

THE IMPACT OF CMHC
POLICIES AND PROGRAMS
ON HOUSING FOR WOMEN

Program Evaluation Unit,
Policy Evaluation Division,
CMHC,
Ottawa.

May, 1980.

FOREWORD

As part of the ongoing review of CMHC Programs and their impact on different client groups the Program Evaluation Unit has put together this review of CMHC programs as they touch on the housing conditions of women.

An original report and background material on client profiles and need was prepared by M. Thompson. This summary report was written by D. Black and typed by S. Villeneuve.

CMHC PROGRAMS

Canada Mortgage and Housing Corporation (CMHC) is responsible for a number of programs ranging from mortgage insurance to research on housing conditions. Of primary importance to those interested in the impact of CMHC policies on women's housing, are the social programs which provide housing assistance to those in need. This report reviews the most important of these programs including: the Non-Profit and Co-operative Programs, as well as, the Public Housing, Rent Supplement and the Rural and Native Housing Programs.

THE INFORMATION

Information on clients of CMHC programs is available from surveys conducted by CMHC between 1977 and 1979. The Non-Profit, Co-op and Rent Supplement (44(1)(b)) data were collected during the Summer of 1977. The Public Housing and Rent Supplement data were collected late in 1978 and the Rural and Native Housing data during 1979.

Although the data are from different years, there is little reason to believe that either the type of family structure or the age and type of client served has changed dramatically over a two year period.

In order to compare the impact of CMHC programs on housing need, need estimates for both homeowners and renters were made based on the 1974 and 1976 Household Income, Facilities and Equipment (HIFE) Surveys.

Three definitions of need were used in making these estimates:

- (1) Affordability: - households paying in excess of 25% of their income on rent or on principal and interest payments for a mortgage;
- (2) Suitability: - households with more than one person per room;
- (3) Adequacy: - Inadequate units are those without hot/cold running water, or with shared bathroom facilities or lacking bath or toilet facilities.

While there are a number of different ways of looking at the impact of CMHC programs one of the simplest and most sensible is to compare the characteristics of the total housing need with the clients of social housing programs. For example, our ordinary sense of fairness suggests that if female led households represent 50 per cent of the total housing need then approximately one-half of the clients of social housing programs should be female led households. While the figure of 50 percent is used only to illustrate a point it is this type of question

which people ask when they wonder if a program is accessible on the basis of need.

It should be pointed out that this question of fairness is different than asking if all housing needs have been met and also different than asking if the programs are themselves effective. In order to isolate the responsiveness of CMHC programs to the housing needs of women this paper looks at the extent to which female led households are part of the total housing need and are clients of CMHC social housing program. If there was some bias in the access to social housing programs then presumably it would act against female led households characterized as poor or elderly.

The primary focus then of this paper will be to compare the proportion of need represented by female led households and the extent to which these households are clients of CMHC programs. The information is presented for the five regions of Canada (The Atlantic, Quebec, Ontario, The Prairies, British Columbia) and the country as a whole. Unfortunately the data is not robust enough to allow an examination, at this time, of the situation in each of the ten provinces.

THE NEED

The need estimates used in this report are derived from 1974 and 1976 surveys of households based on the criteria mentioned previously. While these are not as precise as one might wish, they do provide excellent indications of the relative proportion of households in need.

For Canada as a whole some 1.3 million households have a housing need. That is these households are paying more than 25 per cent of their income for shelter or they are living in inadequate or unsuitable shelter or experience a combination of these problems.

Of the total number of households in need approximately one in three (33.3 per cent) are female led households. Table 1, presents estimates of the housing need for Canada broken down by household type.

TABLE 1
PERCENTAGE OF HOUSEHOLDS EXPERIENCING AFFORDABILITY
SUITABILITY AND/OR ADEQUACY PROBLEMS
CANADA 1976

Household Type	Number of Households	Percentage of Total Need
Families - No Children	214,876	16.2
Families - With Children	477,559	36.0
Male Led Families or Individuals	192,874	14.5
Female Led Families or Individuals	442,780	33.3
TOTAL	1,328,189	100.0%

While fully one-third of the total need is represented by female led households this must be viewed against the situation of other groups, for example, families with children who constitute 36 per cent of the total housing need in Canada.

