



Catalogue no. 75-202-XIE

Income in Canada

2003



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May 2005

Catalogue no. 75-202-XIE

ISSN 1492-1499

Frequency: Annual

Ottawa

La version française de cette publication est disponible sur demande (n° 75-202-XIF au catalogue).

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- .. not available for a specific reference period
- ... not applicable
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- 0^s value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
- p preliminary
- r revised
- x suppressed to meet the confidentiality requirements of the *Statistics Act*
- E use with caution
- F too unreliable to be published

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Highlights

2003 income: an overview

- After-tax family income remained virtually unchanged for the second year in a row in 2003. After five consecutive years of strong growth, average after-tax income reached a plateau in recent years for almost every type of family in Canada.
- The three main components of after-tax income -- market income, government transfers and personal income taxes -- all remained more or less stable.
- Average after-tax income for families of two people or more edged down slightly to an estimated \$59,900 from \$60,400 in 2002, after adjusting for inflation. This slight decline is not considered statistically significant.
- In contrast, between 1996 and 2001, after-tax income for these families grew at an average annual rate of 3.2%.
- For single-parent families headed by women, average after-tax income held steady at about \$30,000. Between 1996 and 2001, their income gains were among the strongest primarily because of rising employment rates among single mothers.
- An estimated 726,000 families were living in low income in 2003, 8.4% of the total. This rate was down slightly from 8.6% in 2002 and well below the peak of 12.1% in 1996.
- An estimated 843,000 children aged 17 and under, or 12.4% of the total, were living in low-income families in 2003, compared with more than 1.3 million in 1996. The rate was unchanged from 2002, but well below the peak of 18.6% in 1996.

Main components all hold relatively steady

- The three main components of after-tax income - market income, transfers from governments and personal income taxes - were all relatively unchanged from 2002.
- Market income is the sum of paid employment and self-employment earnings, and income from investments and pensions, and represents the lion's share of family income, particularly for non-elderly families. In 2003, market income for families of two people or more reached \$64,900, approximately the same level as the previous year.
- Families of two or more people paid an estimated \$12,800 on average in personal income taxes in 2003, a marginal \$200 less than in 2002 (after adjusting for inflation).
- Government transfers cover a range of programs such as Employment Insurance (EI), Old Age Security, child tax benefits and so on. The amounts received by the average family remained unchanged from 2002, at an estimated \$7,800. In 1996, average transfers amounted to \$8,300 per family.
- The number of families receiving EI benefits remained constant in 2003 after rising 19% during the previous two years. Most of this gain was related to expanded

benefits that became effective at the end of 2000 for people seeking parental leave. In 2003, average EI benefits paid to receiving families remained unchanged from previous year at \$6,100.

After-tax income unchanged for female single-parents

- On average, the after-tax income for the estimated 541,000 single-parent families headed by women remained unchanged at \$30,000 in 2003, mainly as the result of their market income, which held steady at \$23,800.
- This stability follows a strong average gain of 52% in market income for female lone-parent families between 1996 and 2001, equivalent to an annual growth rate of 8.7%. This was one of the largest increases among the various types of families.
- About 82% of women in these families had earnings in 2003, the same as the year before, but well above the corresponding figure of 62% in 1996.
- The low-income rate for female lone-parent families in 2003 was about four times the average for all families. Of the 541,000 female lone-parent families in 2003, about 38% or 208,000 were living in low income. This proportion was stable from 39% in 2002.

Seniors: Growth of after-tax income for senior families

- Average after-tax income of senior families in which the major income earner was aged 65 or over remained unchanged at \$43,800 in 2003. However, this was a 10% gain from 1996 primarily as a result of an increase in their market income.
- In 2003, senior families received on average an estimated \$20,900 in government transfers, accounting for 42% of their total income before taxes.
- Seniors living on their own had an average after-tax income of \$23,000 in 2003.
- The low income rate among seniors has continued its downward trend since the early 1980s. In 2003, 6.8% of seniors were living below Statistics Canada's low-income cut-off, down from 21.3% in 1980 and 9.8% in 1996.
- The low-income rate for unattached senior women was 19% in 2003, compared with 15% for their single male counterparts.

Unattached individuals: Moderate gain in market income

- Unattached individuals recorded the biggest gain in market income of any group in 2003. On average, these people earned \$25,600 from employment, investments and pensions, up 4.1% from \$24,600 in 2002.
- However, this increase did not translate into an equivalent gain in after-tax income. That is because government transfers to this group declined, while their personal income taxes went up. In fact, they paid \$5,300 on average in personal income taxes in 2003, compared with \$4,900 the year before.
- As a result, after-tax income for unattached individuals rose insignificantly from \$25,300 to \$25,600.
- In 2003, some 29% of these individuals were living in low income, virtually the same rate as the year before. However, this rate was substantially below the 37% in 1996.

Income inequality: Government transfers and taxes helped reduce disparities

- One measure of income inequality is the ratio of income received by the 20% of families with the highest after-tax income compared with the 20% of families with the lowest after-tax income.
- In 2003, for market income, this ratio was about 12.9 to 1.0. That is, the 20% of families with the highest after-tax income received about \$12.90 in market income for every \$1.00 received by the 20% of families with the lowest after-tax income.
- However, taxes and transfers moderate the differences between the quintiles of the income distribution. After taxes and transfers, the one-fifth of families with the highest after-tax income received \$5.50 for every \$1.00 received by the one-fifth with the lowest.
- Among unattached people, the one-fifth with the highest after-tax income received \$21.60 in market income for every \$1.00 received by the 20% with the lowest after-tax income. After taxes and transfers, this ratio fell to \$8.40 for every \$1.00.

Provinces: After-tax income remained stable

- In general, average after-tax income for families of two people or more did not change significantly in any province between 2002 and 2003.
- As in previous years, average after-tax income was highest among families in Ontario at \$66,500, followed by those in Alberta who averaged \$64,900. They were the only two provinces in which the levels were above the national average of \$59,900.
- After-tax income was lowest among families in Newfoundland and Labrador at \$47,100.
- In 2003, families of two or more people in Newfoundland and Labrador received, on average, government transfers estimated at \$11,800, the highest in Canada and well above the national average of \$7,800.
- The low-income rate among families was lowest in Prince Edward Island at 3.7%, and highest in British Columbia at 11.6%, compared with the national average of 8.4%.

Related products

Selected publications from Statistics Canada

13F0022X	Income trends in Canada
75-203-X	Analysis of income in Canada
75F0011X	Survey of Labour and Income Dynamics (SLID) - A survey overview
75F0026X	Survey of Labour and Income Dynamics electronic data dictionary

Selected CANSIM tables from Statistics Canada

202-0101	Distribution of earnings, by sex, 2002 constant dollars
202-0102	Average female and male earnings, and female-to-male earnings ratio, by work activity, 2002 constant dollars
202-0103	Number of earners, by sex and work activity
202-0104	Female-to-male earnings ratios, by selected characteristics, 2002 constant dollars
202-0105	Distribution of total income, by husband-wife families, 2002 constant dollars
202-0106	Earnings of individuals, by selected characteristics and Standard Occupational Classification, 1991 (SOC), 2002 constant dollars
202-0107	Earnings of individuals, by selected characteristics and North American Industry Classification System (NAICS), 2002 constant dollars
202-0201	Distribution of market income, by economic family type, 2002 constant dollars
202-0202	Average market income, by economic family type, 2002 constant dollars
202-0203	Median market income, by economic family type, 2002 constant dollars
202-0301	Government transfers, by economic family type and after-tax income quintiles, 2002 constant dollars
202-0401	Distribution of total income, by economic family type, 2002 constant dollars
202-0402	Distribution of total income of individuals, 2002 constant dollars
202-0403	Average total income, by economic family type, 2002 constant dollars
202-0404	Total income, by economic family type, age group and income source, 2002 constant dollars
202-0405	Upper income limits and income shares of total income quintiles, by economic family type, 2002 constant dollars
202-0406	Upper income limits and income shares of total income quintiles, by major income source, 2002 constant dollars
202-0407	Income of individuals, by sex, age group and income source, 2002 constant dollars

202-0408	Distribution of total income, by census family type, 2002 constant dollars
202-0409	Average total income, by census family type and living arrangement, 2002 constant dollars
202-0410	Average total income, by census family type, 2002 constant dollars
202-0411	Median total income, by economic family type, 2002 constant dollars
202-0501	Income tax, by economic family type and after-tax income quintiles, 2002 constant dollars
202-0601	Distribution of after-tax income, by economic family type, 2002 constant dollars
202-0602	Distribution of after-tax income of individuals, 2002 constant dollars
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202-0801	Low income cut-offs before and after tax for rural and urban areas, by family size
202-0802	Persons in low income
202-0803	Families in low income before and after tax, by age and sex of major income earner
202-0804	Families in low income, by economic family type, 2002 constant dollars
202-0805	Low income gap, by economic family type, 2002 constant dollars

202-0806	Transitions of persons into and out of low income before and after tax, by selected characteristics
202-0807	Persistence of low income, by selected characteristics

Selected surveys from Statistics Canada

3889	Survey of Labour and Income Dynamics
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Selected tables of Canadian statistics from Statistics Canada

- *Canadian Statistics - Average total income by selected family types*
- *Canadian Statistics - Persons in low income after tax, by prevalence in percent*
- *Canadian Statistics - Persons in low income after tax, by number*
- *Canadian Statistics - Average income after tax by economic family types*
- *Canadian Statistics - Average market income by economic family types*
- *Canadian Statistics - Persons in low income before tax, by prevalence in percent*
- *Canadian Statistics - Persons in low income before tax, by number*
- *Canadian Statistics - Government transfers and income tax*
- *Canadian Statistics - Average earnings by sex and work pattern*
- *Canadian Statistics - Estimated numbers of earners by sex*

Introduction

This report examines family income and low income in Canada. The data prior to 1996 are drawn from the Survey of Consumer Finances (SCF). Beginning with 1996, the data are taken from the Survey of Labour and Income Dynamics (SLID).

Every few years, estimates produced by the combined program of the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) undergo a historical revision. This year's revision is the result of three modifications.

- All estimates, back to 1990, are adjusted to population projections based on the 2001 Census population counts.
- Starting with 1990 estimates, wages and salaries are benchmarked to the distribution of wages and salaries derived from the T4 statement of remuneration paid file.
- The 1992-base low income cut-offs (LICOs) they have been revised, resulting from a revision of the 1992 Family Expenditure Survey. SLID and SCF estimates were revised from 1980. Along with the two changes described above, this has an impact on levels of low-income statistics.

For more information on the 2003 historical revision and on its impact on estimates please consult the Notes and definitions section of the document *Survey of Labour and Income Dynamics - A survey overview* (product number 75F0011XIE) or the research document *Survey of Labour and Income Dynamics: 2003 historical revision* (forthcoming in June 2005).

The publication is organized into chapters, each dealing with a specific income concept. Chapter 2 examines market income, also known as "income before transfers". It represents the money people earned from the labour market, investments and private pensions. Chapter 3 looks at government transfer payments, focusing on specific groups or family types (such as the elderly, lone-parent families and families without an earner) that are the target beneficiaries of most income security programs. Chapter 4 deals with the total income of Canadian families, examining the role of government transfers in total income. Chapter 5 presents information on income tax and how it varied by family type. Chapter 6 examines after-tax income. The joint effect of transfers and income taxes is assessed. Chapter 7 focuses on income inequality. Chapter 8 concentrates on low income in Canada, including low income persistence.

The companion product to this publication -- a compilation of tables called *Income Trends in Canada* (product number 13F0022XCB and 13F0022XIE) -- shows data tables for the period starting with 1980. It also contains data for the provinces in addition to 15 metropolitan areas. Tables on earnings (the major component of market income) and other related income concepts or statistics are also included.

When assessing data trends over time, there is always the choice of time period on which to make comparisons. Obviously, the analytical section at the beginning of chapters focuses on what's "new", the most recent year of data available. But it also draws on trends over the previous several years. The present edition shows stability of income for families and individuals between 2001 and 2003, after 5 year upward trend (1996-2001).

Structural changes regarding income, such as in the distribution of incomes across the population, tend to require a longer time period to reveal notable changes. When commenting on the income distribution in Canada, such as quintile analysis or the Gini Coefficient, we often compare the last few years. For analysis at the provincial level, it is again preferable to look at a longer trend for the purpose of separating

real changes in income levels from estimate variation that could be caused by smaller sample sizes at the provincial level.

Quintile analysis is frequently used in this publication. Quintile data are produced by ranking economic families of two persons or more from lowest to highest by the value of their income, grouping the ranked families into five equal-numbered groups, or "quintiles", and then calculating statistics on each of the groups. The income concept used in this publication to rank families is always after-tax income, so they are called after-tax income quintiles. This way of defining the quintiles has the advantage of holding the population in each quintile constant while comparing different characteristics, such as market income versus after-tax income. But one can also analyse market income using market income quintiles, or total income using total income quintiles, as shown in table 701 of the product *Income Trends in Canada*, (product number 13F0022XCB and 13F0022XIE).

Income is not adjusted for family size. Since changes in family size can account for changes in average incomes, it is worth noting that the average number of members in economic families of two or more persons decreased slightly over the period of analysis, from about 3.14 in the early 1990s to 3.06 in 2003.

All the figures included in this report (unless otherwise stated) are sample survey estimates. To factor in inflation when comparing income levels across time, all the income estimates are expressed in constant dollars of the last year for which data are presented.

Market income

Market income includes the earnings that Canadians receive from employment. Also included in market income is investment and private pension income. For the majority of Canadians, particularly those of “working age” (aged 16 to 64), money from employment constitutes the highest proportion of market income. In 2003, 88% of aggregate market income came from employment.

Labour market situation in 2003

Events that would have affected our economy in 2003 included the rapid appreciation in the Canadian dollar against the US dollar, SARS, the power outage in Ontario and the US and the war in Iraq. Nonetheless, the labour market ended up improving in 2003, albeit modestly.

According to data from the Labour Force Survey, there was a rise of 0.7% in the employment rate (i.e. the number of people employed compared to the working age population) over 2002, reaching a historical high of 62.4% in 2003. This increase was mainly due to the 0.6% growth in the participation rate, which climbed to 67.5% in 2003. In contrast, the unemployment rates remain virtually unchanged, reaching 7.6% in 2003 compared to 7.7% in 2002. In 2003, real per capita GDP increased slightly by 1.1%¹.

Market income is closely tied to labour market conditions. These conditions affected the market incomes of the various family types and individuals in different ways, as shown in the following paragraphs.

Little change in market income in 2003 for Canadian families

Average market income for Canadian families of two or more people was estimated at \$64,900 in 2003, virtually unchanged from 2002 after adjusting for inflation (as measured by changes in the Consumer Price Index). This period of quasi-stability started in 2002 with a -0.3% change in market income. This represented a pause after five consecutive years of growth. After its low in 1996, when it was estimated at \$56,300, by 2001, average market income had increased by more than 17% (an average of 3.2% per year).

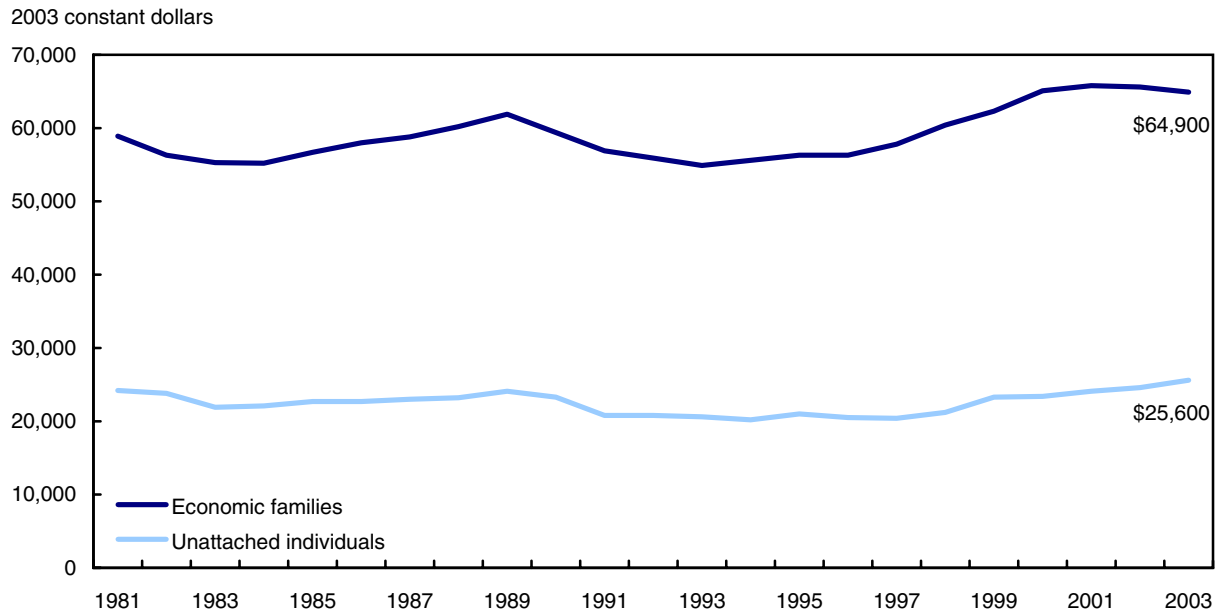
A generalized pause in market income in 2003 for the main family types

Market income for two parent families was estimated at \$80,400 in 2003, virtually unchanged from 2002. Market income had stagnated since 2001 for this type of family. Between 1996 and 2001, average market income for all two parent families increased by 19%, an average annual increase of 3.5%.

1. Statistics Canada – Catalogue no. 13-213

Chart 2.1

Average market income of economic families and unattached individuals, 1981 to 2003



Between 1996 and 2001, average market income for female lone parent families rose by 52%, an average annual increase of 8.7%. Between 2001 and 2002, it fell slightly by 10%, levelling off at \$23,800 in 2003.

Despite the relative stability in their market income between 2001 and 2003 (+3.5% from 2001 to 2002 and -1.0% from 2002 to 2003), senior families (in which the major income recipient is 65 or older) saw their average market income increase by 12% between 1996 and 2001. During this period, average market income changed from \$25,600 to \$28,600, reaching \$29,300 in 2003.

Market income for married couples with no children

The average market income of married couples with no children who are not seniors rose from \$61,800 in 1996 to \$70,900 in 2001, an increase of 15%. However, between 2001 and 2003, this income fell slightly by 5.6%, reaching \$66,900 in 2003.

Chart 2.2

Average Market Income, Canada and Provinces, Percentage Change between 1996 and 2003

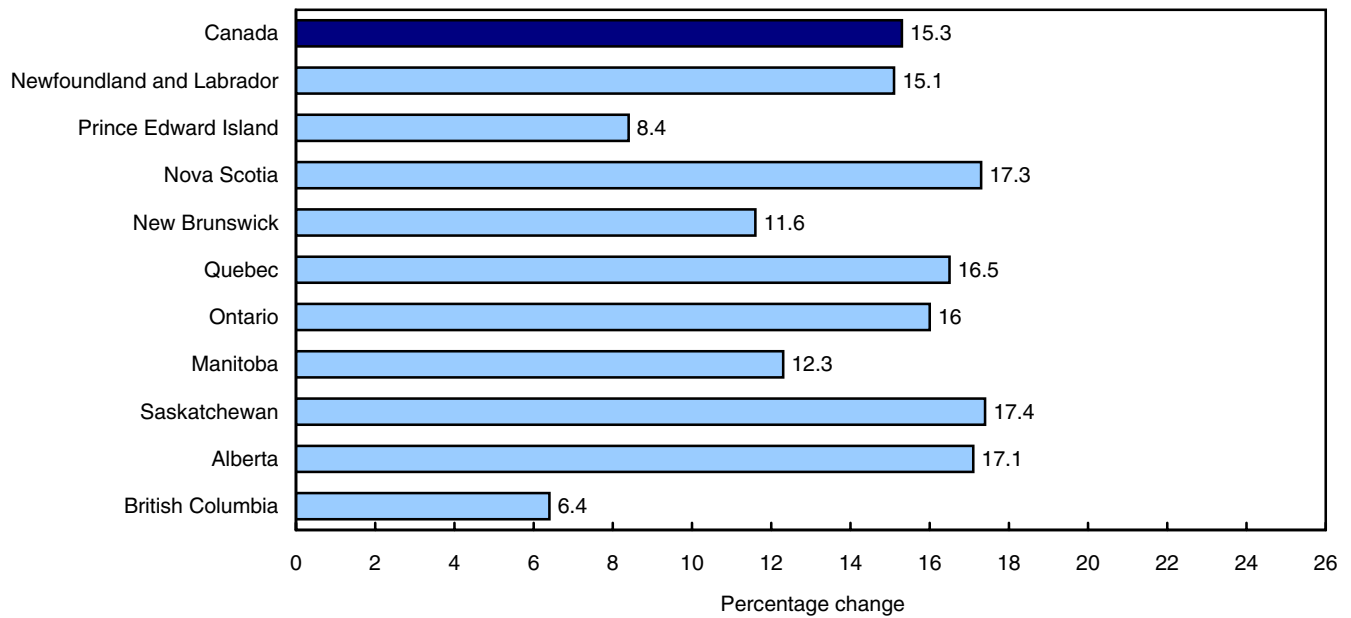
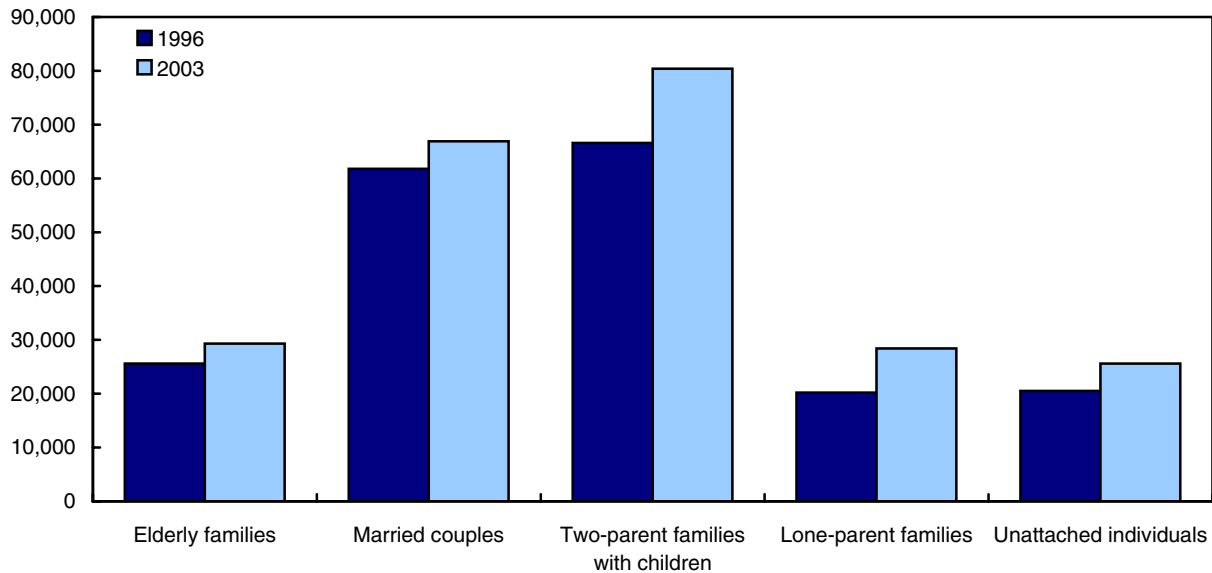


Chart 2.3

Average market income by major family type, 1996 and 2003

2003 constant dollars



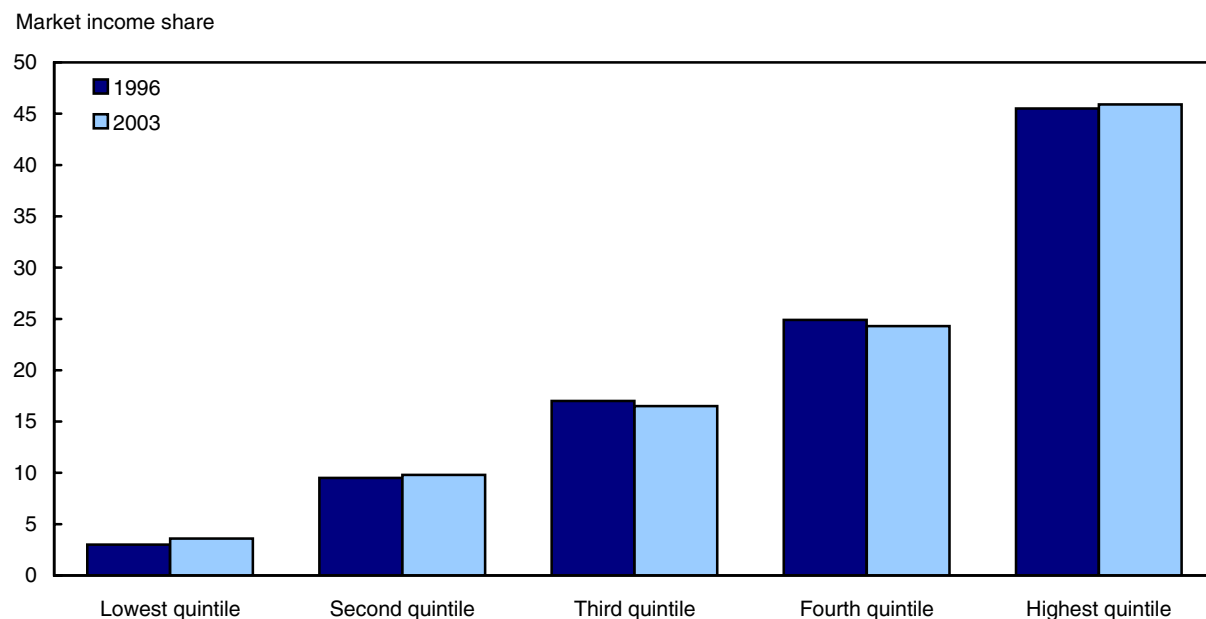
Market income trend varied among quintiles

Between 1996 and 2001, average market income for economic families of two or more people in the lowest income quintile (quintiles based on after-tax income) rose by \$2,700 (+32%), while in the highest income quintile, this increase came to \$24,700 (+19%). Between 2001 and 2002 and

between 2002 and 2003, average income in these two extreme quintiles remained practically the same, levelling off in 2003 at \$11,500 for the lowest income quintile and \$148,800 for the highest income quintile.

Chart 2.4

Share of market income by quintiles, 1996 and 2003



Average market income for families of two or more people virtually unchanged in 2003 in most provinces

From 2001 to 2002, as from 2002 to 2003, in most provinces, average market income for families of two or more people remained virtually unchanged. The only significant increase was in Saskatchewan, with a 2.5% increase in market income from \$55,900 to \$57,300 in 2003. Nonetheless, from 1996 to 2001, average market income increased from a minimum of 6.3% in Prince Edward Island to a maximum of 20.2% in Alberta. In 2003, Ontario, at \$73,200, remained the province with the highest market income, followed by Alberta, with \$72,000.

Increase of the market income of unattached individuals

Unattached individuals recorded the biggest gain in market income of any group in 2003. On average, these people earned \$25,600 from employment, investments and pensions, up 4.1% from \$24,600 in 2002. From 1996 to 2003, market income of unattached persons increased by 25%.

Increase in market income of unattached working age women since 1996

In 2003, the average market income of unattached females of working age was \$27,500, compared to their male counterparts at \$31,900. In 1996, the market income of unattached women was \$20,700, and \$26,600 for their male counterparts. Thus, the difference in average market income between males and females of working age changed from \$5,900 in 1996 to \$4,400 in 2003.

Change in market income for unattached individuals by quintile

Between 1996 and 2003, average market income for unattached individuals in the third quintile (quintiles divided based on after-tax income) increased by 53%, the largest percentage increase, from \$10,200 to \$15,600, while the highest income quintile's increased by \$12,400, the largest dollar increase. The average market income of unattached individuals in this group was estimated at \$71,400 for 2003.

Some stability in average market income in several Canadian provinces

With the exception of Alberta (-10.2%), the average market income of unattached individuals remained virtually unchanged in 2003 in most Canadian provinces. In 2003, the highest average market income was in Ontario, at \$30,200, followed by Alberta, at \$24,700.

Table 2.1-1

Average market income by selected family types — Canada

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	55,600	56,300	56,300	57,800	60,400	62,300	65,100	65,800	65,600	64,900
Elderly families	26,900	29,800	25,600	25,500	26,100	28,100	28,800	28,600	29,600	29,300
Married couples	23,100	24,600	24,800	24,700	25,300	27,500	27,200	27,900	28,200	28,400
Other families	35,800	42,000	28,500	28,200	28,800	30,000	34,600	31,500	34,900	32,600
Non-elderly families	60,700	61,100	61,100	63,100	66,000	68,000	71,100	71,800	71,500	70,800
Married couples	57,800	59,200	61,800	64,900	65,900	65,700	66,900	70,900	69,400	66,900
No earners	17,500	15,400	20,500	21,900	20,200	22,700	23,300	27,400	24,600	22,100
One earner	46,100	46,100	45,200	47,700	48,900	52,300	51,100	55,400	50,000	50,300
Two earners	69,300	71,100	75,800	77,500	80,100	77,900	78,300	82,000	81,900	77,400
Two-parent families with children	66,500	66,700	66,600	69,300	73,100	75,500	78,800	79,200	79,500	80,400
No earners	2,400	3,000	4,100	5,300	4,800	5,300	6,200	6,900	8,200	7,400 ^E
One earner	47,100	44,600	48,100	47,400	54,300	54,600	54,800	55,200	58,800	59,600
Two earners	70,400	71,000	70,400	72,700	76,100	77,600	80,900	80,800	80,400	80,800
Three or more earners	86,900	87,200	90,100	92,800	91,600	95,600	100,300	101,000	99,200	99,900
Married couples with other relatives	83,500	82,300	86,200	86,000	88,500	93,700	99,900	96,100	96,300	95,700
Lone-parent families	20,300	21,700	20,200	20,800	23,800	25,200	28,900	29,500	27,600	28,400
Male	34,300	35,600	39,400	39,300	41,900	43,500	49,300	45,200	45,300	48,800
Female	18,100	19,500	17,200	17,900	20,600	21,900	24,700	26,200	23,500	23,800
No earners	1,900	2,900	1,900	1,300	2,200	2,500	1,400	2,300	2,200	2,400 ^E
One earner	24,100	25,400	24,500	23,600	24,200	25,000	26,300	27,400	25,400	24,400
Two or more earners	39,400	41,700	37,900	39,900	42,300	41,700	46,500	48,700	41,200	43,100
Other non-elderly families	42,800	43,300	48,000	47,100	51,300	52,900	55,400	55,200	57,100	52,000
Unattached individuals	20,200	21,000	20,500	20,400	21,200	23,300	23,400	24,100	24,600	25,600
Elderly males	14,000	13,300	14,200	14,400	15,300	14,200	13,000	15,000	14,600	16,000
Non-earner	10,400	11,000	11,600	11,900	11,800	12,300	11,100	13,000	11,800	11,900
Earner	45,800	35,300	35,100	29,300	36,500	26,400	23,900	26,500	26,800	29,600 ^E
Elderly females	6,600	8,600	9,900	10,200	9,700	9,700	10,400	11,200	11,800	11,600
Non-earner	6,200	8,100	9,200	9,300	8,800	8,900	9,500	10,100	11,100	10,600
Earner	18,900	22,700	27,600	22,300	21,500	22,400	23,000	25,800	20,000	19,500
Non-elderly males	27,500	27,300	26,600	26,100	27,400	29,500	30,700	31,100	31,300	31,900
Non-earner	4,200	3,900	2,900	3,000	2,800	2,900	2,500	4,200	4,600	5,200
Earner	33,600	33,100	32,700	32,800	33,900	35,000	36,000	36,300	36,800	37,300
Non-elderly females	20,900	22,800	20,700	20,600	21,500	25,400	23,800	24,300	25,800	27,500
Non-earner	6,400	5,100	3,800	4,500	3,800	4,300	4,100	4,800	4,500	6,100
Earner	27,000	29,100	27,300	27,100	28,600	33,000	30,500	30,800	32,300	33,400

Table 2.1-2

Average market income by selected family types — Newfoundland and Labrador

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	39,300	37,400	38,500	38,800	40,200	42,500	43,900	42,600	43,600	44,300
Elderly families	13,500	13,500	10,300	12,900	11,100	13,000	13,900	12,100	12,600	11,000
Married couples	10,100	12,500	10,800	13,100	10,700	11,700	13,300	11,400	11,600	11,000 ^E
Other families	17,500	14,900	9,600	12,700	12,000	16,000	15,400	14,100	15,300	10,900 ^E
Non-elderly families	44,000	41,400	42,600	42,700	44,600	47,100	48,800	47,400	48,900	49,900
Married couples	39,000	37,600	40,500	41,300	41,700	41,300	40,600	41,000	45,400	47,000
No earners	10,500	6,700	17,000	15,200	14,300	12,800	11,600	11,400	10,400	14,600 ^E
One earner	26,600	37,100	36,000	40,300	32,300	36,700	38,400	32,200	36,500	36,000
Two earners	56,000	51,200	54,500	50,800	53,500	55,100	52,700	56,100	59,700	60,400
Two-parent families with children	48,400	43,300	46,100	47,000	50,400	51,600	54,000	53,000	52,900	56,300
No earners	3,100	200	1,600	3,800	300	F	7,200	F	F	F
One earner	33,600	23,600	31,700	25,800	29,200	33,100	28,800	23,900	41,000	40,400 ^E
Two earners	53,500	54,500	53,500	54,100	56,300	57,500	62,800	58,200	56,100	62,500
Three or more earners	66,300	69,700	64,100	71,500	74,500	74,500	69,300	69,500	66,200	62,200
Married couples with other relatives	55,700	58,200	56,200	56,300	57,200	67,300	71,600	67,300	65,600	67,900
Lone-parent families	13,900	12,700	13,200	13,800	16,400	14,200	17,800	19,800	18,100	16,100
Male	F	F	F	F	F	F	F	F	F	F
Female	12,600	10,600	12,200	12,600	15,400	12,700	16,900	19,000	16,200	14,700 ^E
No earners	700	400	1,500	1,400	600	900	1,100	F	F	2,200 ^E
One earner	21,500	F	19,700	22,100	21,900	21,400	19,000	19,200	21,100	22,700 ^E
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	25,100	21,400	32,000	28,900	27,200	33,200	34,500	31,800	37,100	33,200
Unattached individuals	17,100	12,800	14,400	12,900	11,600	12,000	13,700	13,400	13,900	12,700
Elderly males	7,100	F	9,500	11,100	7,200	F	F	F	F	5,700
Non-earner	F	F	9,100	9,100	5,500	F	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	3,800	5,100	1,900	3,600	3,300	4,400	4,400	3,600	7,900	6,700
Non-earner	3,800	5,100	1,900	2,200	2,200	3,400	3,700	2,800	6,100	5,200 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	23,800	21,300	21,000	18,900	17,400	15,100	17,900	19,000	16,000	14,900
Non-earner	F	F	2,000	1,100	2,300	500	500	800	1,400	F
Earner	31,900	34,500	31,700	29,300	27,900	25,000	24,800	25,200	26,000	22,100
Non-elderly females	23,700	15,200	15,800	12,700	12,300	14,800	16,800	16,500	16,000	16,300
Non-earner	F	F	1,700	1,500	1,700	3,000	6,700	4,300	2,500	3,700 ^E
Earner	27,200	22,000	24,600	21,600	20,000	24,600	24,200	25,000	25,600	26,400

Table 2.1-3

Average market income by selected family types — Prince Edward Island

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	43,500	42,700	44,300	44,000	45,700	46,100	47,200	47,100	47,700	48,000
Elderly families	26,100	14,200	21,100	15,400	16,600	19,300	18,700	19,200	20,800	20,000
Married couples	20,400	13,900	27,500	19,800	21,500	19,800	18,900	19,300	21,800	21,100
Other families	32,600	14,900	F	7,300	F	18,200	18,200	18,700	F	F
Non-elderly families	46,700	48,300	48,400	49,700	51,700	51,700	52,900	52,900	52,500	53,300
Married couples	47,100	46,900	45,900	51,500	46,700	44,500	52,100	54,400	54,400	57,400
No earners	F	F	F	F	F	F	F	F	F	F
One earner	44,500	F	F	F	F	35,200	47,200	57,500	38,200	37,800 ^E
Two earners	48,900	49,800	51,300	58,500	53,000	52,600	57,500	58,300	64,100	62,800
Two-parent families with children	52,000	53,000	55,000	53,500	54,600	50,700	53,900	53,500	58,200	54,900
No earners	F	F	F	F	F	F	F	F	F	F
One earner	33,600	35,800	35,400	F	F	23,100	F	F	F	F
Two earners	50,800	52,600	52,900	51,700	53,600	46,300	53,400	52,200	58,800	52,000
Three or more earners	63,900	61,400	68,900	65,100	64,200	73,800	71,900	69,400	67,700	69,100
Married couples with other relatives	53,800	59,200	60,600	66,800	80,000	95,300	76,100	77,400	66,500	73,900
Lone-parent families	21,200	18,300	18,300	16,900	23,000	20,000	24,100	20,600	18,300	20,000
Male	F	F	F	F	F	F	F	F	F	F
Female	17,500	18,400	17,400	16,800	22,700	20,000	23,700	19,800	15,900	17,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	16,300	14,300	F	F	F	15,700	17,000	17,000	14,400	15,800
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	30,500	34,300	34,500	30,200	38,100	52,500	43,000	43,300	40,700	39,000
Unattached individuals	13,400	15,100	13,800	12,100	12,500	13,300	15,200	15,000	14,100	14,600
Elderly males	7,500	7,600	F	F	F	F	F	F	6,100	12,900^E
Non-earner	F	F	F	F	F	F	F	F	6,100	13,700 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	4,900	4,900	7,000	7,500	7,500	6,400	6,600	6,900	5,500	5,300^E
Non-earner	3,700	4,700	6,900	7,100	7,700	6,100	5,400	6,400	5,100	4,500 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	18,900	19,700	18,400	15,900	16,900	18,600	19,900	19,300	20,300	19,500
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	22,000	25,100	21,000	16,700	17,700	21,400	21,200	20,900	23,100	23,800
Non-elderly females	18,500	21,100	17,100	12,900	12,800	13,500	17,100	16,900	17,400	17,600
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	22,800	25,200	19,300	16,300	15,700	18,300	20,400	20,600	22,600	24,300

Table 2.1-4

Average market income by selected family types — Nova Scotia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	45,300	44,400	45,100	45,600	47,700	50,400	52,000	53,700	54,800	52,900
Elderly families	22,100	20,400	23,300	24,100	27,000	23,500	23,200	24,900	23,800	22,700
Married couples	17,200	15,700	17,400	17,200	21,200	21,400	22,600	24,100	23,500	23,400
Other families	30,100	27,400	33,600	34,800	36,800	28,400	24,700	27,300	24,700	20,600 ^E
Non-elderly families	50,000	49,500	49,100	49,500	51,500	55,400	57,400	59,000	60,800	58,900
Married couples	49,600	48,000	45,600	46,300	50,700	51,900	52,600	60,800	60,300	57,200
No earners	13,800	17,900	21,800	18,800	16,000	22,800	24,800	17,800	25,100	20,000 ^E
One earner	37,100	37,600	37,800	32,400	38,300	43,600	43,700	58,800	54,100	48,800
Two earners	59,900	59,400	56,200	57,800	64,900	62,600	63,000	70,000	68,700	65,700
Two-parent families with children	56,600	57,500	58,000	59,100	61,400	64,100	63,400	64,000	65,400	66,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	33,000	40,600	42,500	41,000	41,200	53,300	47,900	49,800	44,100	39,000
Two earners	58,600	58,800	60,900	63,600	64,100	64,900	66,400	65,600	66,200	67,500
Three or more earners	80,100	75,500	79,900	79,500	78,100	83,400	80,100	80,100	88,500	88,400
Married couples with other relatives	63,600	61,800	68,700	71,800	68,500	78,200	79,700	78,300	95,800	82,400
Lone-parent families	14,800	13,600	13,000	11,000	12,500	18,200	23,500	21,500	17,600	21,800
Male	F	F	F	F	F	F	F	F	F	F
Female	13,300	13,100	10,400	9,600	10,900	16,700	19,600	17,900	17,700	21,600
No earners	1,300	2,300	2,400	2,700	900	F	F	F	F	F
One earner	19,200	19,100	16,200	15,900	11,500	20,100	23,400	21,800	20,200	22,800
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	29,200	30,400	30,600	33,900	30,800	34,300	46,500	42,800	43,300	42,500
Unattached individuals	13,600	14,000	14,300	14,800	15,400	17,600	17,300	17,600	18,300	21,600
Elderly males	8,600	8,800	7,800	11,100	10,500	9,900	8,800	12,800	12,000	10,100^E
Non-earner	8,400	7,000	7,100	10,700	9,100	9,100	7,900	12,000	11,600	9,600 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	5,800	4,800	6,000	6,300	6,100	6,900	7,600	8,700	10,000	9,900^E
Non-earner	5,300	4,600	5,800	5,400	5,400	6,700	6,800	7,300	9,300	9,300 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	18,600	18,100	19,500	19,500	21,300	21,600	22,600	23,000	22,600	30,100
Non-earner	5,600	5,800	5,000	6,400	6,400	6,300	7,200	3,600	5,500	11,100 ^E
Earner	22,600	22,700	23,400	22,700	24,900	25,200	26,600	27,800	27,900	35,600
Non-elderly females	15,400	18,100	16,700	17,100	16,600	23,100	20,500	18,900	20,900	21,900
Non-earner	2,800	4,800	4,700	5,900	6,600	3,200	3,800	2,900	5,700	4,900 ^E
Earner	21,600	22,800	22,900	21,900	20,900	31,600	26,200	24,900	24,500	25,600

Table 2.1-5

Average market income by selected family types — New Brunswick

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	43,900	43,800	44,700	43,700	46,100	48,400	50,500	50,100	50,100	49,900
Elderly families	20,600	18,900	23,100	21,600	24,100	25,100	23,800	23,800	22,200	25,000
Married couples	20,600	17,500	21,600	19,900	22,100	23,800	24,100	24,600	21,200	25,400
Other families	20,700	20,900	27,200	26,200	31,600	29,400	23,000	21,400	25,200	23,800
Non-elderly families	48,400	48,800	48,500	47,600	49,700	52,400	55,100	54,600	54,700	54,000
Married couples	47,100	45,800	46,300	44,200	45,000	51,000	52,600	52,000	53,900	50,300
No earners	11,800	14,700	9,100	8,800	10,700	16,800	16,300	30,800	21,400	19,400 ^E
One earner	41,800	34,300	37,500	40,400	41,200	44,100	41,500	38,700	40,300	37,700
Two earners	57,300	56,000	59,600	53,900	55,100	60,400	62,400	61,800	65,100	59,500
Two-parent families with children	52,800	55,300	54,400	55,100	58,900	58,600	60,800	62,100	60,500	62,800
No earners	F	1,100	F	F	F	F	F	F	F	F
One earner	36,200	42,100	37,400	38,200	42,100	42,200	39,400	40,400	43,400	37,300 ^E
Two earners	55,200	57,700	58,800	59,300	63,400	60,700	64,800	62,900	61,500	61,900
Three or more earners	70,500	72,300	73,400	73,300	74,600	73,900	72,000	80,400	79,600	83,300
Married couples with other relatives	62,800	62,400	70,200	68,900	72,400	79,000	79,800	75,500	73,400	72,000
Lone-parent families	19,600	13,700	13,200	14,000	16,900	15,800	20,000	18,100	19,100	18,300
Male	F	F	F	F	F	F	F	F	F	F
Female	15,300	10,600	11,700	11,700	14,200	13,700	18,400	17,100	17,000	14,700
No earners	500	4,200	1,000	1,200	400	600	F	1,300	F	F
One earner	19,700	13,300	15,600	17,500	19,700	18,400	19,600	20,400	19,600	16,300
Two or more earners	31,500	F	F	F	F	F	F	37,900	F	F
Other non-elderly families	29,400	37,400	27,300	29,500	30,200	35,300	40,000	37,300	36,600	40,000
Unattached individuals	14,900	17,200	15,600	15,500	16,500	16,800	15,900	18,500	15,300	15,500
Elderly males	5,200	9,500	10,600	30,600	26,500	19,600	21,600	15,300	7,000	5,400^E
Non-earner	5,100	8,800	6,900	24,200	24,100	16,800	18,300	15,200	5,600	4,200 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	5,800	6,000	7,100	6,500	6,500	7,500	7,600	8,000	7,200	7,400^E
Non-earner	5,600	5,300	7,000	6,000	6,500	7,400	7,000	7,700	6,700	6,700 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	23,700	24,600	20,300	18,100	18,900	20,700	19,500	25,900	21,100	21,500
Non-earner	1,500	1,400	1,700	2,000	F	2,100	1,800	3,800	F	F
Earner	29,700	28,300	24,600	23,600	22,400	27,100	25,000	32,700	25,700	26,500
Non-elderly females	15,300	20,700	17,100	16,500	20,000	19,500	16,800	17,900	17,400	18,500
Non-earner	2,600	5,000	3,600	4,200	6,900	F	F	F	3,500	4,300 ^E
Earner	21,000	24,600	21,800	20,600	24,000	22,400	19,800	21,600	21,300	22,300

Table 2.1-6

Average market income by selected family types — Quebec

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	49,300	49,400	49,000	50,400	52,800	54,300	57,100	57,600	57,900	57,100
Elderly families	22,100	21,700	20,700	20,100	21,800	23,100	23,600	23,600	22,900	24,200
Married couples	19,900	17,600	21,700	21,200	20,500	22,800	22,300	23,200	24,000	23,600
Other families	26,100	29,600	17,600	16,800	26,200	24,000	27,700	24,900	19,900	26,000
Non-elderly families	54,100	54,100	53,400	55,100	57,700	59,600	62,700	63,100	63,500	62,500
Married couples	50,400	50,400	51,100	52,900	53,400	56,800	60,500	64,700	61,800	59,500
No earners	12,300	14,300	14,900	14,900	17,600	18,400	20,400	23,400	22,600	16,100 ^E
One earner	43,300	36,900	37,100	36,000	42,700	46,900	51,200	60,100	46,500	50,300
Two earners	61,400	63,600	65,100	67,000	65,700	70,100	71,900	74,500	75,300	69,100
Two-parent families with children	59,400	60,300	59,800	62,100	64,600	66,900	70,000	69,700	72,500	72,100
No earners	1,600	3,000	1,900	1,700	2,000	2,800	9,200	1,500	F	F
One earner	40,800	38,900	40,300	39,700	38,400	43,200	43,400	44,100	44,900	52,900 ^E
Two earners	65,700	67,300	68,100	68,600	71,600	72,500	73,900	73,500	76,900	74,800
Three or more earners	81,000	80,200	76,000	84,800	88,700	85,500	95,000	94,000	90,100	82,400
Married couples with other relatives	78,700	73,600	76,600	79,400	82,400	87,900	91,000	86,300	89,700	90,500
Lone-parent families	18,900	23,100	23,000	20,900	23,600	23,000	25,400	27,100	26,100	27,600
Male	30,200	40,800	40,400	36,800	39,800	38,800	37,200	44,600	39,600	41,000
Female	16,700	19,200	19,600	17,900	20,400	19,700	22,600	22,900	22,400	24,200
No earners	2,200	2,700	2,300	800	1,400	1,400	1,100	3,000	2,600	3,100 ^E
One earner	25,500	27,300	29,800	24,500	28,000	25,000	26,300	25,900	24,800	24,200
Two or more earners	33,800	40,600	37,800	34,600	31,600	35,900	41,300	38,800	38,100	43,100
Other non-elderly families	36,100	35,200	38,400	38,900	44,200	44,000	46,800	45,700	46,800	42,700
Unattached individuals	17,400	17,200	18,500	17,600	18,600	19,800	20,100	21,100	22,300	23,600
Elderly males	11,400	8,100	9,200	9,600	9,000	8,200	7,700	8,800	14,400	13,200^E
Non-earner	7,500	7,200	6,900	5,600	5,100	6,000	5,000	5,700	12,700	12,500 ^E
Earner	F	F	F	F	35,100	F	21,100	F	F	F
Elderly females	5,100	5,400	8,100	8,500	7,200	6,900	7,800	9,300	10,400	10,100
Non-earner	4,700	5,000	7,300	7,900	6,900	6,400	7,100	7,500	9,400	8,600
Earner	F	F	F	F	F	F	F	F	F	23,800 ^E
Non-elderly males	22,800	22,100	23,800	21,500	23,100	24,900	26,200	27,500	27,800	29,100
Non-earner	2,800	2,800	2,600	2,000	3,100	2,800	1,800	4,900	4,600	5,800 ^E
Earner	29,800	28,900	31,200	28,800	30,500	29,800	31,400	32,300	33,300	33,900
Non-elderly females	18,600	19,800	19,900	19,800	21,500	22,400	21,500	21,600	23,800	26,200
Non-earner	5,500	4,800	2,300	2,700	3,700	5,400	5,300	5,800	4,900	7,300 ^E
Earner	25,500	27,100	28,700	29,500	31,500	31,800	29,300	28,700	30,400	32,100

Table 2.1-7

Average market income by selected family types — Ontario

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	61,500	63,100	63,100	64,400	68,100	71,600	75,400	74,900	74,300	73,200
Elderly families	31,300	37,300	29,800	29,400	29,500	32,100	32,400	32,100	36,900	34,700
Married couples	25,500	28,200	27,500	27,300	28,900	30,900	30,300	30,600	32,100	32,500
Other families	45,300	58,600	39,100	35,900	31,800	36,900	39,900	38,000	55,500	42,800
Non-elderly families	67,000	67,900	68,100	69,900	74,300	78,000	82,500	81,800	80,300	79,600
Married couples	62,600	64,900	71,000	75,200	77,900	76,300	76,500	80,600	79,400	75,200
No earners	18,400	15,200	21,300	22,200	22,700	27,300	27,400	29,400	27,500	30,300
One earner	49,800	47,200	53,500	59,600	58,500	60,900	56,900	55,300	47,700	48,900
Two earners	77,100	80,300	88,300	90,100	96,500	90,700	90,000	95,900	95,800	89,300
Two-parent families with children	73,800	74,300	73,000	75,300	81,000	86,000	90,700	89,200	88,400	90,000
No earners	2,600	4,100	4,000	5,100	5,900	7,000	3,300	6,100	4,600	2,600 ^E
One earner	53,900	48,600	55,700	56,800	69,300	65,900	65,100	68,700	74,100	70,200 ^E
Two earners	77,800	79,400	76,200	78,300	83,200	87,400	93,200	90,100	87,800	89,300
Three or more earners	94,800	96,200	97,900	98,700	95,300	106,200	109,900	109,400	107,700	111,700
Married couples with other relatives	89,500	91,300	96,900	93,000	97,100	103,200	115,100	106,300	104,100	101,400
Lone-parent families	21,100	21,900	20,200	22,200	26,400	28,500	33,500	33,900	30,200	29,500
Male	32,900	32,500	43,200	40,600	49,400	46,800	51,500	43,600	47,000	45,300
Female	19,300	20,600	17,300	19,500	22,400	25,500	30,000	32,000	26,900	26,500
No earners	1,600	2,600	1,200	1,100	2,900	2,200	1,800	1,700	2,200	2,000 ^E
One earner	25,600	26,700	24,300	26,300	25,400	27,700	29,900	31,100	26,900	25,300
Two or more earners	46,900	47,600	44,000	49,800	49,000	50,100	52,700	61,500	48,500	51,900
Other non-elderly families	50,300	49,000	53,300	52,000	55,900	60,500	63,000	64,500	64,000	62,100
Unattached individuals	22,800	24,000	21,900	22,400	23,700	27,300	26,800	27,600	28,300	30,200
Elderly males	20,200	16,400	19,200	16,400	16,700	15,200	14,900	18,500	15,800	20,300 ^E
Non-earner	13,300	13,800	15,600	13,800	13,400	13,000	13,100	16,600	11,600	13,400
Earner	62,800	F	46,100	33,100	F	26,800	24,100	30,200	33,900	41,700 ^E
Elderly females	7,500	10,600	11,100	11,100	10,800	11,400	11,900	12,800	14,100	13,800
Non-earner	7,000	9,900	10,400	10,800	10,700	10,300	11,100	12,200	13,600	13,100
Earner	16,800	29,200	27,000	14,900	11,300	25,600	23,900	21,800	22,400	20,800
Non-elderly males	31,500	30,700	27,600	29,300	31,700	34,100	35,100	35,600	35,600	36,800
Non-earner	4,500	4,000	2,600	3,800	2,600	2,700	3,700	4,100	5,900	4,800 ^E
Earner	39,000	36,500	33,700	36,700	38,600	39,900	40,600	41,400	41,400	42,800
Non-elderly females	22,900	26,600	22,800	22,700	23,500	31,900	28,400	28,200	30,600	33,900
Non-earner	6,600	3,800	5,800	7,700	4,100	3,400	3,200	3,500	4,100	4,700 ^E
Earner	30,500	34,300	28,300	28,400	30,200	40,100	36,000	34,900	39,600	41,200

Table 2.1-8

Average market income by selected family types — Manitoba

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	51,800	53,300	52,200	52,500	55,700	55,000	55,700	57,700	58,400	58,600
Elderly families	21,900	25,100	22,500	18,800	21,600	25,200	26,400	26,100	25,700	29,300
Married couples	17,800	20,900	19,900	17,100	20,400	23,500	25,200	24,600	25,600	30,000
Other families	34,200	38,300	31,500	24,800	26,000	33,600	32,700	33,900	26,200	26,000 ^E
Non-elderly families	58,200	59,000	57,600	58,600	61,900	60,400	61,100	63,300	64,500	64,100
Married couples	56,200	59,600	61,300	63,400	66,000	59,700	61,100	64,100	60,200	60,500
No earners	18,200	22,000	F	F	F	F	F	F	F	F
One earner	38,800	54,900	45,100	43,300	47,900	43,900	43,200	58,100	45,700	44,100
Two earners	64,800	65,300	69,000	71,600	75,000	66,600	67,900	68,600	65,600	67,500
Two-parent families with children	62,300	61,100	59,800	60,600	64,100	65,400	65,700	68,900	70,300	69,400
No earners	F	F	F	F	F	F	F	F	F	F
One earner	37,900	40,200	40,000	35,800	45,200	39,800	44,400	50,100	48,300	57,900 ^E
Two earners	65,300	64,100	59,800	62,200	61,000	61,600	63,300	66,400	70,300	68,900
Three or more earners	74,000	74,700	81,400	79,400	90,000	88,000	85,000	85,500	82,600	79,800
Married couples with other relatives	81,700	88,600	88,800	87,100	93,700	89,000	89,800	91,900	103,800	104,600
Lone-parent families	20,200	22,900	17,800	18,700	19,300	20,200	23,800	24,400	25,300	26,800
Male	F	F	27,400	F	35,600	F	F	F	31,800	F
Female	18,400	20,400	15,500	15,200	15,800	16,600	20,600	22,200	24,100	24,500
No earners	1,100	3,000	1,100	F	F	300	F	F	F	F
One earner	22,800	23,400	19,400	16,000	16,000	19,500	20,500	20,300	24,500	23,100
Two or more earners	F	F	F	F	F	F	F	F	42,900	F
Other non-elderly families	39,500	39,300	43,300	47,300	54,700	51,400	51,300	52,700	51,800	47,100
Unattached individuals	17,300	18,300	18,200	19,100	18,900	20,600	22,500	21,500	21,000	22,400
Elderly males	8,000	10,400	12,200	12,900	13,300	14,400	11,700	13,000	11,400	14,800^E
Non-earner	7,700	9,100	11,400	13,000	13,500	11,600	11,300	13,700	9,800	13,200 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	7,100	8,800	8,700	8,700	8,500	9,600	8,900	9,000	8,700	9,800
Non-earner	7,000	8,600	7,400	6,800	6,400	8,800	8,100	7,900	8,400	9,300
Earner	F	F	F	F	F	F	F	F	F	13,000 ^E
Non-elderly males	24,800	27,000	27,400	28,000	26,800	28,300	33,800	29,400	28,200	30,400
Non-earner	2,300	7,300	10,100	F	3,200	2,400	1,700	F	5,300	F
Earner	30,900	31,600	31,100	32,200	31,900	35,100	40,200	32,400	32,200	32,000
Non-elderly females	20,000	19,200	18,500	20,000	20,500	22,300	21,900	24,000	22,800	22,900
Non-earner	4,900	3,100	2,600	2,800	3,800	4,500	6,800	6,900	8,000	8,000 ^E
Earner	25,100	23,300	24,800	27,300	26,700	26,800	24,900	29,400	26,700	27,200

