A Comparative Overview of Population and Housing Trends in Rural and Urban Canada

Research and Working Paper No. 36

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by Tom Carter & Cheryl Shindruk
1992

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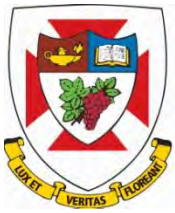

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and

Cheryl Shindruk

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CONTENTS

TABLES

FIGURES

PREFACE

Over two thirds of Canadians now live in large urban centres. The urban environment attracts and holds the nation's attention, dominates the media, and to a considerable extent generates the culture that characterizes Canada as an urban nation. Canada's rural communities, on the other hand, are struggling to survive. Many continue to experience a declining population as working age people leave the communities to take up more attractive opportunities in larger urban centres. Some are pushed out by weak agricultural economies and the associated shrinking of service centres. Others have suffered the consequences of government cuts to regional development programs or the closing of the community's single industry. Many urban dwellers have family and nostalgic roots in our rural communities and look back with fond memories on the "rural lifestyle" they remember, but few return to live and work in the rural environment.

In the face of these changes and the continuing shift to an urban-oriented society, this report provides a comparative overview of population and housing trends in rural and urban Canada. The emphasis is on change in small rural centres and the significance of these changes for housing demand and supply and appropriate policy responses to address rural housing problems. As Canada becomes increasingly urban, there is a need to understand the extent to which rural areas are either distinct or similar.

The report begins by defining the urban and rural study areas. The discussion illustrates how the presentation of data has become more sophisticated since 1971 and permits more detailed analysis of rural and urban differences, particularly in the urban/rural fringe areas of large metropolitan centres. Following this, the report moves to a detailed discussion of population and household trends by size of centre and region. The analysis and discussion then shifts to socio-economic trends in urban and rural areas focusing on variables such as household size and type, marital status, income, age distribution, gender and dependency ratios. The next section looks at housing supply trends in urban and rural areas, highlighting differences by tenure, type, construction activity, age and condition of the stock, and housing amenities. The final section of the report examines core housing need and provides a comparison of the incidence and type of housing problems in rural and urban areas.

Too often, the unique characteristics of rural areas are ignored in the formulation of housing policy. Therefore, throughout the report an effort has been made to highlight the housing implications of changes in the rural communities and the rural/urban differences. These implications have been condensed and incorporated into the Executive Summary.

There are certainly issues that the report does not explore, but in its own way, it does add to our understanding of rural/urban differences and the importance of these differences for housing. It leaves questions unanswered and opens the door to a number of areas for further research. The report is also based almost entirely on data current up to 1986. This certainly presents an opportunity to revisit

many of the issues once the 1991 census data are released.

A document such as this cannot be completed without a great deal of effort, and the dedicated work of Cheryl Shindruk in the preparation of this report is gratefully acknowledged. Cheryl spent many hours collecting data and preparing the initial draft of several sections of the report. Her hard work and attention to detail have certainly been appreciated.

Tom Carter, Professor
Department of Geography
The University of Winnipeg

1.0 EXECUTIVE SUMMARY

This report provides a comparative overview of population and housing trends in rural and urban Canada. The emphasis is on change in small rural centres and the significance of these changes for housing demand and supply, and particularly for policy responses to rural housing problems. The following discussion summarizes trends that are discussed in more detail in the text of this document, and highlights current and future housing implications.

The proportion of the population in rural centres is declining while urban growth continues.

- The population in rural areas has steadily increased in number since 1871 (except the 1961-71 decade), but has steadily declined as a portion of the total national population from 80.4 percent in 1971 to 23.5 percent in 1986.
- Small rural non-farm centres (less than 1,000 people) grew by 35 percent nationally in the 1971-86 period.
- This growth has been regionally centred in the Atlantic provinces, Quebec and Ontario, and in small communities situated near large metropolitan areas.
- Small centres more removed from larger metropolitan centres, particularly in Manitoba, Saskatchewan and Newfoundland, have experienced population losses.
- Farming areas, often the support base of rural centres, lost close to 700,000 people during the 1971-86 period.

Despite population decline in many small centres, household growth continues to generate a modest demand for additional housing units.

- Declining birth rates, the growing incidence of separation and divorce, and an increasing elderly population (particularly widows/widowers) have contributed to a smaller household size. The net effect is fewer people, but more households.
- Household growth has therefore exceeded population growth in all sizes of centres in the settlement system except centres less than 1,000 people. Population grew 35 percent in the 1971-86 period in these centres, households by 15 percent.
- As well as maintaining a modest demand for housing even in the face of declining population, the changing nature of the households establishes a need for different housing options.
- The potential for future growth attributed to declining household size is likely limited.

Rural areas have a higher proportion of people in the very young, and more specifically, in the very old age groups, creating high dependency ratios.

- Population change in small rural centres and farms has been accompanied by age-selective migration and aging of the population. Young working-age people are more likely to leave these centres seeking employment opportunities in larger urban areas. This, combined with the general national trend toward an aging population, has left rural centres with a greater incidence of very young (children under 19) and more specifically, an elderly population. The loss of people in the working age categories, particularly young single individuals and families, has been significant.
- The trend toward aging is reinforced in small centres by elderly retiring from farms, and, more recently, by the movement of elderly from large urban centres to rural centres, particularly those in close proximity to large metropolitan communities.
- Rural centres in Ontario, Manitoba and Saskatchewan have particularly high dependency ratios because of the high proportion of elderly residents.
- The aging of the population again raises the likelihood of increasing demands for elderly housing options, particularly as there have been substantive increases in the 75 and over population, a group that cannot always maintain an independent lifestyle.

Rural areas have a higher proportion of family households than urban areas, but the proportion of separated, widowed and divorced households is increasing.

- Families do make up a larger proportion of total households in rural centres, so overall demand is still dominated by family households.
- The rising proportion of elderly means more widowed individuals, a rising proportion of non-family households and increasing demand for non-family housing options.

The gender ratio of rural areas continues to be male-dominated, but this is less obvious as widowed seniors retire from farm areas and large urban centres.

- The gender ratio is expected to become more balanced in small rural centres as they increasingly become homes for elderly women, raising the demand for a range of elderly housing options and associated support services.

Household size, although still slightly larger in rural compared with urban areas, has declined consistently over the last several decades.

- The smaller household size, although related to fewer children per family, is also affected by aging and retirement trends.

- Rural non-farm towns and villages are attractive to the retiring farm population, both singles and couples, while rural communities in the urban shadow appeal to young urban families and urban retirement-age couples.
- Declining household size reduces the need for housing options for large families, but requires a range of other options not always available in small communities.

Although average incomes are still lower in rural areas, they have shown significant improvement in recent years.

- Over the 1971-81 period, average rural incomes increased from 81 percent of the national average to 89 percent.
- Between 1971 and 1988, the percentage of all families below the poverty line declined from 38.8 percent to 14.4 percent in rural areas. For unattached individuals, the proportion below the poverty line fell from 18.6 percent to 6.6 percent.
- The growth of population in small centres close to large cities (the urban shadow) appears to have had a positive effect on income levels (associated employment in urban centres no doubt has an influence).
- More remote centres still suffer from limited employment opportunities and low levels of investment.
- There is a strong correlation between declining centre size and declining average income.
- The Atlantic Provinces, Manitoba and Saskatchewan experience the lowest average incomes.

Homeownership, although it has declined slightly, is still much higher in rural than in urban areas.

- Declining ownership may be related to the increasing number of elderly seeking other housing options, including social housing.

Single-detached dwellings form an increasing and much higher proportion of the stock in rural areas.

- The proportion of multiple units decreased slightly during the 1971-86 period (17.5% to 15.7%).
- Moveable (mobile homes) showed a slight increase.
- Single-detached units still account for approximately 80 percent of the stock.
- With an increasing elderly population, multiple units may be a more important option in the future.

The level of new construction has dropped substantially in rural areas, but single-detached units continue to dominate any new activity.

- New starts reached a peak in the late 1970s, and have declined significantly since that time.
- 80 percent of the units completed in the 1971-91 period have been single-detached residences.

- Given demographic and economic trends, the future may be characterized by further declines in investment in new housing.

The housing stock is substantially older in rural centres.

- In 1981, 29 percent of the housing stock in small rural centres was built prior to the second World War. In urban centres, this figure was 23 percent.
- A substantially smaller proportion of the stock in rural centres was built during the 1946-60 period, although the proportion built in the 1971-86 period is slightly higher than in urban centres.
- Farm residents are even older, with 48 percent of the stock built prior to World War II.

A higher proportion of the stock in rural centres is in need of major repair.

- In 1986, 14 percent of rural low-rise dwellings and 8 percent of urban low-rise dwellings required major repairs.
- The average cost of repairs to bring owner-occupied dwellings up to standard in 1986 was $4,992 in rural centres, and $2,478 in urban centres.
- In 1986, average annual family expenditures on maintenance, repairs and replacements was $391 for residents of small rural centres, $363 for urban dwellers and $433 for farm residents.
- Dwellings in small rural centres tend to be older, a higher proportion are in need of major repair, they require much higher average expenditures to bring them up to standard, and households spend slightly more on repairing and maintaining their dwellings.

Dwellings in small rural centres contain more rooms and the number of rooms has been increasing.

- Dwellings in small rural centres contain an average of 5.9 rooms compared with 5.7 in urban centres. Farm residences contain an average of 7.0 rooms.
- This does not necessarily mean that dwellings in rural centres are larger; it may merely reflect the fact that a higher proportion are single-detached units.
- The average number of rooms increased seven percent between 1971 and 1981 in rural centres, six percent in urban centres, and eight percent for farm residences.

Electricity and natural gas heat an increasing proportion of homes in rural centres.

- Although oil and wood are more common sources of heat in rural than in urban centres, gas and electricity heat the majority (close to 60%) of homes in rural centres.

- There has been a significant decline in the use of oil.

Despite improvements in income, a substantial proportion of households in rural centres have housing problems.

- In 1988, 10.1 percent of households in rural areas were in core need. This is lower than the 14.8 percent in urban areas.
- In rural areas, over 50 percent of households in core need are families, compared with 41 percent in urban areas. Comparative figures for seniors in the respective areas were 27 percent and 26 percent; for non-family non-senior households, the figures were 21 percent and 33 percent.
- The incidence of need tends to be highest for non-family, non-elderly households in rural areas, while senior households have the highest incidence of need in urban areas.
- Households in rural centres were less likely to experience affordability problems, and more likely to have adequacy and suitability problems, than their urban counterparts.
- In both urban and rural areas, the incidence of need is highest among renters, although the majority of households in need in rural areas are owners, while in urban areas they tend to be renters.
- Housing problems are particularly evident in rural areas in the Atlantic Provinces, and to a lesser extent in Saskatchewan and Alberta. In all these provinces, the incidence of need exceeds the national rural average of 10.1 percent, rising to approximately 20 percent in Newfoundland.

Demographic and housing stock trends have significant implications for the future of housing in small centres.

- Declining investment associated with slower population growth or actual decline may result in a rapidly aging housing stock as fewer new units are started each year.
- A rapidly aging stock will require higher expenditures on maintenance and repairs.
- With incomes lower than the national average, there may be reduced capacity to address repair requirements, resulting in more rapid deterioration in the stock.
- Household structures are changing in small centres, with a growing proportion of smaller single-person and non-family households. This is related to the aging of the population and a growing number of separated, divorced and widowed individuals. This will require an expanded range of housing options (both type and tenure), but the current inventory in rural centres is predominantly ownership, single-detached stock.
- The growing proportion of elderly will also dictate a need for integration of housing with other community-based support services as the elderly experience reduced levels of independence.

- Although incomes of households in rural centres have improved, a substantial number are still experiencing housing problems—often because they occupy inadequate (substandard) or unsuitable units.
- Private investment to improve the condition of the stock and increase the variety of options available is less likely in small centres. Incomes are lower, and the level of demand is so low that private investors cannot expect to obtain an adequate long-term return on investments in many small communities. Declining populations in many centres further threaten any chance of adequate long-term returns.
- The above is particularly true of the small centres well removed from large metropolitan areas—particularly in the agricultural communities of Manitoba, Saskatchewan and Alberta, as well as in Newfoundland.
- These trends and circumstances suggest that the public sector will have to continue to play a role in addressing housing requirements in these small communities. As the population ages, and in some centres continues to decline, the public role may have to be enhanced if those residents remaining in these communities are to have an adequate residential environment.
- The public role will have to focus on improvements to the existing stock, and the addition of new housing options to accommodate changing household structure.
- Centres experiencing population losses may have a considerable number of existing units available if program vehicles can be structured to repair and adapt these units for use by other types of households.
- The public sector (like private investors) will face the difficulty of attempting to provide adequate housing options in an environment that has an uncertain long-term future. This may require new and innovative housing options.
- The public sector cannot ignore housing problems in these small centres if the policies of providing an adequate standard of housing for all, and reducing regional inequities, are to be maintained.

RURAL-URBAN CANADA 1971-86
A COMPARATIVE ANALYSIS

CRITERIA	URBAN	RURAL (small centres)	FARM
1) Population Change 1971-86	- increasing	- larger centres increasing small centres declining	- declining
2) Gender Ratio	- females outnumber males % females increasing	- males outnumber females % females increasing	- males outnumber females very little change
3) Marital Status	- low % married high % single, widowed, separated, divorced	- high % married or widowed, low % single, separated, divorced	- high % married, low % separated, widowed, divorced
4) Age Distribution	- working-age groups proportionally greater	- greater incidence of young and old, loss of working-age, especially female	- significant loss of elderly and young working-age group
5) Dependency Ratios - youth - elderly	- declining, now low - growing	- declining, but higher than urban - growing	- declining, but highest - increasing, but lowest
6) Household Size 1986 1971-86 Trend	- 2.7 - decreasing	- 3.0 - decreasing	- 3.5 - decreasing
7) Income levels % of National Average Incidence of Low Income	- high - high, but decreasing - increasing %	- medium - low, but increasing - decreasing %	- low - very low, but modest increase - decreasing %
8) Housing Tenure 1986 1971-86 Trend (Ownership)	- 57% owned - increasing slightly	- 77% owned - decreasing slightly	- 94% owned - slight increase
9) Housing Type 1986 1971-86 Trend	- 49% single-detached - % multiple increasing	- 81% single-detached - % multiple decreasing	- 96% single-detached - no change

CRITERIA	URBAN	RURAL (small centres)	FARM
10) Housing Starts 1971-86	- gradual decline since late '70s.	- gradual decline since late '70s.	- N/A
11) Age of Stock	- 23% pre-WWII	- 29% pre-WWII	- 48% pre-WWII
12) Condition of Stock			
% Needing major repairs (1981)	- 8.2%	- 14.0%	- N/A
Mean cost of req. repairs (1986)	- $2,478	- $4,992	- N/A
Av. exp. on repairs/maint. (1986)	- $363	- $391	- $433
13) Rooms per Dwelling '81	- 5.7	- 5.9	- 7.0
Trend 1971-81	- increasing	- increasing	- increasing
14) Principal Heating Fuel	- gas	- oil	- oil
Trend 1971-81	- slow increase gas	- slow increase gas	- slow increase gas
	- rapid increase electric	- rapid increase electric	- increase electric
15) Housing Need			
% of Households (1988)	- 14.8%	- 10.1%	- N/A
Incidence by Household Type (1981)			
Family	- 9.9%	- 11.3%	- N/A
Senior	- 23.3%	- 18.2%	- N/A
Individual Non-Seniors	- 22.1%	- 23.5%	- N/A

2.0 INTRODUCTION

We live in an urban world. The promise and the excitement of the city attract and hold our attention, consume a vast quantity of our resources and generate the culture that promotes Canada as an urban society. Large urban centres contain over two thirds of our population, and are the focus of numerous housing and social programs that attempt to address the wrongs that the urban environment seems to perpetuate.

In contrast to the "prospering" urban centres, many rural communities continue to experience declining populations, a situation which has plagued these communities for over fifty years. Many face difficult times in the resource-based and agricultural economies, and the exodus of working-age people has reached significant proportions. When single-industry or agricultural service centres loose their livelihood, losses in jobs, local businesses and housing investment represent a huge share of such small local economies. The resulting effects upon commercial enterprises in small towns is devastating, dragging communities ever downward into economic decline. Many rural communities have also felt the crunch of cuts to government programs—post office closures, cuts to regional development programs, and agricultural subsidies. The future for many small towns across the country does not bode well in light of the current recession and fiscal restraint.

Many of these struggling towns are considered "non-market" communities, characterized by a near absence of a market mechanism in housing. The low levels of housing investment are negatively affecting the supply, diversity and quality of housing. The exodus of the working-age population reduces the demand for single-family housing, while the aging population base raises the need for different housing options which the private sector is reluctant to supply in the face of the very bleak economic outlook. With high unemployment in many small communities, the low incomes combined with poor-quality housing result in a significant number of core need households. Small centres present a very complex set of housing problems. Too often, attempts to solve the problems of what are essentially non-market communities have been based on programs and social initiatives designed to address urban, market-oriented circumstances.

Not all small towns and villages face a bleak economic future. Those small towns which lie on the periphery of large urban centres have experienced an influx of residents—commuters working in the nearby metropolitan communities. The significant population growth in these centres as a result of this counter-urbanization trend has also stimulated commercial growth. It is the small (with populations less than 1,000), scattered rural centres, well removed from the major metropolitan communities, that have been hardest hit by population and economic decline. These include Native communities, which are often characterized by the most severe economic, housing and social problems.

This report provides a comparative overview of population and housing trends in rural and urban Canada. The emphasis is on change in small rural centres, and the significance of these changes for housing demand and supply, and particularly for appropriate policy responses to rural housing problems. As Canada becomes increasingly urban, there is a need to understand the extent to which rural areas are either distinct or similar.

The task of preparing a comparative analysis was hindered by two particular limitations. First, the definition of what constitutes "rural" is an ongoing debate. Most sources tended to use the definition provided by Statistics Canada which basically defines rural as areas with a population less than 1,000. It was somewhat disconcerting to think that centres with population 1,000-4,999 would be classified as urban, as such centres can be extremely different in character from those with populations over 100,000. Unfortunately, most variables characterizing urban and rural areas are organized on the basis of this definition, making it difficult to capture the essence of smaller centres (1,000-4,999) without special census runs dealing specifically with smaller centres. Cost considerations ruled out such an approach. Primary research which looks more closely at the singular character of these centres is needed.

Second, Statistics Canada population breakdowns of the Canadian settlement system have tended to become more sophisticated with each successive census, particularly since 1971. Until 1971, the definition of what constituted urban and rural remained relatively constant. However, the more current data are presented in a more sophisticated manner and could not be compared with the earlier data, except at a very basic level. For example, the detailed population breakdown used by Statistics Canada in 1986 included "urbanized core," "urban fringe" and "rural fringe." These categories were not used in 1971. As a result, the more sophisticated breakdowns have been used primarily for "snap shot" analysis, providing a look at what was going on at a particular point in time.

Nevertheless, a significant amount of information regarding population and housing trends in Canada's urban and rural areas over the 1971-86 period, is presented in this report. Furthermore, the implications of these trends are discussed with respect to current and future housing circumstances in Canada.

Following the Executive Summary (Section 1.0) and the Introduction (Section 2.0), Section 3.0 defines the urban and rural study areas, showing how the presentation of data has become more sophisticated since 1971. Section 4.0 contains a discussion of population and household trends, including distribution by centre size and by region. Section 5.0 compares socio-economic trends in urban and rural areas, and includes discussions of gender ratio, age, marital status, income and household size. Section 6.0 looks at housing supply trends in urban and rural areas, showing the difference by tenure, type, construction activity, age and condition of the housing stock, dwelling size, principal heating fuel

and principal water heating fuel. Section 7.0 the final section of the report looks at core housing need, and shows how its incidence is distributed among urban and rural households by type and tenure.

3.0 DEFINITION OF STUDY AREAS

In this report the definitions of "rural" and "urban" areas are largely based on those used by Statistics Canada. In some instances, other definitions have been used to correspond with the nature of the data. For example, the data on housing starts and completions are presented for centres with population 10,000+, and centres with population less than 10,000 to correspond with CMHC data. For the most part, however, the distinction between rural and urban is based on the breakdowns used by Statistics Canada. Appendix A contains a detailed account of Statistics Canada definitions of urban and rural areas for 1971 and 1986.

In 1986, Statistics Canada defined "rural" as "those areas lying outside urban areas," where urban areas were defined as "continuously built-up areas with population concentration of 1,000 or more and a population density of 400 or more per square kilometre (1,000 or more per square mile)." Therefore, by deduction, rural areas would be those areas with population less than 1,000 or greater than 1,000 with population density less than 400 per square kilometre.

The following Statistics Canada operational definitions are also used frequently throughout the report:

a) Urban: Centres with population 1,000 or greater and density of 400 or more per square kilometre;

b) Rural: Non-farm centres with population less than 1,000 regardless of density; and

c) Farm: Census Farm, as defined by Statistics Canada.

A comparative analysis of population and housing trends in rural and urban areas based on the above definition would be somewhat misleading since there are many Canadian towns and villages with population greater than 1,000 and density greater than 400 per square kilometre, which are clearly distinguishable from large urban centres—socially, economically and physically. To consider these centres urban, in the vernacular sense, would be remiss. Therefore, throughout this report, the comparative data are often presented using variations of the much more detailed breakdown by centre size available from Statistics Canada which is presented below. This permits the report to highlight differences along the continuum of centre size from what is officially defined as rural to the smaller urban communities and the very large urban centres.

