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HOUSING CONDITIONS IN PREDOMINANTLY RURAL REGIONS

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HIGHLIGHTS

- ◆ A relatively lower share of households in predominantly rural regions are below standard in the sense that fewer households fail to meet the affordability, suitability and adequacy norms.
- ◆ Within predominantly rural regions, it is the rural northern regions that report a relative lack of housing suitability (i.e. size relative to family size and family composition) and a relative lack of housing adequacy (i.e. state of repair).

Introduction

Housing conditions are an important element of well-being. The Canadian Mortgage and Housing Corporation (CMHC, 1999) has developed measures of the suitability of housing in terms of size, condition, and affordability. The purpose of this bulletin is to review the pattern of housing conditions in the predominantly rural regions of Canada.

Indicators of housing need

Households are considered to be 'below standard' if their dwellings do not meet one or more of three predetermined standards. The three standards are the suitability, adequacy, and affordability norms:

- The **suitability norm** – a suitable dwelling has enough bedrooms¹ for the size and make-up of the occupying household.

¹ "Enough bedrooms" means one bedroom for each cohabitating adult couple; for each unattached household member 18 years of age and over; for each same-sex pair of children under age 18; and for each additional boy and/or girl in the family (unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom). However, a household of one individual can occupy a bachelor unit (i.e. with no bedroom) (CMHC, 1999).



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Note of appreciation

Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

- The **adequacy norm** – an adequate dwelling does not, according to its residents, require major repairs.
- The **affordability norm** – shelter costs² must consume less than 30 percent of before-tax household income.

Definition of “predominantly rural regions”

The Organisation for Economic Co-operation and Development (OECD, 1994) has defined a “predominantly rural region” as having more than 50 percent of the population living in rural communities where a “rural community” has a population density less than 150 persons per square kilometre. Census divisions are designated as “regions” to generate data consistent with the OECD definition.

These rural regions in turn can be further divided into three types: those adjacent to metropolitan centres (rural metro-adjacent regions), those not adjacent to metropolitan centres (rural non-metro-adjacent regions), and rural northern regions (See Ehrensaft and Beeman (1992)).

Two urban regions are defined. An “intermediate” region, defined as where between 15 percent and 50 percent of its population lives in rural communities and “predominantly urban” regions, where less than 15 percent of the population resides in rural communities.

² “Shelter costs” include payments for electricity, fuel, water and municipal services. For renters, shelter costs also include the rent and for owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees.

Data issues

The data for this bulletin are derived from the 1996 Census of Population. There were 10.8 million households identified in the 1996 Census of Population. Following the methodology used by CMHC (1999), the following households are excluded from the analysis: 188,000 farm households (due to the difficulty of farm respondents to separate housing costs, such as property taxes, from farm business costs); 70,000 Aboriginal households on reserves; 240,000 other non-farm Aboriginal households; and 512,000 households with data interpretation issues (where 26,000 households reported zero or negative incomes and 486,000 households reported a shelter cost greater than total income, due to both the recent establishment of the household and due to temporary low incomes in the previous year due to layoffs or strikes). Consequently, our analysis needs to be interpreted with an appreciation for the relatively high share of farm households (up to 25 percent) in rural non-metro-adjacent regions in some provinces and with an appreciation for the large share of Aboriginal households in rural northern regions.

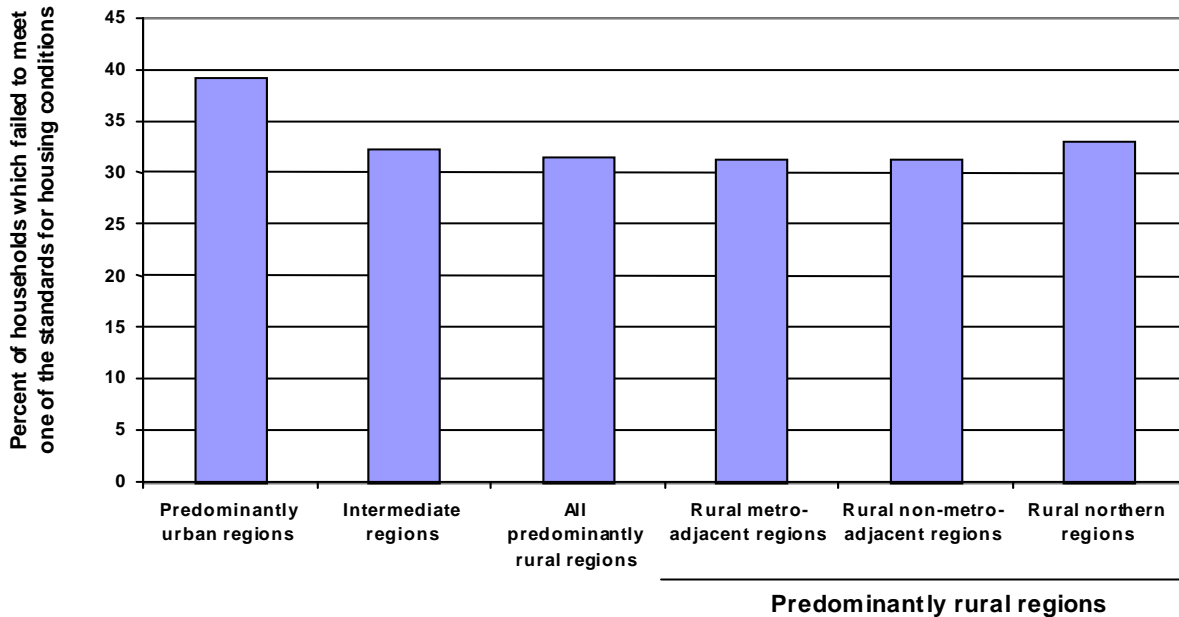
Households in predominantly rural regions have a relatively lower share below the housing standards