When looking at the composition of housing needs by region (Table 2) there is some change from the overall Canadian figures but female led households and families with children still constitute more of the total need than families without children or male led households.

One interesting point that emerges from the regional picture is the high-proportion of need in Ontario and British Columbia for female led households. Indeed, because of the concentration of female led senior citizen households in these two provinces female led households are a larger portion of the overall need than families with children.

Table 3, refines the picture presented so far by showing in finer detail the number and type of households which make up the total need for Canada as a whole.

TABLE 2

PERCENTAGE OF HOUSING NEED BY TYPE OF HOUSEHOLD
AND REGION FOR 1976

Household Type	Region			
	Atlantic	Quebec	Ontario	Prairies British Columbia
Families No Children	17.6	17.5	13.3	17.2
Families With Children	48.7	38.1	32.8	34.6
Male Led Families or Individuals	13.2	12.1	13.9	18.7
Female Led Families or Individuals	20.5	32.3	40.0	29.5
TOTAL NEED	100.0	100.0	100.0	100.0

TABLE 3

NUMBER OF HOUSEHOLDS EXPERIENCING
AFFORDABILITY SUITABILITY AND/OR ADEQUACY PROBLEMS
AS A PERCENTAGE OF HOUSING NEED
CANADA 1976

Household Categories		Need	
Age	Family Type	Number	Per cent
< 35	Family-No Child	47087	3.5
< 35	Family-With Child	176402	13.3
< 35	Male Single Parent	300	0.0
< 35	Female Single Parent	56325	4.2
< 35	Male Individual	78740	5.9
< 35	Female Individual	86926	6.5
35-59	Family-No Child	32504	2.5
35-59	Family-With Child	301157	22.7
35-59	Male Single Parent	5090	0.4
35-59	Female Single Parent	59289	4.5
35-59	Male Individual	44310	3.3
35-59	Female Individual	52593	4.0
60+	Family	135285	10.2
60+	Male Individual	64534	4.9
60+	Female Individual	187647	14.1
TOTAL		1328189	100.0

The advantage gained by looking at more specific categories is the ability to compare various types of female led households. In this way the number of female led single parents in need can be compared to the characteristics of other types of households in need.

Perhaps the most interesting conclusion which can be drawn from Table 3 is that the largest number of female led household experiencing housing problems are senior citizens. For Canada as a whole there are almost one and a half times as many female led families whose head is over 60 in need as there are female single parents who are in need.

A breakdown of the situation by region is presented in the Appendix to this report. In passing it is worthwhile to note that the large percentage of female led families in need in both British Columbia and Ontario is a function of the fact that more than 54 per cent of these households in need reside in these two provinces.

From the figures represented in Table 3, it is also possible to see that women with housing needs are likely to be either single parents or elderly and living alone. While these conclusions are not startling they are concrete evidence of the direction in which CMHC programs should be targetted. How successful then has the federal housing agency been in targetting its programs to female led households in particular and how does this compare with the participation rates for other types of households?

MEETING THE NEED

By matching the clients of CMHC housing programs against the needs figures some idea can be gained of the extent to which CMHC programs are being delivered proportionate to the distribution of needs in the population as a whole.

For example, a reasonable question to ask is what percentage of female led households are clients of CMHC programs and how does this compare with the proportion of such households in need.

Table 4 shows, for Canada and its regions, the proportion female led families are of the regional housing need, and the extent to which similar households are clients of CMHC programs. From the table one can see that in the prairie region some 29.5 per cent of the need is for female led households who experience problems of affordability, suitability or adequacy. The same household type represents a 63.5 per cent of the clients of CMHC sponsored social housing programs in the Prairie region.

TABLE 4

FEMALE LED HOUSEHOLDS AS PERCENTAGE OF CMHC CLIENTS
AND AS PERCENTAGE OF HOUSEHOLDS IN NEED
1976

Region	Percent of Clients	Percent of Need
Atlantic	47.7	20.5
Quebec	50.8	32.3
Ontario	61.3	40.0
Prairies	63.5	29.5
British Columbia	54.9	35.6
CANADA	57.2	33.3

The most interesting aspect of the figures presented in Table 4 is that female led households in all regions are a majority of the clients of CMHC's social housing programs. Indeed, for Canada as a whole where one in three of the households in need are female led more than 57 per cent of the households in CMHC programs are female led.