1971	1986
Urban Areas	Census Metropolitan Areas (100,000+)
500,000+	Urbanized Core
100,000-499,999	Urban Fringe
30,000-99,999	Rural Fringe
10,000-29,000	Census Agglomerations (10,000-99,999)
5,000-9,999	Urbanized Core
2,500-4,999	Urban Fringe
1,000-2,499	Rural Fringe
Rural Areas	Urban Areas
Non-Farm	5,000-9,999
Farm	2,500-4,999
	1,000-2,499
	Rural Areas
	Non-Farm
	Farm

4.0 POPULATION TRENDS

4.1 NATIONAL TRENDS: HISTORICAL

Canada evolved from a nation which, in 1871, was predominantly rural, to one which in 1986 was mostly urban. The proportion of the nation's total population that is rural (under 1,000 population) declined over this 115-year period without disruption, with the exception of the 1971-81 decade. During this decade, the rural population experienced a slight increase (Table 1).*

Although it declined rather dramatically as a percentage of the total Canadian population, the rural population has not decreased in absolute numbers (except in the 1961-71 decade, which saw population slip from 5,537,900 to 5,157,500). In fact, the total rural population of Canada doubled between 1871 and 1986 from about three million to almost six million people (see Appendix B for factors in rural population growth). However, during the same period, the urban population grew from less than one million to over 19 million. In effect, the rural population fell far behind its urban counterpart in absolute growth, which contributed to its proportional decline.

4.2 NATIONAL TRENDS: 1971 TO 1986

Over the fifteen-year period from 1971-86, Canada's population increased 17.3 percent from 21,568,310 to 25,309,330. Table 2 shows that this rate of growth was not uniformly distributed across the settlement system. In general, urban and rural non-farm centres continued to grow, while farm areas declined. By 1986, 19,352,075 or 76.5 percent of Canada's total population lived in urban centres with a population of 1,000 or more. This was a significant absolute increase since 1971, when 16,410,785 or 76.1 percent of the population lived in such centres. The proportion living in rural non-farm communities with populations of less than 1,000 also increased from 17.3 percent in 1971 to 20.0 percent in 1986, and grew in absolute numbers from 3,737,735 to 5,066,760. However, the proportion living on farms fell from 6.6 percent in 1971 to 3.5 percent in 1986, and the total number of people fell to 890,490 from 1,419,795, a decline of almost 40 percent. On the strength of the growth in rural non-farm communities, the total rural population increased 15.5 percent.

Table 3 illustrates change in greater detail by size of centre. It illustrates that the large urban centres with population in excess of 100,000 grew more rapidly than any component in the urban hierarchy. Growing at almost twice the national average, they increased 30.4 percent from 10,246,170 to 13,363,486, and their proportion of the total population rose from 47.5 percent to 52.8 percent. The net increase of 3,117,316 almost equalled the net growth for the country as a whole (3,741,020 persons). This

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* For figures and tables, see pp. 49 ff. below.

suggests that population growth in large urban centres was due not only to immigration from abroad and natural increase, but a shift from smaller centres and farms in Canada.

Centres with population 10,000 to 99,999 increased by 79,522, or 2.2 percent, from 3,679,145 in 1971 to 3,758,667 in 1986. Their proportion of the total population fell from 17 percent to 14.9 percent. This, however, is not an indication that centres of this size have experienced slower growth. It may reflect the fact that between 1971 and 1986, some centres grew beyond 100,000 and were moved into the 100,000 plus category.

Centres with a population between 1,000 and 9,999 experienced a substantive decrease in numbers, and their proportion of the nation's total population also fell significantly. The decline was most noticeable for centres between 1,000 and 5,000, which lost over 200,000 people and declined by 12.7 percent. Again, decline may reflect a certain amount of shifting from one size category to another, for example from 5,000 to 9,999 to over 10,000 with growth, or from 1,000 to 4,999 to under 1,000 with decline.

Surprisingly, centres of less than 1,000 grew by 1,329,025 people or 35.5 percent—double the national average. Approximately one in five Canadians lived in these small communities in 1986. No doubt a number of factors contribute to the growth of such centres, but a shift of population from farms may be a significant contributing factor. Between 1971 and 1986, the farm population fell by 529,305, or 37.3 percent. A substantive portion of this decline may represent a shift to small nearby communities.

Table 4 shows that the population is growing more rapidly in the fringe areas of large urban centres (CMAs/CAs) than in their core areas or than in the area outside of the CMAs and CAs. From 1981-86, large urban centres experienced a population increase of 5.1 percent, with most growth occurring in the urban and rural fringe areas. Core area population increased by only 4.4 percent, while urban and rural fringe areas increased 9.3 percent and 10.9 percent respectively. Over this same five-year period, areas outside of CMAs and CAs experienced population growth of less than one percent (0.7%). Urban areas (population > 1,000) showed a 0.4 percent decline in population, while rural areas (population < 1,000) showed a slight increase of 1.2 percent. This suggests that the rural non-farm communities experiencing population growth are most likely those situated in the fringe of large urban centres, while the more removed small communities are more likely witnessing a loss of population. Table 4 also sheds additional light on the rather substantive growth of centres under 1,000 that is depicted in Table 3. Many of these located in urban fringe areas may be home to a growing number of commuters, as well as people moving away from farms, as mentioned in the last paragraph.

The analysis of population change by size of centre and the urban and rural categories in Table 4 may suggest two general trends; a depopulation of the periphery or the more remote communities in the settlement system; and counter-urbanization, which has resulted in growth of smaller communities, most of them in the urban/rural fringe area around major metropolitan centres. These trends have also been documented in work by Claude Marchand and Janine Charland (1991). Their work also discusses the economic changes that are important in explaining these trends.

4.3 PROVINCIAL VARIATIONS

Across Canada, there are noteworthy variations in the urban-rural composition of the population, as depicted in Figure 3. Traditionally, the Atlantic and Prairie regions have been more rural than other areas of Canada. This tradition carried on into the 1980s in the Atlantic region, where Prince Edward Island is almost 62 percent rural, New Brunswick close to 51 percent, Nova Scotia 46 percent, and Newfoundland 41 percent, compared with the Canadian average of 23.5 percent. However, the Prairie region, especially Alberta and to a lesser degree Manitoba, has become significantly more urban than rural.

Since 1931, the proportion of the population living in urban areas has increased in all regions of Canada. The largest percentage increase, however, occurred in the Prairie region, where in 1931, 30.2 percent of the population resided in urban areas, but by 1986, this had soared to 73.6 percent.

More recent short-term trends are not always consistent with the longer term. During the 1971-81 period, Canada as a whole experienced a slight decrease in the proportion of the population living in urban areas. This decrease occurred in all regions, except Western Canada, where both the Prairies and British Columbia continued to experience growing urban proportions during the decade. In the 1981-86 period, the proportion of the population that was urban again resumed its growth in Canada and all areas of the nation except Atlantic Canada.

The proportion of the population that resided in rural non-farm communities in the nation has also increased since 1931, although the proportion of rural non-farm residents actually peaked in 1941 at 21.8 percent. Increases were most dramatic in the Atlantic region, Quebec and Ontario, while proportions declined in the Prairies and British Columbia. The 1971-86 period parallels the historical trend, with the Prairies and British Columbia continuing to experience decline in the proportion of residents in rural non-farm areas, while all other areas in Canada registered increases.

The long- and the short-term trends for farm areas are very simple. There has been continued decline throughout the 1930-86 period. This trend is evident at the national level and in all regions.

The most significant drop in the proportion of farm residents occurred in the 1951-71 period, but decline, although less pronounced, has continued in the 1971-86 period as well.

Although overall statistics indicate that small communities (rural non-farm) have continued to grow, examination on a more detailed basis indicates that many such centres are in areas experiencing a population loss. Statistics in Table 4 illustrate that small centres in close proximity to larger urban centres (CAs and CMAs) enjoyed considerable growth in the 1981-86 period, while those more remote from larger urban communities suffered population losses. When one examines the distribution of small centres in Canada (Table 6), it is obvious that a large percentage of them are well removed from the concentration of urban population in Canada. In 1981, Saskatchewan contained nearly one quarter (24.8%) of all towns with a population less than 5,000 in Canada, with 88 percent of these towns having a population of less than 1,000. Newfoundland also has a high proportion of Canada's small towns. Saskatchewan and Newfoundland contain approximately 53 percent of all communities with less than 1,000 people. These centres are distant from major urban communities, and in Saskatchewan, most have typically been service centres for farm areas that are rapidly losing population, which affects the economic livelihood of such centres.

The depopulation of small centres remote from larger metropolitan centres and the more urbanized parts of Canada is supported by the evidence in Table 7. Very small centres in Saskatchewan experienced significant decline during the 1961-86 period. It is obvious from the table that as centre size decreased, the propensity to decline increased in Saskatchewan.

4.4 CHANGE IN NUMBER OF HOUSEHOLDS

While the population of Canada increased 17 percent over the 1971-86 period, the number of households increased 49 percent, nearly three times greater. Table 7 shows that in 1971, there were 6,034,505 households, and by 1986, the figure had reached 8,991,670, an increase of 2,957,165.

Across the settlement system, large urban centres with population 100,000 and over experienced the greatest increase in number of households, from 3,060,460 in 1971 to 5,544,610 in 1986, the equivalent of 81 percent. Centres with population 10,000 to 99,999 experienced a 42 percent increase, from 1,008,090 households in 1971 to 1,438,180 in 1986. These particular increases in number of households paralleled population growth, although the number of households increased at a rate far greater than the population. With declining household size, the population has been divided into smaller, and thus more numerous, households (see Section 5.5 on Household Size for further discussion).

While the population in centres sized 5,000 to 9,999 and 1,000 to 4,999 declined 5.6 percent and 12.7 percent respectively (Table 3), the number of households increased by 12 percent in centres

5,000 to 9,000, and declined by only one percent in centres 1,000 to 4,999. This paradoxical occurrence can be explained, in part, by a declining birth rate and the migration of young adults, especially female, out of rural areas to nearby urban centres, where they live as single-person households, coupled with a growing incidence of marital separation, divorce and individuals living alone in rural towns, the net effect of which is fewer people, but a greater number of smaller-sized households. Another factor contributing to this phenomenon is the settlement of retired farm couples and farm widows/widowers in nearby non-farm towns, which, while increasing the population, has a more dramatic effect on the number and size of households. On average, one additional household implies a population increase of at least three; however, in the case of widows/widowers, each additional household increases population by only one. The result is a reduction in the population to number of households ratio.

Rural non-farm communities with less than 1,000 people, however, illustrate a far different pattern. Although household growth is positive (15%), it falls far short of population growth, which increased by 35 percent (Table 8). Without additional analysis, one can only speculate on the reasons for this pattern reversal. It may be related to the fact that growth in these centres appears to be concentrated in those communities near major urban areas. Many of these centres are home to commuters, and they may contain higher proportions of families with children. The larger household size may account for population growth exceeding household growth.

As one would expect, there has been a considerable decline in the number of households in farm areas, which reflects the substantive decline in population.

4.5 SUMMARY

Canada's urban areas continue to be home for a growing proportion of the population. While the population in rural areas has steadily increased in number since 1871 (excepting the 1961-71 decade), it has steadily declined as a proportion of the total population from 80.4 percent in 1871 to 23.5 percent in 1986. The number of farm residents has declined continuously since 1931 in all areas of Canada.

Recent trends illustrated by the 1971-86 period indicate that the population in urban areas (centres 1000+) increased 17.9 percent. Population in the rural areas grew by 15.5 percent. Looking at population change in more detail, it is interesting to note that growth has been concentrated in the very large and very small centres. Centres 100,000 plus grew by just over 3,000,000 people, or 30.4 percent. Centres larger than 1,000 but smaller than 10,000 declined by approximately 250,000, or 10.3 percent. However, rural non-farm centres of less than 1000 have increased by 1.3 million people, or 35.5 percent.

On the basis of national trends, small communities could be characterized as viable, buoyant and growing. This may be true in the Atlantic Provinces, Quebec and Ontario. In these areas, the population

of these small communities has increased in absolute numbers, and as a proportion of the total population, since 1971. On the Prairies and in British Columbia, small centres have barely maintained their proportion of the total population. Population in these centres has actually declined in Manitoba and Saskatchewan.

On closer examination, it is apparent that much of the growth in these small centres nationally has been associated with communities situated near the periphery of large urban centres. The Atlantic Provinces may be an exception. Small centres more removed from larger metropolitan centres have experienced a population loss.

Based on population trends, substantive investment in housing would be expected in larger urban centres and smaller rural non-farm communities in some regions of the country. Very low activity levels would be anticipated in farming areas and moderate-sized urban centres. However, for a variety of reasons, rates of household formation have exceeded population growth. The number of households has increased even though population has declined, generating a substantive demand for housing investment in all areas except farming communities.

5.0 SOCIO-ECONOMIC TRENDS

Historically, the socio-economic composition of rural societies has differed from urban societies. This difference has been both a cause and a consequence of the distinctive patterns of rural-urban life. The Canadian settlement system is dispersed and notably diverse, producing strong variations in the patterns of socio-economic components. The underlying economic, social and cultural differences do not change rapidly through time. However, while rural-urban differences persist in contemporary Canada, the gap has narrowed significantly in recent decades. Where once it was customary to think of the rural-urban *dichotomy*, today it may be more appropriate to refer to the rural-urban *continuum*.

5.1 GENDER RATIO**

Over the period 1971-86, the percentage distribution of the Canadian population by gender changed. In all areas, excepting farm areas, the proportion of females increased relative to the male population (Table 10). In 1986, females comprised a larger proportion of the population than was the case in 1971. For example, the proportion of females in urban areas increased from 50.7 percent to 51.5 percent and in rural non-farm areas from 49.0 percent to 49.2 percent.

In Canada, the traditional movement of females out of rural areas and into urban areas has generally meant that gender ratios were higher in rural areas and lower in urban areas. A mild, continuum-like distribution of values, gender ratios being highest for farm areas and lowest for urban areas in all provinces, was observable in 1986 (Table 11), and has been undisturbed over successive earlier decades. However, Table 12 shows that gender ratios have declined in general since 1951, and in particular since 1961, but fell most notably in the rural non-farm sector. In 1951, there were 110 males for every 100 females in the rural non-farm sector; by 1981 this had decreased to 105, then fell to 104 in 1986 (Table 11). Furthermore, in centres with population 1,000 to 2,499, the gender ratio fell from 101 in 1961 to 98 in 1981. Similarly, in centres with population 2,500 to 4,999, the gender ratio slid from 100 to 98. While the changes are relatively slight, they do exemplify a trend occurring in most sectors of Canadian society, which sees an increasing concentration of females, particularly in the older age groups. Hodge and Qadeer (1983) report that in 1981, females outnumbered males two to one in the ninety-plus age group. As the Canadian population matures, the proportion of females is expected to increase. Perhaps the ramifications have yet to be observed in the small rural non-farm centres, which are increasingly becoming home for a female-dominant in-migration of retired people who once resided on farms (Hodge and Qadeer, 1983, p. 107). The changes occurring in gender ratios in rural non-farm areas suggest

** The term "gender ratio" refers to the number of males for every 100 females.

that they are becoming more urban in character, while farm areas remain characteristically rural. Although rural towns still tend to have higher gender ratios, they are more closely approximating that of the larger urban centres with each decennial census since 1951, furthering the postulation that a more homogeneous society is slowly permeating the Canadian settlement system.

Provincial Variations

The provinces generally conformed to the national pattern of gender ratios. Rural areas in all provinces tended to have higher gender ratios, while the larger urban centres had lower gender ratios. The provinces which specialize in primary production, Newfoundland and Saskatchewan for example, showed a wider spread among gender ratios for rural and urban areas, exemplifying more traditional societies (Table 11). On the other hand, the more heavily urbanized and industrialized provinces, such as Ontario and British Columbia, showed smaller variations, indicative of contemporary urban society.

5.2 AGE OF POPULATION

Generally, rural societies are characterized by a higher proportion of people in the very young and very old age groups, while in urban societies the population tends to be more concentrated in the productive age categories, 20 to 44 years and 45 to 64 years (Table 13). Over the 1971-86 period, Canada as a whole experienced a 10 percent decline in the proportion of population aged 0-19 years, corresponding with declining fertility rates and postponement of childbearing by women of the baby boom era. This trend occurred in all sectors—urban, rural non-farm and farm at rates of 10 percent, 11 percent and 13 percent respectively.

Canada witnessed a seven percent increase in the number of people in the 20-44 age group, from 34 percent to 41 percent coinciding with the movement of the baby boom cohort into this age category. Urban areas paralleled the national trend, showing a seven percent increase, from 36 percent to 43 percent. Rural non-farm and farm areas both surpassed the national increase at nine percent and eight percent respectively, from 30 percent to 39 percent in rural non-farm areas and from 26 percent to 34 percent in farm regions. In general, the 20-44 age group experienced the greatest proportional increases in all sectors.

The proportion of the population in the 45 to 60 age cohort remained relatively unchanged over the 1971-86 period. Urban centres experienced a slight one percent increase to 20 percent, rural areas were stable at 18 percent. The only significant change in the 45 to 60 age category occurred in the farm population, which saw a three percent increase from 21 percent to 24 percent.

At the national level, the proportion of population aged 65 years or greater increased by three percent, from eight percent to 11 percent. A similar trend was observed in urban centres, from seven percent to 10 percent. However the rural non-farm and farm areas reported smaller percentage increases of one percent each.

Overall, Canada's population is aging, as the baby boomers make their way through the age categories and fertility rates remain low in all sectors. However, urban areas continue to be populated by higher proportions of working-age people, while rural areas are inhabited by greater concentrations of the young and the old.

5.2.1 Incidence of Dependent Young

"Dependency" refers to those people normally not eligible to work or capable of working. Dependent young are those people who are under twenty (20) years of age. The "dependency ratio" is an index of the proportion of the dependent segment of a population to its adult work force. Table 14 illustrates two consistent observations that occur over time and across settlement types:

1. There has been a decline in the ratio of dependent children since 1961. This decline sharpened in the 1971-81 decade as the post-war baby boomers worked their way into adulthood. This decline was observed in every sector with the exception of large urban areas (population 100,000 to 499,999), which showed a continuous increase in young dependency ratios until 1971, at which point a remarkable drop occurred.
2. There exists a continuum-like spread of young dependency ratios across Canada's settlement system. Farms have retained the highest dependency ratios, cities the lowest, with rural non-farm communities falling in between.

Provincial Variations

Overall, the provinces conformed to the national continuum-like pattern, where in 1981 young dependency ratios were lowest in large urban areas and highest in farm areas, although there are some regional variations, as shown in Table 15. In the Atlantic region, young dependency ratios were generally higher, particularly in Newfoundland. In Quebec and Ontario, in centres with population under 5,000, the young dependency ratios were lower than the national average. The Prairie region generally had higher dependency ratios, especially in the larger urban areas. British Columbia's young dependency ratios fell under or were comparable to the national averages.

The 1986 figures, calculated using slightly different population categories, illustrate a similar pattern (Table 16). Youth dependency ratios continue to be higher than the national average in the Atlantic Provinces and the Prairies, and lower in Quebec, Ontario and British Columbia. Urban areas continue to have lower ratios than rural areas in all provinces except British Columbia; however, farm areas are no longer consistently higher than non-farm communities. Only in Quebec and Ontario are youth dependency ratios higher on farms as opposed to non-farm communities, and in Ontario, the difference is marginal.

5.2.2 Incidence of Dependent Elderly

The term "dependent elderly" refers to those persons aged 70 years and over who are not eligible to work or capable of working. Since 1961, the proportion of dependent elderly people has been steadily increasing in Canada, with the exception of the farm sector (Table 17). This is a manifestation of the well-documented phenomenon of the maturing population in Canada, the result of declining fertility rates, increased life expectancy and an aging of the turn-of-the-century immigrants. Metropolises and small cities have similar dependency ratios, while the farm sector stands apart with substantially lower values, indicating that there are lower proportions of people over the age of 70 years in farm areas.

Dependency ratios in rural non-farm communities have traditionally been highest and are increasing. Hodge and Qadeer (1983) found that elderly farm residents retire in nearby hamlets and villages, which assists in explaining the very low incidence of elderly in farm areas and consequent high incidence in rural non-farm areas. Furthermore, there has been some movement of elderly people from large urban centres to rural non-farm areas, especially those in close proximity to the large urban centres, known as rural fringe or satellite towns, to retire in an environment of "peace and tranquillity" (Northcott, 1988).

Provincial Variations

The provincial situations closely approximate the national patterns, with rural non-farm areas having particularly high elderly dependency ratios (Table 18). Smaller urban centres (under 5,000) in all provinces except Newfoundland, Quebec, Alberta and British Columbia exhibit dependency ratios that are much higher than corresponding national values, suggesting that the elderly constitute significant proportions of local populations. British Columbia has a low dependency ratio in centres under 10,000 population, indicating that there exists a concentration of youthful and working-age population. However, in British Columbia centres with population 100,000 and over, with specific reference to Victoria, a popular retirement haven, the dependency ratio is uncharacteristically high compared with other large urban centres in Canada.

The 1986 figures, again calculated using slightly different population categories (Table 19), illustrate further patterns related to the aging population. Elderly dependency ratios are higher than the national average in Prince Edward Island, Nova Scotia, New Brunswick, Manitoba, Saskatchewan and British Columbia, with Saskatchewan and Prince Edward Island having the highest ratios in the nation. Ratios are very low in Quebec and Alberta. With the exception of Newfoundland and Alberta, ratios are higher in urban areas. Small rural communities (non-farm) also have much higher rates than farms. Ratios are very high in small rural centres in Manitoba and Saskatchewan.

