



# The Cape Breton Regional Municipality At The End Of The 20<sup>th</sup> Century

## A Demographic And Economic Overview

Prepared By: The Planning Department  
March 31, 1999

# Introduction

This report was prepared to provide an overview of demographic and economic conditions in CBRM as the twentieth century comes to a close. It is primarily intended to provide a context for the regional development strategy which is slated for completion in September 1999. It is also anticipated that the report may be of use to anyone with an interest in learning more about socio-economic conditions in the region.

The report is not intended to document in detail all demographic and economic statistics available for the Cape Breton Regional Municipality but rather to provide an overview in detail sufficient to stimulate meaningful discussion. Most of the report is devoted to comparing CBRM with the rest of Nova Scotia and Canada, but comparisons are also made between different communities within CBRM with particular attention being paid to the mining communities most affected by the DEVCO closure announced in January, 1999 and to communities devastated by the closure of the ground fishery in the early 1990s.

The picture painted in this report is not pretty. It leaves no doubt that CBRM not only trails the Province and the Nation in virtually all demographic and economic indicators, but is gradually falling further behind. The challenge facing the municipality in the new millenium is indeed daunting.

# Methodology

This report relies very heavily on statistical information provided by the 1996 Census of Canada and on information compiled from income tax returns. This information was obtained from Statistics Canada. In most cases, raw data was obtained by CBRM staff in digital form, allowing for a certain amount of in-house analysis. As a result, most of the tables and charts found in the report were actually created by CBRM staff although the source of the numbers was Statistics Canada. Where data was obtained from another source, a reference to the source is found in the document.

Where references are made in the report to geographic areas within CBRM, it is *postal areas* that are most frequently used. For example, "Sydney" includes all areas served by the Sydney Post Office, including Westmount, Sydney River, Mira Road, etc. and "Louisbourg" includes all areas served by the Louisbourg Post Office, including Catalone, Little Lorraine, etc. The reason for this is that Statistics Canada uses postal codes when compiling income tax return information as it is the only geographic "tag" at its disposal. Where information is presented in the report using other boundaries, such as old municipal boundaries, it is noted in the report.

Although the focus of the report is on demographic and economic information, a brief geography of the region has been included for the benefit of readers from outside the area.

# The CBRM: A Brief Geography

## PHYSICAL GEOGRAPHY

The Cape Breton Regional Municipality (CBRM) was created by the provincial government on August 1, 1995 through the amalgamation of eight former municipal units (the City of Sydney, the Towns of Glace Bay, New Waterford, Sydney Mines, North Sydney, Dominion, Louisbourg and the County of Cape Breton).

CBRM is one of five municipal units on Cape Breton Island and has an area of 2,473 km<sup>2</sup>. It is the second only to Halifax as the largest municipality in terms of land area in Atlantic Canada. There are 1,967 km. of public streets and roads within CBRM. The CBRM has approximately 835 kilometres of coastline on the Atlantic Ocean and 415 km. of shoreline on the salt water Bras d'Or Lakes. The longest river in the municipality is the Mira River, a popular recreation area. There are also numerous fresh water lakes.

Most of the Municipality is comprised of gently rolling terrain although in western sections elevations as high as 230m. occur in hills both north and south of the Bras d'Or Lakes. The highest capability agricultural land is located on Boularderie Island which is divided between CBRM and the Municipality of the County of Victoria. Several large dairy, vegetable and horticultural farms operate on Boularderie Island.

Sydney Harbour is the largest in CBRM and has port facilities located at Sydney, North Sydney, and Sydport. The best harbour on the rugged south coast of the region is at Louisbourg. Louisbourg is considered an ice-free port whereas Sydney requires ice-breaking services most winters.

Historically the regional economy has been based primarily on coal mining. The Sydney Coalfields extend eastward under the sea from the traditional mining towns of New Waterford, Glace Bay, Dominion, and Sydney Mines. The presence of the rich coal seams caused spectacular growth in these communities in the early part of the 20<sup>th</sup> century. The impact of coal was felt in the rest of the region as well, prompting development of a steel plant in Sydney and the construction of a rail line to Louisbourg to facilitate winter coal shipments.

The CBRM is home to the largest historic reconstruction in North America, the Fortress of Louisbourg National Historic Site. The Site occupies an area of 57 km<sup>2</sup> on the south coast of CBRM just outside the former Town of Louisbourg. The Marconi National Historic Site is located in Glace Bay. In addition, there are five provincial parks and the Two Rivers Wildlife Park, which was formerly a provincial park but is now operated by a non-profit community organization. CBRM has two of Nova Scotia's protected wilderness areas, Scaterie Island and Cape Gabarus, both located on the south coast.

CBRM's climate is similar to other coastal areas of Atlantic Canada with high annual precipitation, short summers, and long but relatively mild winters. Areas furthest from the coast are normally warmer in summer and colder in winter. The following table

provides climatological data for Sydney, Louisbourg, and, for comparison purposes, Halifax.

**Table 1: Climatological Data: CBRM**

|  | Sydney<br>A    | Halifax A      | Louisbourg     |
|--|----------------|----------------|----------------|
| <b>Mean Daily Maximum Temperature, warmest month</b> | <b>22.9</b>    | <b>23.4</b>    | <b>20.8</b>    |
| <b>Mean Daily Minimum Temperature, warmest month</b> | <b>12.1</b>    | <b>13.2</b>    | <b>13.5</b>    |
| <b>Mean Daily Temperature, warmest month</b>         | <b>17.6</b>    | <b>18.3</b>    | <b>17.2</b>    |
| <b>Mean Daily Maximum Temperature, coldest month</b> | <b>-2.1</b>    | <b>-1.5</b>    | <b>-1.6</b>    |
| <b>Mean Daily Minimum Temperature, coldest month</b> | <b>-11.1</b>   | <b>-10.6</b>   | <b>-9.7</b>    |
| <b>Mean Daily Temperature, coldest month</b>         | <b>-6.5</b>    | <b>-6</b>      | <b>-5.6</b>    |
| <b>Mean Annual Snowfall</b>                          | <b>330 cm</b>  | <b>261 cm</b>  | <b>235 cm</b>  |
| <b>Mean Annual Rainfall</b>                          | <b>1156 mm</b> | <b>1223 mm</b> | <b>1351 mm</b> |

NOTE: Coldest month is February in all locations, warmest month is July in Sydney and Halifax and August in Louisbourg

Source: Atlantic Climate Centre, Fredericton , N.B.

## **ETHNIC AND LINGUISTIC COMPOSITION**

During the early to mid 20<sup>th</sup> century the expansion of the coal and steel industries led to much in-migration from not only other areas of Cape Breton but also from Eastern Europe, Italy, the Middle East and the West Indies. These new immigrants mingled with inhabitants of British, French and Mi'kmaq extraction to create a truly multicultural society in Industrial Cape Breton. This in-migration mostly dried up after World War II and gradually the immigrants have become assimilated. Today, as the table below demonstrates, CBRM has fewer persons born outside Canada than Nova Scotia as a whole or even Inverness County on the western side of the Island.

**Table 2: Population by place of Birth**

|   | <b>CBRM</b> | <b>Inverness</b> | <b>Nova<br/>Scotia</b> |
|---|-------------|------------------|------------------------|
| <b>% of population born in Nova Scotia</b>    | <b>90.3</b> | <b>87</b>        | <b>79.2</b>            |
| <b>% of population born in rest of Canada</b> | <b>7.8</b>  | <b>9.4</b>       | <b>16.1</b>            |
| <b>% of population born outside Canada</b>    | <b>1.9</b>  | <b>3.6</b>       | <b>4.7</b>             |

The assimilation of the non-English speaking immigrant population over the years has resulted in English being the overwhelming language of choice in the region. Of the CBRM's 117,849 residents, 96.5% reported English as their mother tongue in the 1996 census. Mi'kmaq was the second most common language with 2% of all residents reporting that language as their mother tongue. More than one half of all Nova Scotians who speak Mi'kmaq as their mother tongue live in CBRM.

French was the third most common language at 0.9%. The remainder of the population spoke a very wide variety of other languages, with Italian being the most common with only 155 speakers (0.1% of the total population).

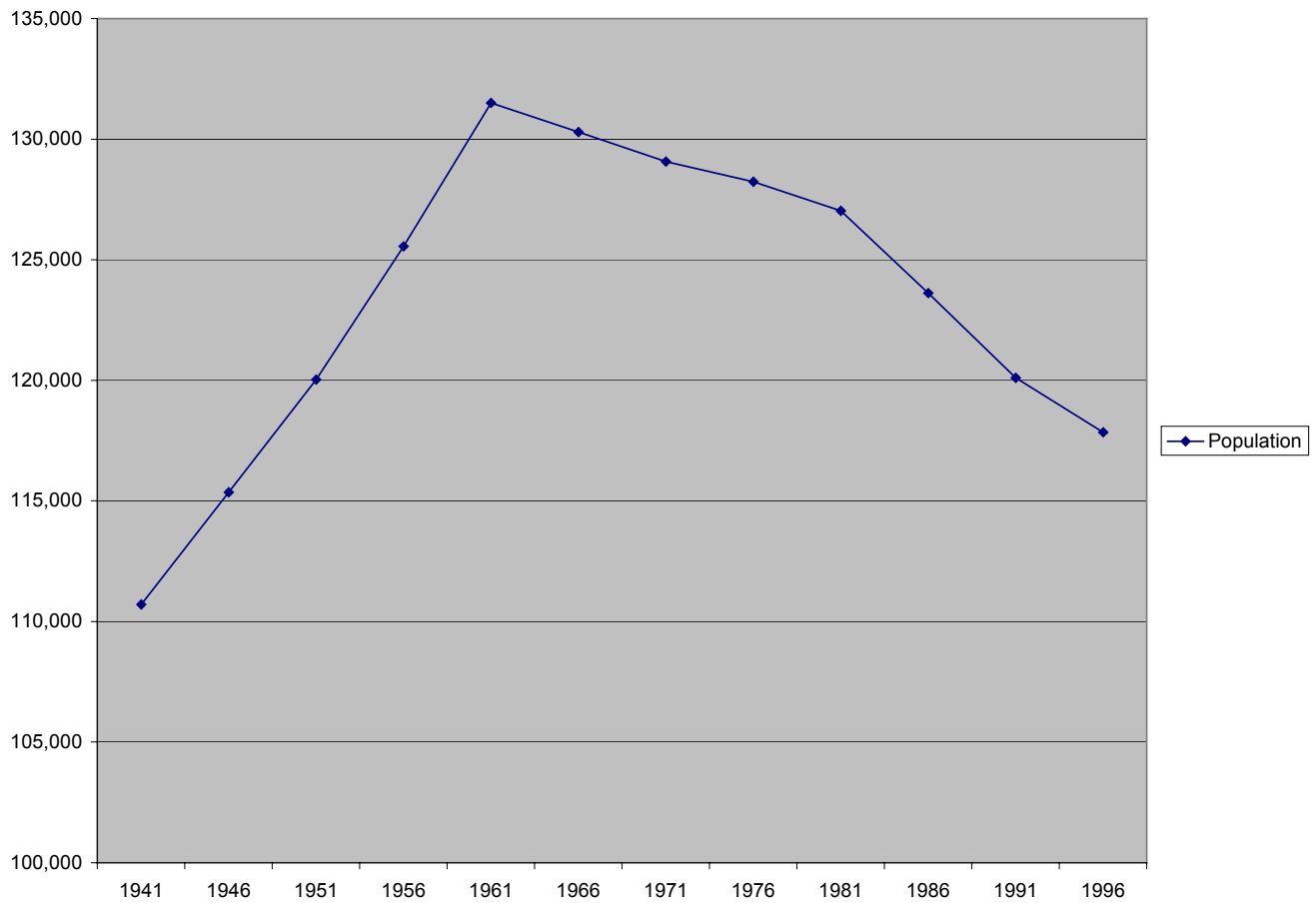
There are 3,630 Aboriginal people, mostly Mi'kmaq, living in CBRM. This group comprises 3.1% of the total population. In addition to the Aboriginal community there are 1,380 residents of CBRM (1.2% of the population) who according to the 1996 Census considered themselves to be a member of a visible minority. The largest groups within this minority are Blacks (800) and Chinese (195).

