



Appendix 1

Determination of weighted average rents by type of apartment and by urban centre using average rent (1997, CMHC) of privately initiated apartments in structures of three units and over for all urban centres of population of 10,000 or more

	Population	Weight	Bachelor	Wgt*Rent	1 bedroom	Wgt*Rent	2 bedroom	Wgt*Rent	3 bedroom	Wgt*Rent
Newfoundland										
Corner Brook	27,945	0.12001443	355	42.61	389	46.69	419	50.29	470	56.41
Grand Falls	20,378	0.087516696	333	29.14	418	36.58	501	43.85	521	45.60
Labrador City	10,473	0.044978033	255	11.47	329	14.80	335	15.07	395	17.77
St. John's	174,051	0.747490842	402	300.49	479	358.05	567	423.83	562	420.09
Total	232,847	1		383.71		456.11		533.03		539.86
Prince Edward Island										
Charlottetown	57,224	0.781481734	367	286.80	430	336.04	532	415.75	630	492.33
Summerside	16,001	0.218518266	273	59.66	388	84.79	506	110.57	507	110.79
Total	73,225	1		346.46		420.82		526.32		603.12
Nova Scotia										
Halifax	332,518	0.596322904	444	264.77	506	301.74	616	367.33	746	444.86
Kentville	25,090	0.044995283	325	14.62	407	18.31	492	22.14	655	29.47
New Glasgow	38,055	0.068246134	306	20.88	383	26.14	471	32.14	492	33.58
Sydney-Sydney Mines	117,849	0.211345124	321	67.84	386	81.58	470	99.33	483	102.08
Truro	44,102	0.079090554	284	22.46	397	31.40	518	40.97	561	44.37
Total	557,614	1		390.58		459.17		561.92		654.36
New Brunswick										
Bathurst	25,415	0.066348694	297	19.71	346	22.96	432	28.66	408	27.07
Campbellton	16,867	0.044033186	293	12.90	352	15.50	448	19.73	471	20.74
Edmundston	22,624	0.059062477	268	15.83	338	19.96	393	23.21	417	24.63
Fredericton	78,950	0.206107787	437	90.07	478	98.52	559	115.21	665	137.06
Moncton	113,491	0.296280923	348	103.11	430	127.40	523	154.95	546	161.77
Saint John	125,705	0.328166933	327	107.31	377	123.72	449	147.35	480	157.52
Total	383,052	1		348.92		408.06		489.12		528.79
Quebec										
Alma	30,383	0.005592676	265	1.48	317	1.77	368	2.06	404	2.26
Amos	13,632	0.002509277	276	0.69	320	0.80	397	1.00	464	1.16
Baie-Comeau	31,795	0.005852586	321	1.88	412	2.41	512	3.00	556	3.25
Chicoutimi-Jonquiere	160,454	0.029535175	285	8.42	359	10.60	425	12.55	457	13.50

	Population	Weight	Bachelor	Wgt*Rent	1 bedroom	Wgt*Rent	2 bedroom	Wgt*Rent	3 bedroom	Wgt*Rent
Cowansville	12,051	0.002218258	250	0.55	327	0.73	386	0.86	410	0.91
Drummondville	65,119	0.011986619	274	3.28	337	4.04	388	4.65	427	5.12
Granby	58,872	0.010836718	288	3.12	373	4.04	407	4.41	454	4.92
Hull	247,072	0.045479169	361	16.42	443	20.15	530	24.10	594	27.01
Joliette	34,391	0.006330439	297	1.88	360	2.28	399	2.53	447	2.83
Lachute	11,493	0.002115546	275	0.58	324	0.69	388	0.82	446	0.94
La Tuque	13,165	0.002423315	288	0.70	302	0.73	358	0.87	396	0.96
Magog	21,334	0.003927003	256	1.01	324	1.27	413	1.62	453	1.78
Matane	17,118	0.003150954	268	0.84	337	1.06	390	1.23	416	1.31
Montmagny	11,885	0.002187702	263	0.58	348	0.76	420	0.92	411	0.90
Montreal (PCMA) ¹	3,143,225	0.578581393	359	207.71	431	249.37	491	284.08	575	332.68
Quebec	671,889	0.123676311	346	42.79	440	54.42	513	63.45	583	72.10
Rimouski	48,104	0.008854625	346	3.06	419	3.71	490	4.34	521	4.61
Riviere-du-Loup	22,378	0.004119175	285	1.17	344	1.42	417	1.72	477	1.96
Rouyn	39,096	0.0071965	279	2.01	346	2.49	446	3.21	523	3.76
Saint-Georges	26,584	0.004893384	236	1.15	316	1.55	384	1.88	391	1.91
Saint-Hyacinthe	50,027	0.009208597	292	2.69	347	3.20	416	3.83	456	4.20
Saint-Jean-sur-Richelieu	76,461	0.01407437	287	4.04	334	4.70	407	5.73	459	6.46
Saint-Jerome (PCA)	56,533	0.010406173	293	3.05	392	4.08	438	4.56	502	5.22
Sainte-Marie	10,966	0.002018539	221	0.45	298	0.60	369	0.74	423	0.85
Sept-Iles	28,005	0.005154951	304	1.57	398	2.05	470	2.42	505	2.60
Shawinigan	59,851	0.011016925	237	2.61	291	3.21	321	3.54	350	3.86
Sherbrooke	147,384	0.027129346	287	7.79	353	9.58	426	11.56	512	13.89
Sorel	43,009	0.007916776	264	2.09	330	2.61	370	2.93	422	3.34
Thetford Mines	27,760	0.005109854	234	1.20	275	1.41	323	1.65	362	1.85
Trois-Rivieres	139,956	0.025762056	353	9.09	354	9.12	406	10.46	444	11.44
Val D'or	32,648	0.0060096	293	1.76	379	2.28	444	2.67	502	3.02
Valleyfield	39,563	0.007282462	294	2.14	331	2.41	392	2.85	400	2.91
Victoriaville	40,438	0.007443525	257	1.91	329	2.45	406	3.02	445	3.31
Total	5,432,641	1		339.72		411.97		475.25		546.86