The elderly population will be one of the most dynamic growth components of the demographic profile over the next few decades, so analysis in more detail is justified. The figures for 1986 (Table 20) illustrate a few points on the location of seniors that are important when considering the implications of future growth:

1. Prince Edward Island, New Brunswick, Nova Scotia, Manitoba, Saskatchewan and British Columbia have substantially higher percentages of seniors than the national average. This is true for both the 65 and over and 75 and over categories. This raises the question of increasing demand for housing and associated services. Although the absolute number of seniors will naturally be higher in provinces such as Ontario and Quebec, the proportion of total expenditures that is allocated to services for seniors in these other provinces may have to be much higher.
2. Of even more significance is the fact that smaller centres contain higher percentages of seniors. In most, although not all, provinces, the percentage of seniors increases as the size of the urban centre declines. Some provinces have a very high percentage of seniors in rural non-farm communities. A complete range of housing and associated support services is less likely to be available in such centres. Furthermore, the required services may be more difficult and costly to deliver in such communities.
3. The concentration of seniors in small urban and rural non-farm communities is particularly prominent in Prince Edward Island, Manitoba and Saskatchewan.

Combining these observations of the elderly with the incidence of dependent children, a clearer picture of the social structure in rural non-farm and small urban centres emerges. These centres are characterized by higher young and elderly dependency ratios than larger urban populations, due in part to the higher birth rate, the out-migration of young adults (over 20 years of age) from rural to urban centres, and the tendency of older people to migrate from farms, and to a lesser extent, from cities, to the rural non-farm areas after retirement. With rising mechanization of farming activities, the young and the old in rural areas have fewer and fewer economic roles to perform. A comparison of data from 1961 through 1986 further reveals that the birth rate has been significantly declining both in rural and

urban contexts, as is evident in the sharp fall in the young dependency ratios of all segments of the population. Traditional rural attitudes toward large family size appear to have been affected by urbanized values. While it can be said that urbanization is sweeping the nation, as observed in decreased fertility rates, increased median age of population, fewer young people, and more productive adults and elderly people, important rural-urban differences continue to persist, although the gap has been tempered over the last few decades.

5.3 MARITAL STATUS

Over the 1971-86 period, national trends in the marital status of the population indicated a declining proportion of married people and an increasing proportion of divorced people, corresponding with marital postponement among the baby boomers and more permissive divorce laws. Nevertheless, at least 60 percent of the population over the age of 15 continued to be married, and about 28 percent remained never married, reflecting a degree of stability, as shown in Table 21. Differences in marital status persisted between rural and urban populations, despite the fact that the rural non-farm population increasingly resembles the urban population.

The urban population has undergone changes in its marital status composition over the last two decades, due in part to the migration of a number of its young families to outlying non-farm areas, and partly to a change in economic situations and social values relating to marriage and common-law relationships. Urban areas can be characterized as having the lowest, as well as a declining, proportion of married persons, a relatively high, but stable proportion of never-married people, and the greatest proportion of separated, divorced and widowed persons.

Rural non-farm areas experienced a decline in the proportion of never-married persons, reflecting the out-migration of young adults to urban areas seeking education and employment. The proportion of people married was stable and relatively high at just over 65 percent, while the proportion of separated and divorced persons increased. Six percent of the population continued to be widowed.

Relative to all other areas, farm areas had the highest proportion of married persons and the lowest proportion of widowed persons. Furthermore, the proportion of married persons increased in each successive five-year period, and the proportion of widowed persons declined. As a result of the outmigration of young adults, particularly female, the proportion of people never married has been decreasing, although it continued to be higher than in urban and non-farm areas. Marital status composition of the rural farm population continued to reflect traditional values.

At the national level, Canada saw a decline in the proportion of widowed persons from 1971-81. However, by 1986 the proportion of widowed persons had increased. Rural non-farm areas witnessed

a similar trend, while the proportion of widowed persons in farm areas continued to decline. What this suggests is that rural non-farm areas are increasingly being settled by widowed persons, the implications of which may be felt in heightened levels of need for housing, health and community services.

5.4 INCOME

The use of income levels to measure economic disparity between rural and urban areas carries with it a number of problems:

1. the distribution of income between urban and rural populations will depend very much upon how these groups are defined;
2. cost of living variations affect comparability of incomes; and
3. rural cash income is often supplemented by non-cash items which are not measured in monetary terms.

The comparison of rural and urban incomes, therefore, must take into consideration the above limitations. Nevertheless, there is general agreement that, on average, rural incomes in most parts of Canada fall below those of urban populations (Dasgupta, 1988; Qadeer & Chinnery, 1986; Bunce, 1982), although in recent years the gap has narrowed.

A cross-sectional account of average annual income for individuals by size of settlement reveals a consistent pattern of direct positive correlation between the size of a place and the average annual income, as depicted in Table 22. The historical concentration of economic growth in the urban sector has resulted in noticeable economic disparities between rural and urban populations, although in recent years these disparities have narrowed, due perhaps to what some believe is the permeation of rural areas by more urban-related types of economies.

Over the 1971-81 period, average annual income in urban areas declined as a percentage of the national average from 112 percent in 1971 to 109 percent in 1981 (Table 22). During this same period, average annual income in rural non-farm areas showed significant improvement. Where in 1971 incomes were 81 percent of the national average, by 1981 they had improved to 89 percent of the national average (Table 22). Although it is not clearly discernable from the statistics in the Table, it is quite plausible that the concentration of population growth in rural areas close to large urban centres has had a positive effect on average incomes in rural non-farm areas in general. Part-way between urban and rural yet dynamically dominated by the urban centre, the income levels in these areas may in fact be skewing what is happening in the more remote small centres where incomes are not as likely to have shown much improvement. However, further analysis is required to verify this supposition.

A major economic problem in many rural communities is the low level of consumption and investment, often accompanied by limited employment opportunities, especially higher order jobs such as management or professional, which serves to sustain the continued depression of incomes. Unemployment in the agricultural sector, due mainly to mechanization and the decline of the family farm, has had serious implications in the non-farm sector. The declining demand for farm labour has led to unemployment among the non-farm population. In some areas unemployment is not as serious as underemployment and lack of alternative employment opportunities. Seasonal fluctuations in rural employment continue to be a major problem.

Provincial Variations

Provincial distributions of family and household incomes present a similar continuum-like regularity, with incomes generally increasing with the size of settlement. However, tempered by provincial economic climates, variations do occur across Canada. Table 23 also shows that in 1988, average and median family income in Ontario exceeded the national average for all settlement types. Average income in centres sized 100,000 + was 112 percent of the Canadian average; 107 percent in centres sized 30,000-99,999 and 114 percent and 115 percent in centres 1,000-29,999 and rural areas respectively. British Columbia was the only other province in 1988 to have areas where incomes exceeded the national average. This occurred in centres sized 1,000-29,999 where the average income was 101 percent of Canadian average, and in rural areas where average income was 106 percent of the average income in other rural areas of Canada.

Table 23 shows the Atlantic region, the Prairie region and Quebec as having incomes which do not meet the Canadian averages in the four settlement types depicted. Of these geographical areas, the Atlantic region fared worse and average family income was only 87 percent of the Canadian rural average, 85 percent of urban centres 30,000-99,999, and 86 percent of centres 100,000 plus.

In the Atlantic and Prairie provinces, where economic climates have traditionally been relatively depressed, individuals and households have fared much worse in all areas, both urban and rural, than in other provinces. Table 24 gives a breakdown by province of average household incomes in 1981 for all centres under 10,000 population. In 1981, Ontario, Alberta and British Columbia had the highest average annual incomes. This translated into higher average incomes in the small centres of Alberta and British Columbia but not for Ontario (Table 24). Average household incomes in Ontario's small centres did not meet the average in Canada's small centres. Of these geographical areas, rural areas in the Atlantic region fared worst. The provincial average in Prince Edward Island was only 79 percent of

the national average, rising to 82 percent in New Brunswick, 84 percent in Nova Scotia and 86.6 percent in Newfoundland. The only other province falling below 90 percent of the national average was Manitoba.

What Table 24 indicates even more clearly is the positive correlation between increasing centre size and improvement in incomes. With only a few minor exceptions, incomes improve as the size of centre increases in all provinces. Table 24 confirms in more detail the same trend illustrated in Table 22, which uses a more generalized classification of centre size.

The statistics indicate that on average, incomes in small centres in most parts of Canada fall below those of larger urban centres. There is evidence to suggest, however, that the proportion of low-income families and unattached individuals living in these centres is declining. Table 25 illustrates that in 1971 almost 40 percent of low-income families and 19 percent of low-income unattached individuals lived in rural centres. In fact, in 1971 these centres contained a disproportionate share of low-income households. By 1988, these centres contained only 14.4 percent of low-income families and 6.6 percent of low-income unattached individuals. In both instances, these figures are well below their national share of all families and unattached individuals. The declining proportion of low-income households in these small centres has been matched by a significant increase in the proportion of low-income households in both categories of larger centres (30,000 plus). Without significantly more research, which is beyond the scope of this paper, it is impossible to determine if these shifts are related to rising incomes in rural areas, a movement of poor to the larger centres, or a more rapid rise in living costs relative to incomes in larger urban centres. Most likely it is some combination of these plus other factors. Nevertheless, it illustrates that the incidence of poverty in smaller urban and rural non-farm communities has been declining.

5.5 HOUSEHOLD SIZE

While the number of households has increased, the average household size in Canada has steadily declined since 1961. This is true of both urban and rural populations (Table 26). Nevertheless, rural households continued to be larger than their urban counterparts, and in the rural sector, farm households were larger than non-farm households.

Hodge & Qadeer (1983) report that the greater economic independence of individuals in contemporary times, through employment, scholarships, unemployment and welfare allowances, and old age pensions, combined with increasing life expectancy and rising divorce rates, has contributed to an absolute reduction in average household size and has resulted in the splitting up of households into smaller units. In varying degrees, these occurrences were observable in all sectors of the settlement size system over the period 1961-86 (Table 26).

The general trend occurring across all settlement types is one of decreasing household sizes over time. However, while the figures reflect a continuum-like set of values with urban families being smaller and rural families larger, there are subtleties which warrant discussion:

1. Rural non-farm centres in the rural fringe of large urban centres had, in 1986, slightly larger households than the more remote non-farm communities. For example, average household size in the rural fringe of all CMAs was 3.2 as opposed to 3.0 in rural non-farm areas outside of CMAs and CAs (Table 27). This may be explained in part by the influx of retired farm persons in the more remote centres and the movement of family households into the fringe areas of cities.
2. Towns and villages in the fringe areas of large urban centres also had, in 1986, proportionately fewer one-person households than the more removed non-farm communities. For example, Table 28 shows that in the rural fringe of CMAs and CAs, 10.3 percent and 12.5 percent, respectively, of the households were one-person households, whereas in rural non-farm communities, 16.7 percent of the households were occupied by one person. Furthermore, in the small centres with population 1,000 to 2,499 and 2,500 to 4,999, 21.9 percent and 22.2 percent, respectively, were one-person households, compared with 16.4 percent and 16.7 percent in the urban fringe areas of CMAs and CAs, respectively.

Together, these two observations suggest that communities in the fringe areas of large urban centres are attracting larger households and are less likely to be inhabited by one-person households, particularly the young and the elderly. Rural non-farm communities are more likely to be inhabited by a retiring farm population, both singles and couples. However, rural non-farm communities, situated on the fringe of large urban centres, were more likely to be inhabited by younger, urban-oriented families and retirement-age couples. Northcott (1988) found that it was the "healthier and wealthier (middle class and upwards) elderly residents of larger cities that moved to the more attractive nearby suburbs, rural fringes and satellite towns." Indeed, this movement of elderly persons has played a role in the recent phenomenon known as the rural-urban turnaround (Heaton *et al.*, 1981).

Provincial and Territorial Variations

In 1986, the average size of a household in Canada was 2.8 persons (Table 29). Households were largest (3.5 persons) in Newfoundland and smallest (2.6 persons) in British Columbia. Households in the Atlantic region tended to be larger than the Canadian average, particularly in Newfoundland.

In terms of variation across the rural-urban settlement system, Quebec showed most variation and Alberta the least. In Quebec, urban households were, on average, 2.6 persons and rural farm households 3.9 persons—a difference of 1.3. In contrast, average household size in Alberta's urban areas was

2.7 compared with 3.4 in the rural farm areas; a narrow gap of 0.7. Generally, the urban-rural variation in household size was greater in Eastern Canada (including Quebec) than in Western Canada (including Ontario).

5.6 SUMMARY

Socio-economic differences continued to be observable along the rural-urban continuum in contemporary Canada, although increasingly, the differences cannot be described as dichotomous but rather slight variations of the same thing.

In harmony with an aging population which is characterized by increasing proportions of females, declining gender ratios were observed across the Canadian settlement system. These declines have been most noticeable in rural non-farm areas. In response to a shrinking farm sector, it has been suggested that rural non-farm areas have become more urban in character in the sense that the proportion of females has increased in recent years.

Urban areas continue to be populated by greater proportions of working age people while rural areas have greater proportions of young and elderly. Furthermore, the incidence of dependent elderly persons is greatest in small rural communities where a retiring farm population is most likely to relocate.

Changes taking place in the marital status composition of rural non-farm populations have corresponded to changes occurring in society. The proportion of never-married persons declined, as they were more likely to migrate to urban areas in search of education and employment. The proportion of married people remained stable, but the proportion of separated and divorced persons has increased, which has contributed to the rapid growth of households in the face of no population growth.

Average incomes in rural communities continued to be lower than in urban areas but have shown significant improvement in recent years.

While household size has decreased in general across the settlement system, rural households, and particularly farm households, continued to be larger than their urban counterparts. Small centres in the fringe areas of large urban centres had slightly larger households than the more removed small communities, the former characterized by the relative absence of one-person households, notably the elderly.

6.0 HOUSING

6.1 TENURE

The rate of homeownership in Canada increased from 60 percent in 1971 to 62 percent in 1986, while the proportion of dwellings rented decreased from 40 percent to 38 percent (Table 30). Over this same period, a parallel trend occurred in urban areas where ownership increased 2.4 percent from 54.3 percent to 56.7 percent, and renting decreased from 45.7 percent to 43.3 percent (2.4%). Rural non-farm areas, however, experienced a drop in the proportion of dwellings owned, from 78.3 percent in 1971 down 1.5 percent to 76.8 percent in 1986. Nevertheless, rural areas, particularly farm areas, continued to have the highest rate of ownership in the residential sector, while urban areas have traditionally maintained the greatest proportion of rented dwellings.

6.2 TYPE

The Canadian housing stock continued to be comprised predominantly of single-detached dwellings, over the period 1971-86, although the proportion dropped from 59.5 percent to 57.5 percent (Table 31). Offsetting the declining share of single-detached units was an increase in the percentage of multiple-unit dwellings from 39.5 percent in 1971 to 41.2 percent in 1986.

This particular trend was also observed in urban areas, although the changes were more dramatic. For example, over this same period of time the proportion of single-detached dwellings declined 7.1 percent, from 56.3 percent to 49.2 percent. At the same time multiple-unit dwellings consumed a larger share of the total housing stock, increasing from 42.9 percent to 50.2 percent, a gain of 7.3 percentage points. Large urban centres have consistently shown greater proportions of multiple-unit dwellings and proportionately fewer single-detached dwellings than rural areas. The 1971-86 period was no exception.

Correlating with the traditionally relatively high degree of homeownership in rural non-farm areas was a housing stock comprised predominantly of single-detached dwellings. In 1986, 81 percent of the housing stock was single-detached units, up from 79.8 percent in 1971. On the other hand, this 15-year time period saw the share of multiple-unit dwellings decrease from 17.5 percent to 15.7 percent. During the same 15-year period, the proportion of moveable dwellings increased slightly from 2.9 percent to 3.3 percent. Farm residences consist almost entirely of single-detached units.

Distributional shifts in the composition of the housing stock over the 1971-86 period have enhanced the rural-urban differences. Rural areas have witnessed proportional increases in single-detached dwellings while urban areas have had proportional losses. The proportion of multiple-unit dwellings in rural non-farm areas decreased slightly, in contrast to a slight increase in urban areas.

6.3 HOUSING STARTS AND COMPLETIONS

Data illustrating housing activity are available only by very broad centre size categories. For comparative purposes, the following centre size designations had to be used to correspond with CMHC data:

1. centres with population 10,000 and over;
2. centres with population less than 10,000.

Although this does not present a very complete picture across the rural-urban continium, it does provide a broad comparative picture.

During the 1971-91 period, housing starts reached record levels in 1976 (Figure 4). In 1976, housing starts totalled 273,203, of which 77 percent (209,762) occurred in centres with population 10,000+. The remaining 23 percent (63,441) occurred in centres with population less than 10,000 (Appendix C).

The number of housing starts in small centres with population less than 10,000 also reached record levels in 1976 but has since declined, although a slight turn-around was observed in 1985 which continued through to 1988. The increases in housing starts in smaller centres which occurred in the late 1980s were not nearly as dramatic as those taking place in Canada's bigger centres. Figure 4 shows that housing starts accelerated at a much more significant rate in centres with population 10,000+ than in smaller centres, corresponding with general population growth in larger centres and population loss in the latter in some size categories of the rural urban continuum under 10,000.

The proportion of single-detached units generally increased as a proportion of the total starts in Canada over the 1971-91 period (Figure 5). In 1971, single-detached units accounted for 42 percent of total starts. By 1983, they accounted for 63% of total starts, declining gradually since then to 55% in 1991. Single-detached units have traditionally accounted for the majority of the starts in centres with less than 10,000 population. Although slight variations occurred on an annual basis over the 1971-91 period, single-detached units continued to account for more than two-thirds (and as high as 87% in 1983) of the housing starts in centres under 10,000 population.

Dwelling starts in urban areas with population greater than 10,000 have been much more responsive to economic change and policy and program initiatives and, as such, have undergone much more dramatic fluctuations over the 1971-88 period. For example, in 1971, 31 percent of total starts in urban areas were single-detached dwellings and 69 percent were multiples. By 1991, the distribution had shifted so that 51 percent of the starts were single-detached and 49 percent were multiples.

The additions to the housing inventory during the period 1971-91 as represented by starts and completions is presented in Table 32. The emphasis on single-detached units is obvious, particularly

in the smaller communities. Semi-detached, duplex and row units constitute less than 10 percent of the total additions to the stock during the twenty-year period, apartment units approximately 15 percent. In larger centres, single-detached units account for a much lower percentage (approximately 45%) of additions, and activity moves more to apartment-type construction. A summary of the trends by unit type is presented in Table 33.

That most housing activity is concentrated where the majority of the population resides, and thus demand exists (in centres with population 10,000+), is to be expected. However, on closer examination, it is apparent that regardless of the demand or need, rural areas continue to be inundated with single-detached dwellings. This in itself may not be a problem; however, with the trend toward urbanization in many rural areas, there may be implications with respect to choice or suitability and affordability. Rural residents have not had the choice in housing type or tenure or the income levels that their urban counterparts enjoy. While family size continues to be larger, thus supporting the need for single-detached dwellings, rural non-farm areas have increasingly become havens for elderly retired singles and couples, as well as home to divorced and separated households, presenting a relatively new set of housing needs and demands.

6.4 AGE OF HOUSING STOCK

As of 1981, 54.2 percent of the housing stock in Canada had been constructed after 1960, compared with 53.8 percent in urban areas, 51.0 percent in rural non-farm centres and 35.4 percent in farm areas (see Table 34). The continuum-like set of figures reflects a younger housing stock in urban areas, an older housing stock in farm areas, with non-farm areas in between.

Relative to urban areas, the housing stock in the non-farm areas is older, due mainly to less extensive post-World War II (1946-60) construction activity. The period 1946-60 witnessed high levels of urbanization where cities were growing at rates that far exceeded rural areas. Thus, housing was constructed to meet the great demand. Since the post-World War II era, construction of dwellings has continued at a greater rate in urban areas, yielding a housing stock which is younger than in the rural areas.

Although the percentage of housing stock in rural non-farm areas constructed prior to 1920 decreased over the 1971-81 decade from 25.6 percent to 16.0 percent, the proportion of older housing continues to be higher relative to urban areas. The implications here are ambiguous. If it can be assumed that newer housing is "better," in that it provides a better quality of life than older housing, it might be suggested that urban residents have a better quality of living since, in general, the housing stock is newer. On the other hand, if one postulates that housing built prior to World War II was superior in quality of construction and materials, then the picture is not so clear, since the condition of these

"older" dwellings may approximate that of the more recently constructed dwellings. However, information on condition presented in the next section suggests a correlation between age and quality.

6.5 DWELLING CONDITION

In 1986, 14.0 percent of the rural low-rise housing stock and 8.2 percent of the urban low-rise housing stock were in need of major repairs. Although the incidence of major repair requirements was higher in rural Canada, the majority of dwellings in need of major repair was located in urban areas (Table 35). Still, of all the dwellings which needed major repairs, nearly half were located in rural areas (43.8%), a disproportionate number compared with the proportion of dwellings in this area. The incidence of need for minor repairs was more evenly distributed between urban and rural areas.

Consistent with the old housing stock is the greater cost of repairs required to bring rural dwellings up to standard. Table 36 indicates that in 1986, the average amount required to bring a rural dwelling up to standard was almost $5,000, while the average urban dwelling required about half that amount, reinforcing the supposition of the poorer condition of rural housing stocks (part of this cost may also be due to additional transportation costs and the lack of economies of scale in rural areas, which in turn is reflected in the cost of materials).

From Table 37, the following observations can be made:

- Families in rural areas, in general, spend more than the national average on dwelling maintenance and repairs than their urban counterparts.
- In 1986, rural non-farm families spent an average of $391 on home maintenance, repair and replacements, or 106 percent of the national average.
- In the same year, urban families spent less for dwelling maintenance, repair and replacement, an average of $363 or 98 percent of the national average.
- The one exception to this was families in urban areas sized 100,000-499,999, where dwelling maintenance and repair expenditures exceeded the national average by 25 percent.