Table 2.1-9

Average market income by selected family types — Saskatchewan

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	48,400	51,300	48,800	50,200	51,100	52,800	53,600	56,000	55,900	57,300
Elderly families	26,000	28,900	22,600	21,500	22,800	22,700	23,900	25,000	25,200	26,200
Married couples	19,600	28,200	21,700	20,300	21,300	22,600	23,400	24,600	26,600	27,100
Other families	48,500	31,700	26,000	26,200	27,800	23,700	26,000	26,600	17,600	21,500
Non-elderly families	53,600	56,300	54,600	56,700	57,700	59,000	60,000	62,900	62,600	63,900
Married couples	53,400	52,500	52,000	53,700	57,900	55,100	57,300	62,400	59,000	58,900
No earners	F	F	F	F	F	F	F	F	F	F
One earner	42,900	44,300	33,500	31,300	40,100	42,400	40,900	50,100	38,300	41,200
Two earners	59,300	58,900	60,500	60,200	65,900	61,700	64,100	68,200	66,700	65,800
Two-parent families with children	58,500	61,800	64,000	65,100	65,500	65,600	67,500	68,900	71,100	71,000
No earners	F	F	F	F	F	F	F	F	F	F
One earner	42,900	41,300	36,700	37,000	43,200	34,200	38,300	40,300	46,800	47,300
Two earners	58,900	59,700	64,000	67,000	65,700	67,100	65,300	69,300	70,900	67,900
Three or more earners	75,400	85,800	86,200	83,700	85,900	85,500	95,400	89,900	91,700	94,500
Married couples with other relatives	77,500	79,600	75,900	82,600	82,200	93,000	86,000	90,000	87,700	99,600
Lone-parent families	16,300	18,100	14,400	17,600	21,400	20,300	19,300	22,200	19,500	23,500
Male	F	F	F	F	F	F	F	F	F	F
Female	15,500	16,000	12,900	16,300	18,000	19,100	17,800	20,200	15,600	20,400
No earners	200	2,700	2,200	F	F	1,600	F	F	1,100	F
One earner	20,700	19,600	17,800	19,100	18,100	19,900	20,600	22,300	17,600	22,000
Two or more earners	F	F	F	F	F	F	F	F	F	35,600
Other non-elderly families	32,000	44,000	45,400	42,500	40,400	45,700	51,400	54,700	52,100	47,400
Unattached individuals	17,700	19,600	18,600	19,100	18,600	18,700	19,100	20,600	20,200	21,700
Elderly males	11,700	12,000	13,100	12,800	14,300	15,600	14,300	16,300	16,800	17,100
Non-earner	9,900	10,500	8,200	8,600	12,600	13,600	12,700	13,800	14,400	15,000 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	7,800	7,700	10,600	9,800	9,200	8,700	9,300	10,300	8,900	9,300
Non-earner	6,800	7,000	10,100	9,700	9,000	8,400	9,200	10,200	8,400	8,500
Earner	F	F	F	F	F	F	F	11,000	13,000	13,600 ^E
Non-elderly males	25,000	30,300	27,500	29,300	26,400	24,200	25,200	28,100	27,300	27,400
Non-earner	2,900	2,200	3,600	4,700	3,200	2,600	2,500	1,200	2,500	2,100 ^E
Earner	30,000	35,600	33,300	34,300	32,800	27,800	29,700	33,400	31,000	31,600
Non-elderly females	20,200	20,100	15,200	15,800	17,800	21,400	21,400	19,900	20,100	25,900
Non-earner	6,500	5,900	4,700	4,000	3,900	2,200	1,100	4,100	5,800	13,500 ^E
Earner	24,400	24,600	19,500	20,900	23,600	27,800	26,900	23,500	24,200	28,500

Table 2.1-10

Average market income by selected family types — Alberta

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	59,300	58,000	61,500	66,500	68,400	67,300	70,300	73,900	71,500	72,000
Elderly families	32,200	31,500	25,600	28,200	26,600	29,200	27,800	31,300	28,500	28,600
Married couples	29,300	28,700	25,800	29,500	26,300	29,900	28,000	31,500	28,800	27,600
Other families	39,400	38,500	24,800	23,600	27,600	26,300	27,200	30,000	26,900	34,300 ^E
Non-elderly families	63,000	62,200	66,400	71,600	73,900	72,600	75,800	79,600	77,500	78,100
Married couples	60,900	64,900	66,900	74,700	79,100	72,200	73,000	79,600	77,900	74,200
No earners	30,800	F	F	F	F	F	F	F	F	F
One earner	44,700	47,500	41,100	64,700	57,500	50,900	48,400	52,700	65,800	58,900
Two earners	68,300	71,300	77,000	79,800	88,400	80,500	81,700	87,200	85,400	81,300
Two-parent families with children	68,500	64,900	72,600	78,800	80,200	77,200	80,500	83,100	79,800	83,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	47,600	48,800	59,900	48,700	56,900	59,500	57,800	59,700	53,000	60,700
Two earners	69,500	66,000	69,800	78,800	82,400	77,100	80,800	81,300	77,000	80,000
Three or more earners	86,500	78,400	104,300	108,300	95,800	93,900	96,500	104,300	105,500	109,000
Married couples with other relatives	85,600	86,000	88,100	86,700	96,600	98,100	105,700	111,300	111,000	110,200
Lone-parent families	24,800	22,700	26,100	28,500	26,500	36,800	39,700	41,900	34,800	39,000
Male	F	F	F	51,700	33,500	F	96,400	87,300	63,600	82,400 ^E
Female	21,000	19,800	22,300	22,500	24,800	27,800	26,600	30,600	25,400	24,700
No earners	3,900	F	F	F	F	F	F	F	F	F
One earner	23,200	19,700	26,300	23,500	26,500	27,800	25,600	30,300	27,700	24,700
Two or more earners	31,000	F	F	F	35,300	39,800	F	F	F	F
Other non-elderly families	43,800	48,200	51,700	52,900	52,000	51,200	56,000	56,700	61,900	58,500
Unattached individuals	23,200	23,400	23,500	23,000	24,100	23,900	25,100	26,400	27,500	24,700
Elderly males	8,800	16,000	12,400	13,500	24,300	20,000	17,000	18,400	19,700	15,100^E
Non-earner	8,200	13,200	10,000	10,200	17,000	19,700	14,500	16,400	15,100	11,900 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	7,700	7,400	12,900	11,000	10,900	11,300	12,200	13,200	12,700	11,400
Non-earner	7,400	6,600	11,500	10,400	10,100	9,900	11,200	12,900	12,000	10,700
Earner	F	F	F	F	F	F	F	F	15,600	14,100 ^E
Non-elderly males	31,100	30,700	30,800	30,000	29,600	29,200	33,000	34,600	34,900	32,000
Non-earner	5,000	5,900	3,400	1,500	1,800	2,900	1,100	5,400	F	1,200 ^E
Earner	33,700	35,000	35,300	33,900	33,100	33,100	37,200	38,400	38,300	37,100
Non-elderly females	22,400	22,600	19,200	19,000	20,900	21,900	21,000	21,900	24,400	21,300
Non-earner	8,100	9,500	5,100	3,000	5,700	2,900	1,100	3,300	2,600	4,500 ^E
Earner	25,500	26,000	23,000	23,100	24,500	26,500	24,800	25,500	28,800	24,800

Table 2.1-11

Average market income by selected family types — British Columbia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	58,900	59,800	58,000	59,400	59,300	60,100	61,200	62,200	63,500	61,700
Elderly families	27,600	31,000	28,700	29,400	28,900	32,200	36,100	32,200	29,100	29,400
Married couples	25,200	27,900	28,300	28,200	29,500	32,200	32,400	31,500	29,400	29,100
Other families	37,400	42,600	30,000	34,400	26,100	32,100	51,700	35,600	27,900	30,800 ^E
Non-elderly families	64,600	65,200	62,900	64,600	64,500	64,600	65,300	67,300	69,000	67,300
Married couples	65,200	66,700	66,700	69,100	62,700	63,100	63,000	65,200	67,000	68,000
No earners	24,100	16,300	35,600	F	F	24,200	25,600	41,200	29,500	F
One earner	49,900	65,500	45,900	40,000	39,200	51,200	47,200	53,200	60,400	58,500
Two earners	75,700	73,500	78,200	81,300	75,700	73,300	72,700	71,700	74,000	74,700
Two-parent families with children	70,600	70,600	66,800	69,700	72,900	73,900	73,800	77,500	77,900	76,800
No earners	2,300	F	F	F	F	F	F	F	F	F
One earner	52,800	49,700	43,200	47,200	54,400	54,700	55,400	45,800	53,600	49,700
Two earners	73,600	72,400	70,600	71,300	73,600	75,700	75,000	81,100	80,800	81,600
Three or more earners	91,200	92,000	93,000	91,700	94,700	95,400	100,900	105,400	98,600	96,600
Married couples with other relatives	90,900	82,900	85,900	92,800	83,000	81,800	82,700	86,100	87,200	87,300
Lone-parent families	21,500	23,400	17,300	17,500	22,300	20,900	25,300	23,400	27,100	27,500^E
Male	39,400	F	39,000	F	F	31,500	52,400	33,600	52,900	58,400 ^E
Female	18,700	22,600	14,500	15,500	20,000	18,400	20,300	21,200	21,800	19,700
No earners	3,000	3,900	1,700	900	F	6,700	F	2,100	1,600	F
One earner	21,700	30,000	21,700	21,000	21,900	21,700	23,900	26,200	26,400	25,500
Two or more earners	41,300	F	F	F	47,400	F	F	F	37,200	F
Other non-elderly families	42,400	46,800	58,300	52,600	62,100	61,600	59,000	56,300	61,700	42,800
Unattached individuals	20,900	22,900	22,700	22,200	22,200	24,800	24,600	24,300	23,600	24,200
Elderly males	13,000	17,500	14,800	19,200	19,600	17,300	15,000	17,100	12,900	15,300^E
Non-earner	12,600	12,300	13,800	19,300	16,100	16,100	13,200	15,000	11,200	9,500 ^E
Earner	F	F	F	F	F	F	F	F	F	27,800 ^E
Elderly females	6,500	12,200	11,300	13,700	13,700	12,000	12,900	12,700	11,700	12,200
Non-earner	6,200	11,600	11,000	11,100	10,100	11,300	11,800	11,200	11,200	11,400
Earner	F	F	F	F	F	F	20,900	F	F	18,800
Non-elderly males	28,000	27,900	28,700	26,300	27,100	33,100	32,200	29,600	30,700	30,400^E
Non-earner	8,000	4,800	2,800	3,300	2,400	3,700	1,900	3,100	4,300	6,600 ^E
Earner	31,900	32,900	34,100	32,900	33,600	39,900	37,200	34,800	37,400	36,900
Non-elderly females	21,600	23,500	21,500	21,100	20,200	21,400	22,400	25,200	23,900	24,000^E
Non-earner	8,800	7,300	2,300	2,800	2,000	4,700	4,500	5,500	4,900	6,600 ^E
Earner	26,000	27,700	29,500	26,700	27,300	26,700	28,100	33,000	28,500	29,300

Government transfers

Government transfers cover a range of programs. For example, Employment Insurance provides temporary income assistance to those who lose their job or are absent for reasons of illness or the birth of a child. The Canada Pension Plan and the Quebec Pension Plan are the two public pension plans in Canada. Old Age Security, including the Guaranteed Income Supplement, provides financial support to seniors. Child tax benefits and other child credits or allowances are aimed at families with children. Other government transfers include social assistance from provincial and municipal programs, Workers' Compensation benefits, the GST/HST Credit and provincial refundable tax credits such as the Quebec and Newfoundland and Labrador sales tax credits.

The implicit transfer rate shows the amount received from all these sources as a proportion of total income (before tax). Unless otherwise specified, the average amounts of transfers are calculated for the total population (both recipients and non-recipients); they would be higher if non-recipients were excluded.

In addition to what is provided in this chapter, Chapter 4 and Chapter 7 include data on government transfers.

Average government transfers decreased slightly for unattached individuals in 2003

Average government transfers for all families of two persons or more have remained constant since 2001 at \$7,800. Unattached individuals, on the other hand, saw their average government transfers diminished from \$5,600 in 2002 to \$5,400 in 2003, a \$200 decrease. This can be explained by a market income increase of 4.1% for unattached individuals.

Four in five families receive government transfers

Just over four out of five families of two persons or more (82%) received government transfers in 2003. The proportion is similar for unattached individuals (81%). For the last ten years, these numbers have been declining slowly from almost 90% in 1993. The average amounts paid to recipient families and unattached individuals have been stable since 1996. In 2003 they were \$9300 and \$6600 respectively.

Little change in Employment Insurance benefits payments for families

The number of families receiving Employment Insurance benefits (EI) remained constant in 2003 after rising by 19% over the two previous years. This increase was related to policy changes that became effective at the end of 2000 for persons seeking parental leave.

The average EI benefits paid to receiving families was also stable in 2003 at \$6,100. Consequently, when compared with 2002, the aggregate EI payments for families change little and remained at approximately \$11.5 billion in 2003.

The story is somewhat different for unattached individuals (not usually eligible to receive parental benefits). While the number of unattached individuals receiving EI benefits saw a 6% increase with 424,000 recipients in 2003 from 399,000 in 2002, the average amount received decreased,

from \$5,500 in 2002 to \$4,700 in 2003. Consequently the aggregate payments decreased by 10%, from 2002, to about \$2 billion in 2003.

Transfers to seniors remained stable

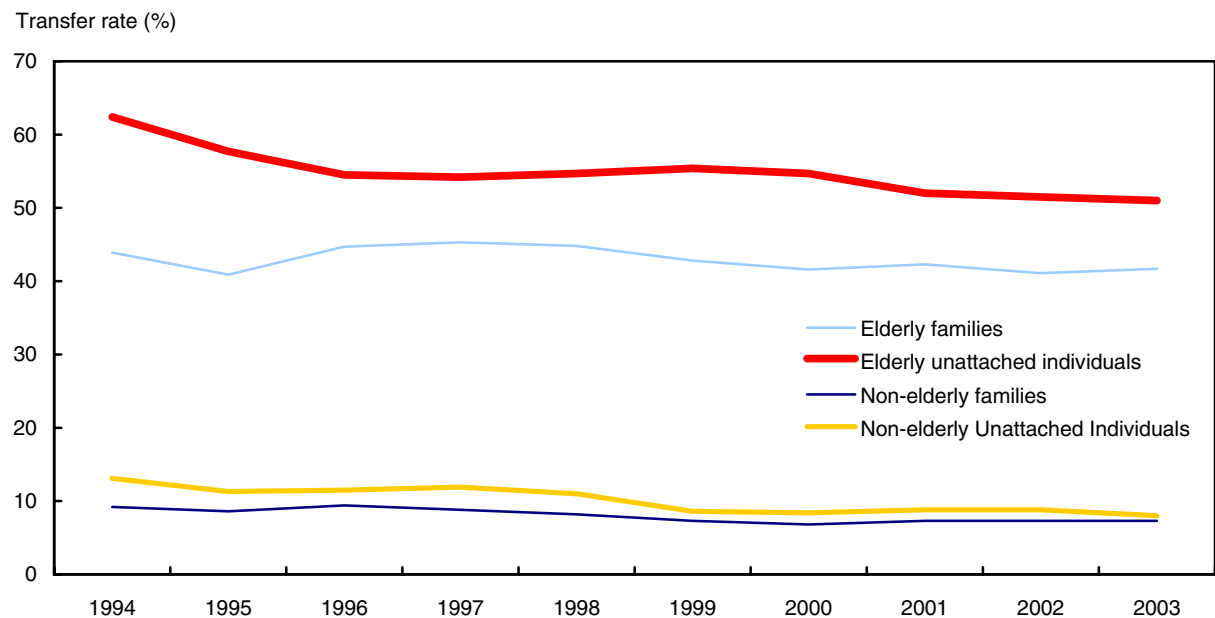
Government transfers typically make up a large proportion of the total income received by seniors, this proportion is called the implicit transfer rate. Just over half of unattached seniors' total income comes from government transfers mainly from the Canada and Quebec Pension Plan benefits, Old Age Security pension and Guaranteed Income Supplement. The implicit transfer rate has remained stable over the last few years.

Elderly families received an estimated \$20,900, on average, in government transfers in 2003, compared to an average \$5,600 for non-elderly families. In 2003, elderly families received 42% of their total income before tax in the form of transfers, while non-elderly families had corresponding implicit transfer rates of 7%.

The trend over the past two decades in government transfers to elderly families fluctuated less than transfers to non-elderly families. Since most seniors are retired, government transfers to this group are less tied to labour market conditions than transfers to families with children or other people of working age. Two of the main transfers to seniors are the Canada and Quebec Pension Plan benefits and the Old Age Security pension, both of which are relatively independent of a person's or family's income level. The Guaranteed Income Supplement — the needs-based portion of Old Age Security — provides an additional low-income supplement if necessary.

Chart 3.1

Implicit transfer rates for seniors are higher than for non-seniors, 1994 to 2003



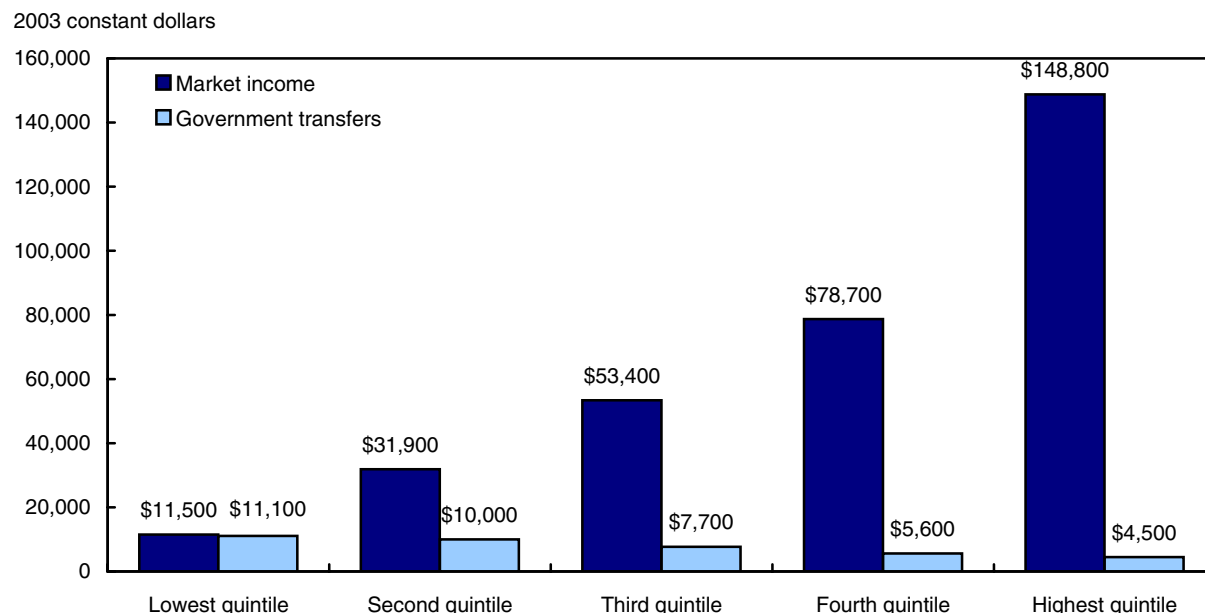
The lowest-income families received 28% of government transfers

Many types of government transfers are designed to supplement the incomes of lower-income families and individuals. This is evident in the distribution of transfers over the population when ranked from lowest to highest after-tax income. The share of transfers paid to families in the lowest after-tax income quintile is typically the highest – it was 28% in 2003. The share to the second lowest quintile was

the second highest, at 26%, and so on for every quintile, with the highest income quintile families receiving 12% of all transfers paid to families. These relative shares have remained quite steady for the last ten years.

Chart 3.2

Market income and government transfers for families by after-tax income quintiles, 2003



Transfers to families with children in the absence of earnings

Two-parent families with no earnings for the whole year received on average \$15,600 in government transfers in 2003, or 68% of their total income in the form of transfers. Among female lone-parent families without earnings, 85% of their total income came from government transfers (\$13,500); the remainder came mostly from other income, including support payments from former spouses.

Child Tax Benefits paid to families increased gradually between 1996 and 2001 then remained at the same level until 2003

Among all recipients of child tax benefits, the average amount each family received from federal and provincial sources rose from an estimated \$1,900 in 1996 to \$2,500 in 2001 — an increase of about 32%. Over those six years the rules used for calculating the benefit amounts have been modified, leading to a larger average benefit received. The most notable changes in the average amount of child benefits received per family were in 1998 and in 2001. Since 2001 the level of average Child Tax Benefit received remained unchanged.

Chart 3.3

Average government transfers by family type, 2003

2003 constant dollars

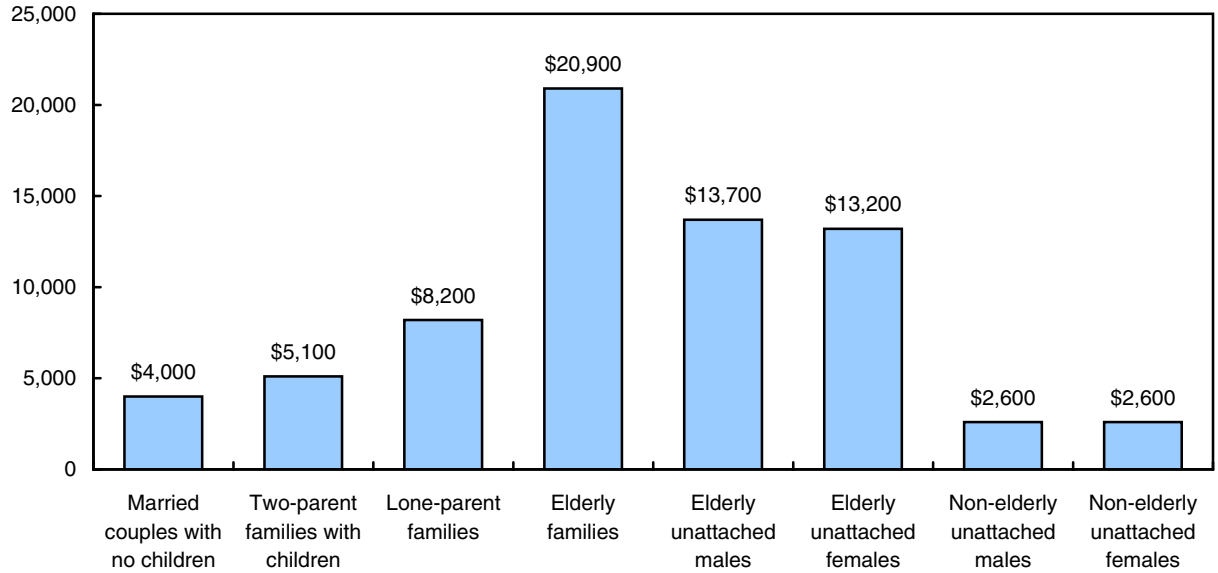


Table 3.1-1

Government transfers by after-tax income quintiles — Canada

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,000	11.9	100.0	7,000	11.9	100.0
Lowest quintile	7,000	55.1	20.0	7,300	58.3	20.7
Second quintile	9,100	31.8	26.1	9,200	32.0	26.2
Third quintile	7,800	17.0	22.5	7,700	16.6	21.8
Fourth quintile	6,400	9.2	18.5	6,500	9.2	18.4
Highest quintile	4,500	3.3	12.9	4,600	3.3	13.0
Two persons or more						
Total	7,800	10.7	100.0	7,800	10.6	100.0
Lowest quintile	11,100	49.0	28.4	11,300	50.7	29.1
Second quintile	10,000	23.8	25.7	9,600	22.9	24.8
Third quintile	7,700	12.6	19.8	7,700	12.6	19.8
Fourth quintile	5,600	6.7	14.5	5,900	6.9	15.1
Highest quintile	4,500	2.9	11.5	4,300	2.8	11.2
Unattached individuals						
Total	5,400	17.4	100.0	5,600	18.6	100.0
Lowest quintile	3,800	53.6	14.1	4,100	58.8	14.7
Second quintile	9,000	59.5	33.5	9,300	61.0	33.1
Third quintile	7,400	32.1	27.4	7,300	31.2	26.0
Fourth quintile	4,100	11.5	15.2	4,600	12.8	16.3
Highest quintile	2,600	3.6	9.8	2,800	4.0	9.9

Table 3.1-2

Government transfers by after-tax income quintiles — Newfoundland and Labrador

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	10,700	22.6	100.0	10,700	22.6	100.0
Lowest quintile	8,400	77.6	15.6	8,100	73.1	15.1
Second quintile	13,900	57.2	26.0	14,700	60.4	27.6
Third quintile	12,300	32.2	23.0	11,600	30.8	21.8
Fourth quintile	12,100	21.0	22.7	11,900	20.9	22.4
Highest quintile	6,800	6.4	12.7	7,000	6.6	13.1
Two persons or more						
Total	11,800	21.1	100.0	11,800	21.4	100.0
Lowest quintile	14,500	77.6	24.6	14,000	75.1	23.7
Second quintile	13,500	41.2	22.8	14,800	47.0	25.1
Third quintile	13,700	29.5	23.3	12,900	28.2	21.6
Fourth quintile	11,300	16.6	19.1	11,000	16.4	18.7
Highest quintile	6,000	5.3	10.2	6,600	5.7	11.0
Unattached individuals						
Total	7,200	36.1	100.0	6,800	33.0	100.0
Lowest quintile	3,300 ^E	70.3	9.2 ^E	3,300	72.5	9.8
Second quintile	7,900	72.8	21.8	8,000	74.1	23.4
Third quintile	12,400	82.7	34.8	10,000	65.8	29.5
Fourth quintile	7,700 ^E	33.7 ^E	22.1	8,600	34.4	25.1
Highest quintile	4,500 ^E	9.6 ^E	12.1 ^E	4,200	8.7	12.2

Table 3.1-3

Government transfers by after-tax income quintiles — Prince Edward Island

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	9,300	19.5	100.0	9,500	19.9	100.0
Lowest quintile	8,700	69.0	18.8	8,300	64.0	17.5
Second quintile	11,400	44.2	24.4	10,900	44.0	23.1
Third quintile	10,100	25.5	21.7	11,000	28.7	23.1
Fourth quintile	9,200	15.9	19.7	10,200	17.9	21.5
Highest quintile	7,100	6.9	15.3	7,100	6.7	14.9
Two persons or more						
Total	10,200	17.5	100.0	10,500	18.0	100.0
Lowest quintile	13,600	60.4	26.8	12,600	59.6	24.1
Second quintile	11,900	32.4	23.3	12,500	35.3	23.8
Third quintile	9,200	18.5	18.2	11,100	22.5	21.4
Fourth quintile	9,300	13.9	18.3	8,600	12.7	16.3
Highest quintile	6,800	5.9	13.3	7,600	6.5	14.5
Unattached individuals						
Total	7,100	32.7	100.0	7,000	33.2	100.0
Lowest quintile	4,300 ^E	63.1	12.2 ^E	5,300	62.4	15.4
Second quintile	9,500	75.3	26.6	9,000	65.9	25.7
Third quintile	10,800	62.3	30.1	9,900	56.1	28.4
Fourth quintile	7,000	27.4 ^E	20.0	6,600	27.1	18.8
Highest quintile	4,000 ^E	8.6 ^E	11.1 ^E	4,100	9.9	11.7

Table 3.1-4

Government transfers by after-tax income quintiles — Nova Scotia

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,800	15.4	100.0	7,800	15.3	100.0
Lowest quintile	7,300	61.9	19.0	7,600	63.8	19.5
Second quintile	9,900	37.7	25.3	9,400	37.0	24.2
Third quintile	8,500	21.1	21.9	9,300	23.4	23.8
Fourth quintile	7,400	11.8	19.0	7,100	11.6	18.3
Highest quintile	5,800	5.1	14.8	5,500	4.8	14.2
Two persons or more						
Total	8,600	14.0	100.0	8,500	13.5	100.0
Lowest quintile	11,500	57.9	26.8	11,600	57.3	27.1
Second quintile	10,200	27.9	23.7	10,800	29.8	25.3
Third quintile	8,900	16.4	20.6	8,600	15.9	20.0
Fourth quintile	7,700	10.2	17.9	7,600	10.3	17.9
Highest quintile	4,700	3.9	11.0	4,200	3.1	9.7
Unattached individuals						
Total	6,100	21.8	100.0	6,200	25.2	100.0
Lowest quintile	4,400	64.6	14.8	4,300	63.3	13.9
Second quintile	9,700	67.8	32.0	9,100	64.5	29.2
Third quintile	7,900	36.9 E	26.0	8,800	44.1	28.7
Fourth quintile	4,300 E	13.4 E	14.2	4,800	15.8	15.3
Highest quintile	3,900	6.1 E	12.9	4,000	7.7	12.8

Table 3.1-5

Government transfers by after-tax income quintiles — New Brunswick

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,500	17.5	100.0	8,500	17.6	100.0
Lowest quintile	8,600	74.8	20.4	7,600	66.9	18.0
Second quintile	10,500	42.7	24.9	11,400	47.7	26.6
Third quintile	9,400	23.5	22.2	9,600	24.3	22.4
Fourth quintile	8,100	13.7	19.2	8,400	14.1	19.7
Highest quintile	5,600	5.3	13.3	5,700	5.3	13.3
Two persons or more						
Total	9,200	15.5	100.0	9,300	15.6	100.0
Lowest quintile	12,600	64.9	27.6	12,700	65.7	27.4
Second quintile	11,000	30.4	24.0	12,000	33.9	26.1
Third quintile	9,900	19.3	21.7	8,800	17.0	19.0
Fourth quintile	7,400	10.6	16.2	7,500	10.7	16.3
Highest quintile	4,900	4.1	10.6	5,200	4.4	11.3
Unattached individuals						
Total	6,800	30.4	100.0	6,800	30.7	100.0
Lowest quintile	3,900	68.6	11.6	3,300	55.6	9.8
Second quintile	10,400	74.9	30.7	9,400	70.1	27.8
Third quintile	9,600	51.9	28.3	10,200	59.6	29.8
Fourth quintile	6,800	25.8	20.1	7,100	28.2	21.0
Highest quintile	3,100 ^E	6.7 ^E	9.3 ^E	4,000	8.1	11.6

Table 3.1-6

Government transfers by after-tax income quintiles — Quebec

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,100	13.7	100.0	7,300	14.0	100.0
Lowest quintile	7,500	60.9	21.1	7,700	62.5	21.0
Second quintile	8,900	34.0	25.1	9,300	35.3	25.3
Third quintile	8,400	20.3	23.5	8,300	20.2	22.6
Fourth quintile	6,600	10.7	18.4	6,700	10.9	18.2
Highest quintile	4,200	3.6	11.9	4,700	3.9	12.8
Two persons or more						
Total	8,100	12.4	100.0	8,100	12.3	100.0
Lowest quintile	11,800	53.9	29.3	11,900	55.9	29.3
Second quintile	10,800	28.2	26.7	10,500	27.4	25.9
Third quintile	7,100	13.1	17.6	7,500	13.7	18.4
Fourth quintile	6,800	9.0	16.9	6,800	9.1	16.8
Highest quintile	3,800	2.8	9.5	4,000	2.8	9.7
Unattached individuals						
Total	5,500	18.8	100.0	5,900	20.9	100.0
Lowest quintile	4,400	55.9	16.0	5,000	65.6	17.1
Second quintile	9,800	66.7	35.9	9,400	63.1	32.0
Third quintile	6,700	29.9	24.5	7,100	31.4	24.1
Fourth quintile	3,900	11.6	14.4	4,700	14.0	16.0
Highest quintile	2,500	3.8	9.1	3,200	5.1	10.8

Table 3.1-7

Government transfers by after-tax income quintiles — Ontario

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,000	10.5	100.0	6,900	10.3	100.0
Lowest quintile	7,400	52.6	21.2	7,300	52.4	21.0
Second quintile	9,000	27.8	25.8	9,200	28.2	26.6
Third quintile	7,600	14.4	21.6	7,400	14.1	21.3
Fourth quintile	6,100	7.8	17.5	6,200	7.9	18.0
Highest quintile	4,900	3.1	13.9	4,500	2.9	13.1
Two persons or more						
Total	7,700	9.5	100.0	7,500	9.2	100.0
Lowest quintile	10,800	44.1	28.3	11,000	44.9	29.1
Second quintile	9,500	20.4	24.7	9,400	19.8	24.9
Third quintile	7,900	11.6	20.5	7,300	10.6	19.4
Fourth quintile	5,400	5.8	13.9	5,700	6.1	15.1
Highest quintile	4,900	2.8	12.6	4,400	2.5	11.6
Unattached individuals						
Total	5,400	15.2	100.0	5,500	16.4	100.0
Lowest quintile	4,400	58.0	16.2	4,200	59.3	15.2
Second quintile	9,200	57.0	33.9	9,500	58.7	34.5
Third quintile	7,100	28.2	26.2	6,900	26.9	24.9
Fourth quintile	4,000	10.3	15.0	4,600	12.2	16.7
Highest quintile	2,400	2.6 ^E	8.7	2,400	2.9	8.6

Table 3.1-8

Government transfers by after-tax income quintiles — Manitoba

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,500	12.4	100.0	6,600	12.7	100.0
Lowest quintile	7,300	56.0	22.4	7,300	57.8	22.2
Second quintile	8,600	30.6	26.2	8,500	30.8	25.8
Third quintile	7,600	17.6	23.4	7,800	18.6	23.4
Fourth quintile	6,100	9.5	18.6	6,200	9.8	18.8
Highest quintile	3,000	2.6	9.3	3,300	2.8	9.8
Two persons or more						
Total	7,100	10.8	100.0	7,200	11.0	100.0
Lowest quintile	10,900	48.4	30.9	10,600	47.8	29.4
Second quintile	9,900	24.8	28.0	9,800	25.1	27.2
Third quintile	7,100	12.4	20.0	7,800	13.7	21.6
Fourth quintile	4,800	6.2	13.5	5,000	6.5	13.8
Highest quintile	2,700	2.1	7.7	2,900	2.1	7.9
Unattached individuals						
Total	5,500	19.6	100.0	5,500	20.7	100.0
Lowest quintile	3,900	46.8	14.3	3,600	53.5	13.2
Second quintile	9,200	56.1	33.5	10,400	65.5	38.0
Third quintile	7,500	33.6 ^E	27.6	6,400	27.8	23.3
Fourth quintile	3,800	11.5	14.1	4,800	14.2	17.4
Highest quintile	2,900	4.9 ^E	10.5	2,200	4.2	8.1

Table 3.1-9

Government transfers by after-tax income quintiles — Saskatchewan

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,000	13.4	100.0	7,200	14.1	100.0
Lowest quintile	6,900	57.4	19.7	7,000	58.8	19.7
Second quintile	9,300	35.6	26.5	10,100	39.0	28.3
Third quintile	8,200	19.5	23.6	8,300	20.3	23.3
Fourth quintile	6,200	9.7	17.8	6,100	9.7	17.1
Highest quintile	4,300	3.7	12.4	4,200	3.7	11.7
Two persons or more						
Total	7,500	11.6	100.0	7,800	12.2	100.0
Lowest quintile	10,800	50.9	28.8	12,200	57.2	31.3
Second quintile	9,900	25.0	26.2	10,100	26.5	25.9
Third quintile	8,100	14.3	21.6	7,600	13.6	19.5
Fourth quintile	5,000	6.5	13.4	5,000	6.5	12.9
Highest quintile	3,800	2.9	10.0	4,100	3.2	10.4
Unattached individuals						
Total	5,900	21.4	100.0	5,900	22.8	100.0
Lowest quintile	3,200	45.9	11.1	3,100	46.5	10.6
Second quintile	9,200	62.7	31.0	9,400	64.6	31.6
Third quintile	8,000	38.9	27.1	8,100	40.0	27.4
Fourth quintile	5,100	16.1	17.3	5,600	17.8	18.9
Highest quintile	4,000 ^E	6.2 ^E	13.4	3,400	6.0	11.5

Table 3.1-10

Government transfers by after-tax income quintiles — Alberta

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	5,600	9.1	100.0	5,700	9.1	100.0
Lowest quintile	5,300	44.9	19.1	6,000	46.6	21.2
Second quintile	7,900	26.6	28.4	7,400	23.5	26.0
Third quintile	6,100	12.4	21.7	6,200	12.1	21.9
Fourth quintile	5,100	6.9	18.5	5,300	7.0	18.8
Highest quintile	3,400	2.4	12.3	3,500	2.5	12.2
Two persons or more						
Total	6,300	8.1	100.0	6,400	8.2	100.0
Lowest quintile	10,700	42.1	34.0	9,900	37.9	31.0
Second quintile	7,200	15.4	22.8	7,800	16.6	24.6
Third quintile	6,100	9.1	19.4	6,600	9.6	20.6
Fourth quintile	4,400	4.8	13.9	4,300	4.7	13.6
Highest quintile	3,100	2.0	10.0	3,200	2.1	10.2
Unattached individuals						
Total	4,100	14.4	100.0	4,400	13.7	100.0
Lowest quintile	1,600 ^E	32.6 ^E	7.8 ^E	3,300	49.8	15.3
Second quintile	6,100 ^E	42.0	29.5 ^E	7,400	46.7	33.9
Third quintile	7,300 ^E	32.5 ^E	35.2 ^E	5,700	23.9	26.0
Fourth quintile	3,500	10.2	16.7	3,100	8.2	14.2
Highest quintile	2,200 ^E	3.3 ^E	10.8 ^E	2,300	3.1	10.6

Table 3.1-11

Government transfers by after-tax income quintiles — British Columbia

	Government transfers					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,800	12.4	100.0	6,900	12.4	100.0
Lowest quintile	6,000	52.5	17.5	6,400	59.2	18.6
Second quintile	8,800	33.5	26.0	9,300	35.5	26.6
Third quintile	7,800	17.9	22.8	6,900	15.9	20.0
Fourth quintile	6,100	9.1	18.1	6,300	9.5	18.1
Highest quintile	5,300	4.2	15.6	5,800	4.4	16.7
Two persons or more						
Total	7,700	11.1	100.0	7,700	10.8	100.0
Lowest quintile	9,800	48.0	25.6	9,100	48.0	23.8
Second quintile	9,600	24.3	25.0	10,100	25.9	26.2
Third quintile	7,800	13.2	20.4	7,400	12.6	19.1
Fourth quintile	6,400	7.8	16.8	6,700	8.2	17.5
Highest quintile	4,700	3.3	12.3	5,200	3.3	13.4
Unattached individuals						
Total	5,300	17.9	100.0	5,600	19.2	100.0
Lowest quintile	3,600	56.2	13.8	4,300	65.5	15.5
Second quintile	8,200	55.8	31.2	8,800	60.0	31.1
Third quintile	6,600	29.3	25.2	7,200	31.0	25.4
Fourth quintile	4,800	13.1	18.3	5,000	13.3	17.8
Highest quintile	3,000 ^E	4.5 ^E	11.5 ^E	2,900	4.5	10.2

Total income

Total income is the sum of market income and government transfers.

Considering all sources of income, after adjusting for inflation, economic families of two persons or more received an estimated \$72,700 in average total income in 2003, almost unchanged when compared to the two previous years. Over the five year period, 1996 to 2001, total family income grew by 14% at an average annual increase of 2.7%. Average total income for unattached individuals has gradually grown by 17% since 1996, or equivalently at 2.3% annual rate. It was estimated at \$30,900 in 2003.

In 2003 and 2002, average total income of families in all provinces experienced no significant changes from the previous year. Since 1984, Ontario still remained the province where families had the highest average total income of \$80,900, followed by Alberta at \$78,300. Newfoundland and Labrador remained as the province having the lowest total income with \$56,100.

After five years of growth, average total income for non-elderly families remains constant since 2001

In 2003, non-elderly families received on average an estimated \$76,400 in total income, unchanged since 2001. Between 1996 and 2001, their average total income went up by 15%. Unattached males of working-age (16 to 64 years of age) received in 2003 an estimated average total income of \$34,400; 15% more than in 1996. While the total income of unattached females of working-age (16 to 64 years of age) grew in this period by 26% their average total income was still lower at \$30,100.

Senior families' total income remained stable from 2002 to 2003

The average total income of families, whose main income earner was a senior, remained unchanged from 2002 to 2003 at \$50,200. Among elderly unattached individuals, men's average total income climbed by 5.7% since 1996. In 2003, average total income was estimated at \$29,600. The picture is slightly different for senior unattached women: even though their total income grew 8.8% from 1996 reaching \$24,800 in 2003; it is lower than their male counterpart by \$4,800.

In aggregate terms, in 2003, market income accounted for 58% of the total income of senior families. The rest of their income came primarily from transfers such as public retirement pensions with 19% and Old Age Security at 20% of their total income.

Chart 4.1

Average total income of families and unattached individuals, 1981 to 2003

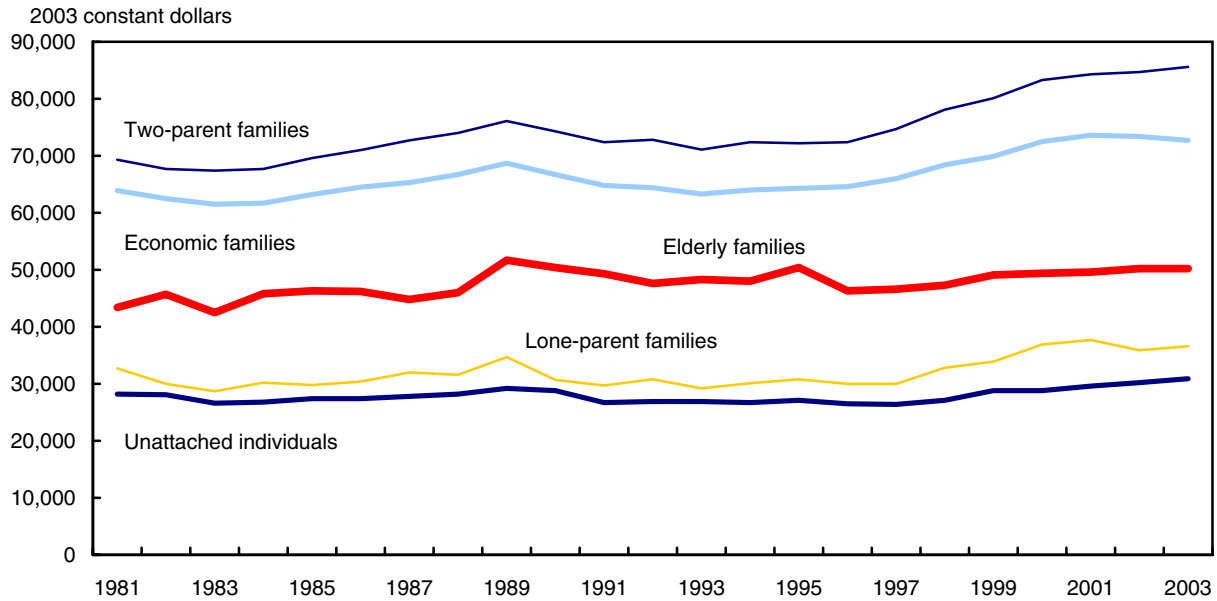
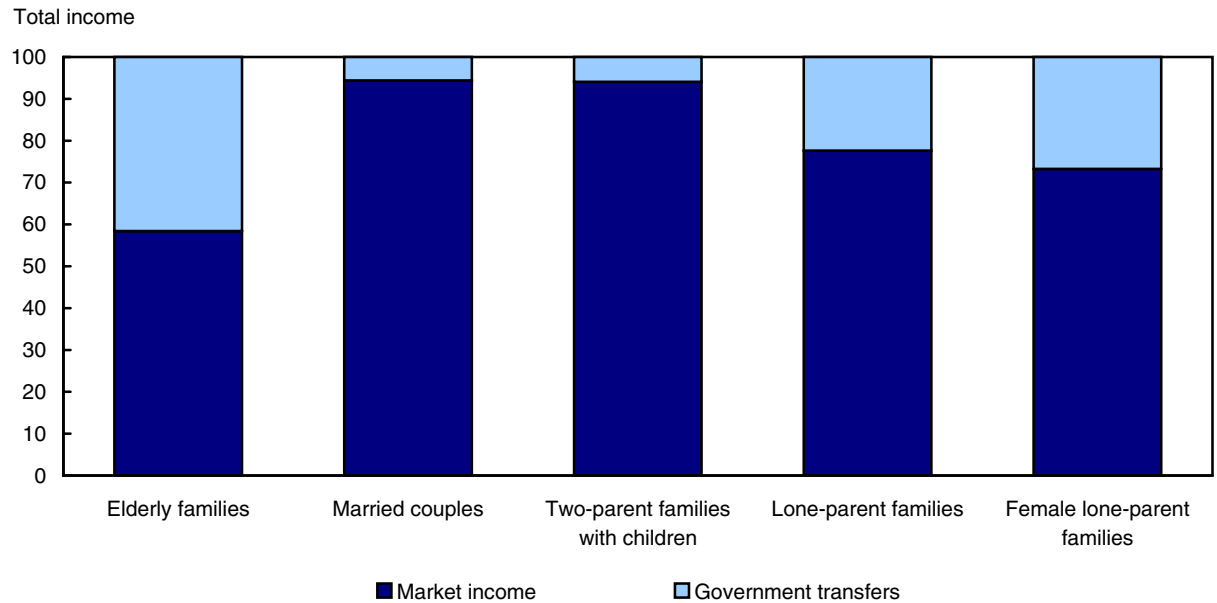


Chart 4.2

Market income made up majority of total income for non-elderly families in 2003



Income redistribution: impact of government transfers

In 2003, families in the lowest income quintile received only 3.6% of aggregate market income, but their share of total income was larger at 6.2%. Conversely, families in the highest income quintile received 46% of aggregate market income but 42% of total income.

Before government transfers, those in the highest income quintile received, on average, \$12.90 for each \$1 earned by those in the lowest quintile. After transfers, this ratio was reduced to \$6.80 to \$1. Government transfers also reduced the income differences between various family types. Before transfers in 2003, the average income of non-elderly families was 2.4 times that of elderly families. After transfers, this ratio was reduced to 1.5.

Chart 4.3

Government transfers increased shares of total income for lower quintiles, 2003

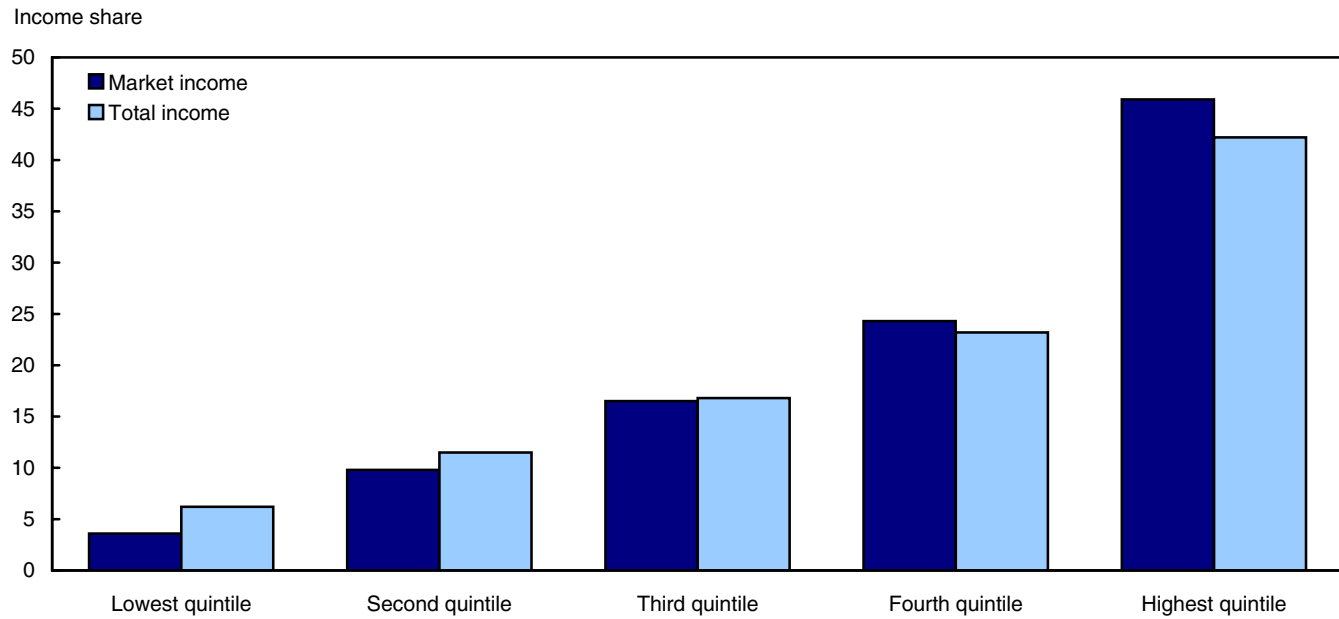


Table 4.1-1

Average total income by selected family types — Canada

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	64,000	64,300	64,600	66,000	68,400	69,900	72,500	73,600	73,400	72,700
Elderly families	48,000	50,400	46,300	46,600	47,300	49,100	49,400	49,600	50,200	50,200
Married couples	44,200	45,200	45,200	45,500	46,300	48,400	47,900	48,700	48,700	49,300
Other families	56,900	62,700	50,100	50,300	50,900	51,500	54,700	52,900	56,000	53,900
Non-elderly families	66,800	66,900	67,500	69,100	71,900	73,300	76,300	77,500	77,200	76,400
Married couples	62,300	63,500	66,200	69,300	70,300	69,600	70,500	74,900	73,400	70,900
No earners	30,100	28,000	32,000	33,500	31,700	33,300	34,300	39,200	35,900	34,300
One earner	51,900	51,800	51,100	54,500	55,800	57,900	56,500	61,400	56,100	56,600
Two earners	71,900	73,400	78,300	79,900	82,300	80,000	80,300	84,200	84,300	79,700
Two-parent families with children	72,400	72,200	72,400	74,700	78,100	80,100	83,300	84,300	84,700	85,600
No earners	21,400	19,900	21,800	23,800	23,000	22,500	22,400	24,600	25,000	23,000
One earner	54,700	52,000	55,600	54,500	61,600	61,100	61,300	61,800	65,400	66,900
Two earners	75,000	75,400	75,300	77,300	80,200	81,400	84,600	85,100	85,200	85,300
Three or more earners	92,000	91,900	94,900	97,200	95,900	99,300	104,100	105,800	103,600	104,600
Married couples with other relatives	89,900	88,400	92,400	92,100	94,600	99,100	105,400	102,100	101,600	101,200
Lone-parent families	30,100	30,800	30,000	30,000	32,800	33,900	36,900	37,700	35,900	36,600
Male	41,500	42,200	46,300	45,900	48,800	49,700	54,200	51,000	51,200	54,700
Female	28,200	29,000	27,500	27,500	30,000	31,000	33,400	34,900	32,300	32,500
No earners	17,200	17,700	16,500	15,500	16,100	17,000	16,100	16,900	16,200	15,900
One earner	31,300	31,800	32,200	30,900	32,000	32,400	33,400	34,700	32,700	32,000
Two or more earners	46,500	48,600	44,500	46,800	49,700	48,900	53,900	55,900	48,800	51,000
Other non-elderly families	52,000	51,400	58,300	57,000	61,500	62,200	64,700	64,800	66,600	61,100
Unattached individuals	26,700	27,100	26,500	26,400	27,100	28,800	28,800	29,600	30,200	30,900
Elderly males	28,300	27,100	28,000	28,300	29,300	28,100	26,900	28,600	28,400	29,600
Non-earner	24,900	24,900	25,500	26,000	25,900	26,400	25,100	26,900	25,800	25,900
Earner	58,700	47,700	47,900	42,500	49,700	39,600	36,900	39,300	39,600	42,300
Elderly females	20,400	21,900	22,800	23,400	23,000	23,000	23,500	24,500	25,000	24,800
Non-earner	20,000	21,500	22,200	22,400	22,100	22,300	22,800	23,400	24,400	24,000
Earner	31,300	34,200	38,900	36,800	35,300	33,800	34,400	38,700	32,000	32,000
Non-elderly males	31,100	30,500	29,800	29,300	30,400	32,000	33,200	33,700	33,900	34,400
Non-earner	13,300	12,400	11,100	10,400	10,500	10,200	10,100	11,900	11,700	12,400
Earner	35,700	35,000	34,600	34,800	35,700	36,500	37,500	37,900	38,500	39,000
Non-elderly females	24,700	26,100	23,800	23,700	24,600	28,100	26,500	27,200	28,700	30,100
Non-earner	15,300	13,500	10,800	11,700	11,000	10,800	10,700	12,100	12,000	13,000
Earner	28,700	30,500	28,900	28,700	30,100	34,400	31,800	32,200	33,800	34,800

Table 4.1-2

Average total income by selected family types — Newfoundland and Labrador

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	50,800	50,500	49,800	50,100	51,400	53,600	54,700	54,500	55,400	56,100
Elderly families	35,300	36,600	31,700	33,600	32,100	34,200	34,600	33,600	34,200	32,400
Married couples	30,700	34,900	31,800	33,600	31,600	32,700	33,700	32,600	33,000	31,900
Other families	40,700	39,200	31,400	33,700	33,600	37,600	37,000	36,100	37,300	33,800
Non-elderly families	53,600	52,800	52,500	52,500	54,300	56,700	57,900	57,800	59,100	60,100
Married couples	46,400	45,900	47,700	48,300	48,800	48,500	47,900	48,200	52,400	54,000
No earners	22,700	19,700	25,200	25,000	24,600	24,600	23,500	23,000	21,500	24,700 ^E
One earner	35,200	46,600	44,600	48,300	40,100	44,200	47,600	41,700	44,400	44,900
Two earners	61,000	56,700	60,400	56,400	59,400	60,200	57,200	60,400	65,200	65,700
Two-parent families with children	58,300	55,100	55,800	56,200	59,500	60,600	63,100	63,700	63,100	67,100
No earners	20,300	17,800	18,000	19,600	15,700	F	23,600	F	F	F
One earner	45,300	37,700	41,800	36,600	39,800	44,500	40,500	38,300	53,700	51,900
Two earners	61,600	64,300	61,600	62,600	64,500	65,200	70,600	67,300	65,200	71,900
Three or more earners	76,400	80,300	74,800	78,400	82,400	82,100	77,600	79,700	75,500	74,200
Married couples with other relatives	66,200	71,300	65,700	67,000	67,000	77,300	80,100	78,400	77,800	78,600
Lone-parent families	23,400	23,100	23,300	24,000	26,600	25,500	28,500	30,700	30,600	29,000
Male	F	F	F	F	F	F	F	F	F	F
Female	22,100	20,700	22,600	22,900	25,900	24,300	27,600	29,900	28,600	27,100
No earners	13,700	12,900	15,000	14,900	14,500	16,400	15,900	F	F	17,500
One earner	28,000	F	26,500	29,200	30,600	29,900	28,100	29,100	32,000	33,200
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	36,900	34,400	47,600	45,000	44,300	48,100	47,800	47,300	53,500	49,200
Unattached individuals	24,100	20,700	21,600	20,300	19,200	19,400	21,000	20,800	20,700	19,800
Elderly males	22,500	F	22,800	24,200	20,800	F	F	F	F	19,000
Non-earner	F	F	22,300	22,200	19,100	F	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	17,000	18,200	15,300	17,100	16,600	17,300	17,100	17,000	21,000	19,800
Non-earner	17,000	18,200	15,300	15,700	15,400	16,500	16,400	16,300	19,200	18,400
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	27,500	26,300	26,300	24,100	23,100	20,400	23,700	23,500	21,000	20,100
Non-earner	F	F	10,700	9,200	11,400	8,700	9,000	10,300	9,200	F
Earner	33,800	38,200	35,200	32,800	31,200	28,400	29,500	28,000	29,100	26,500
Non-elderly females	26,900	18,400	19,600	16,600	16,300	18,400	20,100	21,300	19,700	19,800
Non-earner	F	F	8,300	7,400	8,200	8,400	12,100	12,400	8,700	9,000 ^E
Earner	28,500	23,300	26,600	24,000	22,200	26,600	25,900	27,500	27,500	28,500