In 1996, predominantly rural regions had the lowest proportion of households with housing below standards (31 percent) (Figure 1). Among rural areas, there was little variation in the proportion of households with housing below standards. Rural northern regions had the highest proportion (33 percent), while rural metro-adjacent and rural non-metro-adjacent areas had the lowest proportions (31 percent) below standards. In contrast, predominantly urban regions had the highest proportion of households that did not meet one (or more) of the three norms of suitability, adequacy or affordability (39 percent).

Similar patterns are seen provincially as within each province, predominantly rural regions had a smaller proportion of households below standards than in urban regions (Appendix Table A1). Including urban and rural areas, the Atlantic and Prairie Provinces had the smallest proportion of households below standards while the two territories and British Columbia had the highest. Looking at only rural areas, the same pattern holds with the exception of Nova Scotia and New Brunswick, where the proportion of rural households below standards are some of the highest amongst rural households in Canada.

Figure 1

31 percent of Canadian households in predominantly rural regions failed to meet one of the norms for housing standards ("affordability" OR "suitability" OR "adequacy")



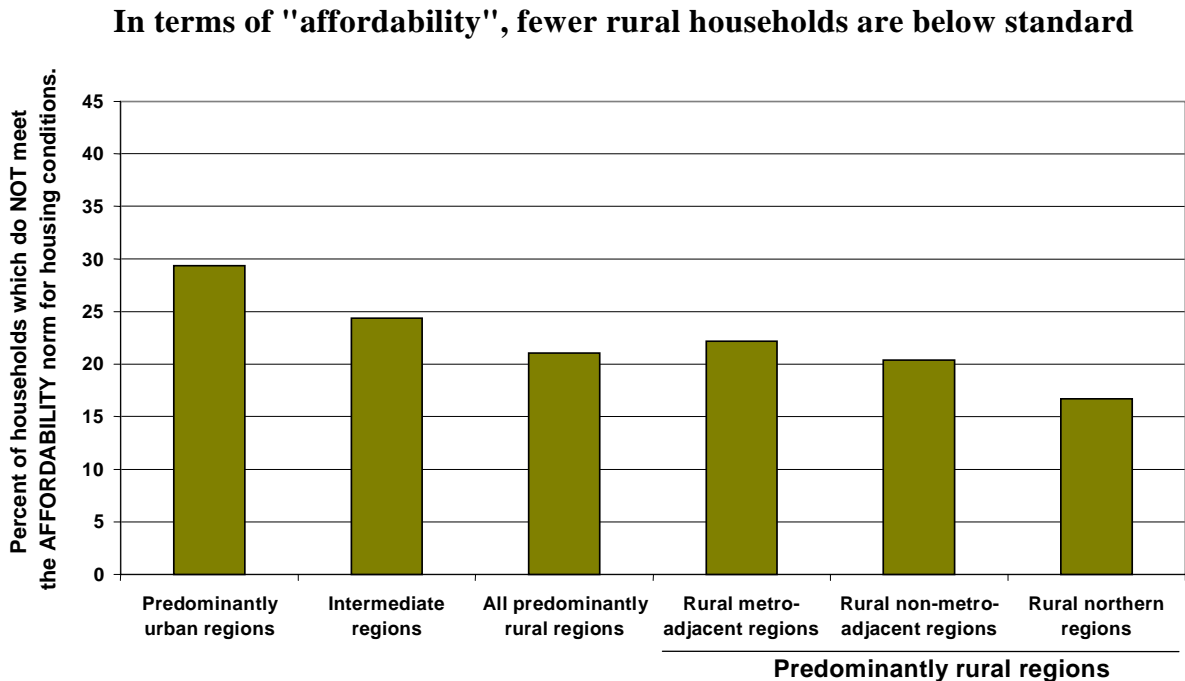
Source: Statistics Canada. Census of Population, 1996.

Affordability

The housing standard affecting the most households was affordability³. Affordability was more of a concern for urban households than rural. In predominantly rural regions, 21 percent of all households were below standard (i.e. 30 percent or more of their income on housing) while 29 percent of all predominantly urban households were in the same situation (Figure 2).

³ CMHC (1999) has calculated "core housing need" if a household falls below one of the standards of adequacy, suitability and affordability AND, if in the local housing market, in order to pay the rent for alternative housing that meets the three housing standards, the household would have to spend 30 percent or more of its income. In many cases, "affordable" housing is available locally. Thus, "core housing need" is a stricter measure of housing need because it takes into account whether "affordable" housing is available in the local housing market. Thus, the data indicate a lower share of households with "core housing need" compared with the share of households "below standard", as reported in this bulletin.

Figure 2



Source: Statistics Canada. Census of Population, 1996.
Households fail to meet the "affordability norm" if 30 percent or more of household income is spent on housing costs.