The fact that rural residents spent more than their urban counterparts on dwelling maintenance, repairs and replacements further supports the suggestion that dwelling condition in small rural communities is worse than in large urban centres, due possibly to age of the stock. However, it may also suggest that rural dwellers *perceive* their homes to need more repair than urban dwellers, based on different levels of expectation and satisfaction, and therefore spend more. On the other hand, it may be an indication that rural dwellers are "more willing" to make expenditures on home repair and maintenance, perhaps linked to the fact that rural families tend to occupy their dwellings for longer periods of time than urban

dwellers. Rural families are less likely to move during the family life cycle than urban dwellers, have larger families and spend more recreational time in the dwelling, necessitating more dwelling repair, maintenance and replacement. Spending more time in the dwelling would suggest two things: first, that with more wear and tear on the dwelling, the need for repair would be greater; and second, that there would be greater need to upgrade and adapt the dwelling to meet the changing needs of the family. Finally, rural families may attach greater importance to the dwelling and its condition, and may do more maintenance, repairs and replacement themselves. Definitive statements on these various factors would only be possible with additional research.

Trends: 1978-1986

A look at the trends in spending on dwelling improvement over the 1978-86 reveals no consistent direction or pattern of change across the various settlement types. Table 37 shows that overall, urban families maintained their spending at a level slightly below the national average. The rural sector, and more specifically the rural non-farm sector decreased its level of expenditure from 115 percent to 106 percent of the national average. Nonetheless, spending by rural families continued to exceed the urban and national averages. Spending was also reduced by families in moderately sized urban centres with populations less than 30,000 and 30,000-99,999. Conversely, spending was increased by families in the larger urban centres (100,000+) and in the farm sector.

Table 38 shows that in 1986, rural non-farm families spent more than twice as much as their urban counterparts on dwelling additions and renovations. The average expenditure for families across Canada was $679, while urban families spent $518 and rural families averaged $1156. Of particular interest is the highest expenditures of $1219 made by families in rural non-farm areas, perhaps supporting the contention that these families tend to live in the same dwelling for the course of the family life cycle (due possibly to the lack of choice), thereby necessitating adaptation to changing need.

As Canadian small centres experience a growing relative concentration of seniors and more seniors elect to remain in their homes, there may be the tendency or requirement to adapt the housing stock to their special needs, such as wheelchair accessibility.

Summary Statement on Dwelling Condition

One fifth of Canada's population resides in rural non-farm areas, about five million people. The housing stock in Canada's small centres tends to be older than in urban areas, with the majority of the units having been constructed prior to World War II. The cost to bring a rural dwelling up to standard is twice the cost of bringing an urban dwelling up to standard. While the majority of dwellings needing

major repairs is located in urban centres, the incidence is higher in rural areas. Rural families spend more on dwelling maintenance, repair and replacement than their urban counterparts, while rural incomes continue to be lower.

6.6 ROOMS PER DWELLING

In Canada, the period 1971-81 witnessed an overall increase in rooms per dwelling (Table 39). Average number of rooms per dwelling in 1971 was 5.4, and by 1981, had increased six percent to 5.7 rooms per dwelling.

This trend occurred in all sectors, urban, rural non-farm and rural farm, perhaps reflecting an improved standard of living for Canadians in general. With respect to degree of change, however, the number of rooms increased to a greater degree in rural areas than in urban areas. The average in rural non-farm areas grew from 5.5 to 5.9 rooms per dwelling, a percentage increase of seven percent, whereas in urban areas, the increase was six percent, from 5.4 to 5.9 rooms per dwelling. Rooms per dwelling increased in farm areas at a rate that surpassed both urban and rural non-farm—from 6.5 to 7.0, an eight percent increase. A negative relationship between size of centre and number of rooms per dwelling persisted over the 1971-81 period: as the population of a centre increased, the number of rooms per dwelling decreased, yielding dwellings with more rooms in rural non-farm areas relative to the more populated urban areas.

The presence of increasing numbers of rooms per dwelling does not necessarily mean that the actual size in square meters is also increasing, although this may be the case. It also does not necessarily follow that dwellings in rural centres are larger than those in urban centres just because they contain, on average, more rooms.

6.7 PRINCIPAL HEATING FUEL

Over the 1971-81 period, electricity showed the most dramatic increase as a principal method of heating homes in Canada (Table 40). The percentage of dwellings heated principally with electricity increased 18.4 percent, from 5.8 percent in 1971 to 24.2 percent in 1981. While most of Canada shifted to electric heat, the increase in use was more significant in rural non-farm areas (22%) than in urban areas (18.3%) and farm areas (10.7%).

The use of natural gas as a principal heating fuel also increased, albeit to a less extent than electricity, with more of an increase in rural areas, especially farm (8.3%) compared with 4.1 percent in urban areas and 5.2 percent increase in non-farm areas. The use of oil has experienced the greatest decline, 40 percent in all sectors except for the farm population, where it declined 24 percent. Although the data

preclude remarks about coal and wood individually, together their use has declined, although they continue to be more widely used in rural areas, especially farm, than in urban areas.

Rural-urban differences continue to exist. In the urban centres, the use of natural gas has surpassed that of oil, and in 1981, gas was most widely used. In rural regions, farm and non-farm, the use of oil as a principal heating fuel is declining; however, in 1981, it was still dominant.

Overall, the trend in all sectors of the Canadian settlement system has been towards greater use of natural gas and electricity, and towards reduced use of oil and other sources such as wood and coal as principal heating fuels.

6.8 PRINCIPAL WATER HEATING FUEL

Only the use of natural gas as a principal water heating fuel increased over the 1971-81 decade, although electricity continued to be more widely employed (Table 41). The 5.5 percent increase in the use of gas, from 29.9 percent to 35.1 percent, was balanced with a 1.8 percent decrease in use of oil (from 13.0 percent to 11.2 percent), a 1.3 percent decrease in the use of electricity (from 53.6% to 52.3%) and a 2.4 percent decline in use of other fuels, such as wood and coal (from 3.5% to 1.1%).

Similar, but magnified, trends occurred in Canada's urban centres, where the use of gas increased 8.7 percent, from 33.3 percent in 1971 to 42.0 percent in 1981; use of oil declined 1.7 percent, from 13.5 percent to 11.8 percent; and use of electricity slid by 6.1 percent, to 45.9 percent from 52.0 percent. The result was a narrowing gap between electricity as the dominant heating method and gas as second. In 1971, 52.0 percent of dwellings had water heated by electricity, while 33.3 percent used gas; a spread of nearly 20 percent. By 1981, the gap had lessened to under four percent, with 45.9 percent using electricity and 42.0 percent using gas.

In the rural non-farm areas, the trends were quite different. While the use of gas was on the rise in urban areas, its use declined in the rural non-farm sector, from 19.1 percent in 1971 to 17.5 percent in 1981, a slight decrease of 1.6 percent. On the other hand, the proportional use of electricity had increased almost 10 percent to 69.2 percent from 59.3 percent. The use of oil declined to greater degree in rural non-farm areas (4.2%) than in urban centres (1.7%). Electricity, as a water heating method, remained dominant in rural non-farm areas over the 1971-81 decade, although contrary to what was happening in urban areas, the gap between the use of gas and use of electricity widened. In 1971, almost 60 percent of the rural non-farm population used electricity to heat water, while close to 20 percent used gas, a difference of 40 percent. By 1981, the gap had spread to over 50 percent, with almost 70 percent using electricity and less than 18 percent using gas.

Farm areas continued to see heightened use of electricity to heat water, 64.8 percent in 1971 and 71.4 percent in 1981, a jump of almost 7 percent. The use of gas also increased by five percent, while the use of oil declined slightly, by one percent. Other sources, such as wood and coal, decreased over 10 percent, from 14.7 percent to 3.9 percent.

6.9 SUMMARY

While the rate of homeownership increased in urban areas and decreased in rural areas, it continued to be higher in rural areas.

Proportions of single-detached dwellings declined in urban areas, while the proportion of multiples increased. Housing starts in rural areas continued to be predominantly single-detached. This may, in the long run, result in a restrictive situation in terms of choice or suitability, and affordability. Rural households do not have the choice in housing nor the higher incomes that their urban counterparts enjoy, and with rural communities increasingly becoming home to a retiring farm population and greater numbers of divorced and separated households, there may be merit in providing more choice in type and tenure.

Relative to urban areas, the housing stock in the rural non-farm areas is older, due considerably to less extensive construction in the 1946-60 period.

The incidence of major repair requirements was higher in rural areas than in urban areas. Of all the dwellings in need of major repair, nearly half were disproportionately located in rural areas. Rural families spend more than their urban counterparts on dwelling maintenance, repair and replacement and have incomes which are lower.

Rooms per dwelling increased across the Canadian settlement system over the 1971-86 period, but was most dramatic in the rural sector, particularly farm areas. Small rural centres experienced greater increases than urban centres.

Households in all sectors have shown greater tendencies to use natural gas or electricity to heat their homes and their hot water, although electricity has been more widely used. Rural non-farm households increased their usage of electricity as a principal heating fuel most dramatically. On the whole, the use of oil, wood and coal as principal heating fuels has declined.

7.0 HOUSING PROBLEMS IN RURAL AREAS

7.1 THE CORE HOUSING NEED MODEL

Housing problems are currently identified by a Core Housing Need Model that focuses on three main problem areas: affordability, adequacy and suitability. The method for the determination of core housing need is briefly outlined below.

Affordability: A household is considered as having an affordability problem if the cost of shelter consumes 30 percent or more of the gross household income.

Adequacy: Adequacy is based on the characteristics of the dwelling unit. A dwelling unit is considered to be inadequate if it needs major repairs or lacks basic facilities. Major repairs refer to defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings. Basic facilities refer to hot and cold running water, an indoor toilet, bathtub or shower.

Suitability: A suitable dwelling is a dwelling that can accommodate the household according to the following prescription:

- there shall be no more than two, or less than one, person per bedroom;
- parents do not share a bedroom with their children;
- dependents aged eighteen or more do not share a bedroom;
- dependents aged five or more of the opposite sex do not share a bedroom.

Therefore, core housing need means those households unable to afford adequate and suitable shelter without spending 30 percent or more of their gross income. More specifically stated, core housing need relates to those households:

- which occupy crowded or inadequate dwellings, and which currently pay less than 30 percent of their income for shelter, but for which basic shelter costs for an adequate and suitable dwelling would consume 30 percent or more of their income;
- which pay 30 percent or more of their income for shelter, and for which an adequate and suitable dwelling would consume 30 percent or more of their income; or
- which have a need for special-purpose accommodation.

The following discussion of core housing need in Canada is based to a considerable extent on the 1981 baseline needs data set. These data are supplemented by 1988 data taken from the Statistics Canada Household Income, Facilities and Equipment (HIFE) and Shelter Cost Survey (SCS) micro data tape. The baseline needs data set is now ten years old, raising important questions regarding its relevance in the 1990s, since circumstances have changed dramatically in Canada's rural areas in the last decade. The preceding chapters have indicated that significant changes have taken place in the size, age and type of households and their housing and economic circumstances. For example, the rural population

continued to decline over the last decade, but this was not accompanied by a corresponding decline in number of households; the population in small centres has aged, and average incomes have improved substantially; the condition of the housing stock has improved in rural areas, and considerable new stock has been built. Given these trends, it is likely that the need as it exists in the 1990s would be predictably different than the need portrayed by a 1981 data base. Nevertheless, it provides the most detailed analysis of core need in rural areas that is available.

The data from the HIFE and SCS surveys, although much more recent, provide far less detail on rural communities. As the measurement of core need is based on a sample survey, the number of households in the survey does not allow reliable and statistically significant analysis in rural areas beyond broad measurements of need at the provincial level. The baseline needs data are based on the extensive coverage of the 1981 census. It must also be noted that the definitions of rural in the two data bases are substantially different. "Rural" in the baseline needs data includes all unorganized territories, rural municipalities and unincorporated townships under 2500 population. "Rural" in the HIFE and SCS data corresponds to the Statistics Canada definition, or those areas with a population less than 1000, or greater than 1000 population with density less than 400 people per square mile. Therefore, attempting to make comparisons of need estimates derived from the two data bases is like comparing apples and oranges. Nevertheless, the data and discussion on both surveys are presented here, because they do present a general picture of housing problems facing rural households, highlight basic differences between urban and rural areas, and, despite the limitations, these are the best data available on a national and provincial basis.

7.2 THE NATURE OF CORE NEED

CMHC, when using the baseline needs data for rural areas, has developed a slightly modified definition of core need which is considered a more accurate indicator of program requirements. Housing need is determined by operating the model the same way, but need is grouped into different categories as follows:

1. *Demand*

   Those core need households experiencing a demand problem spend 30 percent or more of household income on shelter. These households have an affordability problem.

2. *Supply*

   Those core need households experiencing a supply problem spend 30 percent or more of household income on shelter and the dwelling needs major repairs, and/or the unit contains no bathroom,

and/or there is more than one person per room, or all of these circumstances are present. These households have an affordability problem as well as a suitability and/or adequacy problem.

3. *Renovation*

Those core need households experiencing a renovation problem spend less than 30 percent of household income on shelter, but the dwelling needs major repairs, and/or there is no bathroom, and/or there is more than one person per room. These households do not have a problem with affordability, but the dwelling is not adequate or suitable.

7.3 INCIDENCE OF CORE NEED IN CANADA

In 1981, there were 1,128,255 households experiencing core need housing problems. Table 42 shows that these households represented 14.7 percent of the total number of households in Canada (7,684,200). Of those households in core need, 82.2 percent or 927,090 resided in urban areas, and 17.8 percent or 201,200 resided in rural areas. The incidence of core need varied slightly across the urban-rural settlement system; 14.8 percent of urban households were in core need while 14.3 percent of all rural households experienced core need housing problems. From these figures it can be concluded that in 1981, the incidence of core need was slightly greater in Canada's urban areas.***

Table 43 shows that urban households in core need tend to have problems related to housing demand (affordability) (80.9%), whereas Table 43 indicates that rural core need households were more likely to experience problems related to either demand (52.6%) or renovation (34.6%). That the problem in urban areas is predominantly one of affordability (demand) is not surprising, since the condition of the housing stock continues to be much better, the stock is newer and prices are substantially higher than in rural areas. That the incidence of the renovation problem is substantially greater in rural areas correlates with a housing stock that is generally older and in poorer condition.

7.4 TYPE OF HOUSEHOLD IN CORE NEED

7.4.1 As a Percentage of Total Households (Incidence)

In urban areas, 9.9 percent of all families experienced housing problems. The incidence of problems for families in rural areas was 11.3 percent for families. The incidence of core need among non-family households in urban and rural areas was comparable in 1981. Tables 43 and 44 show that 22.1 percent

*** It should be noted that the base line needs data for urban areas included incorporated towns and villages under 2500 population. This could have the effect of skewing need toward urban areas, since centres of this nature are generally considered to be rural in other sections of this report.

of urban non-family households were in core need, compared with 23.5 percent of rural non-family households. However, it should be noted that non-family households in rural areas comprise a much smaller proportion of total households than in urban areas (21.8% of all urban households and only 12.9% of all rural households). Nevertheless, the incidence of core need among non-family households in urban and rural areas is very similar. The senior households in rural areas tended to fare much better than their urban counterparts. Seniors comprised 21.2 percent of the rural households, and 18.2 percent of these were in core need. While seniors comprised a smaller proportion of the total number of urban households (16.5%), a greater proportion (23.3%) experienced core need problems.

7.4.2 As a Percentage of Total Need (Distribution)

Families comprised the largest proportion of households in core need in both urban and rural areas. In urban areas, 41.0 percent of the households in core need were family households; 32.7 percent were non-family households and 26.2 percent were seniors. In rural areas, 52.1 percent of the households in core need were families, 20.9 percent were non-family households and 27.0 percent were seniors. Although policy and program initiatives in rural areas must recognize that over half of all households in need are families, the high proportions of non-family and senior households in need must also be recognized.

7.5 TENURE OF HOUSEHOLDS IN CORE NEED

In both urban and rural areas, the incidence of core need was higher among renter than owner households. In urban areas, 25.5 percent of all renter households were in core need, as opposed to 7.0 percent of the owner occupants. The comparative figures in rural areas were 23.5 percent and 12.1 percent respectively. The distribution of renter and owner core need households in urban areas was inversely proportional to the distribution in rural areas. Households in core need in urban areas tended to be renters, while households in core need in rural areas were more likely to be owners. In urban areas, 72.7 percent of the households in core need were renters, and 27.3 percent were owners. Conversely, in rural areas, where the majority of households are owners, it is not surprising that 68.1 percent of the households in core need were owners and 31.9 percent were renters. That over one third of the rural core need households were renters underlines the importance of policies which focus on the rental stock. The core need data do not identify which type of core need households rent. Past trends suggest that renter households tend to be either non-family or senior households, but further information is required to confirm this within the context of core need.

7.6 MORE RECENT ESTIMATES OF CORE NEED

The 1988 figures based on the HIFE and SCS surveys, in which the definition of rural areas is based on a smaller centre size, provide more recent data with which to compare rural and urban areas and variation in rural need from province to province. Table 45 indicates that:

1. The incidence of need in rural areas is 10.1 percent (one in ten households has a housing problem). This is lower than the 14.8 percent in urban areas.
2. The incidence of need varies from 19.3 percent (one in five households) in Newfoundland to 7.3 percent in Ontario.
3. Housing problems in rural areas are particularly evident in the Maritime provinces and to a lesser extent in Saskatchewan and Alberta. In all these provinces, the incidence of need exceeds 10 percent, rising to approximately 20 percent in Newfoundland.
4. It is only in Newfoundland that the incidence of need in rural areas exceeds need in urban areas.
5. Distribution of the national share of rural need presents a substantially different picture. New Brunswick, Quebec and Ontario account for approximately 50 percent of all rural households with housing problems in rural Canada.
6. Comparison of the share of rural need with the share of rural population on a province-by-province basis (Table 46) confirms the significance of rural housing problems in the Maritime provinces and Saskatchewan. In these provinces, the share of rural need is substantially higher than their share of national rural households.

7.7 SUMMARY

In 1981, the incidence of core need was only slightly higher in urban areas relative to rural areas (Table 47). Urban core need households were more likely to experience demand (affordability) problems, while rural core need households tended to have either demand or renovation (adequacy) problems.

Families were the dominant household type in core need in urban and particularly rural areas, where they accounted for over half of the core need households. Senior households comprised nearly one third of the core need households in rural areas, which is not surprising in view of the aging rural population. In urban areas, over one third of the core need households were non-families, corresponding to the greater proportions of never-married, separated and divorced households.

Senior and non-familiy households were more likely to experience core need problems in urban areas, while non-family households were more likely to have core need problems in rural areas. In both urban and rural settlements, renter households were more likely than owner occupants to be in core need.

Housing problems in rural areas are particularly evident in the Maritime provinces and Saskatchewan. Their share of national rural need is substantially higher than their share of national rural households.

A trend analysis using more current data would be useful to establish rather housing need in rural areas is increasing or decreasing.