	Population	Weight	Bachelor	Wgt*Rent	1 bedroom	Wgt*Rent	2 bedroom	Wgt*Rent	3 bedroom	Wgt*Rent
Ontario										
Barrie	118,695	0.012971978	530	6.88	619	8.03	737	9.56	865	11.22
Belleville	93,442	0.01021212	430	4.39	538	5.49	623	6.36	697	7.12
Bracebridge	13,223	0.00144512	389	0.56	519	0.75	623	0.90	682	0.99
Brantford	100,238	0.010954843	443	4.85	545	5.97	612	6.70	679	7.44
Brockville	42,709	0.004667595	409	1.91	501	2.34	591	2.76	579	2.70
Chatham (PCA)	55,296	0.006043207	363	2.19	503	3.04	584	3.53	626	3.78
Cobourg	16,027	0.001751564	419	0.73	566	0.99	652	1.14	766	1.34
Collingwood	15,596	0.001704461	388	0.66	511	0.87	604	1.03	569	0.97
Cornwall	62,183	0.006795876	383	2.60	439	2.98	550	3.74	571	3.88
Elliot Lake	13,588	0.00148501	271	0.40	393	0.58	413	0.61	422	0.63
Guelph	105,420	0.011521175	451	5.20	584	6.73	678	7.81	701	8.08
Haileybury	13,712	0.001498562	357	0.53	420	0.63	497	0.74	540	0.81
Hamilton	624,360	0.06823526	405	27.64	520	35.48	636	43.40	808	55.13
Hawkesbury (ON)	10,162	0.001110588	392	0.44	406	0.45	513	0.57	581	0.65
Huntsville	15,918	0.001739652	400	0.70	540	0.94	652	1.13	747	1.30
Kapuskasing	10,036	0.001096818	291	0.32	348	0.38	458	0.50	527	0.58
Kingston	143,416	0.015673695	416	6.52	533	8.35	643	10.08	772	12.10
Kirkland Lake	9,328	0.001019442	272	0.28	347	0.35	429	0.44	468	0.48
Kitchener	382,940	0.041850872	409	17.12	538	22.52	630	26.37	741	31.01
Leamington	40,687	0.004446614	355	1.58	547	2.43	673	2.99	849	3.78
Lindsay	21,949	0.00239877	384	0.92	563	1.35	692	1.66	785	1.88
London	398,616	0.043564076	406	17.69	511	22.26	636	27.71	792	34.50
Midland	33,291	0.003638318	451	1.64	528	1.92	623	2.27	681	2.48
North Bay	64,785	0.007080244	411	2.91	485	3.43	629	4.45	657	4.65
Orillia	38,103	0.004164213	425	1.77	549	2.29	650	2.71	681	2.84
Oshawa	268,773	0.029373752	515	15.13	604	17.74	691	20.30	784	23.03
Ottawa	763,426	0.083433551	483	40.30	603	50.31	729	60.82	880	73.42
Owen Sound	30,319	0.003313513	370	1.23	488	1.62	597	1.98	622	2.06
Pembroke	23,745	0.002595051	425	1.10	469	1.22	565	1.47	533	1.38

