of the income of older unattached women and 35% of that of comparable men came from OAS/GIS. In contrast, OAS/GIS accounted for only 25% of the income of elderly husband-wife families.

Private income: different sources for men and women

Private sources³ remain a major component of the income of older Canadians; however, the relative importance of these sources varies for men and women.

Investment income is especially important for older women. While the actual dollar amount of investment income received by women was less than that for men, this source accounted for 24% of all

income of women aged 65 and over, compared with 19% for older men.

On the other hand, private pensions are more important to older men. In 1986, over 20% of the income of men aged 65 and over, compared with less than 11% of that of women, came from private

pensions. The proportion of both older men and women receiving private pension income, though, has increased. In 1986, 48% of men aged 65 and over, compared with 31% in 1971, reported income from private pensions; for women, the increase was from 11% to 24%.

Wealth of older Canadians

To some extent, income figures may understate the ability of older Canadians to maintain a comfortable standard of living in that these figures do not include financial holdings and other accumulated assets.

Generally, those aged 65 and over have greater assets than younger people. In 1984, elderly families had an average net worth of \$131,000. This compared with just over \$100,000 for all families. At the same time, unattached individuals aged 65 and over had an average net worth of \$52,000, compared with \$38,000 for all unattached individuals.

Net financial assets and home equity constitute most of the wealth of older Canadians. In 1984, each of these sources made up over 35% of the net worth of elderly families and over 40% of that of unattached older individuals.

As well, 80% of families headed by someone aged 65 or over owned their own homes, compared with 71% of all families. In addition, 91% of elderly families owning homes did not have a mortgage, compared with just 48% of all home-owning families.

³ For more information on income from private pension plans and investments, see Oja, G., *Pensions and Incomes of the Elderly in Canada 1971-1985*. Statistics Canada, Catalogue 13-588, No. 2.



Again, the gap between the importance of private pensions to the retirement income of men and women is expected to close in the future as the full impact of women's increased labour force participation is felt.

While the contribution of employment earnings to total income declined for both older men and women, the drop was greater among men. Between 1971 and 1986, earnings as a proportion of the income of older men fell from 30% to 15%. In the same period, the share of older women's income from this source declined from 7% to 4%.

Colin Lindsay is *Managing Editor* and **Shelley Donald** is a *research assistant* with Canadian Social Trends.

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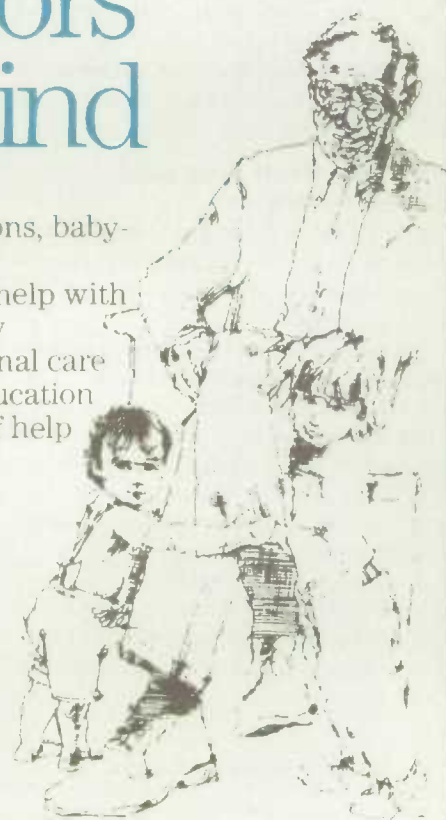
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LIVING ARRANGEMENTS OF CANADA'S "OLDER ELDERLY" POPULATION

by Gordon E. Priest

A major change has occurred in the living arrangements of Canada's "older elderly" population (aged 75 and over) since 1971. A higher proportion of these people are living alone or in institutions, while the percentage living with others, primarily family, has declined. And projections to the year 2001 indicate that these trends are likely to continue.

As their living arrangements change, individuals aged 75 and over face a period of adjustment and resettlement. These changes present challenges to the public, private, and volunteer sectors.

Because the 75 and over age group is a fast-growing segment of the population, their living arrangements have implications for policymakers and planners. The next 15 years will likely see a substantial increase in demand for accommodations and services for these seniors.

More older elderly living alone or in institutions

For both men and women aged 75 and over, the number living alone or in institutions increased most rapidly between 1971 and 1986.¹

Almost a quarter of a million (245,600) older elderly women lived alone in 1986; this was a 147% rise from 99,300 in 1971. Over the same period, the number living in institutions increased 127% from 53,200 to 120,900. These gains far outpaced the 68% increase in the total older elderly female population.

As a result of these rapid growth rates, by 1986, 38% of women aged 75 and over were living alone, up from 26% in 1971. The proportion in institutions also rose from 14% to 19%.

¹ Institutions refer to establishments providing some level of custody or care, as distinct from other collective dwellings such as hotels or rooming houses where no care is provided.



The number of older elderly men living alone or in institutions also grew, although increases were not as pronounced as among women. In 1986, 65,800 men aged 75 and over lived alone, up 78% from 37,000 in 1971. The number in institutions rose at almost the same rate (77%) from 25,700 to 45,300. In comparison, the increase of the total male population in this age range was just 39%.

As a consequence, between 1971 and 1986, the proportion of older elderly men living alone rose from 13% to 17%, and the percentage in institutions increased from 9% to 12%.

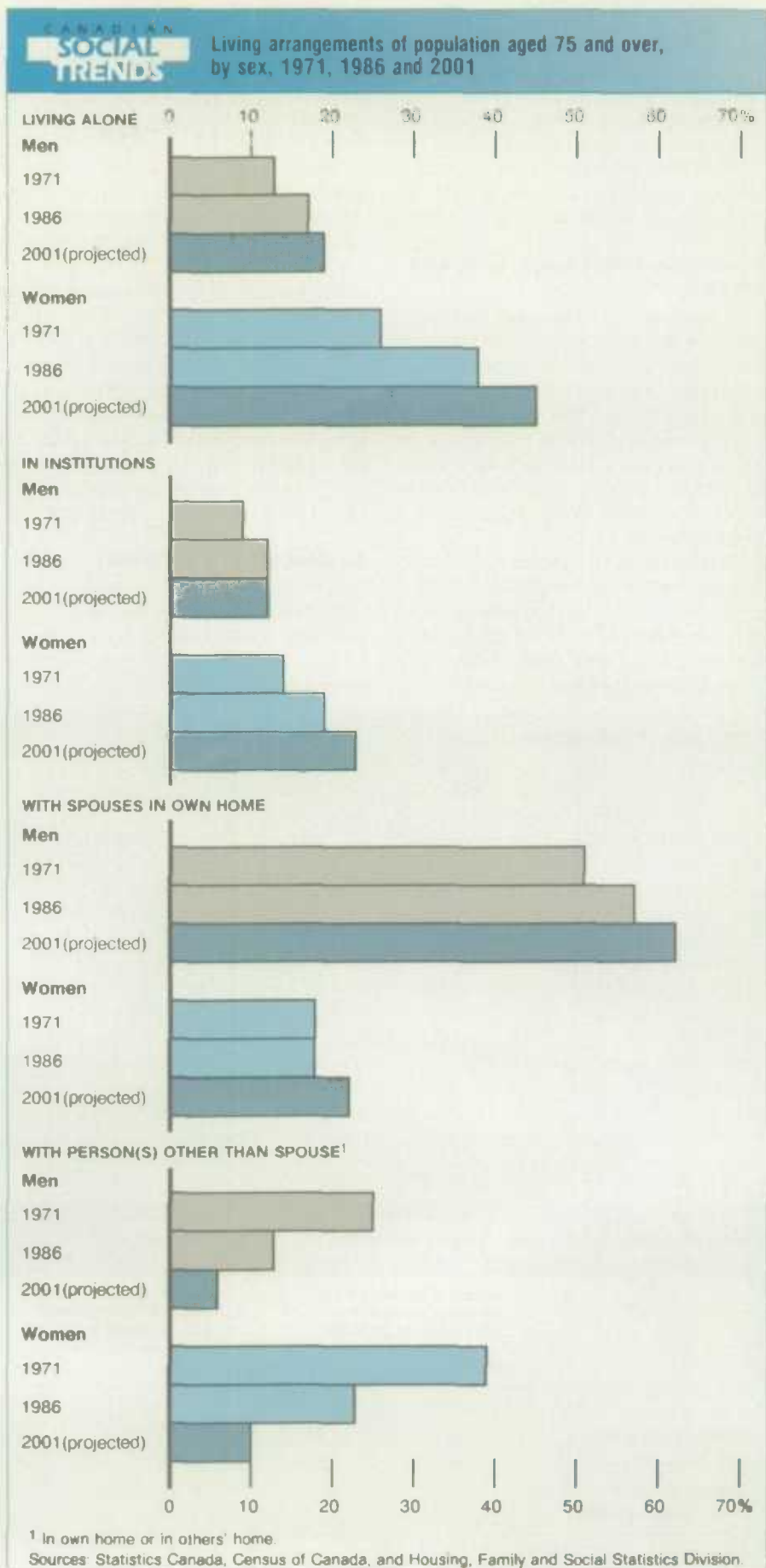
A fast-growing group

The number of people aged 75 and over increased 56% from 668,000 in 1971 to 1,040,000 in 1986. By contrast, the population younger than 75 rose just 16% in the same period. As a result, older elderly people constituted 4.1% of the Canadian population in 1986, up from 3.1% in 1971. Projections indicate that by 2001 Canada's older elderly will increase to 1.7 million and will represent more than 6% of the total population.