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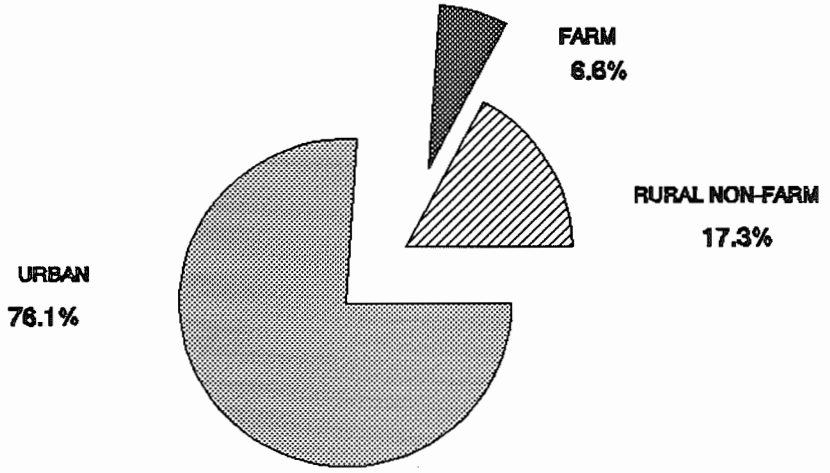
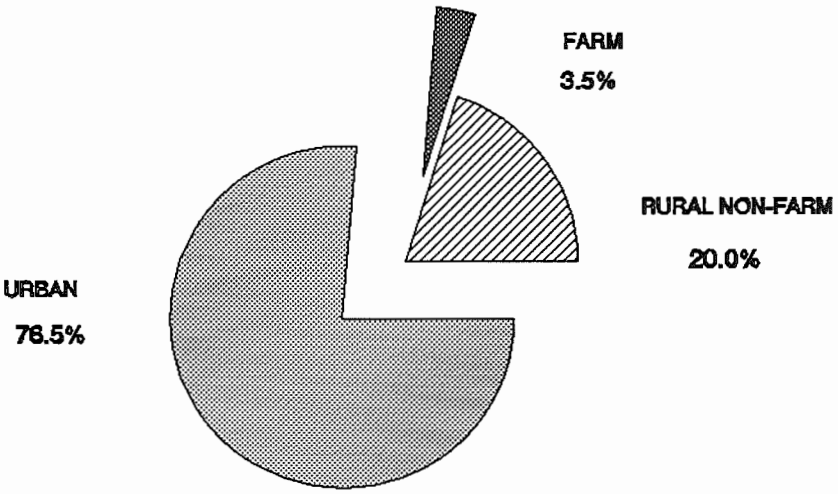
FIGURES AND TABLES

FIGURE 1
POPULATION DISTRIBUTION, CANADA, 1971



Source: Statistics Canada

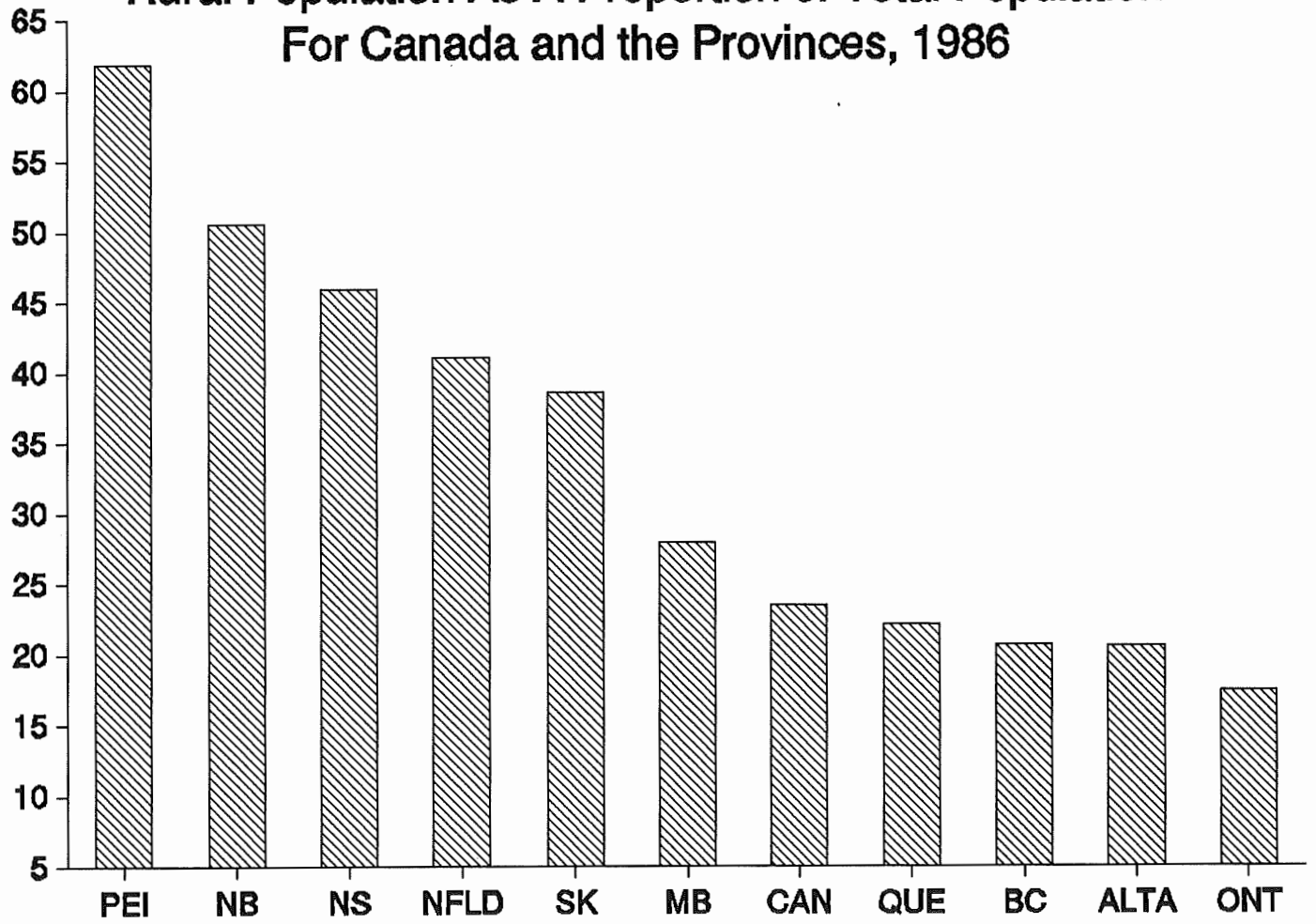
FIGURE 2
POPULATION DISTRIBUTION CANADA, 1986



Source: Statistics Canada.

Figure 3

Rural Population As A Proportion of Total Population For Canada and the Provinces, 1986

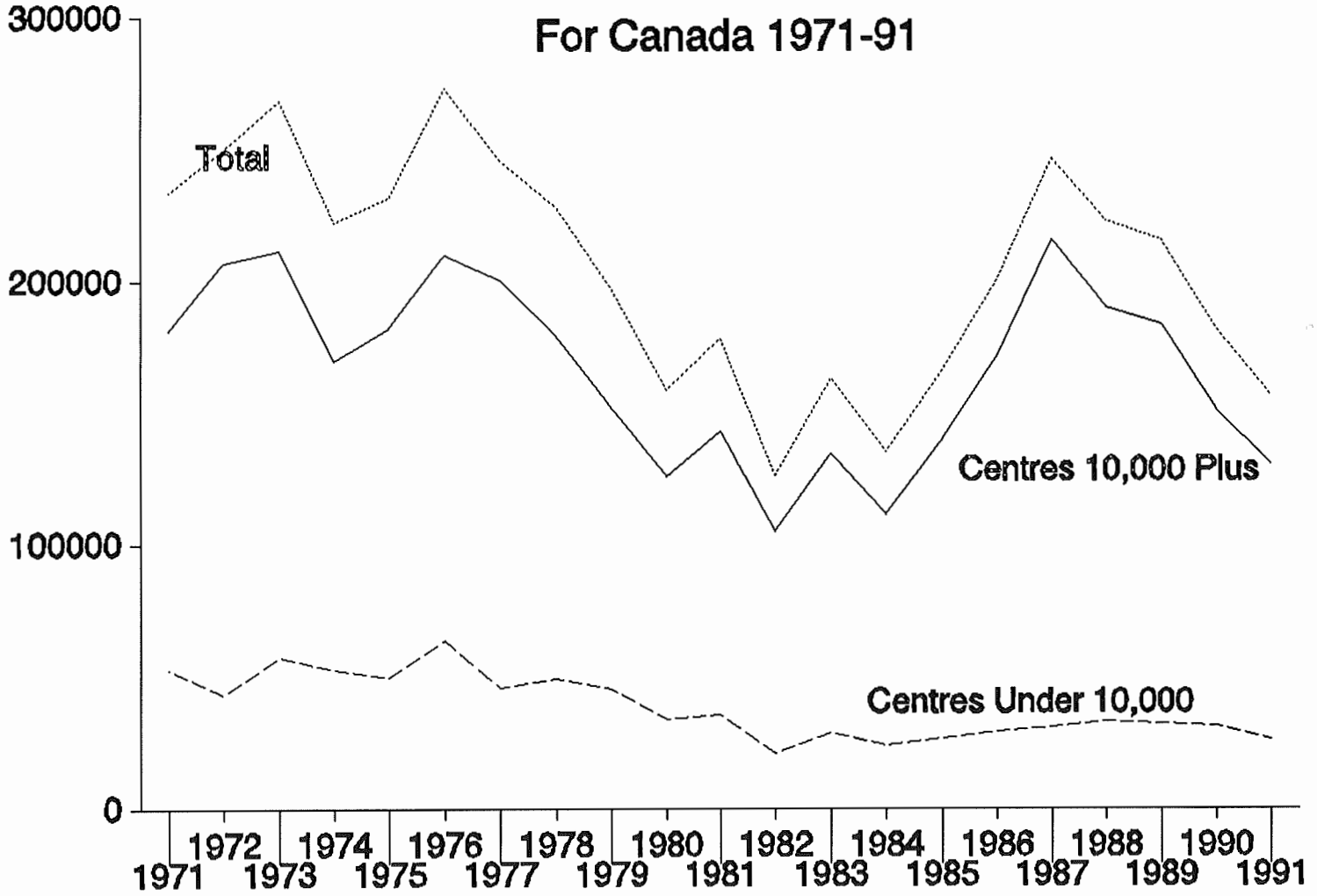


Note: Urban = greater than 1,000 population
Rural = less than 1,000 population

Source: Statistics Canada, (1989). Canada's Population From Ocean to Ocean. Catalogue 98-120. Ottawa.

FIGURE 4

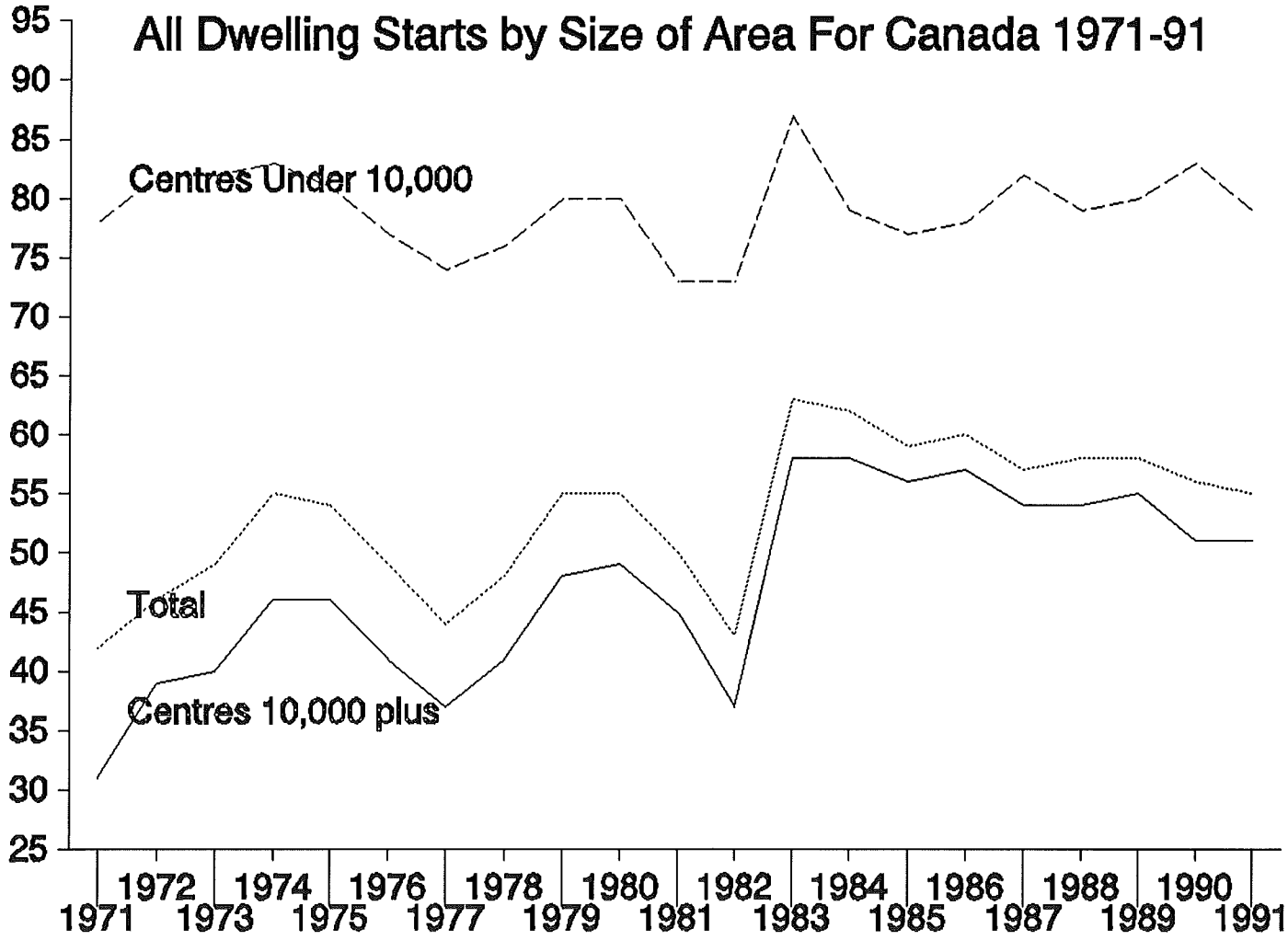
Annual Dwelling Starts By Size of Area For Canada 1971-91



Source: Canadian Housing Statistics: CMHC 1971-1991.

FIGURE 5

Single Detached Dwelling Starts As a Percentage of All Dwelling Starts by Size of Area For Canada 1971-91



Source: Canada Housing Statistics: CMHC 1971-1991.

TABLE 1: URBAN AND RURAL POPULATIONS OF CANADA BY NUMBER (IN THOUSANDS) AND PERCENT, 1871 TO 1986						
Census	CANADA		Urban*		Rural**	
	Number	Percent	Number	Percent	Number	Percent
1871	3,689.9	100	722.3	19.6	2,966.9	80.4
1881	4,324.8	100	1,109.5	25.7	3,215.3	74.3
1891	4,833.2	100	1,537.1	31.8	3,296.1	68.2
1901	5,371.3	100	2,014.2	37.5	3,357.1	62.5
1911	7,106.6	100	3,272.9	45.4	3,933.7	54.6
1921	8,787.9	100	4,352.1	49.5	4,435.8	50.5
1931	10,376.8	100	5,572.1	53.7	4,804.7	46.3
1941	11,506.7	100	6,252.4	54.3	5,254.2	45.7
1951	14,009.4	100	8,628.3	61.6	5,381.2	38.4
1961	18,238.2	100	12,700.4	69.6	5,537.9	30.4
1971	21,568.3	100	16,410.8	76.1	5,157.5	23.9
1981	24,343.2	100	18,435.9	75.7	5,907.3	24.3
1986	25,309.3	100	19,352.1	76.5	5,957.2	23.5

* Urban Areas having population greater than 1,000.
** Rural Areas having population less than 1,000.
Source: Statistics Canada.

TABLE 2: POPULATION DISTRIBUTION IN RURAL AND URBAN AREAS CANADA, 1971 AND 1986					
	1971	Percent	1986	Percent	% Change
Urban	16,410,785	76.1	19,352,075	76.5	+ 17.9
Rural Non-Farm	3,737,735	17.3	5,066,760	20.0	+ 35.5
Rural Farm	1,419,795	6.6	890,490	3.5	- 37.3
TOTAL RURAL	5,157,530	23.9	5,957,250	23.5	+ 15.5
CANADA	21,586,310	100.0	25,309,330	100.0	+ 17.3

Based on definition of Urban = population 1,000+ and Rural = population <1,000 plus from residents.
Source: Statistics Canada.

TABLE 3: POPULATION DISTRIBUTION BY CENTRE SIZE CANADA, 1971 AND 1986

	1971		1986		Change	
	Number	Percent	Number	Percent	Number	Percent
CANADA	21,568,310	100.0	25,309,330	100.0	+ 3,741,020	+ 17.3
100,000+	10,246,170	47.5	13,363,486	52.8	+ 3,117,316	+ 30.4
10,000 - 99,999	3,679,145	17.0	3,758,667	14.9	+ 79,522	+ 2.2
5,000 - 9,999	844,725	3.9	797,258	3.1	- 47,467	- 5.6
1,000 - 4,999	1,640,745	7.6	1,432,674	5.7	- 208,071	- 12.7
TOTAL URBAN	16,410,785	76.1	19,352,075	76.5	+ 2,941,290	+ 17.9
< 1,000	3,737,735	17.3	5,066,760	20.0	+ 1,329,025	+ 35.5
Farm	1,419,795	6.5	890,490	3.5	- 529,305	- 37.3
TOTAL RURAL	5,157,530	23.9	5,957,250	23.5	+ 799,720	+ 15.5

Source: Statistics Canada

TABLE 4: DISTRIBUTION OF URBAN AND RURAL POPULATIONS INSIDE AND OUTSIDE CMA'S AND CA'S CANADA, 1981 AND 1986

	1981*	1986	Percent Change
CANADA	24,343,181	25,354,064	+ 4.2%
Inside CMAs/CAs	18,291,480	** 19,215,107	+ 5.1%
Urbanized Core	16,260,705	16,969,758	+ 4.4%
Urban Fringe	381,781	417,176	+ 9.3%
Rural Fringe	1,648,994	1,828,173	+ 10.9%
Outside CMAs/CAs	6,051,701	** 6,094,224	+ 0.7%
Urban	1,972,649	1,965,151	- 0.4%
Rural	4,079,052	4,129,073	+ 1.2%

* Based on the 1986 area.
** Excludes data for incompletely enumerated Indian reserves and Indian settlements.
*** See Appendix A for definitions of CMA and CA.
Source: Statistics Canada. (1989). *Canada's Population From Ocean to Ocean*. Catalogue 98-120. Ottawa.

TABLE 5: PERCENTAGE DISTRIBUTION OF POPULATION IN URBAN*, RURAL AND FARM AREAS FOR CANADA AND REGIONS, 1931 TO 1986**

	1931	1941	1951	1961	1971	1981	1986
CANADA							
Urban	50.0	51.1	61.6	69.6	76.1	75.7	76.5
Rural Non Farm	18.9	21.8	18.2	19.0	17.3	20.0	20.0
Farm	31.1	27.1	20.2	11.4	6.6	4.3	3.5
Atlantic Provinces							
Urban	36.7	37.6	45.7	49.7	55.9	53.6	52.9
Rural Non Farm	22.9	31.0	34.5	41.7	40.3	44.3	45.4
Farm	40.4	31.4	19.8	8.6	3.8	2.1	1.7
Quebec							
Urban	58.8	59.9	66.5	74.3	80.6	77.6	77.9
Rural Non Farm	15.3	15.4	14.6	15.0	14.3	19.5	19.9
Farm	25.9	24.7	18.9	10.7	5.1	2.9	2.2
Ontario							
Urban	58.8	60.0	70.8	77.4	82.4	81.7	82.1
Rural Non Farm	18.3	21.7	14.5	14.5	12.9	15.1	15.3
Farm	22.9	18.3	14.7	8.1	4.7	3.2	2.6
Prairie Provinces							
Urban	30.2	30.6	44.8	57.5	67.0	71.4	73.6
Rural Non-Farm	19.4	22.2	17.8	18.5	16.1	17.6	16.9
Farm	50.4	47.2	37.4	24.0	16.9	11.0	9.6
British Columbia							
Urban	55.6	52.8	68.1	72.5	75.7	77.9	79.2
Rural Non Farm	30.0	34.9	22.5	22.7	20.9	19.9	18.9
Farm	14.4	12.3	9.4	4.8	3.4	2.2	1.8

* Urban = population 1,000+
** Rural = population >1,000
Adapted from Dasgupta, 1988.

TABLE 6: NUMBER OF TOWNS AND VILLAGES UNDER 5,000 POPULATION BY SIZE AND PROVINCE CANADA, 1981

	Population of Centre				Percentage
	< 1,000	1,000 - 2,499	2,500 - 4,999	Total	
Newfoundland	216	56	20	292	15.5%
Prince Edward Island	23	12	1	36	1.9%
Nova Scotia	2	13	12	27	1.4%
New Brunswick	42	46	12	100	5.3%
Quebec	159	96	95	350	18.7%
Ontario	73	72	39	184	9.8%
Manitoba	44	20	6	70	3.7%
Saskatchewan	409	43	14	466	24.8%
Alberta	136	49	32	217	11.6%
British Columbia	23	30	17	70	3.7%
Yukon	1	1	0	2	0.1%
Northwest Territories	54	6	2	62	3.3%
CANADA TOTAL	1,182	444	250	1,876	100.0%

Adapted from Qadeer & Chinnery, 1986.

TABLE 7: POPULATION CHANGE BY SIZE OF CENTRE: SASKATCHEWAN

Size of Centre	Population in Size Category		Percentage Change 1961-86
	1961	1986	
Under 250	41,538	30,807	- 25.8
250 - 499	37,582	37,114	- 1.2
500 - 999	40,666	56,715	39.5
1,000 - 4,999	85,119	112,111	31.7
5,000 - 9,999	26,059	23,445	- 10.0
10,000 plus	304,119	487,894	60.4
TOTAL	535,083	748,086	39.8

Source: Statistics Canada 1961, 1986.