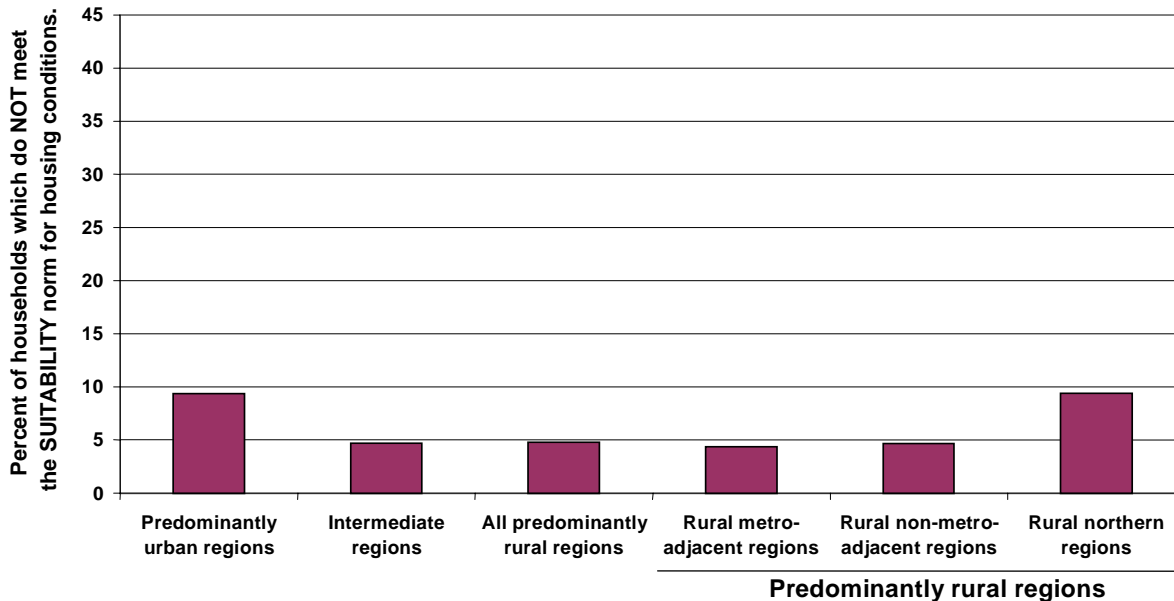
Within predominantly rural regions, areas closest to cities had a higher share of households with affordability problems. Seventeen percent of households in rural northern regions did not meet the affordability norms while in metro-adjacent areas the proportion rises to 22 percent. This pattern holds for all provinces except New Brunswick, Manitoba and Saskatchewan (Appendix Table A1).

Suitability

Like affordability, overall, the lack of suitable housing was more of a concern for urban households than rural. In predominantly rural regions, 5 percent of households were below standard because of suitability problems while 9 percent of predominantly urban households were in the same situation (Figure 3). However, within rural areas, rural northern regions had the greatest proportion of households below standard because of the failure to meet the suitability norm.

Figure 3

In terms of "suitability", rural northern households have the largest share below standard



Source: Statistics Canada. Census of Population, 1996.

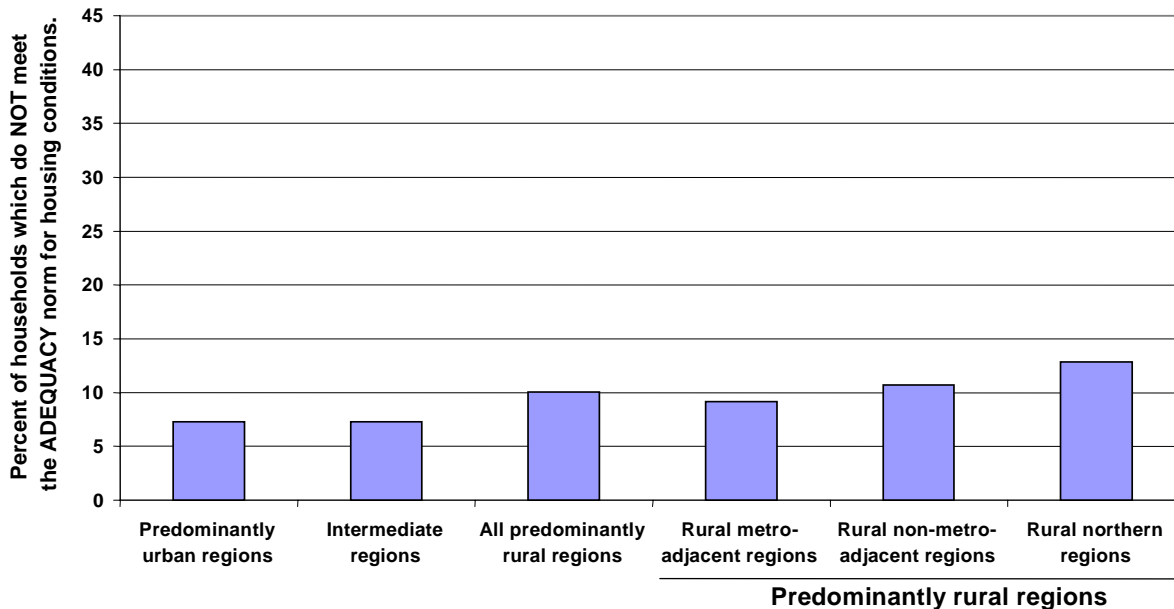
Households fail to meet the "suitability norm" if the household lacks enough bedrooms to accommodate a family of a given size and a given family composition.