Women make up the majority of people aged 75 and over. By 1986, 62% of the older elderly were women, up from 58% in 1971. No change is expected by 2001, as the female component of the population aged 75 and over is projected to remain at 62%.

The female majority among older elderly people reflects, in part, women's lower mortality rate. In 1981, a woman aged 75 could expect to live about 12 more years, compared with 9 years for a man of the same age. Also, since women usually marry men older than themselves, their husbands are likely to predecease them. As a result, by age 75, the marital status and living arrangements of women differ sharply from those of men.

Many more older elderly women than men have been widowed. In 1986, about two-thirds of women aged 75 and over were widows, and fewer than one-quarter were married. By contrast, only a quarter of their male contemporaries were widowed, and almost two-thirds were married. Similarly, among those aged 85 and over, about 8 out of 10 women were widowed, compared with 4 out of 10 men.



Proportion of married couples rises

Older elderly men are much more likely than women of the same age to be living with their spouse in their own home. Moreover, the percentage of men in this situation increased from 51% in 1971 to 57% in 1986. By contrast, the proportion of older elderly women living at home with their spouse remained stable at 18%.

Fewer older elderly people living with others

The number and percentage of people aged 75 and over living with someone other than their spouse, either in their own home or in someone else's home, has decreased.² By 1986, 146,200 older elderly women without a spouse were living with others, a decline from 152,800 in 1971. At the same time, the number of older elderly men living with others fell from 69,500 to 51,700.

This meant that the proportion of older elderly women who lived with others was 23% in 1986, down from 39% in 1971. Similarly, the proportion of men aged 75 and over living with others was almost halved, dropping from 25% to 13%.

Much of this decline was caused by the falling percentage of older elderly people living in someone else's home. For women, the proportion dropped from 26% to 15%, while for men, the figure fell from 17% to 9%.

The percentage of older elderly people sharing their own home also declined. Among women, the proportion fell from 14% to 8%; the drop among men was from 7% to 4%.

The trend away from living with others may indicate, in part, that fewer adults now occupy the same dwelling as their elderly parents. Women's growing labour force participation has reduced the likelihood that someone will be at home to look after an elderly mother or father. On the other hand, rising incomes among elderly people may have enabled more of them to maintain separate living quarters.

An older group in institutions

People aged 75 and over who lived in institutions in 1986 tended to be older than their counterparts 15 years earlier. In 1986, 25% of all older elderly women in institutions were aged 90 and over; this

was up from 15% in 1971. The percentage of older elderly men in institutions who were aged 90 and over also increased from 13% in 1971 to 19% in 1986.

Thus, in just 15 years, not only did the institutionalized elderly population increase sharply, but the age distribution of that population also changed. This shift, however, may not have been driven solely by demographic factors. It is possible that more restrictive admission practices may have screened out younger applicants.

Trends projected to continue

Projections of the living arrangements of older elderly people to the turn of the century indicate that the trend toward living alone or in institutions is likely to continue. At the same time, the proportion living with others is expected to decline even more.

By 2001, a projected 35% of people aged 75 and over will be living alone, up from 30% in 1986. The number of women living alone is likely to nearly double from 245,600 in 1986 to close to half a million in 2001, when they will account for 45% of all older elderly women. Although the number of older elderly men living alone is also expected to nearly double, by 2001 they will still make up just 19% of all men aged 75 and over, compared with 17% in 1986.

In many cases, living alone will necessitate moving to smaller and more manageable accommodations than a large house. Such accommodations may be provided by the current housing market. Alternatively, new housing construction specifically designed for the older elderly or conversions of existing structures could fulfill these requirements. The growing number living alone also has implications for services to this population, which include home care, home security, transportation, and social support, if older elderly people are to maintain some independence and delay the day when they must seek the fuller care of institutions.

The demand for institutional care for the older elderly is also likely to grow. It has been projected that the female population age 75 and over in institutions could reach almost a quarter of a

The cost of independence, 1986

A substantial number of people aged 75 and over pay a high percentage of their household income to maintain independent living accommodations. Renters are more likely than homeowners to spend a high proportion of their income on shelter costs. Also, people who live alone, especially women, tend to devote a larger share of their income to shelter than do couples.

In 1986, of older elderly renters who lived alone, 52 out of 100 women and 46 out of 100 men spent at least 30% of their income on shelter; this was also the case for 33 out of 100 older elderly couples who

rented their accommodations. As well, 20 women and 15 men out of every 100 living alone and renting spent more than 50% of their income on shelter expenses; this compared with just 6 in 100 couples.

Shelter costs were a much lighter burden for older elderly homeowners. For instance, the numbers spending at least one-third of their income on housing ranged from 4 in 100 couples to 21 in 100 women living alone. Only a small proportion of older elderly homeowners paid 50% or more of their income for shelter.

Shelter costs as a percentage of household income of older elderly renters and homeowners (1986 spending on 1985 income)

	Number of persons per 100 population paying at least 30% of income on shelter		Number of persons per 100 population paying at least 50% of income on shelter	
	Renters	Owners	Renters	Owners
Women living alone	52	21	20	5
Men living alone	46	15	15	4
Couples (no other household members)	33	4	6	1

Source: Statistics Canada, 1986 Census of Canada.

² An examination of factors behind decisions about the living arrangements of the elderly is presented in "The Hypothesis of Age Patterns in Living Arrangement Passages," by Leroy O. Stone and Susan Fletcher in *Aging in Canada: Social Perspectives*, edited by Victor W. Marshall, 1987, Fitzhenry and Whiteside.



Projecting the living arrangements of the older elderly population

Projections to 2001 of the population aged 75 and over are based on the publication, *Population Projections for Canada, Provinces and Territories, 1984-2006*. However, some adjustments have been made to these projections. For example, the Census showed that in 1986, the population in the older age groups was not as numerous as had been projected. Therefore, projections to 2001 of the number of people aged 75 and over have been lowered.

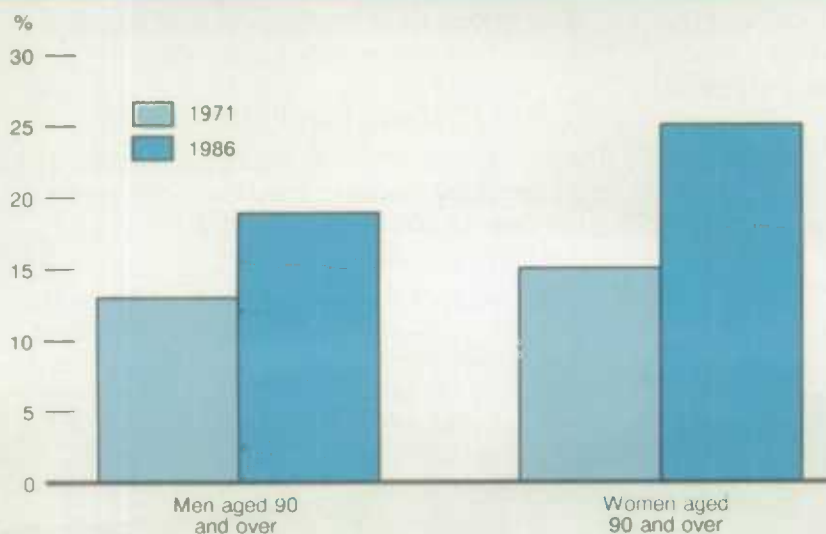
Projections of the living arrangements of older elderly people are based heavily on trends since 1971. But obviously, some of these trends will eventually slow and stabilize. For instance, the proportion of people living with others cannot decrease much further at the present rate without reaching zero. Nevertheless, for the next 15-year period, it has been assumed that trends which prevailed in the last 15 years will continue.

Projections of living arrangements could be based on different assumptions, particularly with regard to the institutionalized population. For example, increases in the real income of older elderly people may enable them to purchase services necessary to maintain themselves in their own homes for a longer time. Another possibility is that funding may not be sufficient to expand institutional units at a rate that matches expected demand. Alternatively, governments and the volunteer sector may increase assistance to community-based support services, which would allow older elderly people to continue to live in their own homes.

Advances in medicine and technology could either raise or lower institutionalization rates. Medical technology may keep individuals alive in a disabled state, and thereby increase the numbers requiring institutional care. On the other hand, restorative and rehabilitative medicine could mean a smaller proportion of the population spending their final years in a chronic care setting.

CANADIAN SOCIAL TRENDS

Percentage of institutionalized men and women aged 90 and over, 1971 and 1986



Source: Statistics Canada, Census of Canada.