TABLE 8: NUMBER OF PRIVATE HOUSEHOLDS BY CENTRE SIZE CANADA, 1971, 1986

	1971		1986		Change	
	Number	%	Number	%	Number	%
CANADA	6,034,505	100	8,991,670	100	+ 2,957,165	+ 49
100,000 +	3,060,460	51	5,544,610	62	+ 2,484,150	+ 81
10,000 - 99,999	1,008,090	17	1,438,180	16	+ 431,090	+ 42
5,000 - 9,999	226,155	4	253,260	3	+ 27,105	+ 12
1,000 - 4,999	443,715	7	440,645	5	- 3,070	- 1
less than 1,000	969,665	16	1,111,235	12	+ 141,570	+ 15
Farm	327,425	5	201,915	2	- 125,510	- 38

Source: Statistics Canada

TABLE 9: SUMMARY OF PERCENT CHANGE IN POPULATION AND NUMBER OF HOUSEHOLDS BY CENTRE SIZE CANADA, 1971 TO 1986

	Population	Households
CANADA	+ 17%	+ 49%
100,000 +	+ 30%	+ 81%
10,000 - 99,999	+ 2%	+ 42%
5,000 - 9,999	- 5.6%	+ 12%
1,000 - 4,999	- 12.7%	- 1%
less than 1,000	+ 35%	+ 15%
Farm	- 37%	- 38%

Source: Statistics Canada

TABLE 10: PERCENTAGE DISTRIBUTION OF POPULATION BY GENDER FOR URBAN AND RURAL AREAS CANADA, 1971 AND 1986
(percent of total population)

Area of Residence	1971		1986	
	Male	Female	Male	Female
CANADA	50.1%	49.9%	49.3%	50.7%
Urban	49.3%	50.7%	48.5%	51.5%
Rural Non-Farm	51.0%	49.0%	50.8%	49.2%
Farm	54.5%	45.5%	55.2%	44.8%

Source: Statistics Canada

TABLE 11: GENDER RATIOS FOR URBAN AND RURAL AREAS CANADA AND THE PROVINCES: 1986

	Total Population	Urban	Rural	Rural Non-Farm	Rural Farm
CANADA	97	95	106	104	116
Newfoundland	100	97	105	105	120
Prince Edward Island	99	87	105	105	117
Nova Scotia	97	93	103	103	115
New Brunswick	98	92	104	103	115
Quebec	96	93	106	105	118
Ontario	96	95	105	104	114
Manitoba	97	93	108	104	117
Saskatchewan	100	94	108	103	120
Alberta	102	99	111	108	117
British Columbia	98	96	107	107	111

TABLE 12: GENDER RATIOS BY SIZE OF AREA OF RESIDENCE FOR CANADA 1951 TO 1981 SHOWING PROVINCIAL VARIATIONS FOR 1981 (number of males per 100 females)

	Canada 1951-1981				Provinces, 1981									
	1951	1961	1971	1981	Nfld	PEI	N.S.	N.B.	Que	Ont	Man	Sask	Alta	B.C.
CANADA	102	102	102	99										
500,000 +	-	-	-	-	-	-	-	-	94	95	93	-	103	96
100,000-499,999	94	98	97	95	93	-	94	-	94	96	-	94	-	90
30,000-99,999	96	98	98	94	-	-	93	92	95	95	91	94	100	97
10,000-29,999	96	99	99	95	101	87	95	93	97	95	101	94	104	100
5,000-9,999	-	99	100	97	100	-	92	100	97	97	95	97	103	101
2,500-4,999	-	100	99	98	100	-	94	91	97	95	91	95	102	102
1,000-2,499	99	101	101	98	103	92	96	99	98	96	97	95	102	103
Non-Farm	110	109	107	98	106	104	103	104	105	104	104	103	108	108
Farm	117	116	116	117	119	119	117	116	119	114	117	120	119	111

Adapted from Hodge & Qadeer (1983). Table 5.5

TABLE 13: PERCENTAGE DISTRIBUTION OF POPULATION BY AGE FOR CANADA 1971 AND 1986

	CANADA			Urban			Rural Non-Farm			Farm		
	1971	1986	+/-	1971	1986	+/-	1971	1986	+/-	1971	1986	+/-
0-19	39%	29%	-10	37%	27%	-10	43	32	-11	47	34	-13
20-44	34	41	+7	36	43	+7	30	39	+9	26	34	+8
45-64	19	19	0	19	20	+1	18	18	0	21	24	+3
65+	8	11	+3	7	10	+3	10	11	+1	6	7	+1
TOTALS	100	100	--	100	100	--	100	100	--	100	100	--

Source: Statistics Canada.

TABLE 14: YOUNG DEPENDENCY RATIOS* BY SIZE OF AREA OF RESIDENCE FOR CANADA, 1961, 1971, 1981

Size of Centre	1961	1971	1981
CANADA	79	75	52
500,000+	--	--	45
100,000 - 499,999	66	70	50
30,000 - 99,999	77	70	52
10,000 - 29,999	81	76	56
5,000 - 9,999	83	79	58
2,500 - 5,000	84	78	57
1,000 - 2,499	86	80	59
Non-Farm/Village	97	87	63
Farm	99	92	69

*Young dependency ratios reflect the number of people under 20 years of age for every 100 aged 20 to 69 years.
Note that -- indicates that figures are not available.
Adapted from Hodge & Qadeer, 1983.

TABLE 15: YOUNG DEPENDENCY RATIOS* BY SIZE OF CENTRE FOR CANADA AND PROVINCES, 1981

	CANADA	Nfld	PEI	NS	NB	Que	Ont	Man	Sask	Alta	BC
500,000 +	45	--	--	--	--	44	45	47	--	47	41
100,000 - 499,999	50	59	--	48	--	49	51	--	54	--	39
30,000 - 99,999	52	--	--	54	52	48	52	50	57	55	52
10,000 - 29,999	56	69	51	59	54	56	54	65	56	64	56
5,000 - 9,999	58	84	--	54	63	53	70	57	59	62	55
2,500 - 4,999	57	76	--	55	52	53	55	50	57	61	54
1,000 - 2,499	59	81	66	57	60	53	56	57	56	68	59
Non-Farm/Village	63	82	68	62	68	60	59	70	67	69	57
Farm	69	72	67	63	67	73	64	70	68	71	66

* Young Dependency Ratio refers to the number of persons under 20 years of age for every 100 aged 20 to 69 years.
-- indicates the absence of centres in a particular size category.
Adapted from Hodge & Qadeer, 1983.

TABLE 16: YOUNG DEPENDENCY RATIOS BY SIZE OF AREA BY PROVINCE: 1986

	CANADA	Nfld.	P.E.I.	NS	NB	Que.	Ont.	Man.	Sask.	Alta.	BC
TOTAL	48	65	57	51	54	45	46	52	58	52	44
Urban	45	60	49	46	48	42	44	47	53	49	55
Rural	59	73	62	57	60	56	55	67	68	65	55
Non Farm	58	73	63	57	60	55	55	69	70	66	56
Farm	60	63	61	57	59	61	57	65	65	64	52

Source: Statistics Canada
Calculated from Publication 94-129.

TABLE 17: ELDERLY DEPENDENCY RATIOS* BY SIZE OF CENTRE FOR CANADA, 1961, 1971, 1981			
	1961	1971	1981
CANADA	9	9	10
500,000 +	--	--	10
100,000 - 499,999	9	9	11
30,000 - 99,999	8	9	11
10,000 - 29,999	9	10	11
5,000 - 9,999	11	10	13
2,500 - 4,999	11	12	15
1,000 - 2,499	13	13	17
Non-Farm/Village	12	12	11
Farm	8	7	5

* Elderly Dependency Ratio refers to the number of persons aged 70+ for every 100 persons aged 20 to 69 years.
Adapted from Hodge & Qadeer (1983). Table 5.8.

TABLE 18: ELDERLY DEPENDENCY RATIOS* BY SIZE OF CENTRE AND BY PROVINCE FOR CANADA, 1981

Size of Centre	CANADA	NFLD	PEI	NS	NB	QUE	ONT	MAN	SASK	ALTA	BC
500,000 +	10	--	--	--	--	9	9	12	--	6	11
100,000 - 499,999	11	10	--	8	--	8	11	--	10	--	19
30,000 - 99,999	11	--	--	14	12	9	11	16	15	9	13
10,000 - 29,999	11	7	18	14	12	9	13	11	17	8	10
5,000 - 9,999	13	7	--	15	11	10	14	18	21	10	11
2,500 - 4,999	15	10	--	21	19	11	16	30	24	13	12
1,000 - 2,499	17	9	19	18	14	13	20	19	27	16	10
Non-Farm/Village	11	9	13	12	10	8	10	16	20	10	7
Farm	5	6	9	9	8	4	6	5	5	4	4

* Elderly Dependency Ratio refers to the number of persons age 70+ for every 100 person aged 20 to 69 years.
Adapted from Hodge & Qadeer, 1983.

TABLE 19: ELDERLY DEPENDENCY RATIOS BY SIZE OF AREA AND BY PROVINCE: 1986

	CANADA	Nfld.	PEI	NS	NB	Que.	Ont.	Man.	Sask.	Alta.	BC
TOTAL	18	16	23	20	19	16	18	22	23	13	20
Urban	18	16	27	20	21	16	18	22	23	13	21
Rural	17	17	20	20	17	14	17	21	23	15	16
Non-Farm	18	17	21	21	17	15	18	26	33	18	17
Farm	11	10	16	15	14	8	12	11	11	10	11

* Statistics Canada
Calculated from Publication 94-129.

TABLE 20 PERCENTAGE OF POPULATION AGED 65 AND OVER AND 75 AND OVER BY URBAN AND RURAL AREAS, CANADA AND PROVINCES, 1986

AREA	CANADA		NEWFOUND-LAND		PRINCE EDWARD ISLAND		NOVA SCOTIA		NEW BRUNSWICK		QUEBEC	
	65 & Over	75 & Over	65 & Over	75 & Over	65 & Over	75 & Over	65 & Over	75 & Over	65 & Over	75 & Over	65 & Over	75 & Over
Urban: 500,000 and over	10.2	4.0	-	-	-	-	-	-	-	-	10.2	3.8
100,000 - 499,999	11.2	4.5	9.6	3.7	-	-	9.4	3.7	-	-	10.0	3.7
30,000 - 99,999	11.9	4.7	-	-	-	-	15.1	5.7	12.2	4.9	10.9	4.1
10,000 - 29,999	11.4	4.7	7.9	2.9	15.3	7.2	14.1	5.5	12.3	5.0	9.5	3.5
5,000 - 9,999	12.2	5.2	7.6	2.4	-	-	14.9	6.3	10.9	4.6	10.8	4.4
2,500 - 4,999	13.8	6.0	9.7	3.7	-	-	17.2	8.1	18.0	8.5	12.6	5.3
1,000 - 2,499	14.7	6.5	8.6	3.0	15.9	7.7	16.8	7.6	14.6	6.4	13.2	5.6
Less than 10,000[1]	13.6	5.9	8.8	3.1	16.0	7.7	16.0	7.1	3.7	6.1	12.4	5.2
TOTAL URBAN[1]	11.0	4.4	8.8	3.3	15.4	7.3	12.2	4.9	12.6	5.2	10.4	4.0
Rural: Farm	6.2	1.6	6.2	2.1	8.8	3.0	8.8	2.8	8.1	2.4	4.5	1.4
Non-farm	10.2	3.6	8.7	3.1	11.4	4.5	11.7	4.4	9.7	3.6	8.8	3.0
TOTAL RURAL	9.6	3.3	8.7	3.1	11.0	4.3	11.5	4.3	9.6	3.6	8.4	2.9
GRAND TOTAL	10.7	4.1	8.8	3.2	12.7	5.4	11.9	4.6	11.1	4.4	10.0	3.7

TABLE 20 PERCENTAGE OF POPULATION AGED 65 AND OVER AND 75 AND OVER BY URBAN AND RURAL AREAS, CANADA AND PROVINCES, 1986

	ONTARIO		MANITOBA		SASKATCHEWAN		ALBERTA		BRITISH COLUMBIA	
	65 & Over	75 & Over	65 & Over	75 & Over	65 & Over	75 & Over	65 & Over	75 & Over	65 & Over	75 & Over
Urban: 500,000 and over	10.2	4.0	12.4	5.0	-	-	7.3	2.8	12.0	4.8
100,000 - 499,999	11.1	4.4	-	-	9.8	4.1	-	-	18.2	8.0
30,000 - 99,999	11.7	4.6	14.1	6.2	14.0	6.1	9.2	3.7	13.5	5.3
10,000 - 29,999	13.0	5.7	10.1	4.4	15.7	6.9	7.7	3.5	11.8	4.5
5,000 - 9,999	13.6	6.0	16.1	7.4	19.8	9.2	9.4	4.2	12.0	4.7
2,500 - 4,999	14.9	6.5	25.7	13.1	18.5	8.8	11.7	5.4	13.1	5.0
1,000 - 2,499	16.6	7.6	16.9	8.3	21.5	10.1	13.5	6.1	10.7	4.2
Less than 10,000[1]	14.8	6.6	18.6	9.0	20.4	9.6	11.1	5.1	12.1	4.7
TOTAL URBAN[1]	11.1	4.5	13.1	5.6	13.1	5.7	8.1	3.3	12.8	5.2
Rural: Farm	7.2	1.9	6.2	1.4	6.4	1.4	5.7	1.3	6.6	1.5
Non-farm	10.4	3.7	13.2	5.2	16.4	6.7	9.6	3.6	9.7	2.9
TOTAL RURAL	10.0	3.4	11.2	4.1	12.2	4.5	8.1	2.8	9.5	2.7
GRAND TOTAL	10.9	4.3	12.6	5.2	12.7	5.3	8.1	3.2	12.1	4.7

Source: 1986 Census of Canada unpublished data.

Notes: - nil or zero

[1] includes a small number of urban areas with a population fewer than 1,000.

TABLE 21: PERCENTAGE DISTRIBUTION OF POPULATION* BY MARITAL STATUS SHOWING URBAN AND RURAL AREAS FOR CANADA 1971**, 1976, 1981, 1986

	Never Married	Married	Separated	Widowed	Divorced
CANADA					
1971**	28.3	61.9	2.4	6.2	1.2
1976	27.9	62.0	2.2	6.1	1.8
1981	27.9	60.9	2.5	6.0	2.7
1986	27.2	60.4	2.6	6.3	3.5
Urban					
1976	28.2	60.8	2.5	6.3	2.1
1981	28.3	59.4	2.8	6.5	3.0
1986	28.1	58.5	2.9	6.4	4.0
Rural Non-Farm					
1976	26.2	65.0	1.6	6.0	1.1
1981	25.0	66.2	1.7	5.4	1.6
1986	24.3	65.5	1.9	6.0	2.3
Rural Farm					
1976	33.4	62.9	0.5	2.7	0.4
1981	32.4	64.1	0.6	2.3	0.6
1986	29.7	66.6	0.7	2.2	0.9

* Population 15 years of age and over.
** Urban-Rural breakdowns not available for 1971.
Source: Statistics Canada

TABLE 22: AVERAGE ANNUAL INCOME* FOR INDIVIDUALS** BY CENTRE SIZE FOR CANADA, 1971 AND 1981 SHOWING PERCENT OF NATIONAL AVERAGE

	1971		1981	
	Income ($)	Percentage	Income ($)	Percentage
500,000 +	5,641	112	14,098	109
100,000 - 499,999	5,382	106	12,878	99
30,000 - 99,999	5,012	99	12,642	97
10,000 - 29,999	5,052	100	12,629	97
5,000 - 9,999	4,847	96	12,367	95
1,000 - 4,999	4,540	90	11,692	90
Rural Non-Farm	4,090	81	11,543	89
Farm	3,561	70	11,486	88
CANADA	5,033	100	12,993	100

* In current dollars.
**15 years and over.
Source: Statistics Canada.

TABLE 23: AVERAGE AND MEDIAN INCOME FOR FAMILIES IN URBAN AND RURAL AREAS BY SIZE OF AREA OF RESIDENCE AND BY PROVINCE/REGION FOR CANADA, 1988

	Urban						Rural	
	Population 100,000 +		30,000 - 99,999		1,000 -29,999		Less than 1,000	
	$	%	$	%	$	%	$	%
CANADA	50,354	100	42,566	100	41,161	100	38,528	100
Atlantic Region	43,434	86	36,363	85	38,580	94	33,590	87
Quebec	44,269	88	39,972	94	35,967	87	35,773	93
Ontario	56,361	112	45,514	107	47,027	114	44,433	115
Prairie Region	47,854	95	43,568	102	40,895	99	38,593	100
British Columbia	48,577	96	40,542	95	41,558	101	40,678	106

Source: Income Distribution by Size of Canada 13-207.

TABLE 24: AVERAGE ANNUAL HOUSEHOLD INCOME BY SIZE OF CENTRE (FOR CENTRES UNDER 10,000 POPULATION) FOR CANADA AND PROVINCES, 1981

	Size of Centre					
Province	< 1,000	1,000 - 2,499	2,500 - 4,999	5,000 - 9,999	Province Average	Percent of Nat'l Avge
CANADA	$19,144	$21,045	$22,283	$23,913	$24,460	100.0
Newfoundland	18,053 (94%)	18,962 (90%)	21,278 (95%)	21,526 (94%)	21,198	86.6
Prince Edward Island	17,007 (89%)	20,690 (98%)	20,653 (93%)	22,536 (94%)	19,338	79.1
Nova Scotia	17,308 (90%)	18,322 (87%)	19,467 (87%)	20,644 (86%)	20,476	83.7
New Brunswick	18,402 (96%)	20,321 (97%)	21,408 (96%)	20,994 (88%)	20,112	82.2
Quebec	19,752 (103%)	20,628 (98%)	22,499 (101%)	25,339 (106%)	22,869	93.5
Ontario	18,773 (98%)	20,303 (96%)	21,426 (96%)	22,507 (94%)	25,577	104.6
Manitoba	16,476 (86%)	18,932 (90%)	17,933 (80%)	21,786 (91%)	21,721	88.8
Saskatchewan	19,161 (100%)	20,789 (99%)	21,318 (96%)	23,230 (97%)	22,637	92.5
Alberta	20,625 (108%)	24,051 (114%)	24,758 (111%)	26,196 (110%)	27,969	114.3
British Columbia	24,225 (127%)	26,074 (124%)	23,808 (107%)	24,725 (103%)	26,171	106.9

Source: Qadeer & Chinnery, 1986. Appendix Table 4.

TABLE 25: PERCENTAGE DISTRIBUTION OF LOW-INCOME* FAMILIES AND UNATTACHED INDIVIDUALS BY SIZE OF AREA OF RESIDENCE, CANADA 1971, 1979, 1988

Size of Area	Families		Unattached Individuals	
	Low Income	All	Low Income	All
1971				
30,000 +	41.5%	61.6%	57.4%	68.0%
15,000 - 29,999	5.8%	5.9%	8.5%	7.5%
1,000 - 14,999	12.9%	12.0%	15.5%	11.7%
Rural (less than 1,000)	38.8%	20.5%	18.6%	12.7%
1979				
30,000 +	64.1%	64.6%	73.5%	73.6%
15,000 - 29,999	6.1%	5.5%	6.3%	5.8%
1,000 - 14,999	10.0%	11.0%	12.3%	10.8%
Rural (less than 1,000)	19.8%	18.8%	7.9%	9.7%
1988				
30,000+	74.1%	68.3%	80.1%	77.2%
less than 30,000	11.5%	12.9%	13.3%	13.5%
Rural (less than 1,000)	14.4%	18.8%	6.6%	9.3%

* Low income cut-offs are relative levels determined from income and expenditure patterns in 1978. To income limits were selected on the basis that families and unattached individuals with incomes below these limits spent, on average, 58.5% or more of their income on food, shelter and clothing.

Sources:

TABLE 26: AVERAGE NUMBER OF PERSONS PER HOUSEHOLD FOR URBAN AND RURAL AREAS, CANADA, 1961, 1971, 1981, 1986					
	1961	1971	1981	1986	1961 - 1986 % Change
CANADA	3.9	3.7	3.3	2.8	- 28.2%
Urban	3.7	3.6	3.2	2.7	- 27.0%
Rural Non-Farm	4.2	4.0	3.4	3.0	- 28.6%
Farm	4.5	4.3	3.8	3.5	- 22.2%

Source: Censuses of Canada, 1961, 1971, 1981, 1986.

TABLE 27: AVERAGE NUMBER OF PERSONS PER HOUSEHOLD FOR URBAN AND RURAL AREAS, FOR CANADA, 1986	
CANADA	2.8
TOTAL URBAN	2.7
TOTAL RURAL NON-FARM	3.0
TOTAL RURAL FARM	3.5
Urban Areas:	
CMA - Urbanized Core	2.6
CMA - Urbanized Fringe	2.9
CA - Urbanized Core	2.7
CA - Urbanized Fringe	3.0
Urban 5,000 - 9,999 Population	2.7
Urban 2,500 - 4,999 Population	2.7
Urban 1,000 - 2,499 Population	2.8
Rural Areas:	
CMA - Rural Fringe	3.2
CA - Rural Fringe	3.1
Rural Non-Farm	3.0
Rural Farm	3.5

Source: Statistics Canada. (1988). *Urban and Rural Areas Part 1*. Catalogue 94-129. Ottawa: Canadian Government Publishing Centre.

TABLE 28: DISTRIBUTION OF ONE-PERSON HOUSEHOLDS FOR URBAN AND RURAL AREAS, CANADA, 1986

Area	Total Households	One Person Households		
		Total Number	as a % of Total Households	as a % of One Person Households
CANADA	8,991,670	1,934,710	21.5%	100.0%
TOTAL URBAN	7,104,865	1,780,335	23.5%	86.3%
TOTAL RURAL NON-FARM	1,640,165	247,800	15.1%	12.8%
TOTAL RURAL FARM	246,635	16,575	6.7%	0.9%
Urban Areas:				
CMA - Urbanized Core	5,123,035	1,238,435	24.2%	64.0%
CMA - Urbanized Fringe	101,180	16,600	16.4%	0.9%
CA - Urbanized Core	1,146,930	255,630	22.3%	13.2%
CA - Urban Fringe	37,990	6,330	16.7%	0.3%
Urban 5,000 - 9,999	255,090	56,055	22.0%	2.9%
Urban 2,500 - 4,999	239,350	53,230	22.2%	2.8%
Urban Less than 2,500	201,295	44,040	21.9%	2.3%
Rural Areas:				
CMA - Rural Fringe	320,395	33,040	10.3%	1.7%
CA - Rural Fringe	253,260	31,630	12.5%	1.6%
Rural Non-Farm	1,111,235	185,710	16.7%	9.6%
Farm (Outside CMA/CAs)	201,915	14,000	6.9%	0.7%

Source: Statistics Canada. (1988). *Urban and Rural Areas, Canada, Part 1, Catalogue 94-129. Ottawa.*

TABLE 29: AVERAGE NUMBERS PER HOUSEHOLD FOR URBAN AND RURAL AREAS BY PROVINCE AND TERRITORY, CANADA, 1986
(number of persons per household)

Province/Territory	Average	Urban	Rural Non-Farm	Rural Farm
CANADA	2.8	2.7	3.0	3.5
Newfoundland	3.5	3.4	3.7	4.2
Prince Edward Island	3.0	2.7	3.2	3.9
Nova Scotia	2.9	2.7	3.1	3.6
New Brunswick	3.0	2.8	3.2	3.8
Quebec	2.7	2.6	3.1	3.9
Ontario	2.8	2.7	3.0	3.6
Manitoba	2.7	2.6	3.0	3.4
Saskatchewan	2.7	2.6	2.8	3.4
Alberta	2.8	2.7	3.0	3.4
British Columbia	2.6	2.5	2.8	3.3

Source: Statistics Canada

TABLE 30: PERCENTAGE DISTRIBUTION OF PRIVATE OCCUPIED DWELLINGS, BY TENURE CANADA 1971 AND 1986

	Percent Owned		Percent Rented		Percent Reserve	
	1971	1986	1971	1986	1971	1986
CANADA	60.0	62.1	39.7	37.5	-	0.5
Urban	54.3	56.7	45.7	43.3	-	-
Rural Non-Farm	78.3	76.8	21.7	22.2	-	1.0
Farm	93.1	94.4	6.9	5.3	-	0.3

Source: Statistics Canada. (May 1988). *Profiles. Urban and Rural Areas, Canada, Provinces and Territories: Part 1.* Catalogue 94-129. Ottawa.
Statistics Canada. (1971). *Dwelling Characteristics by Structural Type and Tenure.* Catalogue 93-738. Ottawa.