Continuing to look at the problem from the viewpoint of female led households it is reasonable to wonder whether these programs serve only one group of female led households, for example, senior citizens or the full range of female led households. Answers to this sort of question can be gleaned from Table 5 which presents the housing needs for female led households in five categories.

A cursory examination of Table 5 leads to the conclusion that CMHC programs serve all types of female led households, except single females under 35, at least in proportion to their need and in most cases in a proportion greater than the need figures would indicate.

TABLE 5

NUMBERS OF FEMALE LED HOUSEHOLDS IN NEED
AS A PERCENTAGE OF ALL HOUSEHOLDS IN NEED
AND AS A PERCENTAGE OF CMHC CLIENTS
CANADA

Category	No. in Need	Per cent of all Households in Need	Per cent of CMHC Clients
Female Single Parent Under 35	56,325	4.2	9.1
Female Individual Under 35	86,926	6.5	0.8
Female Single Parent 35-59	59,289	4.5	12.5
Female Individual 35-59	52,593	4.0	5.5
Female Individual More than 60	187,647	14.1	29.3
TOTAL	442,780	33.3	57.2

The pattern for Canada indicated in Table 5, is roughly similar to that in country's five regions. Table 6, displays by region the proportion of total need represented by female led households and the percentage of CMHC clients that are female led households. In general, female led households are clients of CMHC's social housing programs disproportionate to their needs. Again, the exception is female individuals under 35 years of age who do not enjoy access to the housing programs at the level suggested by the estimates of need. Also under-represented are female individuals between 35 and 59 years of age who live in the Atlantic and Prairie regions. Since the percentage differences in these last cases are quite small it is difficult to know how much importance to attach to the figures. It should be remembered that the need figures are estimates and differences of less than one or two percent between the needs figures and the participation rates cannot be considered large enough to be informative.

The evidence from Table 6 is, however, conclusive on the point that single females under the age of 35 are under

TABLE 6

FEMALE LED HOUSEHOLDS AS A
PERCENTAGE OF HOUSEHOLDS IN NEED AND
AS A PERCENTAGE OF CMHC CLIENTS

Category	Region										
	Atlantic		Quebec		Ontario		Prairies		British Columbia		
	% of Need	% of CMHC Clients	% of Need	% of CMHC Clients	% of Need	% of CMHC Clients	% of Need	% of CMHC Clients	% of Need	% of CMHC Clients	
Female Single Parent Under 35	3.1	8.0	2.8	2.9	6.3	15.0	4.1	13.4	3.2	5.9	1
Female Individual Under 35	3.0	0.2	5.8	1.3	7.7	0.7	8.2	0.2	6.2	0.6	17
Female Single Parent 35-59	4.1	12.6	4.7	9.8	4.5	17.8	3.6	9.6	5.3	7.7	1
Female Individual 35-59	2.3	2.1	5.8	7.7	3.7	4.7	4.0	2.7	2.0	3.0	
Female Individual More than 60	8.0	24.8	13.2	29.1	17.8	23.1	9.6	37.6	18.9	37.7	

represented in the client profile for CMHC social housing programs. Perhaps for similar reasons single males under the age of 35 are also under represented. To illustrate the similarity of the situation for individuals under the age of 35, Table 7 details the need and participation figures for these groups for Canada and the five regions.

It should be clear from Table 7 that CMHC social housing programs do not serve single individuals, male or female under the age of 35. In all likelihood this group are not likely candidates for participation in the existing social housing programs where subsidies are tied to specific units and participation in the program requires, almost by definition, the willingness to reside in one place for several years. Single individuals under the age of 35 are for a host of socio-demographic reasons less likely to be interested in participating in existing social housing programs. Whatever the reasons for the low participation rates of single females under the age of 35 it should be clear from Table 7 that sex is not the causal factor.

