



## **Income in Canada**

2000





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#### Statistics Canada Income Statistics Division

# Income in Canada

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- .. not available for a specific reference period
- ... not applicable
- <sup>p</sup> 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**

#### 2000 income: an overview

#### Continued growth of market income

Average market income for Canadian families of two or more people was \$61,634 in 2000, up 4.5% from the previous year after adjusting for inflation. This marks the seventh consecutive year of growth. Average market income has increased 19% since 1993 when it was at a ten-year low of \$51,947.

Average market income for persons not living in families (unattached individuals) was \$23,252 in 2000, an increase of 2.7% from 1999.

While all main family types experienced an increase in their market income between 1999 and 2000, the income of female lone-parent families grew the most (15%).

#### Average government transfers declined

Average government transfers paid to families of two or more people declined a further 3.3% in 2000 to \$6,683. Government transfers declined for the fifth consecutive year.

The share of government transfers going to the lowest income quintile families increased for four consecutive years, from 28% in 1996 to 31% in 2000.

#### **Total income**

When all income sources are considered, Canadian families received an average of \$68,318 in total income in 2000, an increase of 3.7% from 1999. Total family income increased 15% since the 1993 low. Average total income for unattached individuals was \$28,124, an increase of 1.9% from 1999.

#### Increase in income taxes

In 2000, Canadian families paid on average \$13,592 in income taxes, up \$835 or 6.5% from 1999. Unattached individuals paid on average \$5,169 in income taxes, up 1.2% from the previous year.

In 2000, the families in the highest after-tax income quintile paid an average \$34,708 in income taxes, or just over half (51%) the total amount of income tax paid by Canadian families. Families in the bottom quintile paid an average of \$2,220 in income tax, or 3.3% of the total income tax for all families.

#### After-tax income rises

After-tax income continued its upward trend for the fifth year in a row. The estimated average after-tax income for families of two or more people rose to \$54,725 in 2000, up 3.0% from 1999.

Female lone-parent families recorded the largest percentage increase in after-tax income. In 2000, their average after-tax income was \$29,081, up 8.4% from 1999.

## Income inequality: increasing ratio of the top to the bottom

One standard measure of income inequality is the ratio of the average income of the highest income families to that of the lowest income families. In terms of market income, the ratio of average income received by families in the highest quintile versus those in the lowest quintile was 11.7 to 1 in 2000, i.e., \$11.70 held by the highest quintile for every \$1 held by the lowest quintile. However, after taxes and transfers, the ratio was much lower – 5.3 to 1, thus showing the impact that taxes and transfers have in moderating differences between the outer ends of the distribution.

As for the movement in the after-tax income ratio of top to bottom, it remained fairly stable from 1991 to 1995, at about 4.8. It then rose in 1996 and 1997, and stayed at about 5.3 from 1997 to 2000.

#### Fewer families in low income in 2000

The family low income rate declined from 8.6% in 1999 to 7.9% in 2000, the lowest rate for families since 1989 (7.5%). This low income rate in 2000 represents an estimated 666,000 families.

Although the low income rate dropped from 1999 to 2000 the overall financial situation of families below the low income cutoff remained about the same. These families would have needed, on average, an additional \$6,707 in after tax dollars to reach the low income cutoff.

Among unattached individuals, 1,156,000 or 28.6% were in low income in 2000, down from 30.4% in 1999. On average, they would have needed an additional \$5,338 to rise above the low income cutoff in 2000.

In 2000, 10.9% of all Canadians were living in low income (about 3.3 million people), down 0.8 percentage points from 1999. After climbing throughout the early 1990s, the prevalence of low income peaked in 1996 at 14.0% and has been declining ever since.

In 2000, 868,000 children were in low income families, down from 940,000 in 1999. The proportion of children living in low income families has been falling since 1996 when it peaked at 16.7% on an after-tax basis.

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

Almost a quarter of all Canadians experienced low income for at least one year during the six-year period (23.5% between 1993 and 1998). This reflects the fact that, for some, low income is a transitory experience. About 7.8% experienced one year of low income and 4.6% experienced two years (not necessarily consecutive). At the other extreme, 3.2% of the population remained in low income throughout the full six years.

## **Chapter 1: 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).

The publication is organized into chapters, each dealing with a specific income concept. Each chapter has a short analytical article, followed by data tables. 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. Chapter 9 presents tables on family and person estimates used in the calculation of certain income figures in this publication. Background information on the data sources, notes and definitions, survey methodology and data quality is presented at the end of the publication.

The tables in this publication show data for at most a ten-year time-span, due to space constraints. The companion product to this publication — a compilation of tables on CD-ROM called *Income Trends in Canada* — replicates many of the tables in this publication but 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. For more information on *Income Trends in Canada*, please refer to the last section in this publication, "*Related Products and Services*".

When assessing data trends over time, there is always the choice of time period on which to make comparisons. Obviously, the commentary in the following chapters focuses on what's "new", the most recent year of data available. But it also draws on trends over the previous several years. Over the past twenty years, the most notable events in the business cycle (a popular phrase for economic upturns and downturns) were the recessions in the early 1980s (about 1982 to 1983) and the early 1990s (about 1991 to 1993). Between these two reference points, 1989 stood out as a "peak" year for real incomes of families, which was not surpassed until 1998. Our 1998 edition highlighted those comparisons. For 1999, we highlighted the lengthy upwards trend of average real incomes since the low-point for family incomes during this decade, in most cases 1992 or 1993.