# Population Trends

## GENERAL TRENDS

CBRM has been declining in population for more than thirty years. As demonstrated by the chart below, the regional population grew steadily until 1961 when it peaked at 131,507. By 1966 the population had begun to decline, a trend that has continued unabated to the present day. As of the latest census (1996) CBRM's population stood at 117,849.

Chart 1: Population Change, CBRM, 1941-1996



In recent years the discrepancies between Cape Breton and the rest of Canada with respect to population change have become particularly significant. As Chart #2 demonstrates, since 1976 the population of Canada has grown by more than 25% and the Halifax Regional Municipality by almost as much. Over the same time period, however, the population of CBRM declined by almost 8%, and the island as a whole did only slightly better.

**Chart 2: Population Change, 1976-1996**

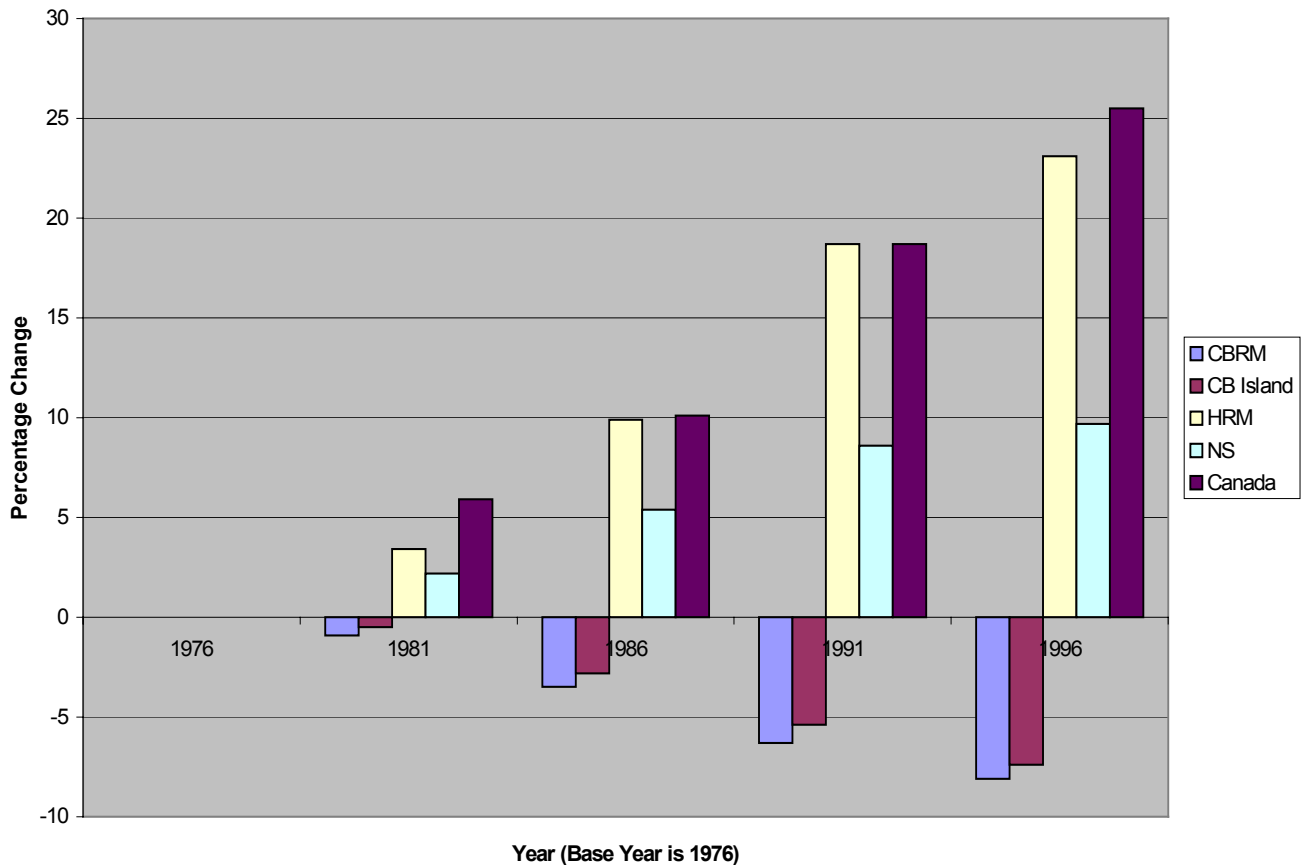
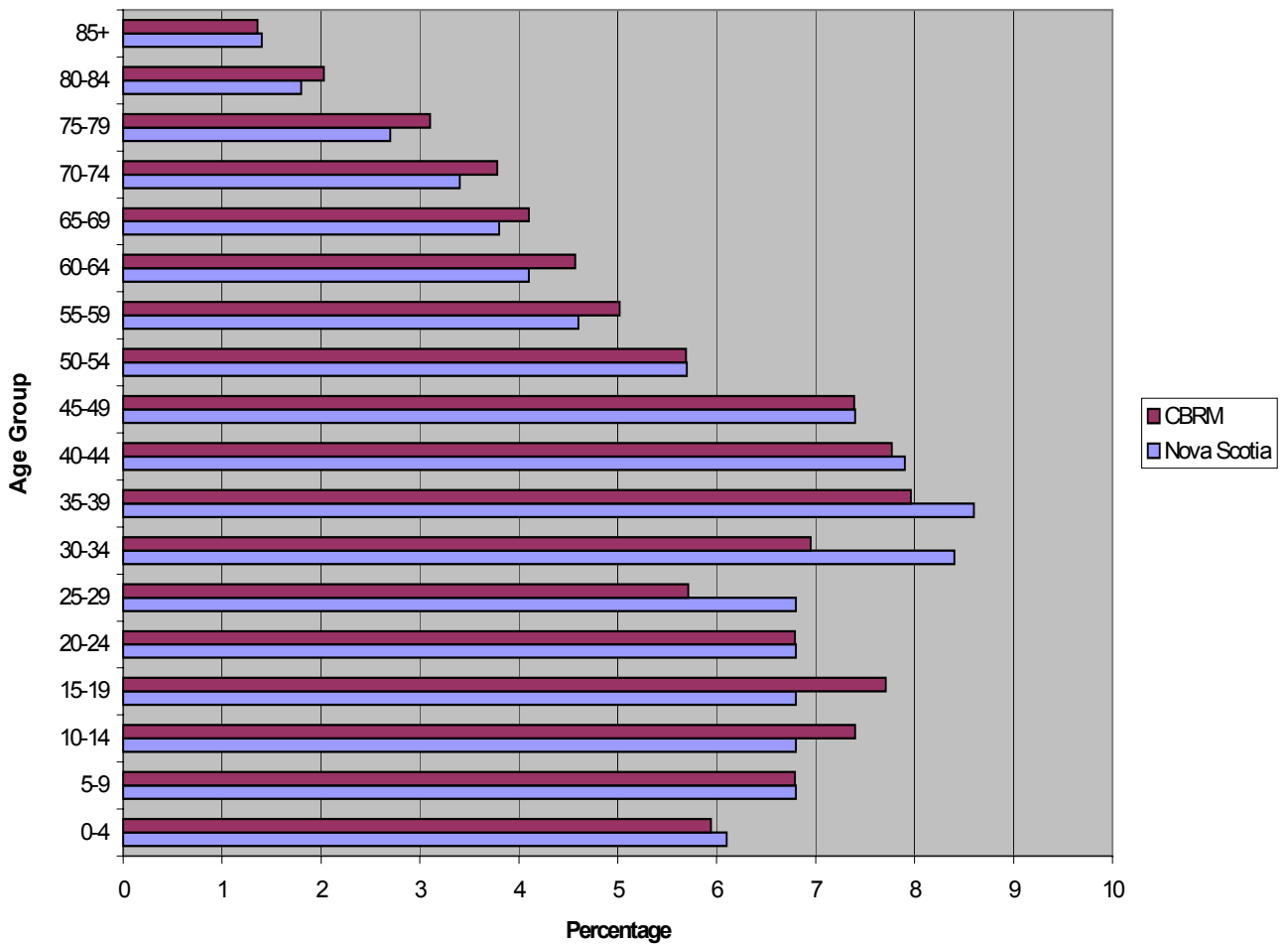


Chart #2 clearly shows that Cape Breton Island is losing population relative to the rest of Nova Scotia and especially Halifax. A closer examination of recent census figures for the Province reveals that this is part of a trend which is resulting in Nova Scotia's population becoming increasingly concentrated in the central part of the Province. **Between 1991 and 1996, the population of Halifax County and the adjacent counties of Hants, Kings and Colchester grew from 472,689 to 490,904, a 3.9% increase. The rest of Nova Scotia declined from 427,253 to 418,378, a drop of 2.1%.**

Chart #3 compares age groupings in the CBRM to Nova Scotia as a whole in the last census (1996). The chart shows that CBRM and the Province both have a well defined “bulge” reflecting the post war baby boom. The baby boomers in 1996 were mostly between the ages of 34 and 50 years of age.