Living arrangements of older elderly population, by sex, Canada, 1971 and 1986, and projections for 2001

	1971		1986		2001 (projected)	
	Number	%	Number	%	Number	%
Men						
Alone	37,000	13	65,800	17	124,500	19
With spouse	142,400	51	221,900	57	407,000	62
With others	69,500	25	51,700	13	43,000	6
In own home	20,700	7	17,000	4	13,500	2
In others' home	48,800	17	34,700	9	29,500	4
Institution	25,700	9	45,300	12	75,500	12
Other	6,600	2	6,700	2	6,500	1
Total	281,100	100	391,300	100	656,500	100
Women						
Alone	99,300	26	245,600	38	474,000	45
With spouse	70,300	18	119,800	18	231,500	22
With others	152,800	39	146,200	23	111,000	10
In own home	52,300	14	49,100	8	32,000	3
In others' home	100,500	26	97,100	15	79,000	8
Institution	53,200	14	120,900	19	242,500	23
Other	11,000	3	15,800	2	5,500	1
Total	386,700	100	648,200	100	1,053,500	100

Sources: Statistics Canada, Census of Canada, and projections from Statistics Canada, Catalogue 31-529 adjusted according to results of 1986 Census.

million in 2001, about double the 1986 figure. The number of men of the same age in institutions is expected to rise from 45,300 to 75,500. As a result, close to 19% of all older elderly people will be living in institutions by 2001, up from 16% in 1986.

At the same time, the proportion of older elderly people living with others is expected to decline sharply. For women, that percentage is projected to fall from 23% in 1986 to 10% in 2001. The corresponding figures for men drop from 13% to 6%. This is an abrupt change from 1971, when living with others was the most common alternative for women (39%) and the second most frequent option for men (25%) in this age range.

The proportion of older elderly people living with their spouse is projected to rise for both sexes. For men aged 75 and over, the percentage living with their spouse will rise from 57% in 1986 to 62% in 2001. For women, an upturn from 18% to 22% is expected.

Gordon E. Priest is Director of Housing, Family and Social Statistics Division, Statistics Canada.

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NEW NECESSITIES POPULAR HOUSEHOLD APPLIANCES

by Mary Sue Devereaux

A number of recently introduced household appliances have had such wide appeal and gained acceptance so rapidly that they have almost become "necessities". Videocassette recorders (VCRs) and microwave ovens are examples of popular technological innovations that have entered the inventory of a substantial proportion of Canadian households. Cable television, freezers, dishwashers, and air conditioners could also be included among today's new necessities, while home computers and pay-TV may be the necessities of tomorrow.

Four in ten with VCRs or microwave ovens

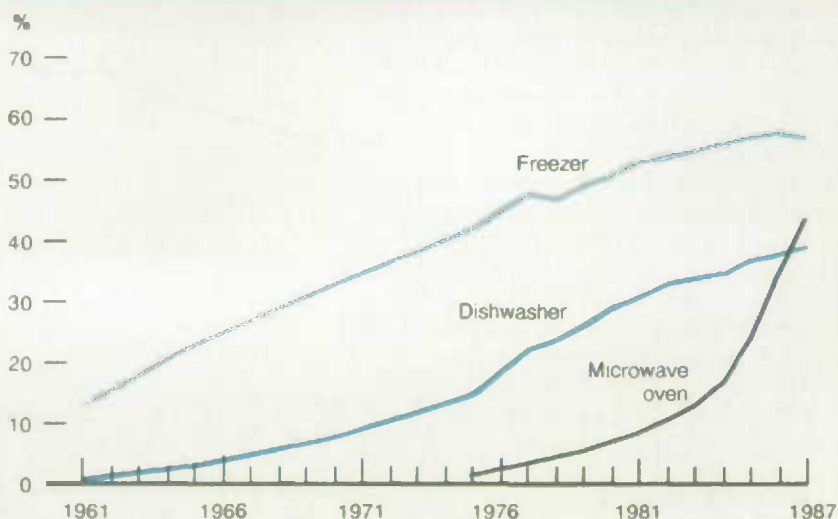
VCRs and microwave ovens have been the growth appliances of the 1980s. In 1983, just 6% of Canadian households had videocassette recorders; by 1987, the proportion had risen to 45%. Acquisition of microwave ovens was almost as fast. From 5% in 1979, the percentage of homes with microwave ovens increased to 43% in 1987.

Freezers in more than half of households

A number of other household appliances have been around longer, but ownership

CANADIAN
**SOCIAL
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Percentage of households with new kitchen necessities,
1961-1987



Source: Statistics Canada, Catalogue 64-202

continues to grow. For instance, by 1987, 57% of homes had freezers, up from 51% in 1980 and just 13% in 1961. Growth potential for freezers may be limited by the fact that one-third of Canadian households are in apartments or flats, where a lack of space may make freezers impractical. Also, improvements in the effectiveness and size of refrigerator freezer compartments may have reduced the need for a separate appliance.

Tuning in

Cable television is one of the most prevalent new necessities. The proportion of Canadian homes with a cable connection was 67% in 1987, having risen steadily from 40% in 1975. Pay-TV is much less common, with just 10% of Canadian households subscribing in 1980. Cable- and pay-TV are not available in all areas; however, as the accessibility of these services increases, it is likely that they will become part of a growing proportion of households.

Washing up/cooling down

Although dishwashers and air conditioning (central or window-type) have been available for over 25 years, widespread acceptance as standard household equipment has been relatively slow. In the early 1960s, fewer than 3% of Canadian homes had either appliance. By 1980, close to 30% of households had dishwashers, while 17% had air conditioning. A slow rise in the 1980s brought the proportion of dishwasher-equipped homes to almost 40% in 1987 and the percentage with air conditioning to 20%.

More than one

While telephones and television sets are now "necessities" in nearly all of Canada's households, they are not "new". The saturation level (90%) for both was reached in the mid-1960s, and by 1987, 98% of Canadian homes were equipped with these appliances.

Increasingly, however, Canadians are finding it desirable to have more than one telephone or television. In 1961, just 8% of households had two or more telephones; by 1987, that proportion had risen to 57%. Similarly, the percentage of homes with at least two television sets rose from 4% in 1961 to 47% in 1987. In fact, by 1987, 28% of Canadian households had two or more colour TVs.

Data processing at home

The next generation of necessities may include home computers. In 1986, just 10% of homes had a computer.

Ownership rises with income

Not surprisingly, the higher the household income, the more likely the household is to be equipped with the new necessities. For instance, 65% of households with annual incomes of \$55,000 and over had microwave ovens in 1987; at the less-than-\$10,000 income level, the proportion was only 18%. Similarly, while 69% of households in the \$55,000-and-over bracket had VCRs, the percentage was just 17% in the less-than-\$10,000 income range. The corresponding proportions for dishwashers were 69% at the top of the income scale and 13% at the bottom.

The same trend is apparent with freezers. At the high income level, 70% of

households had freezers compared with just 33% of households with incomes less than \$10,000. This discrepancy may, in part, reflect the kind of dwellings in which the two groups lived. Whereas 78% of households in the high-income category occupied a single detached house, the majority (61%) of low-income households were in apartments, flats, or mobile homes.

A cable-TV connection was also associated with household income. At the \$55,000-and-over level, almost eight in 10 households (78%) had a cable hook-up. Although the proportion was smaller in low-income households, more than half (53%) of these homes were cable subscribers.

From novelty to necessity

Many items that were considered luxuries when they first came on the market are now standard household fixtures. Virtually all Canadian homes are equipped with refrigerators, radios, television sets, and telephones. In fact, these appliances have long ceased to be novelties, having reached the saturation point (90% of households) at least 20 years ago.

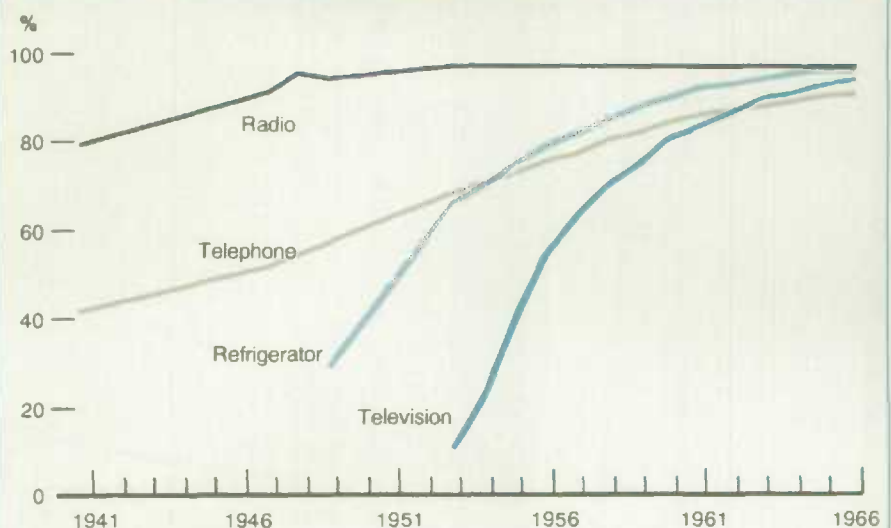
For example, only three out of ten households (29%) were equipped with refrigerators in 1948. By 1954, the proportion had more than doubled to seven in ten (70%), and the 90% mark came in 1960.

Radio and television reached the saturation level in a relatively short time. Even in 1941, radios could be found in the majority (78%) of Canadian households; by 1947, the percentage was 90%. Similarly, it took only about a decade for most households to acquire a television set. The proportion of homes with TVs rose from 10% in 1953 to 90% in 1963.