Table 4.1-3

Average total income by selected family types — Prince Edward Island

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	55,200	54,200	54,700	54,100	55,600	55,900	56,900	57,100	58,200	58,200
Elderly families	47,800	37,500	41,600	35,600	36,500	39,600	39,300	39,200	41,100	39,700
Married couples	42,500	36,000	48,000	40,800	41,600	39,800	39,300	39,400	42,400	41,400
Other families	53,800	40,700	F	26,300	F	39,400	39,200	38,600	F	F
Non-elderly families	56,600	57,500	57,000	57,800	59,500	59,300	60,500	60,800	61,300	61,700
Married couples	55,600	53,700	51,900	56,400	52,600	50,200	57,600	60,000	60,700	63,600
No earners	F	F	F	F	F	F	F	F	F	F
One earner	54,200	F	F	F	F	42,200	53,700	65,000	46,300	47,000
Two earners	56,600	55,800	56,900	62,500	58,400	56,900	61,900	62,400	69,400	67,600
Two-parent families with children	61,400	62,300	63,300	61,800	62,400	59,400	62,100	62,500	67,200	63,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	42,800	43,700	44,600	F	F	34,500	F	F	F	F
Two earners	60,200	61,700	61,400	60,100	61,500	55,200	61,300	61,100	68,400	60,700
Three or more earners	72,900	71,400	76,500	72,800	71,900	80,600	79,200	77,800	74,600	76,600
Married couples with other relatives	66,800	70,300	70,000	73,700	86,900	101,200	83,300	84,000	73,700	82,400
Lone-parent families	31,000	27,600	27,600	27,200	34,100	29,800	33,700	30,500	29,200	31,100
Male	F	F	F	F	F	F	F	F	F	F
Female	27,700	27,800	26,400	26,600	33,600	29,200	33,400	30,000	26,800	28,300
No earners	F	F	F	F	F	F	F	F	F	F
One earner	25,000	23,600	F	F	F	24,800	25,600	25,900	25,000	26,900
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	43,700	45,800	49,500	45,200	50,200	60,400	52,400	53,000	54,800	51,100
Unattached individuals	21,900	23,000	21,000	18,900	19,500	19,800	21,400	21,600	21,100	21,700
Elderly males	20,700	20,600	F	F	F	F	F	F	19,700	26,400
Non-earner	F	F	F	F	F	F	F	F	F	19,600
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	18,900	18,000	19,200	19,600	20,000	19,100	18,700	19,400	18,300	18,300
Non-earner	17,700	18,100	19,000	19,200	20,100	18,800	17,500	18,800	17,900	17,700
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	24,300	25,500	23,400	20,700	21,800	22,800	24,000	23,800	24,000	23,600
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	26,700	30,100	25,900	21,400	22,600	25,000	24,900	24,700	26,000	26,900
Non-elderly females	22,800	25,200	20,400	16,000	16,200	16,600	19,400	20,100	20,800	21,200
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	25,400	27,400	22,300	18,200	17,400	20,600	21,700	22,400	24,400	26,300

Table 4.1-4

Average total income by selected family types — Nova Scotia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	54,700	53,600	54,300	54,600	56,600	58,800	60,400	62,300	63,400	61,500
Elderly families	43,700	41,400	44,900	45,700	48,200	44,100	44,100	45,600	44,700	43,800
Married couples	38,800	36,600	39,200	38,800	42,600	42,200	43,700	44,600	44,800	45,000
Other families	51,800	48,600	54,800	56,400	57,500	48,700	45,200	48,500	44,300	40,300
Non-elderly families	56,900	56,200	56,000	56,200	58,100	61,500	63,500	65,400	67,000	65,000
Married couples	54,800	53,400	50,600	51,400	55,100	56,400	57,400	65,800	64,600	61,700
No earners	25,000	28,600	32,400	28,300	26,100	34,100	34,100	27,700	36,800	31,200
One earner	44,100	45,100	43,100	38,400	43,800	48,800	49,500	65,300	59,800	55,100
Two earners	63,500	62,700	59,600	61,600	67,600	65,400	66,400	73,300	71,200	68,600
Two-parent families with children	63,200	63,400	63,900	64,700	67,300	69,500	68,900	69,700	71,400	72,100
No earners	F	F	F	F	F	F	F	F	F	F
One earner	40,900	48,400	48,200	47,600	48,500	59,500	55,300	55,900	52,500	48,400
Two earners	64,500	64,000	66,500	68,500	69,800	69,500	71,000	70,800	71,500	72,300
Three or more earners	86,300	80,800	85,800	84,900	82,600	88,700	85,200	85,400	93,100	93,800
Married couples with other relatives	72,200	69,700	76,400	79,500	75,800	84,700	85,700	85,000	102,500	89,700
Lone-parent families	24,100	23,600	23,600	21,000	23,000	27,900	32,300	31,300	26,800	30,200
Male	F	F	F	F	F	F	F	F	F	F
Female	22,800	23,500	21,400	20,000	21,700	27,300	29,500	28,600	27,000	30,200
No earners	14,700	16,200	17,200	16,000	14,800	F	F	F	F	F
One earner	26,200	27,000	23,700	23,400	21,800	28,000	30,600	29,900	27,800	30,200
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	39,500	40,400	43,000	44,800	41,700	44,300	56,500	52,900	53,000	50,700
Unattached individuals	20,800	21,100	20,900	21,300	21,800	23,600	23,400	23,900	24,500	27,700
Elderly males	22,900	23,600	22,600	25,500	24,500	23,600	22,500	26,300	25,400	24,100
Non-earner	22,700	22,200	21,700	25,100	23,500	22,900	21,800	25,700	25,200	23,800
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,400	18,400	18,800	19,100	19,000	19,600	20,400	21,800	23,300	23,200
Non-earner	19,000	18,200	18,700	18,300	18,300	19,600	19,800	20,400	22,500	22,600
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	22,800	22,000	23,300	23,300	25,100	24,500	25,700	26,400	25,900	33,300
Non-earner	14,500	14,200	11,000	15,600	14,900	12,900	13,600	12,300	12,100	17,900 ^E
Earner	25,400	24,900	26,600	25,100	27,600	27,300	28,900	29,800	30,200	37,700
Non-elderly females	19,100	21,600	19,300	19,700	19,300	25,700	23,400	22,100	23,500	24,400
Non-earner	11,400	14,000	10,200	12,200	12,900	8,900	10,100	10,400	12,100	11,800 ^E
Earner	22,800	24,300	24,000	22,900	22,000	32,800	27,900	26,400	26,200	27,200

Table 4.1-5

Average total income by selected family types — New Brunswick

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	54,000	53,500	54,800	53,400	55,500	57,100	59,000	59,500	59,300	59,100
Elderly families	43,100	41,100	44,500	42,500	44,900	45,500	44,600	44,800	43,200	45,600
Married couples	42,200	38,500	42,300	40,500	42,700	43,900	44,500	45,300	42,200	45,900
Other families	44,500	44,800	50,500	47,900	52,600	50,600	44,900	43,300	46,500	44,800
Non-elderly families	56,100	56,000	56,600	55,400	57,200	59,100	61,500	61,900	62,000	61,300
Married couples	53,300	51,300	52,800	50,100	51,100	55,800	57,000	58,300	59,400	56,000
No earners	23,600	28,400	23,700	21,500	24,000	26,800	26,000	43,200	30,900	30,400
One earner	48,700	40,700	44,300	46,500	48,100	50,000	47,200	45,400	47,600	44,600
Two earners	61,900	59,800	63,900	58,300	59,000	63,700	65,600	66,500	69,300	63,900
Two-parent families with children	60,400	62,500	61,600	61,900	64,900	64,500	66,700	68,700	67,700	69,700
No earners	F	17,000	F	F	F	F	F	F	F	F
One earner	44,700	50,500	44,400	44,900	48,800	49,300	45,500	48,700	53,300	48,000
Two earners	62,300	63,600	65,600	65,300	68,700	66,200	70,300	69,100	67,800	68,600
Three or more earners	77,400	79,400	80,400	80,400	80,300	78,800	77,900	86,300	85,500	88,500
Married couples with other relatives	71,300	70,000	77,700	76,700	80,700	85,500	86,900	83,000	82,200	81,200
Lone-parent families	28,400	23,300	23,500	24,500	27,800	26,500	29,400	28,100	29,900	29,000
Male	F	F	F	F	F	F	F	F	F	F
Female	24,400	20,700	21,900	22,600	24,900	24,900	28,500	27,300	28,200	26,100
No earners	13,400	16,600	13,400	14,500	14,300	15,800	F	15,500	F	F
One earner	26,200	21,700	24,500	26,400	27,700	27,100	29,100	28,300	28,900	26,800
Two or more earners	39,300	F	F	F	F	F	F	47,100	F	F
Other non-elderly families	39,400	46,800	42,500	42,300	42,300	46,600	51,000	49,000	45,700	48,400
Unattached individuals	22,400	24,000	21,900	21,600	22,700	23,200	22,400	25,300	22,100	22,300
Elderly males	19,100	23,700	25,000	43,200	40,100	32,800	34,500	29,100	21,000	19,300
Non-earner	19,200	23,200	21,200	37,700	38,100	30,300	31,500	29,000	19,600	18,200
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,200	19,600	20,200	19,500	19,700	20,400	20,600	21,400	20,700	20,700
Non-earner	19,100	19,100	20,200	19,100	19,700	20,400	20,100	21,200	20,200	20,100
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	27,900	28,000	24,100	21,300	22,200	24,500	23,300	29,800	24,400	24,800
Non-earner	9,400	10,700	8,500	7,100	F	9,400	8,800	10,500	F	F
Earner	32,900	30,800	27,700	26,100	25,100	29,700	27,900	35,800	28,100	29,100
Non-elderly females	19,200	23,200	19,700	19,400	22,500	21,600	19,300	20,500	20,100	21,200
Non-earner	10,800	12,800	9,900	11,300	13,500	F	F	F	9,600	8,600 ^E
Earner	23,000	25,700	23,100	22,100	25,300	24,100	21,600	23,300	23,000	24,600

Table 4.1-6

Average total income by selected family types — Quebec

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	58,100	57,900	57,600	58,800	61,100	62,400	64,800	65,900	66,000	65,200
Elderly families	43,100	42,800	40,800	40,700	42,100	43,600	43,900	44,600	43,800	45,100
Married couples	40,500	38,100	41,000	41,100	40,300	42,900	42,300	43,600	44,400	43,900
Other families	47,800	51,900	40,000	39,700	48,400	45,800	49,000	47,600	42,100	48,600
Non-elderly families	60,800	60,500	60,300	61,700	64,100	65,600	68,200	69,400	69,600	68,500
Married couples	55,200	55,000	56,000	58,100	58,500	61,200	64,500	69,300	66,100	63,700
No earners	24,200	25,900	25,500	25,500	28,200	28,700	31,000	35,700	33,300	28,300
One earner	48,700	42,100	43,900	43,600	49,900	52,000	55,900	65,200	52,300	55,900
Two earners	64,400	66,400	68,100	70,200	68,600	72,800	74,400	77,400	77,800	71,700
Two-parent families with children	66,100	66,700	66,900	68,400	70,800	72,300	74,900	75,500	78,300	77,500
No earners	20,100	19,800	22,200	23,000	21,500	21,800	24,100	21,800	F	F
One earner	49,400	46,500	48,900	47,500	47,600	51,400	50,500	51,600	51,700	61,100
Two earners	71,000	72,700	74,100	73,900	76,400	76,700	78,000	78,200	82,200	79,400
Three or more earners	86,500	85,900	80,800	88,800	92,600	89,900	98,500	99,100	95,200	87,800
Married couples with other relatives	85,300	79,900	83,300	85,800	88,500	93,300	96,600	93,300	95,300	96,800
Lone-parent families	28,200	31,900	31,400	29,400	31,900	31,300	33,100	35,200	34,200	35,700
Male	36,600	46,400	46,700	43,600	45,200	45,200	43,000	49,400	45,200	47,800
Female	26,600	28,700	28,400	26,600	29,300	28,400	30,800	31,900	31,100	32,600
No earners	16,800	17,500	16,500	15,200	15,800	14,600	15,500	17,600	16,100	16,100
One earner	31,700	33,400	35,100	30,300	34,100	32,100	32,600	33,200	32,200	31,900
Two or more earners	42,100	46,700	41,900	40,700	40,400	41,900	47,600	47,100	45,200	50,100
Other non-elderly families	47,000	44,800	47,800	48,300	53,700	53,700	56,400	56,000	57,400	53,100
Unattached individuals	23,900	23,400	24,600	23,900	24,900	25,400	25,800	26,800	28,200	29,000
Elderly males	25,500	22,400	22,500	23,500	23,000	21,800	21,300	22,200	27,500	26,600
Non-earner	21,900	21,500	20,400	19,700	19,300	19,800	19,000	19,300	26,000	26,100
Earner	F	F	F	F	47,100	F	32,500	F	F	F
Elderly females	18,700	18,500	20,700	21,300	20,300	19,800	20,700	22,300	23,300	22,900
Non-earner	18,200	18,100	19,900	20,700	20,000	19,400	20,100	20,400	22,300	21,400
Earner	F	F	F	F	F	F	F	F	F	35,900
Non-elderly males	26,700	25,800	27,400	25,200	26,900	28,000	29,200	30,600	31,400	32,100
Non-earner	11,100	10,500	10,500	8,900	10,500	10,200	9,300	12,800	11,400	13,100
Earner	32,200	31,100	33,400	31,400	33,100	31,900	33,500	34,500	36,100	36,100
Non-elderly females	23,000	23,600	23,600	23,700	25,400	25,900	24,900	25,200	27,100	29,000
Non-earner	14,000	12,700	10,200	10,500	11,400	12,100	12,100	13,300	12,700	14,700
Earner	27,800	28,800	30,300	31,200	33,200	33,600	31,000	30,500	32,100	33,500

Table 4.1-7

Average total income by selected family types — Ontario

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	70,200	71,000	71,600	72,800	76,300	79,000	82,500	82,500	81,800	80,900
Elderly families	52,500	57,700	50,800	51,000	51,600	53,500	53,200	53,400	57,600	55,700
Married couples	46,900	48,900	48,300	48,400	50,500	52,300	51,400	51,700	52,800	53,600
Other families	66,100	78,300	61,100	59,300	55,400	58,300	59,500	60,000	75,700	63,600
Non-elderly families	73,300	73,500	74,700	76,300	80,300	83,200	87,400	87,200	85,800	85,100
Married couples	67,300	69,300	75,500	79,900	82,400	79,900	80,000	84,300	83,200	79,100
No earners	32,700	30,200	35,100	36,000	35,200	37,900	39,500	41,700	39,800	43,100
One earner	56,100	53,600	59,300	66,900	65,300	66,900	62,700	61,800	54,500	55,900
Two earners	79,300	82,200	90,500	92,200	98,600	92,200	91,500	97,500	97,600	91,200
Two-parent families with children	79,600	79,200	78,500	80,600	85,400	90,000	94,600	93,900	93,300	95,000
No earners	24,100	22,600	22,700	24,100	27,200	26,400	24,200	26,200	22,600	20,600
One earner	61,300	56,200	62,900	63,700	75,600	71,600	70,800	74,900	80,100	77,300
Two earners	82,300	83,000	80,700	82,500	86,600	90,800	96,500	94,000	92,400	93,500
Three or more earners	99,900	100,200	102,500	103,000	98,900	109,100	113,100	114,000	112,000	116,400
Married couples with other relatives	95,900	97,100	103,100	99,400	103,900	108,500	120,500	111,900	109,100	106,500
Lone-parent families	32,500	31,900	31,600	32,700	36,100	37,400	41,300	41,800	38,200	37,900
Male	42,800	40,800	50,200	47,600	58,000	52,900	55,800	50,200	52,200	50,400
Female	30,900	30,900	29,300	30,500	32,300	34,800	38,500	40,200	35,400	35,500
No earners	18,600	19,000	17,500	16,400	17,900	17,700	16,800	16,700	16,300	16,500
One earner	34,200	33,200	33,800	35,000	34,000	35,300	37,000	38,200	33,900	33,100
Two or more earners	54,300	54,900	51,600	57,400	55,200	57,100	59,800	67,200	56,100	60,400
Other non-elderly families	59,200	56,900	64,800	63,300	67,000	70,400	72,400	74,500	73,200	71,100
Unattached individuals	29,700	30,200	28,000	28,600	29,600	32,800	32,200	33,100	33,800	35,700
Elderly males	35,000	29,900	33,100	30,500	30,900	29,700	29,300	32,400	29,900	34,400
Non-earner	28,300	27,500	29,500	27,700	27,700	27,600	27,500	30,600	26,000	27,800
Earner	77,300	F	59,300	47,900	F	40,700	38,300	42,900	46,700	54,700 ^E
Elderly females	21,700	23,700	24,200	24,700	24,400	24,900	25,200	26,200	27,600	27,300
Non-earner	21,300	23,200	23,600	24,100	24,200	23,900	24,500	25,600	27,300	26,600
Earner	29,400	40,600	39,400	34,100	26,600	37,000	35,000	34,800	33,000	33,500
Non-elderly males	35,100	33,800	30,400	32,400	34,300	36,200	37,300	38,000	37,800	39,200
Non-earner	14,700	14,000	11,500	12,900	10,500	10,700	11,800	12,500	13,400	13,300
Earner	40,700	38,200	35,100	38,100	40,000	40,900	41,800	42,700	42,500	44,100
Non-elderly females	27,000	30,200	26,000	25,800	26,600	34,400	30,700	30,800	33,500	36,400
Non-earner	16,200	13,400	13,100	14,700	11,500	10,000	10,000	11,500	12,200	12,400
Earner	31,900	35,800	30,300	30,100	31,800	41,300	36,900	36,100	40,700	42,300

Table 4.1-8

Average total income by selected family types — Manitoba

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	59,600	60,900	59,600	59,900	62,900	61,800	62,600	64,700	65,600	65,700
Elderly families	42,400	45,600	42,500	39,200	42,300	46,100	46,700	46,700	45,900	49,700
Married couples	39,100	41,600	40,400	38,100	41,700	44,500	45,500	45,200	45,700	50,400
Other families	52,400	58,500	49,900	43,400	44,500	53,800	53,000	54,400	46,600	46,500
Non-elderly families	63,200	64,000	62,700	63,600	66,700	64,600	65,500	67,900	69,300	68,700
Married couples	59,800	63,100	64,100	66,400	68,900	62,600	64,000	66,800	63,200	63,600
No earners	29,000	33,000	F	F	F	F	F	F	F	F
One earner	44,800	61,100	50,000	48,000	52,100	49,900	48,900	62,800	51,300	50,100
Two earners	67,000	67,100	70,700	73,200	76,400	68,200	69,900	70,400	67,300	69,100
Two-parent families with children	67,100	65,600	64,600	65,000	68,400	69,100	69,600	73,200	74,900	74,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	44,900	45,700	45,800	41,400	50,900	46,000	50,600	55,600	56,100	64,000 ^E
Two earners	69,400	67,900	64,200	66,100	65,100	65,000	66,800	70,700	74,600	73,400
Three or more earners	78,300	79,400	85,100	83,700	93,800	91,200	88,600	88,700	86,200	84,000
Married couples with other relatives	86,100	93,200	94,200	92,800	97,000	92,900	93,900	95,600	107,400	107,000
Lone-parent families	28,400	31,400	26,900	26,800	27,700	28,300	31,900	32,400	33,300	34,500
Male	F	F	35,300	F	41,200	F	F	F	37,000	F
Female	26,800	29,600	24,800	23,500	24,800	25,600	29,400	30,700	32,600	32,700
No earners	15,800	19,400	15,300	F	F	14,800	F	F	F	F
One earner	28,600	29,800	26,300	23,600	24,200	26,900	28,100	27,900	30,800	29,400
Two or more earners	F	F	F	F	F	F	F	F	50,600	F
Other non-elderly families	49,300	47,400	52,000	56,500	63,100	58,300	58,400	60,700	60,200	55,100
Unattached individuals	24,200	24,700	25,000	25,600	25,500	27,000	28,700	27,500	26,500	27,900
Elderly males	22,000	23,800	26,100	26,600	27,600	27,500	25,100	26,900	25,300	28,900
Non-earner	22,000	22,700	25,500	26,900	27,400	24,900	24,900	27,600	23,900	27,600
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	20,800	22,100	21,700	22,000	21,900	22,800	22,100	22,400	22,000	23,200
Non-earner	20,800	21,900	20,600	20,000	19,800	22,100	21,400	21,300	21,600	22,900
Earner	F	F	F	F	F	F	F	F	F	25,500
Non-elderly males	27,700	29,300	29,900	30,200	29,100	31,000	36,200	31,300	30,000	31,900
Non-earner	9,100	14,500	16,600	F	10,500	11,100	11,000	F	10,200	F
Earner	32,700	32,700	32,800	33,600	33,100	36,200	41,200	33,600	33,400	33,200
Non-elderly females	23,600	21,900	21,600	22,700	23,200	24,900	24,300	26,600	25,400	25,600
Non-earner	13,900	11,900	10,800	9,700	10,200	11,100	14,000	14,200	15,000	16,100 ^E
Earner	26,800	24,400	25,900	28,300	28,000	28,300	26,300	30,500	28,200	28,300

Table 4.1-9

Average total income by selected family types — Saskatchewan

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	56,100	58,600	56,600	57,800	58,700	60,200	60,800	63,700	63,700	64,800
Elderly families	46,300	48,600	42,800	41,700	43,000	43,200	43,900	45,700	45,500	46,900
Married couples	39,900	48,200	42,100	40,500	41,600	42,900	43,800	45,700	46,700	47,700
Other families	69,000	50,300	45,200	46,000	47,800	45,200	44,500	45,900	38,400	42,300
Non-elderly families	58,400	60,800	59,700	61,400	62,400	63,700	64,400	67,700	67,600	68,700
Married couples	56,400	55,800	55,600	57,100	61,200	58,900	60,800	66,200	62,400	62,500
No earners	F	F	F	F	F	F	F	F	F	F
One earner	47,700	49,500	38,800	36,500	46,500	49,400	46,700	58,000	45,900	48,800
Two earners	61,000	60,700	63,100	62,700	67,800	63,900	66,400	70,400	68,600	67,700
Two-parent families with children	63,500	66,000	68,600	69,400	69,500	69,700	71,600	73,300	75,700	75,500
No earners	F	F	F	F	F	F	F	F	F	F
One earner	49,900	47,300	45,500	45,100	50,100	41,900	45,300	47,900	52,800	52,800
Two earners	63,200	63,500	67,900	70,300	69,100	70,600	68,900	73,300	75,000	72,600
Three or more earners	79,100	89,100	88,600	86,400	88,600	88,200	98,400	93,100	95,400	97,300
Married couples with other relatives	81,600	83,700	80,100	87,300	85,600	95,600	88,100	92,900	91,600	103,400
Lone-parent families	24,500	26,600	22,900	25,400	30,800	29,300	27,600	31,000	30,200	32,500
Male	F	F	F	F	F	F	F	F	F	F
Female	23,800	25,100	21,800	24,600	28,300	28,500	26,500	29,800	27,100	30,000
No earners	13,200	16,800	13,700	F	F	16,300	F	F	18,000	F
One earner	26,700	26,300	25,300	25,900	27,000	28,200	28,800	30,900	27,800	30,400
Two or more earners	F	F	F	F	F	F	F	F	F	42,300
Other non-elderly families	39,000	50,900	53,800	49,800	48,400	54,600	58,300	61,700	60,400	53,800
Unattached individuals	24,500	26,300	24,600	25,200	24,600	24,800	25,100	26,400	26,100	27,600
Elderly males	25,600	24,700	26,600	25,700	27,200	28,400	27,000	29,100	29,700	29,400
Non-earner	24,100	23,400	21,600	21,500	25,700	26,700	25,800	26,900	27,600	27,700
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	21,200	20,800	23,200	22,500	22,000	21,600	22,000	23,000	21,700	22,300
Non-earner	20,200	20,200	22,800	22,400	21,900	21,500	22,000	23,100	21,200	21,600
Earner	F	F	F	F	F	F	F	22,900	26,000	26,300
Non-elderly males	28,200	33,100	29,500	31,200	28,700	26,600	27,200	30,000	29,500	29,600
Non-earner	11,700	9,500	9,400	11,300	8,300	8,700	7,200	7,100	9,900	9,300
Earner	32,000	37,500	34,400	35,300	34,300	29,600	31,300	34,500	32,500	33,000
Non-elderly females	22,700	23,200	18,100	18,800	20,400	23,700	23,900	22,400	23,100	28,600
Non-earner	12,400	14,000	10,700	9,100	8,600	7,400	7,000	10,800	12,900	21,900 ^E
Earner	25,900	26,100	21,100	22,900	25,400	29,100	28,400	25,000	26,000	30,000

Table 4.1-10

Average total income by selected family types — Alberta

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	65,400	64,200	67,600	72,200	74,400	73,100	76,300	80,000	77,900	78,300
Elderly families	52,900	51,900	46,000	48,700	47,500	50,900	49,300	52,800	50,600	51,100
Married couples	50,400	49,500	46,500	50,100	47,300	51,400	49,200	52,700	50,600	50,100
Other families	59,100	58,000	44,300	43,900	48,300	49,000	49,700	53,300	50,700	56,700
Non-elderly families	67,100	66,100	70,600	75,400	77,900	76,200	79,800	83,600	81,700	82,100
Married couples	64,000	67,700	69,300	76,800	81,500	74,700	75,800	82,400	81,000	76,900
No earners	42,000	F	F	F	F	F	F	F	F	F
One earner	49,800	52,300	45,500	69,600	63,000	55,400	54,000	59,900	70,200	63,000
Two earners	70,100	73,200	78,800	81,200	89,500	82,000	83,400	89,000	87,600	83,000
Two-parent families with children	72,500	69,000	76,600	82,300	83,900	80,600	84,200	87,100	84,000	87,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	52,900	53,800	64,900	53,900	62,500	64,000	62,700	65,300	59,500	66,400
Two earners	72,800	69,700	73,500	81,700	85,400	80,100	84,300	85,100	80,900	83,800
Three or more earners	90,500	82,600	107,600	112,100	100,200	97,300	100,000	108,100	108,800	112,400
Married couples with other relatives	89,200	89,900	92,600	90,900	100,400	102,100	109,900	115,100	114,900	114,200
Lone-parent families	31,300	28,300	32,800	34,000	32,700	42,400	45,700	47,800	41,200	45,200
Male	F	F	F	57,500	40,000	F	99,800	90,800	68,000	86,000 ^E
Female	27,900	25,700	28,600	28,000	30,900	33,800	33,200	37,100	32,500	31,800
No earners	15,200	F	F	F	F	F	F	F	F	F
One earner	29,000	25,000	31,100	27,900	31,600	32,700	31,600	36,100	34,700	31,700
Two or more earners	37,400	F	F	F	41,200	44,900	F	F	F	F
Other non-elderly families	51,300	53,200	59,700	60,400	60,100	56,700	63,700	63,400	67,600	64,900
Unattached individuals	28,400	28,400	28,200	27,700	28,500	28,500	29,900	31,200	31,900	28,900
Elderly males	23,400	30,200	26,700	27,500	38,100	34,700	31,400	33,500	33,700	29,500
Non-earner	23,100	27,500	24,400	25,100	31,200	34,600	29,400	31,700	29,400	26,700
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	21,500	22,100	26,400	24,800	24,600	25,800	26,600	27,600	26,500	25,500
Non-earner	21,300	21,500	25,200	24,300	23,900	24,600	25,900	27,400	26,200	25,300
Earner	F	F	F	F	F	F	F	F	27,700	26,200
Non-elderly males	33,800	33,100	33,200	32,300	31,600	31,300	35,100	36,500	36,800	33,700
Non-earner	16,400	14,900	12,100	8,900	9,200	9,100	10,200	13,000	F	5,100 ^E
Earner	35,500	36,200	36,700	35,500	34,400	34,500	38,400	39,600	39,700	38,300
Non-elderly females	24,900	24,600	21,500	21,500	23,400	24,400	23,400	24,500	26,700	23,100
Non-earner	16,700	16,200	11,000	10,000	13,500	10,100	8,100	12,100	9,700	9,900 ^E
Earner	26,700	26,800	24,400	24,400	25,800	27,800	26,300	26,900	30,100	25,900

Table 4.1-11

Average total income by selected family types — British Columbia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	66,600	67,300	65,900	67,200	67,400	67,800	68,700	70,000	71,200	69,300
Elderly families	48,200	50,900	49,500	50,900	50,000	52,900	56,100	52,400	48,600	49,500
Married couples	45,600	48,100	48,900	50,000	50,600	52,800	53,000	52,400	48,700	49,300
Other families	58,700	61,400	51,600	54,800	47,200	53,000	69,100	52,600	48,100	50,700
Non-elderly families	70,000	70,300	68,700	70,000	70,400	70,200	70,800	72,900	74,800	72,800
Married couples	69,100	70,000	70,800	72,800	67,000	67,100	66,200	69,000	71,400	72,200
No earners	34,700	26,300	46,900	F	F	35,500	34,800	51,900	41,200	F
One earner	54,900	69,700	51,700	46,200	47,600	56,900	52,000	58,400	66,000	64,700
Two earners	78,200	75,700	80,700	83,200	77,600	75,500	74,700	74,200	77,100	77,600
Two-parent families with children	75,500	75,700	72,200	74,900	78,400	78,700	78,800	82,600	83,100	81,900
No earners	17,000	F	F	F	F	F	F	F	F	F
One earner	59,200	57,400	51,400	54,400	62,600	61,000	63,000	51,900	59,800	56,700
Two earners	77,300	76,500	74,900	75,800	77,900	79,600	78,800	85,500	85,800	86,100
Three or more earners	95,900	96,800	98,400	96,600	100,800	100,400	106,400	110,800	102,900	100,700
Married couples with other relatives	97,300	88,900	91,200	97,100	87,500	87,600	88,700	92,800	92,700	92,900
Lone-parent families	30,700	32,200	27,700	27,100	31,400	30,700	35,100	32,700	35,700	35,000
Male	42,900	F	45,300	F	F	39,700	57,800	40,300	60,500	64,300 ^E
Female	28,800	31,600	25,400	25,500	29,500	28,600	31,000	31,000	30,600	27,600
No earners	18,200	16,800	15,200	14,000	F	21,100	F	16,700	15,700	F
One earner	29,400	36,800	31,300	29,600	30,500	29,500	32,100	34,000	32,800	31,700
Two or more earners	47,700	F	F	F	56,800	F	F	F	47,000	F
Other non-elderly families	50,500	53,400	66,200	59,900	71,400	69,800	67,800	65,300	71,800	51,300
Unattached individuals	27,100	28,500	28,100	27,500	27,700	29,800	29,400	29,400	29,300	29,500
Elderly males	26,800	30,800	29,200	33,500	33,300	30,700	28,500	30,500	26,900	28,600
Non-earner	26,500	25,700	28,400	33,600	29,600	29,500	26,500	28,500	25,400	23,100
Earner	F	F	F	F	F	F	F	F	F	40,600 ^E
Elderly females	19,900	25,500	23,800	26,400	26,700	25,100	26,000	25,500	24,800	25,300
Non-earner	19,600	24,900	23,700	23,900	23,100	24,500	25,100	24,000	24,400	24,500
Earner	F	F	F	F	F	F	32,800	F	F	31,700
Non-elderly males	31,500	30,900	31,900	29,400	30,300	35,200	34,100	31,900	33,300	33,100
Non-earner	16,800	12,200	11,100	8,500	10,700	9,600	8,300	9,700	11,500	13,600 ^E
Earner	34,400	34,900	36,400	35,500	35,500	41,100	38,400	36,200	38,800	38,400
Non-elderly females	25,300	26,400	24,200	23,800	23,000	23,900	24,500	27,500	26,600	26,700
Non-earner	17,800	15,200	8,400	10,000	8,300	10,600	10,100	11,000	11,200	11,800 ^E
Earner	27,900	29,200	30,800	28,000	28,700	28,100	29,100	34,100	30,400	31,200

Table 4.2

Average total income received by income sources, Canada

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
2003 constant dollars										
Total - Economic families and unattached individuals										
Total income	52,400	52,600	52,400	53,300	55,100	56,500	58,100	59,000	59,000	58,700
Market income	49,900	50,100	49,600	50,800	52,500	53,900	55,500	56,000	55,800	55,400
Earnings	52,800	52,500	51,400	52,600	54,500	55,800	57,100	57,300	57,500	56,200
Wages, salaries and commissions	51,100	50,500	50,800	51,400	53,600	53,900	55,300	55,400	55,200	54,400
Self-employment income	22,800	24,100	16,500	18,600	18,200	21,500	21,800	21,800	24,400	21,800
Farm	14,500	16,100	9,600	7,900	6,100	8,800	8,100	9,500	9,400	6,500 ^E
Non-farm	23,700	24,700	17,200	19,900	19,900	23,000	23,400	23,200	25,900	23,600
Investment income	5,400	5,800	4,600	4,400	4,500	5,000	4,700	5,000	4,400	4,600
Retirement income	16,400	16,700	17,100	17,400	18,100	18,400	18,800	19,400	20,000	20,000
Other income	8,300	8,700	5,400	5,600	5,000	4,700	4,900	4,900	5,500	5,300
Government transfers	9,000	8,600	8,600	8,600	8,600	8,300	7,900	8,300	8,500	8,500
Old Age Security and GIS/SA	9,400	9,100	9,100	9,100	9,100	8,900	8,800	8,700	8,500	8,600
CPP/QPP	7,300	7,200	7,300	7,400	7,500	7,600	7,400	7,500	7,500	7,500
Child tax benefits ¹	2,100	2,000	1,900	2,000	2,300	2,300	2,300	2,500	2,500	2,500
Employment Insurance (EI) benefits ²	7,300	6,400	5,900	5,700	5,600	5,300	5,000	5,400	6,000	5,900
Workers compensation benefits ³	7,700	9,200	6,100	6,500	6,000	6,000	5,800	6,500	7,200	6,900
GST/HST	400	400	400	400	400	400	400	600	400	400
Provincial and territorial tax credits ⁴	300	300	400	300	400	400	400	400	400	400
Social assistance	7,300	7,700	7,600	7,500	7,200	6,900	6,900	6,800	6,700	6,500
Other government transfers	6,700	6,400	..	..	..	..	..	..	..	..
Two persons or more										
Total income	64,100	64,400	64,600	66,000	68,400	69,900	72,500	73,600	73,400	72,700
Market income	59,300	59,600	59,400	61,000	63,300	64,800	67,300	67,900	67,500	66,800
Earnings	60,100	59,600	58,600	60,400	62,700	63,900	66,100	66,500	66,600	65,300
Wages, salaries and commissions	57,700	56,800	57,500	58,300	61,000	61,100	63,300	63,600	63,300	62,600
Self-employment income	22,700	24,400	16,800	19,300	19,000	22,100	22,200	22,700	25,100	22,200
Farm	15,300	16,500	9,700	8,200	6,500	8,900	8,400	10,200	10,200	7,000 ^E
Non-farm	23,400	24,900	17,500	20,700	20,800	23,700	23,800	24,100	26,600	24,000
Investment income	5,600	6,000	4,700	4,500	4,600	5,400	5,100	5,300	4,500	4,700
Retirement income	18,100	18,800	19,300	19,500	20,500	20,800	21,200	21,800	22,400	22,100
Other income	8,400	8,800	5,300	5,600	5,400	5,000	5,300	5,100	5,900	5,300
Government transfers	9,700	9,300	9,500	9,400	9,500	9,100	8,600	9,100	9,300	9,300
Old Age Security and GIS/SA	10,500	10,200	10,200	10,300	10,300	9,900	9,800	9,700	9,500	9,700
CPP/QPP	8,200	8,100	8,200	8,300	8,500	8,500	8,300	8,300	8,400	8,300
Child tax benefits ¹	2,100	2,000	1,900	2,000	2,300	2,300	2,300	2,500	2,500	2,500
Employment Insurance (EI) benefits ²	7,500	6,600	6,100	5,800	5,600	5,500	5,200	5,700	6,100	6,100
Workers compensation benefits ³	7,400	8,800	6,400	6,600	6,100	6,000	6,000	6,600	7,200	6,900
GST/HST	500	500	500	500	500	500	500	700	500	500
Provincial and territorial tax credits ⁴	400	400	400	300	400	400	400	400	400	400
Social assistance	9,000	8,900	8,800	8,600	8,300	7,700	7,500	7,200	7,100	6,900
Other government transfers	7,000	7,100	..	..	..	..	..	..	..	..
Unattached individuals										
Total income	26,900	27,100	26,500	26,400	27,100	28,800	28,800	29,600	30,200	31,000
Market income	25,800	26,100	25,300	25,300	26,000	28,000	27,800	28,500	28,900	29,800
Earnings	29,400	30,000	28,600	28,300	29,500	32,100	31,500	31,500	32,000	31,900
Wages, salaries and commissions	29,100	29,700	29,200	28,700	30,100	32,300	31,300	31,500	31,600	31,500
Self-employment income	23,500	22,500	14,600	14,700	13,600	17,900	19,600	17,300	21,100	20,000 ^E
Farm	8,900	13,100	9,100	5,600	3,400	8,000	6,100	4,600	4,200	3,700 ^E
Non-farm	25,500	23,500	15,400	15,900	15,000	19,100	21,300	18,600	22,900	21,800 ^E
Investment income	4,800	5,000	4,100	4,300	4,100	3,800	3,500	4,300	3,900	4,400
Retirement income	12,800	12,200	12,100	13,100	13,100	13,000	13,200	14,200	15,200	15,800
Other income	7,600	8,400	6,000	5,500	3,700	3,200	3,300	4,000	4,000	5,300

See footnotes at the end of the table.

Table 4.2 – continued

Average total income received by income sources, Canada

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Government transfers	7,500	7,000	6,900	6,900	6,900	6,600	6,400	6,600	6,900	6,600
Old Age Security and GIS/SA	8,000	7,600	7,600	7,600	7,500	7,500	7,400	7,200	7,000	7,000
CPP/QPP	6,000	5,900	5,800	5,800	5,900	6,000	5,900	6,000	6,100	6,000
Child tax benefits ¹	1,900	F	F	F	F	F	F	F	F	F
Employment Insurance (EI) benefits ²	6,500	5,900	5,100	5,500	5,300	4,500	4,500	4,400	5,500	4,700
Workers compensation benefits ³	9,800	10,900	5,100	5,900	5,700	6,100	5,100	5,800	7,000	6,900
GST/HST	300	300	300	300	300	300	300	400	300	300
Provincial and territorial tax credits ⁴	300	300	400	300	300	400	300	300	300	300
Social assistance	5,000	5,700	5,600	5,700	5,500	5,600	5,800	6,100	6,100	5,800
Other government transfers	6,000	4,900	..	..	..	..	..	..	..	..

1. Source: Income Statistics Division, Statistics Canada.

2. Includes economic families of two persons or more and unattached individuals.

3. Starting in 1999, all social assistance amounts reported to the survey by one or both individuals in a couple are reassigned to the female spouse, or the older of the two spouses in the case of a same-sex couple. This caused a shift in some of the time series for social assistance data for individuals, for example, an increase in the average amount received, and a decrease in the number of recipients. The time series showing the aggregate amount of social assistance is not affected, nor are the data at the family or household level.

4. Includes economic families and unattached individuals. An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common law or adoption. An unattached individual is a person living either alone or with others to whom he or she is unrelated, such as roommates or a lodger.

Income taxes

Income taxes include both federal and provincial taxes. The implicit tax rate is the average or aggregate amount of taxes expressed as a percentage of their average or aggregate total income.

Average amount of income tax paid by families stable after a decline in 2001

Canadian families of two persons or more paid an estimated \$12,800 on average in income tax in 2003, or about \$1,600 less than in 2000 (after adjusting for inflation). In 2000 the average income taxes paid by families reached its highest point since 1980 (the earliest year for which comparable data are available). There had been an 8% decline in 2001, a year when the federal government and several provincial governments made changes in their income tax policies. There has been virtually no change in the average income tax paid between 2002 and 2003.

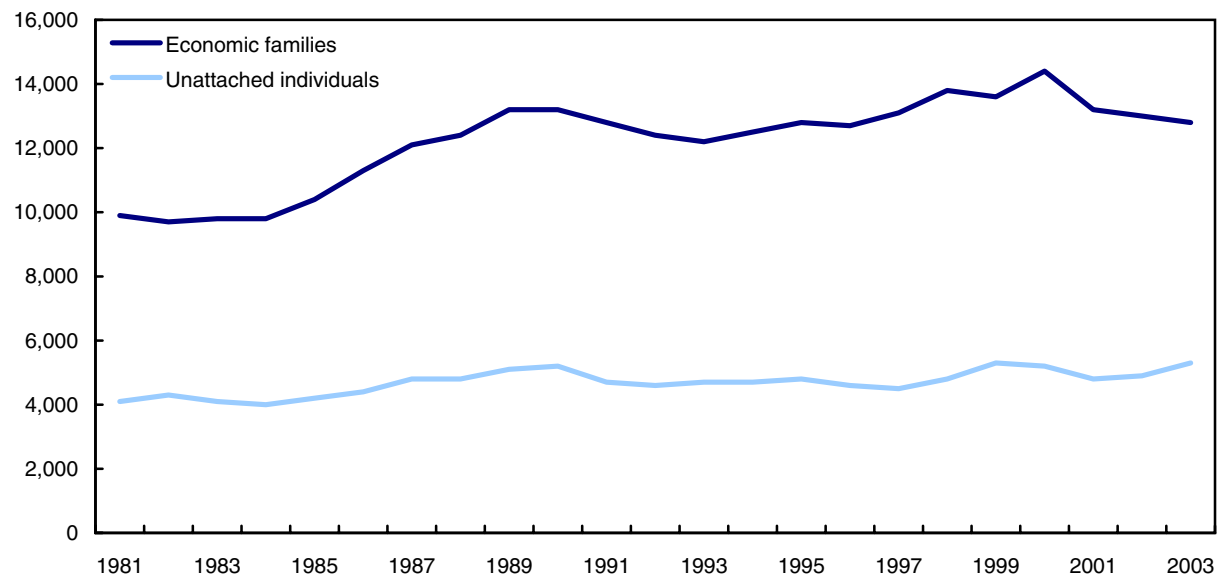
Average taxes paid by unattached individuals increasing

Average taxes paid by unattached individuals increased by 8.2% (from \$4,900 to \$5,300) at the national level between 2002 and 2003. This is related to their increase in market income. Between 1996 and 2003, average taxes paid by unattached individuals increased by 15% from \$4,600 to \$5,300 while their market income grew by 25%.

Chart 5.1

Average income tax of families and unattached individuals, 1981 to 2003

2003 constant dollars



Four family types, representing over half of all non-elderly families, had an implicit tax rate of about 20%

The implicit tax rate for Canadian families was 17.6% in 2003, virtually no change from 2002 and a small decrease when compared to 2001. For several years before 2001, the rate varied between 19 and 20 percent. Unattached individuals registered an increase, posting an implicit tax rate of 17.1% in 2003, up from 16.2% in 2002. This is related to their increase in market income. Over the 1990s the rate varied from 17.0% to 18.5%.

In 2003 families of two or more persons in which the major income earner was under age 65 (non-elderly families) and unattached individuals aged less than 65 had average implicit tax rates of 18.1% and 18.5% respectively.

In contrast, elderly families and elderly unattached individuals had lower average implicit tax rates of 12.9% and 12.6%, respectively. The difference between seniors and the rest of the population is consistent given that retirement income is on average lower than income received over the course of one's working-age years—the ratio of tax to total income during retirement is also considerably lower on average.

Several family types have similar implicit tax rates. In 2003, among families in which the major income earner was under age 65, single-earner and dual-earner couples without children, single-earner and dual-earner two-parent families all paid, on average, about one-fifth of their total income in income tax (19.2%, 20.0%, 19.2% and 20.5%, respectively). These four family types represent 57% of all non-elderly families.

Shares of income tax by income quintile

In 2003, families of two or more, in the highest after-tax income quintile paid on average \$35,300 in income tax, or just over half (55%) of the aggregate amount of income tax paid by Canadian families. As an indication of the progressive tax-transfer system, these high-income families had a larger share of market income (46%) relative to their share of after-tax income (39%). Meanwhile, families at the lowest end of the distribution paid on average \$1,100 in income tax. These lower income families had a smaller share of market income (3.6%) relative to their share of after-tax income (7.2%). It is interesting to note that families in third and fourth quintiles held approximately the same share of market income (16.5% and 24.3% respectively) relative to their after-tax income (17.5% and 23.3% respectively).

Chart 5.2

Shares of total income and income tax of families by after-tax income quintiles, 2003

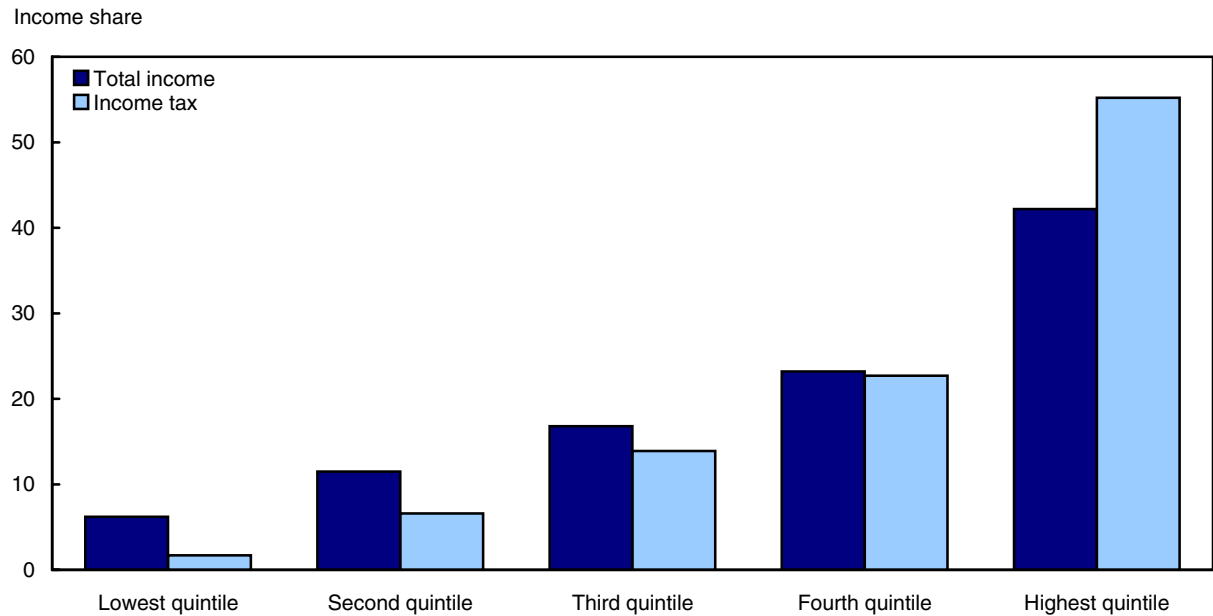
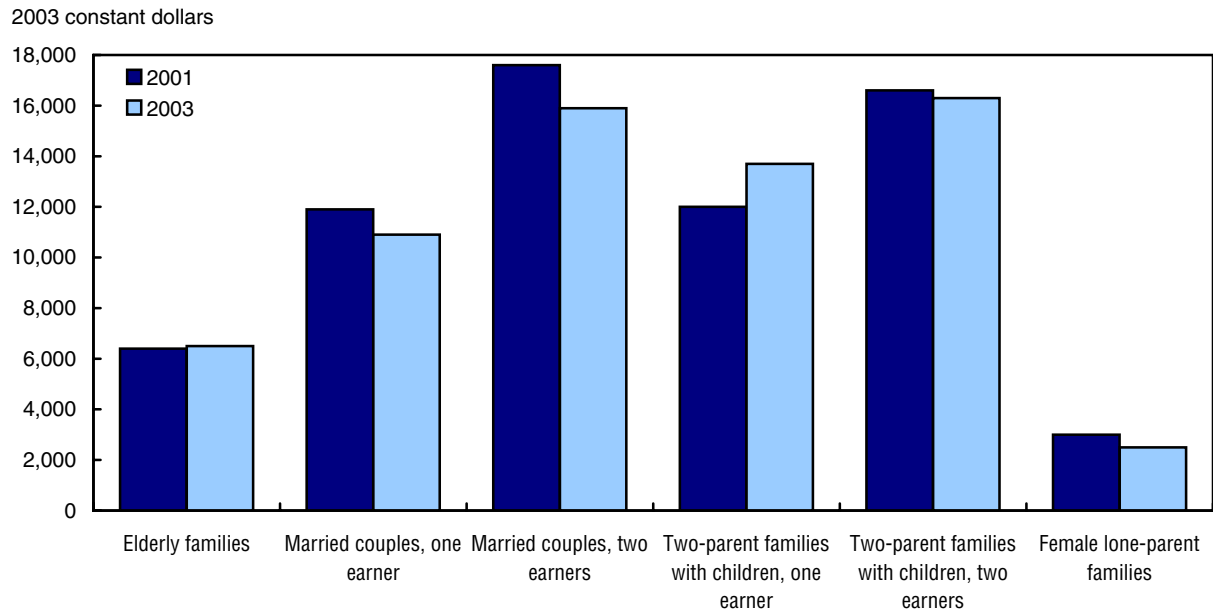


Chart 5.3

Average income tax by family type, 2001 and 2003



British Columbia, Ontario and Quebec experienced the largest decrease in average income tax paid by families between 2000 and 2003

The implicit tax rate (percentage of total income paid in taxes) is determined in part by the amount of total income and the federal and provincial taxation policies. In 2001, the federal government and several

provincial governments made important changes in their income tax policies leading to a decrease in the implicit tax rate in most provinces. In the two years that followed (2002 and 2003) there was no clear upward or downward trend. In fact there has been virtually no change in the average income tax paid between 2002 and 2003. Looking back to the year 2000, a year before changes in taxation policy, the families of two persons or more, living in three largest provinces, British Columbia, Ontario and Quebec, registered the largest decrease in average income tax paid between 2000 and 2003. In 2003 the average income tax paid by families was 81%, 87% and 88% of the amount they had paid in 2000, for these three provinces respectively.

For unattached individuals the changes in average income tax paid were noticeably correlated to variations in their average market income. The average market income growth by 51% in Nova Scotia, by 38% in Ontario and 28% in Quebec between 1996 and 2003, translated to increase in average taxes paid (77%, 36% and 22% respectively).