Significant differences show up among younger adults, with CBRM having far fewer persons in the 25-39 year age groups. This difference can be accounted for largely by out-migration. CBRM actually has *more* people between the ages of 10 and 19 years than the provincial average. This situation suggests that older baby boomers in CBRM had relatively large families, resulting in a large number of teenagers living in the area in the late 1990s. Because most of these teenagers would still be living at home with their parents, relatively few would have migrated outside the region.

**Chart 3: Population by Age Group, 1996**



## **OUT MIGRATION**

The relatively small numbers of CBRM residents between the ages of 25 and 39 years can be at least partly attributed to out migration. Table #3 , however, shows us that the overall decline in population in CBRM over the last three decades has been largely due to a drastic decline in births following the end of the “baby boom”. In fact, net out migration during the last intercensal period (1991-1996) was actually lower than during any five year period since the mid 1960s.

**Table 3: Net Out Migration, CBRM, 1966-1996**

| <b>CBRM</b>  | <b>Births</b> | <b>Deaths</b> | <b>Net Out-Migration</b> | <b>Population change</b> | <b>%change</b> |
|--------------|---------------|---------------|--------------------------|--------------------------|----------------|
| <b>67-71</b> | <b>11169</b>  | <b>5497</b>   | <b>-6169</b>             | <b>-497</b>              |                |
| <b>72-76</b> | <b>9940</b>   | <b>5745</b>   | <b>-5041</b>             | <b>-846</b>              | <b>-0.66</b>   |
| <b>77-81</b> | <b>9523</b>   | <b>5712</b>   | <b>-5005</b>             | <b>-1194</b>             | <b>-0.93</b>   |
| <b>82-86</b> | <b>9005</b>   | <b>5703</b>   | <b>-6712</b>             | <b>-3410</b>             | <b>-2.6</b>    |
| <b>87-91</b> | <b>7909</b>   | <b>5707</b>   | <b>-5729</b>             | <b>-3527</b>             | <b>-2.9</b>    |
| <b>92-96</b> | <b>6997</b>   | <b>6095</b>   | <b>-3151</b>             | <b>-2249</b>             | <b>-1.9</b>    |

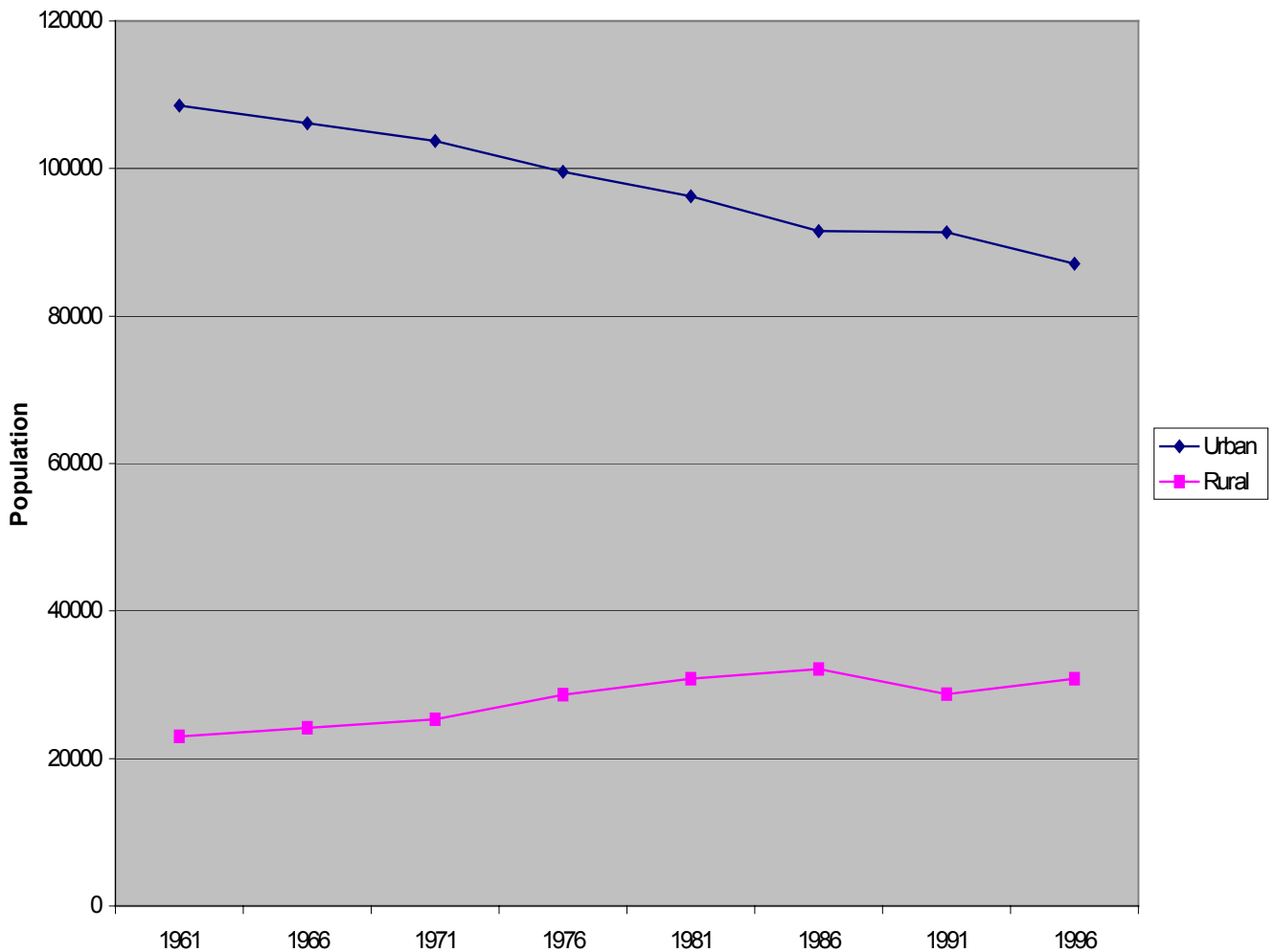
## **POPULATION PROJECTIONS**

Population projections are notoriously difficult to do accurately because of the three factors involved (births, deaths, and migration) , migration is impossible to predict beyond an educated guess. Based on assumptions that the trends between 1966 and 1996 will continue until 2006, it can be projected that CBRM will have a population of between 112,048 and 112,298 in the year 2006. This projection, however, does not attempt to quantify the demographic impact of job reductions announced in January, 1999 for DEVCO.

## URBAN AND RURAL POPULATION TRENDS

Although CBRM's population has been declining for many years, not all areas of the region are losing people. In fact, since 1961 there has been a gradual increase in the population of rural areas, and a corresponding drop in urban areas. This trend is illustrated by Chart #4. Urban areas are defined by Statistics Canada as areas with a total population of at least 1,000 and a population density of at least 400 persons per square kilometre. All of the former towns and city as well as parts of the former County are considered "urban".

**Chart 4: Urban and Rural Population Change, CBRM, 1961-1996**



During the most recent intercensal period (1991-1996), the former City of Sydney and all of the former Towns except Sydney Mines experienced a drop in population. The urban areas of the former County also decreased, with the only significant growth occurring in

the rural areas. Due to the declining size of the average household, the total number of dwelling units increased in most areas despite the dropping population. The following table shows population changes between 1991 and 1996 for aboriginal communities and for the areas that were formerly municipal units.

**Table 4: Population and Dwelling Units: former municipal units, 1996**

| Area  | Population |         | Dwellings |       | Pop. per dwelling |
|---|------------|---------|-----------|-------|-------------------|
|   | 1991       | 1996    | 1991      | 1996  | 1991(1996)        |
| <b>County of Cape Breton*</b>                   | 47,760     | 48,220  | 15320     | 16285 | 3.1(2.9)          |
| <b>Dominion</b>                                 | 2517       | 2452    | 830       | 853   | 3(2.9)            |
| <b>Glace Bay</b>                                | 19501      | 18659   | 6690      | 6813  | 2.9(2.7)          |
| <b>Louisbourg</b>                               | 1261       | 1152    | 450       | 441   | 2.8(2.6)          |
| <b>New Waterford</b>                            | 7695       | 7374    | 2650      | 2789  | 2.9(2.6)          |
| <b>North Sydney</b>                             | 7260       | 6797    | 2520      | 2531  | 2.9(2.7)          |
| <b>Sydney**</b>                                 | 26553      | 25636   | 10010     | 10213 | 2.7(2.5)          |
| <b>Sydney Mines</b>                             | 7551       | 7559    | 2585      | 2758  | 2.9(2.7)          |
| <b>Eskasoni</b>                                 | 2205       | 2504    | 477       | 633   | 4.6(4)            |
| <b>Membertou</b>                                | 490        | 612     | 135       | 195   | 3.6(3.1)          |
| <b>CBRM</b>                                     | 120,098    | 117,849 | 41055     | 42683 | 2.9(2.8)          |
| *includes Eskasoni                              |            |         |           |       |                   |
| **includes Membertou                            |            |         |           |       |                   |
| <b>Total Towns</b>                              | 72338      | 69629   |           | 26398 | n/a(2.6)          |
| <b>Total Urban County***</b>                    | 19001      | 17439   |           | 6103  | n/a(2.8)          |
| <b>Total Urban Areas***</b>                     | 91339      | 87068   |           | 32501 | n/a(2.7)          |
| <b>Total Rural Areas</b>                        | 28759      | 30781   |           | 10182 | n/a(3.0)          |
| *** urban areas as defined by Statistics Canada |            |         |           |       |                   |

## MARITAL STATUS

Like elsewhere in Canada, the marital characteristics of CBRM's population are changing as the 20<sup>th</sup> century draws to a close. Table #5 provides an overview of changes between 1991 and 1996.