Telephones came to Canadian households at a slightly slower pace. In 1941, just 40% of homes had a telephone, and in 1947, the proportion was only 50%. The saturation point was not reached until 1966.

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Percentage of households with radios, telephones, refrigerators, and televisions 1941-1966



Source: Statistics Canada, Catalogue 64-202.

Husband-wife families with children best equipped

In addition to income, the likelihood that a household will have the new necessities is associated with family type. As an example, relatively high proportions of husband-wife families with children under age 18 had freezers (75%), VCRs (65%), microwave ovens (56%), and dishwashers (56%). Also, the annual income of this type of household was well above the 1986 average (\$44,400 as opposed to \$35,700), and 73% of these families lived in single detached houses in 1987.

By contrast, while lone-parent families with children under age 18 may have had the same needs and desires as two-parent families, low income (an average of \$19,100 in 1986) seems to have blocked acquisition of many goods for a large number of lone-parent households. One-third of these households had microwave ovens compared with more than half of husband-wife households with children under age 18. The proportions of lone-parent families with VCRs (38%), dishwashers (29%), and freezers (43%) were at least 25 percentage points lower

than the corresponding figures for two-parent families with children under age 18.

Married couples without children at home were generally more likely than lone-parent families with children under age 18 to have the new necessities, but they were much less likely to have them than were other households with children. Married couples, however, were not a homogeneous group, in that the category ranges from newlyweds just becoming established to empty-nesters who have retired and may have considerable discretionary income.

The new necessities were least likely to be found in one-person households. While all ownership rates were low, the age of the person had some bearing on the items that he or she would have. People aged 65 and over who lived alone were more likely than their younger counterparts to have freezers (37% versus 23%) and air conditioning (20% versus 16%). On the other hand, the younger group was more likely to have VCRs (27% versus 8%), microwave ovens (25% versus 18%), pay-TV (9% versus 3%), and home computers (5% versus 1%).

One new necessity that had very little relationship to household type was cable television. About two-thirds of households (whether one-person, lone-parent, or husband-wife with and without young children) had cable hook-ups.

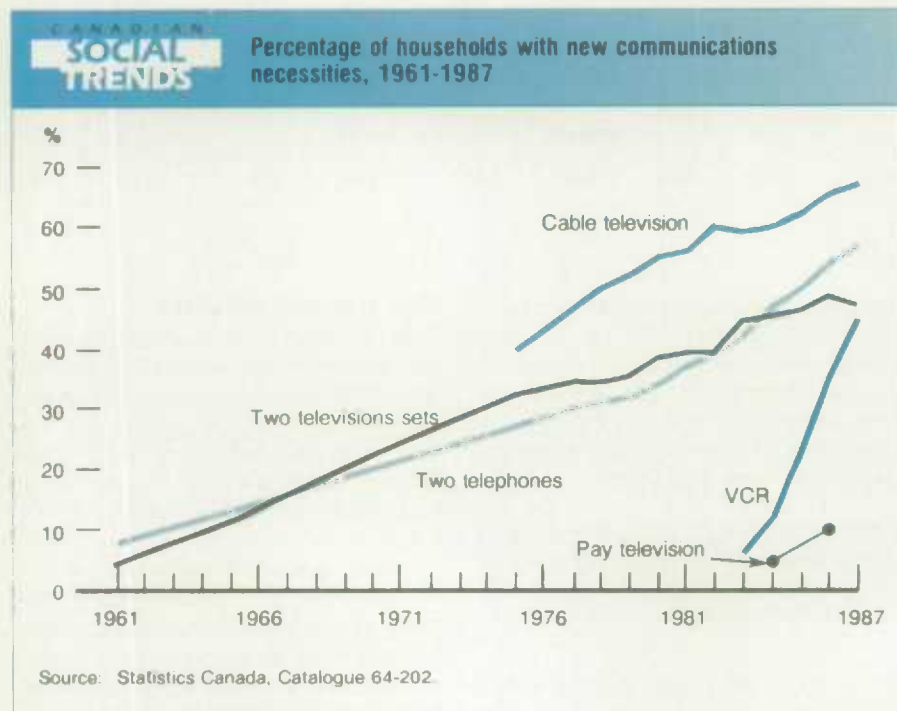
City/country

City or country living made little difference to ownership of some of the new necessities, while others were more common in rural areas than in cities. Still other items and services were more likely to be found in city than in country households.

VCR ownership rates were almost identical for large cities and rural regions. In 1987, 46% of households in urban areas with 100,000 or more population had VCRs; the proportion in rural areas was 42%. Similarly, 40% of city households had dishwashers compared with 39% in the country.

On the other hand, freezers were much more prevalent in rural than in city homes. More than eight out of 10 (81%) rural households had freezers, in contrast to fewer than half (48%) of households in large cities. This difference no doubt reflects, to some extent, the small number of apartment-dwellers in rural areas.

Microwave ovens were also more common in country (49%) than in city households (40%), but compared with freezers, the difference was not large.



Percentage of households with new necessities, by selected 1986 income groups, 1987

New necessity	1986 income group			Average 1986 income of households possessing item/service
	Less than \$10,000	More than \$55,000	Total	
	%			\$
Cable-TV	53	78	67	38,300
Freezer	33	70	57	39,800
VCR	17	69	45	44,700
Microwave oven	18	65	43	43,800
Dishwasher	13	69	39	47,100
Air conditioning	11	30	20	43,900
Home computer*	2	20	10	46,900
Pay-TV*	4	15	10	43,300

* 1985 income data.
Source: Statistics Canada, Catalogue 13-218.

Percentage of households with new necessities, by province, 1987

New necessity	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
						%					
Cable television	61	46	60	59	58	73	67	48	67	84	67
Freezer	71	60	61	66	45	58	68	77	66	60	57
Two or more telephones	49	47	53	51	53	61	58	48	63	54	57
Two or more TVs	52	42	50	50	51	46	50	47	48	40	47
VCR	45	35	45	43	44	46	47	40	48	44	45
Microwave oven	22	33	35	33	37	44	53	57	56	45	43
Dishwasher	15	23	24	25	42	36	39	43	53	45	39
Air conditioning	--	--	3	4	13	32	38	25	9	7	20
Pay television*	4	--	7	6	7	13	3	6	11	9	10
Home computer*	10	--	12	10	9	12	9	9	12	10	10
						000s					
Total households	9,556	168	43	313	246	2,530	3,451	405	378	872	1,149

-- Amount too small to be expressed.

* 1986 data.

Source: Statistics Canada, Catalogue 64-202.

Some items and services were more typical of city than of rural homes. The proportion of city households with air conditioning (23%) was double that for rural households (11%). And probably reflecting the availability of service, city households were much more likely than

those in rural areas to have cable- and pay-TV connections. In 1987, 77% of homes in large urban areas had cable television; the proportion in the country was just 20%. Similarly, while 12% of city households had pay-TV, only 2% of rural households were subscribers.

Wide provincial variations

The provinces varied widely in ownership rates of the new necessities. For example, while 22% of Newfoundland homes had microwave ovens, the proportion was more than two and a half times higher (57%) in Saskatchewan. The percentage of households with VCRs ranged from 35% in Prince Edward Island to 48% in Alberta.

Alberta also had the highest proportion of households with dishwashers (53%); Newfoundland had the lowest (15%). Freezers were most common in Saskatchewan households (77%), but least likely to be found in Quebec homes (45%).

British Columbia stood first for cable-TV connections (84%) and Prince Edward Island ranked last (46%), probably indicating the availability of service in the two provinces. Ontario residents were most likely to be pay-TV subscribers (13%); Manitoba residents, least likely (3%). The highest proportion of homes with more than one television set was in Newfoundland (52%).

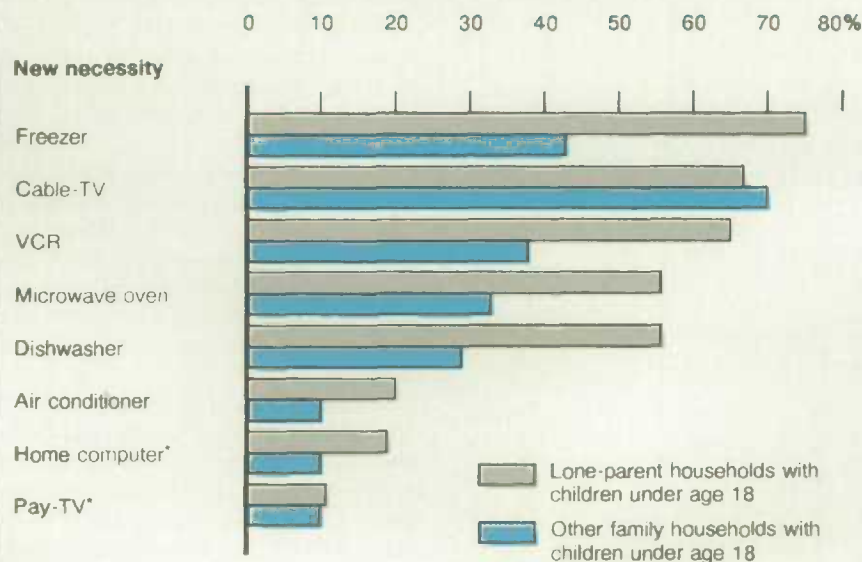
The percentage of homes with air-conditioning was less than 5% in the Atlantic provinces, but 38% in Manitoba, not surprising given the climatic differences in the two areas.