Table 5.1-1

Income tax by after-tax income quintiles — Canada

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	10,300	17.5	100.0	10,300	17.4	100.0
Lowest quintile	600 ^E	4.9 ^E	1.2 ^E	500	4.4	1.1
Second quintile	2,600	9.1	5.1	2,600	9.1	5.1
Third quintile	6,100	13.3	12.0	6,100	13.2	11.8
Fourth quintile	11,400	16.3	22.2	11,400	16.2	22.1
Highest quintile	30,500	22.4	59.5	30,800	22.3	60.0
Two persons or more						
Total	12,800	17.6	100.0	13,000	17.7	100.0
Lowest quintile	1,100	4.7	1.7	1,100	4.8	1.7
Second quintile	4,200	10.0	6.6	4,300	10.2	6.6
Third quintile	8,900	14.5	13.9	8,700	14.3	13.4
Fourth quintile	14,500	17.1	22.7	14,400	17.0	22.2
Highest quintile	35,300	23.0	55.2	36,400	23.2	56.1
Unattached individuals						
Total	5,300	17.1	100.0	4,900	16.2	100.0
Lowest quintile	300 ^E	4.8 ^E	1.3 ^E	100	1.9	0.5
Second quintile	500	3.3	1.9	500	3.1	2.0
Third quintile	2,300	9.9	8.6	2,300	9.9	9.5
Fourth quintile	5,600	15.8	21.2	5,500	15.6	22.7
Highest quintile	17,800	24.0	67.1	15,900	22.8	65.3

Table 5.1-2

Income tax by after-tax income quintiles — Newfoundland and Labrador

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,400	15.7	100.0	7,200	15.3	100.0
Lowest quintile	200 ^E	1.7 ^E	0.5 ^E	200	1.8	0.6
Second quintile	1,300	5.5	3.6	1,300	5.4	3.6
Third quintile	4,100	10.7	11.0	4,000	10.6	11.1
Fourth quintile	8,800	15.3	23.9	8,700	15.2	24.0
Highest quintile	22,700	21.4	61.1	22,000	20.7	60.7
Two persons or more						
Total	9,000	16.0	100.0	8,600	15.6	100.0
Lowest quintile	300 ^E	1.6 ^E	0.7 ^E	500	2.5	1.1
Second quintile	2,500	7.5	5.5	2,000	6.2	4.6
Third quintile	5,700	12.2	12.7	5,600	12.4	13.0
Fourth quintile	11,500	17.0	25.7	11,000	16.5	25.8
Highest quintile	25,000	21.8	55.4	24,200	21.1	55.6
Unattached individuals						
Total	2,500	12.6	100.0	2,700	13.0	100.0
Lowest quintile	0 ^E	0.7 ^E	0.3 ^E	100	1.1	0.4
Second quintile	100 ^E	1.2 ^E	1.0 ^E	100	1.0	0.8
Third quintile	400 ^E	2.5 ^E	3.0 ^E	400	2.9	3.3
Fourth quintile	2,600 ^E	11.3	21.2	3,100	12.5	23.2
Highest quintile	9,700	20.7	74.6	9,800	20.3	72.3

Table 5.1-3

Income tax by after-tax income quintiles — Prince Edward Island

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,200	15.0	100.0	6,500	13.7	100.0
Lowest quintile	300 ^E	2.6 ^E	0.9 ^E	300	2.2	0.9
Second quintile	1,900	7.3	5.2	1,400	5.7	4.4
Third quintile	4,600	11.6	12.9	3,900	10.1	11.8
Fourth quintile	8,700	15.0	24.2	7,500	13.2	23.0
Highest quintile	20,300	19.7	56.8	19,600	18.5	59.9
Two persons or more						
Total	8,900	15.3	100.0	8,300	14.2	100.0
Lowest quintile	600 ^E	2.7 ^E	1.4 ^E	400	1.8	0.9
Second quintile	3,600	9.9	8.2	2,800	8.0	6.8
Third quintile	6,600	13.3	14.9	5,700	11.6	14.0
Fourth quintile	10,400	15.4	23.1	10,000	14.8	24.0
Highest quintile	23,400	20.4	52.5	22,500	19.1	54.3
Unattached individuals						
Total	2,700	12.5	100.0	2,100	9.8	100.0
Lowest quintile	100 ^E	2.0 ^E	1.0 ^E	100	1.5	1.2
Second quintile	200 ^E	1.6 ^E	1.5 ^E	200	1.6	2.1
Third quintile	800 ^E	4.9 ^E	6.2 ^E	1,000	5.4	9.2
Fourth quintile	3,300	12.8	24.6	2,300	9.6	22.5
Highest quintile	9,200	19.6	66.7	6,800	16.4	64.9

Table 5.1-4

Income tax by after-tax income quintiles — Nova Scotia

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,600	17.0	100.0	8,800	17.3	100.0
Lowest quintile	300 ^E	2.6	0.7 ^E	500	4.2	1.1
Second quintile	2,400	9.3	5.6	2,100	8.4	4.9
Third quintile	5,300	13.1	12.3	5,000	12.6	11.3
Fourth quintile	10,900	17.5	25.5	10,300	16.9	23.4
Highest quintile	23,900	21.4	55.8	26,100	22.5	59.3
Two persons or more						
Total	10,500	17.1	100.0	11,300	17.8	100.0
Lowest quintile	700 ^E	3.6 ^E	1.4 ^E	700	3.6	1.3
Second quintile	3,500	9.6	6.7	3,400	9.5	6.1
Third quintile	8,000	14.8	15.3	8,000	14.9	14.2
Fourth quintile	13,600	18.1	25.9	13,000	17.7	23.0
Highest quintile	26,700	21.9	50.8	31,400	23.6	55.4
Unattached individuals						
Total	4,600	16.5	100.0	3,600	14.5	100.0
Lowest quintile	100 ^E	1.2 ^E	0.4 ^E	300	3.8	1.4
Second quintile	400 ^E	2.9 ^E	1.8 ^E	500	3.7	2.9
Third quintile	2,000 ^E	9.5	8.8 ^E	1,600	8.2	9.3
Fourth quintile	5,100	15.7	22.1	4,300	14.2	23.9
Highest quintile	15,300 ^E	24.0	66.9	11,200	21.5	62.5

Table 5.1-5

Income tax by after-tax income quintiles — New Brunswick

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,600	15.7	100.0	7,600	15.7	100.0
Lowest quintile	400 ^E	3.2 ^E	1.0 ^E	300	2.4	0.7
Second quintile	1,800	7.2	4.7	1,600	6.5	4.1
Third quintile	4,900	12.3	13.0	4,600	11.7	12.1
Fourth quintile	9,100	15.4	24.0	9,000	15.0	23.6
Highest quintile	21,700	20.5	57.3	22,600	20.9	59.5
Two persons or more						
Total	9,600	16.2	100.0	9,600	16.1	100.0
Lowest quintile	800 ^E	3.9 ^E	1.6 ^E	400	2.2	0.9
Second quintile	3,300	9.0	6.8	3,100	8.6	6.4
Third quintile	7,000	13.7	14.7	7,000	13.5	14.6
Fourth quintile	11,500	16.4	24.1	11,600	16.4	24.3
Highest quintile	25,300	21.4	52.8	25,800	21.5	53.8
Unattached individuals						
Total	2,800	12.4	100.0	2,800	12.7	100.0
Lowest quintile	100 ^E	1.2 ^E	0.5 ^E	100	1.1	0.4
Second quintile	300 ^E	2.1 ^E	2.1 ^E	400	2.8	2.7
Third quintile	1,100 ^E	6.2 ^E	8.3	900	5.1	6.2
Fourth quintile	3,200	12.1	23.0	2,900	11.5	20.7
Highest quintile	9,200	19.4	66.1	9,800	20.0	69.9

Table 5.1-6

Income tax by after-tax income quintiles — Quebec

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	9,700	18.8	100.0	9,800	18.7	100.0
Lowest quintile	700 ^E	5.6 ^E	1.4 ^E	500	4.3	1.1
Second quintile	2,500	9.6	5.2	2,600	9.8	5.2
Third quintile	5,800	14.0	11.9	5,700	13.9	11.7
Fourth quintile	10,700	17.4	21.9	10,600	17.3	21.6
Highest quintile	29,100	24.5	59.6	29,600	24.5	60.4
Two persons or more						
Total	12,200	18.8	100.0	12,500	19.0	100.0
Lowest quintile	1,100 ^E	4.8 ^E	1.7 ^E	900	4.3	1.5
Second quintile	3,800	10.0	6.2	3,900	10.2	6.2
Third quintile	8,100	14.8	13.2	8,100	14.9	12.9
Fourth quintile	13,800	18.3	22.6	13,400	17.8	21.3
Highest quintile	34,500	25.4	56.2	36,400	25.8	58.0
Unattached individuals						
Total	5,500	18.8	100.0	5,000	17.6	100.0
Lowest quintile	600 ^E	8.1 ^E	2.3 ^E	200	2.7	0.8
Second quintile	400 ^E	2.8 ^E	1.5 ^E	500	3.2	1.9
Third quintile	2,500	11.2	9.2	2,400	10.8	9.8
Fourth quintile	6,100	18.1	22.5	6,000	17.7	24.0
Highest quintile	17,700	26.6	64.6	15,700	25.3	63.5

Table 5.1-7

Income tax by after-tax income quintiles — Ontario

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	11,900	17.8	100.0	12,000	17.8	100.0
Lowest quintile	600	4.2	1.0	500	3.9	0.9
Second quintile	3,000	9.1	5.0	3,000	9.2	5.0
Third quintile	7,000	13.3	11.8	6,900	13.2	11.6
Fourth quintile	12,500	15.9	21.0	12,700	16.1	21.3
Highest quintile	36,500	23.2	61.3	36,500	23.2	61.1
Two persons or more						
Total	14,300	17.7	100.0	14,700	18.0	100.0
Lowest quintile	1,000	4.3	1.5	1,100	4.4	1.5
Second quintile	4,900	10.5	6.9	5,100	10.7	6.9
Third quintile	9,700	14.3	13.5	10,000	14.5	13.6
Fourth quintile	15,300	16.6	21.3	15,700	16.8	21.3
Highest quintile	40,800	23.5	56.9	41,900	23.9	56.8
Unattached individuals						
Total	6,400	18.0	100.0	5,700	16.7	100.0
Lowest quintile	200 ^E	3.1 ^E	0.7 ^E	100	1.2	0.3
Second quintile	600	4.0	2.0 ^E	600	3.5	2.0
Third quintile	2,500	9.8	7.8	2,600	10.1	9.2
Fourth quintile	6,100	15.4	19.1	5,500	14.6	19.6
Highest quintile	22,700	25.1	70.4	19,500	23.7	68.9

Table 5.1-8

Income tax by after-tax income quintiles — Manitoba

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,900	17.0	100.0	7,800	14.9	100.0
Lowest quintile	500	3.7	1.1	500	3.6	1.2
Second quintile	2,700	9.5	6.0	2,300	8.5	6.0
Third quintile	5,900	13.7	13.3	4,900	11.8	12.6
Fourth quintile	10,700	16.7	23.9	9,600	15.1	24.6
Highest quintile	25,000	21.6	55.8	21,600	18.7	55.5
Two persons or more						
Total	11,300	17.2	100.0	9,900	15.2	100.0
Lowest quintile	900	3.8	1.5	800	3.7	1.6
Second quintile	3,900	9.7	6.8	3,300	8.4	6.6
Third quintile	8,500	14.9	15.0	7,700	13.5	15.5
Fourth quintile	13,400	17.5	23.7	11,800	15.4	23.8
Highest quintile	29,900	22.7	52.9	26,100	19.6	52.5
Unattached individuals						
Total	4,400	15.9	100.0	3,600	13.6	100.0
Lowest quintile	200 ^E	1.9 ^E	0.7 ^E	100	0.8	0.3
Second quintile	700 ^E	4.4	3.3 ^E	500	3.0	2.7
Third quintile	2,400 ^E	10.8	10.9	2,500	11.0	14.0
Fourth quintile	5,400	16.0	24.3	4,800	14.4	26.8
Highest quintile	13,500	22.9	60.8	10,200	19.0	56.2

Table 5.1-9

Income tax by after-tax income quintiles — Saskatchewan

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,600	16.4	100.0	8,300	16.4	100.0
Lowest quintile	500 ^E	4.5 ^E	1.2 ^E	300	2.8	0.8
Second quintile	2,100	8.2	5.0	2,200	8.3	5.2
Third quintile	5,400	12.9	12.7	5,200	12.7	12.5
Fourth quintile	10,600	16.6	24.8	10,200	16.3	24.5
Highest quintile	24,100	20.7	56.2	23,800	21.1	57.1
Two persons or more						
Total	10,800	16.6	100.0	10,600	16.7	100.0
Lowest quintile	900 ^E	4.1 ^E	1.6 ^E	700	3.1	1.2
Second quintile	4,000	10.1	7.4	3,500	9.2	6.6
Third quintile	8,200	14.5	15.3	8,100	14.5	15.2
Fourth quintile	13,700	17.7	25.5	13,400	17.5	25.2
Highest quintile	27,200	21.0	50.2	27,600	21.7	51.8
Unattached individuals						
Total	4,300	15.5	100.0	3,900	14.9	100.0
Lowest quintile	100 ^E	1.0 ^E	0.3 ^E	100	0.9	0.3
Second quintile	500 ^E	3.4 ^E	2.3 ^E	400	2.8	2.1
Third quintile	1,900	9.2	8.8	1,700	8.2	8.6
Fourth quintile	4,800	15.2	22.6	4,800	15.3	24.8
Highest quintile	14,200	22.2	66.0	12,500	21.7	64.1

Table 5.1-10

Income tax by after-tax income quintiles — Alberta

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	10,300	16.8	100.0	10,400	16.6	100.0
Lowest quintile	600 ^E	4.8 ^E	1.1 ^E	500	4.2	1.0
Second quintile	2,500	8.4	4.9	2,900	9.1	5.5
Third quintile	6,300	12.8	12.2	6,900	13.5	13.4
Fourth quintile	11,800	15.7	23.0	12,400	16.2	24.0
Highest quintile	30,300	21.4	58.9	29,100	20.9	56.0
Two persons or more						
Total	13,400	17.2	100.0	13,000	16.7	100.0
Lowest quintile	1,300 ^E	5.0 ^E	1.9 ^E	1,300	5.0	2.0
Second quintile	4,900	10.5	7.3	5,000	10.6	7.7
Third quintile	9,700	14.4	14.4	9,900	14.5	15.2
Fourth quintile	15,700	17.1	23.4	15,300	16.7	23.4
Highest quintile	35,700	22.2	53.1	33,800	21.5	51.7
Unattached individuals						
Total	4,200	14.6	100.0	5,200	16.2	100.0
Lowest quintile	0 ^E	0.6 ^E	0.1 ^E	100	2.1	0.5
Second quintile	500 ^E	3.2	2.2 ^E	600	3.5	2.2
Third quintile	1,700 ^E	7.5	8.0	2,100	9.0	8.4
Fourth quintile	4,700	13.9	22.5	6,100	16.1	23.7
Highest quintile	14,300	20.8	67.2	16,800	22.3	65.2

Table 5.1-11

Income tax by after-tax income quintiles — British Columbia

	Income tax					
	2003			2002		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,700	15.9	100.0	8,900	15.9	100.0
Lowest quintile	900 ^E	8.1 ^E	2.1 ^E	1,000	8.8	2.2
Second quintile	2,000	7.6	4.6	1,900	7.3	4.3
Third quintile	5,000	11.6	11.6	5,200	12.0	11.7
Fourth quintile	10,500	15.6	24.1	9,800	14.8	21.9
Highest quintile	25,000	19.9	57.5	26,700	20.0	59.9
Two persons or more						
Total	11,200	16.1	100.0	11,700	16.4	100.0
Lowest quintile	1,400 ^E	7.0 ^E	2.5 ^E	1,800	9.3	3.0
Second quintile	3,300	8.3	5.9	3,200	8.2	5.5
Third quintile	8,000	13.5	14.3	7,300	12.5	12.5
Fourth quintile	13,100	15.9	23.5	12,500	15.3	21.4
Highest quintile	30,000	20.7	53.8	33,600	21.3	57.6
Unattached individuals						
Total	4,400	14.9	100.0	4,100	14.0	100.0
Lowest quintile	500 ^E	7.4 ^E	2.2 ^E	100	1.8	0.6
Second quintile	500 ^E	3.2 ^E	2.1 ^E	400	2.5	1.8
Third quintile	2,000	8.8	9.0	2,100	9.0	10.1
Fourth quintile	5,400	14.6	24.5	5,400	14.4	26.7
Highest quintile	13,700	20.4	62.2	12,500	19.3	60.7

After-tax income

After-tax income is defined as total income (market income plus government transfers) less income taxes. Thus, after-tax income reflects income redistribution through transfers and taxes.

After-tax income remains stable for a second year

The average after-tax income for families of two or more people was \$59,900 in 2003, remaining practically unchanged after adjustment for inflation, compared to 2002 (-0.8%). This stability follows five consecutive years of increases from 1996 to 2001 (+16.4%).

The average after-tax income of female lone-parent families increased by 28%, from \$25,000 to \$31,900, between 1996 and 2001. This increase in after-tax income was explained by the increase in market income, which rebounded by 52% between 1996 and 2001. As in the case of families of two or more people, female lone-parent families' after-tax incomes stabilized at \$30,000 between 2002 and 2003.

Families of two or more people whose main income earner was under 65 years of age received average after-tax income of \$62,600 in 2003, which is practically unchanged from the previous year (-0.8%).

Senior families (whose main income earner was aged 65 or over) saw an 8.8% increase in their after-tax income between 1996 and 2001. Yet this small increase seems quite insignificant compared to the increases faced by non-senior families (18%), such as single income married couples, whose after-tax income increased by 22% during this period.

Average after-tax income for single people came to \$25,600 in 2003, a 17% increase over 1996 (\$21,900).

Chart 6.1

Average after-tax income of families, Canada and provinces, 2003

2003 constant dollars

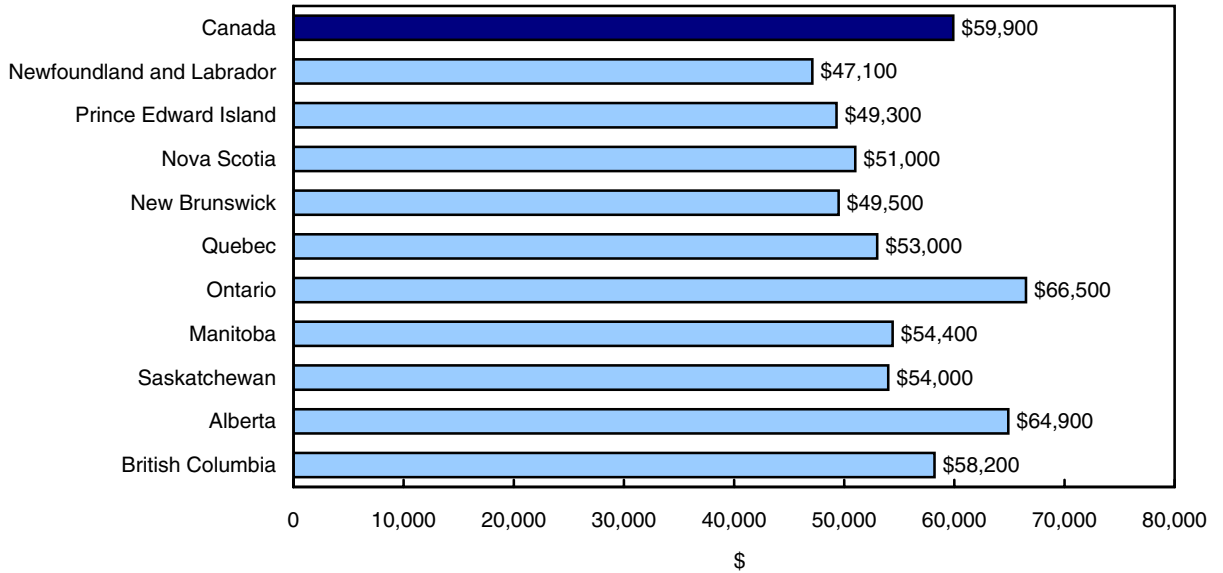
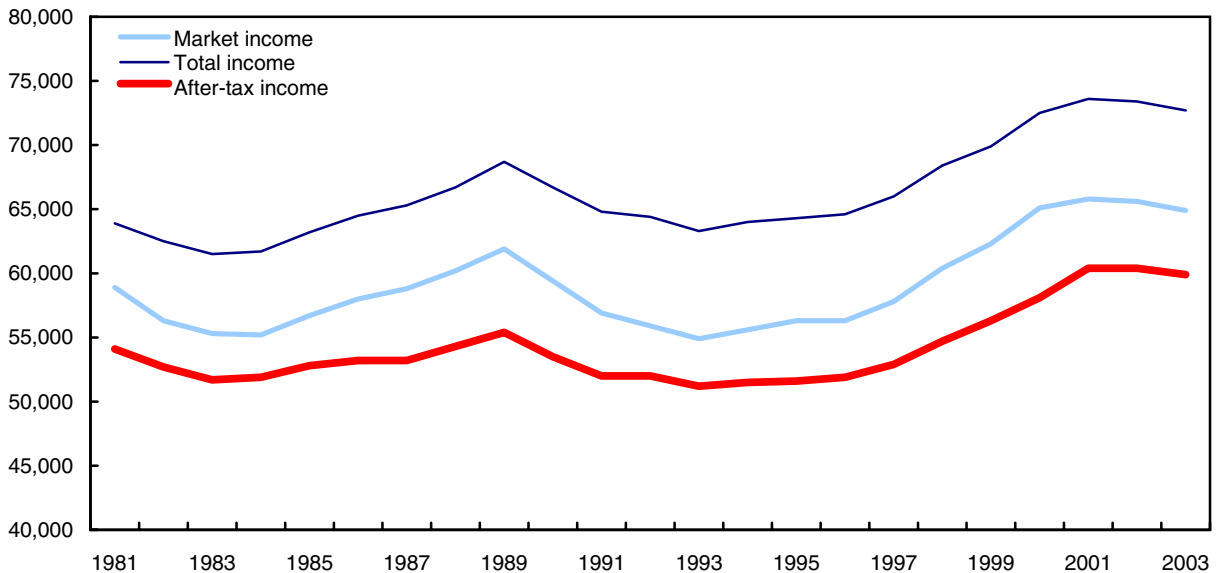


Chart 6.2

Averages in market income, total income and after-tax income of families followed similar trends, 1981 to 2003

2003 constant dollars



Ontario and Alberta, still in the lead with family after-tax income

Ontario and Alberta ranked first and second, respectively, for family after-tax income between 1996 and 2003. While all provinces saw their average after-tax income rise during

this period, since 1996 Ontario and Alberta actually increased their lead over the national average. Their leads over the national average increased from \$5,200 to \$7,100 for Ontario and from \$2,800 to \$6,000 for Alberta between 1996 and 2001. In general, after-tax income remained virtually unchanged in all provinces between 2002 and 2003.

Government transfers and taxes helped reduce the disparities between the different types of families

In 2003, families of two or more people received an average \$7,800 in government transfers and paid \$12,800 in taxes, a net contribution of \$5,000. This contribution represented 7.7% of their income before transfers and taxes; which means that the family retained, on average, 92% of its market income.

Two earner couples with no children retained the lowest ratio, with 82% of their market income. Inversely, for families whose main income earner was a senior, and for female lone parent families, this ratio was 149% and 126%, respectively. In other words, these families received more in government transfers than they paid in taxes.

Personal income taxes and government transfers reduced the income disparities among the various types of families. While average market income for elderly families was 41% of average market income for non senior families, their after-tax income came to 70% of the latter group's income. Average market income of female lone parent families was 46% of the average market income of all other families, but rose to 62% after transfers and taxes.

Chart 6.3

Change in average market income and after-tax income by family type, 1996 and 2003

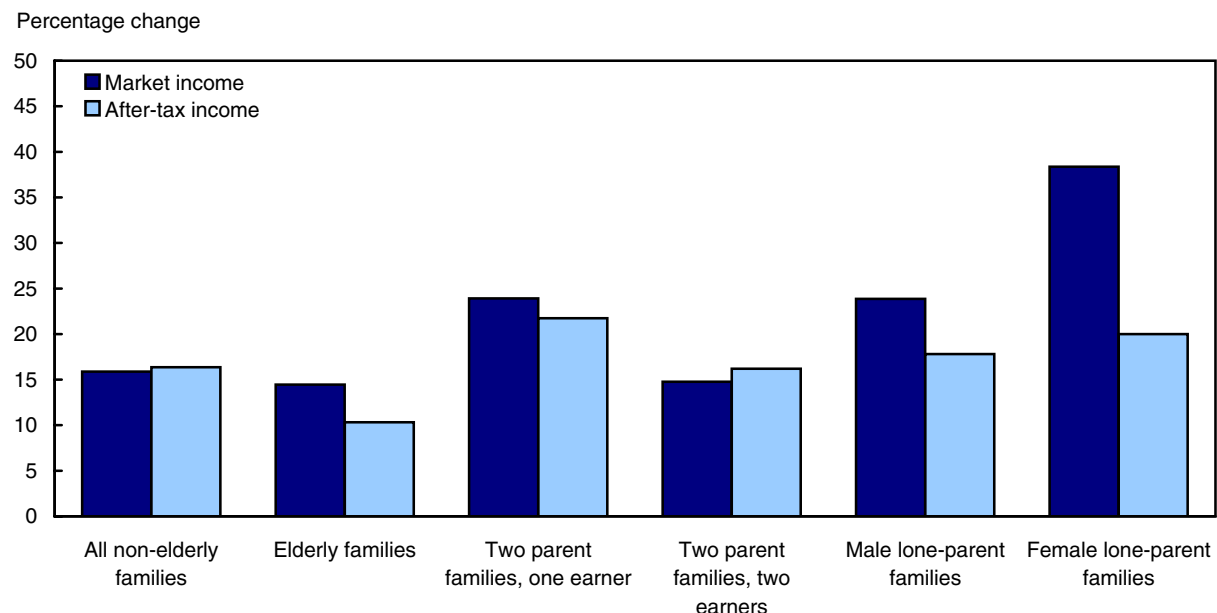
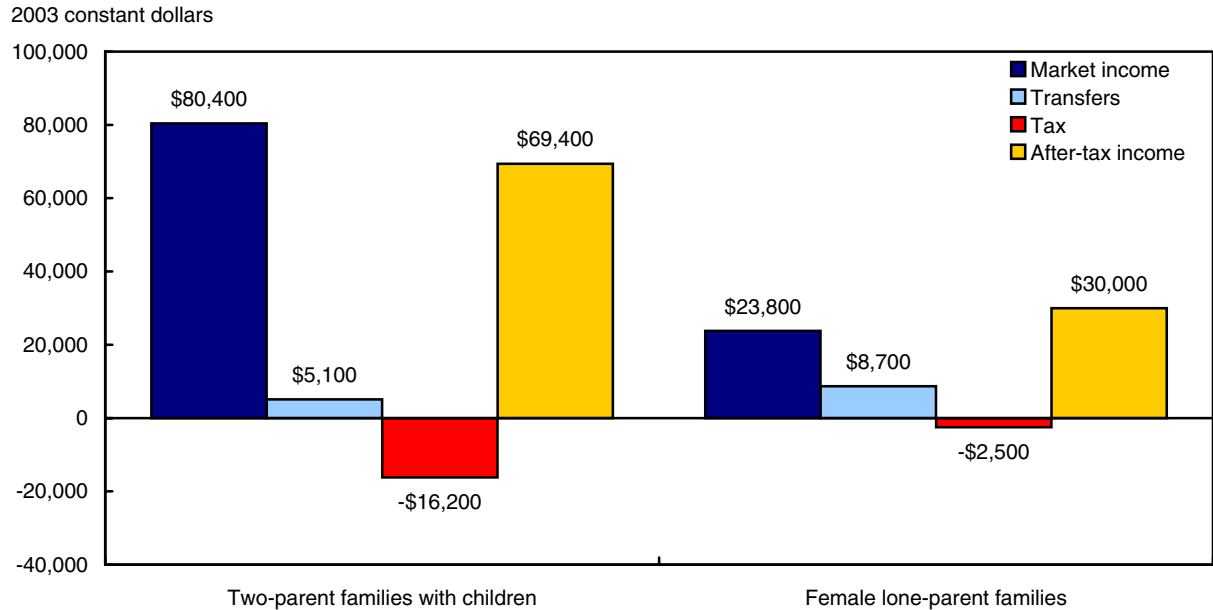


Chart 6.4

Female lone-parent families earned only 30% of average market income, but 43% of average after-tax income of two-parent families, 2003



The average after-tax income of families in the first and last quintiles remained stable in 2003

In order to facilitate comparisons between higher and lower income families, we organized families by after-tax income and then divided them into five equal-numbered groups, which we call quintiles. Thus, the 20% of families with the lowest after-tax income are in the first quintile, while the 20% of families with the highest after-tax income are in the last quintile.

In 2003, families of two or more people in the highest-income quintile received \$12.90 for every market income dollar received by families in the lowest income quintile. After government transfers and taxes, the difference came to \$5.50 for every dollar.

For unattached individuals, the reduction was even more significant. Individuals in the highest income quintile received \$21.60 for every market dollar earned by unattached individuals in the lowest income quintile. After transfers and taxes, unattached individuals in the highest income quintile received an average \$8.40 for every dollar received by the lowest income quintile.

Average after-tax income for families of two or more people remained stable between 2002 and 2003 for families in the lowest income quintile as well as for those in the highest income quintile. Thus, in 2003, the average after-tax income of families in the first quintile was \$21,500 and that for families in the last quintile was \$118,100.

The disparity between the lowest and highest income families increased between 1996 and 2002, and remained stable between 2002 and 2003

Between 1996 and 2001, the after-tax income of families in the lowest income quintile increased less (+16%, or \$2,900) than their market income (+32%, or \$2,700). After-tax income and market income increased less in the highest income quintile, with the former increasing by 21% (an increase of \$20,800) and market income by 19% (an increase of \$24,700).

In 1996, for families of two or more people, the difference in after-tax income at the two quintile extremes was \$80,900. In 2002, the gap increased, reaching \$99,500, an increase of 23%. At \$96,600, this gap between the first and last quintiles remained practically unchanged in 2003.

In 2003, the after-tax income of unattached individuals in the lowest income quintile was \$6,700 and \$56,300 in the highest income quintile. Since 1996, after-tax income had increased by 9.8% (an increase of \$600) for unattached individuals in the lowest income quintile, while for those in the highest income quintile, it increased by 22% (an increase of \$10,000).

The disparity between the lowest and highest income quintiles for unattached individuals changed from \$40,200 in 1996 to \$49,600 in 2003, an increase of 23.4%.

Chart 6.5

Single-earner two-parent families received 77% of after-tax income of dual-earner families, 2003

2003 constant dollars

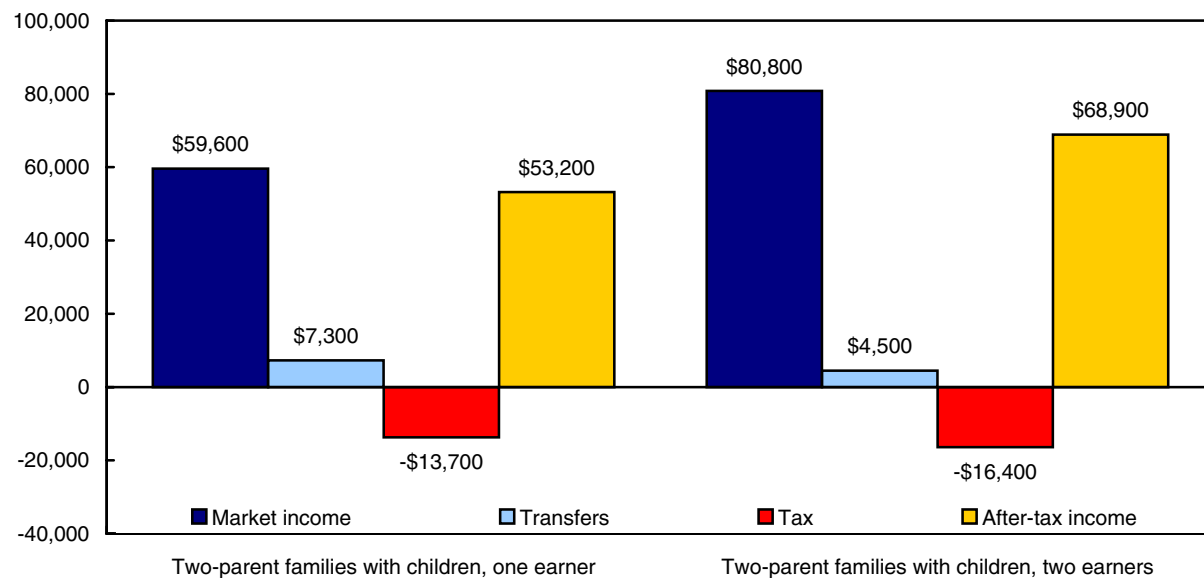


Chart 6.6

Transfers and taxes reduced the income difference between elderly and non-elderly families, 2003

2003 constant dollars

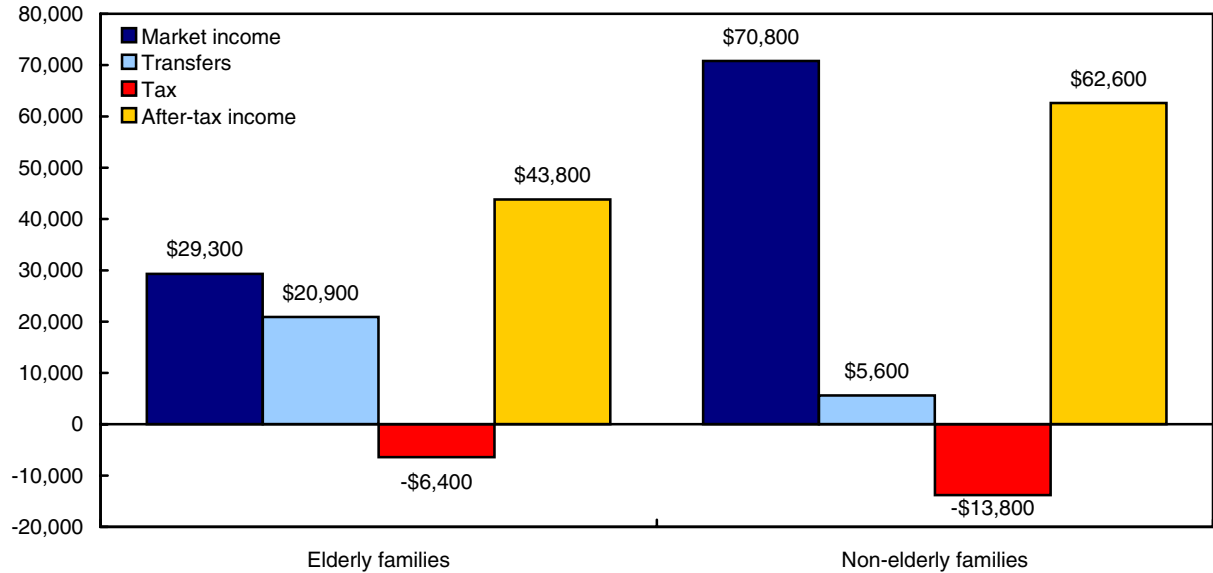


Chart 6.7

Lower income quintiles families had larger shares of aggregate income, after transfers and taxes, 2003

Income share

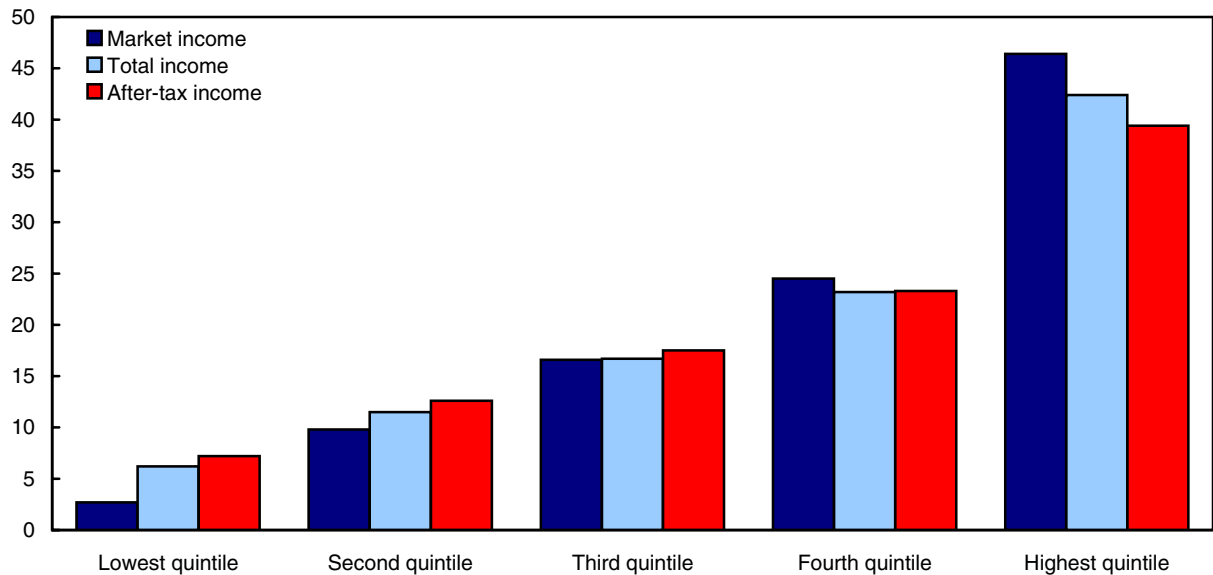


Table 6.1-1

Average after-tax income by selected family types — Canada

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	51,500	51,600	51,900	52,900	54,700	56,300	58,100	60,400	60,400	59,900
Elderly families	41,700	43,300	39,700	40,100	40,400	42,100	41,800	43,200	43,800	43,800
Married couples	38,400	39,000	38,500	38,800	39,200	41,300	40,600	42,200	42,500	42,800
Other families	49,300	53,500	43,700	44,200	44,500	45,300	46,300	47,200	48,900	47,500
Non-elderly families	53,200	53,100	53,800	55,000	57,000	58,700	60,700	63,200	63,100	62,600
Married couples	49,100	49,800	51,700	53,700	54,500	54,500	55,200	59,600	58,900	57,000
No earners	26,600	24,900	27,300	28,100	27,200	28,000	28,600	32,900	29,500	29,600
One earner	41,400	41,000	40,600	43,200	44,000	45,700	44,700	49,500	46,100	45,700
Two earners	56,000	57,000	60,400	61,300	63,200	62,300	62,500	66,700	67,100	63,800
Two-parent families with children	57,100	56,800	57,300	58,900	61,400	63,400	65,900	68,200	68,800	69,400
No earners	21,100	19,600	21,400	23,100	22,400	22,100	21,500	24,200	24,100	22,600
One earner	43,300	41,800	43,700	42,200	47,200	48,100	48,000	49,800	52,400	53,200
Two earners	58,700	58,700	59,300	60,700	62,800	64,100	66,500	68,500	68,800	68,900
Three or more earners	73,100	72,700	75,300	77,500	76,400	79,800	83,700	86,500	85,600	85,900
Married couples with other relatives	71,500	70,200	73,500	73,500	75,200	79,600	84,000	83,800	83,300	83,300
Lone-parent families	26,600	27,000	26,800	26,800	29,000	30,000	32,500	33,700	32,200	32,700
Male	33,700	34,300	38,200	37,800	40,100	40,200	43,400	42,200	42,800	45,000
Female	25,400	25,800	25,000	25,000	27,100	28,200	30,300	31,900	29,700	30,000
No earners	17,000	17,400	16,400	15,500	15,900	16,500	16,000	16,900	16,100	15,900
One earner	27,600	27,700	28,500	27,600	28,500	29,100	30,000	31,500	29,900	29,600
Two or more earners	40,000	41,300	39,200	41,200	44,100	44,200	48,100	50,300	44,000	45,700
Other non-elderly families	43,300	42,900	48,900	48,100	51,200	52,200	52,700	55,500	56,900	52,800
Unattached individuals	22,000	22,300	21,900	21,900	22,300	23,500	23,600	24,700	25,300	25,600
Elderly males	24,000	23,400	23,900	24,200	24,900	24,100	23,200	24,900	24,800	25,500
Non-earner	22,000	22,100	22,200	22,600	22,700	23,000	22,100	23,600	23,100	22,900
Earner	41,800	36,000	37,400	33,600	38,800	31,100	29,400	32,400	32,200	34,300
Elderly females	18,800	19,700	20,300	20,600	20,400	20,500	20,700	22,000	22,500	22,000
Non-earner	18,600	19,400	19,800	20,000	19,900	20,000	20,200	21,200	22,100	21,500
Earner	26,200	27,900	31,100	29,300	28,500	27,200	28,200	32,900	27,300	26,300
Non-elderly males	24,500	24,100	23,800	23,600	24,200	25,500	26,500	27,400	27,800	28,000
Non-earner	12,400	11,500	10,400	9,800	9,900	9,600	9,500	11,100	10,800	11,400
Earner	27,700	27,300	27,200	27,600	28,000	28,700	29,700	30,500	31,300	31,400
Non-elderly females	20,400	21,300	19,700	19,700	20,300	22,400	21,500	22,700	23,800	24,600
Non-earner	13,900	12,500	10,200	10,800	10,200	9,700	9,700	11,200	11,100	11,800
Earner	23,200	24,400	23,500	23,300	24,400	27,000	25,500	26,500	27,700	28,100

Table 6.1-2

Average after-tax income by selected family types — Newfoundland and Labrador

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	42,400	41,700	41,600	41,900	42,800	44,500	45,500	46,200	46,800	47,100
Elderly families	32,800	33,400	29,700	30,900	29,800	31,400	31,200	31,200	31,800	30,300
Married couples	28,700	31,100	29,400	30,600	29,100	30,000	30,600	30,300	30,500	29,500
Other families	37,500	36,700	30,300	31,400	31,700	34,400	32,900	33,600	34,900	32,100
Non-elderly families	44,100	43,100	43,400	43,600	44,700	46,500	47,800	48,500	49,400	49,900
Married couples	38,000	37,300	39,000	39,400	39,700	39,900	39,300	40,500	43,500	44,500
No earners	20,600	17,700	22,300	22,000	21,800	22,100	21,300	21,100	19,900	21,900
One earner	30,100	36,900	35,800	39,100	32,800	36,100	39,100	35,600	37,200	37,800
Two earners	48,600	46,100	48,800	45,500	47,800	49,000	46,200	49,900	53,300	53,400
Two-parent families with children	47,400	44,800	45,600	46,000	48,400	49,500	51,700	53,100	51,900	54,800
No earners	19,700	17,300	17,900	19,100	15,700	F	22,100	F	F	F
One earner	37,000	32,400	35,300	31,500	33,300	37,300	34,600	34,000	43,400	43,000
Two earners	49,400	51,400	49,500	50,400	51,800	52,500	56,700	55,200	53,300	57,900
Three or more earners	62,500	63,800	60,700	63,500	67,000	67,300	64,700	66,900	62,900	61,900
Married couples with other relatives	55,000	57,400	54,600	56,100	55,400	61,200	65,300	64,600	65,800	65,600
Lone-parent families	21,300	20,600	21,300	21,900	24,000	23,300	26,000	27,900	27,600	26,700
Male	F	F	F	F	F	F	F	F	F	F
Female	20,300	18,900	20,800	21,100	23,500	22,400	25,400	27,400	26,200	25,200
No earners	13,700	12,900	15,000	14,900	14,500	16,400	15,900	F	F	17,300
One earner	24,800	F	23,800	25,700	27,100	27,000	25,800	27,100	28,700	30,200
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	32,300	30,200	41,000	39,000	38,300	42,000	40,700	41,700	46,800	43,800
Unattached individuals	20,100	17,900	18,100	17,000	16,400	17,000	18,200	18,200	18,000	17,300
Elderly males	20,800	F	18,700	20,600	18,400	F	F	F	F	17,700
Non-earner	F	F	18,200	19,300	17,300	F	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	16,100	17,300	14,900	16,200	15,700	16,400	15,600	16,300	19,100	18,000
Non-earner	16,100	17,300	14,900	15,200	14,900	15,800	15,100	15,800	18,000	17,200
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	21,900	21,200	21,000	19,100	18,500	17,300	20,100	19,500	17,800	17,200
Non-earner	F	F	9,900	8,900	10,900	8,500	8,900	9,800	8,800	F
Earner	26,400	29,900	27,300	25,100	23,900	23,300	24,600	22,800	24,000	22,200
Non-elderly females	21,000	15,700	16,300	14,100	13,900	15,900	17,300	18,500	17,000	16,800
Non-earner	F	F	7,900	7,200	8,000	8,000	11,200	11,300	8,400	8,500 ^E
Earner	22,700	19,300	21,500	19,600	18,200	22,300	21,700	23,500	23,200	23,600

Table 6.1-3

Average after-tax income by selected family types — Prince Edward Island

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	46,400	45,700	45,900	45,400	46,300	47,200	47,500	48,600	49,900	49,300
Elderly families	42,300	34,200	36,200	32,000	32,700	35,100	34,900	35,300	36,500	35,300
Married couples	37,500	32,500	40,400	35,800	36,400	34,900	34,800	35,400	37,300	36,500
Other families	47,800	37,700	F	25,200	F	35,600	34,900	35,000	F	F
Non-elderly families	47,200	48,000	47,600	48,000	49,100	49,700	50,100	51,400	52,300	51,900
Married couples	45,300	44,400	42,400	45,300	42,800	41,500	46,000	48,900	50,300	51,600
No earners	F	F	F	F	F	F	F	F	F	F
One earner	41,700	F	F	F	F	35,200	42,000	50,400	38,600	39,200
Two earners	46,700	46,100	45,900	49,500	47,100	46,900	50,100	51,800	57,200	54,800
Two-parent families with children	50,800	51,300	52,200	51,300	51,800	50,100	51,500	53,100	57,200	53,500
No earners	F	F	F	F	F	F	F	F	F	F
One earner	36,400	36,600	36,900	F	F	30,800	F	F	F	F
Two earners	49,300	50,100	50,400	49,400	50,200	46,400	50,200	51,600	57,600	50,900
Three or more earners	60,800	60,100	63,600	60,900	60,900	67,700	66,500	65,800	64,400	65,200
Married couples with other relatives	56,400	59,800	59,500	61,100	68,700	82,600	69,100	70,500	63,300	69,300
Lone-parent families	27,600	25,300	25,000	24,700	30,200	27,100	30,900	28,200	27,400	28,900
Male	F	F	F	F	F	F	F	F	F	F
Female	25,300	25,500	23,900	24,100	30,000	26,900	30,600	28,000	25,800	26,800
No earners	F	F	F	F	F	F	F	F	F	F
One earner	23,300	22,100	F	F	F	23,200	23,900	24,400	24,000	25,600
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	38,500	39,600	43,100	39,800	43,600	51,000	45,100	46,600	48,800	44,900
Unattached individuals	19,000	19,700	18,400	16,500	17,200	17,500	18,700	19,100	19,000	19,000
Elderly males	19,200	18,700	F	F	F	F	F	F	18,500	23,100
Non-earner	F	F	F	F	F	F	F	F	18,400	23,700
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	17,800	17,200	17,700	17,900	18,300	17,800	17,500	18,300	17,500	17,300
Non-earner	17,100	17,200	17,600	17,600	18,400	17,600	16,600	17,800	17,200	16,900
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	19,800	20,800	19,700	17,300	18,600	19,500	20,000	20,400	21,100	19,900
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	21,500	24,300	21,800	18,100	19,400	21,200	20,900	21,100	22,700	22,400
Non-elderly females	19,300	20,800	17,500	14,100	14,400	14,600	17,100	17,500	18,300	18,200
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	21,100	22,200	19,000	15,800	15,300	17,900	19,000	19,300	21,100	22,200

Table 6.1-4

Average after-tax income by selected family types — Nova Scotia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	45,200	44,400	45,000	45,200	46,400	48,400	49,900	51,600	52,100	51,000
Elderly families	38,700	37,500	39,100	39,800	41,800	38,600	38,700	40,100	39,200	38,500
Married couples	34,800	33,300	34,800	34,400	37,500	36,700	37,800	38,800	39,000	39,200
Other families	45,100	43,700	46,500	48,200	49,100	43,000	41,000	43,500	39,700	36,700
Non-elderly families	46,500	45,800	46,100	46,200	47,300	50,200	52,000	53,700	54,500	53,400
Married couples	44,200	43,200	41,400	41,800	43,600	44,800	46,300	52,700	51,700	49,800
No earners	22,700	25,200	27,800	23,400	22,100	27,800	27,100	24,400	31,000	26,800
One earner	36,500	37,100	35,300	32,400	34,700	37,800	39,400	50,100	47,400	44,200
Two earners	50,500	50,000	48,400	49,500	53,000	52,200	53,900	59,400	56,800	55,100
Two-parent families with children	51,000	51,200	51,700	52,300	54,100	56,200	56,300	56,800	58,400	58,800
No earners	F	F	F	F	F	F	F	F	F	F
One earner	34,600	39,500	39,600	38,700	39,300	47,100	44,700	45,300	43,600	40,600
Two earners	51,500	51,500	53,700	55,300	55,700	56,200	57,700	57,300	58,100	58,500
Three or more earners	69,300	64,700	68,300	68,400	67,100	72,000	70,300	70,600	75,800	76,600
Married couples with other relatives	59,600	56,500	63,100	65,500	62,600	69,800	70,100	70,800	81,100	74,200
Lone-parent families	22,100	21,700	21,800	19,500	21,300	25,800	29,000	28,400	24,700	27,600
Male	F	F	F	F	F	F	F	F	F	F
Female	21,100	21,600	20,100	18,800	20,400	25,700	27,600	26,900	24,900	27,800
No earners	14,600	16,000	16,900	15,800	14,700	F	F	F	F	F
One earner	23,700	24,000	21,700	21,200	20,500	26,200	28,200	27,900	25,300	27,500
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	34,200	35,600	37,800	39,300	36,600	38,500	47,200	45,900	45,600	43,500
Unattached individuals	18,100	18,300	18,300	18,500	18,700	19,600	19,800	20,500	21,000	23,100
Elderly males	20,900	21,400	20,500	22,900	21,500	20,900	18,800	22,900	22,500	21,400
Non-earner	20,800	20,200	20,100	22,700	20,900	20,500	18,200	22,500	22,400	21,100
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	18,100	17,400	17,600	17,800	17,600	16,400	18,000	19,900	20,700	20,700
Non-earner	17,900	17,200	17,500	17,300	17,100	18,100	17,800	18,800	20,100	20,200
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	18,900	18,200	19,400	19,600	20,800	20,400	21,300	21,900	21,500	26,600
Non-earner	12,800	12,600	9,700	13,500	13,300	11,200	11,800	11,600	11,000	15,300 ^E
Earner	20,800	20,200	22,100	21,000	22,700	22,600	23,800	24,400	24,900	29,800
Non-elderly females	16,400	18,300	16,800	16,600	16,500	20,700	19,700	18,800	20,000	20,700
Non-earner	10,900	12,600	9,100	10,700	11,500	8,000	9,100	9,800	11,000	10,900
Earner	19,100	20,200	20,800	19,200	18,600	26,000	23,300	22,200	22,200	22,900

Table 6.1-5

Average after-tax income by selected family types — New Brunswick

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	44,400	44,200	45,200	44,300	45,700	47,200	48,800	49,800	49,800	49,500
Elderly families	38,400	37,100	38,900	37,200	38,500	39,300	38,900	39,600	38,800	40,300
Married couples	37,000	34,400	37,000	35,400	36,900	37,700	38,400	39,300	37,600	40,000
Other families	40,800	41,000	44,100	41,900	44,400	44,600	40,200	40,300	42,500	41,200
Non-elderly families	45,600	45,600	46,400	45,600	46,900	48,500	50,600	51,600	51,600	51,000
Married couples	42,700	41,200	43,000	40,600	41,700	45,300	46,400	47,800	48,500	46,300
No earners	21,000	24,800	21,400	19,700	21,500	22,700	22,500	35,400	26,800	26,300
One earner	39,300	33,600	36,500	37,100	38,900	40,900	39,100	37,900	39,400	37,400
Two earners	49,000	47,400	51,400	47,000	47,900	51,400	52,900	54,400	56,000	52,500
Two-parent families with children	48,600	50,400	50,000	50,400	52,200	52,500	54,300	56,600	55,900	57,000
No earners	F	16,700	F	F	F	F	F	F	F	F
One earner	36,700	40,600	37,300	37,200	39,700	40,300	37,800	40,900	43,400	38,700
Two earners	49,800	51,200	52,500	52,700	54,700	53,600	56,500	56,800	56,100	56,100
Three or more earners	62,000	63,900	65,900	65,900	65,100	64,600	64,900	70,500	70,100	72,200
Married couples with other relatives	58,500	57,600	62,800	62,300	65,200	68,800	71,100	69,200	69,100	68,200
Lone-parent families	24,700	21,200	21,600	22,700	25,500	24,500	27,000	26,000	27,700	26,700
Male	F	F	F	F	F	F	F	F	F	F
Female	22,200	19,400	20,400	21,300	23,100	23,300	26,600	25,600	26,500	24,700
No earners	13,300	16,300	13,400	14,400	14,300	15,800	F	15,500	F	F
One earner	23,300	20,100	22,600	24,600	25,200	24,800	27,100	26,200	26,900	25,400
Two or more earners	35,100	F	F	F	F	F	F	43,100	F	F
Other non-elderly families	33,800	39,500	36,900	37,000	37,300	40,400	43,900	43,200	40,000	42,600
Unattached individuals	19,000	20,200	18,700	18,500	19,500	19,900	19,300	21,300	19,300	19,500
Elderly males	17,700	21,100	21,400	36,300	34,300	28,200	29,100	26,000	19,500	18,100
Non-earner	17,900	20,700	19,100	32,500	32,300	26,400	27,000	25,900	18,500	17,400
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	17,900	18,300	18,500	18,000	18,000	18,900	18,800	19,200	19,100	19,000
Non-earner	17,900	17,900	18,400	17,800	18,000	18,800	18,400	19,100	18,700	18,500
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	22,200	22,400	20,000	17,900	18,500	20,300	19,700	23,800	20,500	21,000
Non-earner	9,000	10,000	8,400	6,900	F	8,500	8,200	9,700	F	F
Earner	25,800	24,400	22,700	21,600	20,800	24,300	23,300	28,200	23,400	24,400
Non-elderly females	16,200	18,900	16,600	16,300	18,900	18,300	16,500	17,800	17,300	18,300
Non-earner	10,300	11,800	8,900	10,100	11,800	F	F	F	8,800	7,800 ^E
Earner	18,900	20,600	19,300	18,400	21,100	20,400	18,500	19,900	19,700	21,200

Table 6.1-6

Average after-tax income by selected family types — Quebec

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	46,200	46,100	46,000	46,600	47,700	49,200	50,900	53,300	53,500	53,000
Elderly families	37,300	37,200	35,200	35,200	35,600	36,900	37,100	38,400	38,100	38,700
Married couples	34,800	33,400	34,700	34,900	33,900	35,800	35,400	37,300	38,000	37,300
Other families	41,700	44,700	36,500	36,300	41,500	40,300	42,400	42,200	38,200	43,000
Non-elderly families	47,800	47,600	47,700	48,500	49,600	51,300	53,200	55,700	56,000	55,300
Married couples	42,700	42,500	43,800	45,200	44,700	46,200	48,200	53,400	51,800	49,900
No earners	21,700	22,800	22,000	22,100	23,700	23,900	25,400	29,900	27,800	24,300
One earner	38,200	33,700	35,300	35,500	38,500	39,000	42,000	50,200	41,700	43,300
Two earners	49,100	50,200	52,400	53,500	51,800	54,500	55,100	59,300	60,400	56,000
Two-parent families with children	52,000	52,200	52,400	52,800	54,300	56,700	58,600	60,600	62,800	62,200
No earners	19,900	19,500	22,000	22,700	20,800	21,300	22,600	21,800	F	F
One earner	40,500	38,300	39,200	35,200	38,100	42,200	40,800	43,400	43,000	48,500
Two earners	55,100	55,900	57,300	57,000	57,900	59,200	60,400	62,200	65,000	63,200
Three or more earners	67,000	67,200	63,400	69,500	70,700	70,600	77,600	79,300	77,500	72,100
Married couples with other relatives	65,300	62,900	64,900	67,200	68,200	72,000	74,400	74,600	75,500	77,800
Lone-parent families	24,700	27,300	27,200	25,800	27,400	27,400	28,900	31,300	30,600	32,000
Male	29,900	36,500	38,400	35,900	35,700	36,300	34,700	39,700	37,800	39,700
Female	23,700	25,300	25,100	23,900	25,800	25,500	27,500	29,300	28,600	30,100
No earners	16,500	17,100	16,400	15,200	15,500	14,400	15,400	17,600	16,000	16,000
One earner	27,400	28,500	29,700	26,400	29,100	28,400	28,900	30,200	29,400	29,400
Two or more earners	36,200	39,200	36,200	35,700	36,700	37,100	41,400	42,800	40,800	45,200
Other non-elderly families	38,700	37,100	40,000	40,500	42,600	43,800	46,100	47,200	48,400	45,800
Unattached individuals	19,500	19,100	20,100	19,700	20,000	20,600	21,000	22,000	23,200	23,600
Elderly males	21,800	19,900	19,600	20,600	20,000	19,200	18,800	19,800	23,500	22,800
Non-earner	19,600	19,400	18,300	18,400	17,800	18,100	17,800	17,900	22,600	22,400
Earner	F	F	F	F	34,700	F	23,900	F	F	F
Elderly females	17,200	16,900	18,400	19,000	18,200	17,900	18,700	20,300	20,500	19,800
Non-earner	16,900	16,700	17,900	18,600	17,900	17,700	18,300	18,700	19,900	19,300
Earner	F	F	F	F	F	F	F	F	F	24,600
Non-elderly males	20,800	20,100	21,700	20,200	20,800	22,000	23,100	24,200	25,200	25,500
Non-earner	10,600	9,800	9,800	8,400	9,700	9,600	8,900	12,000	10,400	11,800
Earner	24,400	23,700	25,800	24,700	24,900	24,700	26,100	26,800	28,700	28,300
Non-elderly females	18,600	18,900	19,100	19,100	20,000	20,400	19,900	20,600	22,200	23,400
Non-earner	12,600	11,700	9,700	9,800	10,400	10,800	10,700	12,000	11,400	12,900
Earner	21,700	22,400	23,800	24,400	25,400	25,800	24,400	24,400	25,900	26,600

Table 6.1-7

Average after-tax income by selected family types — Ontario

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	56,200	56,500	57,100	58,200	61,000	63,800	66,100	67,500	67,100	66,500
Elderly families	45,400	48,900	43,300	43,700	44,100	46,000	44,800	46,500	49,600	48,400
Married couples	40,800	42,100	41,000	41,300	42,700	44,800	43,400	44,900	46,000	46,600
Other families	56,400	64,900	52,200	51,300	48,700	50,800	49,700	53,000	63,200	55,100
Non-elderly families	58,100	57,900	59,100	60,600	63,700	66,700	69,600	70,900	69,900	69,600
Married couples	53,000	54,200	57,900	61,200	63,600	63,100	62,900	66,900	66,500	63,800
No earners	29,200	27,400	30,700	31,000	31,000	31,700	33,000	35,200	34,200	36,900
One earner	44,800	43,100	46,400	52,200	51,300	54,000	50,300	51,100	45,800	46,400
Two earners	61,300	63,200	68,300	69,700	75,100	72,000	71,300	76,400	77,000	72,900
Two-parent families with children	62,200	61,700	61,700	63,600	67,000	71,100	74,200	75,300	75,300	76,700
No earners	23,500	22,300	22,300	23,300	26,800	25,900	23,800	25,900	21,800	20,500
One earner	47,100	44,600	48,400	48,700	55,800	54,700	54,200	57,700	61,400	60,000
Two earners	64,000	63,800	63,300	65,000	68,200	71,300	75,200	75,200	74,500	75,500
Three or more earners	79,100	78,700	81,400	82,800	79,500	88,300	90,900	93,400	92,500	95,100
Married couples with other relatives	76,800	76,700	81,400	79,300	82,700	88,300	96,300	92,000	89,500	87,700
Lone-parent families	28,700	28,000	28,400	29,300	32,000	33,400	36,600	37,600	34,200	34,100
Male	34,800	33,900	40,900	39,900	48,100	43,700	45,800	43,100	44,200	43,100
Female	27,800	27,300	26,800	27,700	29,200	31,700	34,900	36,600	32,100	32,400
No earners	18,500	18,800	17,500	16,400	17,700	17,700	16,700	16,600	16,300	16,500
One earner	30,200	28,800	30,100	31,200	30,400	31,600	33,300	34,500	30,700	30,400
Two or more earners	45,700	45,600	45,800	50,000	47,800	51,500	53,600	60,100	50,000	53,000
Other non-elderly families	48,900	47,300	54,400	53,300	56,500	59,900	61,100	63,900	63,000	60,900
Unattached individuals	24,300	24,700	23,300	23,900	24,600	26,600	26,300	27,600	28,200	29,200
Elderly males	28,200	25,800	27,700	25,600	26,100	25,600	25,300	27,800	26,300	28,900
Non-earner	24,400	24,300	25,100	23,600	23,800	24,300	24,000	26,400	23,700	24,700
Earner	52,200	F	46,400	38,400	F	32,500	31,600	36,300	37,600	42,100 ^E
Elderly females	20,000	21,000	21,500	21,800	21,800	22,100	22,000	23,500	25,000	24,300
Non-earner	19,800	20,600	21,000	21,400	21,600	21,400	21,500	23,100	24,800	23,800
Earner	25,300	31,000	32,300	27,800	23,400	31,100	29,500	29,800	28,700	29,100
Non-elderly males	27,500	26,800	24,600	26,200	27,600	29,000	29,900	30,800	30,700	31,700
Non-earner	13,700	13,200	10,900	12,100	10,000	10,200	10,600	11,400	12,200	12,400
Earner	31,300	29,800	27,900	30,400	31,700	32,400	33,200	34,400	34,300	35,300
Non-elderly females	22,300	24,300	21,600	21,700	22,300	26,800	24,600	25,700	27,300	29,100
Non-earner	14,800	12,600	12,200	13,400	10,700	9,300	9,300	10,900	11,400	11,600
Earner	25,800	28,300	24,700	24,900	26,300	31,800	29,300	29,800	32,600	33,400

Table 6.1-8

Average after-tax income by selected family types — Manitoba

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	48,700	49,700	48,900	48,800	51,000	50,700	51,500	54,000	55,600	54,400
Elderly families	38,200	40,200	37,300	34,800	36,900	40,100	40,300	40,800	40,900	42,800
Married couples	35,500	36,900	35,400	33,700	36,200	38,500	39,000	39,400	40,600	42,900
Other families	46,300	50,500	44,000	38,600	39,400	47,700	46,900	47,900	42,600	42,300
Non-elderly families	50,900	51,600	51,000	51,400	53,600	52,600	53,600	56,300	58,400	56,600
Married couples	47,500	50,400	50,600	51,900	53,700	49,500	50,900	53,500	52,700	51,800
No earners	25,000	28,600	F	F	F	F	F	F	F	F
One earner	37,000	48,600	40,200	38,300	42,000	40,700	40,000	50,200	42,500	40,800
Two earners	52,700	53,400	55,400	56,900	59,000	53,600	55,100	56,300	56,000	56,200
Two-parent families with children	53,900	52,700	52,700	52,700	55,300	56,200	57,000	60,500	62,800	60,900
No earners	F	F	F	F	F	F	F	F	F	F
One earner	37,500	37,900	37,800	34,300	41,000	38,000	41,600	44,300	48,100	52,200 ^E
Two earners	54,800	53,600	52,300	53,200	52,700	52,700	54,200	58,200	61,700	59,700
Three or more earners	63,800	64,600	69,000	68,800	75,400	74,400	73,900	74,700	73,500	70,500
Married couples with other relatives	69,100	74,100	73,700	73,300	76,300	75,100	76,500	80,800	89,800	85,800
Lone-parent families	25,300	27,900	24,300	23,900	25,200	25,600	28,800	29,400	30,500	31,200
Male	F	F	31,300	F	34,300	F	F	F	32,800	F
Female	24,200	26,800	22,600	21,700	23,200	23,700	27,200	28,200	30,000	30,000
No earners	15,800	19,300	15,200	F	F	14,800	F	F	F	F
One earner	25,500	26,400	23,900	21,800	22,800	24,800	26,200	26,000	28,300	26,900
Two or more earners	F	F	F	F	F	F	F	F	46,000	F
Other non-elderly families	40,900	40,100	45,400	48,400	52,000	49,100	49,400	52,100	52,300	47,300
Unattached individuals	20,400	20,700	21,000	21,300	21,300	22,300	23,200	23,200	22,900	23,500
Elderly males	20,100	20,500	22,900	22,900	23,300	23,100	21,000	24,300	22,400	25,100
Non-earner	20,200	19,600	22,300	23,100	23,000	21,400	20,600	24,900	21,400	24,200
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,100	20,100	19,600	19,400	19,600	20,500	19,800	20,300	20,200	21,200
Non-earner	19,100	20,000	18,900	18,200	18,300	20,000	19,300	19,600	20,000	20,900
Earner	F	F	F	F	F	F	F	F	F	23,000
Non-elderly males	22,100	23,100	23,700	24,200	23,500	24,500	27,700	25,500	25,200	25,800
Non-earner	8,600	12,700	13,400	F	9,800	10,600	10,500	F	9,600	F
Earner	25,700	25,500	25,900	26,700	26,400	28,100	31,100	27,300	27,900	26,900
Non-elderly females	19,400	18,400	18,300	18,800	19,100	20,500	20,200	21,800	21,900	21,400
Non-earner	12,500	11,300	10,400	9,100	9,500	10,000	12,400	12,000	13,300	14,400
Earner	21,700	20,200	21,400	23,000	22,700	23,200	21,700	24,900	24,100	23,500