Adequacy

In contrast to the previous two housing standards, housing adequacy was the only standard that affected a greater proportion of rural households than urban. In predominantly rural regions, 10 percent of the households were below standard because their homes needed major repairs while only 7 percent of predominantly urban households were in the same situation (Figure 4). Also, among rural areas, those closest to cities had a lower share of households below standard because of adequacy problems. This pattern holds for all provinces, except Alberta where the proportion of households below standard because of adequacy problems is lowest in the rural northern regions (and in Saskatchewan, rural non-metro-adjacent was marginally lower than rural metro-adjacent regions).

Figure 4

In terms of "adequacy", rural northern households have the largest share below standard



Source: Statistics Canada. Census of Population, 1996.
Households fail to meet the "adequacy norm" if the house needs major repairs.

In three cases we find more than 10 percent of the households fail to meet only the adequacy standard: rural non-metro-adjacent regions in New Brunswick and rural northern regions in Manitoba and Saskatchewan (see Column 3 in Appendix Table A1). In rural northern regions of Saskatchewan, an additional 6.9 percent of the households failed to meet both the suitability and the adequacy standards (see Column 6 in Appendix Table A1).

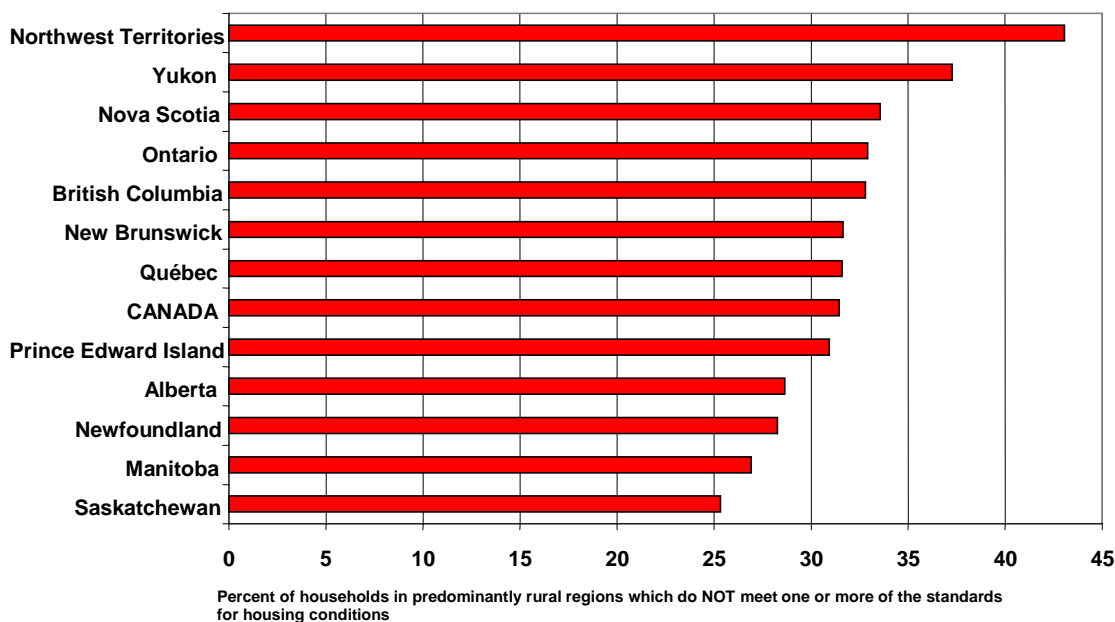
These observations are consistent with the general patterns reported for 1981 and 1991 (Government of Canada, 1995, pp. 41-43). Specifically, predominantly rural regions have fewer housing problems as identified by the affordability norm and according to the suitability norm, but relatively more households do not meet the adequacy norm.

Within predominantly rural regions, the Yukon and Northwest Territories have a relatively high share of households below standard

Within predominantly rural regions, the Yukon and Northwest Territories have over 37 percent of their households that do not meet one (or more) of the three housing norms: affordability, suitability or adequacy (Figure 5). Households in predominantly rural regions in the three Prairie provinces and in Newfoundland and Prince Edward Island rank below the Canadian average.