	Population	Weight	Bachelor	Wgt*Rent	1 bedroom	Wgt*Rent	2 bedroom	Wgt*Rent	3 bedroom	Wgt*Rent
Peterborough	100,193	0.010949925	411	4.50	552	6.04	628	6.88	728	7.97
St. Catharines-Niagara	372,406	0.040699629	374	15.22	502	20.43	613	24.95	700	28.49
Sarnia	86,480	0.009451255	387	3.66	493	4.66	576	5.44	817	7.72
Sault Ste. Marie	83,619	0.009138581	379	3.46	508	4.64	613	5.60	681	6.22
Simcoe	15,380	0.001680854	353	0.59	491	0.83	542	0.91	684	1.15
Stratford	28,987	0.003167941	450	1.43	533	1.69	607	1.92	734	2.33
Sudbury	160,488	0.017539465	388	6.81	506	8.87	619	10.86	686	12.03
Thunder Bay	125,562	0.013722461	385	5.28	526	7.22	666	9.14	822	11.28
Tillsonburg	13,211	0.001443808	379	0.55	498	0.72	598	0.86	659	0.95
Timmins	47,499	0.005191086	373	1.94	467	2.42	582	3.02	617	3.20
Toronto	4,263,757	0.465978872	555	258.62	685	319.20	821	382.57	976	454.80
Wallaceburg	11,772	0.001286542	275	0.35	456	0.59	555	0.71	596	0.77
Windsor	278,685	0.030457018	400	12.18	561	17.09	680	20.71	702	21.38
Woodstock	32,086	0.003506625	319	1.12	500	1.75	578	2.03	566	1.98
Total	9,150,108	1		483.89		607.61		729.34		860.49
Manitoba										
Brandon	40,581	0.054650129	337	18.42	417	22.79	528	28.86	584	31.92
Portage La Prairie	20,385	0.027452327	284	7.80	418	11.48	504	13.84	487	13.37
Thompson	14,385	0.019372172	385	7.46	438	8.49	493	9.55	570	11.04
Winnipeg	667,209	0.898525372	331	297.41	446	400.74	568	510.36	662	594.82
Total	742,560	1		331.08		443.49		562.60		651.15
Saskatchewan										
Estevan	12,656	0.022532724	308	6.94	441	9.94	514	11.58	592	13.34
Lloydminster (SK)	7,636	0.013595123	339	4.61	394	5.36	492	6.69	566	7.69
Moose Jaw	34,829	0.0620095	235	14.57	358	22.20	489	30.32	431	26.73
North Battleford	17,987	0.032024028	254	8.13	312	9.99	410	13.13	493	15.79
Prince Albert	41,706	0.074253301	292	21.68	399	29.63	451	33.49	472	35.05
Regina	193,652	0.344777735	290	99.99	426	146.88	512	176.53	610	210.31
Saskatoon	219,056	0.390006979	312	121.68	409	159.51	500	195.00	562	219.18
Swift Current	16,437	0.029264411	248	7.26	341	9.98	449	13.14	523	15.31

	Population	Weight	Bachelor	Wgt*Rent	1 bedroom	Wgt*Rent	2 bedroom	Wgt*Rent	3 bedroom	Wgt*Rent
Yorkton	17,713	0.031536199	282	8.89	366	11.54	429	13.53	464	14.63
Total	561,672	1		293.76		405.02		493.41		558.03
Alberta										
Calgary	821,628	0.412589579	387	159.67	511	210.83	635	261.99	630	259.93
Camrose	13,728	0.006893667	332	2.29	375	2.59	429	2.96	490	3.38
Edmonton	862,597	0.433162615	359	155.51	429	185.83	525	227.41	593	256.87
Fort McMurray ²	36,124	0.018140066	397	7.20	524	9.51	629	11.41	700	12.70
Grand Centre	35,161	0.017656485	348	6.14	414	7.31	492	8.69	564	9.96
Grande Prairie	31,140	0.015637295	441	6.90	526	8.23	614	9.60	692	10.82
Lethbridge	63,053	0.031662761	387	12.25	457	14.47	525	16.62	583	18.46
Lloydminster (AB)	11,317	0.005682957	337	1.92	403	2.29	491	2.79	579	3.29
Medicine Hat	56,570	0.028407251	289	8.21	372	10.57	443	12.58	538	15.28
Red Deer	60,075	0.030167325	349	10.53	436	13.15	519	15.66	576	17.38
Total	1,991,393	1		370.62		464.77		569.72		608.06
Northwest Territories										
Yellowknife	17,275		642		843		1038		1240	
British Columbia										
Abbotsford	136,480	0.042965596	406	17.44	500	21.48	628	26.98	756	32.48
Campbell River	35,183	0.011076045	397	4.40	472	5.23	547	6.06	618	6.84
Courtenay	54,912	0.017286978	422	7.30	470	8.12	573	9.91	583	10.08
Chilliwack	66,254	0.02085758	370	7.72	462	9.64	601	12.54	690	14.39
Cranbrook	18,131	0.005707864	340	1.94	452	2.58	537	3.07	573	3.27
Dawson Creek	11,125	0.003502288	382	1.34	427	1.50	525	1.84	573	2.01
Duncan	35,803	0.011271228	396	4.46	455	5.13	558	6.29	649	7.32
Fort St. John	15,021	0.004728797	419	1.98	494	2.34	588	2.78	582	2.75
Kamloops	84,914	0.02673198	440	11.76	501	13.39	604	16.15	723	19.33
Kelowna	136,541	0.042984799	418	17.97	521	22.40	640	27.51	706	30.35
Kitimat	11,136	0.003505751	393	1.38	443	1.55	459	1.61	457	1.60
Nanaimo	85,585	0.026943219	396	10.67	497	13.39	602	16.22	711	19.16
Penticton	41,276	0.012994196	362	4.70	459	5.96	554	7.20	592	7.69