**Table 5: Marital Status, CBRM, 1991-1996**

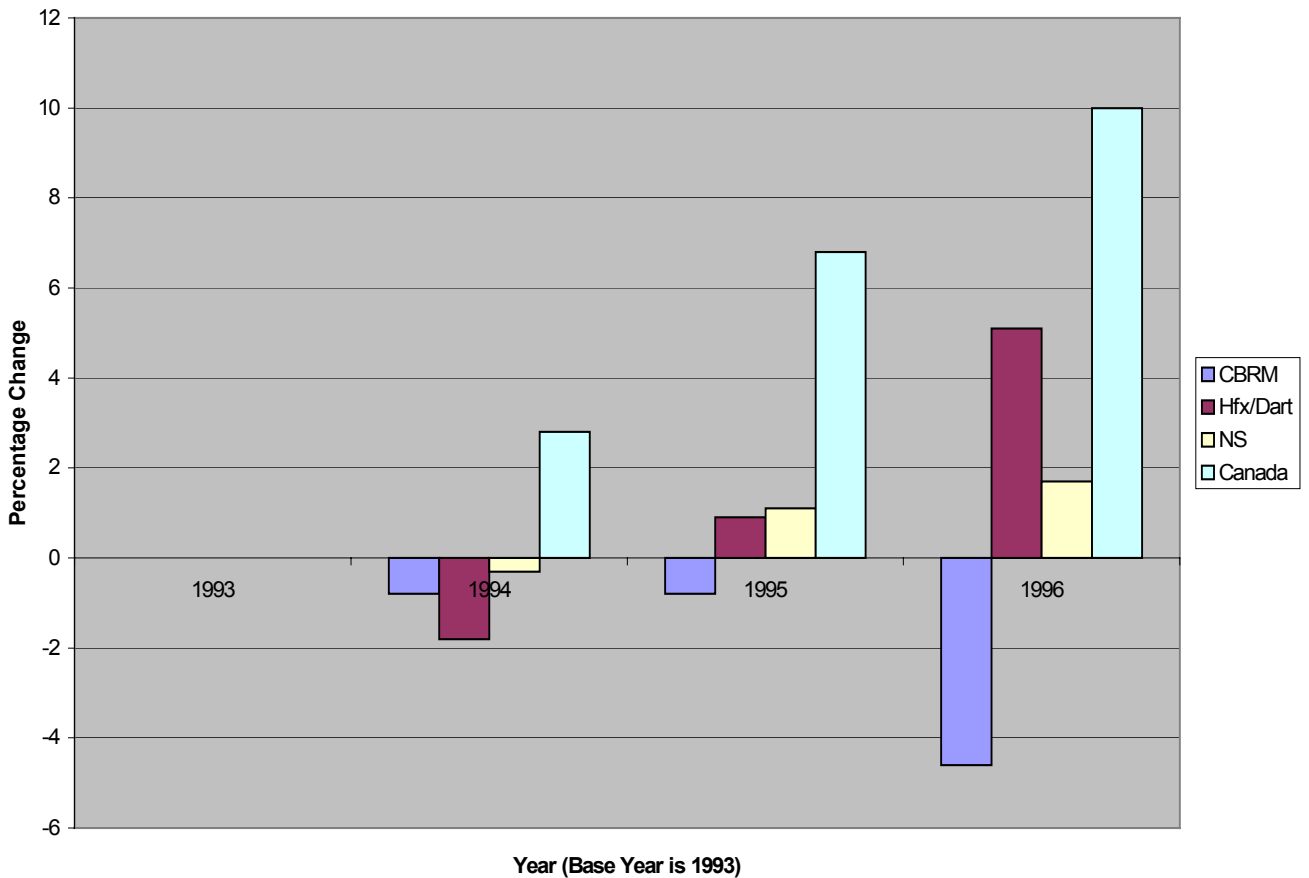
|                             |               |               |
|-----------------------------|---------------|---------------|
| <b>CBRM</b>                 | <b>1991</b>   | <b>1996</b>   |
| <b>Single under 15 yrs</b>  | <b>25,590</b> | <b>23,655</b> |
| <b>Single 15 yrs+</b>       | <b>29,285</b> | <b>30,450</b> |
| <b>Married or separated</b> | <b>52,375</b> | <b>49,540</b> |
| <b>Widowed</b>              | <b>8,325</b>  | <b>8,615</b>  |
| <b>Divorced</b>             | <b>4,520</b>  | <b>5,630</b>  |

# ECONOMIC TRENDS

## EMPLOYMENT INCOME

CBRM has been experiencing a pronounced economic decline in recent years relative to the province and country as a whole. This is perhaps best demonstrated by looking at statistics on employment income. Employment income is income in the form of wages, sales commissions and self employment. In 1996 total employment income for CBRM was \$929,858,000. Chart #5 shows how total employment income in CBRM dropped by more than 4% between 1993 and 1996. In comparison, total employment income in Canada increased by 10%, in HRM by about 4.5%.

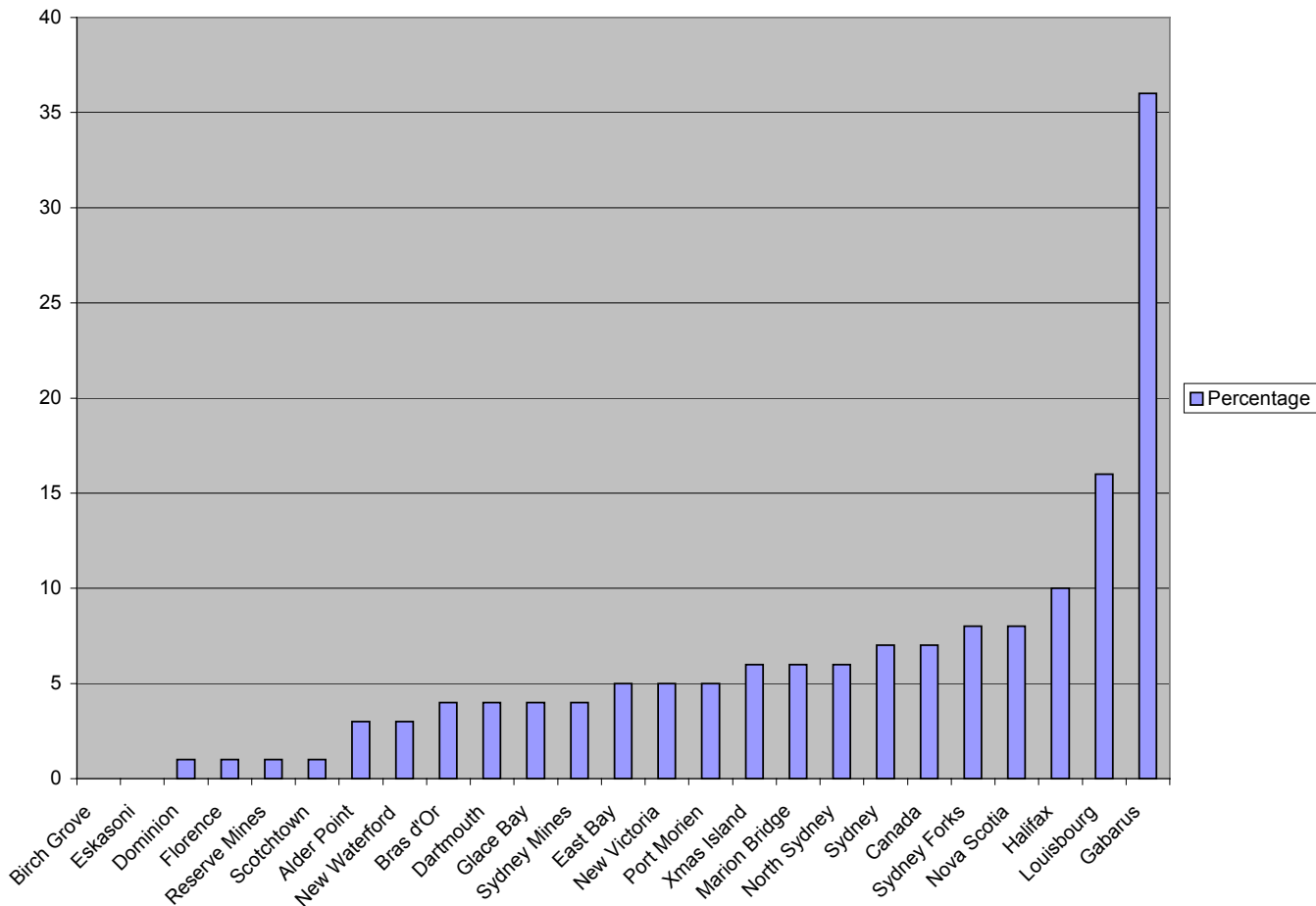
Chart 5: Change in Total Employment Income, 1993 to 1996



## SELF EMPLOYMENT INCOME

Self employment income as a percentage of total employment income has gradually been increasing in Nova Scotia in recent years as more Nova Scotians get into business for themselves. This trend, however, has not been as strong in CBRM. Chart 6 shows income derived from self employment as a percentage of total employment income. It shows that most CBRM communities lag well behind the provincial average, especially in communities dominated by DEVCO (Glance Bay, Scotchtown, New Waterford, Reserve, Dominion, and New Victoria). This does not necessarily mean that CBRM residents are not starting their own small businesses. Rather, the statistics simply suggest that when they do so many of them don't make very much money. The only two communities where the percentage exceeds the provincial average are Louisbourg and Gabarus where the numbers are distorted by a small number of independent crab and lobster fishers reporting relatively large incomes.

**Chart 6: Self Employment Income as a percentage of total employment income, 1996**



## ECONOMIC DEPENDENCY RATIOS

Another indicator of economic distress is the *economic dependency ratio*, or EDR. The EDR for a given geographic region is defined as *employment income* for that region as a percentage of *transfer payments* such as employment insurance payments, social assistance, workers' compensation, and government pensions. Derived from information contained on income tax returns, EDRs are an accurate indicator of a region's or a community's dependence on individual transfer payments or transfer payments as a whole.