Figure 5

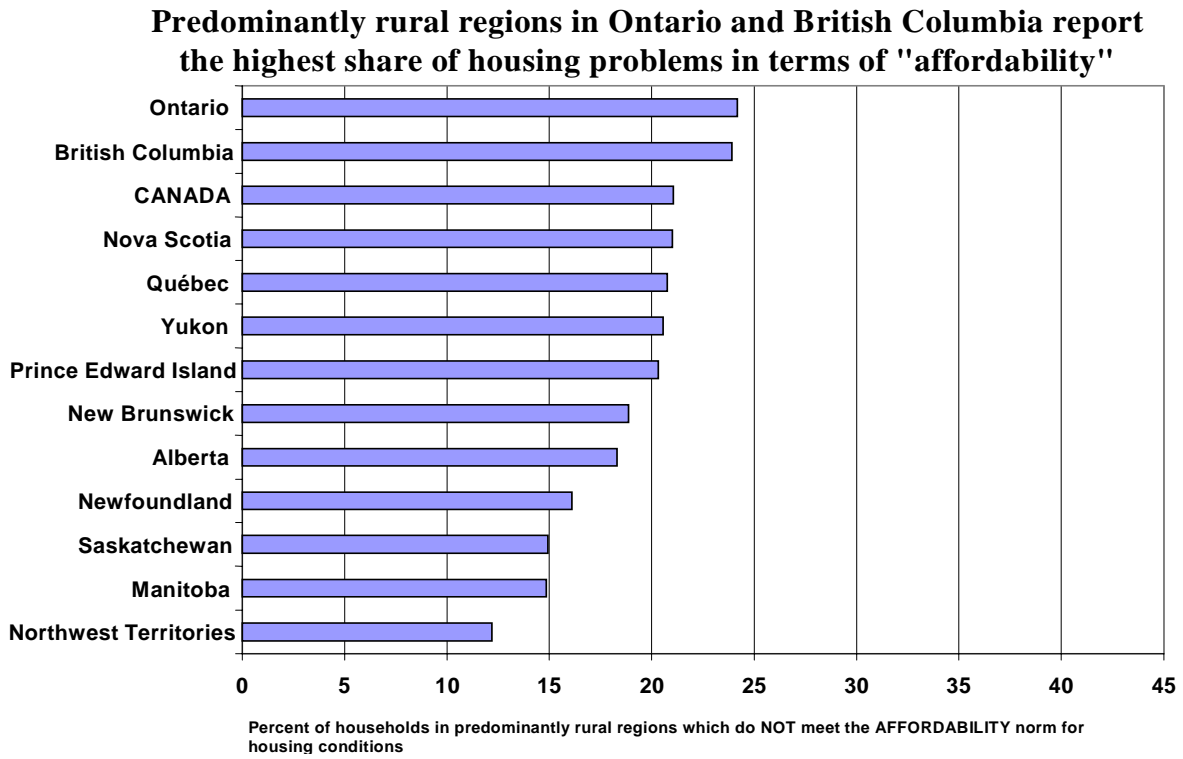
43 percent of households in predominantly rural regions in the Northwest Territories failed to meet one or more of the standards for housing conditions ("affordability" OR "suitability" OR "adequacy")



Source: Statistics Canada. Census of Population, 1996.

Interestingly, affordability of housing in predominantly rural regions appears to be a relatively larger problem in the two richer provinces, Ontario and British Columbia. Within predominantly rural regions, 24 percent of the households in Ontario and British Columbia did not meet the affordability norm because housing costs were too high relative to household income (Figure 6).

Figure 6

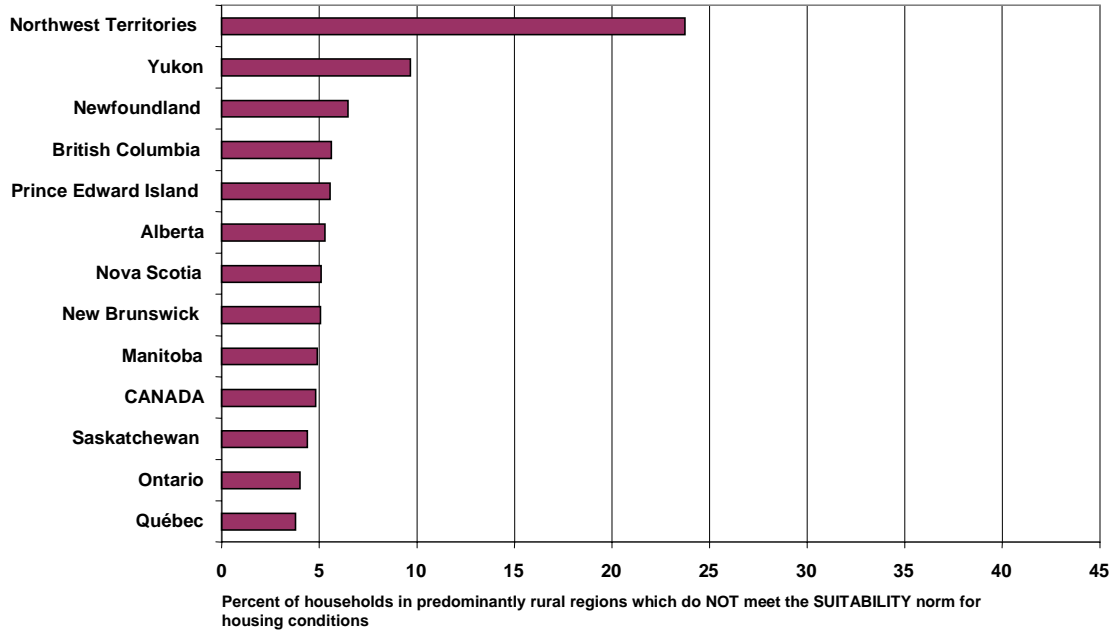


Source: Statistics Canada. Census of Population, 1996.
Households fail to meet the "affordability norm" if more than 30 percent of household income is spent on housing.

Within predominantly rural regions, the suitability norm is a more serious issue in the Northwest Territories, where 24 percent of the housing is not "suitable" (Figure 7).