The 2000 edition describes the continued upward trend of market income and after-tax income mainly as a result of a vibrant labour market.

Finally, "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.

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.

### **Chapter 2: 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 for those of "working age", money from employment constitutes a high proportion of market income. In 2000, 88% of aggregate market income came from employment.

#### Continued growth of market income

Average market income for Canadian families of two or more people was estimated at \$61,634 in 2000, up 4.5% from the previous year after adjusting for inflation (as measured by changes in the Consumer Price Index). This marks the seventh consecutive year of growth. Average market income increased 19% since 1993 when it was at a ten-year low of \$51,947.

Average market income for persons not living in families (unattached individuals) was \$23,252 in 2000, an increase of 2.7% from 1999.

#### Growth rates differ among provinces

In 2000, the average market income of families grew the most in Quebec (6.5%), Alberta (5.7%) and Ontario (4.6%). Between 1993 and 2000, the growth rate of average market income ranged from about 8% in Manitoba and British Columbia to about 22% in Ontario and Quebec.

#### Strong performance in the labour market

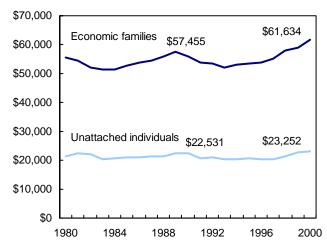
The growth in market income was driven mainly by labour market conditions. According to the Labour Force Survey, the national unemployment rate was 6.8% in 2000, its lowest level since 1976 (7.0%). In 2000, real GDP per capita grew 3.7%. At the same time, the employment rate was 61.4% in 2000, an increase of 0.8% from the previous year.

#### More women enter the labour force

For the fourth consecutive year, increases in labour force participation outpaced population growth. Recently, the flow of core-age women (aged 25-54) into the labour force has outpaced that of core-age men. From 1993 to 2000, the labour force participation rate of men aged 25-54 was stable at about 91%. The proportion of core-age women in the labour force rose 3 percentage points from 76% in 1993 to 79% in 2000. In the same period, the employment of core-age women increased 18% while the employment of core-age men age grew 14%.

Chart 2.1
Average Market Income of Economic Families and Unattached Individuals, 1980 to 2000

2000 constant dollars



## Continued employment growth across provinces

Almost all the provinces experienced growth in employment in 2000. Prince Edward Island (5.2%), Ontario (3.2%) and Nova Scotia (2.7%) displayed rates of job creation above the national average. The one exception was Newfoundland and Labrador where employment remained virtually unchanged. In terms of shares of all new jobs, 49% of new jobs were created in Ontario while 21% were created in Quebec and 11% in British Columbia.

#### Fourth consecutive year of growth for twoparent families

The market income of two-parent families increased for the fourth straight year reaching \$73,175 in 2000, increasing 4.0% from the previous year. Their average market income was 20% higher than in 1993.

#### Increase for female lone-parent families

While all main family types experienced an increase in their market income between 1999 and 2000, the income of female lone-parent families grew the most (15%). Their average market income increased 47% between 1993 and 2000. This trend is the result of their improved labour force participation. The Labour Force Survey shows that the employment rate of female lone parents increased from 48.4% in 1993 to 63.0% in 2000. At the same time, their unemployment rate declined to 11.0% in 2000 from 19.8% in 1993.

## Market income of working age unattached women falls

The average market income of non-elderly female unattached individuals dropped 2.9% between 1999 and 2000. Over a longer term, those in this family type recorded 14% growth in their market income between 1997 and 2000. In contrast, the average market income of their male counterparts increased 6.4% over this same time period.

Chart 2.2

Average Market Income Canada and the Provinces, Percentage Change, between 1993 and 2000

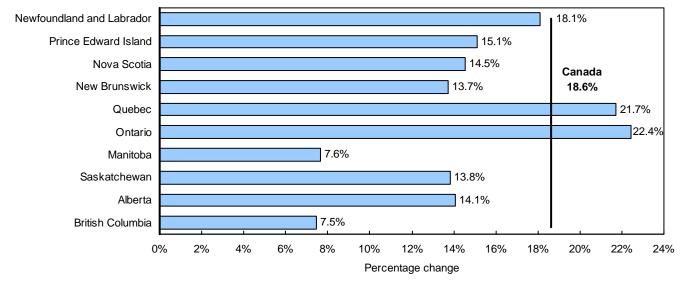
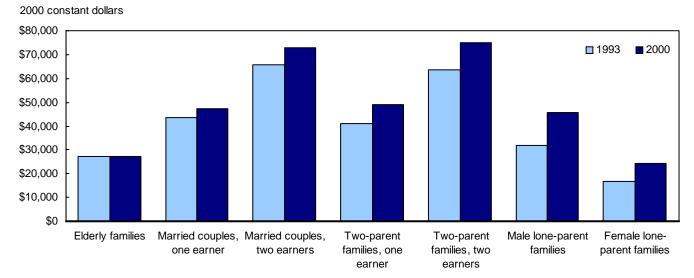


Chart 2.3

Average Market Income by Major Family Type, 1993 and 2000



## Lowest quintile recorded the highest growth rate

In 2000, the average market income for families in the lowest after-tax income quintile increased 12.3% from 1999 while the average market income for the highest quintile grew 5.2%. The middle three quintiles recorded smaller growth rates: 4.2% (second quintile), 3.3% (third quintile) and 2.9% (fourth quintile). Between 1993 and 2000, the lowest quintile experienced a 46% increase in market income while the income of the highest quintile increased 21%. Average market income also increased for the second, third and fourth quintiles (19%, 15%, 14%, respectively).