Chart 7 shows the 1996 EDR for all transfer payments for CBRM, various communities within CBRM, Halifax, Dartmouth, Nova Scotia, and Canada. Every single community in CBRM is shown as having an EDR greater than the provincial and national averages. In contrast, both Halifax and Dartmouth have EDRs less than Canada as a whole. Gabarus, with an EDR of more than 100, (meaning the amount of transfer payments actually exceeded the amount of employment income), has the highest EDR on the Chart but not the highest in CBRM. That distinction belongs to Eskasoni where the EDR in 1996 exceeded 900.

Chart 7: Economic Dependency Ratio:1996

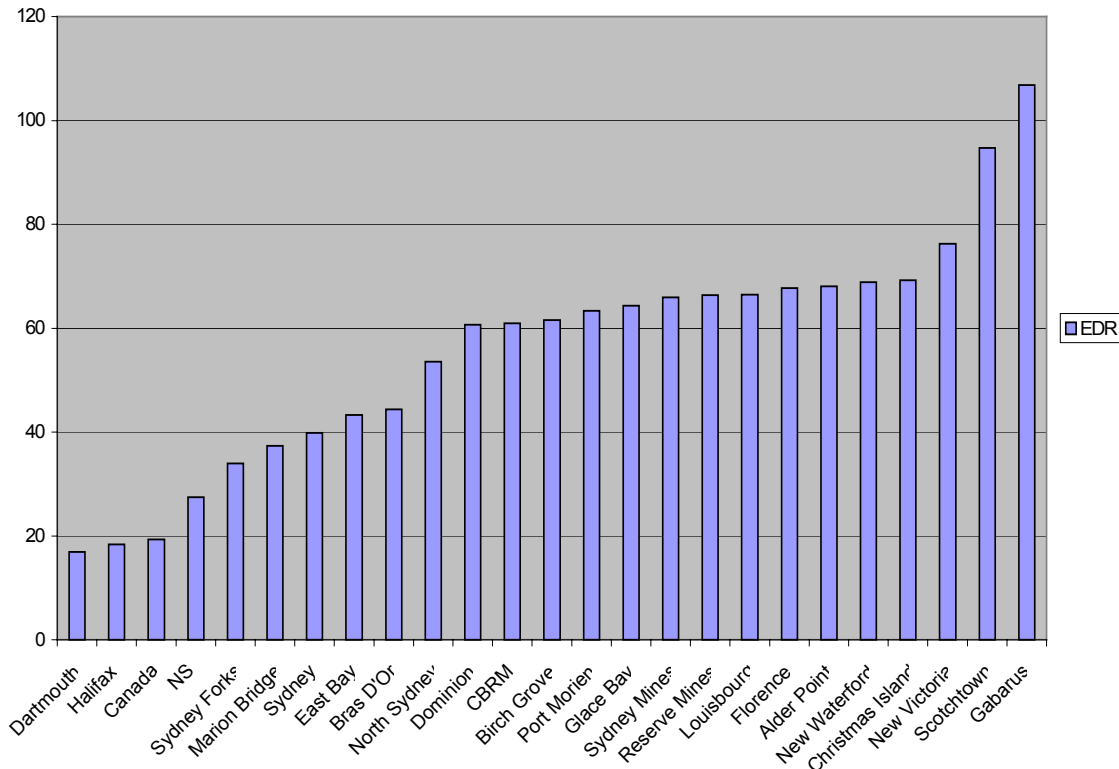
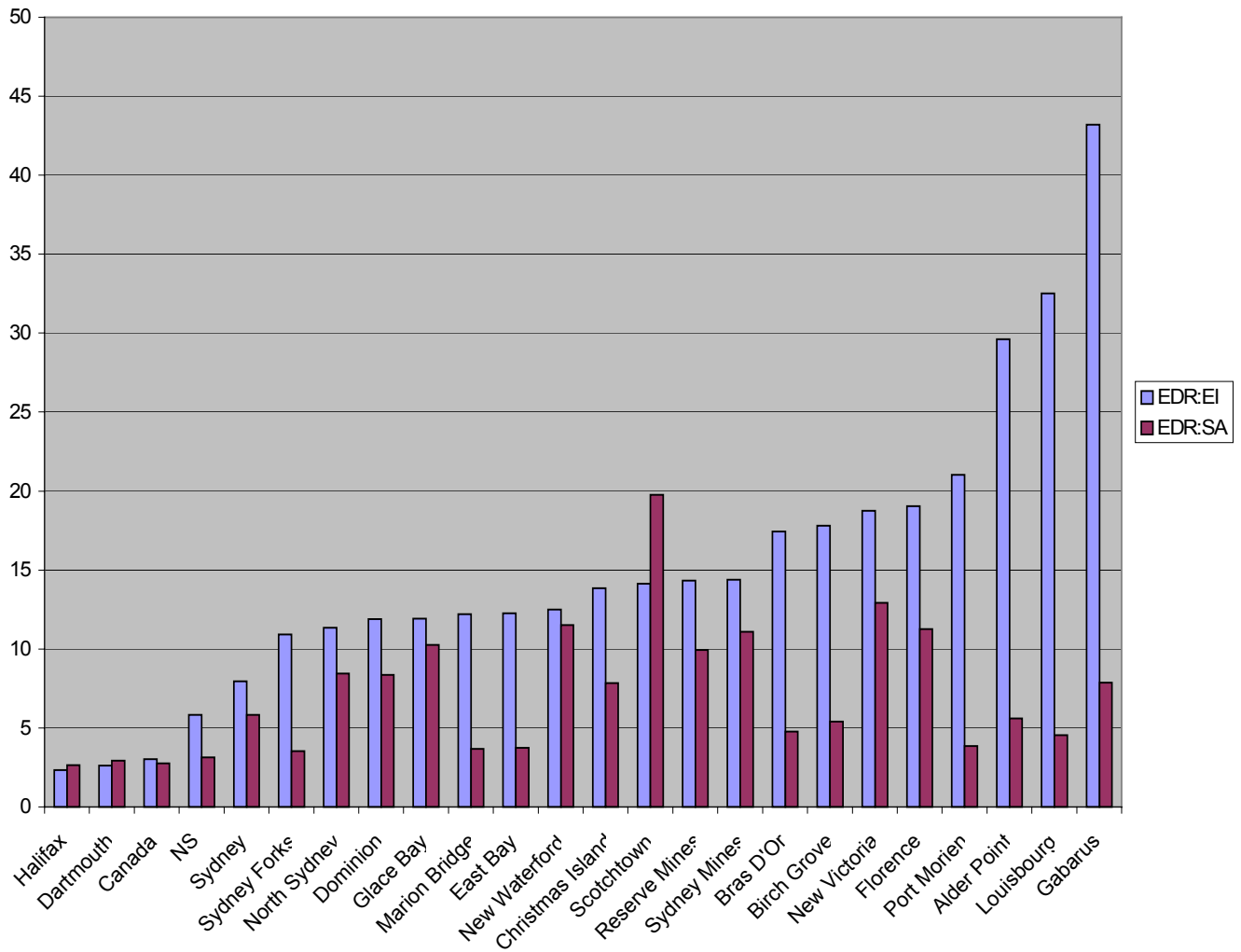


Chart #8 shows individual EDRs for social assistance and employment insurance. Here we see that although all CBRM communities have relatively high EDRs there are considerable differences in the nature of the dependency. For example, Port Morien and

Louisbourg are among the five (out of twenty) communities with the highest dependence on employment insurance, but among the five least dependent on social assistance. This is despite the fact that both communities had a significantly higher dependence on social assistance in 1996 than in previous years. In general, it appears that communities with many persons employed in seasonal industries such as fishing or tourism have the highest dependency on EI whereas the highest dependency on social assistance is found in more urban centres.

**Chart 8: EDR for Social Assistance and Employment Insurance, 1996**



## **LABOUR FORCE ACTIVITY**

According to the 1996 Census of Canada, the labour force in CBRM was 47,575, a drop from 49,790 in the previous census taken in 1991. The percentage of that diminishing labour force that was unemployed increased from 19.7% to 22.7%. The only positive indicator found in Table 6 (below) was a small increase in female labour force participation rates.