Figure 7

Predominantly rural regions in the Northwest Territories and Yukon have a relatively high share of households below the "suitability" standard



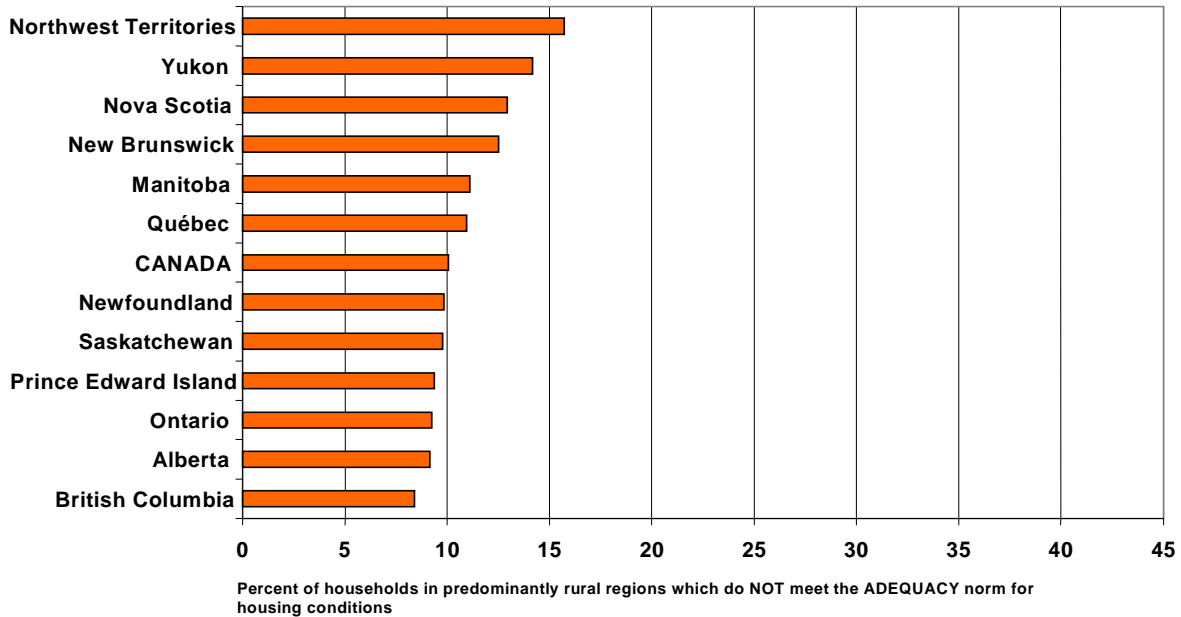
Source: Statistics Canada. Census of Population, 1996.

Households fail to meet the "suitability norm" if the house lacks enough bedrooms to accommodate a family of a given size and a given family composition.

Within predominantly rural regions, it is also the Northwest Territories and the Yukon where we find the highest share of households that do not meet the "adequacy" norm for housing conditions (16 and 14 percent, respectively) (Figure 8).

Figure 8

**Predominantly rural regions in the Northwest Territories, Yukon
Nova Scotia and New Brunswick have a relatively high share of
households below the "adequacy" standard**



Source: Statistics Canada. Census of Population, 1996.
Households fail to meet the "adequacy norm" if the house needs major repairs.

To summarise

Households in predominantly rural regions have a relatively lower share below standard in the sense that fewer households fail to meet the affordability, suitability and adequacy norms. Regionally, the Atlantic and Prairie Provinces had the smallest proportion of households below standards while the two territories and British Columbia had the highest.

Within predominantly rural regions, it is the rural northern regions that report a relative lack of housing suitability (i.e. size relative to family size and family composition) and a relative lack of housing adequacy (i.e. state of repair). Also, within predominantly rural regions, Ontario and British Columbia had a relatively high proportion of households that did not meet the affordability norm.

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Appendix Table A1. Percent of households which do NOT meet norms for housing conditions, Canada and Provinces, 1996