TABLE 7
 INDIVIDUALS LESS THAN 35 BY SEX
 AS A PROPORTION OF HOUSING NEED AND CMHC CLIENTS

Category	Region											
	Atlantic		Quebec		Ontario		Prairies		British Columbia		Canada	
	% of Need	% of Clients	% of Need	% of Clients	% of Need	% of Clients	% of Need	% of Clients	% of Need	% of Clients	% of Need	% of Clients
Female Individual Less than 35	3.0	0.2	5.8	1.3	7.7	0.7	8.2	0.2	6.2	0.6	6.5	0.8
Male Individual Less than 35	3.3	0.0	5.1	1.4	6.1	0.4	6.3	0.1	9.6	0.2	5.9	0.4

CONCLUSIONS

Female led families who represent approximately one-third of the housing need in Canada represent more than 57 per cent of the CMHC client group. A similar pattern of over-representation holds for all types of female led households in all regions of the country. The only exception to this is the low participation rates for single females under the age of 35. However, the reasons for the low participation rates of this group are not related to being female. Accordingly, one can conclude that CMHC social housing programs have been and are extremely successful in being accessible to female led households with housing needs. Indeed, from the vantage of other households in need the programs reviewed in this paper are more open to female led households than they are, for example, to families with children who represent a larger proportion of the overall housing need.

APPENDIX

NOTE

The figures supplied in this Appendix are, given the nature of the problem being looked at, accurate and timely enough for one to conclude that CMHC social housing programs have enjoyed very high participation rates for female led households. Because female led households are over-represented in the profile of CMHC social housing clients while families with children are under-represented the problem confronting policy-makers is not that of devising mechanisms to enhance the participation rates for female led households but to enhance participation rates for other groups.

The reader should remember that the needs figures are estimates and that the client profile was developed from a number of different surveys designed for a variety of tasks and carried out over a three year period. In addition, the use of social housing programs by individual provinces varies. Quebec, for example, does not use the Rural and Native Housing Program while Nova Scotia does not use the Rent Supplement Program.

For all of these reasons the information in these tables and in the paper itself can only be used for other tasks with caution.

TABLE A.1

PERCENTAGE DISTRIBUTION OF SELECTED FAMILY TYPE FOR CMHC PROGRAMS AND NEED BY REGION

Family Types	Atlantic		Quebec		Ontario		Prairies		British Columbia		All Regions	
	Clients	Need	Clients	Need	Clients	Need	Clients	Need	Clients	Need	Clients	Need
FAMILIES - NO CHILD	13.7	17.6	25.6	17.5	10.3	13.3	10.6	17.2	19.9	18.1	15.5	16.2
FAMILIES - WITH CHILD	33.7	48.7	15.2	38.1	21.0	32.8	15.2	34.6	13.7	29.0	18.1	36.0
MALE LED FAMILIES OR INDIVIDUALS	4.9	13.2	10.4	12.1	7.4	13.9	10.7	18.7	11.5	17.3	9.2	14.5
FEMALE LED FAMILIES OR INDIVIDUALS	47.7	20.5	50.8	32.3	61.3	40.0	63.5	29.5	54.9	35.6	57.2	33.3

TABLE A.2
NEED AND CLIENT ACTIVITY FOR ALL REGIONS

Household Categories	Need		Non-Profit		Coop		44(1)(b)		Public Housing		Rent Supplement		RNH		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Age																
<35 Family-No Child	47087	3.5	726	2.4	521	7.0	26	0.2	348	0.2	46	0.3	165	1.8	1832	0.7
<35 Family-With Child	176402	13.3	786	2.6	1481	19.9	261	2.0	9565	5.5	1081	7.1	3503	38.3	16677	6.7
<35 Male Single Parent	300	0.0	30	0.1	--	--	13	0.1	348	0.2	15	0.1	73	0.8	479	0.2
<35 Female Single Parent	56325	4.2	545	1.8	431	5.8	261	2.0	17391	10.0	3273	21.5	796	8.7	22697	9.1
<35 Male Individual	78740	5.9	424	1.4	126	1.7	39	0.3	348	0.2	61	0.4	18	0.2	1016	0.4
<35 Female Individual	86926	6.5	545	1.8	253	3.4	78	0.6	1043	0.6	91	0.6	--	--	2010	0.8
35-59 Family-No Child	32504	2.5	424	1.4	417	5.6	117	0.9	3478	2.0	198	1.3	73	0.8	4707	1.9
35-59 Family-With Child	301157	22.7	635	2.1	1689	22.7	378	2.9	22435	12.9	655	4.3	2653	29.0	28445	11.4
35-59 Male Single Parent	5090	0.4	30	0.1	52	0.7	26	0.2	1391	0.8	61	0.4	183	2.0	1743	0.7
35-59 Female Single Parent	59289	4.5	484	1.6	342	4.6	457	3.5	26087	15.0	2619	17.2	1006	11.0	30995	12.5
35-59 Male Individual	44310	3.3	423	1.4	164	2.2	117	0.9	2957	1.7	335	2.2	18	0.2	4014	1.6
35-59 Female Individual	52593	4.0	695	2.3	179	2.4	352	2.7	11130	6.4	1203	7.9	37	0.4	13596	5.5
60+ Family	135285	10.2	7048	23.3	774	10.4	2243	17.2	20348	11.7	1157	7.6	604	6.6	32174	12.9
60+ Male Individual	64534	4.9	2783	9.2	164	2.2	1578	12.1	10435	6.0	624	4.1	--	--	15584	6.3
60+ Female Individual	187647	14.1	14671	48.5	848	11.4	7093	54.4	46609	26.8	3806	25.0	18	0.2	73045	29.3
TOTAL	1328189	100.0	30249	100.0	7441	100.0	13039	100.0	173913	100.0	15225	100.0	9147	100.0	249014	100.0