Table 6.1-9

Average after-tax income by selected family types — Saskatchewan

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	45,600	46,200	46,300	46,900	47,700	49,200	49,900	53,000	53,000	54,000
Elderly families	39,600	40,300	37,000	35,900	37,100	37,500	38,300	40,200	40,000	41,300
Married couples	34,900	39,800	36,200	34,600	35,500	37,200	38,000	39,900	40,700	41,700
Other families	56,500	42,700	40,100	40,500	42,400	39,700	39,800	41,700	35,900	39,300
Non-elderly families	46,900	47,500	48,400	49,400	50,100	51,600	52,400	55,900	55,900	56,800
Married couples	44,900	42,900	44,900	45,800	48,700	47,300	48,900	53,600	50,900	51,000
No earners	F	F	F	F	F	F	F	F	F	F
One earner	38,000	37,500	31,600	30,500	36,800	39,200	38,000	47,600	38,300	41,500
Two earners	48,400	46,500	50,700	50,000	53,900	51,300	53,100	56,700	55,500	54,600
Two-parent families with children	50,900	51,200	54,500	54,800	54,800	55,800	57,700	60,400	62,100	62,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	39,900	35,900	38,200	37,900	39,800	35,500	38,500	41,100	44,100	43,900
Two earners	50,700	49,600	54,000	55,000	54,100	56,100	55,700	60,000	61,100	59,900
Three or more earners	63,200	68,000	68,900	68,100	70,200	70,600	77,100	76,500	78,500	79,700
Married couples with other relatives	63,900	66,700	65,700	70,000	69,100	76,300	71,100	75,600	75,700	84,300
Lone-parent families	22,400	23,600	21,100	23,300	27,800	27,000	25,300	28,600	28,000	29,900
Male	F	F	F	F	F	F	F	F	F	F
Female	21,900	22,600	20,400	22,700	26,000	26,500	24,500	28,000	25,800	28,200
No earners	13,200	16,500	13,500	F	F	16,200	F	F	18,000	F
One earner	24,200	23,400	23,300	23,800	24,600	26,200	26,700	28,900	26,500	28,400
Two or more earners	F	F	F	F	F	F	F	F	F	39,200
Other non-elderly families	32,800	40,900	45,300	42,400	41,400	46,200	49,400	52,200	51,100	45,700
Unattached individuals	20,500	21,200	20,500	20,700	20,300	20,600	21,000	22,300	22,200	23,300
Elderly males	21,800	21,300	22,400	21,900	22,600	23,900	23,200	25,100	25,700	25,300
Non-earner	20,800	20,500	19,500	19,300	22,000	23,200	22,800	23,900	24,300	24,300
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,100	18,600	20,200	19,700	19,500	19,300	19,400	20,500	19,700	20,200
Non-earner	18,500	18,200	20,000	19,700	19,400	19,200	19,500	20,600	19,400	19,700
Earner	F	F	F	F	F	F	F	19,800	22,400	23,100
Non-elderly males	22,600	24,700	23,600	24,500	22,600	21,500	22,100	24,500	24,300	24,200
Non-earner	11,100	9,200	8,500	9,900	7,700	8,100	6,800	7,100	9,600	8,900
Earner	25,200	27,600	27,300	27,500	26,800	23,700	25,200	27,800	26,500	26,700
Non-elderly females	18,500	18,800	15,300	15,800	17,000	19,100	19,700	19,300	19,800	24,200
Non-earner	11,200	12,600	9,600	8,200	8,000	7,200	6,900	10,100	11,800	20,800 ^E
Earner	20,700	20,800	17,600	19,100	20,800	23,100	23,200	21,400	22,100	24,900

Table 6.1-10

Average after-tax income by selected family types — Alberta

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	53,300	52,400	54,700	57,300	59,200	59,000	61,900	66,400	64,900	64,900
Elderly families	45,300	44,400	39,900	41,400	40,300	44,400	43,200	47,000	45,100	45,600
Married couples	42,700	42,000	40,100	42,000	39,600	44,300	42,700	46,400	44,700	44,600
Other families	51,800	50,500	39,200	39,000	42,700	45,000	45,400	50,500	47,500	51,600
Non-elderly families	54,400	53,700	56,700	59,500	61,700	61,000	64,300	69,000	67,600	67,600
Married couples	51,600	54,400	54,900	59,600	62,600	58,500	60,700	67,300	65,800	62,400
No earners	35,900	F	F	F	F	F	F	F	F	F
One earner	40,000	42,400	36,200	51,900	48,900	44,100	44,000	50,900	57,300	52,700
Two earners	56,400	58,600	62,300	63,300	68,500	63,900	66,600	72,300	71,000	66,900
Two-parent families with children	58,300	55,800	60,600	64,100	65,800	64,100	67,200	71,600	69,400	71,400
No earners	F	F	F	F	F	F	F	F	F	F
One earner	43,000	43,400	49,400	43,100	48,200	50,300	50,000	53,900	50,100	53,300
Two earners	58,200	56,000	59,000	63,300	66,700	63,600	66,800	69,800	66,900	68,900
Three or more earners	73,300	67,900	83,900	87,400	80,000	78,500	81,000	88,900	89,000	91,700
Married couples with other relatives	72,000	72,100	76,500	73,100	81,200	82,700	89,600	94,700	95,100	93,800
Lone-parent families	27,500	25,400	28,800	29,000	28,800	35,800	37,700	41,000	36,600	39,000
Male	F	F	F	43,900	33,400	F	73,100	69,800	56,400	67,400 ^E
Female	25,300	23,700	25,900	25,200	27,700	30,500	29,500	33,800	30,200	29,700
No earners	14,900	F	F	F	F	F	F	F	F	F
One earner	25,900	23,100	27,600	24,800	27,900	29,100	27,800	32,800	32,000	29,800
Two or more earners	34,000	F	F	F	37,100	40,700	F	F	F	F
Other non-elderly families	43,500	44,200	50,600	51,400	51,200	48,500	54,300	55,100	58,400	56,200
Unattached individuals	23,500	23,600	23,400	22,900	23,600	23,700	24,800	26,500	26,700	24,700
Elderly males	21,200	25,500	23,300	24,000	32,800	30,000	26,300	28,500	28,500	26,100
Non-earner	21,000	24,100	21,900	22,000	28,900	30,500	25,000	27,400	25,900	24,100
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,800	20,400	23,100	21,800	21,800	23,100	23,700	24,600	23,700	23,000
Non-earner	19,700	20,000	22,200	21,500	21,300	22,300	23,200	24,600	23,400	22,800
Earner	F	F	F	F	F	F	F	F	25,000	24,000
Non-elderly males	26,900	26,700	26,700	25,900	25,300	25,400	28,200	30,200	30,100	28,000
Non-earner	14,800	13,700	11,300	8,600	9,000	8,400	9,900	12,200	F	5,100 ^E
Earner	28,000	29,000	29,200	28,200	27,400	27,900	30,700	32,500	32,400	31,800
Non-elderly females	20,800	20,600	18,400	18,300	20,000	20,500	19,900	21,500	22,700	20,100
Non-earner	15,000	14,300	10,300	9,600	12,900	9,500	7,400	11,500	9,400	9,300
Earner	22,000	22,200	20,600	20,500	21,700	23,100	22,300	23,400	25,400	22,400

Table 6.1-11

Average after-tax income by selected family types — British Columbia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	2003 constant dollars									
Economic families, two persons or more	53,800	54,200	53,200	54,300	54,900	55,000	54,800	58,300	59,500	58,200
Elderly families	42,100	44,000	41,700	43,200	42,400	45,000	45,900	45,200	42,900	43,300
Married couples	39,800	41,500	41,100	42,400	42,500	44,600	44,000	44,800	42,800	43,100
Other families	51,500	53,800	44,000	46,900	42,100	46,600	53,700	46,800	43,600	44,200
Non-elderly families	55,900	56,100	55,100	56,200	57,000	56,600	56,300	60,500	62,100	60,800
Married couples	54,500	54,800	55,500	56,600	53,200	53,600	53,000	56,700	58,200	58,900
No earners	29,800	23,600	37,000	F	F	30,300	30,000	43,300	26,600	F
One earner	43,700	51,600	41,200	37,800	40,000	44,700	42,000	47,500	54,200	50,400
Two earners	61,300	59,800	63,000	64,200	60,700	60,200	59,400	61,000	63,500	63,900
Two-parent families with children	59,400	60,000	57,700	59,900	63,000	62,500	63,300	67,600	68,700	67,500
No earners	16,900	F	F	F	F	F	F	F	F	F
One earner	45,900	44,700	40,800	43,200	48,500	47,400	48,200	43,700	50,300	47,400
Two earners	60,500	60,600	59,500	60,500	62,800	63,200	63,400	69,500	69,800	70,100
Three or more earners	76,800	77,100	79,700	77,900	81,900	79,800	86,200	90,500	87,000	84,900
Married couples with other relatives	79,000	71,500	74,500	78,300	70,900	72,000	72,200	78,300	78,500	79,600
Lone-parent families	27,100	28,400	25,200	25,000	28,400	27,300	31,300	29,500	31,900	30,900
Male	34,600	F	37,100	F	F	33,500	46,000	35,100	48,100	50,500 ^E
Female	25,900	28,100	23,700	23,700	27,200	25,900	28,600	28,300	28,600	26,000
No earners	17,600	16,300	15,200	14,000	F	18,200	F	16,700	15,700	F
One earner	26,300	31,800	28,500	27,200	28,000	27,000	29,100	30,300	30,500	29,500
Two or more earners	41,200	F	F	F	51,100	F	F	F	43,000	F
Other non-elderly families	42,700	45,200	54,300	50,100	59,100	58,100	46,100	55,800	60,400	45,600
Unattached individuals	22,600	23,600	22,800	22,500	22,700	24,100	24,100	24,800	25,200	25,100
Elderly males	23,700	25,800	24,900	28,000	28,100	25,700	24,600	26,300	24,300	25,500
Non-earner	23,400	22,600	24,400	28,100	25,300	24,700	23,300	24,800	23,300	21,100
Earner	F	F	F	F	F	F	F	F	F	35,000 ^E
Elderly females	18,500	22,300	21,000	22,500	22,800	21,900	22,100	22,600	22,400	22,500
Non-earner	18,300	21,900	20,900	20,800	20,600	21,400	21,400	21,500	22,100	21,800
Earner	F	F	F	F	F	F	26,900	F	F	27,300
Non-elderly males	25,100	24,800	25,100	23,600	24,400	27,400	27,200	26,600	28,000	27,700
Non-earner	14,800	11,300	10,400	8,200	10,400	8,900	7,900	9,200	10,900	12,600 ^E
Earner	27,100	27,800	28,200	28,000	28,100	31,600	30,400	30,000	32,300	31,800
Non-elderly females	21,200	22,000	20,000	19,600	19,000	19,700	20,400	22,900	22,900	22,700
Non-earner	15,800	13,900	8,100	9,400	8,000	8,900	9,200	10,300	10,400	10,800 ^E
Earner	23,100	24,100	25,000	22,800	23,300	23,200	23,900	28,000	25,900	26,200

Family income: income inequality

This chapter highlights broad trends in income inequality, both on a market income basis and an after-tax income basis. The difference between these two concepts of income is government transfers and income taxes, so the chapter also provides information on the redistributive impact of the tax-transfer system.

Has income inequality changed in recent years?

This question can be answered in a few ways. One way is to look at income in absolute terms: did the differences in income across the population become larger or smaller in dollar terms? It can also be looked at in relative terms: how did the distribution of income change in terms of the share held by the families with the lowest and the highest income. Depending on how the income of all families changed, each approach could lead to a different conclusion. The following analysis illustrates changes in inequality among Canadian families using both points of view.

In absolute terms, i.e., in dollar terms, the disparities in after-tax income became wider over the years from 1996 to 2001. This happened mainly because of a greater improvement in the average income of the one-fifth of families with highest income (top quintile). In 2002 and 2003, the distribution of after-tax income remained about the same as in 2001.

In relative terms, the distribution of after-tax income for the whole period from 1997 to 2003 changed very little.

Incomes across the distribution stagnated after 2001, after they improved from 1996

Since changes in aggregate income can have an impact on the conclusions to be made about inequality, it is important to recognize that average after-tax income for families has been on the rise since 1996. Most of the increase occurred over the five years from 1997 to 2001. Average after-tax income for families stabilized between 2001 and 2003, at about \$60,000.

When the population of families is broken down each year into five equal-sized groups or “quintiles”, from lowest after-tax income to highest after-tax income, it can be seen that all five quintiles shared to some extent the increases in after-tax income from 1996 to 2001. This trend ceased in 2002 when none of the quintiles experienced significant growth in after-tax income. The stagnation continued in 2003 when all five quintiles saw almost no change in their after-tax income. The same is true for market income.

Widening of the gap ceased in 2003

The gap is the dollar difference between the average after-tax income of the highest and lowest quintiles. This difference increased by 23% between 1996 and 2002. However, in 2003, this gap stabilized at \$96,600. Over the period from 1996 to 2003, the average after-tax income of the highest 20% of families of two or more persons rose by an estimated \$18,500 or 19%. Although the lowest quintile had a \$2,800 increase in average income, this was a 15% improvement. The middle three quintiles had increases of 13% to 14% in their average after-tax income. In short, the absolute gains of the highest quintile were the largest, in dollar terms and as a percentage of the income they

started with. The lowest quintile had the smallest gains in dollar terms, but had the second highest gains as a percentage of the income they started with.

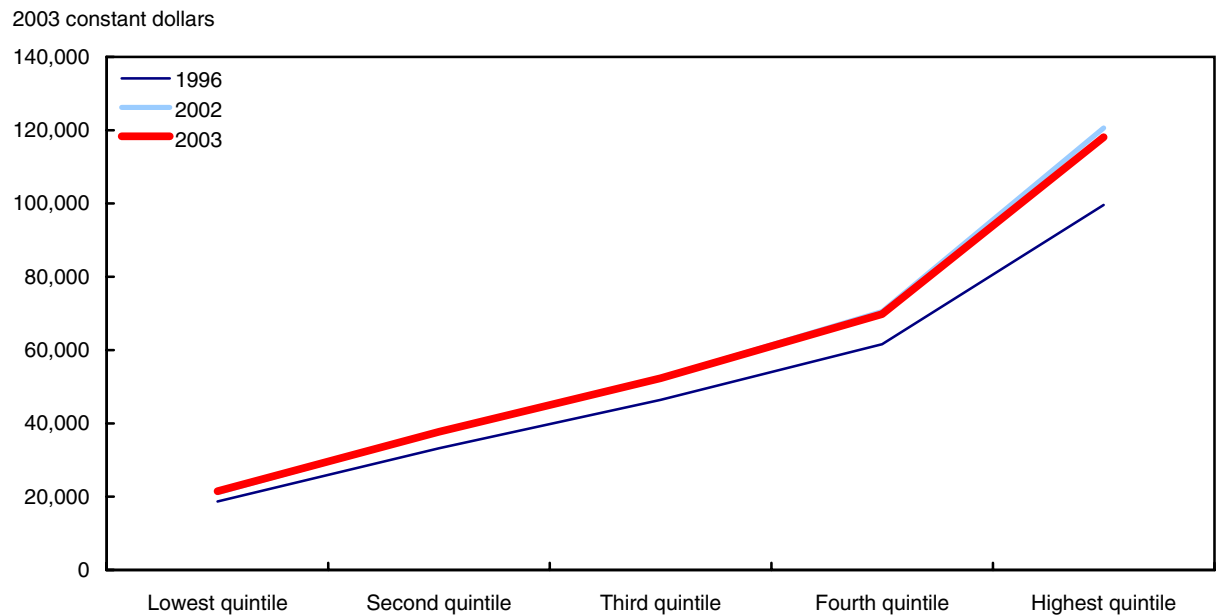
Looking at market income over the same period, the bottom two quintiles (still defined on an after-tax basis) had much larger percentage improvements in income than they did on an after-tax basis, but their market income is so low that even a small variation in dollar terms appears as a large percentage change. For example, the lowest quintile had an increase in average market income of 37% between 1996 and 2003, while the second quintile had an increase of 19%. But in dollar terms, the lowest quintile gained \$3,100 in average market income and the second quintile gained \$5,100, contrasted with a gain by the highest quintile of \$20,600. For the highest quintile, this gain represented a 16% increase in their average market income.

Chart 7.1 shows the average after-tax income for families in each quintile, at three points in time covering the period 1996 to 2003. A line drawn between the points of each adjacent pair of quintiles shows the degree of inequality in the distribution between the five groups of the population, in absolute terms. An increase in the steepness of the line between two years suggests that the distribution has become less equal, while a flatter line suggests it has become more equal.

Between 1996 and 2002, the line in Chart 7.1 shifted upwards and became steeper. This is true for all segments of the line, but especially between the fourth and fifth quintiles. This suggests that the inequality of the distribution of income grew across all five quintiles, but especially between the highest quintile and all other families. Between 2002 and 2003, the line remained the same for all quintiles except the highest quintile where it became slightly flatter. This suggests that the inequality of the distribution did not change between 2002 and 2003.

Chart 7.1

Average after-tax income of families by quintiles, for years 1996, 2002 and 2003



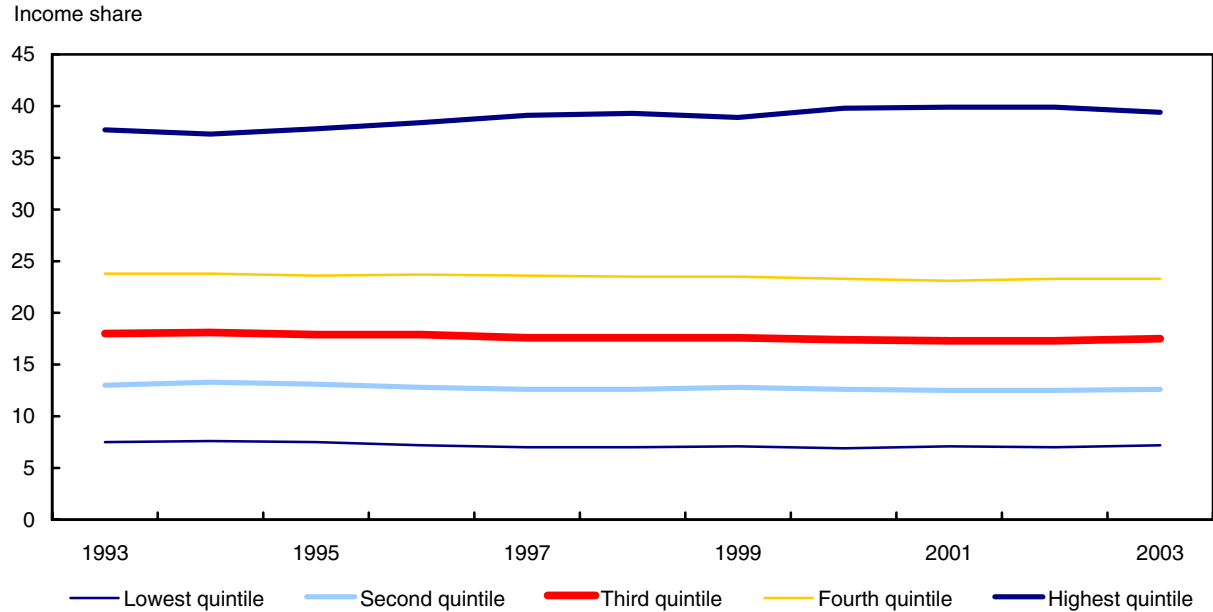
Income inequality in relative terms

By expressing the income of each quintile as a share of the income of all families, we concentrate on relative changes among quintiles. Any increase to a particular quintile is necessarily a decrease for another quintile. How did the shares of income received by lower-, middle-, and higher-income families evolve in the last several years?

There was a very small and gradual shift in favour of the highest quintile families up to 2000, as their share of after-tax income rose from 38% to 40%. These gains were due to slight deteriorations of after-tax income of the third and fourth quintile families. Starting in 2000, the highest quintile families' share stabilized at 40% and then it fell to 39% for 2003.

Chart 7.2

AShares of aggregate after-tax income by quintiles, 1993 to 2003



Increasing ratio of the top to the bottom

Another relative measure of income inequality is the ratio of average income of the highest income families to that of the lowest income families. This measure focuses on the two ends of the income distribution. Again, after-tax income quintiles are used here to identify these two groups of families.

This ratio shows quite starkly the impact that taxes and transfers have in moderating differences between the outer ends of the distribution. In terms of market income, the ratio of average income received by the families in the highest quintile versus those in the lowest quintile was 12.9 to 1 in 2003, i.e., \$12.90 held by the highest quintile for every one dollar held by the lowest quintile. However, after taxes and transfers, the ratio was much lower, 5.5 to 1.

As for the movement in the after-tax income ratio of top to bottom, it remained stable at about 5.0 to 1 for several years up to 1995. It then rose to 5.6 in 1997. It then fluctuated between 5.5 and 5.8 in the years leading up to 2003, when it was estimated to be 5.5 to 1.

While this measure would suggest that income inequality increased between 1995 and 1997, the interpretation of changes in this ratio has to be done carefully. A given dollar increase or decrease for the lowest quintile will always be larger in percentage terms than for the highest quintile. With the ratio measure in particular, when the income of the lower quintile is rising, the value of the ratio can decrease, even while the gap in dollar terms between the top and the bottom is widening.

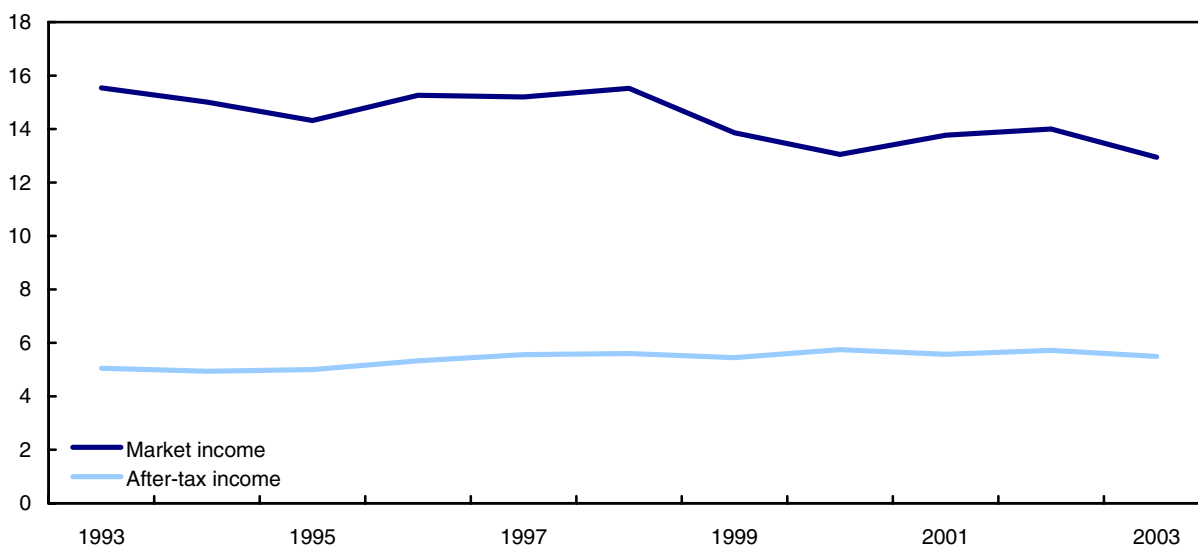
This apparent contradiction occurred, in fact, when the ratio for market income fell between 1998 and 2000. Over that period, the gap in average market income between the lowest 20% of families and the highest 20% increased by over \$7,900, as a result of a \$2,500 increase for the lowest quintile and a \$10,400 increase for the highest quintile - clearly a larger dollar gain for

the higher quintile. But because it represented a 28% increase for the lowest quintile and only a 7.4% increase for the higher quintile, the ratio of average market income of the top to the bottom declined; it fell from 15.5 to 1 in 1998, to 13.1 to 1 in 2000. Historically, the ratio of average market income of the top to the bottom was about or slightly above 15 to 1 up until 1999. After 1998, it varied between 13 and 14 to 1 and attaining the lowest level in a decade (12.9 to 1) in 2003.

Chart 7.3

Ratio of average income of the highest quintile families to the lowest, showing market income and after-tax income, 1993 to 2003

Average income ratio:
Highest to lowest quintile



The Gini coefficients declined for market income and remained stable for after-tax income in 2003

The Gini coefficient is a number between zero and one that measures the degree of inequality in the distribution of income. Again, this is a relative measure of inequality. The coefficient would register zero (perfect equality) for a population in which each member received exactly the same income and it would register a coefficient of one if one member received all the income and the rest received none. Even though a single Gini coefficient value has no simple interpretation, comparisons of the level over time or between populations are very straightforward: the higher the coefficient, the higher the inequality of the distribution, and vice versa.

The Gini coefficients for families were fairly stable from 1992 to 2003, at about 0.44 for market income. The coefficients for after-tax income for families were also fairly constant (0.30) from 1992 to 1995; they then rose slightly in 1996 and 1997. From then on, the Gini coefficients for after-tax income remained relatively stable at the 0.32 to 0.33 level.

Chart 7.4

Gini Coefficients for families, 1993 to 2003

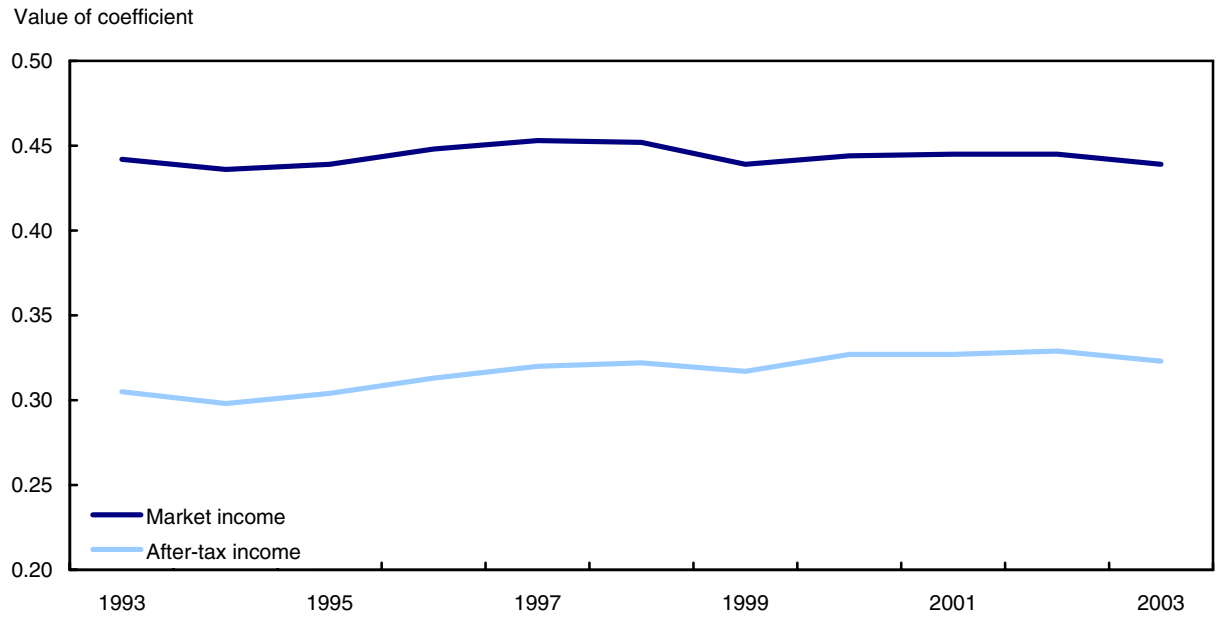


Table 7.1

Average income by selected family types, showing different income concepts, Canada

	2003					2002				
	Average market income	Average government transfers	Average total income	Average income tax	Average after-tax income	Average market income	Average government transfers	Average total income	Average income tax	Average after-tax income
Economic families, two persons or more	64,900	7,800	72,700	12,800	59,900	65,600	7,800	73,400	13,000	60,400
Elderly families	29,300	20,900	50,200	6,500	43,800	29,600	20,700	50,200	6,400	43,800
Married couples	28,400	20,900	49,300	6,500	42,800	28,200	20,600	48,700	6,200	42,500
Other families	32,600	21,300	53,900	6,400	47,500	34,900	21,100	56,000	7,100	48,900
Non-elderly families	70,800	5,600	76,400	13,800	62,600	71,500	5,700	77,200	14,000	63,100
Married couples	66,900	4,000	70,900	13,900	57,000	69,400	4,100	73,400	14,600	58,900
No earners	22,100	12,200	34,300	4,600	29,600	24,600	11,400	35,900	6,500	29,500
One earner	50,300	6,300	56,600	10,900	45,700	50,000	6,100	56,100	10,100	46,100
Two earners	77,400	2,400	79,700	15,900	63,800	81,900	2,400	84,300	17,200	67,100
Two-parent families with children	80,400	5,100	85,600	16,200	69,400	79,500	5,200	84,700	15,900	68,800
No earners	7,400 ^E	15,600	23,000	400 ^E	22,600	8,200	16,700	25,000	800	24,100
One earner	59,600	7,300	66,900	13,700 ^E	53,200	58,800	6,600	65,400	13,000	52,400
Two earners	80,800	4,500	85,300	16,300	68,900	80,400	4,800	85,200	16,400	68,800
Three or more earners	99,900	4,700	104,600	18,700	85,900	99,200	4,400	103,600	18,000	85,600
Married couples with other relatives	95,700	5,600	101,200	17,900	83,300	96,300	5,400	101,600	18,400	83,300
Lone-parent families	28,400	8,200	36,600	3,800	32,700	27,600	8,200	35,900	3,700	32,200
Male	48,800	5,900	54,700	9,600 ^E	45,000	45,300	5,900	51,200	8,400	42,800
Female	23,800	8,700	32,500	2,500	30,000	23,500	8,800	32,300	2,600	29,700
No earners	2,400 ^E	13,500	15,900	0 ^E	15,900	2,200	14,000	16,200	0	16,100
One earner	24,400	7,600	32,000	2,500	29,600	25,400	7,300	32,700	2,800	29,900
Two or more earners	43,100	7,900	51,000	5,300	45,700	41,200	7,700	48,800	4,800	44,000
Other non-elderly families	52,000	9,100	61,100	8,400	52,800	57,100	9,500	66,600	9,700	56,900
Unattached individuals	25,600	5,400	30,900	5,300	25,600	24,600	5,600	30,200	4,900	25,300
Elderly males	16,000	13,700	29,600	4,100	25,500	14,600	13,800	28,400	3,500	24,800
Non-earner	11,900	14,000	25,900	2,900	22,900	11,800	14,000	25,800	2,600	23,100
Earners	29,600 ^E	12,700	42,300	8,000 ^E	34,300	26,800	12,800	39,600	7,300	32,200
Elderly females	11,600	13,200	24,800	2,800	22,000	11,800	13,200	25,000	2,500	22,500
Non-earner	10,600	13,300	24,000	2,500	21,500	11,100	13,300	24,400	2,300	22,100
Earners	19,500	12,500	32,000	5,700 ^E	26,300	20,000	12,000	32,000	4,700	27,300
Non-elderly males	31,900	2,600	34,400	6,500	28,000	31,300	2,700	33,900	6,200	27,800
Non-earner	5,200	7,200	12,400	1,000 ^E	11,400	4,600	7,100	11,700	900	10,800
Earners	37,300	1,600	39,000	7,600	31,400	36,800	1,700	38,500	7,300	31,300
Non-elderly females	27,500	2,600	30,100	5,500	24,600	25,800	2,900	28,700	4,900	23,800
Non-earner	6,100	6,900	13,000	1,100	11,800	4,500	7,600	12,000	1,000	11,100
Earners	33,400	1,400	34,800	6,700	28,100	32,300	1,500	33,800	6,100	27,700

Table 7.2-1

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada — Average market income

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Average market income										
	2003 constant dollars									
All family units										
Total	44,400	45,100	44,900	45,800	47,700	49,600	51,400	52,000	52,000	51,700
Lowest quintile	4,300	4,400	4,300	4,200	4,000	4,700	5,100	4,900	5,200	5,700
Second quintile	14,700	15,900	14,900	15,000	16,400	17,900	18,800	19,400	19,500	19,500
Third quintile	34,500	34,700	33,900	33,600	35,100	37,100	37,900	38,200	38,300	38,200
Fourth quintile	58,000	58,000	57,800	58,500	60,400	62,200	63,900	63,900	63,500	63,300
Highest quintile	110,400	112,600	113,600	117,700	122,600	126,100	131,400	133,400	133,400	131,800
Economic families, two persons or more										
Total	55,600	56,300	56,300	57,800	60,400	62,300	65,100	65,800	65,600	64,900
Lowest quintile	8,200	8,800	8,400	8,800	9,000	10,200	11,500	11,100	10,900	11,500
Second quintile	27,600	28,000	26,800	26,800	28,400	30,800	31,600	32,100	32,400	31,900
Third quintile	48,400	47,700	47,800	48,300	50,100	52,200	53,700	54,000	53,300	53,400
Fourth quintile	70,400	71,000	70,200	71,600	74,700	77,000	78,800	78,800	79,000	78,700
Highest quintile	123,100	126,000	128,200	133,800	139,700	141,400	150,100	152,900	152,600	148,800
Unattached individuals										
Total	20,200	21,000	20,500	20,400	21,200	23,300	23,400	24,100	24,600	25,600
Lowest quintile	2,700	2,900	2,300	2,500	2,100	2,600	2,900	2,600	2,900	3,300
Second quintile	5,100	5,100	5,000	4,900	5,100	5,500	5,200	5,600	5,900	6,100
Third quintile	9,100	11,200	10,200	10,200	11,700	12,800	13,900	14,900	16,000	15,600
Fourth quintile	25,100	26,700	26,200	25,700	27,000	28,400	29,400	30,700	31,000	31,500
Highest quintile	59,000	59,200	59,000	58,800	60,300	67,300	65,500	66,600	67,000	71,400
Income shares										
	percent									
All family units										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	2	2	2	2	2	2	2	2	2	2
Second quintile	7	7	7	7	7	7	7	8	8	8
Third quintile	16	15	15	15	15	15	15	15	15	15
Fourth quintile	26	26	26	26	25	25	25	25	24	24
Highest quintile	50	50	51	51	51	51	51	51	51	51
Economic families, two persons or more										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	3	3	3	3	3	3	4	3	3	4
Second quintile	10	10	10	9	9	10	10	10	10	10
Third quintile	17	17	17	17	17	17	16	16	16	16
Fourth quintile	25	25	25	25	25	25	24	24	24	24
Highest quintile	44	45	46	46	46	45	46	46	46	46
Unattached individuals										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	3	3	2	2	2	2	2	2	2	3
Second quintile	5	5	5	5	5	5	4	5	5	5
Third quintile	9	11	10	10	11	11	12	12	13	12
Fourth quintile	25	25	25	25	25	24	25	26	25	25
Highest quintile	58	56	57	58	57	58	56	55	54	56

Table 7.2-2

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada — Average transfer payments

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Average transfer payments										
	2003 constant dollars									
All family units										
Total	7,800	7,400	7,500	7,400	7,400	6,900	6,700	7,000	7,000	7,000
Lowest quintile	7,700	7,600	7,000	7,100	7,300	6,900	7,100	7,300	7,300	7,000
Second quintile	11,000	10,100	10,400	10,300	10,000	9,500	9,200	9,200	9,200	9,100
Third quintile	8,600	8,000	8,400	8,400	8,200	7,800	7,500	7,900	7,700	7,800
Fourth quintile	6,700	6,500	6,700	6,400	6,300	5,900	5,600	6,200	6,500	6,400
Highest quintile	5,100	5,000	5,300	5,100	4,900	4,500	4,300	4,600	4,600	4,500
Economic families, two persons or more										
Total	8,400	8,000	8,300	8,200	8,100	7,600	7,400	7,800	7,800	7,800
Lowest quintile	11,900	11,400	11,200	11,300	11,500	11,100	11,000	11,400	11,300	11,100
Second quintile	11,000	10,200	10,700	10,700	10,600	10,000	9,700	10,100	9,600	10,000
Third quintile	8,000	8,000	8,000	7,700	7,800	7,100	6,800	7,500	7,700	7,700
Fourth quintile	6,300	5,900	6,600	6,200	5,600	5,200	5,100	5,800	5,900	5,600
Highest quintile	4,900	4,700	5,000	4,800	4,800	4,400	4,200	4,300	4,300	4,500
Unattached individuals										
Total	6,500	6,100	5,900	6,000	5,900	5,500	5,400	5,500	5,600	5,400
Lowest quintile	4,500	4,000	3,800	3,600	4,100	3,600	3,600	3,900	4,100	3,800
Second quintile	9,100	9,100	8,400	8,300	8,600	8,500	8,900	9,100	9,300	9,000
Third quintile	10,100	8,800	9,000	8,900	8,400	8,100	7,800	7,500	7,300	7,400
Fourth quintile	6,100	5,500	5,400	5,800	5,500	5,000	4,500	4,400	4,600	4,100
Highest quintile	3,000	3,000	2,900	3,100	2,800	2,300	2,200	2,600	2,800	2,600
Shares										
	percent									
All family units										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	19.6	20.4	18.5	18.9	19.8	20.0	21.0	20.7	20.7	20.0
Second quintile	28.0	27.2	27.5	27.6	27.3	27.6	27.3	26.2	26.2	26.1
Third quintile	22.0	21.6	22.2	22.5	22.4	22.5	22.2	22.5	21.8	22.5
Fourth quintile	17.2	17.5	17.7	17.2	17.1	17.0	16.6	17.5	18.4	18.5
Highest quintile	13.1	13.4	14.0	13.7	13.4	12.9	12.9	13.0	13.0	12.9
Economic families, two persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	28.3	28.4	27.1	27.8	28.5	29.3	29.9	29.3	29.1	28.4
Second quintile	26.1	25.5	25.7	26.3	26.4	26.5	26.4	25.8	24.8	25.7
Third quintile	18.9	19.8	19.2	18.9	19.4	18.8	18.4	19.2	19.8	19.8
Fourth quintile	15.1	14.7	15.9	15.2	14.0	13.7	13.8	14.8	15.1	14.5
Highest quintile	11.7	11.7	12.0	11.9	11.8	11.8	11.5	10.9	11.2	11.5
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	13.9	13.2	12.9	12.3	14.1	12.9	13.1	14.3	14.7	14.1
Second quintile	27.7	29.9	28.4	27.7	29.2	31.0	33.1	33.2	33.1	33.5
Third quintile	30.9	29.0	30.6	30.0	28.5	29.4	28.9	27.4	26.0	27.4
Fourth quintile	18.5	18.0	18.2	19.4	18.7	18.1	16.8	15.9	16.3	15.2
Highest quintile	9.0	9.9	9.9	10.6	9.5	8.5	8.1	9.4	9.9	9.8

Table 7.2-3

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada — Average total income

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Average total income	2003 constant dollars									
All family units										
Total	52,200	52,500	52,400	53,300	55,100	56,500	58,100	59,000	59,000	58,700
Lowest quintile	12,000	12,000	11,300	11,300	11,300	11,500	12,200	12,200	12,500	12,600
Second quintile	25,700	26,000	25,300	25,300	26,400	27,400	28,000	28,700	28,800	28,700
Third quintile	43,100	42,800	42,200	42,000	43,300	44,900	45,300	46,200	46,000	46,000
Fourth quintile	64,700	64,500	64,500	64,900	66,700	68,100	69,500	70,100	69,900	69,700
Highest quintile	115,600	117,500	118,900	122,800	127,600	130,600	135,700	138,000	138,000	136,300
Economic families, two persons or more										
Total	64,000	64,300	64,600	66,000	68,400	69,900	72,500	73,600	73,400	72,700
Lowest quintile	20,100	20,200	19,700	20,100	20,400	21,300	22,500	22,500	22,200	22,600
Second quintile	38,500	38,200	37,500	37,600	39,000	40,800	41,300	42,200	42,100	41,900
Third quintile	56,400	55,600	55,800	56,000	57,900	59,300	60,500	61,500	61,000	61,100
Fourth quintile	76,800	76,900	76,800	77,800	80,300	82,100	83,900	84,500	84,900	84,300
Highest quintile	128,000	130,800	133,200	138,600	144,500	145,900	154,400	157,200	157,000	153,300
Unattached individuals										
Total	26,700	27,100	26,500	26,400	27,100	28,800	28,800	29,600	30,200	30,900
Lowest quintile	7,200	6,900	6,100	6,100	6,200	6,100	6,500	6,500	7,000	7,000
Second quintile	14,200	14,200	13,400	13,200	13,700	14,000	14,200	14,700	15,200	15,100
Third quintile	19,200	20,000	19,200	19,100	20,100	20,900	21,700	22,500	23,300	23,000
Fourth quintile	31,200	32,100	31,600	31,500	32,400	33,300	33,900	35,100	35,600	35,600
Highest quintile	61,900	62,300	61,900	62,000	63,000	69,600	67,700	69,100	69,800	74,000
Income shares	percent									
All family units										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	5	5	4	4	4	4	4	4	4	4
Second quintile	10	10	10	10	10	10	10	10	10	10
Third quintile	16	16	16	16	16	16	16	16	16	16
Fourth quintile	25	24	25	24	24	24	24	24	24	24
Highest quintile	44	45	45	46	46	46	47	47	47	46
Economic families, two persons or more										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	6	6	6	6	6	6	6	6	6	6
Second quintile	12	12	12	11	11	12	11	12	12	12
Third quintile	18	17	17	17	17	17	17	17	17	17
Fourth quintile	24	24	24	24	24	24	23	23	23	23
Highest quintile	40	41	41	42	42	42	43	43	43	42
Unattached individuals										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	5	5	5	5	5	4	4	4	5	5
Second quintile	11	10	10	10	10	10	10	10	10	10
Third quintile	14	15	15	14	15	14	15	15	15	15
Fourth quintile	23	24	24	24	24	23	24	24	24	23
Highest quintile	46	46	47	47	46	48	47	47	46	48

Table 7.2-4

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada — Average income tax

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Average income tax										
2003 constant dollars										
All family units										
Total	10,000	10,200	10,100	10,300	10,800	10,900	11,400	10,400	10,300	10,300
Lowest quintile	400	400	600	900	700	700	1,300	500	500	600 ^E
Second quintile	2,300	2,500	2,200	2,200	2,500	2,600	2,900	2,600	2,600	2,600
Third quintile	6,600	6,600	6,400	6,200	6,600	6,700	6,800	6,200	6,100	6,100
Fourth quintile	12,600	12,600	12,400	12,200	12,800	12,600	13,000	11,700	11,400	11,400
Highest quintile	28,300	29,200	29,100	30,100	31,600	31,900	32,900	31,100	30,800	30,500
Economic families, two persons or more										
Total	12,500	12,800	12,700	13,100	13,800	13,600	14,400	13,200	13,000	12,800
Lowest quintile	700	700	1,000	1,500	1,300	1,200	2,300	900	1,100	1,100
Second quintile	4,400	4,400	4,200	4,100	4,600	4,700	4,800	4,300	4,300	4,200
Third quintile	9,700	9,500	9,400	9,400	9,900	9,700	10,000	9,200	8,700	8,900
Fourth quintile	15,700	16,000	15,200	15,300	16,000	15,900	16,200	14,600	14,400	14,500
Highest quintile	32,100	33,200	33,600	35,200	37,000	36,300	38,800	36,800	36,400	35,300
Unattached individuals										
Total	4,700	4,800	4,600	4,500	4,800	5,300	5,200	4,800	4,900	5,300
Lowest quintile	100	100	100	200	200	300	500	300	100	300 ^E
Second quintile	600	600	500	500	500	400	400	400	500	500
Third quintile	1,500	1,900	1,600	1,600	1,800	1,900	2,300	2,100	2,300	2,300
Fourth quintile	5,300	5,700	5,200	5,100	5,500	5,500	5,700	5,600	5,500	5,600
Highest quintile	16,000	15,900	15,600	15,100	15,800	18,500	16,900	15,800	15,900	17,800
Shares										
percent										
All family units										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	0.8	0.7	1.1	1.8	1.3	1.2	2.3	1.0	1.1	1.2 ^E
Second quintile	4.6	4.8	4.3	4.3	4.6	4.8	5.1	4.9	5.1	5.1
Third quintile	13.1	12.8	12.6	12.0	12.3	12.3	11.9	11.9	11.8	12.0
Fourth quintile	25.1	24.7	24.4	23.7	23.6	23.1	22.9	22.5	22.1	22.2
Highest quintile	56.4	56.9	57.5	58.2	58.3	58.5	57.8	59.7	60.0	59.5
Economic families, two persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	1.1	1.1	1.6	2.3	1.9	1.8	3.2	1.4	1.7	1.7
Second quintile	7.0	6.9	6.7	6.3	6.6	6.9	6.7	6.6	6.6	6.6
Third quintile	15.5	14.9	14.9	14.3	14.4	14.3	13.9	13.9	13.4	13.9
Fourth quintile	25.1	25.0	24.0	23.3	23.3	23.4	22.4	22.2	22.2	22.7
Highest quintile	51.3	52.1	52.9	53.7	53.9	53.5	53.8	55.8	56.1	55.2
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	0.4	0.3	0.3	0.9	0.9	1.2	2.0	1.1	0.5	1.3 ^E
Second quintile	2.5	2.4	2.1	2.4	2.1	1.6	1.7	1.7	2.0	1.9
Third quintile	6.4	7.9	7.1	7.1	7.7	7.2	8.7	8.8	9.5	8.6
Fourth quintile	22.5	23.5	22.6	22.8	23.1	20.7	22.1	23.1	22.7	21.2
Highest quintile	68.2	66.0	67.9	66.8	66.2	69.3	65.5	65.3	65.3	67.1

Table 7.2-5

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada — Average after-tax income

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Average after-tax income	2003 constant dollars									
All family units										
Total	42,200	42,300	42,300	42,900	44,200	45,600	46,800	48,600	48,800	48,400
Lowest quintile	11,600	11,600	10,700	10,400	10,600	10,900	10,900	11,700	12,000	12,000
Second quintile	23,400	23,600	23,100	23,100	23,900	24,800	25,100	26,100	26,200	26,000
Third quintile	36,500	36,200	35,800	35,800	36,700	38,200	38,600	39,900	39,900	39,900
Fourth quintile	52,100	51,800	52,200	52,700	53,900	55,500	56,500	58,400	58,600	58,300
Highest quintile	87,200	88,400	89,800	92,700	96,000	98,700	102,800	106,900	107,100	105,800
Economic families, two persons or more										
Total	51,500	51,600	51,900	52,900	54,700	56,300	58,100	60,400	60,400	59,900
Lowest quintile	19,400	19,500	18,700	18,600	19,200	20,100	20,100	21,600	21,100	21,500
Second quintile	34,100	33,800	33,200	33,400	34,500	36,100	36,500	37,900	37,800	37,700
Third quintile	46,700	46,100	46,400	46,600	48,000	49,600	50,400	52,300	52,300	52,300
Fourth quintile	61,100	60,900	61,600	62,500	64,400	66,200	67,700	69,900	70,500	69,800
Highest quintile	95,900	97,500	99,600	103,400	107,500	109,600	115,600	120,400	120,600	118,100
Unattached individuals										
Total	22,000	22,300	21,900	21,900	22,300	23,500	23,600	24,700	25,300	25,600
Lowest quintile	7,100	6,800	6,100	5,900	6,000	5,800	6,000	6,300	6,900	6,700
Second quintile	13,600	13,600	12,900	12,700	13,200	13,600	13,800	14,300	14,700	14,600
Third quintile	17,700	18,100	17,600	17,500	18,300	19,000	19,400	20,300	21,000	20,700
Fourth quintile	25,900	26,500	26,400	26,300	26,900	27,800	28,200	29,500	30,000	30,000
Highest quintile	45,900	46,400	46,300	46,900	47,200	51,100	50,700	53,300	53,900	56,300
Income shares	percent									
All family units										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	6	6	5	5	5	5	5	5	5	5
Second quintile	11	11	11	11	11	11	11	11	11	11
Third quintile	17	17	17	17	17	17	16	16	16	16
Fourth quintile	25	24	25	24	24	24	24	24	24	24
Highest quintile	41	42	42	43	43	43	44	44	44	44
Economic families, two persons or more										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	8	8	7	7	7	7	7	7	7	7
Second quintile	13	13	13	13	13	13	13	12	12	13
Third quintile	18	18	18	18	18	18	17	17	17	18
Fourth quintile	24	24	24	24	24	24	23	23	23	23
Highest quintile	37	38	38	39	39	39	40	40	40	39
Unattached individuals										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	6	6	6	6	5	5	5	5	5	5
Second quintile	12	12	12	12	12	12	12	12	12	11
Third quintile	16	16	16	16	16	16	16	16	17	16
Fourth quintile	24	24	24	24	24	24	24	24	24	23
Highest quintile	42	42	42	43	42	44	43	43	43	44

Table 7.3-1

**Gini coefficients of market income, total income and after-tax income by selected family types, Canada
— Market income**

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Market income										
Economic families, two persons or more	0.436	0.439	0.448	0.453	0.452	0.439	0.444	0.445	0.445	0.439
Elderly families	0.567	0.578	0.570	0.589	0.579	0.563	0.558	0.543	0.550	0.549
Married couples	0.584	0.571	0.554	0.573	0.568	0.562	0.546	0.537	0.533	0.542
Other families	0.510	0.558	0.613	0.630	0.608	0.564	0.582	0.562	0.600	0.571
Non-elderly families	0.401	0.404	0.417	0.420	0.419	0.406	0.412	0.414	0.414	0.407
Married couples	0.386	0.405	0.418	0.427	0.429	0.406	0.398	0.422	0.414	0.392
No earners	0.644	0.657	0.621	0.633	0.609	0.604	0.592	0.615	0.600	0.609
One earner	0.389	0.437	0.401	0.437	0.430	0.416	0.419	0.449	0.413	0.414
Two earners	0.313	0.328	0.357	0.368	0.372	0.348	0.343	0.372	0.368	0.342
Two-parent families with children	0.353	0.357	0.369	0.369	0.362	0.360	0.372	0.372	0.370	0.369
No earners	0.913	0.877	0.885	0.875	0.898	0.854	0.892	0.870	0.824	0.810
One earner	0.412	0.403	0.445	0.442	0.483	0.468	0.486	0.487	0.482	0.495
Two earners	0.300	0.310	0.311	0.324	0.315	0.324	0.333	0.333	0.342	0.333
Three or more earners	0.281	0.291	0.294	0.290	0.272	0.271	0.290	0.300	0.280	0.307
Married couples with other relatives	0.329	0.330	0.327	0.338	0.331	0.312	0.360	0.347	0.352	0.342
Lone-parent families	0.613	0.597	0.604	0.595	0.563	0.545	0.517	0.518	0.527	0.530
Male	0.530	0.493	0.465	0.449	0.452	0.461	0.427	0.427	0.424	0.472
Female	0.619	0.607	0.614	0.609	0.569	0.546	0.520	0.528	0.537	0.524
No earners	0.896	0.875	0.853	0.885	0.911	0.894	0.830	0.838	0.796	0.793
One earner	0.452	0.452	0.442	0.453	0.455	0.424	0.415	0.422	0.442	0.448
Two or more earners	0.348	0.367	0.307	0.315	0.297	0.302	0.336	0.361	0.373	0.360
Other non-elderly families	0.433	0.419	0.406	0.406	0.456	0.416	0.419	0.403	0.416	0.399
Unattached individuals	0.609	0.590	0.597	0.600	0.590	0.596	0.580	0.572	0.564	0.574
Elderly males	0.719	0.667	0.694	0.684	0.699	0.680	0.676	0.673	0.634	0.666
Non-earner	0.691	0.651	0.688	0.701	0.696	0.682	0.694	0.694	0.641	0.669
Earner	0.660	0.617	0.601	0.534	0.587	0.607	0.550	0.526	0.541	0.594
Elderly females	0.722	0.713	0.688	0.695	0.674	0.682	0.682	0.666	0.672	0.657
Non-earner	0.728	0.718	0.691	0.700	0.671	0.689	0.690	0.670	0.684	0.678
Earner	0.446	0.513	0.483	0.549	0.611	0.490	0.499	0.530	0.510	0.466
Non-elderly males	0.534	0.528	0.540	0.547	0.526	0.516	0.499	0.499	0.490	0.509
Non-earner	0.882	0.874	0.906	0.899	0.901	0.905	0.915	0.898	0.871	0.859
Earner	0.439	0.436	0.442	0.439	0.422	0.432	0.418	0.421	0.408	0.434
Non-elderly females	0.548	0.526	0.554	0.559	0.557	0.590	0.560	0.551	0.544	0.552
Non-earner	0.833	0.822	0.859	0.859	0.851	0.830	0.838	0.857	0.850	0.816
Earner	0.424	0.413	0.424	0.431	0.429	0.489	0.456	0.443	0.441	0.473

Table 7.3-2

**Gini coefficients of market income, total income and after-tax income by selected family types, Canada
— Total income**

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Total income										
Economic families, two persons or more	0.341	0.349	0.357	0.365	0.367	0.361	0.370	0.368	0.369	0.363
Elderly families	0.310	0.330	0.313	0.322	0.319	0.315	0.316	0.306	0.316	0.313
Married couples	0.297	0.300	0.299	0.308	0.309	0.310	0.299	0.297	0.298	0.303
Other families	0.311	0.358	0.354	0.357	0.346	0.325	0.362	0.331	0.372	0.347
Non-elderly families	0.337	0.344	0.354	0.360	0.362	0.357	0.366	0.365	0.366	0.359
Married couples	0.331	0.354	0.368	0.380	0.383	0.366	0.361	0.382	0.374	0.353
No earners	0.367	0.348	0.374	0.395	0.377	0.415	0.412	0.432	0.401	0.386
One earner	0.323	0.365	0.340	0.379	0.365	0.364	0.369	0.390	0.350	0.355
Two earners	0.290	0.310	0.336	0.347	0.353	0.331	0.328	0.354	0.351	0.325
Two-parent families with children	0.300	0.307	0.314	0.319	0.315	0.320	0.333	0.329	0.328	0.328
No earners	0.276	0.285	0.268	0.263	0.283	0.289	0.301	0.313	0.331	0.276
One earner	0.322	0.310	0.353	0.352	0.391	0.381	0.400	0.401	0.405	0.407
Two earners	0.264	0.275	0.272	0.287	0.282	0.294	0.304	0.299	0.305	0.300
Three or more earners	0.254	0.266	0.271	0.269	0.250	0.251	0.273	0.277	0.259	0.283
Married couples with other relatives	0.288	0.291	0.291	0.298	0.296	0.283	0.328	0.313	0.320	0.310
Lone-parent families	0.350	0.352	0.352	0.355	0.359	0.352	0.356	0.357	0.354	0.365
Male	0.377	0.354	0.360	0.350	0.362	0.364	0.353	0.346	0.342	0.389
Female	0.335	0.342	0.329	0.336	0.338	0.329	0.337	0.347	0.336	0.336
No earners	0.231	0.244	0.201	0.187	0.246	0.250	0.206	0.216	0.187	0.187
One earner	0.296	0.307	0.293	0.298	0.295	0.283	0.288	0.296	0.299	0.296
Two or more earners	0.270	0.267	0.247	0.256	0.242	0.234	0.276	0.293	0.282	0.285
Other non-elderly families	0.335	0.329	0.338	0.341	0.383	0.359	0.360	0.341	0.356	0.339
Unattached individuals	0.407	0.409	0.422	0.426	0.420	0.442	0.428	0.424	0.418	0.435
Elderly males	0.348	0.323	0.350	0.346	0.370	0.337	0.323	0.346	0.317	0.347
Non-earner	0.284	0.284	0.312	0.320	0.323	0.314	0.303	0.335	0.287	0.300
Earner	0.505	0.455	0.448	0.375	0.443	0.404	0.352	0.345	0.357	0.405
Elderly females	0.229	0.270	0.290	0.295	0.277	0.276	0.286	0.293	0.304	0.293
Non-earner	0.221	0.261	0.278	0.282	0.261	0.265	0.276	0.277	0.298	0.288
Earner	0.265	0.348	0.364	0.318	0.354	0.311	0.319	0.353	0.321	0.277
Non-elderly males	0.434	0.439	0.447	0.455	0.441	0.449	0.434	0.433	0.423	0.445
Non-earner	0.387	0.413	0.404	0.421	0.408	0.464	0.411	0.445	0.474	0.466
Earner	0.396	0.398	0.401	0.400	0.387	0.402	0.389	0.392	0.375	0.403
Non-elderly females	0.418	0.420	0.445	0.445	0.446	0.503	0.474	0.458	0.460	0.478
Non-earner	0.399	0.383	0.429	0.415	0.407	0.448	0.456	0.447	0.448	0.446
Earner	0.385	0.382	0.388	0.396	0.392	0.458	0.426	0.413	0.412	0.444