	Population	Weight	Bachelor	Wgt*Rent	1 bedroom	Wgt*Rent	2 bedroom	Wgt*Rent	3 bedroom	Wgt*Rent
Port Alberni	26,893	0.00846625	356	3.01	402	3.40	525	4.44	576	4.88
Powell River	19,936	0.0062761	364	2.28	468	2.94	542	3.40	592	3.72
Prince George	75,150	0.023658152	445	10.53	509	12.04	584	13.82	619	14.64
Prince Rupert	17,414	0.005482143	392	2.15	507	2.78	625	3.43	643	3.53
Quesnel	25,279	0.007958143	360	2.86	411	3.27	508	4.04	633	5.04
Salmon Arm	14,664	0.004616409	361	1.67	501	2.31	616	2.84	618	2.85
Squamish	13,994	0.004405485	440	1.94	515	2.27	608	2.68	650	2.86
Terrace	20,941	0.006592486	434	2.86	508	3.35	583	3.84	667	4.40
Vancouver	1,831,665	0.576630846	564	325.22	672	387.50	852	491.29	1044	602.00
Vernon	55,359	0.017427699	387	6.74	487	8.49	566	9.86	616	10.74
Victoria	304,287	0.095793319	467	44.74	569	54.51	724	69.35	844	80.85
Williams Lake	38,552	0.012136647	340	4.13	436	5.29	518	6.29	653	7.93
Total	3,176,495	1		501.19		600.85		753.43		900.69
Canadian total	22,301,607									
Canadian weighted average rent										
Newfoundland	232,847	0.010	383.71	4.01	456.11	4.76	533.03	5.57	539.86	5.64
Prince Edward Island	73,225	0.003	346.46	1.14	420.82	1.38	526.32	1.73	603.12	1.98
Nova Scotia	557,614	0.025	390.58	9.77	459.17	11.48	561.92	14.05	654.36	16.36
New Brunswick	383,052	0.017	348.92	5.99	408.06	7.01	489.12	8.40	528.79	9.08
Quebec	5,432,641	0.244	339.72	82.76	411.97	100.36	475.25	115.77	546.86	133.21
Ontario	9,150,108	0.410	483.89	198.53	607.61	249.30	729.34	299.24	860.49	353.05
Manitoba	742,560	0.033	331.08	11.02	443.49	14.77	562.60	18.73	651.15	21.68
Saskatchewan	561,672	0.025	293.76	7.40	405.02	10.20	493.41	12.43	558.03	14.05
Alberta	1,991,393	0.089	370.62	33.09	464.77	41.50	569.72	50.87	608.06	54.30
British Columbia	3,176,495	0.142	501.19	71.39	600.85	85.58	753.43	107.31	900.69	128.29
Total	22,301,607	1		425.09		526.33		634.10		737.65
CAs and CMAs with incomplete rent data										
Gander	12,021				393		469		487	
Dolbeau	15,214				270		346		364	
Gaspe					402		465		494	

	Population	Weight	Bachelor	Wgt*Rent	1 bedroom	Wgt*Rent	2 bedroom	Wgt*Rent	3 bedroom	Wgt*Rent
Roberval					316		392		439	
Dunnville					469		510		596	
Haldimand					550		634			
Kenora	16,365		399		467		633			
Nanticoke					392		507			
Port Hope	11,698				626		710		921	
Strathroy	11,852		354		457		536			
Wetaskiwin	10,959				369		436		419	

Note 1: CA = census agglomeration; CMA = census metropolitan area; PCA = primary census agglomeration; PCMA = primary census metropolitan area.

Note 2: The CA Fort McMurray dissolved between censuses 1991 and 1996. Fort McMurray, now a specialized municipality, is located within the CA Wood Buffalo. The rent and population figures are those of CA Wood Buffalo.