TABLE A.3
NEED AND CLIENT ACTIVITY FOR ATLANTIC REGION

Household Categories	Need		Non-Profit		Coop		44(1)(b)		Public Housing		Rent Supplement		RNH		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Age Family Type	4812	3.1							29	0.2			41	1.2	86	0.4
<35 Family-No Child	29914	19.0						1112	7.7			1555	46.0	3215	15.0	
<35 Family-With Child	--	--						29	0.2			14	0.4	43	0.2	
<35 Male Single Parent	4828	3.1						1285	8.9			139	4.1	1715	8.0	
<35 Female Single Parent	5140	3.3					--	--				1	0.0	1	0.0	
<35 Male Individual	4660	3.0					29	0.2				--	--	43	0.2	
<35 Female Individual	4173	2.6					159	1.1				3	0.1	193	0.9	
35-59 Family-No Child	46597	29.7					2223	15.4				1109	32.8	4009	18.7	
35-59 Family-With Child	630	0.4					101	0.7				61	1.8	193	0.9	
35-59 Male Single Parent	6393	4.1					1949	13.5				291	8.6	2701	12.6	
35-59 Female Single Parent	5080	3.2					58	0.4				1	0.0	64	0.3	
35-59 Male Individual	3660	2.3					361	2.5				14	0.4	450	2.1	
35-59 Female Individual	18640	11.9					2064	14.3				152	4.5	2658	12.4	
60+ Family	9924	6.3					621	4.3				--	--	750	3.5	
60+ Male Individual	12500	8.0					4416	30.6				--	--	5316	24.8	
60+ Female Individual																
TOTAL	156951	100.0	2300	100.0	171	100.0	356	100.0	14436	100.0	793	100.0	3381	100.0	21437	100.0

TABLE A.4
NEED AND CLIENT ACTIVITY FOR QUEBEC REGION

Household Categories	Need		Non-Profit		Coop		44(1)(b)		Public Housing		Rent Supplement		RMI		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Age																
<35 Family-No Child	7532	2.1	566	6.4	251	20.9			114	0.4					986	2.4
<35 Family-With Child	43042	11.9	1123	12.7	50	4.2			598	2.1					1889	4.6
<35 Male Single Parent	--	--	--	--	--	--			--	--					--	--
<35 Female Single Parent	10040	2.8	221	2.5	150	12.5			769	2.7					1191	2.9
<35 Male Individual	18490	5.1	168	1.9	250	20.8			114	0.4					575	1.4
<35 Female Individual	21130	5.8	53	0.6	150	12.5			313	1.1					534	1.3
35-59 Family-No Child	10050	2.8	221	2.5	50	4.2			826	2.9					1191	2.9
35-59 Family-With Child	94768	26.2	1017	11.5	99	8.3			2963	10.4					4354	10.6
35-59 Male Single Parent	1668	0.5	--	--	--	--			171	0.6					164	0.4
35-59 Female Single Parent	17063	4.7	672	7.6	--	--			3105	10.9					4025	9.8
35-59 Male Individual	9927	2.7	115	1.3	--	--			655	2.3					821	2.0
35-59 Female Individual	21130	5.8	221	2.5	--	--			2735	9.6					3163	7.7
60+ Family	45624	12.6	2033	23.0	99	8.3			4899	17.2					7516	18.3
60+ Male Individual	13750	3.8	451	5.1	--	--			2079	7.3					2711	6.6
60+ Female Individual	47823	13.2	1980	22.4	99	8.3			9144	36.1					11953	29.1
TOTAL	362037	100.0	8841	100.0	1198	100.0			28485	100.0	2549	100.0			41073	100.0