Table 7.3-3

**Gini coefficients of market income, total income and after-tax income by selected family types, Canada —
After-tax income**

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
After-tax income										
Economic families, two persons or more	0.298	0.304	0.313	0.320	0.322	0.317	0.327	0.327	0.329	0.323
Elderly families	0.260	0.277	0.257	0.267	0.262	0.260	0.263	0.259	0.269	0.268
Married couples	0.241	0.243	0.240	0.250	0.247	0.251	0.244	0.247	0.251	0.255
Other families	0.269	0.311	0.304	0.311	0.299	0.281	0.312	0.293	0.322	0.308
Non-elderly families	0.297	0.303	0.313	0.319	0.321	0.316	0.325	0.326	0.327	0.321
Married couples	0.291	0.311	0.323	0.334	0.338	0.325	0.320	0.340	0.335	0.315
No earners	0.328	0.304	0.328	0.348	0.335	0.371	0.375	0.393	0.369	0.351
One earner	0.276	0.312	0.298	0.334	0.323	0.327	0.327	0.351	0.314	0.315
Two earners	0.255	0.273	0.290	0.300	0.309	0.287	0.285	0.309	0.311	0.288
Two-parent families with children	0.259	0.265	0.273	0.277	0.271	0.275	0.288	0.287	0.287	0.287
No earners	0.266	0.276	0.257	0.249	0.273	0.279	0.276	0.305	0.325	0.267
One earner	0.257	0.251	0.289	0.290	0.312	0.308	0.325	0.331	0.337	0.338
Two earners	0.225	0.233	0.233	0.246	0.242	0.249	0.258	0.258	0.263	0.260
Three or more earners	0.221	0.231	0.237	0.236	0.216	0.220	0.239	0.241	0.229	0.247
Married couples with other relatives	0.253	0.255	0.260	0.264	0.267	0.254	0.292	0.281	0.285	0.275
Lone-parent families	0.300	0.299	0.310	0.312	0.316	0.308	0.313	0.318	0.314	0.322
Male	0.310	0.293	0.333	0.306	0.325	0.314	0.306	0.299	0.304	0.338
Female	0.292	0.295	0.290	0.297	0.300	0.294	0.303	0.314	0.302	0.303
No earners	0.223	0.235	0.197	0.185	0.238	0.230	0.203	0.215	0.185	0.184
One earner	0.251	0.259	0.253	0.258	0.253	0.244	0.251	0.259	0.263	0.263
Two or more earners	0.230	0.219	0.218	0.230	0.215	0.212	0.251	0.269	0.250	0.253
Other non-elderly families	0.300	0.295	0.309	0.316	0.349	0.329	0.334	0.315	0.329	0.312
Unattached individuals	0.348	0.353	0.367	0.374	0.367	0.383	0.375	0.376	0.370	0.384
Elderly males	0.270	0.261	0.283	0.282	0.310	0.273	0.262	0.291	0.264	0.289
Non-earner	0.225	0.233	0.250	0.260	0.267	0.256	0.250	0.281	0.240	0.249
Earner	0.404	0.375	0.385	0.316	0.393	0.330	0.279	0.295	0.299	0.343
Elderly females	0.184	0.214	0.230	0.234	0.220	0.220	0.227	0.246	0.256	0.240
Non-earner	0.178	0.207	0.220	0.224	0.208	0.210	0.218	0.229	0.252	0.235
Earner	0.221	0.280	0.310	0.260	0.282	0.270	0.256	0.324	0.269	0.236
Non-elderly males	0.382	0.392	0.396	0.410	0.393	0.400	0.389	0.392	0.382	0.402
Non-earner	0.350	0.383	0.370	0.394	0.381	0.438	0.389	0.413	0.443	0.433
Earner	0.349	0.354	0.354	0.359	0.341	0.354	0.346	0.352	0.334	0.362
Non-elderly females	0.370	0.371	0.403	0.401	0.401	0.444	0.426	0.414	0.415	0.427
Non-earner	0.353	0.347	0.406	0.379	0.374	0.416	0.421	0.416	0.413	0.410
Earner	0.343	0.339	0.349	0.357	0.350	0.397	0.377	0.369	0.368	0.393

Table 7.4-1

Average income by after-tax income quintiles, showing adjustment for family size, Canada — Market income

	Market income		
	Unadjusted average	Average family size	Adjusted average
	dollars		dollars
2003			
Total - Economic families, 2 persons or more	64,900	3.06^E	36,900
Lowest quintile	14,200 ^E	3.15 ^E	7,700
Second quintile	33,900 ^E	3.07 ^E	18,700
Third quintile	55,600	3.16 ^E	30,600
Fourth quintile	77,900	3.04 ^E	44,000
Highest quintile	142,800	2.88 ^E	83,500
2002			
Total - Economic families, 2 persons or more	65,600	3.07	37,300
Lowest quintile	13,700	3.12	7,400
Second quintile	34,200	3.12	18,700
Third quintile	55,300	3.16	30,500
Fourth quintile	78,400	3.06	44,000
Highest quintile	146,700	2.88	86,200
2001			
Total - Economic families, 2 persons or more	65,800	3.09	37,300
Lowest quintile	13,700	3.17	7,300
Second quintile	34,100	3.10	18,700
Third quintile	55,600	3.17	30,500
Fourth quintile	78,800	3.09	44,100
Highest quintile	146,700	2.90	85,800
2000			
Total - Economic families, 2 persons or more	65,100	3.09	36,700
Lowest quintile	14,100	3.17	7,600
Second quintile	34,100	3.11	18,600
Third quintile	55,000	3.15	30,300
Fourth quintile	78,400	3.11	43,700
Highest quintile	144,100	2.92	83,300
1999			
Total - Economic families, 2 persons or more	62,300	3.10	35,200
Lowest quintile	12,900	3.18	6,900
Second quintile	33,300	3.15	18,000
Third quintile	53,700	3.16	29,500
Fourth quintile	76,200	3.13	42,200
Highest quintile	135,500	2.90	79,400
1998			
Total - Economic families, 2 persons or more	60,400	3.11	34,100
Lowest quintile	11,300	3.18	6,000
Second quintile	30,300	3.11	16,400
Third quintile	52,100	3.22	28,300
Fourth quintile	74,500	3.15	41,100
Highest quintile	133,600	2.89	78,700
1997			
Total - Economic families, 2 persons or more	57,800	3.11	32,700
Lowest quintile	11,100	3.18	6,000
Second quintile	29,000	3.17	15,500
Third quintile	49,200	3.18	26,900
Fourth quintile	72,600	3.18	39,900
Highest quintile	127,200	2.86	75,200
1996			
Total - Economic families, 2 persons or more	56,300	3.12	31,800
Lowest quintile	10,800	3.24	5,700
Second quintile	28,600	3.15	15,400
Third quintile	49,400	3.21	26,900
Fourth quintile	70,400	3.14	39,000

Table 7.4-1 – continued

Average income by after-tax income quintiles, showing adjustment for family size, Canada — Market income

	Market income		
	Unadjusted average	Average family size	Adjusted average
Highest quintile	122,200	2.85	72,200
1995			
Total - Economic families, 2 persons or more	56,300	3.12	31,800
Lowest quintile	11,300	3.23	6,000
Second quintile	30,200	3.20	16,100
Third quintile	49,100	3.18	26,800
Fourth quintile	70,600	3.14	39,000
Highest quintile	120,300	2.85	71,000
1994			
Total - Economic families, 2 persons or more	55,600	3.14	31,200
Lowest quintile	10,900	3.20	5,800
Second quintile	30,100	3.22	15,900
Third quintile	49,500	3.26	26,600
Fourth quintile	70,300	3.15	38,800
Highest quintile	117,000	2.85	68,700

Table 7.4-2

Average income by after-tax income quintiles, showing adjustment for family size, Canada — Total income

	Total income		
	Unadjusted average	Average family size	Adjusted average
	dollars		dollars
2003			
Total - Economic families, 2 persons or more	72,700	3.06^E	41,600
Lowest quintile	24,600	3.15 ^E	13,800
Second quintile	43,900	3.07 ^E	24,900
Third quintile	63,300	3.16 ^E	35,200
Fourth quintile	84,300	3.04 ^E	47,900
Highest quintile	147,300	2.88 ^E	86,300
2002			
Total - Economic families, 2 persons or more	73,400	3.07	42,100
Lowest quintile	24,000	3.12	13,500
Second quintile	44,200	3.12	24,800
Third quintile	63,000	3.16	35,200
Fourth quintile	84,800	3.06	47,900
Highest quintile	151,000	2.88	88,800
2001			
Total - Economic families, 2 persons or more	73,600	3.09	42,000
Lowest quintile	24,500	3.17	13,600
Second quintile	44,200	3.10	25,000
Third quintile	63,300	3.17	35,200
Fourth quintile	85,100	3.09	47,900
Highest quintile	150,800	2.90	88,300
2000			
Total - Economic families, 2 persons or more	72,500	3.09	41,200
Lowest quintile	24,400	3.17	13,600
Second quintile	43,600	3.11	24,500
Third quintile	62,200	3.15	34,700
Fourth quintile	84,100	3.11	47,100
Highest quintile	148,200	2.92	85,800
1999			
Total - Economic families, 2 persons or more	69,900	3.10	39,800
Lowest quintile	23,200	3.18	12,900
Second quintile	43,100	3.15	24,100
Third quintile	61,100	3.16	34,000
Fourth quintile	82,300	3.13	45,900
Highest quintile	139,800	2.90	82,100
1998			
Total - Economic families, 2 persons or more	68,400	3.11	39,000
Lowest quintile	22,300	3.18	12,400
Second quintile	40,900	3.11	23,000
Third quintile	59,900	3.22	33,000
Fourth quintile	80,800	3.15	45,000
Highest quintile	138,300	2.89	81,600
1997			
Total - Economic families, 2 persons or more	66,000	3.11	37,600
Lowest quintile	21,800	3.18	12,100
Second quintile	39,700	3.17	22,100
Third quintile	57,500	3.18	31,900
Fourth quintile	78,700	3.18	43,600
Highest quintile	132,300	2.86	78,400
1996			
Total - Economic families, 2 persons or more	64,600	3.12	36,800
Lowest quintile	21,500	3.24	11,800
Second quintile	39,400	3.15	22,000
Third quintile	57,500	3.21	31,700
Fourth quintile	77,300	3.14	43,100

Table 7.4-2 – continued

Average income by after-tax income quintiles, showing adjustment for family size, Canada — Total income

	Total income		
	Unadjusted average	Average family size	Adjusted average
Highest quintile	127,300	2.85	75,400
1995			
Total - Economic families, 2 persons or more	64,300	3.12	36,600
Lowest quintile	22,100	3.23	12,200
Second quintile	40,400	3.20	22,400
Third quintile	57,100	3.18	31,700
Fourth quintile	76,900	3.14	42,900
Highest quintile	125,200	2.85	74,100
1994			
Total - Economic families, 2 persons or more	64,000	3.14	36,200
Lowest quintile	22,100	3.20	12,300
Second quintile	40,900	3.22	22,600
Third quintile	57,900	3.26	31,600
Fourth quintile	77,100	3.15	42,900
Highest quintile	121,800	2.85	71,700

Table 7.4-3

Average income by after-tax income quintiles, showing adjustment for family size, Canada — After-tax income

	After-tax income		
	Unadjusted average	Average family size	Adjusted average
	dollars		dollars
2003			
Total - Economic families, 2 persons or more	59,900	3.06^E	34,300
Lowest quintile	23,400	3.15 ^E	13,100
Second quintile	39,500	3.07 ^E	22,500
Third quintile	54,200	3.16 ^E	30,200
Fourth quintile	69,800	3.04 ^E	39,700
Highest quintile	112,500	2.88 ^E	66,000
2002			
Total - Economic families, 2 persons or more	60,400	3.07	34,600
Lowest quintile	22,800	3.12	12,800
Second quintile	39,800	3.12	22,400
Third quintile	54,100	3.16	30,200
Fourth quintile	70,400	3.06	39,800
Highest quintile	115,200	2.88	67,800
2001			
Total - Economic families, 2 persons or more	60,400	3.09	34,500
Lowest quintile	23,500	3.17	13,100
Second quintile	39,700	3.10	22,500
Third quintile	54,000	3.17	30,000
Fourth quintile	70,200	3.09	39,500
Highest quintile	114,700	2.90	67,200
2000			
Total - Economic families, 2 persons or more	58,100	3.09	33,000
Lowest quintile	21,900	3.17	12,200
Second quintile	38,400	3.11	21,700
Third quintile	51,900	3.15	29,100
Fourth quintile	67,900	3.11	38,100
Highest quintile	110,100	2.92	63,900
1999			
Total - Economic families, 2 persons or more	56,300	3.10	32,100
Lowest quintile	21,800	3.18	12,200
Second quintile	38,100	3.15	21,400
Third quintile	51,000	3.16	28,500
Fourth quintile	66,500	3.13	37,200
Highest quintile	104,200	2.90	61,100
1998			
Total - Economic families, 2 persons or more	54,700	3.11	31,200
Lowest quintile	20,800	3.18	11,600
Second quintile	36,100	3.11	20,400
Third quintile	49,700	3.22	27,400
Fourth quintile	64,600	3.15	36,000
Highest quintile	102,300	2.89	60,300
1997			
Total - Economic families, 2 persons or more	52,900	3.11	30,200
Lowest quintile	20,100	3.18	11,200
Second quintile	35,200	3.17	19,700
Third quintile	47,900	3.18	26,600
Fourth quintile	63,200	3.18	35,100
Highest quintile	98,200	2.86	58,200
1996			
Total - Economic families, 2 persons or more	51,900	3.12	29,600
Lowest quintile	20,200	3.24	11,100
Second quintile	34,800	3.15	19,500
Third quintile	47,700	3.21	26,400
Fourth quintile	62,000	3.14	34,700

Table 7.4-3 – continued

Average income by after-tax income quintiles, showing adjustment for family size, Canada — After-tax income

	After-tax income		
	Unadjusted average	Average family size	Adjusted average
Highest quintile	94,700	2.85	56,100
1995			
Total - Economic families, 2 persons or more	51,600	3.12	29,400
Lowest quintile	21,100	3.23	11,700
Second quintile	35,600	3.20	19,800
Third quintile	47,200	3.18	26,300
Fourth quintile	61,100	3.14	34,200
Highest quintile	92,900	2.85	55,100
1994			
Total - Economic families, 2 persons or more	51,500	3.14	29,200
Lowest quintile	21,000	3.20	11,800
Second quintile	36,100	3.22	20,000
Third quintile	48,000	3.26	26,300
Fourth quintile	61,400	3.15	34,200
Highest quintile	90,900	2.85	53,600

Low income

A person in low income is someone whose family income falls below Statistics Canada's low income cut-offs (LICOs). The cut-offs reflect an income level at which a family is likely to spend significantly more of its income on food, shelter and clothing than the average family.

Low income cut-offs have been calculated using both total income (that is, income after government transfers but before taxes), and after-tax income. The analysis below provides after-tax low income information. Statistics Canada considers this measure to be preferable for two main reasons. First, income taxes and transfers are essentially two methods of income redistribution. The before-tax rates only partly reflect the redistributive impact of Canada's tax/transfer system, by including the effect of transfers but not the effect of income taxes. Second, since the purchase of necessities is made with after-tax dollars, it is logical to use people's after-tax income to draw conclusions about their overall economic well-being.

When is someone counted as being in low income? Low income cut-offs depend on family size since larger families need more income to meet their needs. The cut-offs also take into account the varying costs by community size. In 2003, a family of four living in a city with a population of half a million or more would be counted as low income if the total of the after-tax income for all family members fell below the cut-off of \$31,277. For the same family living in a rural area, the cut-off was \$20,460.

Low income rate for families in 2003 has stabilized

The low income rate for families of 2 persons or more fell for five consecutive years starting in 1997. In 2002, it increased to 8.6% from 7.9% in 2001 and then remained stable at 8.4% in 2003, an estimated 726,000 families.

Since 1998 there has been a slight improvement in the financial situation of families living below the low income cut-off. On average, in 2003, a family would have needed an additional \$7,000 to bring their income up to the low income cut-off compared to \$7,600 in 1998.

After reaching a maximum of 38% in 1997, the low income rate for unattached individuals showed a decreasing trend to 29% in 2003. The low income rate for unattached elderly females was at 19%, still well above the Canadian population (16%). However, this rate has been gradually decreasing for over two decades from 57% in 1980. The rate for unattached elderly males has been decreasing from a high of 47% in 1980 to 15% in 2003.

Low income rate varies by family composition and number of earners

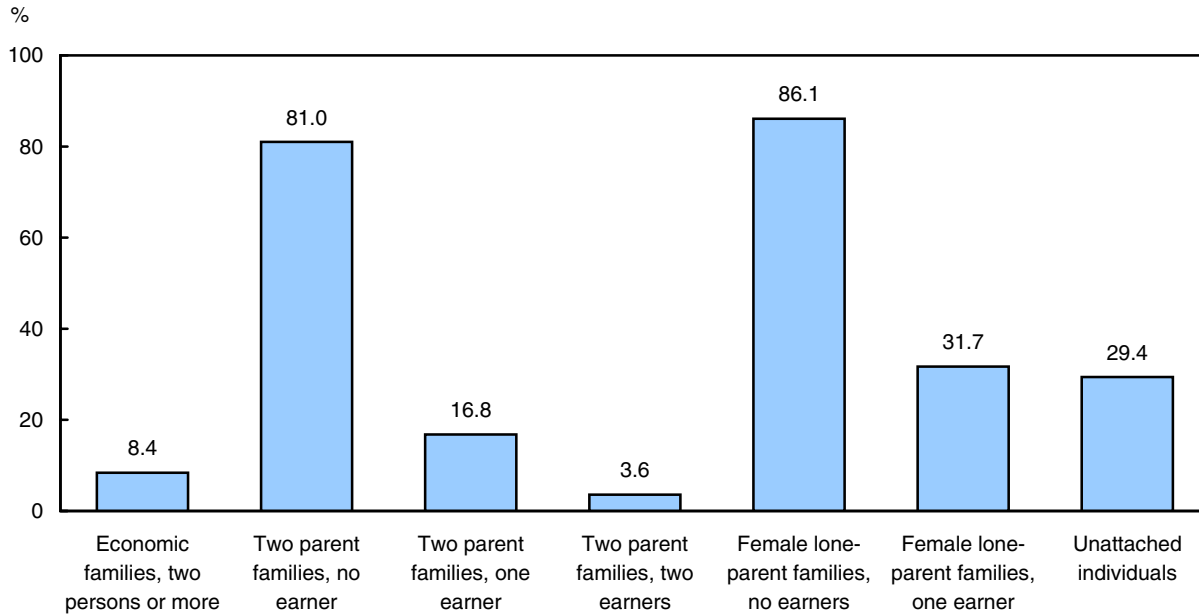
The low income rate of elderly families was the lowest among major family types at 2.7%. The rate for non-elderly families was 9.3% in 2003, representing a decrease of 4.2 percentage points since 1996. For married couples with no children, the low income rate varies from 2.9% with two income earners to 29.3% with no earners. Overall, married couples with no children had a low income rate of 6.5% in 2003.

For the 3 million two-parent families with children, the low income rate was 6.6%. Out of all two-parent families, almost two-thirds had two earners (1,902,000) in 2003. The low income rate for two-parent families with two earners was 3.6% (down from 3.8% the previous year). Of the estimated 448,000 two-parent families with one earner, 16.8% were in low income. Although relatively

few in number, 81% of the 50,000 two-parent families with no earners experienced low income in 2003. Over the past two decades, this rate has not dropped below 69% (the rate in 1997).

Chart 8.1

Majority of families with no earner were in low income, 2003



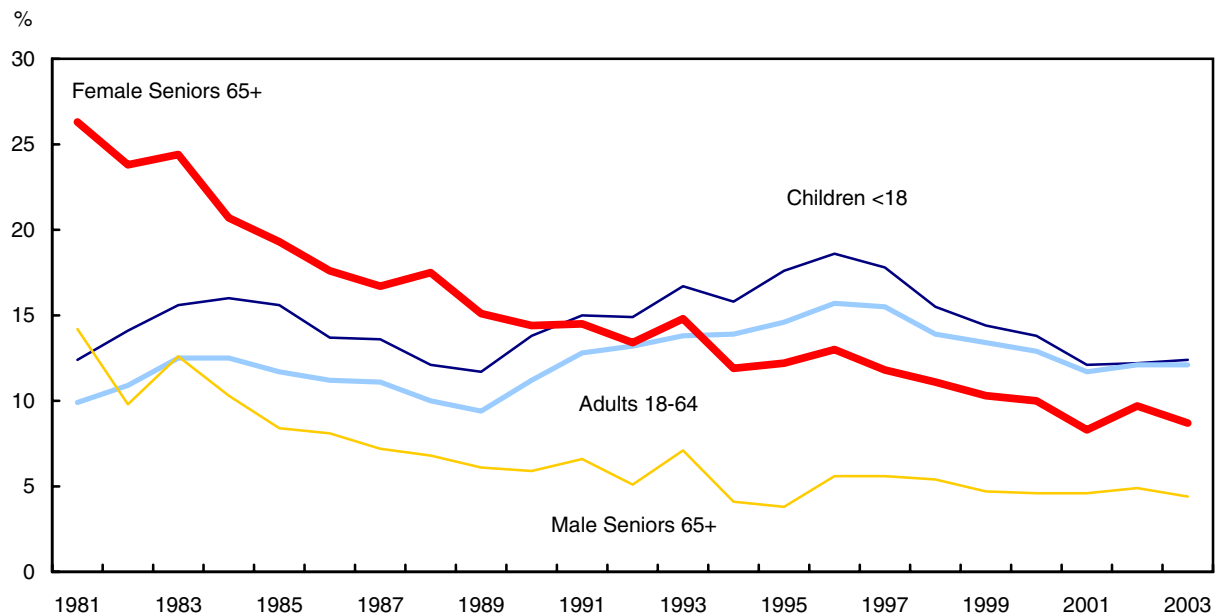
Low income rate for female lone-parent families decreases

From 1996 to 2001 the low income rate for female lone-parent families decreased from 53% to 34%. The low income rate for female lone-parent families grew to 39% in 2002 and then diminished slightly to 38% in 2003. Of the 541,000 female lone-parent families in 2003, 208,000 families were living in low income in 2003. About 82% of lone-parent families headed by women had earnings in 2003 (about the same rate as in 2002) while in 1996 the corresponding figure was 62%. Although the low income rate of female lone-parent families with one earner was about four times the average for all families (32% versus 8.4%), they were much better off than lone mothers without earnings; 86% of the latter experienced low income in 2003.

On the other hand, the low income rate for lone-parent families headed by men halved since 1996, when it stood at 25%. By 2003, it went down to 12.6%.

Chart 8.2

Low-income rates of children, adults of working age, and seniors, 1981 to 2003



Low income rate for persons unchanged between 2002 and 2003

After climbing throughout the early 1990s, the prevalence of low income among all Canadians peaked in 1996, at 15.7%, and then declined to 11.6% in 2002. In 2003, 11.5% of all individuals were living in low income (about 3.6 million persons). Low income was more prevalent among women than men (12.1% versus 10.9% in 2003).

About 843,000 children under 18 were living in low income families in 2003, down from 1,304,000 in 1996. On an after-tax basis, the proportion of children living in families in low income has been falling from 18.6% (peak in 1996) to 12.1% in 2001. Since then, it did not change significantly. In 2003, the percentage of children in low income was at 12.4%.

Just over half of all children in low income families (843,000) live in two parent families (433,000). The low income rate of children living in two-parent families (7.7%) was much lower than that of children living in female lone-parent families (41%) in 2003. There were 365,000 children in low income in female lone parent families.

The low income rate among seniors has continued its downward trend since the early 1980s. In 2003, 6.8% of seniors were living below Statistics Canada's low-income cut-off, down from 21.3% in 1980 and 9.8% in 1996.

Among seniors aged 65 and over, low income rates and trends varied by gender. Until 2000, low income rates for senior women have been more than double those for senior men. Since 2001, the rates for senior women have been less than twice those for senior men. In 2003, the low income rate for women aged 65 and over was 8.7%, the respective rate for men was 4.4%. Historically, the low income rate for senior men has been dropping from about 15% in 1980 until it stabilised at around 5% in the mid 1990's. For senior women, the low income rate has been diminishing gradually since 1980, when the rate was about 27%.

Seniors living on their own, as unattached individuals did not fare as well as those living in families: 18% were in low income in 2003, compared with only 2.2% of seniors living in an economic family. The rate was 19% for unattached elderly women and 15% for unattached elderly men.

People in the 18 to 64 age range accounted for just over two-thirds of the total low income population. Their low income rate was close to the average rate for the population at large: 12.1% of individuals in this age group were in low income in 2003.

Crossing the LICO line

A family's income often changes substantially over time. A breadwinner may lose a job or a second family member may enter the labour market. The family itself may experience a change, such as marital separation, which often affects income. The birth of a child, an older relative joining the household or even a move to a larger city can affect income needs. Such changes can cause a family to "cross the line", moving into or out of low income.

Of all persons in low income in 2002, one-third was no longer below the line in 2003, while the remaining two-thirds stayed in low income both years. Of all people in low income in 2003, 34% had not been in low income the year before. In short, there is clearly some turnover in the low income population from one year to the next, even when the overall low income rate does not change much, as was the case between 2002 and 2003. At least for some, low income is not a persistent state. However, this level of turnover also means that, over a longer period, the number of people that experience low income at some point in time is much greater than one might conclude based on annual low income rates.

Low income touched more than one in five people over a six-year period

According to data referring to the period from 1996 to 2001, a quarter (25.4%) of all Canadians experienced low income at some time over a six-year period. This reflects the fact that, for some, low income is a transitory experience. About 8.6% experienced one year of low income and 5.4% experienced two years (not necessarily consecutive). At the other extreme, 3.4% of the population was in low income throughout the full six years. Among all those below the cut-off at some time during the six-year period, the average spent 2.8 years in low income.

Among children under 18 years of age in 1996, 30.2% were in families that experienced low income at some time over the 1996 to 2001 period. About 9.6% were in low income for one year, 3.3% for all six years. The average number of years in low income for children was 2.8, about the same as the average for all persons.

At some time during the 1996 to 2001 period, 13.7% of persons 65 years or older in 1996, experienced low income. While this rate is below the 25.4% rate for the whole population, 4.3% seniors experienced six years of low income which is above the rate for all Canadians (3.4%).

Chart 8.3

Persons experiencing low income at least one year at some time during six years from 1996 to 2001

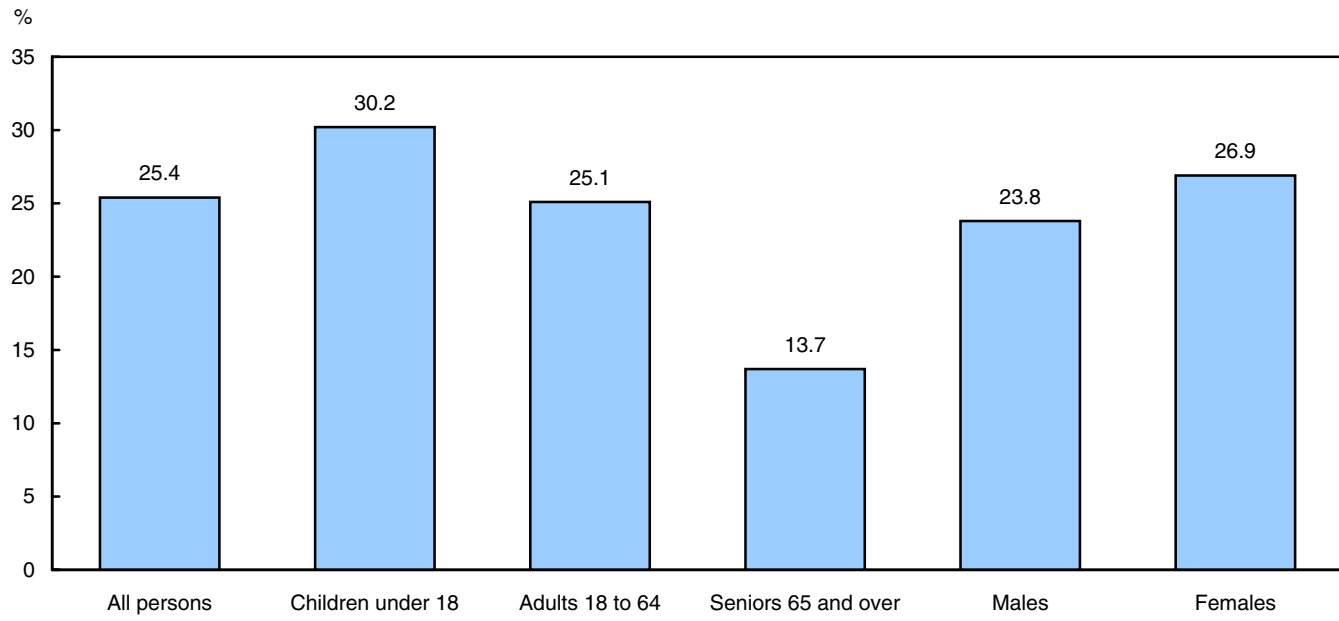


Table 8.1-1

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Canada

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	13.7	14.6	15.7	15.3	13.7	13.0	12.5	11.2	11.6	11.5
Under 18 years	15.8	17.6	18.6	17.8	15.5	14.4	13.8	12.1	12.2	12.4
18 to 64 years	13.9	14.6	15.7	15.5	13.9	13.4	12.9	11.7	12.1	12.1
65 years and over	8.6	8.6	9.8	9.1	8.6	7.8	7.6	6.7	7.6	6.8
Males	12.5	13.6	14.9	14.3	12.8	12.4	11.4	10.3	10.7	10.9
Under 18 years	15.4	17.3	19.1	18.0	16.0	14.7	13.4	12.0	12.7	12.6
18 to 64 years	12.7	13.7	14.8	14.3	12.9	12.7	11.8	10.6	11.0	11.4
65 years and over	4.1	3.8	5.6	5.6	5.4	4.7	4.6	4.6	4.9	4.4
Females	14.9	15.6	16.5	16.3	14.5	13.6	13.6	12.1	12.4	12.1
Under 18 years	16.3	17.9	18.1	17.5	14.9	14.1	14.2	12.2	11.8	12.1
18 to 64 years	15.0	15.4	16.6	16.7	15.0	14.0	14.1	12.8	13.1	12.7
65 years and over	11.9	12.2	13.0	11.8	11.1	10.3	10.0	8.3	9.7	8.7
Economic family persons	10.6	11.6	12.5	11.9	10.4	9.7	9.3	8.1	8.6	8.5
Males	9.6	10.7	11.8	10.9	9.6	9.1	8.4	7.4	8.0	8.0
Females	11.6	12.4	13.2	12.8	11.1	10.2	10.0	8.7	9.2	9.1
Elderly persons	2.3	1.9	2.8	3.4	3.3	2.2	2.1	1.9	2.4	2.2
Elderly males	2.1	1.9	2.5	3.0	2.7	2.0	1.7	1.9	2.3	2.0 ^E
Elderly females	2.5	1.9	3.1	3.8	3.9	2.3	2.5	1.9	2.4	2.3 ^E
Persons under 18 years of age	15.8	17.6	18.6	17.8	15.5	14.4	13.8	12.1	12.2	12.4
In two-parent families	10.2	11.8	12.4	11.7	9.8	9.3	9.5	8.2	7.2	7.7
In female lone-parent families	50.4	53.5	55.8	53.2	46.1	41.9	40.1	37.4	43.0	40.9
In all other economic families ¹	25.2	21.5	23.0	25.0	22.2	24.2	14.4	10.4	10.9	13.8 ^E
Persons 18 to 64 years of age	9.5	10.3	11.2	10.6	9.2	8.8	8.4	7.3	8.1	8.0
Males	8.0	9.0	9.8	8.9	7.8	7.8	7.4	6.3	7.0	7.1
Females	10.8	11.5	12.5	12.1	10.6	9.8	9.5	8.3	9.2	8.9
Unattached individuals	35.0	35.0	37.3	37.9	35.1	34.0	32.9	30.8	29.5	29.4
Males	32.5	33.8	35.8	36.6	33.8	32.9	30.0	28.4	27.1	28.4
Females	37.4	36.1	38.8	39.2	36.4	35.1	35.6	33.2	32.0	30.5
Elderly persons	22.3	23.1	25.4	22.0	20.8	21.0	20.6	18.1	19.4	17.7
Elderly males	13.1	12.1	19.8	17.2	17.5	17.2	17.6	16.8	15.9	14.7
Elderly females	25.3	26.7	27.3	23.7	22.0	22.3	21.6	18.6	20.7	18.9
Persons under 65 years of age	39.9	39.6	41.9	43.8	40.4	38.7	37.3	35.3	33.2	33.6
Males, under 65 years	35.7	37.5	38.4	39.8	36.5	35.4	32.1	30.3	29.0	30.7
Females, under 65 years	45.7	42.5	46.9	49.5	45.8	43.4	44.3	42.1	39.0	37.5

Table 8.1-1 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Canada

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	3,898	4,185	4,556	4,474	4,024	3,851	3,741	3,394	3,536	3,552
Under 18 years	1,102	1,228	1,304	1,242	1,080	1,001	955	835	839	843
18 to 64 years	2,520	2,675	2,922	2,921	2,645	2,572	2,511	2,313	2,413	2,450
65 years and over	276	282	330	312	299	277	275	246	284	258
Males	1,760	1,931	2,135	2,074	1,875	1,817	1,686	1,545	1,628	1,674
Under 18 years	552	617	681	646	575	522	469	418	448	441
18 to 64 years	1,150	1,260	1,372	1,344	1,219	1,223	1,144	1,052	1,098	1,159
65 years and over	57	54	82	84	81	72	73	75	81	74
Females	2,139	2,255	2,420	2,400	2,150	2,033	2,055	1,849	1,908	1,878
Under 18 years	550	611	623	595	505	480	485	416	391	402
18 to 64 years	1,370	1,415	1,550	1,577	1,427	1,349	1,367	1,262	1,314	1,292
65 years and over	219	229	248	228	218	205	202	170	203	184
Economic family persons	2,625	2,889	3,146	3,012	2,645	2,489	2,396	2,104	2,273	2,265
Males	1,182	1,329	1,460	1,370	1,215	1,161	1,081	952	1,050	1,053
Females	1,443	1,559	1,686	1,642	1,429	1,329	1,315	1,153	1,223	1,212
Elderly persons	51	43	65	81	80	53	52	48	61	58
Elderly males	24	22	30	37	33	26	22	25	31	28 ^E
Elderly females	27	21	35	44	46	28	30	23	31	30 ^E
Persons under 18 years of age	1,102	1,228	1,304	1,242	1,080	1,001	955	835	839	843
In two-parent families	589	688	717	672	558	531	540	464	406	433
In female lone-parent families	438	485	522	495	451	396	372	337	397	365
In all other economic families ¹	75	55	65	74	71	75	43	33	36	45 ^E
Persons 18 to 64 years of age	1,473	1,618	1,777	1,689	1,485	1,434	1,389	1,222	1,372	1,364
Males	606	691	749	687	607	613	590	509	571	584
Females	867	927	1,028	1,002	878	821	799	713	801	780
Unattached individuals	1,273	1,297	1,410	1,462	1,380	1,361	1,345	1,289	1,263	1,287
Males	577	601	675	704	659	657	605	593	577	621
Females	696	695	735	759	720	705	740	696	685	666
Elderly persons	226	239	265	231	219	223	223	197	222	201
Elderly males	33	32	52	47	48	47	51	50	50	47
Elderly females	193	208	213	184	171	177	172	147	172	154
Persons under 65 years of age	1,047	1,057	1,145	1,232	1,160	1,138	1,122	1,092	1,040	1,087
Males, under 65 years	544	570	624	657	611	610	554	543	527	575
Females, under 65 years	503	488	522	575	549	528	568	549	513	512

1. Includes persons under 18 years of age in elderly families.

Table 8.1-2

**Persons in low income after tax (92 LICO base), showing prevalence and estimated number —
Newfoundland and Labrador**

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	15.1	16.8	15.4	13.5	13.8	14.3	13.2	11.1	11.4	11.9
Under 18 years	19.5	21.3	20.9	18.2	18.9	20.0	17.7	13.7	14.0	15.5
18 to 64 years	14.9	17.1	15.3	13.5	13.9	14.3	13.4	11.6	12.2	12.6
65 years and over	5.0	3.2	2.5	2.9	2.7	2.8	3.6	3.4	2.2	2.1 ^E
Males	13.9	15.1	15.1	13.5	14.1	14.0	13.0	11.9	11.2	11.1
Under 18 years	19.1	20.1	22.2	20.6	21.5	21.1	19.8	16.4	15.2	11.7 ^E
18 to 64 years	13.7	15.1	14.2	12.5	13.4	13.7	12.6	11.9	11.5	12.3
65 years and over	0.4	0.6	2.2	2.3	1.4	F	1.3	1.9	1.7	2.8 ^E
Females	16.3	18.5	15.7	13.5	13.6	14.6	13.4	10.3	11.6	12.7
Under 18 years	19.9	22.4	19.6	15.7	16.4	18.9	15.6	10.8	12.8	19.4 ^E
18 to 64 years	16.2	19.1	16.4	14.5	14.3	14.8	14.2	11.3	13.0	12.8
65 years and over	8.8	5.4	2.8	3.4	3.7	5.1	5.5	4.7	2.6	1.5 ^E
Economic family persons	14.1	15.3	13.7	11.4	11.7	11.9	11.3	9.0	8.6	9.1
Males	13.1	14.0	13.5	11.6	11.9	11.3	11.1	9.5	8.6	7.7
Females	15.1	16.6	14.0	11.2	11.4	12.5	11.5	8.5	8.7	10.4
Elderly persons	2.4	0.8	1.0	1.1	0.9	0.4	1.1	0.8	1.0	F
Elderly males	0.5	0.7	1.9	2.2	1.2	F	1.5	1.5	2.0	F
Elderly females	4.4	0.8	F	F	0.5	0.8	0.8	F	F	F
Persons under 18 years of age	19.5	21.3	20.9	18.2	18.9	20.0	17.7	13.7	14.0	15.5
In two-parent families	14.5	15.8	16.0	12.9	13.9	14.2	11.7	10.0	9.0	8.1 ^E
In female lone-parent families	61.5	66.7	69.0	65.6	57.5	60.1	53.1	36.3	42.3	50.2
In all other economic families ¹	25.4	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	13.2	14.6	12.6	10.1	10.4	10.5	10.5	8.5	8.0	8.3
Males	12.0	13.1	11.5	9.2	9.8	9.1	9.3	8.1	7.2	7.5 ^E
Females	14.4	16.0	13.7	10.9	11.0	11.8	11.6	8.9	8.7	9.0
Unattached individuals	28.9	36.4	35.6	39.1	38.3	40.5	33.2	32.2	38.4	38.4
Males	27.1	32.9	35.7	37.7	41.3	45.6	32.8	35.5	39.4	41.9
Females	30.4	38.8	35.6	40.5	35.9	35.9	33.6	29.0	37.6	34.9
Elderly persons	12.9	9.8	F	9.3	8.5	10.0	11.5	11.5	6.8	8.6^E
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	17.5	13.1	F	F	10.4	13.8	15.3	13.9	9.3	F
Persons under 65 years of age	37.5	53.4	46.7	52.2	52.2	55.3	43.0	41.9	50.1	51.6
Males, under 65 years	33.9	43.6	42.3	44.5	49.2	56.2	38.8	41.6	47.0	49.4
Females, under 65 years	41.8	63.0	52.1	62.2	55.9	54.1	49.9	42.4	53.5	54.5

Table 8.1-2 – continued

Persons in low income after tax (92 LICO base), showing prevalence and estimated number — Newfoundland and Labrador

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	85	93	84	73	73	75	69	57	59	61
Under 18 years	28	30	28	23	23	24	20	15	15	16
18 to 64 years	54	62	55	48	49	50	46	40	42	44
65 years and over	F	F	F	F	F	F	F	F	F	F
Males	39	42	41	36	37	36	33	30	28	28
Under 18 years	14	14	15	13	13	13	11	9	8	6 ^E
18 to 64 years	25	27	26	22	23	24	22	20	20	21
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	46	52	44	37	37	39	35	27	30	33
Under 18 years	14	15	13	10	10	11	9	6	7	10 ^E
18 to 64 years	29	35	30	26	25	26	25	20	23	23
65 years and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	74	79	70	56	57	57	54	42	40	42
Males	35	36	34	29	29	27	26	22	20	18
Females	39	43	36	28	28	30	28	20	20	25
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	28	30	28	23	23	24	20	15	15	16
In two-parent families	18	19	19	14	14	14	11	9	F	F
In female lone-parent families	9	10	9	9	9	9	9	F	6	9 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	45	49	42	33	33	33	33	27	25	26
Males	20	22	19	15	16	14	14	12	11	11 ^E
Females	25	27	23	18	18	19	19	14	14	15
Unattached individuals	11	14	14	16	16	18	15	15	18	19
Males	F	F	7	7	8	10	7	8	9	10 ^E
Females	7	9	8	9	8	8	8	7	10	9
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 65 years of age	10	13	13	15	15	16	13	13	18	18
Males, under 65 years	F	F	7	7	8	10	7	8	9	10 ^E
Females, under 65 years	F	8	7	8	7	7	6	5	9	8 ^E

1. Includes persons under 18 years of age in elderly families.

Table 8.1-3

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Prince Edward Island

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	6.7	8.4	9.2	9.4	8.5	9.5	9.1	7.5	7.3	6.7
Under 18 years	8.0	9.5	10.3	10.4	7.4	8.3	7.7	5.8	7.1	4.9 ^E
18 to 64 years	6.7	8.6	9.4	9.7	9.0	10.6	10.2	8.9	7.8	7.9
65 years and over	3.5	4.8	6.2	5.5	8.1	6.5	5.9	3.7	5.8	4.5 ^E
Males	6.1	7.7	8.5	7.7	8.1	8.5	8.4	6.1	6.7	6.8^E
Under 18 years	7.7	8.5	9.7	8.5	9.0	8.2	8.8	4.2	7.2	5.2 ^E
18 to 64 years	6.0	8.0	9.4	8.5	8.4	9.4	9.3	7.6	6.6	7.9
65 years and over	F	3.5	F	1.4	4.6	4.2	2.7	2.1	6.0	3.7 ^E
Females	7.1	9.1	10.0	10.9	8.8	10.4	9.7	8.7	8.0	6.7
Under 18 years	8.2	10.7	10.8	12.3	5.8	8.4	6.7	7.3	6.9	4.5 ^E
18 to 64 years	7.4	9.2	9.4	10.9	9.6	11.7	11.1	10.1	8.9	7.8
65 years and over	3.7	5.8	10.8	8.6	10.8	8.2	8.4	5.0	5.6	5.1 ^E
Economic family persons	4.7	6.1	7.0	6.2	6.0	6.4	6.4	5.3	4.8	3.8^E
Males	3.8	5.0	5.9	4.3	5.6	5.5	6.2	4.1	4.3	3.7 ^E
Females	5.7	7.1	8.0	8.0	6.4	7.3	6.7	6.3	5.2	3.9 ^E
Elderly persons	F	0.9	3.9	2.6	5.7	4.9	3.9	2.9	1.8	2.7^E
Elderly males	F	0.9	F	F	F	3.7	2.5	2.5	F	3.7 ^E
Elderly females	F	0.9	F	F	F	F	F	3.3	F	F
Persons under 18 years of age	8.0	9.5	10.3	10.4	7.4	8.3	7.7	5.8	7.1	4.9^E
In two-parent families	3.5	5.7	7.4	4.8	3.5	4.8	5.5	3.7	4.8	4.8 ^E
In female lone-parent families	39.9	41.4	40.8	48.6	36.3	33.2	24.9	16.0	18.2	F
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	3.9	5.2	5.9	4.7	5.4	5.8	6.3	5.4	4.2	3.5^E
Males	2.4	3.9	5.1	2.9	4.6	4.6	5.6	4.4	3.1	2.9 ^E
Females	5.3	6.4	6.7	6.4	6.1	7.0	6.9	6.4	5.3	4.0 ^E
Unattached individuals	22.9	27.7	27.6	35.4	28.5	33.8	29.8	24.6	27.2	29.5
Males	28.3	31.3	30.4	36.3	28.5	33.6	26.7	22.5	28.8	33.2
Females	18.4	24.5	25.2	34.5	28.5	33.9	32.7	26.4	26.1	26.5 ^E
Elderly persons	9.9	13.5	11.0	12.5	13.9	10.7	11.0	5.9	14.2	8.5^E
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	8.8	13.0	14.3	13.6	12.4	11.7	13.2	7.8	13.3	10.1 ^E
Persons under 65 years of age	31.8	35.3	36.9	46.3	35.5	44.0	38.5	33.2	34.7	40.8
Males, under 65 years	34.7	35.2	36.9	41.4	30.3	38.1	30.8	26.9	32.5	40.1
Females, under 65 years	28.3	35.5	36.9	53.7	44.0	51.8	49.9	41.4	36.9	41.7 ^E

Table 8.1-3 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Prince Edward Island

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	9	11	12	13	11	13	12	10	10	9
Under 18 years	F	3	F	4	F	F	F	F	F	F
18 to 64 years	5	7	8	8	7	9	9	8	7	7
65 years and over	F	F	F	F	F	F	F	F	F	F
Males	4	5	6	5	5	6	6	4	4	5 ^E
Under 18 years	F	F	F	F	F	F	F	F	F	F
18 to 64 years	2	3	4	4	3	4	4	3	3	3
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	5	6	7	7	6	7	7	6	5	5
Under 18 years	F	F	F	F	F	F	F	F	F	F
18 to 64 years	3	4	4	5	4	5	5	4	4	3
65 years and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	6	7	8	7	7	8	8	6	F	F
Males	F	3	3	3	F	3	4	F	F	F
Females	3	4	5	5	F	4	4	4	F	F
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	F	3	F	4	F	F	F	F	F	F
In two-parent families	F	F	F	F	F	F	F	F	F	F
In female lone-parent families	F	F	F	F	F	F	F	F	F	F
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	3	4	4	3	4	4	5	4	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	2	2	3	2	F	3	3	2	F	F
Unattached individuals	3	4	4	5	4	5	5	4	4	5
Males	2	2	2	3	F	2	2	F	2	2 ^E
Females	1	2	2	3	2	3	3	2	2	2 ^E
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 65 years of age	3	3	3	5	4	5	4	3	3	4
Males, under 65 years	2	2	2	2	F	2	2	F	F	2 ^E
Females, under 65 years	F	F	F	2	F	2	2	2	F	F

1. Includes persons under 18 years of age in elderly families.

Table 8.1-4

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Nova Scotia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	13.4	13.9	13.9	14.1	14.1	11.4	11.6	10.6	9.9	10.7
Under 18 years	16.7	18.0	17.7	19.3	16.6	11.8	12.5	13.3	12.7	13.9
18 to 64 years	14.3	14.2	14.2	13.8	15.0	12.7	12.5	11.2	10.2	10.9
65 years and over	2.6	4.5	5.1	5.7	5.0	4.5	5.7	3.0	4.1	5.0 ^E
Males	12.9	13.2	11.4	11.0	11.4	11.0	11.1	10.3	9.9	10.1
Under 18 years	18.3	18.9	16.2	16.8	15.6	13.0	13.6	13.1	13.8	13.1 ^E
18 to 64 years	12.6	12.9	11.1	10.2	11.2	11.8	11.4	10.7	10.0	10.1
65 years and over	2.2	1.7	1.9	3.1	3.4	2.6	4.5	2.7	2.2	4.4 ^E
Females	13.9	14.6	16.3	16.9	16.6	11.8	12.1	10.8	9.9	11.3
Under 18 years	15.0	17.1	19.3	21.9	17.7	10.5	11.3	13.5	11.4	14.7 ^E
18 to 64 years	15.9	15.5	17.2	17.3	18.6	13.5	13.6	11.7	10.5	11.6
65 years and over	2.9	6.6	7.5	7.6	6.2	6.0	6.7	3.2	5.6	5.5 ^E
Economic family persons	11.0	11.3	11.2	11.5	11.4	8.3	8.6	7.8	7.3	8.2
Males	10.3	10.3	8.8	9.2	9.5	8.1	8.6	7.5	7.2	7.4
Females	11.6	12.2	13.4	13.9	13.2	8.4	8.7	8.1	7.4	8.9
Elderly persons	0.7	1.9	0.5	3.6	2.4	1.0	2.2	1.2	1.4	1.4^E
Elderly males	0.8	1.6	0.2	3.7	2.8	0.8	2.8	1.5	0.7	1.4 ^E
Elderly females	0.6	2.1	0.9	3.5	2.0	1.1	1.6	0.8	2.2	1.4 ^E
Persons under 18 years of age	16.7	18.0	17.7	19.3	16.6	11.8	12.5	13.3	12.7	13.9
In two-parent families	8.8	9.4	8.6	7.7	6.2	6.5	8.8	9.1	6.3	8.0 ^E
In female lone-parent families	55.2	63.2	65.3	73.0	68.6	41.3	35.9	40.9	39.1	38.5 ^E
In all other economic families ¹	35.3	F	25.5	32.9	26.9	22.3	19.3	15.4	39.3	23.9 ^E
Persons 18 to 64 years of age	10.0	9.8	10.0	9.5	10.7	8.0	8.1	6.8	6.2	7.2
Males	8.2	7.6	6.9	6.6	7.9	7.3	7.4	6.2	5.5	6.0
Females	11.8	11.8	12.9	12.3	13.3	8.6	8.8	7.3	6.8	8.2
Unattached individuals	32.0	33.9	34.2	32.0	32.9	32.8	31.2	28.1	26.4	26.1
Males	34.9	37.5	32.3	26.0	25.9	31.7	30.7	30.1	28.1	26.7
Females	29.7	30.9	35.6	36.7	38.5	33.8	31.6	26.5	24.8	25.5
Elderly persons	6.8	10.3	15.1	10.2	11.2	12.2	13.6	6.9	9.9	13.1^E
Elderly males	F	F	9.0	F	F	F	12.1	F	F	15.2 ^E
Elderly females	6.6	13.1	17.2	13.6	13.2	13.0	14.2	6.5	10.5	12.2 ^E
Persons under 65 years of age	44.7	45.9	43.8	42.9	42.6	42.6	39.1	37.8	33.7	31.6
Males, under 65 years	42.4	45.6	38.1	32.5	30.6	36.3	35.2	34.8	32.3	29.2
Females, under 65 years	47.3	46.2	50.3	54.1	55.8	50.5	42.9	41.2	35.6	34.7

Table 8.1-4 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Nova Scotia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	121	126	126	127	127	103	105	96	90	97
Under 18 years	36	39	38	41	34	24	25	26	25	26
18 to 64 years	81	81	82	80	87	74	73	66	60	65
65 years and over	F	5	6	7	6	5	7	F	5	6 ^E
Males	57	58	50	49	51	49	49	46	44	45
Under 18 years	20	21	18	18	17	14	14	13	14	13 ^E
18 to 64 years	35	36	31	29	32	34	33	31	29	30
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	64	67	76	78	77	55	56	50	46	52
Under 18 years	16	18	20	22	17	10	11	13	11	13 ^E
18 to 64 years	46	45	50	51	55	40	41	35	31	35
65 years and over	F	F	5	5	4	F	5	F	F	F
Economic family persons	87	90	89	92	90	65	68	61	57	64
Males	41	40	35	36	37	32	34	29	28	28
Females	47	50	54	55	52	33	34	32	29	36
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	36	39	38	41	34	24	25	26	25	26
In two-parent families	16	16	15	13	10	11	15	15	F	12 ^E
In female lone-parent families	18	22	21	25	22	11	9	10	12	13 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	50	49	50	48	53	40	41	34	31	36
Males	20	18	17	16	19	18	18	15	13	14
Females	30	31	34	32	34	23	23	19	18	22
Unattached individuals	33	36	37	36	37	38	37	34	33	34
Males	16	18	15	13	13	17	15	16	17	17
Females	17	18	22	23	24	21	22	18	16	17
Elderly persons	F	F	5	4	4	F	5	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	5	4	3	F	F	F	F	F
Persons under 65 years of age	31	32	32	32	33	34	32	32	29	29
Males, under 65 years	15	18	15	12	13	16	14	16	16	15
Females, under 65 years	16	14	17	19	21	18	18	16	14	13

1. Includes persons under 18 years of age in elderly families.

Table 8.1-5

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — New Brunswick

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	12.5	12.8	11.3	12.5	11.4	10.3	9.2	8.7	9.7	9.4
Under 18 years	15.7	19.7	13.8	14.5	14.0	13.3	10.5	9.5	10.3	10.7
18 to 64 years	12.6	12.1	11.7	13.7	12.0	10.5	9.8	9.7	10.9	10.3
65 years and over	5.2	2.5	4.7	2.6	3.3	3.9	3.4	2.3	2.9	2.9 ^E
Males	11.1	11.8	10.5	12.1	11.3	9.4	9.0	8.5	9.4	9.5
Under 18 years	17.2	20.1	14.1	16.1	15.4	12.7	11.8	10.5	10.6	12.0 ^E
18 to 64 years	10.1	10.3	10.4	12.3	11.6	9.6	9.3	9.2	10.3	9.8
65 years and over	2.7	1.4	3.1	1.3	0.5	1.7	1.2	0.8	1.3	2.5 ^E
Females	13.8	13.7	12.2	13.0	11.5	11.2	9.4	8.9	10.1	9.4
Under 18 years	14.1	19.4	13.5	12.7	12.6	14.0	9.2	8.5	10.0	9.2 ^E
18 to 64 years	15.1	13.9	13.0	15.1	12.5	11.5	10.4	10.2	11.4	10.8
65 years and over	7.0	3.3	5.9	3.5	5.3	5.6	5.0	3.4	4.1	3.2 ^E
Economic family persons	10.2	11.3	8.8	10.0	9.1	8.3	6.5	6.2	7.4	7.5
Males	9.3	10.5	7.9	9.1	8.4	7.0	6.1	5.6	6.6	7.2
Females	11.1	12.1	9.8	10.9	9.7	9.4	7.0	6.7	8.2	7.7
Elderly persons	0.6	1.3	1.7	1.3	0.7	1.0	0.3	0.5	0.5	1.5^E
Elderly males	0.6	1.4	1.9	1.4	0.6	1.1	0.2	0.5	F	0.9 ^E
Elderly females	0.6	1.2	1.5	1.2	0.8	1.0	0.5	0.6	1.0	2.1 ^E
Persons under 18 years of age	15.7	19.7	13.8	14.5	14.0	13.3	10.5	9.5	10.3	10.7
In two-parent families	8.5	11.8	7.2	6.9	6.6	6.7	6.3	3.4	5.5	5.0 ^E
In female lone-parent families	59.3	64.6	57.9	61.5	52.2	51.3	41.6	48.2	37.2	44.1
In all other economic families ¹	26.7	20.1	21.1	9.0	21.1	17.4	12.8	16.5	F	F
Persons 18 to 64 years of age	9.3	9.2	7.9	9.5	8.4	7.4	6.0	5.8	7.4	7.2
Males	7.1	7.6	6.2	7.3	6.7	5.7	4.7	4.5	6.1	6.3
Females	11.3	10.7	9.5	11.6	9.9	8.9	7.1	6.9	8.7	8.1
Unattached individuals	31.5	25.1	31.8	32.7	29.2	26.1	28.6	27.2	26.1	23.2
Males	27.5	24.5	33.7	37.5	34.9	28.7	30.6	29.7	28.9	25.7
Females	34.8	25.6	30.1	28.5	24.1	23.7	26.7	24.8	23.2	20.9
Elderly persons	15.1	5.0	12.7	5.7	9.2	10.2	10.2	6.2	7.9	5.7^E
Elderly males	11.4	F	F	F	F	F	F	F	F	7.8 ^E
Elderly females	16.4	6.2	12.5	7.0	11.4	11.5	11.2	7.2	8.5	4.8 ^E
Persons under 65 years of age	40.4	36.2	40.0	44.5	38.7	34.2	37.6	37.7	35.9	32.9
Males, under 65 years	31.6	30.2	36.0	42.7	40.3	32.8	34.8	34.6	34.6	30.5
Females, under 65 years	51.8	43.5	45.7	47.1	36.3	36.3	42.1	42.9	38.0	36.4