Appendix 2

Categorization of costs of other household basic needs for a family of four (annual cost in CDN\$1999)

Item (quantity)	Cost
Cleaning supplies	
paper towels (6 pack)	\$23.62
dish-soap (950 ml)	\$9.66
vacuum bags (8 pack)	\$8.90
all-purpose cleaner 1.9 L	\$21.20
ammonia (966 ml)	\$0.83
window cleaner (2 L)	\$2.68
garbage bags (144)	\$3.84
toilet brush	\$0.99
toilet plunger	\$0.35
kitchen brush	\$10.33
dish cloths (8 pack)	\$0.99
vacuum (upright, Bissell)	\$9.67
dustpan and broom	\$0.59
feather duster	\$0.16
sponge squeeze mop	\$0.50
sponge squeeze mop refill	\$4.49
laundry basket	\$0.33
laundry detergent (12L = 192 loads)	\$37.03
A and H baking soda (1 kg)	\$0.39
Raid (350 g CIL at Canadian Tire)	\$6.24
Pre-tax Total	\$142.78
After-tax Total	\$164.20
Total in 1997 Dollars	\$159.41
Furniture and equipment	
garbage pail (4 small and 1 kitchen size)	\$2.30
bed frame (twin, 2 beds)	\$4.00
bed frame (double)	\$2.50
box spring and mattress (twin, 2 beds)	\$33.00
box spring and mattress (double)	\$22.00
pillow (2-pack; 1 pillow per person)	\$7.02

Item (quantity)	Cost
twin 3-piece sheet set (2 sets required)	\$3.59
double 4-piece sheet set	\$3.39
twin comforters	\$4.80
double comforter	\$2.67
blankets (twin; 2 required)	\$1.80
blankets (double)	\$1.30
3-drawer dresser (1 for each child's bedroom)	\$3.60
5-drawer dresser (for parents' bedroom)	\$2.52
student desk (1 for each child)	\$6.13
folding chair (1 for each child's bedroom)	\$1.40
60w gooseneck lamp (1 for each child)	\$1.50
lamp table (1 for each of 3 bedrooms)	\$2.25
60w table lamp (1 for each of 3 bedrooms)	\$4.20
vinyl blinds (24" x 45"; 1 for each of 3 bedrooms)	\$0.88
chesterfield	\$26.67
chair	\$16.67
bookcase (32" high)	\$1.37
lamp table	\$0.75
floor lamp (halogen from Zellers, Canadian Tire, and Sears)	\$1.93
halogen bulb (2000 hours) 2-pack	\$5.14
60W table lamp (approx. 14"-15" high)	\$1.57
vinyl blinds (48" x 45" for window)	\$1.61
vinyl runner	\$0.10
telephone	\$1.69
clock radio	\$0.65
fan (12" oscillating)	\$2.10
iron	\$1.75
ironing board with pad and cover	\$2.35
shower curtain and rings	\$5.13
rubber tub mat	\$0.61
bath rug	\$1.39
tea towel (6-pack)	\$1.02
hand towels (16" x 24"; 4 for family)	\$2.91
towels (8)	\$9.36
5-piece dining suite (steel table, chairs)	\$17.50
toaster (2 slice)	\$2.95
16-piece dinnerware set	\$1.72
6-9 pack of glasses	\$0.33
20-piece flatware	\$0.51
roast pan	\$0.46
Tupperware (5-piece Gladware)	\$1.40

Item (quantity)	Cost
3-piece knife set	\$1.53
cutting board (plastic)	\$0.26
pitcher (2.3 litres)	\$0.16
can opener	\$0.28
vegetable peeler	\$0.10
cheese grater	\$0.46
mixing bowls (5-piece stainless steel)	\$0.52
measuring cup (plastic)	\$0.17
14-piece stainless steel cookware	\$5.33
salt and pepper shakers	\$0.17
plastic colander	\$0.10
wooden spoon	\$0.37
5-piece bakeware	\$0.50
serving utensils (plastic)	\$0.50
dish rack and tray	\$0.97
oven mitts	\$2.12
flashlight (incl. 2 D batteries)	\$0.40
scissors (8.5")	\$0.26
extension cord (2 m)	\$0.18
umbrella	\$1.69
shopping cart	\$2.10
thermal lunch bag (1 for each child)	\$2.00
coat hangers (50 pack)	\$0.72
candle holder	\$0.17
calculator	\$0.90
mini stapler	\$0.55
D batteries (2 pack)	\$2.69
9 V battery (smoke detector) 2 pack	\$3.65
staples (5000)	\$0.11
pens (12 pack)	\$0.94
paper (500 pack)	\$2.39
note pad (200 sheets)	\$0.99
envelopes (100)	\$0.89
light bulbs (60 watt, 4 pack)	\$10.80
masking tape (55m x 18 mm)	\$0.50
candle	\$0.98
matches (20 pack)	\$0.02
basic tool kit (22 piece)	\$0.61
Pre-tax Total	\$267.49
After-tax Total	\$307.62
Total in 1997 Dollars	\$298.65