TABLE A.5
NEED AND CLIENT ACTIVITY FOR ONTARIO REGION

Household Categories	Need		Non-Profit		Coop		44(1)(b)		Public Housing		Rent Supplement		RNI		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Age																
Family Type																
<35 Family-No Child	18907	4.4	528	5.8	277	9.3	12	0.3	--	--	20	0.2	46	4.5	883	0.7
<35 Family-With Child	56304	13.2	318	3.5	1043	35.0	91	2.3	6342	6.9	494	4.9	393	38.1	8681	7.3
<35 Male Single Parent	--	--	--	--	--	--	12	0.3	275	0.3	--	--	14	1.4	301	0.3
<35 Female Single Parent	27185	6.3	482	5.3	241	8.1	134	3.4	15074	16.4	1786	17.7	163	15.8	17880	15.0
<35 Male Individual	25900	6.1	364	4.0	--	--	20	0.5	92	0.1	20	0.2	--	--	496	0.4
<35 Female Individual	32990	7.7	528	5.8	69	2.3	31	0.8	184	0.2	51	0.5	--	--	863	0.7
35-59 Family-No Child	6433	1.5	118	1.3	104	3.5	40	1.0	1103	1.2	151	1.5	7	0.7	1523	1.3
35-59 Family-With Child	83838	19.6	300	3.3	796	26.7	197	5.0	14338	15.6	464	4.6	242	23.5	16337	13.7
35-59 Male Single Parent	1132	0.3	27	0.3	--	--	32	0.8	827	0.9	40	0.4	21	2.0	947	0.8
35-59 Female Single Parent	19388	4.5	273	3.0	241	8.1	206	5.2	18566	20.2	1746	17.3	119	11.5	21151	17.8
35-59 Male Individual	13903	3.3	209	2.3	--	--	39	1.0	1287	1.4	222	2.2	2	0.2	1759	1.5
35-59 Female Individual	15684	3.7	255	2.8	--	--	166	4.2	4412	4.8	767	7.6	5	0.5	5605	4.7
60+ Family	31490	7.4	2092	23.0	173	5.8	763	19.3	6066	6.6	767	7.6	19	1.8	9880	8.3
60+ Male Individual	18060	4.2	618	6.8	36	1.2	332	8.4	3769	4.1	464	4.6	--	--	5219	4.4
60+ Female Individual	76096	17.8	2983	32.8	--	--	1878	47.5	19577	21.3	3098	30.7	--	--	27536	23.1
TOTAL	427310	100.0	9095	100.0	2980	100.0	3953	100.0	91912	100.0	10090	100.0	1031	100.0	119061	100.0