Table 8.1-5 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — New Brunswick

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	91	94	83	92	83	76	67	63	71	69
Under 18 years	28	35	24	25	23	22	17	15	16	16
18 to 64 years	59	57	55	65	57	50	47	46	52	50
65 years and over	5	F	4	F	F	F	F	F	F	F
Males	40	43	38	44	41	34	32	30	34	34
Under 18 years	16	18	12	14	13	10	10	8	8	9 ^E
18 to 64 years	24	24	24	29	27	23	22	22	25	24
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	51	51	45	48	42	42	35	33	37	35
Under 18 years	12	17	11	10	10	11	7	7	8	7 ^E
18 to 64 years	35	33	31	36	30	27	25	25	27	26
65 years and over	4	F	F	F	F	F	F	F	F	F
Economic family persons	67	74	58	65	59	53	42	40	48	48
Males	30	34	26	30	27	22	19	18	21	23
Females	36	40	32	35	32	31	23	22	27	25
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	28	35	24	25	23	22	17	15	16	16
In two-parent families	13	17	11	10	9	9	9	F	F	F
In female lone-parent families	13	16	12	14	13	12	8	9	F	10 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	39	38	33	39	35	31	25	24	31	31
Males	15	16	12	15	14	12	10	9	12	13
Females	24	23	20	25	21	19	15	15	19	18
Unattached individuals	24	20	26	27	24	22	25	24	23	21
Males	10	9	13	14	14	11	13	13	13	11
Females	15	11	13	13	11	11	12	11	10	10
Elderly persons	4	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	3	F	F	F	F	F	F	F	F	F
Persons under 65 years of age	20	18	23	25	22	19	22	22	21	19
Males, under 65 years	9	9	12	14	14	11	12	13	12	11
Females, under 65 years	11	10	11	11	8	8	9	9	8	9

1. Includes persons under 18 years of age in elderly families.

Table 8.1-6

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Quebec

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	16.5	17.0	18.8	19.3	16.9	14.8	14.8	13.8	12.3	12.2
Under 18 years	16.4	18.2	20.1	22.4	18.6	14.8	16.0	14.5	11.3	10.8
18 to 64 years	16.9	17.2	18.6	19.1	16.7	15.1	14.9	14.1	12.6	13.0
65 years and over	13.8	13.5	17.1	14.6	15.4	13.0	12.1	10.6	11.8	10.3
Males	15.2	15.8	17.9	18.3	15.9	13.5	13.0	11.9	10.3	11.1
Under 18 years	16.9	17.8	20.5	22.9	18.8	15.6	15.8	14.2	12.2	10.9
18 to 64 years	15.7	16.6	18.3	18.1	15.7	13.9	13.3	12.1	10.3	12.2
65 years and over	7.4	4.7	9.0	8.3	10.3	6.5	5.8	5.6	6.6	4.3 E
Females	17.7	18.3	19.6	20.3	18.0	16.1	16.5	15.6	14.2	13.3
Under 18 years	16.0	18.7	19.6	21.9	18.3	14.1	16.3	14.8	10.3	10.6
18 to 64 years	18.2	17.8	18.9	20.0	17.6	16.4	16.5	16.1	15.0	13.7
65 years and over	18.4	19.9	23.0	19.2	19.2	17.8	16.8	14.3	15.7	14.9
Economic family persons	12.0	12.5	14.5	14.9	12.6	10.5	10.6	9.7	8.6	8.4
Males	11.1	11.7	14.0	13.7	11.6	9.6	9.6	8.6	7.7	7.7
Females	12.9	13.4	15.0	16.0	13.5	11.3	11.6	10.7	9.5	9.1
Elderly persons	4.2	2.0	4.1	3.8	5.7	3.0	2.7	2.0	3.5	2.2 E
Elderly males	3.7	1.9	3.5	3.1	5.7	3.0	2.8	1.6	3.7	1.4 E
Elderly females	4.6	2.1	4.7	4.5	5.7	3.0	2.5	2.3	3.2	3.1 E
Persons under 18 years of age	16.4	18.2	20.1	22.4	18.6	14.8	16.0	14.5	11.3	10.8
In two-parent families	10.4	12.6	14.4	15.4	12.9	9.1	10.1	10.0	5.9	6.6 E
In female lone-parent families	56.5	51.3	54.6	60.3	45.7	44.5	44.9	38.8	40.9	33.3
In all other economic families ¹	23.4	25.0	23.2	27.8	33.9	27.1	18.6	12.1	10.1	14.2 E
Persons 18 to 64 years of age	11.2	11.6	13.6	13.3	11.1	9.9	9.6	9.0	8.3	8.5
Males	9.5	10.3	12.6	11.2	9.4	8.2	8.2	7.5	6.5	7.5
Females	12.8	12.8	14.5	15.2	12.8	11.5	11.1	10.4	10.1	9.4
Unattached individuals	44.4	44.6	44.4	45.4	41.9	39.0	37.8	35.5	31.3	31.2
Males	40.9	42.5	41.0	45.2	41.0	35.5	32.3	29.2	24.7	28.1
Females	47.7	46.5	47.7	45.5	42.8	42.4	42.9	41.5	37.4	34.3
Elderly persons	35.0	38.0	43.1	36.4	35.6	35.6	33.0	29.5	28.5	26.9
Elderly males	23.3	16.7	32.5	28.8	29.4	24.5	19.3	21.4	17.4	15.5 E
Elderly females	38.9	44.9	46.5	39.0	37.7	38.8	37.5	32.6	32.7	31.0
Persons under 65 years of age	47.5	46.8	44.8	48.6	44.1	40.1	39.3	37.4	32.3	32.7
Males, under 65 years	43.4	46.4	42.2	47.8	42.7	36.9	34.1	30.4	25.9	30.1
Females, under 65 years	52.8	47.3	48.5	49.6	45.8	44.5	45.9	46.2	40.0	36.1

Table 8.1-6 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Quebec

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	1,163	1,208	1,336	1,378	1,212	1,064	1,067	998	894	895
Under 18 years	275	303	331	365	298	235	251	225	173	164
18 to 64 years	781	798	866	892	785	717	711	679	614	635
65 years and over	107	107	138	121	130	111	106	94	107	96
Males	529	550	626	643	563	478	461	423	372	402
Under 18 years	145	150	171	190	155	125	122	109	96	85
18 to 64 years	360	384	425	424	371	330	317	293	250	300
65 years and over	24	F	31	29	36	24	22	21	26	F
Females	634	658	709	734	650	585	607	575	522	492
Under 18 years	130	153	160	174	142	110	129	116	77	79
18 to 64 years	420	414	441	468	414	388	394	386	363	334
65 years and over	83	91	108	92	93	88	84	73	82	79
Economic family persons	731	764	884	906	767	639	645	591	525	516
Males	334	353	419	412	351	288	287	259	233	236
Females	397	411	466	494	415	350	358	332	292	281
Elderly persons	22	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	275	303	331	365	298	235	251	225	173	164
In two-parent families	147	173	198	203	168	117	125	123	71	80 ^E
In female lone-parent families	113	115	122	143	106	98	111	92	92	71
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	434	450	531	520	437	386	378	355	331	338
Males	180	197	238	213	179	155	156	145	126	146
Females	254	253	293	307	257	231	222	209	205	192
Unattached individuals	432	444	451	472	446	425	423	407	369	378
Males	195	197	208	231	211	190	174	164	139	167
Females	237	246	243	240	234	235	248	243	230	212
Elderly persons	85	96	116	100	98	94	90	82	86	82
Elderly males	14	F	21	20	20	15	F	16	F	F
Elderly females	71	86	95	79	78	79	77	66	72	69
Persons under 65 years of age	347	348	335	372	348	332	333	325	283	296
Males, under 65 years	181	187	187	211	191	175	161	148	124	154
Females, under 65 years	166	161	148	161	157	156	172	177	158	142

1. Includes persons under 18 years of age in elderly families.

Table 8.1-7

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Ontario

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	11.4	13.0	14.2	13.1	11.7	11.3	10.8	9.3	10.7	10.3
Under 18 years	14.1	16.3	18.0	16.2	14.9	13.7	12.8	10.3	11.7	11.3
18 to 64 years	11.4	12.6	14.0	13.0	11.6	11.4	11.0	9.6	11.2	10.9
65 years and over	6.2	8.0	7.5	7.6	6.3	5.9	6.1	5.2	5.6	4.9
Males	10.3	11.9	13.8	12.3	11.0	10.9	9.8	8.6	10.1	9.8
Under 18 years	13.3	15.3	19.2	16.6	15.3	13.4	11.5	9.6	11.9	11.3
18 to 64 years	10.2	12.0	13.2	11.8	10.6	11.1	10.1	9.0	10.5	10.3
65 years and over	2.7	3.4	4.1	5.1	3.9	4.1	3.9	4.0	3.8	3.7 ^E
Females	12.6	14.0	14.6	13.9	12.4	11.7	11.8	9.9	11.2	10.7
Under 18 years	15.0	17.4	16.6	15.7	14.5	14.0	14.1	11.0	11.5	11.2
18 to 64 years	12.5	13.2	14.8	14.2	12.5	11.7	11.8	10.3	12.0	11.5
65 years and over	8.8	11.5	10.1	9.6	8.2	7.3	7.9	6.2	7.1	5.9
Economic family persons	9.0	10.4	11.5	10.4	9.2	8.7	8.2	6.7	8.3	7.8
Males	8.1	9.4	10.9	9.6	8.5	8.2	7.3	6.1	7.8	7.3
Females	9.9	11.4	12.1	11.2	10.0	9.1	9.1	7.3	8.8	8.3
Elderly persons	1.8	1.7	1.8	3.1	2.4	1.7	2.0	1.8	1.8	1.6^E
Elderly males	1.7	1.7	1.7	3.0	1.6	1.6	1.1	2.0	1.2	1.5 ^E
Elderly females	1.9	1.7	1.8	3.1	3.2	1.8	2.8	1.6	2.3	1.8 ^E
Persons under 18 years of age	14.1	16.3	18.0	16.2	14.9	13.7	12.8	10.3	11.7	11.3
In two-parent families	9.3	10.6	11.1	10.4	9.0	8.6	9.1	7.3	7.3	7.2
In female lone-parent families	42.4	52.0	58.0	50.8	48.9	41.3	38.3	33.3	43.3	39.9
In all other economic families ¹	22.8	23.4	19.9	22.0	17.0	24.3	9.8	5.6	8.7	9.4 ^E
Persons 18 to 64 years of age	7.8	9.1	10.1	9.0	7.8	7.6	7.2	6.0	7.9	7.4
Males	6.7	7.8	8.5	7.5	6.5	6.9	6.4	5.3	7.1	6.6
Females	8.8	10.2	11.6	10.5	9.1	8.2	7.9	6.6	8.7	8.2
Unattached individuals	29.4	32.0	34.1	33.1	30.0	30.6	30.1	27.9	27.7	27.7
Males	26.5	31.2	35.1	32.4	30.2	31.5	28.6	26.9	26.7	27.8
Females	32.1	32.7	33.1	33.7	29.9	29.6	31.4	28.8	28.7	27.6
Elderly persons	16.4	22.5	20.7	18.7	16.0	16.8	17.0	14.7	15.7	13.7
Elderly males	7.6	11.8	15.5	15.2	15.0	17.6	18.0	14.4	16.0	14.3 ^E
Elderly females	19.1	25.9	22.4	19.8	16.4	16.5	16.6	14.8	15.5	13.5
Persons under 65 years of age	34.7	35.9	39.7	39.0	35.7	35.9	35.0	32.6	32.3	32.8
Males, under 65 years	29.6	34.6	38.5	35.5	32.9	33.9	30.5	29.0	28.7	30.3
Females, under 65 years	41.8	37.8	41.4	43.8	39.4	38.5	40.7	37.3	37.2	36.0

Table 8.1-7 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Ontario

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	1,221	1,404	1,559	1,459	1,319	1,287	1,253	1,094	1,276	1,245
Under 18 years	368	431	480	435	403	372	351	285	324	311
18 to 64 years	777	873	983	923	832	834	817	735	871	862
65 years and over	76	101	96	100	85	81	85	74	81	72
Males	540	636	746	676	612	612	557	501	599	589
Under 18 years	178	206	263	230	210	184	159	134	168	159
18 to 64 years	348	411	460	417	379	403	375	341	406	406
65 years and over	14	19	F	29	F	25	24	25	24	24 ^E
Females	681	768	813	783	708	674	696	593	677	656
Under 18 years	190	225	217	206	193	188	192	151	155	152
18 to 64 years	429	462	523	506	453	430	443	393	465	456
65 years and over	62	82	73	71	62	56	61	49	57	48
Economic family persons	845	991	1,112	1,019	914	868	832	695	871	833
Males	377	442	522	466	414	405	366	313	405	386
Females	468	549	591	552	500	463	466	382	466	447
Elderly persons	15	15	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	368	431	480	435	403	372	351	285	324	311
In two-parent families	201	234	241	232	199	191	206	168	169	166
In female lone-parent families	140	177	214	180	182	151	133	109	143	134
In all other economic families ¹	27	F	24	24	21	30	F	F	F	F
Persons 18 to 64 years of age	462	545	617	555	489	479	462	392	530	504
Males	192	228	251	222	196	213	202	168	230	218
Females	270	317	366	332	292	266	260	224	299	286
Unattached individuals	376	413	446	440	405	419	421	399	404	412
Males	163	194	224	209	198	207	191	188	194	203
Females	213	219	222	231	208	211	230	211	211	209
Elderly persons	61	85	80	72	62	64	65	56	63	55
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	54	75	66	57	47	47	47	41	45	38
Persons under 65 years of age	315	328	366	369	344	355	356	343	341	358
Males, under 65 years	156	183	209	195	183	191	173	173	175	187
Females, under 65 years	159	145	157	174	161	164	183	170	166	170

1. Includes persons under 18 years of age in elderly families.

Table 8.1-8

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Manitoba

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	14.9	15.7	16.2	16.3	14.0	14.7	13.4	11.5	12.2	12.4
Under 18 years	18.1	20.4	21.4	21.9	17.4	18.9	16.7	15.6	16.2	16.7
18 to 64 years	14.4	15.4	15.0	14.9	13.3	14.4	13.0	10.6	11.3	11.8
65 years and over	11.1	8.0	11.3	12.4	10.5	8.7	9.4	8.7	9.1	8.0
Males	13.3	14.1	14.2	14.3	12.5	14.0	12.3	10.4	11.1	12.0
Under 18 years	16.9	20.0	20.3	20.9	17.9	20.7	17.2	15.8	16.4	18.2
18 to 64 years	13.4	13.4	13.0	12.6	11.4	13.2	11.6	9.3	10.1	10.9
65 years and over	4.5	4.6	6.1	7.9	5.7	3.7	4.8	5.0	5.7	4.9 E
Females	16.5	17.3	18.1	18.3	15.4	15.4	14.5	12.6	13.2	12.9
Under 18 years	19.4	20.8	22.5	23.0	16.9	17.0	16.2	15.5	15.9	15.0 E
18 to 64 years	15.4	17.5	17.1	17.1	15.2	15.6	14.3	11.8	12.6	12.7
65 years and over	16.0	10.5	15.2	15.7	14.1	12.4	12.8	11.6	11.8	10.4
Economic family persons	11.0	12.5	13.2	13.3	10.8	11.7	10.3	8.8	9.5	9.7
Males	9.7	11.2	11.8	12.2	9.8	10.8	9.2	7.7	8.7	9.7
Females	12.4	13.9	14.5	14.4	11.8	12.6	11.4	9.9	10.3	9.8
Elderly persons	1.6	1.3	4.0	4.5	3.6	1.7	2.1	1.9	2.6	2.8 E
Elderly males	0.8	0.9	3.9	5.5	2.3	1.8	1.5	1.5	2.9	2.6 E
Elderly females	2.6	1.8	4.2	3.3	5.0	1.7	2.8	2.3	2.3	3.1 E
Persons under 18 years of age	18.1	20.4	21.4	21.9	17.4	18.9	16.7	15.6	16.2	16.7
In two-parent families	10.2	14.0	16.1	16.3	11.8	12.2	10.6	9.8	11.7	13.0 E
In female lone-parent families	64.6	62.3	55.1	59.8	48.4	59.1	51.8	46.8	43.3	43.7 E
In all other economic families ¹	40.6	26.4	37.2	29.8	37.8	16.5	17.7	19.0	18.3	F
Persons 18 to 64 years of age	9.2	10.6	10.7	10.6	8.8	9.9	8.7	6.8	7.6	7.8
Males	7.6	8.5	8.9	9.0	6.9	7.4	6.5	4.8	6.1	6.9 E
Females	10.6	12.6	12.4	12.3	10.5	12.4	10.7	8.6	9.1	8.7
Unattached individuals	39.9	36.0	35.2	35.0	33.8	33.3	32.1	28.1	28.2	28.3
Males	38.5	35.6	30.9	28.4	30.5	34.2	30.6	26.5	26.0	26.1
Females	41.2	36.4	38.6	40.7	36.8	32.4	33.6	29.7	30.1	30.3
Elderly persons	28.0	19.7	22.7	25.1	22.0	20.5	21.9	20.8	22.9	18.9
Elderly males	18.6	17.3	13.1	15.7	16.9	10.1	15.1	16.3	17.7	14.8 E
Elderly females	31.1	20.6	26.2	28.6	23.8	24.4	24.6	22.6	24.6	20.3 E
Persons under 65 years of age	46.6	45.2	42.9	40.9	40.7	40.4	37.5	31.8	30.4	32.2
Males, under 65 years	43.2	40.6	36.2	31.9	34.1	40.1	34.4	28.9	27.6	28.2
Females, under 65 years	51.3	50.8	51.6	53.0	49.9	40.8	42.7	36.6	34.4	37.8

Table 8.1-8 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Manitoba

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	158	167	173	174	149	158	144	124	132	136
Under 18 years	49	55	58	59	46	50	44	41	42	43
18 to 64 years	94	101	99	97	88	96	87	71	77	81
65 years and over	16	11	16	18	15	13	14	13	13	12
Males	70	74	75	76	67	75	66	56	60	65
Under 18 years	23	28	28	29	25	29	23	21	22	24
18 to 64 years	44	44	43	42	38	44	39	31	34	38
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	88	93	98	98	83	83	79	69	72	71
Under 18 years	26	27	29	29	21	21	20	19	20	19 ^E
18 to 64 years	50	57	56	56	50	52	48	40	42	44
65 years and over	13	9	12	13	12	10	11	9	10	9
Economic family persons	102	116	122	123	99	108	95	81	88	91
Males	44	52	55	56	45	50	42	35	40	45
Females	57	64	67	66	54	58	53	46	48	46
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	49	55	58	59	46	50	44	41	42	43
In two-parent families	23	31	36	36	26	27	23	21	25	28 ^E
In female lone-parent families	21	20	16	17	15	22	19	18	15	15 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	51	59	60	60	50	57	49	39	44	45
Males	21	24	25	25	19	20	18	13	17	19 ^E
Females	30	36	36	35	30	36	32	26	27	26
Unattached individuals	57	52	51	51	50	50	49	43	44	45
Males	25	22	20	19	21	25	23	21	20	20
Females	31	29	31	32	29	25	25	23	24	25
Elderly persons	14	10	13	14	12	11	12	11	11	9
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	12	8	11	11	9	9	8	8	9	7 ^E
Persons under 65 years of age	42	41	38	37	38	39	37	32	33	36
Males, under 65 years	23	20	18	17	19	24	21	18	18	18
Females, under 65 years	19	21	20	21	19	15	16	14	16	18

1. Includes persons under 18 years of age in elderly families.

Table 8.1-9

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Saskatchewan

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	13.2	14.1	12.9	11.5	11.1	10.0	10.9	9.7	8.6	9.5
Under 18 years	17.6	20.4	17.4	13.0	11.1	11.2	13.0	10.7	8.9	12.5
18 to 64 years	13.5	13.9	13.2	12.7	12.8	11.2	12.0	10.9	9.9	10.1
65 years and over	3.5	3.1	3.4	3.7	3.7	2.8	2.5	2.8	3.0	1.7 ^E
Males	12.5	12.7	11.5	9.7	10.0	9.4	10.3	8.9	8.1	9.3
Under 18 years	18.3	19.8	16.5	10.9	9.9	10.0	12.2	9.6	7.8	11.1
18 to 64 years	11.9	11.7	11.2	10.8	11.8	10.7	11.4	10.1	9.6	10.2
65 years and over	2.5	1.4	2.5	2.1	2.0	2.1	1.2	1.7	1.9	1.3 ^E
Females	13.9	15.6	14.2	13.2	12.1	10.6	11.5	10.4	9.2	9.6
Under 18 years	16.9	21.1	18.2	15.1	12.4	12.4	13.8	11.7	10.0	14.0
18 to 64 years	15.1	16.1	15.1	14.6	13.8	11.8	12.7	11.7	10.2	10.0
65 years and over	4.3	4.4	4.2	5.0	5.1	3.4	3.6	3.7	3.9	2.0 ^E
Economic family persons	11.1	12.5	10.2	8.5	7.8	7.2	8.3	6.8	5.8	7.1
Males	10.3	11.2	8.8	7.1	6.6	6.0	7.0	5.7	4.7	5.9
Females	12.0	13.9	11.6	9.9	8.9	8.3	9.6	7.9	6.9	8.3
Elderly persons	0.8	1.1	1.6	0.8	1.7	1.3	0.4	0.9	1.0	0.4^E
Elderly males	1.5	1.1	2.3	1.1	1.0	1.5	F	0.5	1.6	0.2 ^E
Elderly females	F	1.0	0.9	0.5	2.5	1.1	0.8	1.3	0.2	0.5 ^E
Persons under 18 years of age	17.6	20.4	17.4	13.0	11.1	11.2	13.0	10.7	8.9	12.5
In two-parent families	10.4	13.9	8.4	9.0	9.4	6.5	7.3	5.6	3.5	6.2 ^E
In female lone-parent families	56.5	62.3	56.3	33.5	18.8	31.6	39.2	32.8	32.8	40.1
In all other economic families ¹	42.0	42.6	17.1	11.7	8.2	21.0	F	15.9	F	23.2 ^E
Persons 18 to 64 years of age	9.5	10.4	8.0	7.6	7.2	6.2	7.5	6.1	5.3	5.9
Males	7.5	8.3	5.9	6.2	6.0	4.9	5.8	4.8	3.8	4.6
Females	11.4	12.3	10.1	8.9	8.3	7.4	9.1	7.3	6.6	7.0
Unattached individuals	27.0	24.6	30.3	30.6	31.7	27.5	26.3	26.5	25.3	23.0
Males	29.1	22.9	29.5	27.2	32.0	29.4	29.2	27.2	26.9	27.5
Females	25.3	26.0	31.1	33.8	31.4	25.6	23.3	25.7	23.5	18.1
Elderly persons	8.5	6.9	7.1	9.2	7.8	5.6	6.3	6.6	7.1	4.4^E
Elderly males	7.1	F	3.0	5.6	F	F	F	6.2	F	F
Elderly females	9.0	8.6	8.7	10.7	8.6	6.1	6.7	6.8	8.4	3.9 ^E
Persons under 65 years of age	38.1	35.0	42.8	42.3	44.0	39.8	37.8	36.8	34.3	32.4
Males, under 65 years	34.4	28.8	36.4	32.8	39.0	35.5	34.9	31.9	31.3	31.9
Females, under 65 years	43.5	43.4	52.3	56.2	50.9	47.5	43.1	45.2	40.3	33.3

Table 8.1-9 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Saskatchewan

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	127	136	124	110	106	95	102	90	80	87
Under 18 years	46	53	45	33	28	27	31	24	20	28
18 to 64 years	76	78	75	72	73	64	68	61	56	57
65 years and over	5	4	5	5	5	F	F	F	4	F
Males	60	61	55	46	47	44	48	41	38	43
Under 18 years	25	27	21	14	12	12	14	11	9	12
18 to 64 years	34	33	32	31	34	31	33	29	27	29
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	67	75	69	64	58	51	55	49	43	45
Under 18 years	22	27	24	19	15	15	16	13	11	15
18 to 64 years	42	45	43	41	39	33	36	33	29	28
65 years and over	F	F	F	4	F	F	F	F	F	F
Economic family persons	93	105	85	71	64	58	67	54	46	56
Males	43	47	36	29	27	24	28	22	19	23
Females	50	57	49	41	37	34	39	32	28	33
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	46	53	45	33	28	27	31	24	20	28
In two-parent families	23	31	17	18	18	13	14	10	F	11 ^E
In female lone-parent families	19	20	26	14	F	13	16	13	12	14 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	46	50	39	37	35	30	36	29	25	28
Males	18	20	14	15	14	11	13	11	9	10
Females	28	30	25	22	21	19	23	18	17	18
Unattached individuals	34	31	39	40	42	36	35	35	34	31
Males	17	14	19	17	20	20	20	19	19	20
Females	17	18	20	23	21	17	15	17	15	12
Elderly persons	4	F	3	4	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	4	F	F	F	F	F	F
Persons under 65 years of age	30	28	36	36	38	34	32	32	31	29
Males, under 65 years	16	13	18	16	20	19	19	18	19	19
Females, under 65 years	14	15	18	19	19	15	13	15	12	10

1. Includes persons under 18 years of age in elderly families.

Table 8.1-10

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Alberta

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	14.3	14.7	15.4	14.8	13.3	11.8	11.1	10.0	9.3	11.0
Under 18 years	15.9	17.7	18.5	15.4	14.0	12.4	12.3	10.9	9.2	11.2
18 to 64 years	14.6	14.9	15.3	15.8	14.3	12.9	11.9	10.7	10.3	12.1
65 years and over	7.3	4.5	6.7	5.6	5.3	2.6	2.4	2.2	2.3	3.5 E
Males	12.8	14.3	14.1	14.2	13.2	11.4	10.3	9.6	8.7	10.7
Under 18 years	14.9	20.0	16.5	15.0	14.5	12.5	12.5	11.9	8.8	11.4
18 to 64 years	12.9	13.2	14.3	15.1	14.0	12.4	10.7	9.7	9.8	11.5
65 years and over	5.2	3.5	4.7	4.2	3.6	0.6	0.6	2.1	0.2	2.4 E
Females	15.8	15.1	16.6	15.4	13.4	12.1	11.8	10.3	9.9	11.4
Under 18 years	17.0	15.3	20.6	15.9	13.4	12.1	12.0	9.8	9.7	11.0 E
18 to 64 years	16.4	16.7	16.4	16.6	14.5	13.4	13.1	11.8	10.9	12.7
65 years and over	8.9	5.3	8.3	6.7	6.8	4.3	3.9	2.3	4.1	4.3 E
Economic family persons	11.6	12.5	12.3	11.3	9.9	8.4	8.0	7.2	6.1	7.6
Males	10.2	12.3	11.1	10.7	9.8	8.1	7.6	7.0	5.5	7.1
Females	13.0	12.7	13.5	12.0	10.1	8.6	8.4	7.4	6.7	8.0
Elderly persons	2.5	2.2	4.2	3.2	2.5	0.2	0.3	1.2	0.4	2.0 E
Elderly males	2.6	3.3	2.5	2.3	1.4	0.3	F	1.7	F	2.7 E
Elderly females	2.3	0.8	6.0	4.1	3.6	F	0.7	0.7	0.8	1.2 E
Persons under 18 years of age	15.9	17.7	18.5	15.4	14.0	12.4	12.3	10.9	9.2	11.2
In two-parent families	10.9	11.6	14.4	10.8	9.7	10.2	9.9	8.3	6.7	8.0 E
In female lone-parent families	52.6	61.3	44.4	40.1	37.2	30.0	36.2	36.0	33.2	40.7
In all other economic families ¹	15.2	19.7	29.0	37.9	30.0	F	F	F	F	F
Persons 18 to 64 years of age	10.5	11.1	10.2	10.3	8.9	7.5	7.0	6.3	5.4	6.7
Males	8.7	9.4	9.3	9.4	8.4	7.0	6.3	5.5	4.7	5.8
Females	12.2	12.7	11.1	11.1	9.4	8.1	7.6	7.2	6.1	7.6
Unattached individuals	33.0	29.9	36.1	37.9	35.7	33.5	30.4	26.7	28.5	31.6
Males	30.1	27.6	32.9	35.5	33.8	31.0	26.4	24.6	26.8	30.5
Females	36.3	32.4	40.1	40.8	38.0	36.5	34.8	29.1	30.3	32.8
Elderly persons	17.6	9.6	13.0	11.9	13.0	8.8	7.3	4.4	7.2	7.1 E
Elderly males	17.0	F	14.9	13.1	13.3	F	F	F	F	F
Elderly females	17.7	11.1	12.3	11.4	12.9	11.3	8.4	4.5	9.1	9.3 E
Persons under 65 years of age	37.6	35.7	42.1	44.3	41.1	39.6	36.4	32.7	33.6	37.5
Males, under 65 years	31.7	30.0	35.0	38.0	36.2	34.1	28.8	26.9	29.3	33.5
Females, under 65 years	46.4	44.1	53.3	54.4	48.9	48.1	47.9	41.4	40.1	43.4

Table 8.1-10 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — Alberta

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	378	394	418	412	380	340	326	299	283	341
Under 18 years	114	128	134	113	103	91	91	81	68	82
18 to 64 years	247	254	267	285	262	242	228	212	208	249
65 years and over	17	F	17	15	14	F	F	F	F	F
Males	171	192	194	201	191	168	153	146	134	167
Under 18 years	55	74	62	58	57	49	47	46	34	43
18 to 64 years	110	114	126	137	131	118	105	98	100	121
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	208	201	224	211	188	173	173	153	148	174
Under 18 years	59	54	72	54	46	43	44	35	34	39 ^E
18 to 64 years	137	141	141	147	132	124	123	114	107	128
65 years and over	12	F	F	F	10	F	F	F	F	F
Economic family persons	268	292	292	274	245	210	203	187	159	200
Males	118	144	131	129	121	102	97	91	73	95
Females	149	148	161	145	124	108	107	96	87	105
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	114	128	134	113	103	91	91	81	68	82
In two-parent families	66	71	88	66	60	64	64	54	42	50 ^E
In female lone-parent families	44	52	36	33	31	25	26	26	25	30 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	149	160	150	155	137	118	112	104	91	114
Males	61	66	66	69	63	53	50	44	39	49
Females	89	94	84	86	74	65	62	60	52	65
Unattached individuals	111	102	126	138	135	131	123	112	123	141
Males	53	48	63	71	71	65	56	55	62	72
Females	58	53	63	67	64	65	67	57	61	69
Elderly persons	13	F	F	F	9	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	10	F	F	F	F	F	F	F	F	F
Persons under 65 years of age	97	94	117	129	125	124	116	108	117	135
Males, under 65 years	49	48	60	69	68	65	55	54	62	72
Females, under 65 years	48	47	57	61	57	59	61	54	55	63

1. Includes persons under 18 years of age in elderly families.

Table 8.1-11

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — British Columbia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Prevalence of low income (%)									
All persons	15.0	14.9	16.8	16.5	14.5	16.4	15.1	14.1	16.0	15.1
Under 18 years	18.0	17.3	18.4	16.4	13.5	17.4	14.1	14.0	18.3	18.5
18 to 64 years	14.8	15.2	17.6	18.0	16.1	17.2	16.5	15.1	16.1	15.0
65 years and over	10.2	8.5	9.8	8.9	8.0	10.2	9.6	9.1	11.7	10.3
Males	13.8	14.6	16.2	15.6	13.5	16.2	14.3	13.5	15.8	14.7
Under 18 years	16.7	17.3	20.0	17.2	15.4	18.4	14.5	14.5	19.8	20.2
18 to 64 years	14.4	15.2	16.3	16.7	14.4	16.8	15.2	14.0	15.5	14.1
65 years and over	3.5	5.1	7.5	5.7	4.9	7.9	8.7	8.4	9.8	8.8 ^E
Females	16.2	15.1	17.4	17.4	15.5	16.6	15.9	14.7	16.2	15.5
Under 18 years	19.4	17.2	16.8	15.6	11.5	16.3	13.7	13.4	16.6	16.8
18 to 64 years	15.3	15.2	18.9	19.2	17.8	17.6	17.8	16.2	16.7	15.9
65 years and over	15.5	11.3	11.6	11.6	10.6	12.1	10.3	9.6	13.4	11.6
Economic family persons	11.5	11.8	13.2	12.2	10.5	12.8	11.5	10.3	12.8	12.1
Males	10.3	11.4	12.7	11.3	9.9	12.7	10.9	9.7	12.7	11.8
Females	12.6	12.1	13.7	13.2	10.9	12.9	12.1	10.9	13.0	12.3
Elderly persons	1.6	2.8	3.8	5.0	3.4	4.2	3.1	3.1	4.6	4.4^E
Elderly males	1.7	2.4	3.7	3.7	2.6	3.4	2.9	3.0	5.3	5.0 ^E
Elderly females	1.6	3.3	3.9	6.4	4.3	5.0	3.3	3.2	3.8	3.8 ^E
Persons under 18 years of age	18.0	17.3	18.4	16.4	13.5	17.4	14.1	14.0	18.3	18.5
In two-parent families	11.6	13.1	12.3	10.8	7.4	11.9	10.1	8.5	10.0	10.8 ^E
In female lone-parent families	51.4	45.1	55.2	51.6	46.2	41.7	33.5	43.1	55.3	56.0
In all other economic families ¹	32.3	11.9	25.1	20.9	9.3	32.7	27.2	19.5	18.9	30.1 ^E
Persons 18 to 64 years of age	10.0	10.7	12.4	11.6	10.3	12.2	11.8	10.0	12.0	10.9
Males	8.6	10.2	10.9	9.9	8.8	11.7	10.6	8.8	10.9	9.7
Females	11.3	11.3	13.8	13.2	11.7	12.7	12.8	11.2	12.9	11.9
Unattached individuals	35.0	31.9	36.8	39.8	36.5	35.5	34.4	34.4	32.9	31.2
Males	32.9	31.6	34.0	37.2	31.7	33.0	31.0	32.3	31.2	29.1
Females	37.2	32.2	39.9	42.9	42.0	38.4	38.3	36.7	34.9	33.6
Elderly persons	27.3	20.4	24.2	18.8	18.9	22.9	23.5	22.2	25.6	24.2
Elderly males	10.6	15.2	25.6	15.2	15.7	23.7	27.9	27.8	25.6	24.8 ^E
Elderly females	33.5	22.5	23.8	20.1	20.1	22.6	21.4	19.5	25.6	23.9
Persons under 65 years of age	37.7	35.8	40.5	46.0	42.0	39.9	38.1	38.5	35.7	33.5
Males, under 65 years	36.5	34.3	35.1	40.1	33.9	34.7	31.6	33.1	32.2	29.7
Females, under 65 years	39.5	38.0	49.0	55.4	54.6	48.3	47.9	46.7	41.3	39.2

Table 8.1-11 – continued

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number — British Columbia

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Estimated number ('000)									
All persons	545	553	641	637	563	640	595	562	642	612
Under 18 years	155	151	163	145	119	153	123	121	155	156
18 to 64 years	345	363	433	450	406	437	424	395	426	401
65 years and over	45	38	45	42	39	50	48	46	61	55
Males	250	270	305	299	261	315	281	268	315	296
Under 18 years	75	77	89	78	70	85	67	65	88	88
18 to 64 years	168	183	201	209	181	213	195	183	204	187
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	295	283	335	339	302	325	314	294	327	316
Under 18 years	80	74	74	67	49	68	56	55	68	68
18 to 64 years	177	181	232	241	225	224	230	212	222	214
65 years and over	38	28	30	30	28	32	28	27	38	33
Economic family persons	353	372	426	400	343	423	382	346	433	411
Males	157	178	200	180	160	207	179	160	210	198
Females	196	194	225	220	183	216	203	186	222	213
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	155	151	163	145	119	153	123	121	155	156
In two-parent families	81	94	91	80	52	83	72	59	67	72 ^E
In female lone-parent families	61	52	64	58	63	54	41	53	82	69
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	194	212	250	238	213	256	248	215	262	238
Males	80	97	105	96	86	116	107	89	113	101
Females	113	115	145	142	127	140	141	126	149	138
Unattached individuals	192	181	215	238	220	217	213	216	209	201
Males	92	92	105	119	101	109	102	108	105	98
Females	99	89	110	119	119	108	111	108	104	103
Elderly persons	40	30	33	25	27	36	37	35	45	38
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	36	23	24	20	21	24	22	21	32	27
Persons under 65 years of age	152	151	182	212	193	181	176	180	164	163
Males, under 65 years	88	85	96	113	95	97	88	94	91	87
Females, under 65 years	64	66	87	99	98	84	88	87	73	76

1. Includes persons under 18 years of age in elderly families.

Table 8.2

Persistence of low income, after-tax income, (1992 LICO base) by selected characteristics

	0 years in low income	1 year in low income	2 years in low income	3 years in low income	4 years in low income	5 years in low income	6 years in low income
All age groups	76.7	8.1	5.0	3.1	2.2	1.9	3.1
Under 18 years	69.9	9.7	6.8	4.4	3.1	3.0 ^E	3.2
18 to 24 years	61.9	15.7	10.2	5.0	3.0 ^E	2.3 ^E	1.9 ^E
25 to 54 years	80.7	6.8	3.7	2.5	1.9	1.6	2.8
55 to 64 years	77.8	8.0	4.4	2.7	2.0 ^E	1.5 ^E	3.7
65 years and over	86.3	3.9	2.3 ^E	1.1 ^E	1.1 ^E	0.9 ^E	4.5
Both sexes	76.7	8.1	5.0	3.1	2.2	1.9	3.1
Males	78.7	7.8	4.8	2.7	2.1	1.7	2.3
Females	74.7	8.4	5.1	3.5	2.3	2.2	3.8
All education levels	76.7	8.1	5.0	3.1	2.2	1.9	3.1
Less than high school	71.1	8.9	5.9	3.9	2.8	2.7	4.8
Graduated high school	80.4	7.3	4.9	1.9	1.6 ^E	1.6 ^E	2.3 ^E
Some postsecondary without degree, certificate or diploma	71.6	9.7	7.4	4.3	2.6 ^E	1.6 ^E	2.7 ^E
Non-university with certificate or diploma	82.9	6.8	3.3	2.4	1.8	1.1 ^E	1.7
University degree	88.0	5.8	1.7 ^E	1.7 ^E	1.0 ^E	1.0 ^E	0.8 ^E
Education level unknown	72.0	11.3 ^E	6.7 ^E	2.5 ^E	2.0 ^E	3.3 ^E	2.2 ^E

Table 8.3-1

Low income after tax (92 LICO base), by selected family types, Canada — Prevalence

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Prevalence of low income	percent									
Economic families, two persons or more	10.5	11.0	12.1	11.5	10.1	9.5	9.0	7.9	8.6	8.4
Elderly families	2.8	2.4	3.3	3.9	3.9	2.9	3.1	2.5	2.9	2.7^E
Married couples	1.4	1.5	2.0	2.0	1.7	1.2	1.2	1.6	1.9	1.7 ^E
Other families	5.8	4.5	7.5	10.0	11.4	9.0	10.1	5.9	6.9	6.2 ^E
Non-elderly families	11.9	12.6	13.5	12.7	11.1	10.6	10.0	8.8	9.5	9.3
Married couples	7.8	8.1	8.4	7.6	6.7	8.0	6.9	6.4	7.1	6.5
No earners	32.6	33.3	30.8	27.4	29.6	36.3	33.6	30.8	30.2	29.3
One earner	7.9	11.7	11.1	11.3	7.7	9.4	10.2	9.2	10.2	10.0
Two earners	3.3	2.8	3.4	3.3	2.7	2.7	2.2	2.2	3.0	2.9
Two-parent families with children	9.2	10.7	10.8	10.3	8.5	8.1	8.3	6.9	6.5	6.6
No earners	77.9	82.6	80.3	69.0	77.7	77.6	83.3	73.9	72.6	81.0
One earner	18.1	21.4	21.9	23.7	19.7	20.4	22.2	20.3	16.0	16.8
Two earners	4.2	5.7	5.0	5.7	4.2	4.0	4.1	3.1	3.8	3.6
Three or more earners	2.4	3.2	2.9	1.9	1.5	2.1	1.4	0.9	1.5	2.7 ^E
Married couples with other relatives	4.2	4.2	4.3	4.1	4.1	3.1	4.3	4.8	5.0	5.0^E
Lone-parent families	44.2	45.0	48.9	45.4	39.0	36.1	32.3	30.1	34.2	33.6
Male	28.2	22.9	24.8	21.4	16.8	18.1	12.3	12.3	12.2	12.6 ^E
Female	46.7	48.5	52.7	49.3	42.9	39.4	36.3	33.8	39.4	38.4
No earners	79.3	81.3	88.3	87.5	84.5	86.8	88.3	88.0	84.4	86.1
One earner	31.4	34.9	34.1	33.8	32.1	27.1	26.9	24.1	31.6	31.7
Two or more earners	14.8	13.1	13.3	9.7	6.9	8.9	9.5	6.2	13.7	15.1 ^E
Other non-elderly families	15.7	13.6	14.7	14.5	14.2	12.0	10.8	8.7	10.8	11.6
Unattached individuals	35.0	35.0	37.3	37.9	35.1	34.0	32.9	30.8	29.5	29.4
Elderly males	13.1	12.1	19.8	17.2	17.5	17.2	17.6	16.8	15.9	14.7
Non-earner	14.4	13.2	21.5	19.4	19.3	19.0	19.7	19.3	16.6	16.2
Earner	F	F	5.9	3.9	6.0	5.2	6.3	2.0	13.1	9.7 ^E
Elderly females	25.3	26.7	27.3	23.7	22.0	22.3	21.6	18.6	20.7	18.9
Non-earner	26.1	27.4	27.8	24.8	23.0	23.3	22.7	19.6	21.1	20.1
Earner	2.3	9.0	13.4	9.0	7.3	7.0	6.7	5.0	15.6	8.6 ^E
Non-elderly males	35.7	37.5	38.4	39.8	36.5	35.4	32.1	30.3	29.0	30.7
Non-earner	75.0	77.6	81.9	84.8	85.4	84.8	86.4	82.6	80.1	78.1
Earner	25.5	27.4	27.2	26.8	23.6	25.2	21.9	20.3	18.5	21.0
Non-elderly females	45.7	42.5	46.9	49.5	45.8	43.4	44.3	42.1	39.0	37.5
Non-earner	69.0	74.4	82.1	81.7	81.5	80.7	81.7	78.5	79.4	74.8
Earner	35.8	31.2	33.0	36.4	31.4	29.9	31.7	30.0	26.6	27.2

Table 8.3-2

Low income after tax (92 LICOs base), by selected family types, Canada — Estimated number

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Number of families	in thousands									
Economic families, two persons or more	826	880	980	938	831	787	753	671	736	726
Elderly families	33	30	36	45	44	34	37	30	35	33 ^E
Married couples	12	13	17	17	15	F	11	15	18	17 ^E
Other families	21	17	19	27	29	23	26	14	18	16 ^E
Non-elderly families	793	851	944	893	786	753	717	642	701	693
Married couples	131	136	147	132	119	145	129	124	144	133
No earners	63	59	59	48	53	72	57	53	54	45 ^E
One earner	32	47	50	46	35	41	45	42	48	47
Two earners	36	31	38	38	31	32	27	29	42	41
Two-parent families with children	285	336	337	320	259	249	255	210	199	201
No earners	82	77	89	63	69	53	55	48	39	40 ^E
One earner	114	138	140	137	103	108	115	97	80	75
Two earners	74	102	94	110	79	76	77	59	71	68
Three or more earners	14	19	14	F	F	F	F	F	F	17 ^E
Married couples with other relatives	36	36	31	31	33	25	36	40	42	44 ^E
Lone-parent families	272	282	326	304	271	246	219	200	231	223
Male	24	19	22	20	18	19	14	14	16	15 ^E
Female	248	263	303	285	253	227	205	186	216	208
No earners	155	155	195	171	132	126	100	98	98	82
One earner	82	98	100	108	116	93	95	82	103	112
Two or more earners	11	F	F	F	F	F	F	F	15	F
Other non-elderly families	70	61	104	106	104	87	77	68	85	93
Unattached individuals	1,273	1,297	1,410	1,462	1,380	1,361	1,345	1,289	1,263	1,287
Elderly males	33	32	52	47	48	47	51	50	50	47
Non-earner	33	31	50	45	46	45	48	49	42	40
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	193	208	213	184	171	177	172	147	172	154
Non-earner	192	205	209	179	168	173	168	144	163	147
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	544	570	624	657	611	610	554	543	527	575
Non-earner	236	237	273	314	299	250	235	238	249	248
Earner	308	333	351	343	313	360	319	305	278	326
Non-elderly females	503	488	522	575	549	528	568	549	513	512
Non-earner	227	223	258	275	281	261	264	256	245	220
Earner	277	265	264	300	268	267	304	293	268	291

Table 8.3-3

Low income after tax (92 LICOs base), by selected family types, Canada — Average income gap

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Average income gap	dollars									
Economic families, two persons or more	7,200	7,100	7,300	7,200	7,600	7,400	7,300	7,200	7,300	7,000
Elderly families	5,000	3,100	5,900	5,400	5,400	3,800	5,400	4,700	5,100	5,000
Married couples	5,700	3,500	6,300	6,300	6,900	F	6,500	5,400	5,300	6,400 ^E
Other families	4,700	2,700	5,600	4,800	4,600	4,300	4,900	3,900	4,900	3,600
Non-elderly families	7,300	7,300	7,300	7,300	7,700	7,500	7,400	7,300	7,400	7,100
Married couples	5,500	5,800	6,300	6,200	7,000	7,700	7,300	6,400	6,600	6,800
No earners	6,000	5,900	6,800	7,900	8,200	8,200	8,300	7,500	8,200	6,300
One earner	5,600	5,900	6,800	5,900	5,800	8,000	6,700	6,100	6,300	7,100
Two earners	4,600	5,700	5,100	4,500	6,500	6,000	6,300	4,700	5,000	7,200
Two-parent families with children	8,500	8,500	8,600	8,300	8,200	8,200	8,200	8,700	8,500	8,000
No earners	11,200	11,600	10,900	10,700	11,700	10,900	10,400	11,000	10,900	10,200
One earner	7,400	7,900	8,400	8,700	7,800	7,300	8,300	8,300	9,300	7,700
Two earners	7,000	7,000	6,300	6,400	5,400	7,500	6,700	7,300	6,200	6,600
Three or more earners	8,500	8,500	12,500	F	F	F	F	F	F	9,500 ^E
Married couples with other relatives	8,300	7,500	6,600	7,600	11,100	9,200	8,600	9,800	10,000	7,200
Lone-parent families	6,800	6,600	6,300	6,800	7,000	6,500	6,100	6,100	6,300	6,400
Male	6,000	5,300	6,700	7,000	7,400	9,500	6,000	6,500	6,800	7,300 ^E
Female	6,900	6,700	6,200	6,800	7,000	6,200	6,100	6,100	6,300	6,300
No earners	6,800	7,400	6,900	7,400	8,300	6,800	6,900	6,600	7,500	7,300
One earner	7,200	5,900	5,100	5,800	5,600	5,500	5,200	5,500	5,300	5,700
Two or more earners	5,800	F	F	F	F	F	F	F	5,100	F
Other non-elderly families	6,800	6,600	7,900	7,400	8,100	7,900	8,000	7,000	7,400	6,900
Unattached individuals	5,300	5,500	5,900	6,000	6,000	6,200	6,000	6,000	5,800	5,900
Elderly males	2,200	2,900	2,600	2,800	3,400	2,600	3,200	3,500	2,300	2,600
Non-earner	2,100	2,900	2,600	2,700	3,200	2,400	3,100	3,600	2,500	2,800
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	2,100	2,100	2,200	2,100	2,200	2,400	2,300	2,400	2,100	2,300
Non-earner	2,100	2,100	2,200	2,100	2,100	2,400	2,300	2,400	2,100	2,100
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	6,100	6,400	6,400	6,800	6,600	6,800	6,600	6,600	6,400	6,600
Non-earner	6,400	7,100	7,400	7,600	7,400	8,000	7,300	6,800	7,600	7,400
Earner	5,800	5,900	5,700	6,100	5,900	6,000	6,100	6,400	5,400	6,100
Non-elderly females	5,900	6,000	7,100	6,500	6,700	7,100	6,900	6,500	6,600	6,600
Non-earner	6,000	6,200	7,600	7,100	7,300	7,800	7,900	7,100	7,200	7,100
Earner	5,900	5,900	6,600	6,100	6,100	6,300	6,000	5,900	6,100	6,200

Table 8.4-1

Low income after tax cut-offs (92 LICOs base) 1999 to 2003

Size of family unit	Rural areas	Urban areas			
		Urban areas, under 30,000	Urban areas, 30,000 to 99,999	Urban areas, 100,000 to 499,999	Urban areas, 500,000 and over
2003					
1 person	10,821	12,384	13,815	13,990	16,542
2 persons	13,170	15,073	16,815	17,027	20,133
3 persons	16,400	18,768	20,938	21,202	25,070
4 persons	20,460	23,416	26,122	26,451	31,277
5 persons	23,298	26,664	29,746	30,120	35,615
6 persons	25,838	29,571	32,989	33,404	39,498
7 persons or more	28,378	32,478	36,231	36,688	43,381
2002					
1 person	10,529	12,050	13,442	13,612	16,096
2 persons	12,815	14,667	16,361	16,567	19,590
3 persons	15,958	18,262	20,373	20,630	24,394
4 persons	19,908	22,784	25,417	25,737	30,433
5 persons	22,670	25,944	28,943	29,307	34,654
6 persons	25,141	28,773	32,099	32,502	38,432
7 persons or more	27,613	31,602	35,254	35,698	42,210
2001					
1 person	10,299	11,787	13,149	13,315	15,744
2 persons	12,535	14,346	16,004	16,205	19,162
3 persons	15,609	17,863	19,928	20,179	23,861
4 persons	19,473	22,286	24,862	25,175	29,768
5 persons	22,174	25,378	28,311	28,667	33,897
6 persons	24,592	28,144	31,398	31,792	37,593
7 persons or more	27,009	30,911	34,484	34,918	41,288
2000					
1 person	10,042	11,493	12,821	12,983	15,352
2 persons	12,223	13,989	15,605	15,801	18,684
3 persons	15,220	17,418	19,431	19,676	23,266
4 persons	18,987	21,731	24,242	24,548	29,026
5 persons	21,622	24,745	27,605	27,953	33,052
6 persons	23,979	27,443	30,615	31,000	36,656
7 persons or more	26,337	30,141	33,624	34,048	40,260
1999					
1 person	9,777	11,189	12,482	12,640	14,946
2 persons	11,900	13,619	15,193	15,384	18,191
3 persons	14,818	16,957	18,918	19,156	22,651
4 persons	18,486	21,156	23,602	23,899	28,259
5 persons	21,050	24,091	26,876	27,214	32,179
6 persons	23,345	26,718	29,806	30,181	35,687
7 persons or more	25,640	29,344	32,736	33,148	39,195

Table 8.4-2

Low income after tax cut-offs (92 LICOs base) 1994 to 1998

Size of family unit	Rural areas	Urban areas			
		Urban areas, under 30,000	Urban areas, 30,000 to 99,999	Urban areas, 100,000 to 499,999	Urban areas, 500,000 and over
1998					
1 person	9,609	10,997	12,267	12,423	14,689
2 persons	11,695	13,385	14,931	15,119	17,878
3 persons	14,563	16,666	18,592	18,827	22,262
4 persons	18,168	20,793	23,196	23,488	27,773
5 persons	20,688	23,677	26,414	26,746	31,625
6 persons	22,944	26,258	29,294	29,662	35,073
7 persons or more	25,200	28,840	32,173	32,578	38,522
1997					
1 person	9,520	10,896	12,154	12,308	14,554
2 persons	11,587	13,262	14,794	14,980	17,713
3 persons	14,429	16,512	18,421	18,654	22,057
4 persons	18,000	20,601	22,982	23,272	27,518
5 persons	20,498	23,459	26,170	26,500	31,334
6 persons	22,733	26,017	29,024	29,389	34,750
7 persons or more	24,968	28,574	31,877	32,278	38,167
1996					
1 person	9,370	10,723	11,962	12,114	14,324
2 persons	11,404	13,052	14,560	14,743	17,433
3 persons	14,201	16,251	18,130	18,359	21,708
4 persons	17,716	20,276	22,619	22,904	27,083
5 persons	20,174	23,088	25,757	26,081	30,839
6 persons	22,373	25,606	28,565	28,924	34,201
7 persons or more	24,573	28,123	31,373	31,768	37,564
1995					
1 person	9,220	10,551	11,770	11,919	14,094
2 persons	11,221	12,843	14,326	14,507	17,153
3 persons	13,973	15,991	17,839	18,064	21,360
4 persons	17,432	19,950	22,256	22,536	26,648
5 persons	19,850	22,718	25,344	25,662	30,344
6 persons	22,014	25,195	28,107	28,460	33,652
7 persons or more	24,179	27,671	30,869	31,258	36,961
1994					
1 person	9,025	10,329	11,522	11,668	13,797
2 persons	10,984	12,572	14,024	14,200	16,791
3 persons	13,678	15,653	17,462	17,683	20,909
4 persons	17,064	19,529	21,786	22,061	26,085
5 persons	19,431	22,238	24,808	25,121	29,703
6 persons	21,550	24,663	27,513	27,859	32,942
7 persons or more	23,668	27,087	30,218	30,598	36,180

Background Tables

This chapter shows the population estimates underlying the income time series covered in the publication. Table 9.1 provides data on the number of persons by selected family types. Table 9.2 presents data on the number of families by selected family types.

Table 9.1-1

Selected family types, Canada — Number of families

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	estimates in thousands									
Economic families, two persons or more	7,882	8,005	8,078	8,145	8,206	8,283	8,373	8,466	8,584	8,665
Elderly families	1,195	1,241	1,101	1,136	1,150	1,177	1,181	1,185	1,200	1,246
Married couples	836	871	852	866	891	922	926	941	946	985
Other families	359	370	249	270	259	255	256	244	253	260
Non-elderly families	6,688	6,765	6,977	7,009	7,056	7,106	7,191	7,281	7,384	7,419
Married couples	1,677	1,682	1,746	1,738	1,767	1,809	1,871	1,942	2,024	2,042
No earners	194	178	193	176	179	198	169	173	178	153
One earner	398	400	447	406	460	437	446	456	474	477
Two earners	1,085	1,104	1,106	1,155	1,128	1,174	1,256	1,313	1,372	1,412
Two-parent families with children	3,097	3,148	3,127	3,108	3,045	3,080	3,089	3,059	3,054	3,029
No earners	105	93	111	92	89	68	66	66	54	50
One earner	631	645	640	579	525	530	516	478	498	448
Two earners	1,761	1,801	1,887	1,928	1,889	1,885	1,898	1,909	1,867	1,902
Three or more earners	599	610	489	509	542	597	610	607	635	630
Married couples with other relatives	853	861	729	763	815	813	837	842	844	890
Lone-parent families	616	627	665	670	694	683	679	666	676	664
Male	85	85	89	92	105	106	114	115	128	122
Female	530	542	576	578	589	577	564	551	548	541
No earners	195	191	221	195	157	145	114	111	117	95
One earner	262	281	294	318	360	345	355	342	324	352
Two or more earners	74	69	61	65	73	87	96	98	107	95
Other non-elderly families	445	447	709	731	734	721	716	773	786	795
Unattached individuals	3,639	3,705	3,779	3,856	3,927	4,004	4,093	4,185	4,275	4,372
Elderly males	253	261	261	271	275	272	290	300	315	316
Non-earner	228	236	232	233	237	236	245	257	256	244
Earner	26	25	29	38	39	35	44	43	59	72
Elderly females	761	777	781	775	779	794	793	791	830	818
Non-earner	735	748	751	724	728	745	742	735	769	729
Earner	26	28	31	51	51	48	51	55	62	89
Non-elderly males	1,523	1,519	1,623	1,649	1,674	1,724	1,728	1,792	1,816	1,872
Non-earner	315	305	333	370	350	295	272	288	311	318
Earner	1,208	1,214	1,290	1,279	1,325	1,429	1,456	1,505	1,505	1,554
Non-elderly females	1,101	1,148	1,114	1,161	1,199	1,215	1,282	1,302	1,314	1,366
Non-elderly females, non-earner	328	299	314	337	345	323	323	326	309	295
Earner	772	849	800	824	854	892	959	976	1,006	1,071

Table 9.1-2

Selected family types, Canada — Number of persons

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	estimates in thousands									
Economic families, two persons or more	24,713	24,958	25,188	25,371	25,516	25,689	25,896	26,136	26,336	26,521
Elderly families	2,732	2,822	2,426	2,520	2,540	2,593	2,585	2,568	2,611	2,684
Married couples	1,673	1,742	1,705	1,732	1,782	1,844	1,852	1,882	1,893	1,971
Other families	1,059	1,081	722	788	759	748	734	686	719	713
Non-elderly families	21,981	22,135	22,762	22,851	22,975	23,096	23,310	23,568	23,724	23,837
Married couples	3,354	3,363	3,493	3,475	3,534	3,619	3,742	3,883	4,049	4,084
No earners	388	356	385	352	358	396	337	346	357	306
One earner	795	800	895	812	920	874	893	911	948	953
Two earners	2,171	2,208	2,213	2,311	2,257	2,348	2,512	2,626	2,744	2,825
Two-parent families with children	12,800	12,916	12,822	12,782	12,537	12,718	12,750	12,668	12,604	12,534
No earners	443	390	480	393	393	298	265	279	227	213
One earner	2,579	2,650	2,629	2,398	2,201	2,202	2,141	1,983	2,057	1,863
Two earners	6,945	7,077	7,405	7,591	7,420	7,415	7,480	7,539	7,337	7,476
Three or more earners	2,833	2,799	2,308	2,400	2,523	2,803	2,865	2,867	2,983	2,983
Married couples with other relatives	2,955	2,970	2,529	2,661	2,848	2,824	2,895	2,930	2,904	3,110
Lone-parent families	1,701	1,743	1,893	1,864	1,977	1,928	1,936	1,907	1,965	1,926
Male	223	218	259	260	294	295	306	325	362	350
Female	1,478	1,525	1,633	1,604	1,682	1,633	1,629	1,582	1,603	1,576
No earners	537	557	625	545	442	404	324	316	337	269
One earner	698	740	800	838	987	925	956	920	889	966
Two or more earners	243	228	208	221	253	303	349	346	377	341
Other non-elderly families	1,170	1,144	2,024	2,069	2,079	2,008	1,987	2,180	2,202	2,182
Unattached individuals	3,639	3,705	3,779	3,856	3,927	4,004	4,093	4,185	4,275	4,372
Elderly males	253	261	261	271	275	272	290	300	315	316
Non-earner	228	236	232	233	237	236	245	257	256	244
Earner	26	25	29	38	39	35	44	43	59	72
Elderly females	761	777	781	775	779	794	793	791	830	818
Non-earner	735	748	751	724	728	745	742	735	769	729
Earner	26	28	31	51	51	48	51	55	62	89
Non-elderly males	1,523	1,519	1,623	1,649	1,674	1,724	1,728	1,792	1,816	1,872
Non-earner	315	305	333	370	350	295	272	288	311	318
Earner	1,208	1,214	1,290	1,279	1,325	1,429	1,456	1,505	1,505	1,554
Non-elderly females	1,101	1,148	1,114	1,161	1,199	1,215	1,282	1,302	1,314	1,366
Non-elderly females, non-earner	328	299	314	337	345	323	323	326	309	295
Earner	772	849	800	824	854	892	959	976	1,006	1,071

Notes and definitions

Income

This section reviews the definitions of the main income concepts and their components. In order to highlight the relationships between them, this section is organized according to the "Classification of income" (see text box — Classification of income by source).