Chart 2.4
Share of Market Income by Quintiles, 1993 and 2000

Market income share

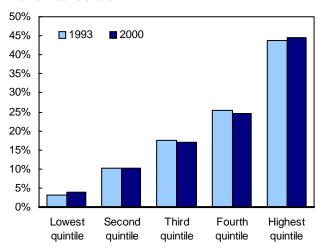


Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995	1996	1997	1998	1999	2000
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#### CANADA

Economic families, 2 persons or more	53,917	53,362	51,947	53,204	53,447	53,640	55,248	57,913	59,000	61,634
Elderly families	28,027	25,915	27,018	25,664	28,275	24,333	24,322	25,119	26,798	27,423
Married couples	22,832	21,660	23,340	22,119	23,313	23,347	23,381	24,157	26,121	25,910
Other elderly families	39,757	35,478	35,014	34,111	40,118	27,866	27,432	28,482	29,213	32,779
Non-elderly families	58,408	58,206	56,331	58,078	58,036	58,205	60,172	63,155	64,253	67,136
Married couples	57,717	59,435	56,281	56,190	56,816	58,703	61,156	63,049	61,913	63,284
No earner	19,222	17,098	16,882	16,371	14,400	19,708	19,782	18,984	20,917	21,041
One earner	42,306	42,761	43,752	43,289	42,774	41,734	44,221	46,103	48,376	47,493
Two earners	67,096	69,389	65,900	66,151	67,036	70,230	71,668	74,514	72,187	72,961
Two-parent families with children	62,384	62,690	60,972	62,813	62,724	62,812	65,405	68,908	70,383	73,175
No earner	2,555	2,458	2,609	2,237	2,779	3,872	4,768	4,255	4,503	5,741
One earner	42,938	42,714	41,213	43,783	41,335	44,738	44,253	50,169	49,322	49,095
Two earners	63,907	65,313	63,511	66,034	66,317	65,865	68,337	71,289	72,072	75,096
Three or more earners	81,250	79,581	81,024	81,613	81,604	83,583	85,876	85,764	89,669	92,910
Married couples with other relatives	78,612	77,965	77,896	79,413	77,487	81,391	82,208	85,077	88,398	93,162
Lone-parent families	19,898	21,241	18,655	20,025	21,183	20,427	21,254	23,946	24,348	28,012
Male lone-parent families	37,052	38,463	31,649	33,027	34,119	37,599	37,693	41,054	40,459	45,542
Female lone-parent families	17,430	18,894	16,597	17,899	19,091	17,612	18,451	20,851	21,289	24,407
No earner	1,479	1,503	1,386	1,808	2,689	1,921	1,280	1,966	2,272	1,265
One earner	22,424	24,613	22,383	23,384	24,386	23,954	23,191	23,678	24,108	25,894
Two or more earners	35,996	37,072	31,846	37,506	39,147	36,546	38,158	40,768	39,222	44,370
Other non-elderly families	42,688	37,780	40,759	41,939	42,210	46,086	45,499	49,514	50,768	53,580
Unattached individuals	20,570	20,872	20,184	20,302	20,710	20,329	20,409	21,316	22,630	23,252
Elderly male	10,972	12,323	10,482	13,366	13,062	13,885	14,326	14,497	13,913	13,044
Non-earner	8,910	11,669	8,762	9,609	10,203	10,950	11,228	10,719	11,346	10,186
Earner	28,832	19,837	23,758	42,511	36,464	35,363	31,388	36,445	29,189	26,688
Elderly female	8,462	7,935	7,060	6,268	8,163	9,603	9,549	8,858	9,092	9,790
Non-earner	7,965	7,357	6,429	5,749	7,545	8,649	8,579	8,057	8,221	8,700
Earner	21,441	16,864	22,208	19,161	22,971	27,954	21,549	18,965	21,357	23,367
Non aldarly mala	26 054	26 020	26 642	27 620	26 020	25 050	25 050	27 720	20 74 4	20 540
Non-elderly male	<b>26,851</b>	26,920	<b>26,612</b>	27,630	26,939	<b>25,950</b>	<b>25,950</b>	27,738	28,714	30,549
Non-earner Earner	4,036	3,932	3,557	3,980	3,609	2,644	2,884	2,667	2,669	2,346
Earner	31,356	31,352	32,033	32,590	31,692	31,060	30,997	32,724	33,377	34,753
Non-elderly female	22,538	<b>23,096</b>	22,863	21,463	22,613	21,109	<b>21,237</b>	22,146	<b>25,021</b>	24,298
Non-earner	5,695	5,487	4,635	5,998	4,724	3,520	4,077	3,606	4,126	3,917
Earner	27,039	28,364	27,788	26,924	27,863	26,617	26,461	27,849	31,205	29,913