TABLE A.6
NEED AND CLIENT ACTIVITY FOR PRAIRIE REGION

Household Categories	Need		Non-Profit		Coop		44(1)(b)		Public Housing		Rent Supplement		RHH		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Age																
< 35 Family-No Child	7226	3.2	16	0.3	26	1.7	--	--	93	0.3	8	1.0	69	1.8	212	0.5
< 35 Family-With Child	28921	12.9	--	--	--	--	23	1.4	2257	7.3	128	15.0	1296	33.8	3704	8.4
< 35 Male Single Parent	300	0.1	--	--	--	--	--	--	--	--	2	0.2	27	0.7	29	0.1
< 35 Female Single Parent	9295	4.1	--	--	--	--	12	0.7	5255	17.0	303	35.5	337	8.8	5907	13.4
< 35 Male Individual	14100	6.3	--	--	--	--	--	--	31	0.1	13	1.5	12	0.3	56	0.1
< 35 Female Individual	18480	8.2	16	0.3	--	--	12	0.7	31	0.1	10	1.2	--	--	69	0.2
35-59 Family-No Child	6958	3.1	32	0.6	--	--	11	0.7	123	0.4	4	0.5	54	1.4	224	0.5
35-59 Family-With Child	48678	21.7	--	--	26	1.7	--	--	1824	5.9	31	3.7	1123	29.3	3004	6.8
35-59 Male Single Parent	1440	0.6	--	--	--	--	--	--	93	0.3	--	--	81	2.1	174	0.4
35-59 Female Single Parent	8168	3.6	--	--	--	--	23	1.4	3679	11.9	128	15.0	406	10.6	4236	9.6
35-59 Male Individual	11480	5.1	16	0.3	26	1.7	23	1.4	93	0.3	21	2.5	15	0.4	194	0.4
35-59 Female Individual	8941	4.0	16	0.3	--	--	11	0.7	1020	3.3	113	13.2	8	0.2	1168	2.7
60+ Family	24573	10.9	899	17.1	227	15.0	154	9.4	2535	8.2	30	3.5	391	10.2	4236	9.6
60+ Male Individual	14722	6.6	478	9.1	201	13.3	341	20.8	3215	10.4	15	1.7	--	--	4250	9.7
60+ Female Individual	21462	9.6	3786	72.0	1006	66.6	1030	62.8	10665	34.5	47	5.5	15	0.4	16549	37.6
TOTAL	224744	100.0	5259	100.0	1512	100.0	1640	100.0	30914	100.0	853	100.0	3834	100.0	44012	100.0

TABLE A.7
NEED AND CLIENT ACTIVITY FOR BRITISH COLUMBIA REGION

Household Categories	Need		Non-Profit		Coop		44(1)(b)		Public Housing		Rent Supplement		RHH		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Age																
Family Type																
< 35 Family-No Child	8610	5.5	28	0.6	98	6.2	21	0.3	25	0.3	4	0.4	14	1.5	190	0.8
< 35 Family-With Child	18221	11.6	28	0.6	332	21.0	135	1.9	612	7.5	129	12.7	264	29.3	1491	6.4
< 35 Male Single Parent	--	--	10	0.2	--	--	--	--	--	--	7	0.7	17	1.9	34	0.1
< 35 Female Single Parent	4977	3.2	--	--	92	5.8	113	1.6	751	9.2	281	29.9	153	17.0	1390	5.9
< 35 Male Individual	15110	9.6	19	0.4	13	0.8	21	0.3	--	--	--	--	2	0.2	55	0.2
< 35 Female Individual	9666	6.2	29	0.6	58	3.7	36	0.5	16	0.2	--	--	--	--	139	0.6
35-59 Family-No Child	4890	3.1	90	1.9	123	7.8	64	0.9	220	2.7	10	1.1	11	1.2	518	2.2
35-59 Family-With Child	27276	17.4	10	0.2	443	28.0	184	2.6	849	10.4	28	3.0	190	21.1	1704	7.3
35-59 Male Single Parent	220	0.1	--	--	19	1.2	7	0.1	58	0.7	6	0.7	24	2.7	114	0.5
35-59 Female Single Parent	8277	5.3	10	0.2	77	4.9	220	3.1	1135	13.9	186	19.8	176	19.5	1804	7.7
35-59 Male Individual	3920	2.5	90	1.9	52	3.3	57	0.8	180	2.2	14	1.5	1	0.1	394	1.7
35-59 Female Individual	3178	2.0	162	3.4	65	4.1	170	2.4	269	3.3	20	2.2	7	0.8	693	3.0
60+ Family	14958	9.5	1555	28.5	175	11.1	1227	17.3	1021	12.5	130	13.8	41	4.6	3949	16.9
60+ Male Individual	8078	5.1	570	12.0	--	--	872	12.3	629	7.7	39	4.1	--	--	2110	9.0
60+ Female Individual	29766	18.9	2553	49.5	33	2.1	3963	55.9	2401	29.4	95	10.1	1	0.1	8846	37.7
TOTAL	157147	100.0	4754	100.0	1580	100.0	7090	100.0	8166	100.0	940	100.0	901	100.0	23431	100.0