Ontario, Alberta, and Nova Scotia shared the lead for home computer ownership: 12% of households in these provinces were outfitted with computers.

Mary Sue Devereaux is a Managing Editor with Canadian Social Trends.

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Percentage of selected family households with new necessities, 1987



* 1986 data.

Source: Statistics Canada, Catalogue 13-218.

COMMON-LAW UNIONS

NEARLY HALF A MILLION IN 1986

by Pierre Turcotte

A growing number of Canadians are living together without being married. In the five years between 1981 and 1986, the number of common-law unions increased sharply, while the number of married couples rose by only a small amount. As a result, not only the number but also the proportion of couples who were in common-law partnerships increased.

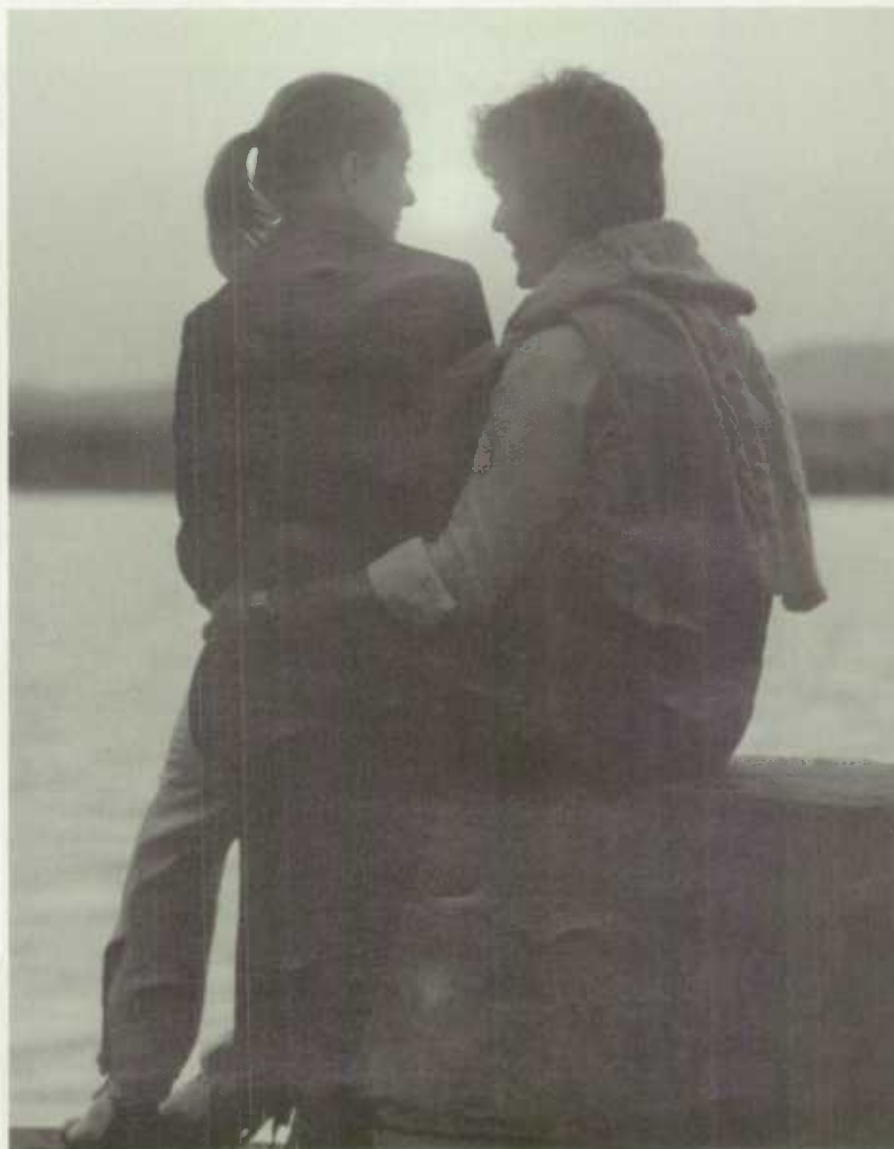
The characteristics of people in common-law relationships differ from those of people who are married. While common-law partners were older in 1986 than in 1981, they remained a much younger group than married people. Regardless of their age, people in common-law relationships were also less likely than married couples to have children at home.

Sharp increase in common-law unions

According to Census results, 487,000 couples (or 974,000 individuals) were living in common-law partnerships in 1986, a 37% gain over 1981, far outpacing the 2.7% rise in the number of married couples. Consequently, common-law unions accounted for 8% of all couples in 1986, up from 6% in 1981.

Common-law upswing offsets marriage downturn

The percentage of people aged 15 and over who were living in a union, either a common-law partnership or a legal marriage, decreased slightly between 1981 and 1986 from 61.1% to 60.6%. This small decline, however, masked a noticeable drop in the married compo-



nent and an almost compensating rise in the common-law share.

The proportion of people in common-law partnerships rose 1.1 percentage points from 3.9% in 1981 to 5.0% in 1986, nearly offsetting the 1.7 percentage-point decline from 57.3% to 55.6% in the proportion who were married.

Alternative for young couples

At young ages, relatively few people live as couples. In fact, at ages 15-19, less than 3% of the population lived as couples in 1986. By comparison, at ages 30-34, the proportion was 75%.

However, the younger the partners, the more likely is their union to be common-law. In 1986, six out of 10 partners aged 15-19 were in a common-law union. By ages 20-24, just over three out of 10 partners were living common-law, and among 25-29-year-olds, the figure was less than two in 10. At successively older ages, common-law partners represented a small and declining share of all people living in unions. But regardless of the age of the partners, proportionately more unions were common-law in 1986 than five years earlier.

Common-law partners as a percentage of all persons living as couples, by age group, 1981 and 1986

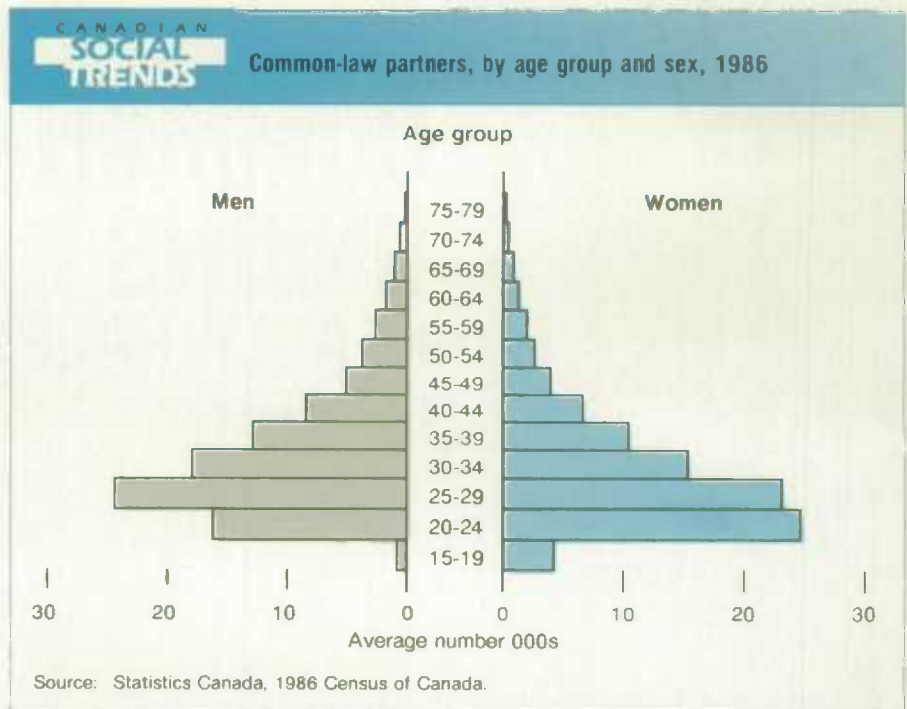
Age group	1981	1986
15-19	49.5	59.6
20-24	23.1	32.9
25-29	11.3	16.6
30-34	6.8	10.3
35-39	5.1	7.4
40-44	3.9	5.9
45-49	3.0	4.5
50-54	2.4	3.5
55-59	1.8	2.6
60-64	1.5	2.1
65 and over	1.0	1.5
Total	6.4	8.3

Source: Statistics Canada, Census of Canada.

Most common-law partners young adults

People in common-law unions are relatively young. More than half the women and 43% of the men who lived common-law in 1986 were younger than age 30.

But while young adults continued to account for a large proportion of people living common-law, the median age of



Cohabitation rates, by age group and sex, Canada, 1981 and 1986

Age group	Men		Women	
	1981	1986	1981	1986
15-19	0.7	0.5	3.0	2.4
20-24	9.1	8.5	14.9	15.1
25-29	18.7	20.0	20.8	23.4
30-34	22.5	24.7	19.1	22.9
35-39	22.7	25.1	16.5	19.6
40-44	19.2	23.3	13.4	16.6
45-49	15.5	19.5	10.0	13.3
50-54	11.9	15.8	7.1	9.5
55-59	9.0	11.9	4.5	6.1
60-64	7.0	9.1	2.7	3.8
65 and over	3.0	4.3	0.7	1.1
Total	9.5	11.9	8.7	10.7

Source: Statistics Canada, Census of Canada.

common-law partners was about two years older in 1986 than in 1981. The median age of men rose from 28.9 to 30.7 years; for women, the increase was from 26.1 to 28.1 years.