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

1991	1992	1993	1994	1995	1996	1997	1998	1999	2000

#### NEWFOUNDLAND AND LABRADOR

Economic families, 2 persons or more	35,744	34,913	34,169	36,883	35,902	36,055	36,252	37,488	40,148	40,359
Elderly families	14,994	11,001	12,055	12,642	13,035	9,694	12,149	10,101	11,673	11,742
Married couples	8,220	7,609	5,738	9,155	12,401	9,878	12,158	9,733	10,413	11,119
Other elderly families	21,684	14,625	20,332	16,780	13,985	9,351	12,133	11,002	14,433	13,331
Non-elderly families	39,599	39,115	37,736	41,235	39,740	39,907	39,942	41,670	44,539	44,882
Married couples	36,283	37,969	37,383	35,985	35,998	38,857	38,551	38,959	38,786	36,398
No earner	F	7,131	9,891	9,807	6,401	17,120	13,980	13,926	11,766	11,160
One earner	23,472	29,390	27,847	23,491	35,656	32,980	37,400	30,160	33,305	34,159
Two earners	45,804	49,119	47,964	50,699	48,153	50,415	47,308	49,742	51,040	46,528
Two-parent families with children	42,625	42,195	38,531	45,341	41,209	42,731	43,954	46,907	48,237	49,140
No earner	2,483	1,172	488	2,931	188	1,233	3,114	241	58	5,487
One earner	25,525	23,919	21,004	30,679	22,319	28,846	24,433	27,563	30,004	25,693
Two earners	47,648	45,801	40,967	49,439	51,234	49,078	50,216	52,225	53,305	57,347
Three or more earners	53,780	58,665	58,818	61,378	65,741	58,599	66,116	69,605	68,259	63,399
Married couples with other relatives	47,822	50,149	49,814	52,349	56,393	51,988	51,548	52,650	62,259	65,004
Lone-parent families	14,127	10,480	15,120	13,872	12,341	13,279	13,092	15,572	13,887	16,053
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	10,563	9,263	13,454	12,476	10,018	12,446	11,808	14,551	12,202	15,422
No earner	215	490	918	628	401	1,676	1,374	593	878	978
One earner	16,350	11,308	18,490	20,143	22,936	19,525	21,441	20,600	20,200	16,493
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	25,947	21,647	27,276	23,915	21,029	28,549	27,317	25,402	31,116	31,837
Unattached individuals	14,588	16,306	13,043	15,473	13,067	13,605	11,663	11,024	11,315	12,344
Elderly male	8,405	1,692	2,414	6,458	2,170	8,462	9,637	6,307	9,089	6,151
Non-earner	8,302	941	2,300	3,681	2,176	7,427	F	F	8,276	5,285
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	8,784	4,354	1,036	3,537	4,607	1,738	3,287	3,083	4,059	4,103
Non-earner	8,570	4,285	1,036	3,537	4,607	1,738	2,023	2,024	3,141	3,368
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	16,652	22,379	19,108	20,619	22,636	19,771	17,168	17,153	14,435	16,166
Non-earner	2,296	,o. c	268	1,108	1,403	1,680	1,057	1,960	643	584
Earner	23,711	26,725	25,839	26,858	34,542	28,633	26,664	26,647	22,046	21,515
Non-elderly female	16,784	23,056	18,574	22,434	14,622	15,113	10,959	10,984	14,271	16,053
Non-earner	5,081	8,841	1,575	14,001	3,425	1,894	1,493	1,597	2,790	7,867
Earner	21,928	27,566	27,001	25,208	20,891	22,537	18,532	17,847	22,026	21,328

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

	19	991	1992	1993	1994	1995	1996	1997	1998	1999	2000
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#### PRINCE EDWARD ISLAND

Economic families, 2 persons or more	39,482	40,744	39,275	41,224	39,821	42,637	42,564	45,164	44,125	45,204
Elderly families	17,850	17,079	17,306	25,120	13,527	20,451	14,875	17,705	19,156	18,232
Married couples	15,145	14,029	14,748	19,870	13,178	26,743	18,824	22,886	19,801	18,703
Other elderly families	22,775	21,990	22,489	31,007	14,233	7,498	7,665	8,619	17,921	17,289
Non-elderly families	44,324	45,560	43,767	44,187	44,840	46,557	47,958	50,627	49,329	50,553
Married couples	44,031	44,632	41,632	44,967	43,265	45,645	51,489	48,696	42,815	50,041
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	F	F	42,023	F	F	F	F	31,688	44,699
Two earners	50,551	48,924	46,025	46,811	45,356	51,126	58,679	55,801	50,334	54,855
Two-parent families with children	46,824	48,168	47,778	48,849	48,821	52,283	50,722	52,347	48,308	51,265
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	33,276	29,036	30,386	F	F	F	F	F	F
Two earners	43,441	45,221	49,276	47,881	48,412	49,690	48,900	51,176	43,244	49,904
Three or more earners	59,195	62,064	53,900	60,179	56,191	66,296	61,525	61,721	68,377	67,325
Married couples with other relatives	61,572	58,939	54,201	51,244	55,771	57,045	61,852	76,832	85,546	70,551
Lone-parent families	14,898	21,083	18,635	19,658	17,319	18,264	17,863	22,275	21,195	24,953
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	14,697	17,996	16,818	16,284	17,475	17,433	17,701	21,772	20,730	24,402
No earner	F	F	F	F	F	F	F	F	F	F
One earner	15,807	F	17,424	F	F	F	F	14,415	F	F
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	31,026	35,052	31,657	29,680	32,349	32,388	29,140	36,086	49,164	41,164
Unattached individuals	13,008	14,214	13,357	14,156	14,133	13,481	12,580	12,745	13,750	15,789
Elderly male	F	F	4,632	6,962	F	F	F	F	F	F
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	3,853	7,882	7,272	5,402	4,582	6,833	7,613	8,336	6,869	7,783
Non-earner	3,853	7,318	6,280	3,463	4,388	6,833	6,734	8,790	6,399	5,364
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	19,210	17,714	16,812	21,205	18,229	18,039	16,377	16,563	18,442	20,051
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	21,479	23,195	18,879	24,003	22,616	20,479	17,084	16,870	20,910	21,118
Non-elderly female	14,915	19,574	18,171	17,822	20,375	16,335	13,657	13,621	15,107	17,802
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	17,156	22,380	25,838	21,513	23,725	18,428	16,173	15,961	18,973	19,965