**Table 6: Labour Force Activity, CBRM, 1991-1996**

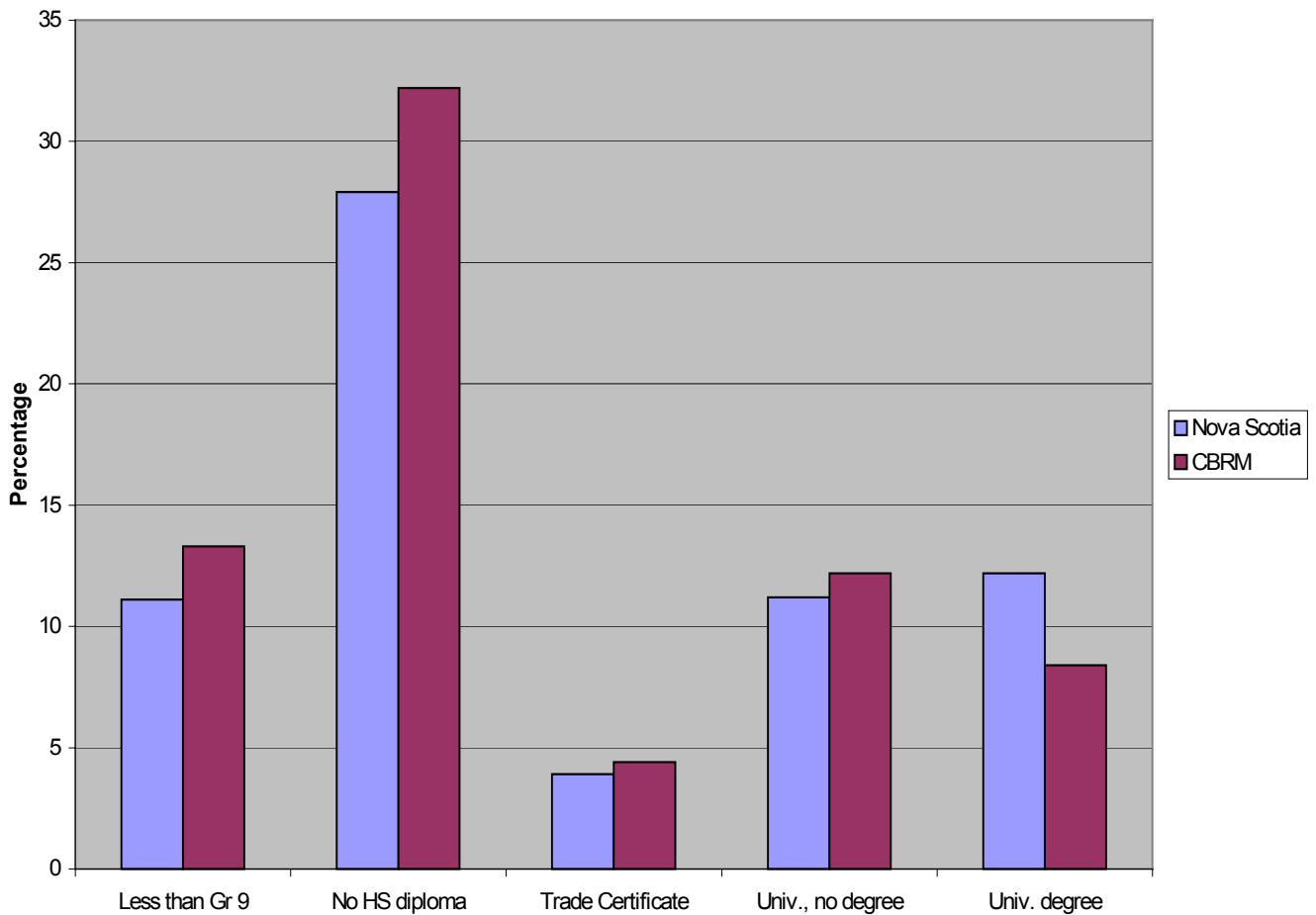
| <b>CBRM</b>                       | <b>1991</b>   | <b>1996</b>   |
|-----------------------------------|---------------|---------------|
| <b>Population 15+</b>             | <b>93,330</b> | <b>92,845</b> |
| <b>Labour Force</b>               | <b>49,790</b> | <b>47,575</b> |
| <b>Employed</b>                   | <b>39,990</b> | <b>36,780</b> |
| <b>Unemployment Rate(male)</b>    | <b>19.9</b>   | <b>24.4</b>   |
| <b>Unemployment Rate(female)</b>  | <b>19.4</b>   | <b>20.6</b>   |
| <b>Participation Rate(male)</b>   | <b>61.9</b>   | <b>59</b>     |
| <b>Participation Rate(female)</b> | <b>45.5</b>   | <b>47.2</b>   |

## EDUCATIONAL LEVELS

Educational attainment levels in CBRM lag behind the provincial average despite improvements in recent years which have closed the gap slightly. In 1986, for example, the percentage of CBRM residents aged 15 years or older with university degrees was 5.5%; by 1996 this percentage had risen to 8.4%. Provincially 8.7% had degrees in 1986 and 12.2% had degrees in 1996. Interestingly, CBRM had more persons with some university education but no degree than the province as a whole in both 1986 and 1996. This may be an indication of higher drop out rates among Cape Breton students.

At the other end of the scale, persons with less than a Grade 9 education comprised 13.3% of the CBRM population in 1996, down from 21.8% in 1986. Provincially, the corresponding numbers in 1996 were 11.1%, down from 17.2% in 1986. Chart #9 shows educational levels for 1996 for both CBRM and Nova Scotia.

Chart 9: Educational Levels, Population 15+, 1996

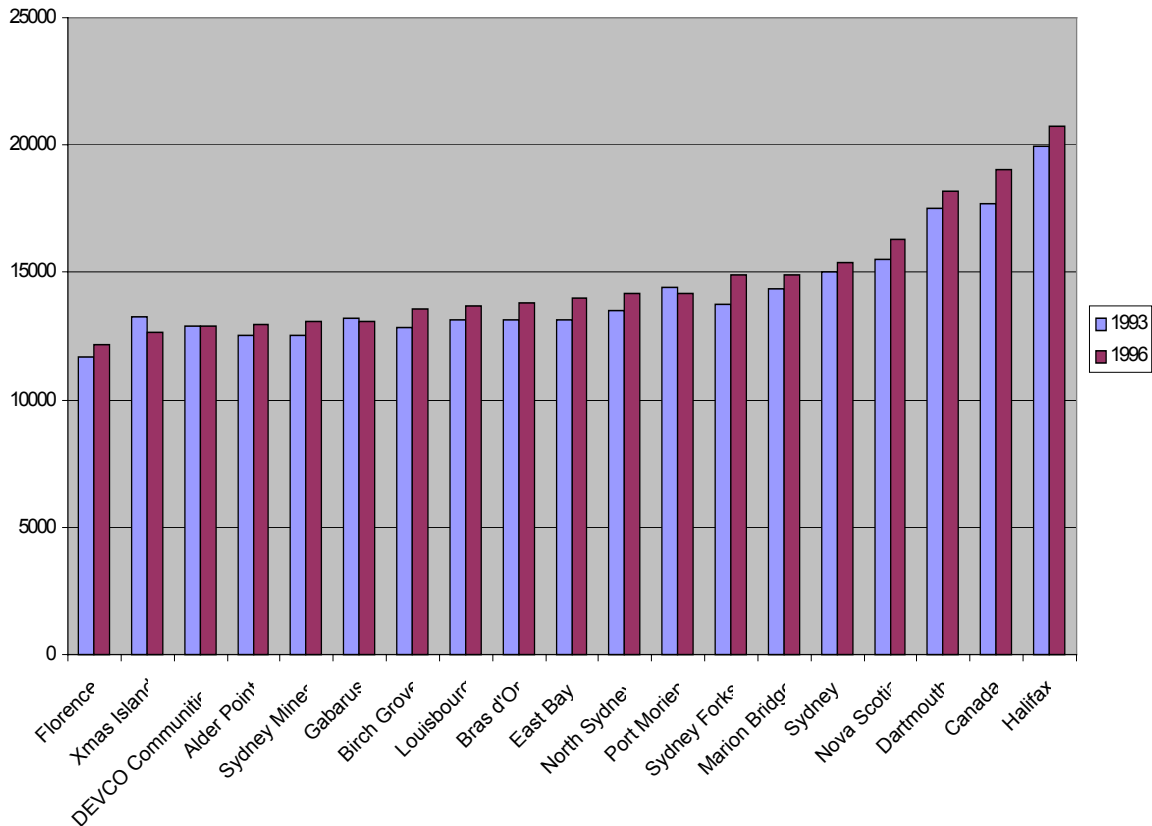


## COMMUNITIES DOMINATED BY DEVCO

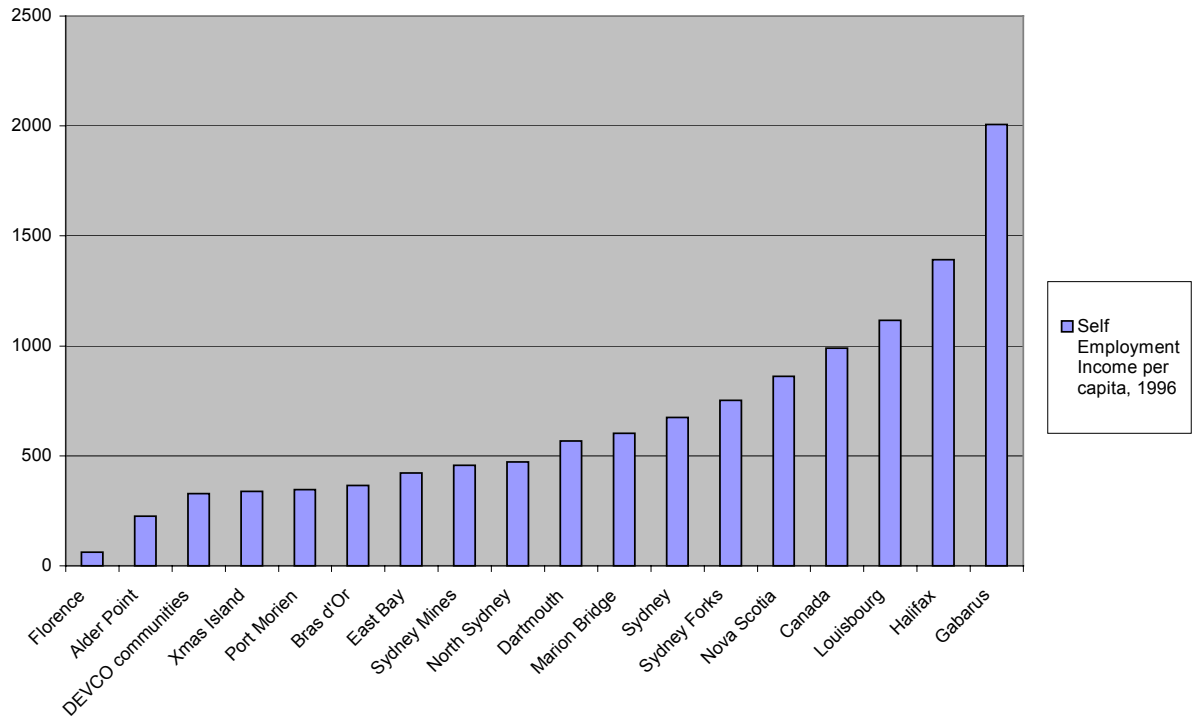
The anticipated job losses at DEVCO will have a tremendous negative impact on all of the CBRM. The six communities in eastern CBRM where more than 10% of the total male workforce is employed by DEVCO (Glace Bay, New Waterford, Scotchtown, New Victoria, Reserve Mines and Dominion) will, however, be particularly hard hit. 71% of the total DEVCO workforce resides in these communities.

Already there are many indications that these communities are in very weak shape economically, even in comparison with other areas of CBRM. The following charts show that these communities, lumped together and identified as the “DEVCO communities” already have low per capita incomes, low per capita self employment income, low labour force participation rates, and high percentages of lone parent families. Chart 14 shows how the degree of dependency on social assistance has increased in these communities in recent years while declining in Canada and Nova Scotia.