Nonetheless, common-law partners remained considerably younger than married people. In 1986, the median age of married men was 43.8 years, while that of married women was 40.8 years.

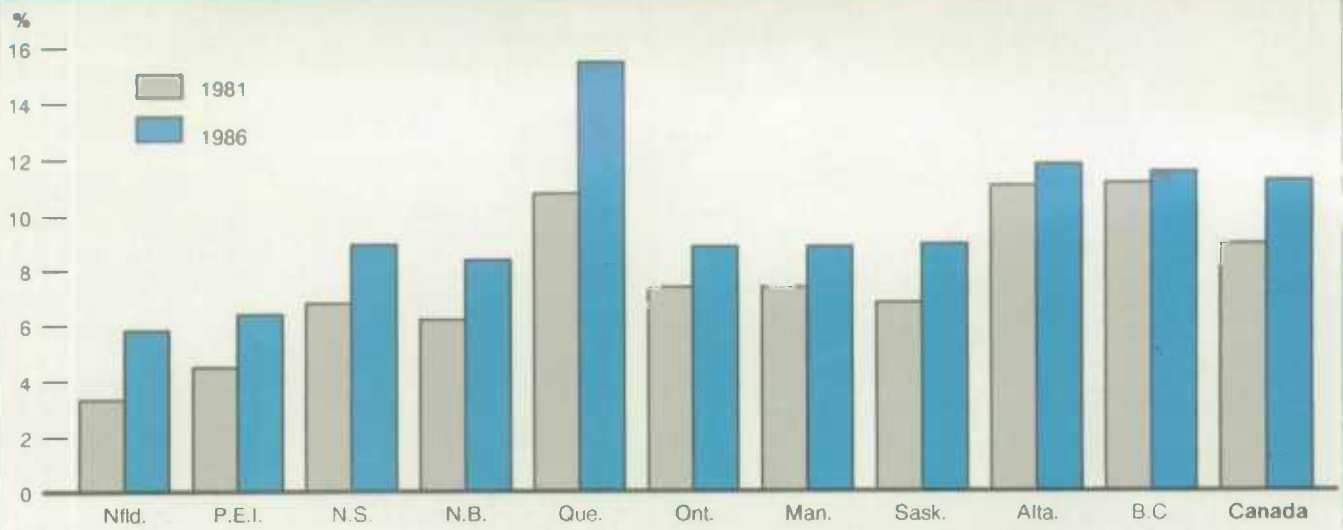
Cohabitation rates rise

The likelihood that people of various ages will live in a common-law partnership can also be indicated by the cohabitation rate.

This rate expresses the number of common-law partners as a proportion of the total population "eligible" to live common-law, that is, people who are single, separated, divorced, or widowed.

Overall, the cohabitation rates of both men and women rose between 1981 and 1986. For men, the rate went from 9.5% to 11.9%, and for women, the increase was from 8.7% to 10.7%.

There was, however, a drop in the rate among 15-19-year-olds. This drop does not mean that more young people were marrying. There was simply a trend in the 15-19 age group away from living in

Cohabitation rates,¹ Canada and provinces, 1981 and 1986

¹ Cohabitation rates are calculated for each province by dividing the number of common-law partners by the total non-married population.

Source: Statistics Canada, Census of Canada



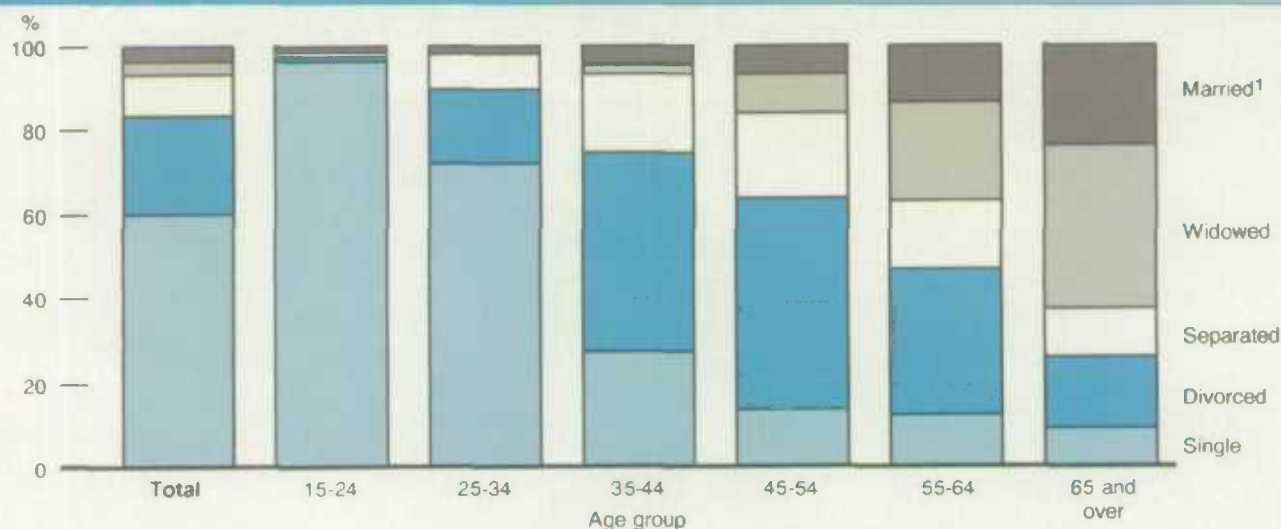


Population aged 15 and over, by nature of marital union, age and sex, Canada, 1981 and 1986

	Common-law		Married		Total population	
	1981	1986	1981	1986	1981	1986
Men						
15-19	8,340	4,655	6,060	2,585	1,150,185	965,280
20-24	83,080	81,630	223,065	133,325	1,137,555	1,095,400
25-29	88,120	122,670	588,505	525,565	1,058,940	1,138,670
30-34	61,160	90,335	730,165	699,385	1,002,510	1,065,220
35-39	38,715	65,005	639,110	737,880	809,375	996,965
40-44	24,230	42,395	537,410	617,685	663,420	799,710
45-49	17,630	26,525	509,025	514,255	622,935	649,960
50-54	13,315	19,210	497,350	484,815	609,385	606,090
55-59	9,080	13,705	455,545	467,525	556,100	582,885
60-64	5,740	9,245	369,300	417,875	450,870	519,410
65 and over	7,200	11,555	698,825	793,495	939,080	1,059,760
Total	356,605	486,940	5,254,355	5,394,390	9,000,350	9,479,350
Women						
15-19	32,450	21,535	35,555	15,155	1,114,660	926,805
20-24	109,625	123,505	416,685	284,620	1,153,110	1,104,015
25-29	77,675	116,085	708,420	670,485	1,082,080	1,165,550
30-34	47,865	76,735	756,430	758,415	1,007,580	1,093,095
35-39	29,325	52,670	622,640	739,240	800,695	1,007,695
40-44	18,715	33,950	516,655	593,330	656,785	797,365
45-49	13,275	21,110	480,915	490,235	613,370	649,455
50-54	10,290	14,430	467,950	453,670	613,480	606,145
55-59	7,450	10,410	435,940	430,590	601,905	601,245
60-64	4,770	7,625	330,055	384,980	506,260	584,535
65 and over	5,170	8,895	483,105	573,685	1,202,310	1,396,940
Total	356,605	486,940	5,254,355	5,394,390	9,352,235	9,932,845

Source: Statistics Canada, Census of Canada.

Percentage of common-law partners, by reported marital status and age group, 1986



¹ It is not clear from Census data why some respondents who were living in common-law unions recorded themselves as married.
Source: Statistics Canada, 1986 Census of Canada

couples, as the proportion staying in their parental home increased. The same pattern was apparent among men aged 20-24. At older ages, cohabitation rates of both sexes rose between 1981 and 1986.

Although the largest number of male common-law partners in 1986 were aged 25-29, male cohabitation rates peaked at 25.1% among 35-39-year-olds. This compares with rates of 20.0% for men aged 25-29, and just 8.5% for those in the 20-24 age group.

Among women, a similar pattern emerged, but their ages were somewhat younger. While the largest number of female common-law partners were aged 20-24, cohabitation rates peaked at 23.4% among 25-29-year-olds. The cohabitation rate for women aged 20-24 was much lower: 15.1%.

Wide provincial variations

Between 1981 and 1986, Quebec's cohabitation rate rose markedly from 10.8% to 15.5%. This was consistent with smaller proportions of people marrying in that province. As a result, in 1986, Quebec had the highest cohabitation rate in Canada. Alberta and British Columbia were also above the national average (11.3%), with 1986 rates of 11.9% and 11.6%, respectively.

By contrast, 1981 cohabitation rates had been highest in British Columbia and Alberta, while Quebec had ranked third. However, the increase in Quebec (4.7 percentage points), combined with gains of less than one percentage point in Alberta

and British Columbia, meant a change in the rank order of these three provinces by 1986.