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

		1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
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NO'			

NOVA SCUTIA										
Economic families, 2 persons or more	43,764	44,037	42,696	43,440	41,595	42,274	42,708	44,691	46,989	48,901
Elderly families	20,902	18,327	16,772	20,813	19,000	22,316	23,247	26,401	22,753	22,346
Married couples	18,588	14,942	15,439	16,069	14,518	16,211	16,013	20,213	20,366	21,379
Other elderly families	24,263	24,871	19,589	28,632	25,754	32,993	34,347	36,056	27,978	24,474
Non-elderly families	48,277	49,026	47,755	47,954	46,343	45,896	46,201	48,136	51,395	53,730
Married couples	48,371	47,064	48,755	48,562	45,576	42,545	42,731	46,544	47,200	48,264
No earner	F	19,107	28,070	12,909	16,667	20,572	17,111	16,445	22,646	23,620
One earner	36,085	41,751	40,717	35,450	34,624	35,101	30,429	34,401	38,275	39,517
Two earners	55,788	54,745	55,531	58,349	56,638	51,968	52,468	59,333	56,877	57,453
Two-parent families with children	52,024	54,552	53,525	53,567	53,575	53,981	54,520	57,276	59,477	59,237
No earner	F	F	F	F	F	F	F	F	F	F
One earner	41,527	33,524	40,724	30,999	37,616	39,388	37,465	38,830	47,623	42,979
Two earners	52,758	57,959	55,647	55,356	55,209	56,569	59,045	59,759	60,199	62,256
Three or more earners	65,040	71,230	69,927	75,321	69,973	74,122	71,065	72,423	76,828	73,266
Married couples with other relatives	63,287	68,161	63,327	60,602	57,161	63,642	66,512	62,968	72,603	73,666
Lone-parent families	14,141	13,017	10,763	14,380	12,691	12,579	10,830	12,063	17,580	21,778
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	12,470	11,887	10,221	12,882	12,208	10,266	9,624	10,265	16,398	18,986
No earner	180	1,591	1,662	1,201	2,144	2,337	2,748	808	1,820	F
One earner	18,178	17,800	15,986	18,326	17,995	15,570	15,401	11,774	19,200	22,444
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	37,218	32,888	29,742	28,081	28,826	29,168	33,001	29,295	32,468	46,264
Unattached individuals	16,273	14,312	17,102	13,462	13,390	13,572	14,230	15,177	16,350	16,554
Elderly male	7,108	8,741	6,043	8,075	8,172	7,634	10,678	9,577	8,804	7,899
Non-earner	6,786	7,865	4,163	7,792	6,473	7,124	10,272	8,323	8,208	7,103
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	8,508	7,328	4,413	5,378	4,466	5,465	5,727	5,551	6,175	7,041
Non-earner	8,522	6,994	3,832	4,914	4,306	5,298	4,968	4,954	6,043	6,195
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	23,364	16,603	24,298	18,930	17,198	18,137	19,146	20,924	20,673	21,087
Non-earner	5,519	2,310	4,761	4,892	5,398	4,140	6,537	7,037	7,563	7,210
Earner	26,610	21,542	29,074	22,666	21,578	21,640	21,879	24,384	23,838	24,468
Non-elderly female	18,356	19,343	22,611	15,261	17,772	16,424	16,483	16,547	20,697	20,336
Non-earner	5,127	6,576	5,300	2,692	4,444	4,758	5,235	6,152	3,024	3,601
Earner	22,408	23,567	26,803	20,911	22,309	21,769	20,658	20,955	27,336	25,275

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

 , ,,,,,,			,						
1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
			20	000 constan	t dollars (\$)	)			