	Affordability (only)	Suitability (only)	Adequacy (only)	Affordability and suitability	Affordability and adequacy	Suitability and adequacy	Affordability and suitability and adequacy	Households failing to meet at least one standard for housing conditions (subtotal)	Affordability (subtotal)	Suitability (subtotal)	Adequacy (subtotal)
Total Canada	21.1	4.1	5.0	2.2	2.3	0.5	0.3	35.5	25.9	7.1	8.1
Rural metro-adjacent regions	18.5	2.6	6.1	1.1	2.4	0.4	0.2	31.4	22.2	4.4	9.2
Rural non-metro-adjacent regions	16.7	2.9	7.5	1.0	2.5	0.6	0.2	31.3	20.4	4.7	10.7
Rural northern regions	12.7	6.1	8.7	1.4	2.2	1.6	0.4	33.0	16.7	9.4	12.9
All predominantly rural regions (subtotal)	17.4	3.0	6.8	1.1	2.4	0.6	0.2	31.4	21.1	4.8	10.1
Intermediate regions	20.7	2.9	4.6	1.3	2.2	0.3	0.2	32.2	24.4	4.7	7.3
Predominantly urban regions	23.4	5.1	4.0	3.3	2.3	0.5	0.4	39.1	29.3	9.4	7.3
Intermediate / predominantly urban (subtotal)	22.6	4.5	4.2	2.7	2.2	0.5	0.4	37.2	28.0	8.1	7.3
Total Newfoundland	15.3	4.2	5.7	1.2	2.0	0.6	0.2	29.2	18.6	6.3	8.5
Rural non-metro-adjacent regions	13.8	4.3	6.6	1.0	2.0	0.6	0.2	28.6	17.0	6.2	9.4
Rural northern regions	8.5	5.2	8.3	0.8	1.7	1.7	0.3	26.6	11.4	8.1	12.0
All predominantly rural regions (subtotal)	13.0	4.5	6.9	1.0	1.9	0.8	0.2	28.3	16.1	6.5	9.8
Intermediate regions	18.0	3.9	4.3	1.4	2.0	0.4	0.2	30.3	21.6	6.0	6.9
Intermediate / predominantly urban (subtotal)	18.0	3.9	4.3	1.4	2.0	0.4	0.2	30.3	21.6	6.0	6.9
Total Prince Edward Island	16.7	3.7	6.4	1.2	2.3	0.6	0.1	30.9	20.3	5.6	9.4
Rural metro-adjacent regions	19.1	3.9	4.9	1.2	2.2	0.5	0.2	31.9	22.7	5.7	7.8
Rural non-metro-adjacent regions	14.0	3.5	8.0	1.2	2.4	0.7	0.1	29.8	17.6	5.4	11.1
All predominantly rural regions (subtotal)	16.7	3.7	6.4	1.2	2.3	0.6	0.1	30.9	20.3	5.6	9.4
Total Nova Scotia	18.4	3.1	7.2	1.5	2.7	0.6	0.3	33.6	22.8	5.4	10.7
Rural metro-adjacent regions	17.7	3.3	8.2	1.4	3.2	0.7	0.2	34.8	22.5	5.6	12.3
Rural non-metro-adjacent regions	15.4	2.7	9.4	0.9	3.0	0.7	0.3	32.5	19.7	4.6	13.5
All predominantly rural regions (subtotal)	16.5	3.0	8.9	1.1	3.1	0.7	0.3	33.6	21.0	5.1	12.9
Intermediate regions	21.3	3.2	4.6	1.9	2.1	0.4	0.2	33.8	25.6	5.8	7.3
Intermediate / predominantly urban (subtotal)	21.3	3.2	4.6	1.9	2.1	0.4	0.2	33.8	25.6	5.8	7.3
Total New Brunswick	15.9	3.1	8.5	1.1	2.6	0.7	0.3	32.1	19.9	5.1	12.0
Rural metro-adjacent regions	14.1	2.9	8.0	0.9	2.3	0.6	0.2	29.0	17.5	4.6	11.1
Rural non-metro-adjacent regions	16.1	3.4	10.0	1.1	2.9	0.9	0.3	34.6	20.4	5.6	14.0
All predominantly rural regions (subtotal)	15.1	3.1	8.9	1.0	2.6	0.7	0.3	31.6	18.9	5.1	12.5
Intermediate regions	16.1	2.7	7.3	1.3	2.6	0.5	0.4	30.8	20.3	4.9	10.8
Predominantly urban regions	21.4	3.1	6.6	1.5	2.7	0.5	0.2	36.0	25.8	5.3	9.9
Intermediate / predominantly urban (subtotal)	18.7	2.9	6.9	1.4	2.7	0.5	0.3	33.4	23.1	5.1	10.4
Total Québec	23.1	3.2	5.1	1.6	2.4	0.4	0.2	36.1	27.4	5.5	8.1
Rural metro-adjacent regions	17.8	2.5	7.2	0.7	2.5	0.4	0.1	31.2	21.2	3.7	10.2
Rural non-metro-adjacent regions	17.3	2.5	8.4	0.7	2.5	0.4	0.2	32.0	20.7	3.7	11.4
Rural northern regions	13.4	4.6	9.9	0.3	2.2	0.7	0.1	31.2	16.0	5.7	12.9
All predominantly rural regions (subtotal)	17.4	2.6	7.9	0.7	2.5	0.4	0.1	31.6	20.7	3.8	11.0
Intermediate regions	22.0	2.2	4.9	0.8	2.1	0.2	0.1	32.3	25.0	3.3	7.3
Predominantly urban regions	25.9	3.9	4.1	2.4	2.4	0.4	0.3	39.4	30.9	6.9	7.3
Intermediate / predominantly urban (subtotal)	24.8	3.4	4.3	1.9	2.4	0.4	0.2	37.4	29.3	6.0	7.3

Appendix Table A1. Percent of households which do NOT meet norms for housing conditions, Canada and Provinces, 1996 (cont'd)