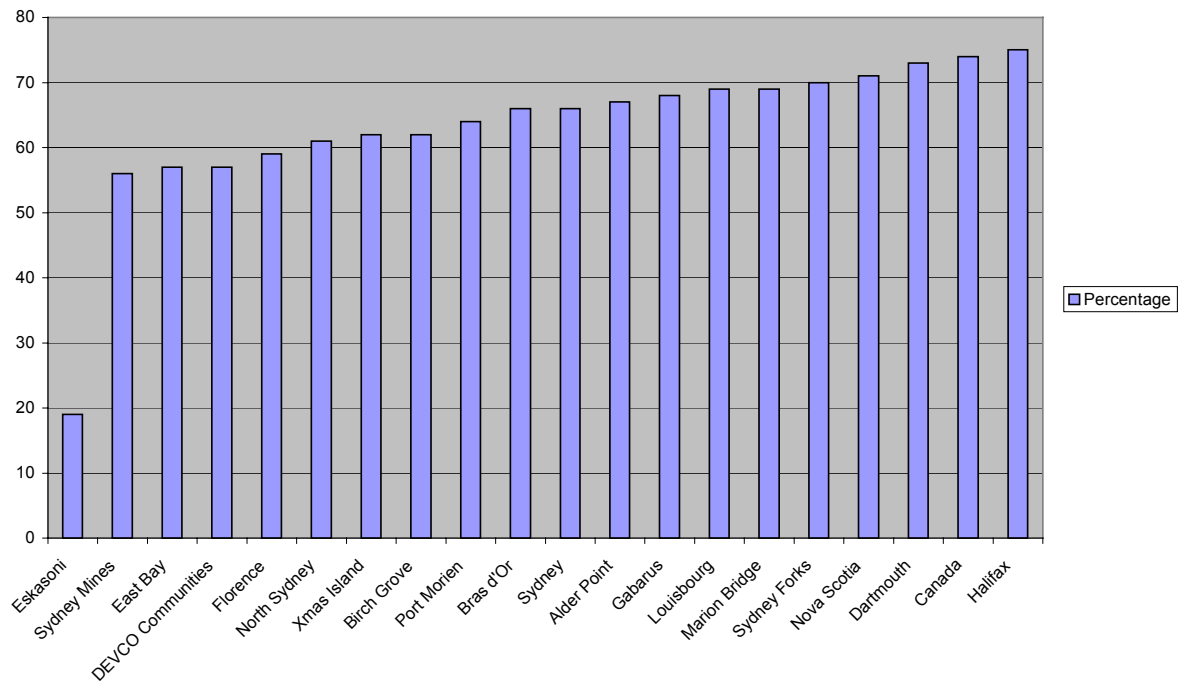
Chart 10: Per capita income, 1993 and 1996



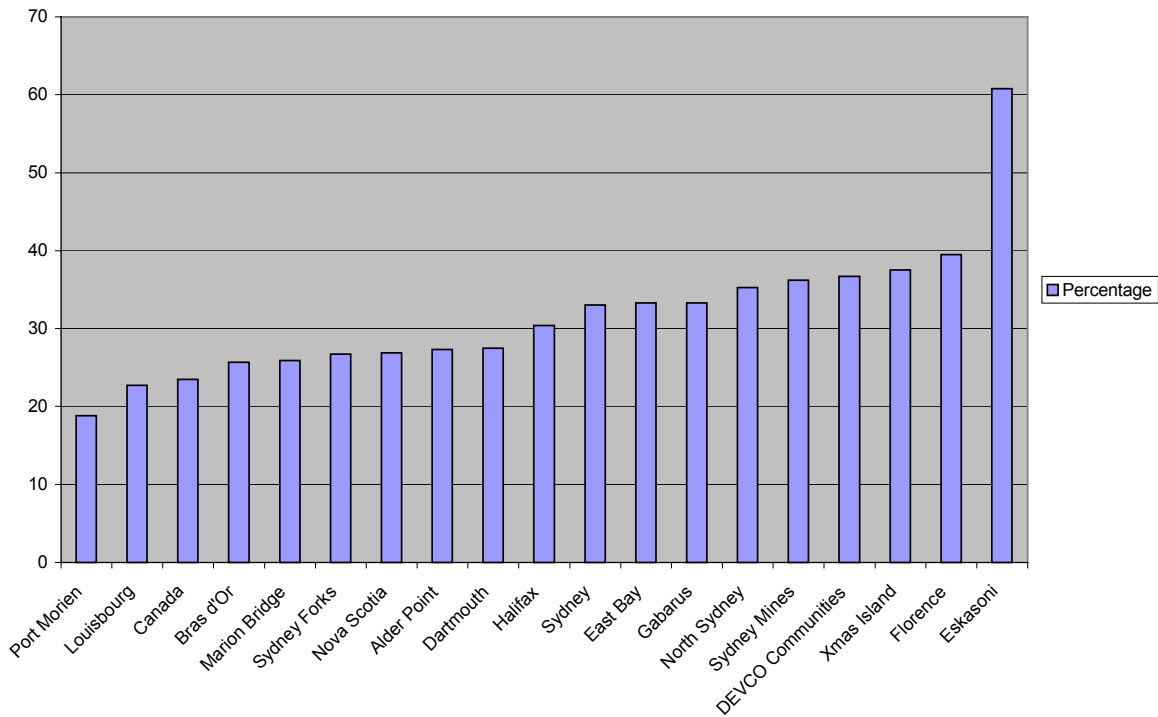
**Chart 11: Self Employment Income per capita, 1996**



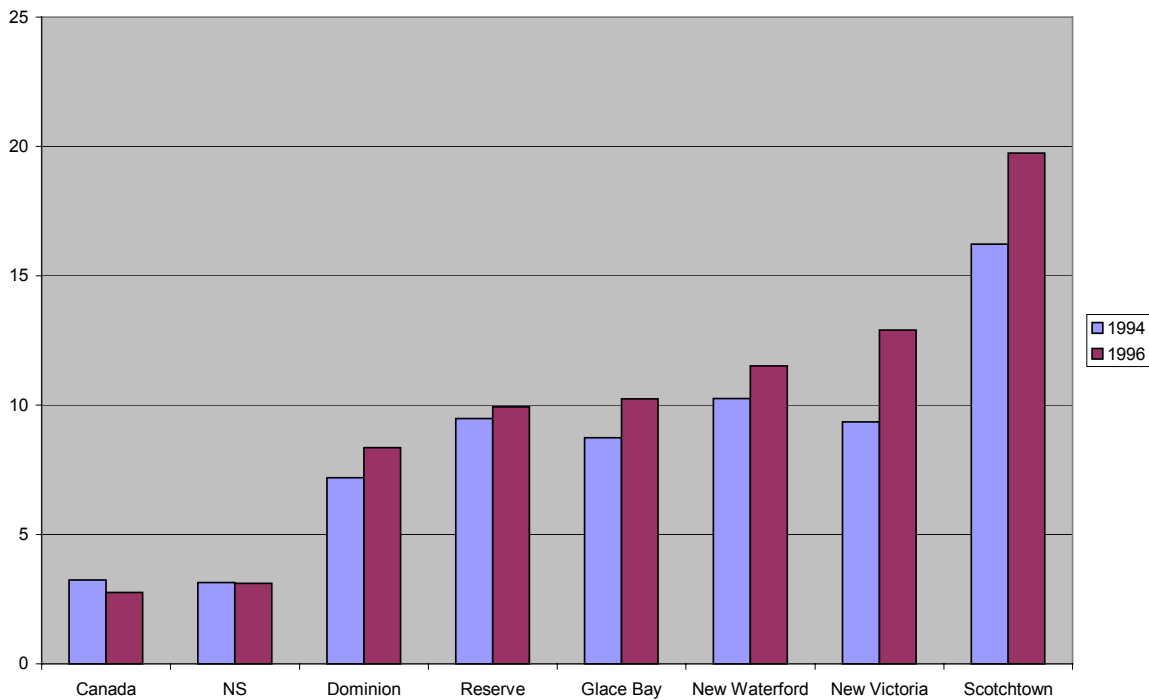
**Chart 12: Percentage of Population 15-64 in labour force, 1996**



**Chart 13: Lone Parent Families as a percentage of all families with children, 1996**



**Chart 14: Economic Dependency Ratio: Social Assistance**

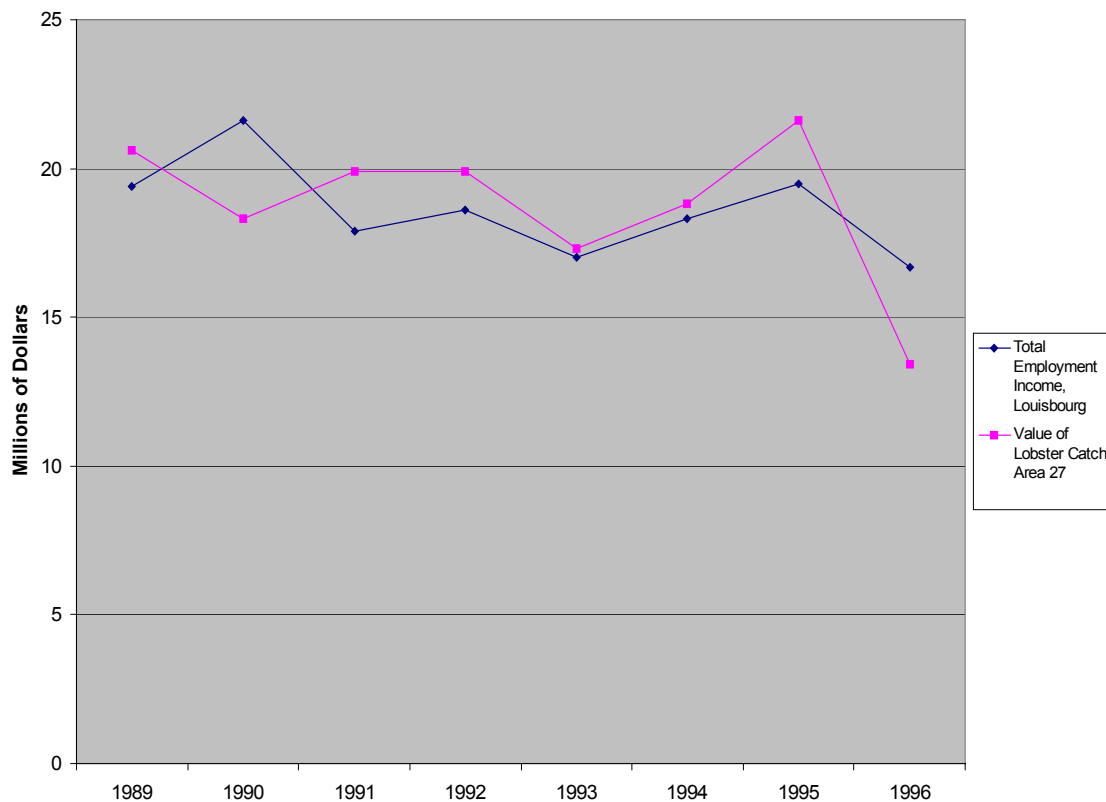


## RESOURCE BASED COMMUNITIES

As mentioned previously in this report, some communities in CBRM have extremely high degrees of dependency on employment insurance, suggesting that many residents are employed on a seasonal basis and rely on employment insurance for much of the year. These communities are still to a significant degree reliant on natural resources for their economic well-being. As such, their economies differ from the more urbanized areas of CBRM and also from rural communities where most residents are employed in urban areas.