#### **NEW BRUNSWICK**

NEW BRUNSWICK										
Economic families, 2 persons or more	42,081	43,001	41,929	41,887	40,857	42,650	42,549	44,092	46,724	47,691
Elderly families	16,995	15,854	16,389	19,542	17,644	21,856	21,888	24,613	24,639	23,015
Married couples	12,398	11,899	12,262	19,451	16,257	20,361	20,602	23,066	23,309	23,348
Other elderly families	24,931	22,970	23,258	19,707	19,679	25,981	25,409	30,199	29,040	22,102
Non-elderly families	47,090	48,399	46,889	46,057	45,428	46,268	46,143	47,296	50,621	51,869
Married couples	48,003	48,361	43,932	45,282	42,603	44,838	43,400	43,203	48,694	49,112
No earner	16,038	12,577	13,292	11,014	13,772	8,677	9,154	10,676	15,988	14,669
One earner	40,258	34,336	38,921	38,706	31,495	35,380	39,013	38,582	41,210	37,849
Two earners	54,402	56,777	50,584	53,599	51,637	56,991	51,890	51,501	56,449	57,980
Two-parent families with children	50,642	51,638	51,277	49,587	51,355	51,513	52,046	54,724	55,456	56,279
No earner	F	F	F	F	1,059	F	2,038	F	F	F
One earner	34,176	36,616	37,164	33,484	38,576	34,902	35,629	38,698	39,733	36,464
Two earners	51,912	53,623	50,739	51,269	53,293	55,395	55,535	57,985	57,337	59,522
Three or more earners	66,648	64,260	69,874	65,529	66,621	68,184	69,357	69,384	69,027	66,996
Married couples with other relatives	60,511	64,639	62,824	59,545	58,212	66,091	65,525	67,213	73,654	73,394
Lone-parent families	15,536	15,094	12,735	19,920	12,816	12,948	15,124	17,414	16,258	20,310
Male lone-parent families	F	F	F	F	25,323	F	F	28,592	25,491	F
Female lone-parent families	13,300	11,389	12,738	15,618	10,019	11,565	12,658	14,815	14,293	18,723
No earner	385	994	440	479	3,885	1,123	1,499	771	564	F
One earner	17,370	15,627	15,647	18,740	12,404	14,972	17,946	19,675	18,718	20,152
Two or more earners	F	F	F	30,595	F	F	F	F	F	F
Other non-elderly families	35,160	28,636	34,025	29,047	35,329	26,402	29,393	29,710	34,965	39,056
Unattached individuals	17,241	15,042	15,235	14,826	16,055	15,012	15,660	15,771	16,214	15,956
Elderly male	6,113	9,960	7,163	4,863	8,959	9,796	28,423	23,687	17,758	20,909
Non-earner	5,850	7,565	5,363	4,706	8,155	6,351	22,104	21,448	14,993	17,581
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	6,682	4,614	5,115	5,348	5,570	6,553	5,870	6,057	6,970	7,389
Non-earner	6,527	4,397	4,263	5,208	4,964	6,490	5,366	6,004	6,771	6,583
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	23,523	19,205	22,852	23,658	23,052	19,214	18,492	18,211	20,045	19,919
Non-earner	2,987	2,817	3,094	1,347	1,350	1,575	2,541	2,067	1,781	1,604
Earner	26,908	24,199	25,859	28,217	26,220	22,973	22,828	21,070	25,472	24,860
Non-elderly female	20,415	19,319	16,894	15,592	19,329	17,182	17,222	19,478	19,409	16,851
Non-earner	9,106	3,913	1,264	2,423	4,672	3,253	4,191	5,887	6,681	2,726
Earner	23,501	23,478	22,729	20,175	22,619	21,546	21,012	22,761	21,496	19,268

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

 , ,,,,,,			,						
1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
			20	000 constan	t dollars (\$)	)			

#### QUEBEC

UUEBEC										
Economic families, 2 persons or more	47,933	47,045	44,914	47,073	47,276	46,824	47,788	50,410	51,346	54,660
Elderly families	25,592	20,713	21,692	21,041	20,793	19,036	18,549	20,519	21,629	22,185
Married couples	20,235	16,724	18,282	18,938	16,889	19,739	19,435	19,122	21,296	20,665
Other elderly families	34,472	27,879	28,375	24,945	28,399	16,748	15,656	25,168	22,593	26,799
Non-elderly families	51,513	51,393	48,561	51,586	51,813	51,195	52,375	55,078	56,341	59,902
Married couples	49,638	49,754	46,049	48,642	49,108	49,258	50,233	51,830	53,543	57,306
No earner	17,298	11,088	14,971	11,610	13,405	13,960	13,530	16,286	17,207	18,975
One earner	37,068	41,197	33,067	40,652	34,870	35,220	33,983	40,580	43,731	48,123
Two earners	59,998	59,270	56,628	58,208	60,843	61,723	63,211	62,954	65,505	67,323
Two-parent families with children	55,601	57,694	54,136	55,988	56,852	56,784	58,284	60,901	62,417	66,064
No earner	1,167	2,975	1,122	1,447	2,815	1,907	1,690	1,928	2,606	8,377
One earner	39,828	41,142	38,582	38,089	36,333	37,918	37,337	36,731	39,402	40,999
Two earners	59,164	61,926	60,345	61,526	63,018	63,936	64,318	67,058	67,992	69,680
Three or more earners	78,304	72,769	66,792	75,696	75,386	71,695	78,817	81,820	79,762	89,083
Married couples with other relatives	68,457	66,092	66,022	74,686	70,158	72,539	74,321	77,351	82,693	86,142
Lone-parent families	20,867	20,589	19,534	18,416	22,441	22,200	20,836	22,403	22,258	24,682
Male lone-parent families	34,714	42,573	32,487	28,624	38,266	37,899	34,237	37,960	37,072	36,196
Female lone-parent families	18,998	17,307	17,155	16,384	18,702	19,054	18,020	19,378	18,926	21,954
No earner	1,412	1,040	813	2,059	2,522	2,553	767	1,179	1,329	1,033
One earner	23,963	26,483	24,294	24,430	26,303	28,432	24,017	26,550	23,919	26,177
Two or more earners	45,011	31,382	27,936	F	38,548	35,149	32,730	F	32,889	38,646
Other non-elderly families	36,598	30,807	30,153	34,906	34,411	37,210	37,141	42,285	41,751	45,421
Unattached individuals	18,049	17,916	16,999	17,398	17,410	18,567	17,817	18,395	19,092	20,339
Elderly male	10,653	7,318	9,005	11,340	7,883	10,082	10,681	9,345	8,093	7,350
Non-earner	6,896	7,135	7,075	6,949	6,679	7,372	6,094	4,978	5,744	4,483
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	7,351	6,371	5,075	4,888	5,121	7,926	7,904	6,585	6,684	7,586
Non-earner	7,306	5,749	4,925	4,306	4,654	6,909	7,145	6,248	6,225	6,735
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	23,418	23,155	22,613	22,801	22,511	23,629	21,875	23,357	24,084	26,780
Non-earner	2,380	2,416	4,128	2,666	2,607	2,394	2,138	2,808	2,478	1,650
Earner	30,048	29,543	28,916	28,790	28,328	29,991	27,642	29,398	28,643	31,243
Non-elderly female	19,197	19,937	19,516	18,722	19,911	19,848	19,990	21,023	21,757	22,132
Non-earner	4,204	5,410	3,804	5,212	4,504	2,154	2,877	3,652	5,181	4,914
Earner	26,069	28,086	26,303	25,001	26,269	27,545	27,817	29,270	29,996	29,706