Item (quantity)	Cost
Personal Care	
toilet paper (32 rolls)	\$68.73
shampoo (1 litre)	\$63.24
toothpaste (75 ml)	\$18.33
soap (10 x 90 g)	\$41.41
1600W hair dryer (2 yr. warranty)	\$6.29
Q-tips (500)	\$0.23
sunscreen	\$23.26
box of tissue (150 tissues, 8 boxes per year)	\$6.40
toothbrushes (4)	\$19.00
deodorant (speed stick, 70 g)	\$13.56
deodorant (lady speed stick, 50 g)	\$13.56
brush	\$0.76
comb (12-pack)	\$1.10
razor	\$4.33
razor screen	\$7.36
razor screen and cutter	\$13.74
shaver	\$5.86
shaver foil and cutter	\$10.99
tweezers (2 pairs)	\$0.50
nail clippers (2 pairs)	\$0.56
tampons (80)	\$55.41
pads (72)	\$31.80
home barber kit (6-piece)	\$1.80
vaseline (500 g)	\$3.41
Total before tax	\$411.63
Total after tax	\$473.38
Total in 1997 dollars	\$456.98
Grand total after tax in 1999 dollars	\$1,024.05
Grand total after tax in 1997 dollars	\$991.17

Appendix 3

Basic telephone service in Canada: annual cost by province and weighted average for Canada (1997)

	Population (1996 census) ¹	Weight	Annual Cost (1999 dollars)	
			Provincial Average	Weight*Provincial Average
Newfoundland	232,847	0.010	292.89	3.06
Prince Edward Island	73,225	0.003	312.39	1.03
Nova Scotia	557,614	0.025	345.00	8.63
New Brunswick	383,052	0.017	282.07	4.84
Quebec	5,432,641	0.244	324.48	79.04
Ontario	9,150,108	0.410	303.60	124.56
Manitoba	742,560	0.033	252.34	8.40
Saskatchewan	561,672	0.025	261.52	6.59
Alberta	1,991,393	0.089	271.60	24.25
British Columbia	3,176,495	0.142	304.72	43.40
Total	22,301,607	1		303.80
Weighted average cost for Canada in 1997 dollars				296.64

Note 1: values are the sum of population data of centres within each province for which CMHC rent data were available.

All figures include applicable taxes.

Sources: **Newfoundland**—weighted average (population based) of St. John's (\$22.94/mo.) and rest of province (\$28.75/mo.);

Prince Edward Island—province-wide monthly cost of \$26.03; **Nova Scotia**—province-wide monthly cost of \$28.75;

New Brunswick—province-wide monthly cost of \$23.51; **Quebec**—monthly cost of \$27.04/mo. from area of Quebec city used;

Ontario—average of two extremes, \$20.70 & \$29.90; **Manitoba**—weighted average (population based) of Winnipeg (\$21.09/mo.),

Brandon (\$21.09/mo.) and rest of province (\$19.78/mo.); **Saskatchewan**—took weighted average (population based) of Regina,

Saskatoon (\$21.87/mo.) and rest of province (\$21.58/mo.); **Alberta**—weighted average (population based) of Edmonton

(\$21.29/mo.) and rest of province (\$23.66/mo.); **British Columbia**—weighted average (population based) of Vancouver

(\$26.43/mo.), Victoria (\$21.08/mo.) and rest of province (\$24.83/mo., average of provincial extremes).

Appendix 4

Distribution of total household income by quintile shares (1952–1997)

	Bottom	Second	Middle	Fourth	Top
1951	4.4	11.2	18.3	23.3	42.8
1954	4.4	12.0	17.8	24.0	41.8
1957	4.2	11.9	18.0	24.5	41.4
1959	4.4	11.9	18.0	24.1	41.4
1961	4.2	11.9	18.3	24.5	41.1
1965	4.4	11.8	18.0	24.5	41.4
1967	4.2	11.4	17.8	24.6	42.0
1969	4.3	11.0	17.6	24.5	42.6
1971	3.6	10.6	17.6	24.9	43.3
1972	3.8	10.6	17.8	25.0	42.9
1973	3.9	10.7	17.6	25.1	42.7
1974	4.0	10.9	17.7	24.9	42.5
1975	4.0	10.6	17.6	25.1	42.6
1976	4.3	10.7	17.4	24.7	42.9
1977	3.8	10.7	17.9	25.6	42.0
1978	4.1	10.4	17.6	25.2	42.7
1979	4.2	10.6	17.6	25.3	42.3
1980	4.3	10.7	17.8	25.2	42.0
1981	4.6	10.9	17.6	25.2	41.8
1982	4.6	10.8	17.4	24.9	42.3
1983	4.4	10.3	17.1	25.0	43.2
1984	4.5	10.4	17.2	25.0	42.9
1985	4.6	10.4	17.0	24.9	43.0
1986	4.7	10.4	17.0	24.9	43.1
1987	4.7	10.4	16.9	24.8	43.3
1988	4.7	10.4	16.9	24.9	43.2
1989	4.8	10.6	16.9	24.5	43.1
1990	4.7	10.4	16.9	24.8	43.2
1991	4.7	10.3	16.6	24.7	43.8
1992	4.6	10.3	16.7	24.8	43.6
1993	4.7	10.2	16.4	24.7	43.9
1994	4.7	10.2	16.7	24.8	43.6
1995	4.7	10.2	16.4	24.5	44.1
1996	4.6	10.0	16.3	24.7	44.5
1997	4.6	10.1	16.4	24.8	44.3