TABLE 31: PRIVATE OCCUPIED DWELLINGS BY TYPE FOR URBAN AND RURAL AREAS, CANADA, 1971 AND 1986 (As A Percent of Total Private Occupied Dwellings)

	Single Detached		Multiple Units*		Moveable	
	1971	1986	1971	1986	1971	1986
CANADA	59.5	57.5	39.5	41.2	1.1	1.3
Urban	56.3	49.2	42.9	50.2	0.7	0.6
Rural	79.8	81.0	17.5	15.7	2.9	3.3
Farm	96.3	96.4	2.7	1.2	3.6	2.4

* For the purpose of comparison, all multiple-unit dwellings have been combined into one category due to non-equivalency of 1971 and 1986 multiple unit categories, as shown below.

1971

1) Single Detached
* 2) Single Attached
   - double house
   - other
* 3) Apartment
   - duplex
   - other
4) Mobile

1986

1) Single Detached
* 2) Apartment, with more than 5 storeys
3) Moveable
* 4) Other, includes duplexes, low rises, triplexes, etc.

Source: Statistics Canada

TABLE 32: CONSTRUCTION ACTIVITY BY UNIT TYPE BY SIZE OF CENTRE CANADA, 1971-91
(As a percent of total starts & completions)

	Canada		Population 10,000+		Population <10,000	
	1971-91		1971-91		1971-91	
	Starts	Compls	Starts	Compls	Starts	Compls
Single Detached	53	52	47	46	79	80
Semi Det/Duplex	5	6	6	6	3	3
Row	8	8	9	9	3	3
Apartment & other	34	34	38	39	15	14
TOTAL	100	100	100	100	100	100

Source: CMHC

TABLE 33: SUMMARY OF TRENDS IN CONSTRUCTION ACTIVITY BY UNIT TYPE, BY SIZE OF CENTRE CANADA, 1971-88
(Changes in Starts in Starts and Completions)

	Canada	Population 10,000+	Population < 10,000
Single Detached	Increased	Increased	Increased
Semi Detached/Duplex	Decreased	Decreased	Decreased
Row	Stable	Stable	Increased
Apartment and Other	Decreased	Decreased	Decreased

Source: CMHC

TABLE 34: PERCENTAGE DISTRIBUTION OF DWELLINGS BY PERIOD OF CONSTRUCTION FOR URBAN AND RURAL AREAS CANADA, 1971 AND 1981

	pre-1920	1920-45	1946-60	1961-70	1971-75	1976-81
CANADA						
1971	19.9	18.1	33.2	28.1	0.7	-
1981	10.7	12.7	22.4	21.7	16.0	16.5
Urban						
1971	18.6	17.8	34.3	28.6	0.7	-
1981	9.9	13.2	23.0	21.2	16.2	16.4
Rural Non-Farm						
1971	25.6	17.8	30.7	25.3	0.7	-
1981	16.0	13.0	20.1	16.9	15.6	18.5
Farm						
1971	44.8	21.9	21.7	11.5	0.2	-
1981	32.4	15.9	16.3	13.6	10.2	11.6

Source: Statistics Canada

TABLE 35: REPAIR REQUIREMENTS IN LOW RISE HOUSING STOCK* OCCUPANT-PROVIDED ASSESSMENTS CANADA, 1986

	Major Repairs**		Minor Repairs***	
	Incidence	Distribution	Incidence	Distribution
URBAN	8.2%	56.2%	24.2%	69.8%
RURAL	14.0%	43.8%	22.9%	30.2%
		100.0%		100.0%

* Four stories or less

** Major repairs imply the need to correct the following examples: corroded pipes, damaged electrical wiring, sagging floors, bulging walls, damp walls and ceilings, crumbling foundation, etc.

*** Minor repairs imply the need to correct any of the following examples: small cracks in interior walls and ceilings, broken light fixtures and switches, cracked or broken window panes, leaking sink, missing shingles or siding, peeling paint, etc.

Source: CMHC. (1989). Residential Renovation Overview. Table 2.4

TABLE 36: COST OF REPAIRS REQUIRED TO BRING OWNER-OCCUPIED DWELLINGS UP TO STANDARD CANADA, 1986

	MEAN	MEDIAN
URBAN	$2,478	$1,100
RURAL	$4,992	$2,100

Source: CMHC. (1989). *Residential Renovation Overview*. Table 2.9

TABLE 37: FAMILY EXPENDITURE IN CANADA FOR SHELTER BY SIZE OF AREA OF RESIDENCE, 1978, 1986

	Owned Tenure			
	1986 MAINTENANCE, REPAIRS REPLACEMENTS*		1978 REPAIRS & MAINTENANCE**	
	Dollar Expenditure	Percent of National Average	Dollar Expenditure	Percent of National Average
Total Urban	$363	(98%)	$285	(98%)
500,000+	346	(94%)	261	(89%)
100,000 - 499,999	461	(125%)	308	(105%)
30,000 - 99,999	337	(91%)	349	(120%)
less than 30,000	324	(88%)	291	(99.7%)
Total Rural	397	(108%)	325	(111%)
Non-Farm	391	(106%)	335	(115%)
Farm	433	(117%)	281	(96%)
CANADA	369	(100%)	292	(100%)

* Annual family expenditure in 1986 dollars.
** Annual family expenditure in 1978 dollars.
Source: Statistics Canada. (1978, 1986). *Family Expenditure in Canada,* Catalogue 62-551

TABLE 38: FAMILY EXPENDITURE IN CURRENT DOLLARS FOR SHELTER: ADDITIONS & RENOVATIONS BY SIZE OF AREA OF RESIDENCE CANADA, 1986

	ADDITIONS, RENOVATIONS	PERCENT
TOTAL URBAN	$578	85%
500,000 +	553	81%
100,000 - 499,999	629	93%
30,000 - 99,999	552	81%
less than 30,000	640	94%
TOTAL RURAL	1,156	170%
Non-Farm	1,219	180%
Farm	808	119%
CANADA (National Average)	$ 679	100%

Source: Statiscs Canada. (1986). *Family Expenditure in Canada.* Catalogue 62-551. Table 3.

TABLE 39: AVERAGE NUMBER OF ROOMS PER DWELLING CANADA, 1971 AND 1981

	1971	1981	Percent Change
CANADA	5.4	5.7	+ 6%
Urban	5.4	5.7	+ 6%
Rural Non-Farm	5.5	5.9	+ 7%
Rural Farm	6.5	7.0	+ 8%

Source: Statistics Canada

TABLE 40: PRINCIPAL HEATING FUEL FOR DWELLINGS IN URBAN AND RURAL AREAS OF CANADA, 1971 AND 1981

	CANADA		URBAN		RURAL NON-FARM		FARM	
	1971	1981	1971	1981	1971	1981	1971	1981
Oil	57.1	33.8	55.0	33.0	64.0	38.4	58.9	44.8
Gas	32.1	37.8	37.0	41.1	21.0	26.2	12.5	20.8
Electric	5.8	24.2	6.1	24.4	6.0	28.0	2.6	13.3
Other*	5.0	4.9	1.9	1.6	9.2	7.3	26.0	21.1

* Includes coal and wood.
Source: Statistics Canada

TABLE 41: PRINCIPAL WATER HEATING FUEL FOR DWELLINGS IN URBAN AND RURAL AREAS CANADA, 1971 AND 1981

	CANADA		URBAN		RURAL NON-FARM		FARM	
	1971	1981	1971	1981	1971	1981	1971	1981
Oil	13.0	11.2	13.5	11.8	14.4	10.2	6.2	5.3
Gas	29.9	35.4	33.3	42.0	19.1	17.5	14.2	19.3
Electric	53.6	52.3	52.0	45.9	59.3	69.2	64.8	71.4
Other*	3.5	1.1	1.2	0.3	7.3	3.1	14.7	3.9

* Includes coal and wood.
Source: Statistics Canada.

TABLE 42: INCIDENCE OF CORE NEED IN CANADA FOR URBAN AND RURAL AREAS, 1981

	Total Households	Households in Core Need	Percent in Core Need
CANADA	7,684,200 (100%)	1,128,255 (100%)	14.7%
Urban Areas	6,279,445 (81.7%)	927,090 (82.2%)	14.8%
Rural Areas	1,404,780 (18.3%)	201,200 (17.8%)	14.3%

Source: CMHC. 1981 Baseline Needs Data Set.

TABLE 43: CORE HOUSING NEED IN URBAN AREAS* CANADA, 1981

	Total Households		Households in Core Need		
	Number (A)	Percent	Number (B)	Incidence [1]	Share [2]
Urban Areas	6,279,445		927,090	14.8%	100.0%
Problem:					
Demand			749,665	11.9%	80.9%
Supply			114,755	1.8%	12.4%
Renovation			62,585	1.0%	6.8%
adjusted total**			(927,005)		
Client Group:					
Family	3,862,130	61.5%	380,500	9.9%	41.0%
Non-Family	1,375,125	21.8%	303,580	22.1%	32.7%
Senior	1,042,190	16.5%	243,010	23.3%	26.2%
adjusted total**	(6,279,445)		(927,090)		
Tenure:					
Owner	3,633,715	57.8%	253,450	7.0%	27.3%
Renter	2,645,700	41.5%	673,580	25.5%	72.7%
adjusted total**	(6,279,415)		(927,030)		

* Urban areas include cities, towns and incorporated villages and municipalities that are dominantly urban or that are part of a census agglomeration (CA) or census metropolitan area (CMA). Also include incorporated towns and villages under 2500 population.

** Totals for Total Households (A) and Core Need Households (B) vary amongst the Problem, Client Group and Tenure categories due to rounding.

[1] as a percent of A

[2] as a percent of B

Source: CMHC. 1981 Baseline Needs Data Set.

TABLE 44: CORE HOUSING NEED IN RURAL AREAS* CANADA, 1981

	Total Households		Households in Core Need		
	Number (A)	Percent	Number (B)	Incidence [1]	Share [2]
Rural Areas	1,404,780	100.0%	201,200	14.4%	100.0%
Problem:					
Demand			105,780	7.5%	52.6%
Supply			25,715	1.8%	12.8%
Renovation			69,635	5.0%	34.6%
adjusted total**			(201,135)		
Client Group:					
Family	924,345	65.7%	104,795	11.3%	52.1%
Non-Family	182,255	12.9%	42,095	23.5%	20.9%
Senior	298,180	21.2%	54,310	18.2%	27.0%
adjusted total**	(1,404,780)		(201,200)		
Tenure:					
Owner	1,131,290	80.5%	136,935	12.1%	68.1%
Renter	273,500	18.5%	64,270	23.5%	31.9%
adjusted total**	(1,404,780)		(201,205)		

* Rural areas include all unorganized territories, rural municipalities, unincorporated townships under 2500 population, hamlets and other unincorporated centres.

** Totals for Total Households and Households in Core Need vary amongst the Problem, Client Group, and Tenure categories due to rounding.

[1] as a percent of A

[2] as a percent of B

Source: CMHC. 1981 Baseline Needs Data Set.

TABLE 45: THE INTERPROVINCIAL DISTRIBUTION OF HOUSEHOLDS IN CORE HOUSING NEED, BY URBAN/RURAL AREA, 1988
HOUSEHOLDS IN CORE HOUSING NEED
(estimates in '000's)

	URBAN			RURAL			TOTAL		
	Households (000s)	Incidence	Share	Households (000s)	Incidence	Share	Households (000s)	Incidence	Share
Nfld.	16	15.2	1.4	11	19.3	7.6	27	16.7	2.1
P.E.I.	3	20.8	0.3	3	12.5	2.1	7	15.4	0.5
N.S.	35	17.9	3.1	13	11.9	9.0	48	15.8	3.8
N.B.	25	17.6	2.2	16	17.1	11.1	41	17.4	3.2
Que.	331	16.4	29.7	29	8.4	20.1	360	15.3	28.6
Ont.	356	12.3	31.9	26	7.3	18.1	382	11.7	30.3
Man.	52	17.5	4.6	7	9.8	4.9	59	16.0	4.7
Sask.	32	14.7	2.9	13	10.8	9.0	45	13.4	3.6
Alta.	97	14.1	8.7	13	10.1	9.0	110	13.5	8.8
B.C.	132	17.3	15.1	13	9.9	9.0	182	16.4	14.4
Canada	1,116	14.8	100.0	144	10.1	100.0	1,260	14.0	100.0

Source: Statistics Canada Household Income, Facilities and Equipment (HIFE) and Shelter Cost Survey (SCS) micro-data tape, 1988, enhanced to facilitate calculations of core housing need made by the Research Division, CMHC. (Taken from *Core Housing Need in Canada*: CMHC, 1991).

TABLE 46: INTERPROVINCIAL SHARES OF RURAL POPULATION AND CORE NEED		
PROVINCE	NATIONAL SHARE OF RURAL POPULATION %	NATIONAL SHARE OF RURAL CORE NEED %
Newfoundland	4.0	7.6
Prince Edward Island	1.3	2.1
Nova Scotia	6.8	9.0
New Brunswick	6.1	11.1
Quebec	24.6	20.1
Ontario	27.0	18.1
Manitoba	5.1	4.9
Saskatchewan	6.6	9.0
Alberta	8.3	9.0
British Columbia	10.2	9.0
TOTAL	100.0	100.0

Source: Canada's Population From Ocean to Ocean, Statistics Canada Catalogue #98-120.
Statistics Canada Household Income, Facilities and Equipment (HIFE) and Shelter Cost Survey (SCS).

TABLE 47: SUMMARY OF CORE HOUSING NEED IN URBAN AND RURAL AREAS CANADA, 1981

	Urban	Rural
Proportion of Total Households in Core Need	14.8%	14.3%
Primary Housing Problem	Demand (80.9%)	Demand (52.6%) Renovation (34.6%)
Majority of Core Need Households by Type of Household	Family (41.0%) Non-Family (32.7%)	Family (52.1%) Seniors (27.0%)
Majority of Core Need Households by Tenure	Renter (72.7%)	Owner (68.1%)
Households Most Likely to be in Core Need by Client Group	Seniors (23.3%) Non-Family (22.1%)	Non-Family (23.5%)
Households Most Likely to be in Core Need by Tenure	Renter (25.5%)	Renter (23.5%)

Source: Tables 33 and 34.

APPENDIX A

APPENDIX A

Statistics Canada 1971 Definitions

A. URBAN

Includes population living in:

(i) incorporated cities, towns, villages with population of 1,000+;

(ii) unincorporated places of 1,000+ having population density of at least 1,000 per square mile;

(iii) built up fringes of (i) and (ii) having a minimum population of 1,000 and a density of at least l,000 per square mile.

B. RURAL NON-FARM

Includes all the remaining areas.

C. RURAL FARM

Includes population living in dwellings situated on farms in rural areas. A farm for census purposes is an agricultural holding of one or more acres with sales of agricultural products of $50 or more in the previous year. All persons living on such holdings in rural areas are classed as "rural farm" regardless of their occupation. Thus the population living on "census farms" would include some persons not connected with farming operations and who derive their income from non-agricultural pursuits. Conversely, it would exclude those farm operators and their families who do not live on their farm holdings (e.g., in a neighboring town, village or city).

Statistics Canada 1986 Definitions

A. URBAN

Refers to a continuously built-up area having a population concentration of 1,000+ and a population density of 400 or more per square kilometer (=1,000 per square mile), based on previous census. To be considered as continuous, the built up area must not have discontinuity exceeding 2 kilometers.

In addition to the above, many other commercial, industrial and institutional land uses may be considered as urban, even though they do not meet the population and density requirements. Examples include commercial and industrial areas, railway yards, airports, parks, golf courses and cemeteries.

Urban Population Size Groups:
Under 2,500, but not less than 1,000
2,500 to 4,999
5,000 to 9,999
10,000 to 99,999 (Census Agglomeration)
100,000+ (Census Metropolitan Area)

Definition: Census Metropolitan Area (CMA)

General concept of a CMA is one of a very large urbanized core, together with adjacent urban and rural areas which have a high degree of economic and social integration with that core. It is defined as the main labour market area of an urban area (the urbanized core) of at least 100,000 population. Once an area becomes a CMA, it is retained in the program even if its population subsequently declines.

Definition: Census Agglomeration (CA)

The general concept is the same as aCMA. A CA is defined as the main labor market area of an urban area (the urbanized core) of at least 10,000 population. Once a CA reaches an urbanized core population of 100,000 it becomes a CMA.

Constituent Parts of a CMA/CA:

While every CMA/CA has an urbanized core, it may or may not have urban or rural fringe areas.

(i) **Urbanized Core:** A large urban area around which a CMA/CA is delineated. Urbanized core must have a population (based on previous census) of at least 10,000 in the case of a CA and 100,000 in the case of a CMA.

(ii) **Urban Fringe:** An urban area within a CMA/CA, but outside of the urbanized core.

(iii) **Rural Fringe:** All territory within a CMA/CA lying outside of urban areas.

B. RURAL refers to all territory lying outside "Urban Areas"

Rural Non-Farm
- all persons living in rural areas who do not fall in the "farm" category.

Rural Farm
- all persons living in rural areas who are members of the households of farm operators living on their farms for any length of time during the 12-month period prior to census.

The geographic urban-rural areas designated by Statistics Canada in 1986 are listed below, showing the population of Canada as an example.

Data Line	Geographic Area	Population
1.	CANADA	25,309,330
2.	Total Urban (area)	19,352,085
3.	Total Rural (area)	5,957,245
4.	Rural non-farm (population)	5,066,760
5.	Rural farm (population)	890,490
6.	Total within all census metropolitan areas (CMAs)	15,155,495
7.	Urbanized Core (all CMAs)	13,819,110
8.	Urban Fringe (all CMAs)	300,030
9.	Rural Fringe (all CMAs)	1,036,355
10.	Total Within all census agglomerations (CAs)	4,059,610
11.	Urbanized Core (all CAs)	3,150,650
12.	Urban Fringe (all CAs)	117,145
13.	Rural Fringe (all CAs)	791,820
14.	Total outside CMAs and CAs	6,094,225
15.	Total urban (outside CMAs and CAs)	1,965,155
16.	Urban (areas) 5,000+	720,465
17.	Urban (areas) 2,500-4,999	670,665
18.	Urban (areas) less than 2,500	574,025
19.	Total rural (outside CMAs and CAs)	4,129,070
20.	Rural non-farm (population)	3,397,170
21.	Rural farm (population)	731,905

Relationships between total and subtotals using the numbered data line:

1 = 2 + 3
1 = 6 + 10 + 14
2 = 7 + 8 + 11 + 12 + 15
3 = 4 + 5
3 = 9 + 13 + 19
6 = 7 + 8 + 9
10 = 11 + 12 + 13
14 = 15 + 19
15 = 16 + 17 + 18
19 = 20 + 21

APPENDIX B

APPENDIX B

Factors in Rural Population Growth

The vital processes considered are birth, death and migration. Immigration and emigration refer to intersocietal migration, while inmigration and outmigration refer to intrasocietial migration.

As a rule, rural populations have a higher rate of natural increase (excess of births over deaths) than urban populations. Rural societies more highly value larger families, whereas urban societies, especially in Western countries, consider small families as desirable.

1. Natural Increase of Rural Population

Rural-Urban differences in fertility rates of women continued to persist in 1981. For example, the number of children born to every 1,000 married women in urban areas was 2,493, whereas in rural areas it was 2,998 (1981 census). Within the rural population, fertility rates are higher among farm women (3,345) than nonfarm women (2,932). Within the urban population, the fertility rate correlates strongly with centre size. As the population of a centre decreases, fertility rate increases. For example:

population 500,000	fertility rate = 2,162
population 2,499-1,000	fertility rate = 3,006

Although fertility rates have declined for all segments of the Canadian population since 1961, the rural areas, especially farm, continue to have a higher rate of natural population increase than the urban population.

2. Migration of Rural Population

Outmigration from rural areas retards the effect of the higher rate of natural increase of the population. Movement of people out of rural farm areas has been a major source of growth for rural nonfarm and urban populations.

A high rate of outmigration of rural areas, especially farm areas, occurs among young adults, with the declining importance of farming as an occupation, mechanization of farming operations, consolidation of marginal farms into economically more viable units and consequent elimination of subsistance farms. Young female adults tend to migrate at a higher rate than their male counterparts, and thus the higher proportion of males in rural areas and greater proportion of females in urban areas. Female outmigrants are frequently drawn to urban employment opportunities.