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 20
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#### **ONTARIO**

Economic families, 2 persons or more	60,392	59,508	57,670	58,943	59,619	60,117	62,030	65,611	67,499	70,613
Elderly families	31,131	32,739	31,733	29,704	35,455	28,724	28,321	28,553	30,922	31,508
Married couples	24,348	26,550	27,412	24,280	26,919	26,116	26,108	27,561	29,339	28,981
Other elderly families	47,856	46,361	40,574	43,013	55,782	39,640	35,622	32,062	36,968	40,447
Non-elderly families	65,453	64,248	62,293	64,132	64,130	64,722	67,254	71,416	73,383	76,922
Married couples	66,109	65,447	63,158	61,044	61,958	66,171	70,707	73,853	70,680	71,310
No earner	20,929	18,538	17,209	17,520	14,344	20,100	21,070	21,766	24,972	24,786
One earner	47,590	44,807	46,957	46,859	44,056	48,631	55,129	54,422	54,655	52,316
Two earners	75,644	76,105	74,882	73,355	74,627	79,402	82,217	88,250	82,395	82,090
Two-parent families with children	70,090	69,493	67,283	69,605	69,521	68,922	71,846	76,714	79,944	83,443
No earner	F	1,584	3,292	2,404	3,851	3,795	4,837	5,451	5,914	2,862
One earner	48,143	45,851	44,300	49,753	44,865	51,525	53,760	63,716	59,635	58,100
Two earners	71,315	72,126	69,935	72,900	73,553	71,321	73,875	78,334	80,621	85,491
Three or more earners	86,871	85,662	89,650	89,071	89,675	90,641	92,216	89,486	99,620	101,365
Married couples with other relatives	87,554	83,529	86,322	85,353	85,437	91,328	90,437	94,757	97,042	105,508
Lone-parent families	19,245	22,148	18,086	20,895	21,300	21,346	23,368	27,220	27,746	32,800
Male lone-parent families	39,666	37,139	28,862	32,087	31,056	41,825	41,213	49,307	44,760	48,746
Female lone-parent families	16,532	20,229	16,564	19,194	20,085	18,601	20,564	23,055	24,883	29,588
No earner	1,420	1,285	1,533	1,508	2,427	1,158	1,029	2,462	2,146	1,682
One earner	21,882	25,860	23,868	25,067	25,397	24,670	25,983	24,720	26,662	29,285
Two or more earners	36,452	41,478	33,221	44,162	43,958	42,107	47,260	46,563	46,673	50,163
Other non-elderly families	45,390	42,637	48,798	49,521	47,519	51,260	50,607	54,533	58,542	61,230
Unattached individuals	22,809	24,429	22,720	22,816	23,250	21,965	22,737	24,225	26,104	26,458
Elderly male	12,340	17,014	9,402	19,335	15,174	18,614	16,577	16,135	15,536	16,093
Non-earner	10,753	16,703	8,506	12,402	12,787	14,328	12,761	12,411	12,022	12,349
Earner	F	F	F	F	F	F	37,361	F	31,703	31,899
Elderly female	9,440	9,410	8,583	7,098	10,035	10,640	10,615	10,141	10,514	11,166
Non-earner	8,759	8,732	8,020	6,532	9,276	9,654	9,956	9,817	9,439	10,016
Earner	F	15,979	F	16,945	F	28,236	18,323	13,466	22,865	23,091
Non-elderly male	29,518	31,399	29,392	31,115	29,826	27,364	29,597	33,083	32,940	34,586
Non-earner	4,449	4,735	3,241	4,251	3,771	2,497	3,622	2,302	2,285	3,261
Earner	33,986	35,030	36,005	36,955	34,362	32,607	35,141	38,217	37,522	38,841
Non-elderly female	26,198	27,691	27,428	23,756	25,919	23,828	23,699	24,479	30,360	28,445
Non-earner	6,671	5,747	5,557	6,218	3,467	5,349	6,455	3,683	3,047	3,132
Earner	30,557	32,122	32,076	30,332	32,052	28,480	28,335	29,942	36,646	34,251
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Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