Source: Statistics Canada, Income Distributions by Size (Cat. no. 13–207), various years.



Appendix 5 Polls and poverty

If you want to find out what poverty means, ask the people. But what people?

Most of those in the social welfare community—a loose knit coalition of social activists, educators, writers, religious and feminists—insist on a relative definition of poverty. Poverty is, in their view, a matter of inequality. It means being less well off than others in society. This perspective is explained by their ideology. They are socialists of one variety or another and, being socialist, they believe that everyone is entitled to part of the wealth and income that is produced by “society.” If everyone is entitled, then the poor are those who do not somehow receive a “fair share” of the rewards.

For those of us who do not believe in the idea of an automatic entitlement to the wealth and income produced by others, relative poverty is of far less interest. Our interest, I should think, is in the actual standard of living of those who endure some measure of real deprivation, independent of their relative position in society. For us, poverty means what it has always meant; a state of lacking any of the basic necessities of life.

Clearly, those operating from a social-welfare perspective do not use a blatant ideological rationale for their choice of poverty measures. Rather, they typically refer to concepts such as “social inclusion” or “full participation.” The implication we must draw is that money is the all-important determinant of a person’s ability to participate fully in modern society. It is as if command over goods and resources equals social inclusion. We need only think of low-income post-secondary students, vocal seniors, and social activists themselves to find ample evidence to the contrary. It is ironic that people with a social-welfare ethic would reduce “social participation” to one’s role as a consumer in the market economy.

One of the most frequently cited claims in support of the relative approach to defining poverty is that poverty lines so determined end up being “a good indication of the public’s perception of poverty.” What is meant by this is that our dominant relative indicator of poverty, the Low-Income Cut-Offs (LICOs) produced by Statistics Can-

ada, is apparently consistently close to the amount that Canadians assign, on average, in response to the following Gallup poll question: “What is the least amount of money a family of four needs each week to get along in this community?”

Let us take a close look at this so-called public perception of poverty. Currently only 15% of households are composed of four people. It is not clear how households of other sizes, especially smaller households, would even know what the costs of a family of four would be. Most households are much smaller than that (the average size of a household in Canada was 2.4 persons in 1996). They would be especially hard pressed to determine “the least” amount of money because, indeed, most Canadians do not have to economize to any extent. And, what exactly do people understand by the word “get along”? I would suggest that it might mean different things to different people but that many people would be thinking about how much roughly they would need to cover their current living standard.

Now, for the *coup de grace*: “weekly.” Does anyone reading this have an accurate idea of how much they themselves spend in an average week, not to mention the amount that a typical family of four needs (at least) to “get along.” I study living standards and household expenditures in great detail and I would have difficulty with a response to that question on the spur of the moment.

Quite frankly, the Gallup results in this case are utterly useless as a guide to what Canadians believe about the meaning of poverty. It is regrettable that the people in the social-welfare community never bothered to survey Canadians directly about what they understand poverty to mean. And, it is even more unfortunate that, for all the poverty studies over the years, we do not have even one that has attempted to determine (in some rigorous way) what the poor themselves understand by the word “poverty”. If we did, the results would undoubtedly be embarrassing to the supporters of high, relative poverty lines.

In 1996, the social services ministry in Australia conducted a large sample study of social assistance

recipients, asking them to select one of six statements that best reflected what poverty meant to them. Almost 70% of respondents chose statements close to the basic-needs definition of poverty. That is to say, to them poverty meant either “not having enough to buy the basics like food and clothing” or “having to struggle to survive each and every day.” Only 1.8% chose a response (“having a lot less than everyone else”) that suggested that they viewed

poverty in a purely relative way. While these survey results are by no means the final word on the subject, they do indicate that the poor in a country similar to Canada do not perceive poverty relatively. And, these results also suggest that some skepticism might be in order regarding the social-welfare interpretation of the Canadian Gallup poll “get along” survey.