On the other hand, in 1986 as in 1981, Newfoundland (5.9%) and Prince Edward Island (6.4%) had the lowest cohabitation rates. In the other provinces, 1986 rates varied between 8.4% and 9.0%.

Common-law unions not limited to single persons

In 1986, the majority (59%) of common-law partners were single. More than a third (37%) of the people living common-law, however, had been married previously. The remaining 4% identified themselves as "married".

As would be expected, almost all common-law partners aged 15-24 were single; in successively older age groups, the proportion of previously married partners increased.

Common-law couples less likely to have children at home

Regardless of their age, common-law couples are less likely than married couples to have children at home. In 1986, common-law couples had an average of 0.6 children at home, compared with 1.3 for married couples.

But between 1981 and 1986, the proportion of common-law couples with children increased, while the proportion for married couples fell slightly. In 1986, 37.8% of common-law couples had children at home, up from 34.2% in 1981. For married couples, the percentage

was 64.8% in 1986, down from 66.2% in 1981.

The number and/or presence of children at home should not be used as a measure of childbearing while in a common-law relationship. For example, these children may well have been born in a previous union.

Four in ten eventually marry

Living common-law does not preclude marriage. In fact, a 1984 survey¹ showed that 46% of men and 43% of women who lived in a common-law union later married their partner. Cohabitation, then, is not always a permanent alternative to marriage; it is frequently a prelude to marriage.⁺

¹ Statistics Canada, Catalogue 99-955.

⁺ See Autumn 1986 issue of *Canadian Social Trends* for further information.

Pierre Turcotte is an analyst with the Housing, Family and Social Statistics Division, Statistics Canada.

FEMALE LONE PARENTHOOD

THE DURATION OF EPISODES

by Maureen Moore



According to the 1986 Census, a total of 702,000 Canadian women were lone parents. But the Census provided only a snapshot of an ongoing phenomenon: it did not indicate the number of women who have been lone parents at sometime in the past or how long those episodes of parenting alone lasted. Statistics Canada's 1984 Family History Survey overcame this limitation by asking women about their past marital and childbearing experiences. According to this survey, 1.4 million women aged 18 to 65 had been or still were lone parents.

These women represented 18% of that age group overall and 26% of those who had had children.

For about two-thirds of these women, parenting alone had ended, either when the women entered a new union or when their children left home. Overall, the survey showed that lone-parent episodes lasted an average of five and a half years, although this estimate may be slightly understated because it includes episodes that were continuing at the time of the survey.

Female lone parents are a diverse

population. The age at which parenting alone begins, its duration, the chances of it ending, and the way it ends all vary widely. One factor that affects these variables is the circumstance that led to lone parenthood in the first place; that is, whether the women became lone parents as a result of separation, divorce, widowhood, or having a child outside marriage (including outside a common-law relationship).

The length of lone-parent periods has important social and economic implications. Female lone-parent families tend to

have lower incomes than two-parent families, and therefore, they are likely to require support services and assistance.* Moreover, the number and proportion of children under age 25 living in lone-parent families is rising. In 1986, 1.16 million Canadian children, or more than 14% of all children in families, were living in lone-parent families. This was up from just under 900,000 children, or about 10% of the total, in 1976. The numbers and proportions of children who have at some time lived in lone-parent families are, of course, much higher.

Routes to lone parenthood

Most women who became lone parents entered this situation when they were separated or divorced. In fact, half (50%) of all the lone-parent women fell in this category. Another third (33%) were unmarried mothers, and the remaining 17% were widowed. Because these events generally occur at different ages, the lone-parent experience, particularly its length, differed for each group.

Unwed mothers — early onset/short duration

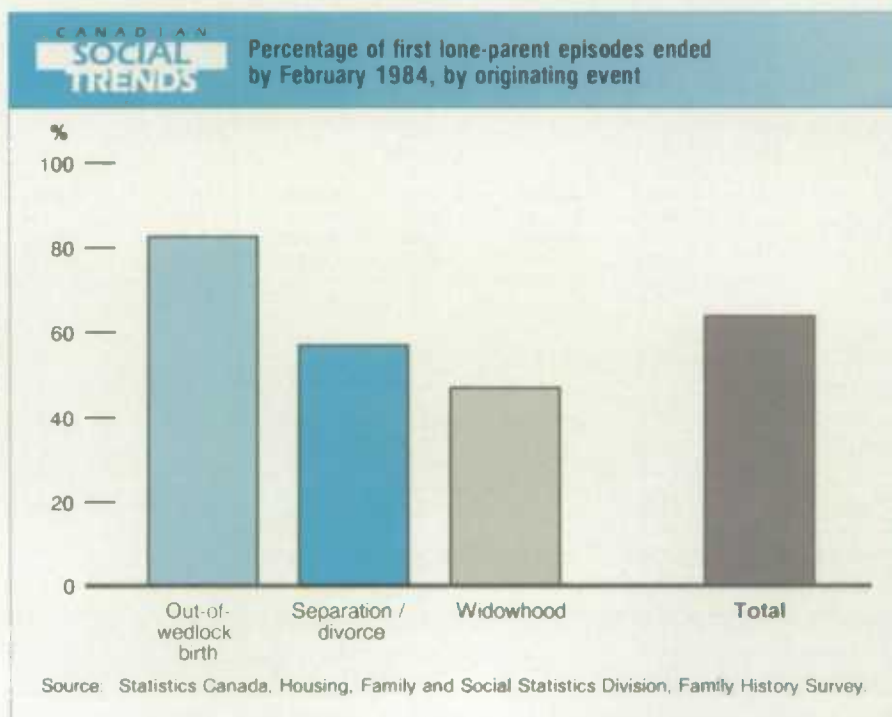
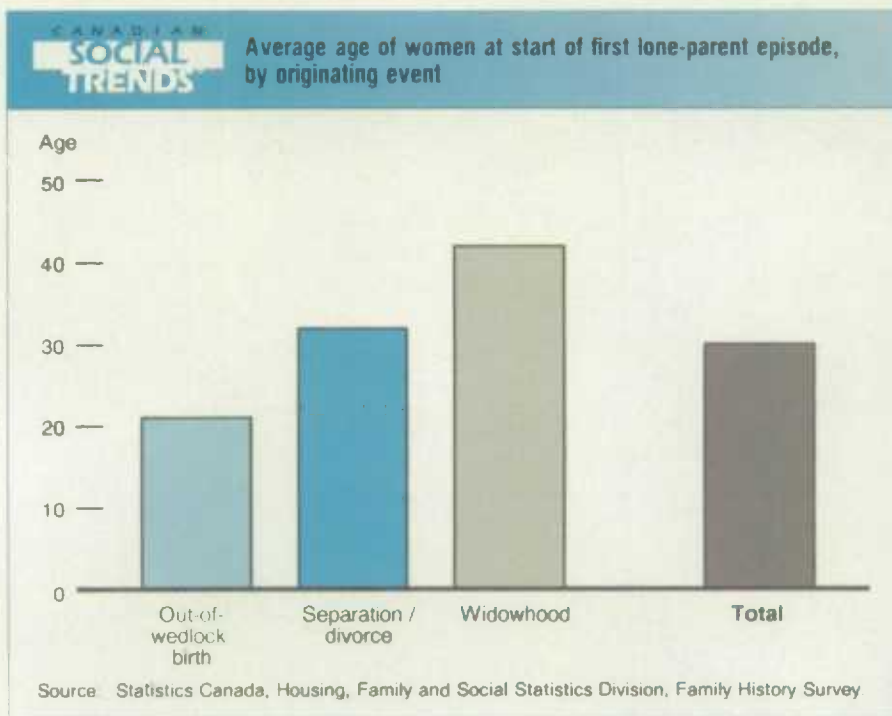
The 460,000 women whose lone parenthood was caused by an out-of-wedlock birth tended to be young; they became lone parents at an average age of 20.6 years. They also spent the shortest time as lone parents — just 4.4 years, on average, including ongoing episodes.

By the time the survey was taken, 83% of these women were no longer parenting alone. The average duration of lone parenthood for unwed mothers whose episode had ended was 3.5 years. By contrast, the small proportion (17%) who were still lone parents in 1984 had already spent an average of 8.9 years parenting alone.

The vast majority (97%) of unwed mothers whose lone-parent episode had ended had entered a new union. Given the early age of onset, chances that their children would leave home were minimal, occurring perhaps only in cases where the children died, were given up for adoption, or were removed by an authority such as a children's aid society.

Separated and divorced mothers

The 697,000 women whose lone parenthood stemmed from separation or divorce were older than unwed mothers when the phase began, and their episode of parenting alone tended to last longer. They began parenting alone at an average age of 31.6 years, and their lone-parent phases averaged 5.6 years.



Compared with the unmarried group, a smaller proportion of separated or divorced women had ended their period of lone parenthood. And because they had started parenting alone at a somewhat older age than unwed mothers, the likelihood that separated or divorced women would change their status through union entry was diminished. By 1984, when the survey was taken, just over half (57%) of them had ceased being lone parents. The average duration of lone

parenthood for those whose episode had ended was 5.3 years; about three-quarters (77%) of them had entered a new union.