Classification of income by source

Market income

Earnings

Wages, salaries and commission

Self-employment income

Farm

Non-farm

Investment income

Retirement pensions

Other income

(plus) Government transfers

Child tax benefits

Old Age Security and Guaranteed Income Supplement/Spouse's Allowance

Canada Pension Plan/Quebec Pension Plan benefits

Employment Insurance benefits

Social assistance

Workers' compensation

GST/HST Credit

Provincial/territorial tax credits

Other government transfers

(equals) Total Income

(minus) Income tax

(equals) After-tax Income

The concept of income

There are several important inclusions and exclusions in the concept of income:

- The concept of income covers income received while a resident of Canada or as relevant for income tax purposes in Canada. This excludes some, but not all, foreign income.
- Retirement income received as a regular pension or annuity during retirement is included, while cash withdrawals from private pension plans, including Registered Retirement Savings Plans (RRSPs), prior to retirement, are excluded.
- Realized capital gains from financial investments are excluded.
- In the Canadian System of National Accounts (CSNA) and the present income classification, taxes on capital gains are included in income taxes, as are taxes on RRSP withdrawals. Both capital gains (the taxable portion thereof) and RRSP withdrawals figure in the calculation of taxes, but are not part of total income in the CSNA or in SLID's Classification of income.

- SLID's classification of income includes all refundable tax credits and benefits, including those that are not considered for income tax purposes, such as child tax benefits, the Goods and Services Tax Credit/Harmonized Sales Tax Credit, and other provincial or territorial tax credits. There are other smaller differences between SLID's total income and total income defined for tax purposes (see Other income and Other government transfers).
- Contributions to Employment Insurance and the Canada and Quebec Pension Plans, both federal programs, are not included in income taxes, nor are they deducted from income to arrive at after-tax income. However, the CSNA recently revised its definition of taxes on production to include these payroll taxes, in accordance with international recommendations on national accounting.

Market income

Market income is the sum of earnings (from employment and net self-employment), net investment income, (private) retirement income, and the items under "Other income". It is equivalent to total income minus government transfers. It is also called income before taxes and transfers.

Earnings

This includes earnings from both paid employment (wages and salaries) and self-employment.

Wages, salaries and commissions

These are gross earnings from all jobs held as an employee, before payroll deductions such as income taxes, employment insurance contributions or pension plan contributions, etc. Wages and salaries include the earnings of owners of incorporated businesses, although some amounts may instead be reported as investment income. Commission income received by salespersons as well as occasional earnings for baby-sitting, for delivering papers, for cleaning, etc. are included. Overtime pay is included.

Military personnel living in barracks are not part of the target population in SLID.

Self-employment income

This is net self-employment income after deduction of expenses. Negative amounts (losses) are accepted. It includes income received from self-employment, in partnership in an unincorporated business, or in independent professional practice. Income from roomers and boarders (excluding that received from relatives) is included. Note that because of the various inclusions, receipt of self-employment income does not necessarily mean the person held a job.

Self-employment income is subdivided into farm self-employment income and non-farm self-employment income. Farm self-employment income is reported by individuals who operate their own or a rented farm, either on own account or in partnership. Included are money receipts from the sale of farm products as well as related supplementary and assistance payments from governments. Income in kind is excluded.

Investment income

This includes interest received on bonds, deposits and savings certificates from Canadian or foreign sources, dividends received from Canadian and foreign corporate stocks, cash dividends received from insurance policies, net rental income from real estate and farms, interest received on loans and mortgages, regular income from an estate or trust fund and other investment income. Realized capital gains from the sale of assets are excluded. Negative amounts are accepted.

Retirement pensions

This is retirement pensions from all private sources, primarily employer pension plans. Amounts may be received in various forms such as annuities, superannuation or RRIFs (Registered Retirement Income Funds). Withdrawals from RRSPs (Registered Retirement Savings Plans) are not included in

retirement pensions. However, they are taken into account as necessary for the estimation of certain government transfers and taxes. For data obtained from administrative records, income withdrawn from RRSPs before the age of 65 is treated as RRSP withdrawals, and income withdrawn from RRSPs at ages 65 or older is treated as retirement pensions. Retirement pensions may also be called pension income.

Other income

This sub-total includes all items of market income not included elsewhere. Among them are support payments received (also called alimony and child support). The coverage of other items depends at least to some extent on the method of income data collection, whether from administrative income tax records or by interview. Those items which are included on line 130 of the T1 tax return are well covered. These include, but are not restricted to, retirement allowances (severance pay/termination benefits), scholarships, lump-sum payments from pensions and deferred profit-sharing plans received when leaving a plan, the taxable amount of death benefits other than those from CPP or QPP, and supplementary unemployment benefits not included in wages and salaries.

Government transfers

Government transfers include all direct payments from federal, provincial and municipal governments to individuals or families. See the table Classification of income for a list of the government transfers identified separately in the latest reference year. It should be noted that many features of the tax system also carry out social policy functions but are not government transfers per se. The tax system uses deductions and non-refundable tax credits, for example, to reduce the amount of tax payable, without providing a direct income.

Child tax benefits

Federal child tax benefits began in 1993 and replaced both the federal Family Allowances and the Child Tax Credit. Several provincial and territorial programs have since been introduced, in addition to Quebec family allowances which already existed before 1993. To be eligible, a person must have the primary responsibility for the care and upbringing of one or more children under the age of 18. Most benefits are calculated by setting a maximum amount per family or per child and reducing that total by a certain percentage of the family's net income.

The programs which were explicitly accounted for in the data were the federal basic benefit and National Child Benefit Supplement (together called the Canada Child Tax Benefit, began in 1998), the Newfoundland and Labrador Child Benefit (began in 1999), the Nova Scotia Child Benefit (began in 1998), the New Brunswick Child Tax Benefit (began in 1997), the New Brunswick Working Income Supplement (began in 1997), the Quebec Allocation familiale (began in 1981), the Quebec Allocation à la naissance (began in 1998), the Ontario Child Care Supplement for Working Families (began in 1998), the Saskatchewan Child Benefit (began in 1998), the Alberta Family Employment Tax Credit (began in 1997), the BC Family Bonus (began in 1996), and the BC Earned Income Benefit (began in 1998).

Old Age Security (OAS)

The Old Age Security (OAS) pension is targeted to Canadian residents aged 65 and over. OAS recipients who have little or no other income may also receive the federal Guaranteed Income Supplement (GIS) and their spouses, if aged 60 to 64 (and not yet eligible for OAS and GIS themselves), receive the Spouse's Allowance.

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)

The CPP and QPP are compulsory contributory social insurance programs that provide a source of retirement income and protect workers and their families against loss of income due to disability or death.

Employment Insurance

Employment Insurance is a federal program which includes the following types of benefits: regular unemployment benefits, sickness benefits, maternity and parental benefits, and benefits for persons taking approved training courses or participating in job creation or job-sharing projects. To qualify, the claimant must have ceased receiving employment income and have worked a minimum number of weeks or hours of insurable employment over the preceding period.

Social assistance

Social assistance covers many provincial and municipal income supplements to individuals and families. It is usually provided only after all other possible sources of support have been exhausted.

Workers' compensation

Workers' compensation is provided to protect all full-time and part-time employees from loss of salary due to work accidents or occupational diseases and help them to pay their medical expenses and other costs.

Goods and Services Tax/Harmonized Sales Tax credit

Introduced in conjunction with the Goods and Services Tax in 1990, it is intended to offset the GST/HST for lower income families and individuals. In Nova Scotia, New Brunswick, and Newfoundland and Labrador it is called the Harmonized Sales Tax Credit because the administration of the tax is combined with the provincial sales tax. Included is the federal Relief Heating Expenses paid in 2001.

Provincial/territorial tax credits

Included here are refundable tax credits other than those for children (included with child tax benefits). Some are designed to help low income individuals and families to pay property taxes, education taxes, rent and living expenses, and so on. Provincial sales tax credits such as the Quebec Sales Tax Credit and the Newfoundland and Labrador HST Credit are included. The Quebec abatement, although refundable, is not included here but rather with income taxes. These credits are given to the family member with the highest net income.

Other government transfers

This includes government transfers not included elsewhere, mainly any other non-taxable transfers. In SLID, these amounts are included with "Other income". This is partly because the coverage of any transfers not taxed through the income tax system is low. There may be under-reporting of these transfers, which are mainly collected using an open question in SLID interviews. Nonetheless, the types of transfers which have come under this heading include: training program payments not reported elsewhere, the Veteran's pension, pensions to the blind and the disabled, regular payments from provincial automobile insurance plans (excluding lump-sum payments), and benefits for fishing industry employees.

Total income

Total income refers to income from all sources including government transfers before deduction of federal and provincial income taxes. It may also be called income before tax (but after transfers). All sources of income are identified as belonging to either market income or government transfers.

Income tax

Income tax is the sum of federal and provincial income taxes payable (accrued) for the taxation year. Income taxes include taxes on income, capital gains and RRSP withdrawals, after taking into account exemptions, deductions, non-refundable tax credits, and the refundable Quebec abatement. The

data are either taken directly from administrative records or estimated based on aggregate data from administrative records, as this yields better results than the amounts reported by interview.

After-tax income

After-tax income is total income, which includes government transfers, less income tax. It may also be called income after tax. Some of the government transfers listed above are not taxable and are allocated to only one family member, depending on age, income, or gender. These include social assistance, child tax benefits, and seniors benefit. When looking at person-level data, users should be aware that these transfers are not equally divided amongst family members.

Family

Dwelling

In general terms a dwelling is defined as a set of living quarters. A private dwelling is a separate set of living quarters with a private access. A collective dwelling may be institutional, communal or commercial in nature. Of the different types of collective dwellings, SLID covers only communal dwellings.

Household

A household is defined as a person or group of persons residing in a dwelling. SLID defines households and families according to the living arrangements on December 31 of the reference year. Residents of Canada are also defined at those points in time.

Adults

Adults are defined in SLID as individuals 16 or older as of December 31st of the reference year.

Family income

Family income is the sum of income of each adult in the family as defined above. Household income is likewise the sum of incomes of all adults in the household. Family and household membership is defined at a particular point in time, while income is based on the entire calendar year. The family members or “composition” may have changed during the reference year, but no adjustment is made to family income to reflect this change.

Economic family type

“**E**conomic family type” refers to either economic families or unattached individuals. An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common law or adoption. An unattached individual is a person living either alone or with others to whom he or she is unrelated, such as roommates or a lodger. See Family classification for more detailed groupings.

Census family type

“**C**ensus family type” refers to either census families or persons not in census families. The term “census family” corresponds to what is commonly referred to as a “nuclear family” or “immediate family”. In general, it consists of a married couple or common-law couple with or without children, or a lone-parent with a child or children. Furthermore, each child does not have his or her own spouse or child living in the household. A “child” of a parent in a census family must be under the age of 25 and there must be a parent-child relationship (guardian relationships such as aunt or uncle are not sufficient).

Persons “not in census families” are those living alone, living with unrelated individuals, or living with relatives but not in a husband-wife or parent-unmarried child (including guardianship-child) relationship.

By definition, all persons who are members of a census family are also members of the same economic family.

See Family classification for more detailed groupings.

Major income earner

This characteristic is important for the derivation of detailed family types (see Family classification). For each household and family, the major income earner is the person with the highest income before tax, with one exception: a child living in the same census family as his/her parent(s) cannot be identified as the major income earner of the census family (this does not apply to economic families).

For persons with negative total income before tax, the absolute value of their income is used, to reflect the fact that negative incomes generally arise from losses “earned” in the market-place which are not meant to be sustained. In the rare situations where two persons have exactly the same income, the older person is the major income earner.

Family classification

SLID uses the major income earner to classify families.

Table B. Classification of family types

Economic families (or Census families), 2 persons or more
Elderly families
Married couples
Other elderly families
Non-elderly families
Married couples without children
No earner
One earner
Two earners
Two-parent families with children
No earner
One earner
Two earners
Three or more earners
Married couples with other relatives
Lone-parent families
Male lone-parent families
Female lone-parent families
No earner
One earner
Two or more earners
Other non-elderly families
Unattached individuals (or Persons not in census families)
Elderly male
Non-earner
Earner
Elderly female
Non-earner
Earner
Non-elderly male
Non-earner
Earner
Non-elderly female
Non-earner
Earner

Elderly family

The major income earner is aged 65 or over.

Non-elderly family

The major income earner is under age 65.

Married couples/spouses

Married couples, including legally married, common-law and same-sex relationships, where one of the spouses is the major income earner.

Children

A child or children (by birth, adopted, step, or foster) of the major income earner under age 18. Other relatives may also be in the family.

Lone-parent family

Includes at least one child as defined above. Families where the parent is 65 years or older are excluded.

Relative

A person related to the major income earner by blood, marriage, adoption or common-law.

Other relative

A person in the economic family who is not the major income earner nor his/her spouse or child under age 18.

Analytical concepts

Current dollars versus constant dollars

“Current dollars” are what we usually mean when we refer to a currency in the current time period. The term “constant dollars” refers to dollars of several years expressed in terms of their value (“purchasing power”) in a single year, called the base year. This type of adjustment is done to eliminate the impact of widespread price changes.

Current dollars are converted to constant dollars using an index of price movements. The most widely used index for household or family incomes, provided that no specific uses of the income are identified, is the Consumer Price Index (CPI), which reflects average spending patterns by consumers in Canada.

The following table shows the annual rates of the Consumer Price Index. To convert current dollars of any year to constant dollars, divide them by the index of that year and multiply them by the index of the base year you choose (remember that the numerator contains the index value of the year you want to move to). For example, using this index, \$10,000 in 1997 would be \$10,548 in 2000 constant dollars ($\$10,000 \times \frac{113.5}{107.6} = \$10,548$).

Text table 1

Consumer price index, annual rates, 1992=100

1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
58.9	65.3	69.1	72.1	75.0	78.1	81.5	84.8	89.0	93.3	98.5	100.0	101.8
1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
102.0	104.2	105.9	107.6	108.6	110.5	113.5	116.4	119.0	122.3	124.6		

Earners/Income recipient

An earner is a person who received income from employment (wages and salaries) and/or self-employment during the reference year. The term income recipient is generally used for someone who received a positive (or negative) amount of income of any given type.

Mean income (average income)

The mean or average income is computed as the total or "aggregate" income divided by the number of units in the population. It offers a convenient way of tracking aggregate income while adjusting for changes in the size of the population.

There are two drawbacks to using average income for analysis. First, since everyone's income is counted, the mean is sensitive to extreme values: unusually high income values will have a large impact on the estimate of the mean income, while unusually low ones, i.e. highly negative values, will drive it down. (See also Recipients versus non-recipients and Negative values.) Secondly, it does not give any insight into the allocation of income across members of the population. To examine allocation of income, measures such as Percentiles or Gini coefficients may be used.

Recipients versus non-recipients (zero values)

For every table showing average incomes, it must be kept in mind whether non-recipients of that type of income are included or excluded from the population. In the case of total family income, the difference from including or excluding units with zero income is small since there are very few such families. However, if one is interested in the average amount of individual self-employment earnings, the value will be quite different if one includes those persons who were not self-employed.

Negative values

Negative income amounts can arise in two ways: net losses from self-employment (expenses exceed receipts), or net investment losses (losses exceed gains). As with zero values, negative values can have a large impact on results. In general, the published income tables treat negative values no differently than positive values, but there are a few exceptions: for the calculation of both Gini coefficients and the low income gap, negative values are converted to zeroes; and in the derivation of the major income earner of a family or household, the absolute value is used instead (see Major income earner).

Percentiles

Income percentiles, like quintiles and deciles, are a convenient way of categorizing units of a given population from lowest income to highest income for the purposes of drawing conclusions about the relative situation of people at either end or in the middle of the scale. Rather than using fixed income ranges, as in a typical distribution of income, it is the fraction of each population group that is fixed.

First, all the units of the population, whether individuals or families, are ranked from lowest to highest by the value of their income of a specified type, such as after-tax income. Then the ranked population is

divided into five groups of equal numbers of units, called quintiles. Analogously, dividing the population ranked by income into ten groups, each comprising the same number of units, produces deciles.

Most analyses should be carried out on the people of different percentiles within one population distribution. Care should be taken in making comparisons between percentiles that resulted from different distributions, because any difference in either the population or the income concept used to rank units could have a large effect. It is probable that both the income ranges represented by each percentile and the people making up each percentile will be different.

Median income

The median income is the value for which half of the units in the population have lower incomes and half has higher incomes. To derive the median value of income, units are ranked from lowest to highest according to their income and then separated into two equal-sized groups. The value that separates these groups is the median income (50th percentile).

Because the median corresponds exactly to the midpoint of the income distribution, it is not, contrary to the mean, affected by extreme income values. This is a useful feature of the median, as it allows one to abstract from unusually high values held by relatively few people.

Since income distributions are typically skewed to the left – that is, concentrated at the low end of the income scale – median income is usually lower than mean income.

Implicit rate of government transfers or taxes

The implicit rate of government transfers or taxes is a way of showing the relative importance of transfers received or taxes paid for different families or individuals. This concept is similar, but not identical, to the effective rate of taxation. For a given individual or family, the effective rate is the amount of transfers/taxes expressed as a percentage of their market income, total income, or after-tax income. The implicit rate for a given population is the average (or aggregate) amount of transfers/taxes expressed as a percentage of their average (or aggregate) income.

Family size adjustment (equivalence scale)

When comparing family incomes to study such things as income adequacy or socio-economic status, one often wants to take family size and composition into account—the income amount itself is not sufficient to understand a family's financial well-being without knowing how many people are sharing it. In general, two approaches have been used to help with the analysis of family income. One is to produce data by detailed family types, so that within a given family type, differences in family size are not significant. In fact, many income measures have been crossed by detailed family types in the published tables. The other way to take into account family size and composition is to adjust the income amount by an adjustment factor.

The simplest method is to use per capita income, that is, to divide the family income by the family size. A limitation of per capita income, however, is that it tends to underestimate economic well-being for larger families as compared to smaller families. This is due to the fact that it assumes equal living costs for each member of the family, but some costs, primarily those related to shelter, decrease proportionately with family size (they may also be lower for children than for adults). For example, the shelter costs for an adult married couple with no children are arguably not much more than those for an adult living alone.

To take such economies of scale into account, it is common to use an “equivalence scale” to adjust family incomes. Instead of implicitly assuming equal costs for additional family members as the per capita approach does, the equivalence scale is a set of decreasing factors assigned to the first member, the second member, and so on. The adjusted income amount for the family is obtained by dividing the family's income by the sum of the factors assigned to each member.

There is no single equivalence scale in use in Canada. The one used in the published income tables and in concepts such as the low income measure (LIM) has, however, achieved a high degree of acceptance. In this equivalence scale, the factors are as follows:

- the oldest person in the family receives a factor of 1.0;
- the second oldest person in the family receives a factor of 0.4;
- all other family members aged 16 and over each receive a factor of 0.4; and
- all other family members under age 16 receive a factor of 0.3.

Other equivalence scales in use include:

OECD scale

- the oldest person in the family receives a factor of 1.0;
- all other family members aged 14 and over each receive a factor of 0.7;
- all other family members under age 14 receive a factor of 0.5.

Modified OECD scale

- the oldest person in the family receives a factor of 1.0;
- all other family members aged 15 and over each receive a factor of 0.5;
- all other family members under age 15 receive a factor of 0.3.

Square root of family size (this is a close approximation to the LIM equivalence scale, particularly for families with 6 members or less).

Gini coefficient

The Gini coefficient measures the degree of inequality in the income distribution. Gini coefficients are published for market income, total income and after-tax income, and are used to compare the uniformity of income allocation between different income concepts, across different populations or within the same population over time.

Values of the Gini coefficient can range from 0 to 1. A value of zero indicates income is equally divided among the population with all units receiving exactly the same amount of income. At the opposite extreme, a Gini coefficient of 1 denotes a perfectly unequal distribution where one unit possesses all of the income in the economy. A decrease in the value of the Gini coefficient can, by and large, be interpreted as reflecting a decrease in inequality, and vice versa. As a rough rule of thumb when using data from SLID at the Canada level: an absolute difference of 0.01 or less between two Gini coefficients is considered statistically significant.

Low income definitions

Low Income Cut-offs (LICOs)?

Low income cut-offs (LICOs) are established using data from the Family Expenditure Survey, now known as the Survey of Household Spending. They convey the income level at which a family may be in straitened circumstances because it has to spend a greater proportion of its income on necessities than the average family of similar size. Specifically, the threshold is defined as the income below which a family is likely to spend 20 percentage points more of its income on food, shelter and clothing than the average family. There are separate cut-offs for seven sizes of family – from unattached individuals

to families of seven or more persons – and for five community sizes – from rural areas to urban areas with a population of more than 500,000.

The first step in the production of a set of low income cut-offs is to calculate the average proportion of income that a family spends on food, shelter and clothing. The 1992 Family Expenditure Survey found that, on average, families spend 44% of their after-tax income (and 35% of their total “before-tax” income) on these necessities. Then, 20 percentage points are added, giving 64% of after-tax income. This is done on the grounds that a family spending more than this proportion of its income on necessities is significantly worse off than the average family. The final step is to look at the distribution of income by expenditure and determine, using a regression line, the level of income at which a family tends to spend 20 percentage points more than the average on the necessities of food, shelter and clothing.

Rebasing and indexing the LICOs

Over time, Canadian families have spent a smaller percentage of their income on the necessities of food, shelter and clothing. This relationship between families’ income and spending is associated with a specific point in time, i.e. the year of the expenditure survey used to derive the cut-offs. That particular year is referred to as the base year for the set of cut-offs.

After having calculated LICOs in the base year, cut-offs for other years are obtained by applying the corresponding Consumer Price Index (CPI) inflation rate to the cut-offs from the base year – the process of indexing the LICOs.

Low income rate and low income gap

To determine whether a person (or family) is in low income, the appropriate LICO (given the family size and community size) is compared to the income of the person’s economic family. If the economic family income is below the cut-off, all individuals in that family are considered to be in low income. In other words, “persons in low income” should be interpreted as persons who are part of low income families, including persons living alone whose income is below the cut-off. Similarly, “children in low income” means children who are living in low income families. Overall, the low income rate for persons can then be calculated as the number of persons in low income divided by the total population. The same can be done for families and various sub-groups of the population; for example, low income rates by age, sex, province or family types.

The low income gap is the amount that the family income falls short of the relevant low income cut-off. For example, a family with an income of \$15,000 and a low income cut-off of \$20,000 would have a low income gap of \$5,000. In percentage terms this gap would be 25%. The average gap for a given population, whether expressed in dollar or percentage terms, is the average of these values as calculated for each unit. For the calculation of this low income gap, negative incomes are treated as zero.

Use of after-tax and before-tax LICOs

Statistics Canada produces two sets of low income cut-offs and their corresponding rates—those based on total income (i.e., income including government transfers, before the deduction of income taxes) and those based on after-tax income. Derivation of before-tax versus after-tax low income cut-offs are each done independently. There is no simple relationship, such as the average amount of taxes payable, to distinguish the two types of cut-offs.

Although both sets of low income cut-offs continue to be available, Statistics Canada prefers the use of the after-tax LICOs. The before-tax rates only partly reflect the entire redistributive impact of Canada’s tax/transfer system. It is therefore logical that the low income rate is higher on a before-tax basis than on an after-tax basis.

Low Income Measures (LIM)

For the purpose of making international comparisons, the LIM is the most commonly used low income measure. Unlike the low income cut-offs, which are derived from an expenditure survey and then compared to an income survey, the LIMs are both derived and applied using a single income survey. The LIM is a fixed percentage (50%) of median adjusted family income, where “adjusted” indicates that family needs are taken into account. See the paragraph Family size adjustment (equivalence scale) for more information.

The LIMs are calculated three times; using market income, before-tax income, and after-tax income. They do not require updating using an inflation index because they are calculated using an annual survey of family income.

Market basket measure (MBM)

Social Development Canada (formerly Human Resources Development Canada) has collaborated with the provincial and territorial ministries of social services to develop the Market Basket Measure (MBM) of low income. The approach is to cost out a basket of necessary goods and services including food, shelter, clothing and transportation, and a multiplier to cover other essentials. The results define thresholds that represent levels of income needed to cover the cost of the basket.

The same argument that can be made for using after-tax low income rates can be made for using after-tax income to compare to the MBM thresholds. That is, a measure of well-being should take into account what is actually available to spend. The income concept that is used for comparisons with the MBM thresholds goes even further than after-tax income by also subtracting from total income other non-discretionary expenses such as support payments, work-related child care costs and employee contributions to pension plans and to Employment Insurance.

Statistics Canada collects the data necessary to produce rates based on Social Development Canada’s Market Basket Measure.

Comparisons between data up to 1995 and data since 1996

Starting with reference year 1996, the Survey of Labour and Income Dynamics (SLID) replaced the annual Survey of Consumer Finances (SCF) as the official source of family income in Canada. This means that data up to and including 1995 are drawn from SCF (last conducted for reference year 1997), and data for 1996 and onwards are drawn from the SLID (which was introduced in 1993).

Different surveys will produce slightly different estimates on the same topics due to a variety of factors. Every attempt was made to minimize and monitor these differences between the two income surveys, while nonetheless making some important improvements in survey practices. Before replacing the SCF series with SLID, a careful study was done on the overlapping reference years, particularly the years 1996 and 1997, as SLID only acquired its full sample size in 1996. The results of the study are contained in the Income Statistics Division research paper, *A Comparison of the Results of the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update* (75F002MIE1999007). All ISD research papers are available free of charge on the Statistics Canada internet site (www.statcan.ca).

In short, it was found that the two surveys told essentially the same story for all of the main income concepts. It is still possible, nonetheless, that for some characteristics the data trends could reveal a “break” as a result of the change in survey. Such a break would likely appear as a noticeable upward or downward shift in a data series between the years 1995 and 1996. It represents a change in the data which is attributable to the two surveys having different samples and different methods (such as the use of tax data in the case of SLID), rather than a true change in the characteristics of the population. Users are advised to take note of the following survey differences which are known to exist and to have had an impact on the data trends at some detailed levels.

Better coverage of small income amounts

One notable improvement that occurred as a result of new survey techniques introduced in SLID is better coverage of small income amounts received by respondents. It has been observed in surveys conducted by questionnaire that respondents tend to forget or neglect small income amounts they received in the past. This means an underestimation of income in general, and in particular, it means that many people who received a small amount of income instead report no income at all (there are differences, however, depending on whether the income concept includes or excludes government transfers).

The use of administrative income tax files in SLID for the majority of sample respondents means that there is considerably better coverage of non-zero amounts of income, and in general, a greater number of recipients of most kinds of income. Another technique used by SLID which may have improved coverage is that, even for respondents who report income by interview instead of via their tax records, there are two chances to prompt them for income sources, and therefore a greater likelihood of capturing an amount. This is because some income concepts are touched on in the January interview and then covered in the May interview, where it is possible to remind the respondent of a positive response in January. The types of income for which such “dependent interviewing” is used are earnings (from employment or self-employment), employment insurance benefits, social assistance, and workers’ compensation.

Detailed family types

The standard published “detailed family types” for economic families have changed in one regard. In the SCF, they are derived with reference to the “head of family”. In SLID, the same categories are used but in reference to the “major income earner”. SLID dropped the concept of head of family entirely, as it has little relevance in a modern context. But some sort of prioritization of people within a family is useful to uniquely identify the type of family, even if it is somewhat arbitrary.

The change in family concepts resulting from the transition from SCF to SLID has not affected data produced for the entire population of families consisting of two or more persons. However, for some of the detailed family types, the estimated number of families underwent a one-time increase or decrease between 1995 and 1996. Without drawing conclusions about the precise net effects of these changes, the following points can be made.

First, whereas the previous definition always gave husbands the status of head of family rather than wives, with the major income earner concept there is no distinction by sex, and it is possible for the wife to qualify. Since it still holds that wives are on average younger than husbands at least for older couples, this has caused a shift from elderly families to non-elderly families.

Second, the head of family concept gave preference to parents over their adult children and, where there is no husband-wife or parent-child relationship in the family, it gave preference to older members over younger ones. Now, younger adults are much more likely to qualify as major income earners than they did as heads of families. As a result, we see significant decreases in the number of “other elderly families” and “married couples with other relatives”, and a large increase in the number of “other non-elderly families”. (See the section “Family definitions” for the precise definitions of family types.)

Comparisons with previous editions

Data from different editions are not directly comparable. Every edition has some modifications done on data. The modification which is applied every year is the expression of all dollars amounts in constant dollars of the latest reference year. (See “Current dollars versus constant dollars”.)

The Survey of Labour and Income Dynamics uses estimates of the target population - which are derived independently from the survey – as benchmarks for producing survey estimates. These population estimates start with a Census and are then updated using administrative data to reflect the current

population of Canada. Using these population counts reduces the sampling error and coverage bias of survey estimates. It also provides consistency of estimates across household surveys. Accurate population numbers are crucial in determining estimates from a sample survey like SLID. In order to translate the results of the survey into population estimates, each individual in the sample is assigned a weight indicating the number of persons in the population represented by that sample member.

Periodically, the weights used in the survey are updated to reflect the availability of new population benchmarks provided by a new census and new annual inter-censal estimates. When this happens, the weights are revised historically in order to maintain a consistent time series. Methodological improvements in the derivation of weights may also be implemented in a weight revision.

There was a historical weight revision in 2000 that was carried out on data back to 1980, such that figures for the entire time series changed. Traditionally, weights are derived using population benchmarks by province, age and sex. Since the 2000 weight revision, the weights in SLID also respect population benchmarks by household size and economic family size. The most recent historical weight revision for the Survey of Labour and Income Dynamics occurred with the release of data for 2003.

2003 historical revision

The release of the 2003 data is accompanied by a historical revision for 1990 to 2002 due to an update of the survey weights in both the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF). The weighted data now take into account not only new population projections based on the 2001 Census of Population, but also valuable information on the overall distribution of wages and salaries—a major component of income—in Canada. A lot of research has been conducted on the new weighting methodology and it is felt that as a result of this, the ability of these surveys to accurately represent income levels in Canada has been given a new boost. The quality of the survey data on other topics has also been improved.

The impacts of the historical revision, which was applied to the data back to 1990, are quite similar for all years, so that the trends shown by the data remain very similar. But the actual levels of estimates do change in many situations. The estimates are in fact much closer to other reliable sources of information on similar topics.

The 2003 historical revision also incorporates revised 1992-base low income cut-offs (LICOs) resulting from a historical re-weighting of the 1992 Family Expenditure Survey.

Why we introduced new income adjustments in the weighting

Research has shown that historically, Statistics Canada's household income surveys have tended to under-represent people with very low levels of earnings or no earnings, as well as people with very high earnings, while over-representing people who are more in the middle of the earnings distribution. Average and aggregate earnings and incomes have been over-estimated as a result.

The System of National Accounts (SNA) corrected a comparable problem by applying aggregate adjustments to the estimates. In a household survey like SLID, such an approach is not possible; instead, the method for correcting the biases in estimation was to make differentiated adjustments to the weights attached to each of the respondents.

Statistics Canada over the past few years did a lot of investigation to develop the best possible options for improving the estimates through improved weighting techniques. We tested several options and evaluated their stability over several years of data, to ensure that no new biases would result from the corrections and to ensure that we chose the best possible option currently available. Finally, the evaluations included comparisons with other independent sources of information like the Census and the System of National Accounts. Apart from the time required to test and evaluate the changes, there is no particular reason why Statistics Canada introduced these changes now instead of next year or last year.

In addition to our usual adjustments to population estimates we concluded that adding the T4 administrative files (employer remittances of payroll taxes) were the best benchmark statistics available with which to adjust the weights in SLID. We believe that the quality of the T4 files is high and that historically, the quality of files is sufficient to allow this adjustment to be made back to 1990.

The improvements to survey weights during the 2000 and 2003 historical revisions have been part of a comprehensive project at Statistics Canada to improve the weighting strategies in the main annual surveys on income, expenditures, and wealth. The project is now complete for the Survey of Labour and Income Dynamics and the Survey of Consumer Finances.

What the new weighting methods consist of

Survey weights are the numbers assigned to each of the sample respondents so that together they sum to the target population and sub-groups of that population. To do this as accurately as possible, the weights are often adjusted to be in line with other independent sources of information. The Census of Population, with its related population projections, is the source for the benchmark demographic statistics used to adjust the survey weights. The revised weights now take into account population projections from the 2001 Census.

The additional benchmark statistics that are now used to adjust survey weights come from the annual T4 file from Canada Revenue Agency (CRA), which is a compilation of employer remittances for the purposes of payroll taxes. SLID obtains tabulated statistics from the T4. Specifically, the statistics being used concern the total number of people in each province who had earnings from paid employment during the year and the amounts they made relative to each other, called the earnings distribution. The number and earnings of self-employed people are not included. It is important to add that aggregated data are used from this file and no matching of individual information between the T4 file and the SLID and SCF data files is done.

The annual T4 files cover all employees, regardless of whether they filed a T1 tax return. The wages and salaries of employees represent a very high proportion of all income received by individuals. Although many people in the population do not have this type of income, the T4 data allow us to correct biases not only for the wage-earning population but also for the rest of the population, because it provides an accurate way of determining the presence or absence of wages.

This is not the first time that a survey has used the T4 files from CRA in order to better represent the distribution of incomes in the population. The Survey of Household Spending implemented similar weighting methods using T4 data in its 1999 historical revision.

As evidence that the additional calibration of weights has helped to better reflect the distribution of incomes in the SLID, the estimates are now more similar to related estimates from other sources. These sources are not only the T4 file, but also the T1 file (personal income tax file), the Census, and the System of National Accounts.

What was the impact of the revision on the estimates?

The change from the 1996 Census to the 2001 Census for population estimates and projections affected mainly the period after 1996.

The historical revision had little impact on the trends shown by SLID since 1996 and SCF up to 1995. This is because the addition of weight adjustments based on income had a similar impact for all years. The weight revision was taken back to 1990; consequently, only between the years 1989 and 1990 is there potentially a disturbance in the data series that could affect the representation of trends.

The level estimates, however, did change in many cases. The precise impacts can be seen by comparing the data that were published before the historical revision with those published in May of 2005. Note however that previously published dollar figures must be compared with their revised values using either current dollars or consistent constant dollars in both cases. Be aware also that rounding of dollar values in published tables may affect the precision of comparisons.

Finally, the SLID low income estimates changed as a result not only of the new weights in SLID, but also the new low income cut-offs with which family incomes in SLID are compared.

Examples of how the estimates changed

- In general, the number of people in the ten provinces with earnings from employment, also referred to as wages and salaries because it excludes self-employment, was adjusted downwards. However this is not true in all range categories of earnings: there are more people now in the lowest and highest earnings categories, but fewer in the middle of the distribution.
- Due to the predominant downward revisions in the number of persons by earnings classes and despite the upward revision in the number of high-wage earner adults, average and median wages and salaries usually decreased with the revision.
- Since wages and salaries constitute a large part of incomes, most estimates of market income, total income, and after-tax income were also adjusted downwards.
- As a consequence of lower wages and salaries, government transfers generally increased, including social assistance benefits, child benefits, and refundable sales tax credits such as the GST/HST Credit.
- The weight revisions due to the new income adjustments based on the T4 file affected estimates concerning children and adults up to age 64 relatively more than estimates concerning seniors, due to the fact that income from employment makes up a smaller portion of seniors' incomes.
- Consistent with the increases in the number of people with no earnings or very low earnings, the low income rates for persons and families (on an after-tax basis) generally underwent an upward revision in all years. Again the rates for senior-led families and individuals were less affected.
- Consistent with the increases in the number of people at the very low and very high ends of the earnings distribution, and the decrease in the number of people in the middle of the distribution, certain measures of income inequality (Gini coefficient, ratio of 5th to 1st quintile) generally increased.
- The revision also affected characteristics which are not directly related to incomes. For example, the following estimates are now closer to the estimates of the 2001 **Census**:
 - Level of educational attainment in Canada.
 - Rate of home ownership versus renting.

For more details of these impacts and more information on the new weighting methodology, please refer to the free research paper, Survey of Labour and Income Dynamics: 2003 historical revision, Statistics Canada, (forthcoming publication)

Methodology

Survey universe

SLID is a household survey that covers all individuals in Canada, excluding residents of the Yukon, the Northwest Territories and Nunavut, residents of institutions and persons living on Indian reserves or in military barracks. Overall, these exclusions amount to less than three percent of the population.

The sample

The samples for SLID are selected from the monthly Labour Force Survey (LFS) and thus share the latter's sample design. The LFS sample is drawn from an area frame and is based on a stratified, multi-stage design that uses probability sampling. The total sample is composed of six independent samples, called rotation groups, because each month one sixth of the sample (or one rotation group) is replaced.

The SLID sample is composed of two panels. Each panel consists of two LFS rotation groups and includes roughly 17,000 households. A panel is surveyed for a period of six consecutive years. A new panel is introduced every three years, so two panels always overlap.

Weighting

The estimation of population characteristics from a survey is based on the premise that each sampled unit represents, in addition to itself, a certain number of unsampled units in the population. A basic survey weight is attached to each record to indicate the number of units in the population that are represented by that unit in the sample.

For each reference year, SLID produces two sets of weights: one is representative of the initial population (the longitudinal weights) while the other is representative of the current population (the cross-sectional weights). For the production of the cross-sectional weights, SLID combines two independent samples and assigns a probability of selection to individuals who joined the sample after the panel was selected.

Two types of adjustment are applied to the basic survey weights in order to improve the reliability of the estimates. The basic weights are first inflated to compensate for non-response. The non-response adjusted weights are then further adjusted to ensure that estimates on relevant population characteristics would respect population totals from sources other than the survey.

The first set of population totals used for SLID is based on Statistics Canada's Demography Division population counts for different age/sex groups as well as counts by household and family size at the provincial level. These annual population totals are based in large part on totals from the Census of population.

The second set of totals is derived from Canada Revenue Agency (CRA) administrative data (T4 file) and is intended to ensure that the weighted distribution of income (based on wages and salaries) in the data set matches that of the Canadian population.

The switch from 1996 to 2001 Census-based population totals for recent years and the use of T4 information from CRA were introduced with the release of data for 2003. SCF estimates from 1990 to 1995 and SLID estimates from 1996 to 2002 were revised back to 1990 at the same time.

Cross-sectional representation in SLID

Each longitudinal sample, or “panel” in SLID initially constitutes a representative cross-sectional sample of the population. However, because the real population changes each year, whereas by design the longitudinal sample does not, the sample must be modified to properly reflect these changes to the composition of the population. This is done by adding to the sample all new people in the population who are found to be living with the initial respondents (and likewise dropping them from the sample if they leave at later time-points).

Any original respondents who leave the target population (by moving abroad, into institutions, etc.) are given a zero weight for cross-sectional purposes. In this way, the cross-sectional sample, composed of the original respondents minus those who left the target population plus those who have entered it, is virtually fully representative of the population at each subsequent time-point. The missing group is composed of persons who have newly entered the target population and are not living with anyone who was in the target population when the most recent panel was selected. However, since SLID introduces a new panel every three years, this group is quite small.

Data quality

There are two types of errors inherent in sample survey data, namely, non-sampling errors and sampling errors. The reliability of survey estimates depends on the combined impact of non-sampling and sampling errors. For more detailed information on data quality indicators see the research paper (Data quality in the 2003 Survey of Labour and Income Dynamics (SLID) 75F0002MIE2005004.pdf) available free of charge on the Statistics Canada internet site (www.statcan.ca).

Non-sampling errors

Non-sampling errors generally result from human errors such as simple mistakes, misunderstanding or misinterpretation. The impact of randomly occurring errors over a large number of observations will be minimal. Errors occurring systematically can, on the other hand, have a major impact on the reliability of estimates. Considerable time and effort is invested into reducing non-sampling errors in SLID.

Non-sampling errors may arise from a variety of sources such as coverage, response, non-response and processing errors.

Coverage error arises when sampling frame units do not exactly represent the target population. Units may have been omitted from the sampling frame (under-coverage), or units not in the target population may have been included (overcoverage), or units may have been included more than once (duplicates). Undercoverage represents the most common coverage problem.

Slippage is a measure of survey coverage error. It is defined as the percentage difference between control totals (Census population projections) and weighted sample counts. Slippage rates for household surveys are generally positive because some people that should be enumerated are missed. Slippage rates have been revised back to 1996 using the 2001 Census population projections. According to the numbers in the table below, in 2003, SLID covered 86.5% of its target population. SLID estimation procedures use Census population projections to compensate for determined slippage.

Rates are also available upon request for sex, province and age groupings.

Text table 1

Slippage rates in SLID

	1997	1998	1999	2000	2001	2002	2003
	percent						
Canada	8.4	9.0	8.4	9.5	10.6	12.4	13.5

Response errors may be due to many factors, such as faulty questionnaire design, interviewers' or respondents' misinterpretation of questions, or respondents' faulty reporting. Great effort is invested in SLID to reduce the occurrence of response error. Measures undertaken to minimize response errors include the use of highly-skilled and well-trained interviewers, and supervision of interviewers to detect misinterpretation of instructions or problems with the questionnaire design. Response error can also be brought about by respondents who, willingly or not, provide inaccurate responses.

Income data are especially prone to misreporting, as income is a sensitive issue and includes many items with which respondents are not always familiar. Therefore, respondents are provided with information by mail prior to the interview, informing them of the income related questions. This gives them time to consult documents and have information available at the time of the interview. For respondents who grant Statistics Canada permission to access their tax files (the majority of respondents), SLID collects income data directly from administrative files. This procedure reduces misreporting of income in the SLID.

Non-response errors occur in sample surveys because not all potential respondents cooperate fully. The extent of non-response varies from partial non-response to total non-response.

Total non-response occurs when the interviewer is unable to contact the respondent, no member of the household is able to provide information, or the respondent refuses to participate in the survey.

Response is calculated at the household level. A household is considered to be "respondent" if at least one of its members responds to either the January or the May interview. There is the additional stipulation that the information on the household's composition cannot be missing for more than one year.

Total household non-response is handled by adjusting the basic survey weight for individuals within responding households to compensate for individuals in nonresponding households.

Nonresponding members (if any) within responding households who did not respond to one or both of the collection phases will have final data that is either shown as "missing" on the final database or imputed, depending on the variable (see partial non response section for details on imputation).

The importance of the non-response error is unknown but in general this error is significant when a group of people with particular characteristics in common refuse to cooperate and where those characteristics are important determinants of survey results. The bias introduced by non-response increases with the differences between respondent and non-respondent characteristics. Methods employed to compensate for non-response make use of information available for both respondents and non-respondents in an attempt to minimize this bias.

High response rates are essential for the data quality of any survey and thus considerable effort is invested to encourage effective participation from SLID respondents.

Cross-sectional response rates, given in Table F, range between 78.3% (2003) and 86.0% (1996)."

Text table 2

Response rate in SCF (1990-1995) and SLID (1996-2002)

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	percent													
Response Rate	79.0	80.0	80.7	80.0	79.5	82.1	86.0	84.1	82.7	82.7	79.2	79.1	79.0	78.3

Partial non response occurs when the respondent does not understand or misinterprets a question, refuses to answer a question, or is unable to recall the requested information. Imputing missing values compensates for this partial non-response.

Income data are imputed using previous years' data updated for any changes in circumstances. In the absence of previous years' data, data is imputed using the "nearest neighbour" technique, in which a respondent with certain similar characteristics becomes the "donor" for the imputed value.

Amounts received through certain government programs, such as child tax benefits, the Goods and Services Harmonized Sales Tax Credit, and the Guaranteed Income Supplement, are also derived from other information. Data obtained from the tax route are complete and do not need imputation.

Processing errors can occur at various stages in the survey: data capture, editing, coding, weighting or tabulation. The computer-assisted collection method used for SLID reduces the chance of introducing capture errors because checks for consistency and completeness of the data are built into the computer application. To minimize coding, weighting or tabulation errors, diagnostic tests are carried out periodically. These tests include comparisons of results with other data sources.

Sampling errors

Sampling errors occur because inferences about the entire population are based on information obtained from only a sample of the population. The results are usually different from those that would be obtained if information were collected from the whole population. Errors due to the extension of conclusions based on the sample to the entire population are known as sampling errors. The sample design, the variability of the population characteristics measured by the survey, and the sample size determine the magnitude of the sampling error. In addition, for a given sample design, different methods of estimation will result in sampling errors of different sizes.

Standard error and coefficient of variation

A common measure of sampling error is the standard error (SE). The standard error measures the degree of variation introduced in estimates by selecting one particular sample rather than another of the same size and design. The standard error may also be used to calculate confidence intervals associated with an estimate (Y). Confidence intervals are used to express the precision of the estimate. It has been demonstrated mathematically that, if the sampling were repeated many times, the true population value would lie within the confidence interval $Y \pm 2SE$ 95 times out of 100 and within the narrower confidence interval defined by $Y \pm SE$, 68 times out of 100. Another important measure of sampling error is given by the coefficient of variation, which is computed as the estimated standard error as a percentage of the estimate Y (i.e., $100 \times SE / Y$).

To illustrate the relationship between the standard error, the confidence intervals and the coefficient of variation, let us take the following example. Suppose that the estimated average income from a given source is \$10,000, and that its corresponding standard error is \$200. The coefficient of variation is therefore equal to 2%. The 95% confidence interval estimated from this sample ranges

from \$9,600 to \$10,400, i.e. $\$10,000 \pm \400 . Thus it is assumed with a 95% degree of confidence that the average income of the target population is between \$9,600 and \$10,400.

The bootstrap approach is used for the calculation of the standard errors of the estimates. For more information on standard errors and coefficients of variation, refer to the Statistics Canada publication, (Methodology of the Canadian Labour Force Survey) available on the Statistics Canada internet site (www.statcan.ca).

Suppression rules

Suppression rules, or data reliability cutoffs, are currently established based on the sample size that underlies the estimate. In general, a sample size of 25 observations is required for the estimate to be published. Depending on the type of estimate, this rule can vary slightly. These rules help protect the confidentiality of survey respondents and ensure the reliability of estimates.

Text table 3

Suppression rules for various estimates

Estimate	Supress IF:
Percentage, distribution, proportion/shares	
<ul style="list-style-type: none"> • % under the low-income cutoff (LICO) • Income distribution • Proportion of families with income=0 	Denominator* sample size < 25 or Denominator* sample size < 100 and numerator sample size < 5
Ratios	
<ul style="list-style-type: none"> • female/male earnings 	Numerator sample size < 25 or Denominator sample size < 25
Quintiles (shares, means and upper income limits)	
<ul style="list-style-type: none"> • shares of income by quintile • average income by quintile • upper income limits 	sample size of all quintiles/5 < 25 or upper income limit for upper income quintile or total of quintiles
Other estimates	
<ul style="list-style-type: none"> • Counts • Mean • Medians • Gini coefficients 	sample size < 25

*The denominator sample size refers to the sample size of the total estimate from which the distribution, percentage, proportion or share is derived.

Quality Indicators

Quality indicators (QIs) are based on the estimate's coefficient of variation (CV) and suppression rules. At present, quality indicators are applied mostly to the 2003 estimates with the exception of a

few longitudinal tables. For years where the quality indicators are not available, they are omitted. The following symbols are used:

Text table 4

Quality rules

Estimates for:	
QI Code	Description
Most current year	
A	Excellent (CV between 0 and 2%)
B	Very good (CV between 2% and 4%)
C	Good (CV between 4% and 8%)
D	Acceptable (CV between 8% and 16%)
E	Use with caution (CV greater than or equal to 16%)
All years	
F	Too unreliable to be published
.	Not available for a complete reference period
..	Not available for a specific reference period
...	Not applicable
p	Preliminary
r	Revised
x	Suppressed to meet the confidentiality requirements of the Statistics Act

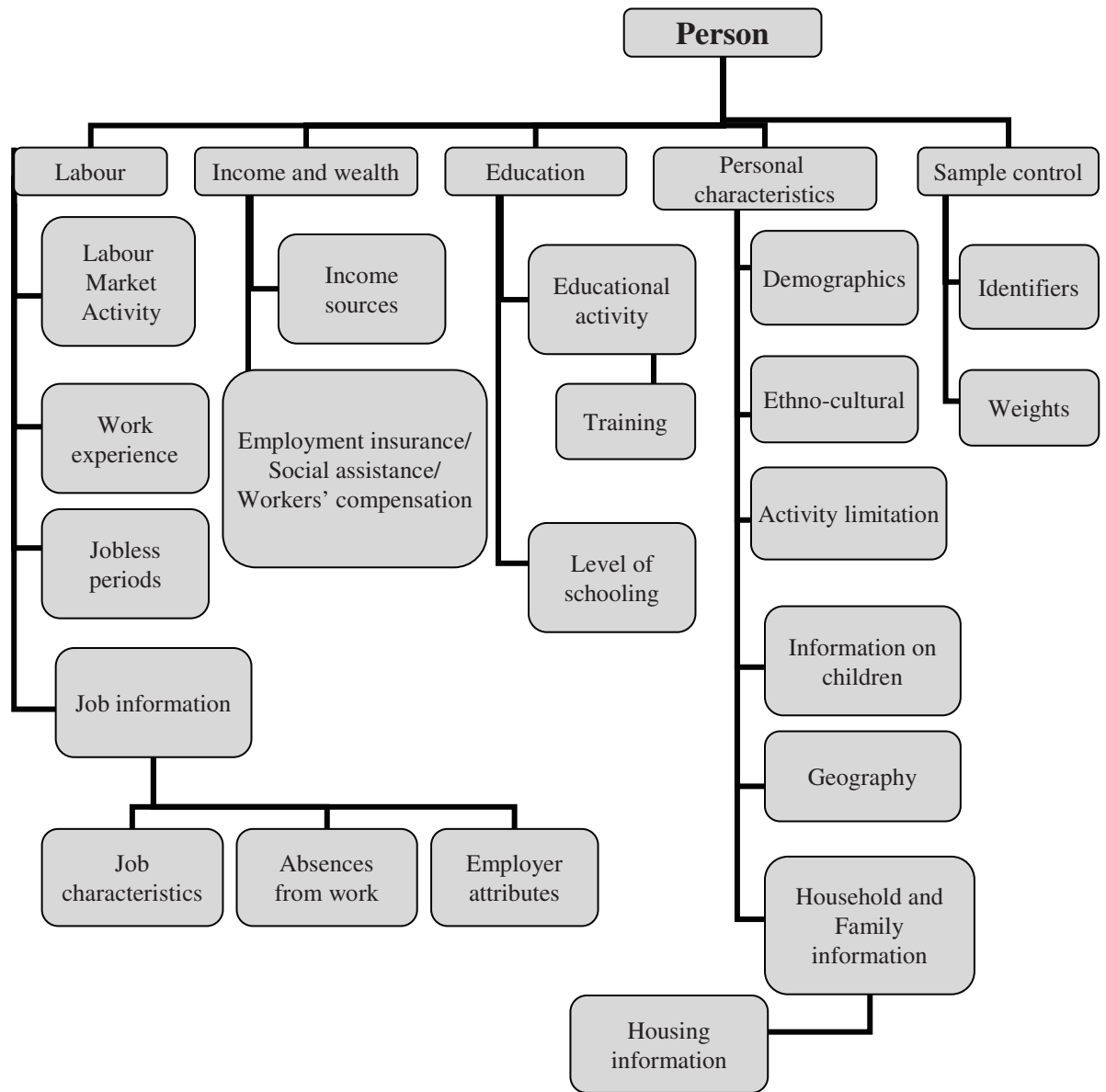
Survey content

SLID collects data on a wide range of topics. Some are inherently “dynamic”, involving transitions and spells, while others have important explanatory value.

The content themes are shown in Figure :

- Labour
- Income and wealth
- Education
- Personal characteristics
- Sample control

For more detailed information on survey variables, refer to the SLID electronic data dictionary.



Labour

Labour market activity

- major activity during year
- employment/unemployment spells (start and end dates, durations)
- weekly labour force status
- total weeks of employment, unemployment and inactivity by year
- multiple job-holding spells

- work absence spells

Work experience

- years of full-time and part-time employment
- years of experience in full-time, full-year equivalents

Jobless periods

- job search during spell
- dates of search spells
- desire for employment
- reason for not looking

Job characteristics*

- start and end dates, first date ever worked for this employer
- wages
- work schedule (hours and type)
- benefits
- union membership
- occupation
- supervisory and managerial responsibilities
- class of worker
- tenure
- how job was obtained
- reason for job separation

* Job characteristics are updated annually for up to six jobs per year with dates of change recorded.

Absences from work*

- absence dates
- reason
- paid or unpaid

* Absences lasting one or more weeks are collected on the first and last absence each year, for each employer.

Employer attributes

- industry
- firm size

- public or private sector

Income and Wealth

Income source

- annual information on about 25 income sources
- market income
- government transfers
- taxes paid
- after-tax income

Receipt of Employment Insurance/social assistance/workers compensation*

- Employment Insurance
- social assistance
- workers' compensation

* Amount and timing of monthly benefits received from each source.

Education

Educational activity

- enrolled in a credit program, months, weeks and hours attended
- type of institution
- full-time or part-time student
- certificates received (if applicable)
- job-related training courses, seminars, workshops and conferences

Level of schooling/educational attainment*

- years of schooling
- degrees and diplomas
- major field of study

* Updated annually

Personal characteristics

Demographics

- year of birth/age
- sex

- duration of current marital status
- year/age at first marriage

Ethno-cultural

- ethnic background
- member of an employment equity designated group
- mother tongue
- date of immigration
- country of birth
- parents' schooling and place of birth

Activity limitation

- annual information on activity limitations and their impact on working
- satisfaction with work

Information on children

- number of children born, raised
- year and person's age when first child born

Geography and geographic mobility

- economic region or census metropolitan area of current residence
- size of community
- moved during year
- move dates
- reason for move
- nature of move (full household/household split)

Household and family information*

- key characteristics of other household/family members (e.g., age, sex, relationship, income, annual hours worked)
- relevant low-income cutoff
- family events (marriage, separation, deaths, births)
- **Housing information:**
- type of dwelling
- dwelling condition
- characteristics of dwelling

- ownership / mortgage / rent
 - payments / costs / rent inclusions
 - housing suitability indicator
 - Shelter costs to income ratio
- * Annual summary information, e.g., size, type

Sample control

Identifiers

- person
- household
- economic family
- census family

Weights

- cross-sectional
- cross-sectional adjusted for labour non-response
- longitudinal