Total Ontario	21.6	4.8	4.5	2.9	2.4	0.6	0.4	37.2	27.3	8.7	7.9
Rural metro-adjacent regions	21.1	2.4	5.4	1.0	2.8	0.4	0.2	33.2	25.1	4.0	8.7
Rural non-metro-adjacent regions	18.9	2.2	6.7	0.8	2.8	0.5	0.2	32.0	22.7	3.6	10.1
Rural northern regions	16.1	3.4	8.4	1.1	2.3	0.7	0.3	32.3	19.8	5.5	11.7
All predominantly rural regions (subtotal)	20.3	2.4	5.9	1.0	2.7	0.4	0.2	32.9	24.2	4.0	9.2
Intermediate regions	20.8	3.2	4.4	1.5	2.3	0.4	0.2	32.7	24.8	5.2	7.3
Predominantly urban regions	22.4	6.5	4.0	4.4	2.4	0.7	0.6	41.1	29.8	12.3	7.7
Intermediate / predominantly urban (subtotal)	21.9	5.4	4.2	3.4	2.4	0.6	0.5	38.2	28.1	9.8	7.6
Total Manitoba	16.5	4.0	6.8	1.5	2.0	0.6	0.3	31.7	20.3	6.5	9.7
Rural metro-adjacent regions	11.8	3.1	7.4	0.6	2.0	0.7	0.1	25.7	14.4	4.5	10.2
Rural non-metro-adjacent regions	12.6	2.4	8.7	0.7	1.7	0.6	0.2	26.9	15.2	3.9	11.3
Rural northern regions	9.4	5.7	10.0	2.8	1.7	1.8	1.0	32.5	14.9	11.3	14.6
All predominantly rural regions (subtotal)	11.9	3.0	8.2	0.8	1.8	0.8	0.3	26.9	14.8	4.9	11.1
Predominantly urban regions	19.1	4.6	5.9	1.9	2.1	0.6	0.3	34.5	23.4	7.4	8.9
Intermediate / predominantly urban (subtotal)	19.1	4.6	5.9	1.9	2.1	0.6	0.3	34.5	23.4	7.4	8.9
Total Saskatchewan	14.9	2.7	5.6	1.2	1.8	0.5	0.2	26.9	18.1	4.7	8.1
Rural metro-adjacent regions	13.1	2.4	6.8	1.0	1.8	0.5	0.3	25.9	16.2	4.2	9.4
Rural non-metro-adjacent regions	11.2	2.3	7.1	0.5	1.6	0.4	0.2	23.3	13.4	3.3	9.3
Rural northern regions	11.5	11.3	11.1	3.5	3.9	6.9	1.5	49.6	20.3	23.1	23.3
All predominantly rural regions (subtotal)	12.1	2.6	7.1	0.8	1.8	0.7	0.3	25.3	14.9	4.4	9.8
Intermediate regions	17.5	2.8	4.3	1.5	1.8	0.3	0.2	28.5	21.0	4.9	6.6
Intermediate / predominantly urban (subtotal)	17.5	2.8	4.3	1.5	1.8	0.3	0.2	28.5	21.0	4.9	6.6
Total Alberta	18.5	3.7	4.5	1.5	1.7	0.4	0.2	30.6	21.9	5.8	6.9
Rural metro-adjacent regions	16.1	2.8	5.9	1.1	1.8	0.5	0.2	28.5	19.2	4.6	8.5
Rural non-metro-adjacent regions	13.2	4.2	7.6	1.0	2.1	1.1	0.4	29.5	16.6	6.7	11.1
Rural northern regions	12.3	5.2	4.4	1.4	1.5	0.6	0.2	25.6	15.5	7.4	6.7
All predominantly rural regions (subtotal)	15.1	3.3	6.3	1.0	1.9	0.7	0.2	28.6	18.3	5.3	9.2
Predominantly urban regions	19.9	3.9	3.8	1.7	1.7	0.3	0.2	31.4	23.5	6.1	6.0
Intermediate / predominantly urban (subtotal)	19.9	3.9	3.8	1.7	1.7	0.3	0.2	31.4	23.5	6.1	6.0
Total British Columbia	22.8	4.5	4.2	3.0	2.3	0.5	0.4	37.6	28.5	8.4	7.4
Rural metro-adjacent regions	21.2	2.7	4.1	1.8	2.1	0.4	0.3	32.6	25.4	5.2	6.8
Rural non-metro-adjacent regions	19.4	3.2	5.5	1.5	2.5	0.5	0.3	33.0	23.8	5.6	8.8
Rural northern regions	12.3	5.1	8.7	1.5	2.6	1.1	0.5	31.7	16.9	8.2	12.9
All predominantly rural regions (subtotal)	19.6	3.2	5.2	1.6	2.4	0.5	0.3	32.8	23.9	5.6	8.4
Predominantly urban regions	25.0	5.3	3.5	4.0	2.2	0.5	0.5	41.0	31.6	10.3	6.6
Intermediate / predominantly urban (subtotal)	25.0	5.3	3.5	4.0	2.2	0.5	0.5	41.0	31.6	10.3	6.6
Total Yukon	15.5	6.0	9.0	1.5	3.1	1.6	0.4	37.2	20.6	9.6	14.1
Rural northern regions	15.5	6.1	9.0	1.5	3.1	1.7	0.4	37.3	20.6	9.7	14.2
All predominantly rural regions (subtotal)	15.5	6.1	9.0	1.5	3.1	1.7	0.4	37.3	20.6	9.7	14.2
Total Northwest Territories	8.4	17.0	9.4	2.0	1.5	4.5	0.4	43.1	12.2	23.8	15.8
Rural northern regions	8.4	17.0	9.4	2.0	1.5	4.5	0.4	43.1	12.2	23.8	15.8
All predominantly rural regions (subtotal)	8.4	17.0	9.4	2.0	1.5	4.4	0.4	43.0	12.2	23.7	15.7

Source: Statistics Canada. Census of Population, 1996.