Probably the best example of a resource based economy in CBRM is the Louisbourg area. A clear correlation between overall employment income in that community and the fortunes of one important resource sector (fishing) can be observed in Chart 15. Employment income in the community peaked in 1990, the last year that the former National Sea Products plant was in full operation. From 1993 (the first year NatSea was shut down for the entire year) onwards, a clear correlation can be observed between total employment income and the lobster industry. The chart leaves little doubt of the importance of the fishing industry for the community in question.

Chart 15: Annual Employment Income and Annual Lobster Catch Value, Louisbourg, 1989-1996

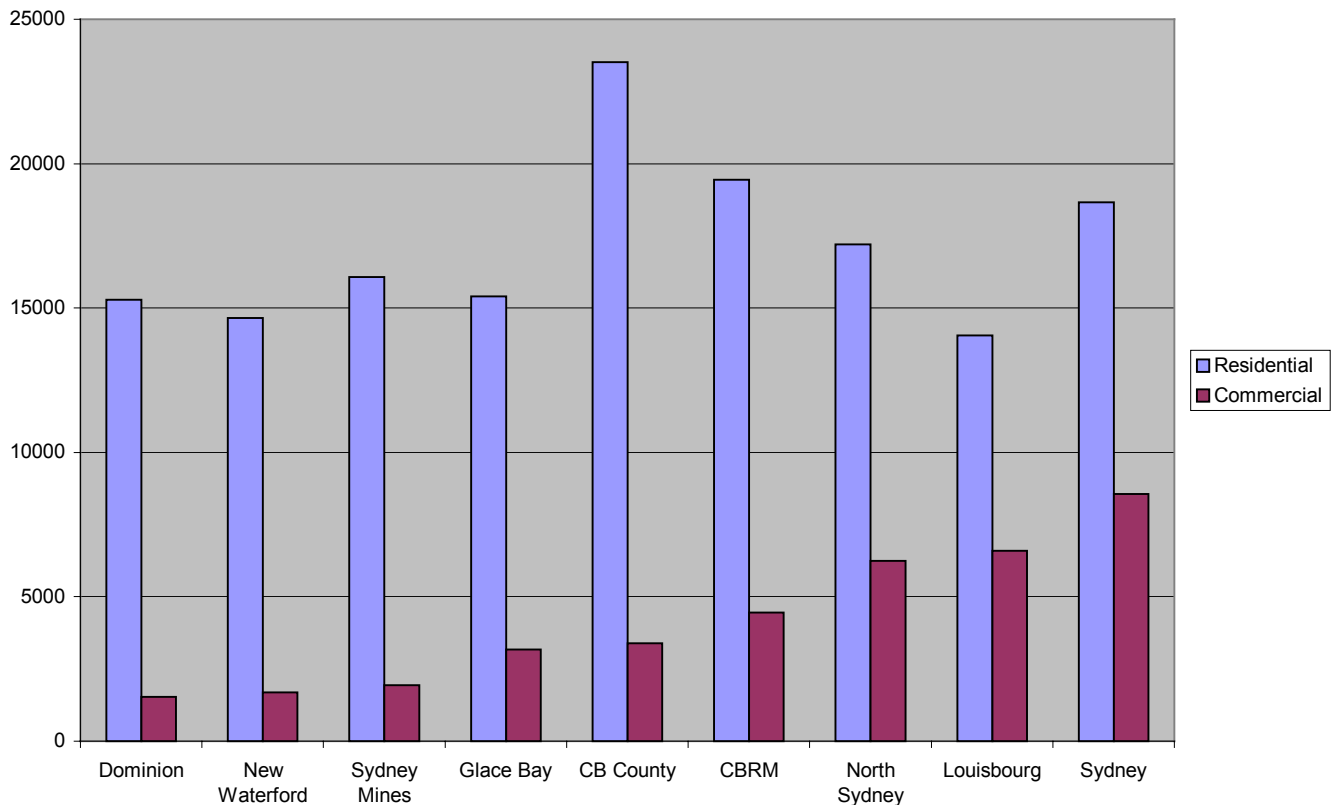


## TAX BASE

All municipalities in Nova Scotia rely primarily on property taxes for the revenue they need to finance their operations. CBRM is in the unfortunate position of having less taxable assessment on a per capita basis than other municipalities. This situation is not improving and in fact appears to be getting worse. For example, taxable commercial assessment in CBRM actually declined in value between 1998 and 1999.

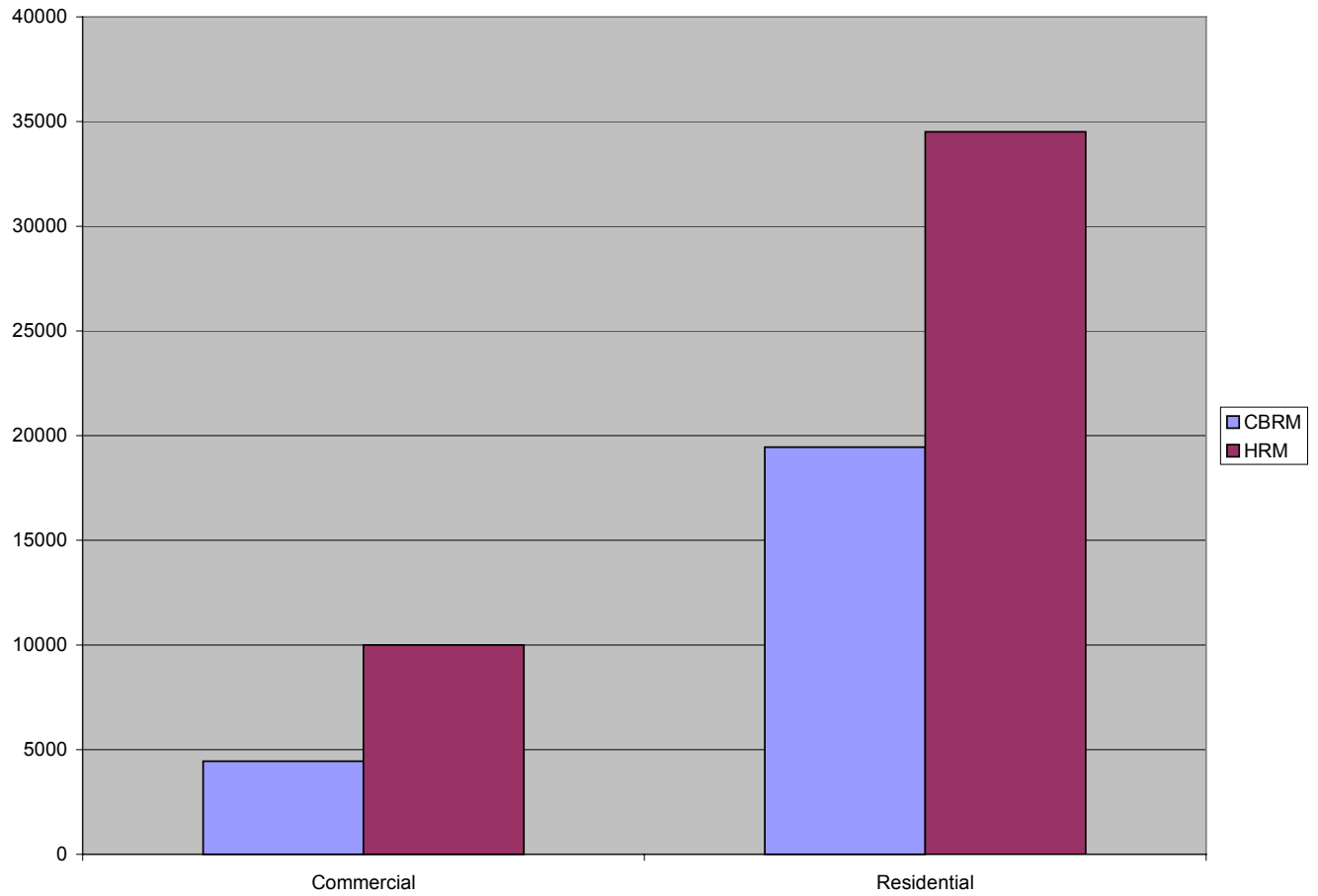
Chart 16 shows the per capita residential and commercial assessment for CBRM as well as for the areas within CBRM that were formerly municipal units. Chart 17 compares CBRM to the Halifax Regional Municipality and reveals that HRM's per capita commercial assessment is more than double CBRM's, and that the per capita residential assessment is almost 60% higher.

**Chart 16: Per capita taxable assessment by former municipal unit, 1999**



**Source: Nova Scotia Department of Housing and Municipal Affairs**

**Chart 17: Per capita taxable assessment for CBRM and HRM, 1999**



**Source: Nova Scotia Department of Housing and Municipal Affairs**