The 43% of separated or divorced women who were still lone parents at the time of the survey had already spent an average of 6.0 years in that situation.

* A detailed examination of the characteristics and situation of female-headed lone-parent families is given in "Women Parenting Alone," by M. Moore in *Canadian Social Trends*, Winter 1987.



Average duration of ended and continuing lone-parent episodes of women aged 18-65, by originating event, 1984

Originating event	Episode ended		Episode continuing		Total	
	Average duration (years)	Number of women (000s)	Average duration (years)	Number of women (000s)	Average duration (years)	Number of women (000s)
Out-of-wedlock birth	3.5	384	8.9	77	4.4	460
Separation/divorce	5.3	394	6.0	303	5.6	697
Widowhood	6.2	113	8.8	127	7.5	239
Total	4.6	890	7.1	506	5.5	1,396

Source: Statistics Canada, Housing, Family and Social Statistics Division, Family History Survey.

Summary statistics for lone-parent episodes of women aged 18-65, by originating event, 1984

	Out-of-wedlock birth	Separation/divorce	Widowhood	Total
Number (000s)	460	697	239	1,396
Average age at onset (years)	20.6	31.6	41.8	29.7
Average duration ¹ (years)	4.4	5.6	7.5	5.5
Percent of episodes ended at survey date (%)	83	57	47	64
Percent of ended episodes due to formation of new union (%)	97	77	59	84

¹ Includes episodes continuing at survey date.

Source: Statistics Canada, Housing, Family and Social Statistics Division, Family History Survey.

Men and children

Parenting alone is largely, but not exclusively, a female experience. According to the Census, the number of male lone parents in Canada increased from 94,990 in 1976 to 151,740 in 1986. Nonetheless, as a proportion of all lone parents, their share remained stable at about 17%.

Longest duration among widows

Not surprisingly, the 239,000 women who became lone parents as a result of widowhood were the oldest group. These women were 41.8 years of age, on average, when their spouse died. As well, their episodes of parenting alone lasted longer than those of unwed mothers and separated or divorced women. The average duration of widows' lone-parent periods was 7.5 years. Widows whose episodes had ended averaged 6.2 years parenting alone, while those who were still lone parents in 1984 had already spent 8.8 years in that situation. Widows were also less likely than the other groups to have ended their lone-parent phase, particularly by entering a new partnership. Fewer than half (47%) of them had ceased being lone parents by 1984. Of those widows whose lone-parent episodes had ended, just 59% were in a new union; the other 41% stopped being lone parents when their children left home.

A second episode

While most female lone parents had only a single episode of parenting alone, 12% had experienced at least two. A second phase was most common among unwed mothers. Almost three in ten (28%) women who became lone parents by having a child when they were single went on to a second lone-parent period. By contrast, only about 4% of the separated, divorced, or widowed women had a second episode of parenting alone.

The Family History Survey

The Family History Survey was conducted by Statistics Canada in February 1984. Roughly 7,000 men and 7,000 women aged 18 to 65 were asked to report the dates of marriages, common-law unions, births, adoptions, children's home-leaving, separations, divorces, and deaths of spouses.

Maureen Moore is an analyst with the Labour and Household Surveys Analysis Division, Statistics Canada.

SOCIAL INDICATORS

	1980	1981	1982	1983	1984	1985	1986	1987
POPULATION								
Canada, June 1 (000s)	24,042.5	24,341.7	24,583.1	24,787.2	24,978.2	25,165.4	25,353.0	25,625.1 ^D
Annual growth (%)	1.2	1.2	1.0	0.8	0.8	0.7	0.7	1.1 ^D
Immigration ¹	138,079	129,466	134,920	105,286	87,504	84,062	88,051	123,076 ^D
Emigration ¹	51,060	43,609	45,338	50,249	48,826	46,252	44,816	41,090 ^D
FAMILY								
Birth rate (per 1,000)	15.5	15.3	15.1	15.0	15.0	14.8	14.7	*
Marriage rate (per 1,000)	8.0	7.8	7.6	7.4	7.4	7.3	6.9	*
Divorce rate (per 1,000)	2.6	2.8	2.9	2.8	2.6	2.4	3.1	*
Families experiencing unemployment (000s)	671	694	986	1,072	1,037	991	918	870
LABOUR FORCE								
Total unemployment (000s)	10,708	11,006	10,644	10,734	11,000	11,311	11,634	11,955
- goods sector (000s)	3,514	3,581	3,260	3,209	3,309	3,348	3,417	3,489
- services sector (000s)	7,194	7,425	7,384	7,525	7,692	7,963	8,217	8,465
Total unemployment (000s)	865	898	1,314	1,448	1,399	1,328	1,236	1,167
Unemployment rate	7.5	7.5	11.0	11.9	11.3	10.5	9.6	8.9
Part-time employment (%)	13.0	13.5	14.4	15.4	15.4	15.5	15.6	15.2
Women's participation rate	50.4	51.7	51.7	52.6	53.5	54.3	55.1	56.2
Unionization rate - % of paid workers	32.2	32.9	33.3	35.7	35.1	34.4	*	*
INCOME								
Median family income - 1986 \$	37,855	36,923	35,420	34,862	34,828	35,455	36,042	*
% of families with low income	12.2	12.0	13.2	14.0	14.5	13.3	12.3	*
Women's full-time earnings as a % of men's	-	63.6	64.0	-	65.5	64.9	66.0	*
EDUCATION								
Elementary and secondary enrolment (000s)	5,106.3	5,024.2	4,994.0	4,974.9	4,946.1	4,927.8	4,938.0	*
Full-time postsecondary enrolment (000s)	643.4	675.3	722.0	766.7	782.8	789.8	796.9	804.2 ^D
Doctoral degrees awarded	1,738	1,816	1,713	1,821	1,878	2,000	2,218	2,383
Government expenditure on education (1987 \$000,000)	28,095.8	28,808.6	28,950.0	29,475.2	28,980.6	31,112.5	29,675.3	30,227.9
HEALTH								
Suicide rate (per 100,000)								
- men	21.2	21.3	22.3	23.4	21.4	20.5	22.8	*
- women	6.8	6.8	6.4	6.9	6.1	5.4	6.4	*
% of population 15+ who are regular cigarette smokers - men	-	36.7	-	34.0	-	33.1	30.8	*
- women	-	28.9	-	28.3	-	27.8	25.8	*
Government expenditure on health (1987 \$000,000)	24,416.9	25,982.5	27,046.9	28,501.8	28,488.5	30,599.6	31,035.1	32,858.1
JUSTICE								
Crime rates (per 100,000)								
- violent	648	666	685	692	714	749	808	853 ^D
- property	5,551	5,873	5,955	5,717	5,607	5,560	5,714	5,700 ^D
- homicide	2.5	2.7	2.7	2.7	2.7	2.8	2.2	2.5 ^D
GOVERNMENT								
Expenditure on social programmes ² (1987 \$000,000)	118,984.6	121,628.9	130,173.0	136,395.7	138,037.3	144,847.0	145,563.9	147,237.4
- as a % of total expenditures	57.5	57.0	58.0	59.4	58.0	58.9	59.3	60.0
- as a % of GDP	24.7	24.7	27.9	28.5	27.4	27.8	27.5	26.7
UI beneficiaries (000s)	2,274.1	2,432.4	3,123.1	3,396.1	3,221.9	3,181.5	3,136.7	3,079.9
OAS/GIS beneficiaries ^m (000s)	2,236.0	2,302.8	2,368.6	2,425.7	2,490.9	2,569.5	2,652.2	2,748.5
Canada Assistance Plan beneficiaries ^m (000s)	1,334.3	1,418.4	1,502.8	1,832.9	1,894.9	1,923.3	1,892.9	1,902.9
ECONOMIC INDICATORS								
GDP (1981 \$) - annual % change	+1.5	+3.7	-3.2	+3.2	+6.3	+4.6	+3.2	+4.0
Annual inflation rate (%)	10.2	12.5	10.8	5.8	4.4	4.0	4.1	4.4
Urban housing starts	125,013	142,441	104,792	134,207	110,874	139,408	170,863	215,340

- Not available; * Not yet available; ^D Preliminary estimates; ^m Figures as of March.

¹ For year ending May 31st.

² Includes Protection of Persons and Property; Health; Social Services; Education; Recreation and Culture.

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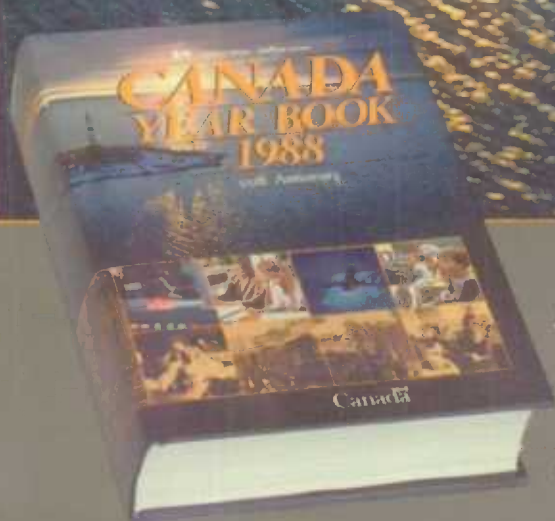
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