Notes

- 1 Citron and Michael unequivocally reject this argument. “For many reasons, there is no necessary relationship between a statistical measure of need and the extent to which programs can or should be devised to alleviate need” (1995: xvii).
- 2 “The CCSD deems one-half of average income to be the poverty line for three members, which is the Canadian average. It assigns an individual 50% of the basic three-member-family value and a family of two 83%. Families of more than three members receive an increment of 16.7% for each additional member” (Ross and Shillington 1989: 9).
- 3 This value is based on the Province of Manitoba. The March 1998 report does not determine a poverty line for Canada as a whole. Manitoba was in the middle of the range between British Columbia (on the high side) and Quebec (on the low side).
- 4 For example, it does strain credulity that if everyone’s real income doubles, there would be no reduction in poverty in the society. With the relative approach, this (absurdly) is the case because a doubling of income, across the board, does not change anyone’s relative position and hence there would be no less relative poverty. For other examples, please see Sarlo 1992, 1996: 30.
- 5 The hidden economy refers to the sum total of all unreported income that has been earned as a result of legal or illegal activities. This is a significant component of the “underground economy” which, according to Grubel’s taxonomy (Lippert and Walker 1997: 5) also includes the monetary and non-monetary benefits from illegal activities as well as barter and do-it-yourself work. Recent estimates suggest that this is a large and growing phenomenon in Canada. An examination of the problem in 1994 by the Finance department of the Ontario government heard from all of the main experts and summarized their estimates in a report (Legislative Assembly of Ontario . . . 1994). Peter Spiro, a researcher in the Finance Ministry, found that the underground economy had increased since 1991 and, based on various monetary studies, was in the range of 8% to 15% of Canadian GDP. Francois Vaillancourt, an economist at the Université de Montreal, reported that estimates he and others had done placed the hidden economy in Canada at between 7% and 20% but that his preference was towards the lower end of that range. Professor Roger Smith of the University of Alberta cited new work he and his colleagues had done, with estimates in the range of 15% to 20% of GDP, a significant increase from earlier determinations. When asked where activity was centred, Professor Smith felt that as much as 40% of the underground activity was found in small business. Finally, an estimate for Statistics Canada by Phillip Smith (Lippert and Walker 1997) places the size of the underground economy, in 1992, at a maximum of 5%. Even if we take the lower end of all the different estimates, around 5% to 7%, this represents about \$45 billion to \$65 billion, reflecting a very significant amount of economic activity that is hidden from view. If, as we expect, a substantial portion of it flows to people with reported incomes lower than average, this amount could substantially change all of our estimates relating to the distribution of income. If the problem is increasing over time, as experts suggest, then this also could completely change our estimates of the trends in inequality and poverty.
- 6 It is worth considering, along these lines, whether there might be a “natural rate of poverty” similar to the “natural rate of unemployment.” If the economy is strong and there is full employment, there will still be peo-

ple who fall below the poverty line due either to personal or market-related difficulties. This, of course, is independent of any tendency to under-report income.

- 7 Statistics Canada, microdata file of economic families, 1996. As well, there are also a great many teenagers, students, and retired persons who voluntarily work part-time.
- 8 “De-institutionalization” is the mandatory release of patients in mental institutions who are declared to be no danger to themselves or society. Some of these patients do not wish to leave their institutions but are released anyway and many of these are not faring well.
- 9 “Part-year families” is a technical designation used by Statscan to refer to families that are only in existence for part of the year. Due to immigration, break-down of a marriage, or release from an institution, data—especially data on income—would only report on that part of the year that the family is in existence and would clearly misrepresent the family’s true standard of living. Happily, Statscan has begun including information on part-year families in their latest survey of spending and income.
- 10 The life-cycle hypothesis, briefly, states that most people tend to spend more than their income early in their career (as they purchase necessary assets and durable goods) and spend less than their income later on as they pay off debt and save for retirement. Thus, younger people (who have a very high incidence of poverty), since their consumption levels are higher, will be less likely to be classified as poor if consumption is used as an indicator.
- 11 See Noreau 1994, for example, which points out that about two-thirds of part-time workers in 1993 were “voluntary.” The article also shows that the rate of involuntary part-time work is highly volatile and very cyclical. For the last two cyclical peaks, 1981 and 1989, the rate of involuntary unemployment was 18% and 22% respectively. Further: “While women constitute the majority of involuntary part-time workers, the rate is actually higher for men, particularly at ages 25 to 44” (1994: 30).
- 12 Lee 2000: 3. My response to this is contained in the Appendix 5, Polls and Poverty.
- 13 A “demogrant” is a periodic transfer payment to all citizens (or residents) with no conditions on employment, earning, or income. In Canada, the best known demogrant is Old Age Security (OAS). It is a categorical demogrant, flowing to Canadian residents 65 years or older.



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