There exists a positive association between eduction and propensity to migrate. Education not only contributes to a higher level of employment flexibility, but also to the knowledge of alternative employment opportunities in the mind of an individual (Anderson, 1966, p. 43).

APPENDIX C

ANNUAL DWELLING STARTS BY SIZE OF AREA OF RESIDENCE FOR CANADA 1971-88

Area	Single Det		Semi/Duplex		Row		Apt & Other		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%
1971										
10,000+	56,887 (31%)	58%	10,962 (6%)	80%	14,279 (8%)	91%	98,820 (55%)	93%	180,948 (100%)	77%
<10,000"	41,169 (78%)	42%	2,789 (5%)	20%	1,380 (3%)	9%	7,367 (14%)	7%	52,705 (100%)	23%
Canada	98,056 (42%)	100%	13,751 (6%)	100%	15,659 (7%)	100%	106,187 (45%)	100%	233,653 (100%)	100%
1972										
10,000+	80,555 (39%)	70%	12,390 (6%)	91%	15,709 (8%)	93%	98,300 (47%)	95%	206,954 (100%)	83%
<10,000	35,015 (82%)	30%	1,259 (3%)	9%	1,271 (3%)	7%	5,415 (13%)	5%	42,960 (100%)	17%
Canada	115,570 (46%)	100%	13,649 (5%)	100%	16,980 (7%)	100%	103,715 (42%)	100%	249,914 (100%)	100%
1973										
10,000+	85,089 (40%)	65%	11,324 (5%)	86%	16,354 (8%)	95%	98,776 (47%)	93%	211,543 (100%)	79%
10,000	46,463 (82%)	35%	1,911 (3%)	14%	937 (2%)	5%	7,675 (13%)	7%	56,986 (100%)	21%
Canada	131,552 (49%)	100%	13,235 (5%)	100%	17,291 (6%)	100%	106,451 (40%)	100%	268,529 (100%)	100%
1974										
10,000+	78,159 (46%)	64%	9,720 (6%)	88%	13,959 (8%)	93%	67,599 (40%)	91%	169,437 (100%)	76%
<10,000	43,984 (83%)	36%	1,303 (3%)	12%	974 (2%)	7%	6,426 (12%)	9%	52,686 (100%)	24%
Canada	122,143 (55%)	100%	11,023 (5%)	100%	14,932 (7%)	100%	74,025 (33%)	100%	222,123 (100%)	100%

1975										
10,000+	83,827 (46%)	68%	13,897 (8%)	90%	20,480 (11%)	94%	63,642 (35%)	90%	181,846 (100%)	79%
<10,000	40,102 (81%)	32%	1,506 (3%)	10%	1,283 (2%)	6%	6,719 (14%)	10%	49,610 (100%)	21%
Canada	123,929 (54%)	100%	15,403 (7%)	100%	21,763 (9%)	100%	70,361 (30%)	100%	231,456 (100%)	100%
1976										
10,000+	85,301 (41%)	64%	13,682 (6%)	86%	30,717 (15%)	91%	80,062 (38%)	90%	209,762 (100%)	77%
<10,000	49,012 (77%)	36%	2,208 (3%)	14%	2,959 (5%)	9%	9,262 (15%)	10%	63,441 (100%)	23%
Canada	134,313 (49%)	100%	15,890 (6%)	100%	33,676 (12%)	100%	89,324 (33%)	100%	273,203 (100%)	100%
1977										
10,000+	74,600 (37%)	69%	16,641 (8%)	91%	24,490 (12%)	92%	84,470 (42%)	91%	200,201 (100%)	81%
<10,000	33,803 (74%)	31%	1,732 (4%)	9%	2,131 (5%)	8%	7,857 (17%)	9%	45,523 (100%)	19%
Canada	108,403 (44%)	100%	18,373 (7%)	100%	26,621 (11%)	100%	92,327 (38%)	100%	245,724 (100%)	100%
1978										
10,000+	72,932 (41%)	66%	18,334 (10%)	92%	18,325 (10%)	90%	69,087 (39%)	89%	178,678 (100%)	78%
<10,000	37,097 (76%)	34%	1,598 (3%)	8%	2,054 (4%)	10%	8,240 (17%)	11%	48,989 (100%)	22%
Canada	110,029 (48%)	100%	19,932 (9%)	100%	20,379 (9%)	100%	77,327 (34%)	100%	227,667 (100%)	100%
1979										
10,000+	72,885 (48%)	67%	14,829 (10%)	91%	12,368 (8%)	93%	51,635 (34%)	88%	151,717 (100%)	77%
<10,000	36,232 (80%)	33%	1,467 (3%)	9%	881 (2%)	7%	6,752 (15%)	12%	45,332 (100%)	23%
Canada	109,117 (55%)	100%	16,296 (8%)	100%	13,249 (7%)	100%	58,387 (30%)	100%	197,049 (100%)	100%

1980										
10,000 +	60,688 (49%)	69%	10,145 (8%)	91%	10,965 (9%)	96%	43,215 (34%)	89%	125,013 (100%)	79%
<10,000	27,033 (80%)	31%	1,004 (3%)	9%	437 (1%)	4%	5,114 (15%)	11%	33,588 (100%)	21%
Canada	87,721 (55%)	100%	11,149 (7%)	100%	11,402 (7%)	100%	48,329 (30%)	100%	158,601 (100%)	100%
1981										
10,000 +	63,383 (45%)	73%	10,269 (7%)	87%	14,069 (10%)	91%	54,720 (38%)	89%	142,441 (100%)	80%
<10,000	25,688 (73%)	27%	1,499 (4%)	13%	1,456 (4%)	9%	6,889 (19%)	11%	35,532 (100%)	20%
Canada	89,071 (50%)	100%	11,768 (6%)	100%	15,525 (9%)	100%	61,609 (35%)	100%	177,973 (100%)	100%
1982										
10,000 +	39,113 (37%)	72%	5,860 (6%)	94%	11,440 (11%)	95%	48,379 46%	91%	104,792 (100%)	83%
<10,000	15,344 (73%)	28%	394 (2%)	6%	547 (3%)	5%	4,783 (23%)	9%	21,068 (100%)	17%
Canada	54,457 (43%)	100%	6,254 (5%)	100%	11,987 (10%)	100%	53,162 (42%)	100%	125,860 (100%)	100%
1983										
10,000 +	77,579 (58%)	76%	6,230 (4%)	94%	9,217 (7%)	97%	41,181 (31%)	93%	134,207 (100%)	83%
<10,000	24,806 (87%)	24%	385 (2%)	6%	304 (1%)	3%	2,943 (10%)	7%	28,438 (100%)	17%
Canada	102,385 (63%)	100%	6,615 (4%)	100%	9,521 (6%)	100%	44,124 (27%)	100%	162,645 (100%)	100%
1984										
10,000 +	64,686 (58%)	77%	4,745 (4%)	85%	7,698 (7%)	93%	33,745 (30%)	90%	110,874 (100%)	82%
<10,000	18,965 (79%)	23%	847 (4%)	15%	617 (3%)	7%	3,597 (15%)	10%	24,026 (100%)	18%
Canada	83,651 (62%)	100%	5,592 (4%)	100%	8,315 (6%)	100%	37,342 (28%)	100%	134,900 (100%)	100%

1985										
10,000+	78,398 (56%)	79%	5,263 (4%)	83%	8,204 (6%)	88%	47,543 (34%)	92%	139,408 (100%)	84%
<10,000	20,226 (77%)	21%	1,075 (4%)	17%	1,084 (4%)	12%	4,033 (15%)	8%	26,418 (100%)	16%
Canada	98,624 (59%)	100%	6,338 (4%)	100%	9,288 (6%)	100%	51,576 (31%)	100%	165,826 (100%)	100%
1986										
10,000+	97,341 (57%)	81%	7,060 (4%)	85%	9,880 (6%)	94%	56,582 (33%)	93%	170,863 (100%)	86%
<10,000	22,667 (78%)	19%	1,212 (4%)	15%	605 (2%)	6%	4,438 (15%)	7%	28,922 (100%)	14%
Canada	120,008 (60%)	100%	8,272 (4%)	100%	10,485 (5%)	100%	61,020 (31%)	100%	199,785 (100%)	100%
1987										
10,000+	115,178 (54%)	82%	7,739 (4%)	91%	16,107 (7%)	95%	76,316 (35%)	95%	215,340 (100%)	88%
<10,000	24,961 (82%)	18%	721 (2%)	9%	910 (3%)	5%	4,054 (13%)	5%	30,646 (100%)	12%
Canada	140,139 (57%)	100%	8,460 (3%)	100%	17,017 (7%)	100%	80,370 (33%)	100%	245,986 (100%)	100%
1988										
10,000+	102,353 (54%)	80%	6,641 (4%)	87%	15,086 (8%)	89%	65,555 (34%)	94%	189,635 (100%)	85%
<10,000	26,112 (79%)	20%	987 (3%)	13%	1,895 (6%)	11%	3,933 (12%)	6%	32,927 (100%)	15%
Canada	128,465 (58%)	100%	7,628 (3%)	100%	16,981 (8%)	100%	69,488 (31%)	100%	222,562 (100%)	100%
1989										
10,000+	100,367 (55%)	80%	6,429 (3%)	85%	15,268 (8%)	94%	61,259 (33%)	93%	183,323 (100%)	85%
10,000	25,601 (80%)	20%	1,095 (3%)	15%	994 (3%)	6%	4,369 (14%)	7%	32,059 (100%)	15%
Canada	125,968 (58%)	100%	7,524 (3%)	100%	16,262 (8%)	100%	65,628 (30%)	100%	215,382 (100%)	100%

1990										
10,000+	76,630 (51%)	75%	6,766 (4%)	90%	15,355 (10%)	95%	51,869 (34%)	93%	150,620 (100%)	83%
<10,000	25,685 (83%)	25%	785 (3%)	10%	885 (3%)	5%	3,655 (12%)	7%	31,010 (100%)	17%
Canada	102,315 (56%)	100%	7,551 (4%)	100%	16,240 (9%)	100%	55,524 (31%)	100%	181,630 (100%)	100%
1991										
10,000+	66,014 (51%)	76%	8,213 (6%)	91%	15,910 (12%)	95%	39,957 (31%)	91%	130,094 (100%)	83%
<10,000	20,553 (79%)	24%	822 (3%)	9%	810 (3%)	5%	3,918 (15%)	9%	26,103 (100%)	17%
Canada	86,567 (55%)	100%	9,035 (6%)	100%	16,720 (11%)	100%	43,875 (28%)	100%	156,197 (100%)	100%

a Figures for Centres with less than 10,000 population were calculated as follows: A - B = C, where A = Total for Canada; B = Total for Centr with population 10,000+; C = Total for Centres with population less than 10,000.

Notes on reading percentages. Percentages in "%" column represent the percentage distribution of dwelling starts by size of area of residenc These percentages are read vertically. For example, in 1971 58% of the single detached dwellings starts took place in centres with populatio 10,000+ and 42% in centres with population less than 10,000.

Percentages in brackets represent the percentage distribution of dwelling starts by type of dwelling. These percentages are read horizontall For example, in 1971, 7% were row housing; and 45% were apt & other.

Source: CMHC. Annual Canadian Housing Statistics.

ANNUAL DWELLING COMPLETIONS BY SIZE OF AREA OF RESIDENCE FOR CANADA 1971-88

Area	Single Det.		Semi/Duplex		Row		Apt & Other		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%
1971										
10,000+	49,227 (32%)	59%	10,076 (6%)	80%	15,178 (10%)	90%	81,141 (52%)	92%	155,892 (100%)	77%
<10,000	33,751 (74%)	41%	2,442 (5%)	20%	1,617 (4%)	10%	7,530 (17%)	8%	45,340 (100%)	23%
Canada	82,978 (41%)	100%	12,518 (6%)	100%	16,795 (8%)	100%	88,941 (44%)	100%	201,232 (100%)	100%
1972										
10,000+	73,496 (38%)	69%	11,968 (6%)	91%	13,561 (7%)	94%	93,959 (49%)	96%	192,984 (100%)	83%
<10,000	33,012 (84%)	31%	1,216 (3%)	9%	855 (2%)	6%	4,160 (11%)	4%	39,243 (100%)	17%
Canada	106,508 (46%)	100%	13,184 (6%)	100%	14,416 (6%)	100%	98,119 (42%)	100%	232,227 (100%)	100%
1973										
10,000+	81,614 (41%)	67%	12,330 (6%)	91%	13,788 (7%)	93%	89,781 (45%)	94%	197,513 (100%)	80%
<10,000	41,082 (84%	33%	1,148 (2%)	9%	1,044 (2%)	7%	5,793 (12%)	6%	49,068 (100%)	20%
Canada	122,696 (50%)	100%	13,479 (5%)	100%	14,832 (6%)	100%	95,574 (39%)	100%	246,581 (100%)	100%
1974										
10,000+	84,184 (41%)	65%	10,577 (5%)	85%	18,376 (9%)	96%	89,852 (44%	94%	202,989 (100%)	79%
<10,000	45,520 (84%)	35%	1,932 (4%)	15%	849 (2%)	4%	5,953 (11%)	6%	54,254 (100%)	21%
Canada	129,704 (50%)	100%	12,509 (5%)	100%	19,225 (7%)	100%	95,805 (37%)	100%	257,243 (100%)	100%

1975										
10,000+	75,070 (44%)	66%	11,120 (7%)	90%	15,184 (9%)	94%	68,951 (40%)	92%	170,325 (100%)	79%
<10,000	38,339 (82%)	34%	1,183 (3%)	10%	911 (2%)	6%	6,206 (13%)	8%	46,639 (100%)	21%
Canada	113,409 (52%)	100%	12,303 (6%)	100%	16,095 (7%)	100%	75,157 (35%)	100%	216,964 (100%)	100%
1976										
10,000+	83,272 (46%)	65%	13,566 (8%)	89%	19,640 (11%)	93%	64,287 (36%)	90%	180,765 (100%)	77%
<10,000	45,351 (82%)	35%	1,594 (3%)	11%	1,532 (3%)	7%	7,007 (13%)	10%	55,484 (100%)	23%
Canada	128,623 (54%)	100%	15,160 (6%)	100%	21,172 (9%)	100%	71,294 (30%)	100%	236,249 (100%)	100%
1977										
10,000+	82,140 (40%)	70%	15,088 (7%)	87%	29,998 (15%)	95%	78,991 (38%)	93%	206,217 (100%)	82%
<10,000	35,652 (78%)	30%	2,193 (5%)	13%	1,563 (3%)	5%	6,164 (14%)	7%	45,572 (100%)	18%
Canada	117,792 (47%)	100%	17,281 (7%)	100%	31,561 (13%)	100%	85,155 (34%)	100%	251,789 (100%)	100%
1978										
10,000+	70,303 (35%)	66%	17,919 (9%)	94%	24,768 (13%)	93%	85,787 (43%)	91%	198,777 (100%)	81%
<10,000	35,892 (75%)	34%	1,236 (3%)	6%	1,876 (4%)	7%	8,752 (18%)	9%	47,756 (100%)	19%
Canada	106,195 (43%)	100%	19,155 (8%)	100%	26,644 (11%)	100%	94,539 (38%)	100%	246,533 (100%)	100%
1979										
10,000+	75,446 (42%)	67%	16,464 (9%)	91%	17,265 (10%)	92%	69,429 (39%)	90%	178,604 (100%)	79%
<10,000	36,659 (77%)	33%	1,607 (3%)	9%	1,595 (3%)	8%	8,024 (175)	10%	47,885 (100%	21%
Canada	112,105 (50%)	100%	18,071 (8%)	100%	18,860 (8%)	100%	77,453 (34%)	100%	226,489 (100%)	100%

1980										
10,000 +	63,277 (45%)	70%	12,558 (9%)	92%	12,718 (9%)	95%	52,443 (37%)	90%	140,996 (100%)	80%
<10,000	27,443 (78%)	30%	1,117 (3%)	8%	680 (2%)	5%	5,932 (17%)	10%	35,172 (100%)	20%
Canada	90,720 (51%)	100%	13,675 (8%)	100%	13,398 (8%)	100%	58,375 (33%)	100%	176,168 (100%)	100%
1981										
10,000 +	70,096 (51%)	71%	11,736 (8%)	91%	12,269 (9%)	93%	43,854 (32%)	87%	137,955 (100%)	79%
<10,000	28,316 (76%)	29%	1,095 (3%)	9%	983 (3%)	7%	6,647 (18%)	13%	37,041 (100%)	21%
Canada	98,412 (56%)	100%	12,831 (7%)	100%	13,252 (8%)	100%	50,501 (29%)	100%	174,996 (100%)	100%
1982										
10,000 +	39,522 (355)	72%	7,611 (7%)	90%	15,216 (14%)	95%	49,902 (44%)	91%	112,251 (100%)	84%
<10,000	15,198 (70%)	28%	869 (4%)	10%	866 (4%)	5%	4,758 (22%)	9%	21,691 (100%)	16%
Canada	54,720 (41%)	100%	8,480 (6%)	100%	16,082 (12%)	100%	54,660 (41%)	100%	133,942 (100%)	100%
1983										
10,000 +	72,979 (54%)	77%	6,855 (5%)	96%	9,407 (7%)	97%	46,607 (34%)	92%	135,848 (100%)	83%
<10,000	22,341 (82%)	23%	274 (1%)	4%	340 (1%)	3%	4,205 (16%)	8%	27,160 (100%)	17%
Canada	95,320 (58%)	100%	7,129 (5%)	100%	9,747 (6%)	100%	50,812 (31%)	100%	163,008 (100%)	100%
1984										
10,000 +	68,036 (54%)	77%	5,319 (4%)	89%	9,304 (7%)	93%	44,644 (35%)	93%	127,303 (100%)	83%
<10,000	20,839 (81%)	23%	643 (3%)	11%	693 (3%)	7%	3,534 (13%)	7%	25,709 (100%)	17%
Canada	88,875 (58%)	100%	5,962 (4%)	100%	9,997 (7%)	100%	48,178 (31%)	100%	153,012 (100%)	100%

1985										
10,000 +	69,267 (59%)	82%	5,085 (4%)	84%	6,807 (6%)	89%	36,591 (31%)	90%	117,750 (100%)	85%
<10,000	15,627 (73%)	18%	997 (5%)	16%	865 (4%)	11%	3,867 (18%)	10%	21,356 (100%)	15%
Canada	84,894 (61%)	100%	6,082 (4%)	100%	7,672 (6%)	100%	40,458 (29%)	100%	139,106 (100%)	100%
1986										
10,000 +	89,020 (57%)	80%	6,381 (4%)	82%	8,514 (5%)	95%	52,157 (33%)	92%	156,072 (100%)	85%
<10,000	21,882 (77%)	20%	1,365 (5%)	18%	452 (1%)	5%	4,834 (17%)	8%	28,533 (100%)	15%
Canada	110,902 (60%)	100%	7,746 (4%)	100%	8,966 (5%)	100%	56,991 (31%)	100%	184,605 (100%)	100%
1987										
10,000 +	110,162 (58%)	83%	7,345 (4%)	93%	12,930 (7%)	93%	58,402 (31%)	93%	188,839 (100%)	87%
<10,000	23,085 (79%)	17%	519 (2%)	7%	1,021 (4%)	7%	4,512 (15%)	7%	29,137 (100%)	13%
Canada	133,247 (61%)	100%	7,864 (4%)	100%	13,951 (6%)	100%	62,914 (29%)	100%	217,976 (100%)	100%
1988										
10,000 +	105,075 (56%)	81%	7,146 (4%)	88%	15,517 (8%)	93%	59,567 (32%)	95%	187,305 (100%)	87%
<10,000	24,136 (83%)	19%	965 (3%)	12%	1,166 (4%)	7%	2,960 (10%)	5%	29,227 (100%)	13%
Canada	129,211 (59%)	100%	8,111 (4%)	100%	16,683 (8%)	100%	62,527 (29%)	100%	216,532 (100%)	100%
1989										
10,000 +	98,944 (53%)	80%	6,435 (3%)	85%	15,604 (8%)	93%	64,630 (35%)	93%	185,613 (100%)	85%
<10,000	24,525 (77%)	20%	1,167 (4%)	15%	1,213 (4%)	7%	4,856 (15%)	7%	31,758 (100%)	15%
Canada	123,469 (57%)	100%	7,602 (3%)	100%	16,817 (8%)	100%	69,483 (32%)	100%	217,371 (100%)	100%

1990										
10,000+	91,622 (52%)	78%	7,650 (4%)	90%	15,263 (9%)	95%	60,544 (35%)	95%	175,079 (100%)	85%
<10,000	26,368 (85%)	22%	867 (3%)	10%	777 (3%)	5%	3,072 (10%)	5%	31,084 (100%)	15%
Canada	117,990 (57%)	100%	8,517 (4%)	100%	16,040 (8%)	100%	63,616 (31%)	100%	206,163 (100%)	100%
1991										
10,000+	65,116 (48%)	76%	7,109 (5%)	90%	12,924 (10%)	95%	50,010 (37%)	94%	135,159 (100%)	84%
<10,000	20,021 (81%)	24%	820 (3%)	10%	656 (3%)	5%	3,358 (14%)	6%	24,855 (100%)	16%
Canada	85,137 (53%)	100%	7,929 (5%)	100%	13,580 (8%)	100%	53,368 (33%)	100%	160,014 (100%)	100%

Note: Figures for centres with less than 10,000 population were calculated on the following basis:
Canada - centres with population 10,000+ = centres with population <10,000.

Source: CMHC Annual Housing Statistics.