	1991 1992 1993 1994 1995 1996 1997 1998 1999 2000
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WANITUDA										
Economic families, 2 persons or more	46,194	48,733	48,491	48,379	50,220	48,717	48,999	52,469	51,517	52,193
Elderly families	24,544	19,831	27,270	20,874	24,097	20,792	17,332	19,945	23,619	24,596
Married couples	21,052	15,281	26,487	16,779	20,384	18,285	15,772	18,595	22,134	23,537
Other elderly families	35,433	30,908	29,378	33,031	36,154	29,291	23,017	24,405	30,817	30,328
Non-elderly families	50,519	54,819	53,126	54,210	55,448	53,758	54,612	58,286	56,502	57,096
Married couples	51,576	55,022	49,741	52,657	55,759	56,980	58,230	61,321	55,212	55,788
No earner	F	F	F	F	F	F	F	F	F	F
One earner	40,280	43,387	37,676	35,752	48,548	41,901	39,380	42,812	40,448	40,870
Two earners	57,463	60,122	54,695	59,907	60,803	63,935	65,223	69,218	60,875	61,435
Two-parent families with children	52,005	58,135	56,733	57,608	57,022	55,633	56,482	60,079	60,917	61,009
No earner	F	F	F	F	F	F	F	F	F	F
One earner	32,858	39,619	36,034	34,939	37,068	37,281	33,488	42,296	36,463	40,008
Two earners	53,766	57,586	58,530	59,767	59,312	55,730	57,496	56,985	57,854	59,308
Three or more earners	65,385	83,765	71,729	69,255	69,515	75,503	72,662	83,023	82,383	78,765
Married couples with other relatives	72,844	77,191	80,834	75,476	82,954	83,233	81,906	88,645	82,328	84,695
Lone-parent families	18,357	26,374	20,768	19,291	22,122	17,098	18,547	19,011	19,419	23,027
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	18,069	23,416	18,506	17,430	19,714	14,740	15,259	15,442	16,159	19,610
No earner	250	F	F	F	F	1,177	F	F	F	F
One earner	23,518	26,907	20,856	21,384	22,203	18,254	14,386	14,984	18,923	19,409
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	36,903	34,328	43,018	38,677	38,638	39,973	44,186	50,735	48,684	48,371
Unattached individuals	17,454	15,440	16,468	16,982	17,456	16,871	17,786	18,062	19,010	20,311
Elderly male	12,044	10,617	11,332	7,585	9,727	11,242	12,055	11,892	14,520	10,873
Non-earner	10,466	9,113	10,970	7,174	8,397	10,819	11,971	11,988	10,827	10,398
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	9,168	5,965	6,354	6,721	8,382	8,145	8,014	7,684	8,956	8,737
Non-earner	8,902	5,552	6,211	6,521	8,021	6,771	6,258	5,716	7,917	7,636
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	22,107	20,951	22,758	24,494	25,378	25,181	26,244	25,978	24,948	28,761
Non-earner	3,980	1,403	4,174	2,102	7,117	8,647	4,605	2,877	1,978	1,445
Earner	26,008	26,042	26,590	29,492	28,820	28,672	29,460	30,280	30,793	34,009
Non-elderly female	21,211	17,496	18,966	19,964	18,940	17,658	19,005	20,244	22,012	21,958
Non-earner	3,665	1,985	4,039	4,636	3,099	2,244	2,689	3,209	F	F
Earner	25,373	23,082	22,468	24,322	22,146	23,306	24,692	25,547	25,261	24,377

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 20
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#### **SASKATCHEWAN**

Economic families, 2 persons or more	45,891	47,401	45,499	46,441	49,272	45,875	47,990	49,082	50,283	51,797
Elderly families	22,810	23,400	24,154	24,894	27,345	21,258	20,473	21,784	21,990	23,211
Married couples	19,647	21,553	21,776	18,901	26,634	20,183	19,131	20,195	21,717	22,660
Other elderly families	33,386	31,014	33,619	46,577	30,644	25,455	25,528	26,937	23,649	25,669
Non-elderly families	51,241	52,895	50,512	51,405	54,221	51,197	53,951	55,320	55,824	57,731
Married couples	51,444	51,830	49,911	52,084	51,262	48,973	51,873	57,108	52,328	55,285
No earner	F	22,849	22,148	19,476	F	16,396	F	21,108	F	12,849
One earner	38,080	45,098	40,051	41,763	41,694	31,376	29,815	37,618	39,681	37,223
Two earners	56,470	55,867	55,693	56,993	56,211	56,034	56,948	63,425	57,859	61,975
Two-parent families with children	53,655	55,390	54,602	55,360	58,737	58,975	61,425	61,371	61,442	64,009
No earner	F	F	F	531	F	F	F	F	F	F
One earner	37,828	40,038	34,432	40,322	37,779	32,927	34,234	39,607	31,774	36,032
Two earners	54,448	54,286	55,922	55,475	56,750	58,240	62,323	60,505	62,179	61,818
Three or more earners	65,924	75,883	71,290	70,619	79,475	76,717	76,651	80,496	80,725	90,780
Married couples with other relatives	73,433	87,092	75,191	73,897	76,390	71,021	77,622	77,639	87,176	81,206
Lone-parent families	19,103	17,889	15,230	16,547	18,730	14,765	17,307	20,695	19,681	20,299
Male lone-parent families	F	35,960	19,460	F	F	24,402	25,612	41,925	F	F
Female lone-parent families	17,001	15,402	14,658	15,690	16,744	13,284	16,056	17,691	18,517	19,125
No earner	1,071	511	875	203	2,665	1,625	1,954	2,310	1,431	522
One earner	19,808	20,099	20,313	19,757	19,253	16,527	17,924	17,077	18,743	20,834
Two or more earners	F	F	F	F	F	F	F	35,576	40,619	F
Other non-elderly families	32,422	37,395	32,494	31,673	43,623	41,684	40,090	39,049	44,444	50,408
Unattached individuals	16,841	17,174	17,331	17,471	18,857	17,426	18,544	18,788	18,478	19,436
Elderly male	11,625	10,358	10,961	10,746	11,055	13,934	13,744	14,503	16,003	13,805
Non-earner	9,045	8,371	8,682	9,137	9,684	7,133	8,280	12,379	13,015	11,636
Earner	21,005	17,569	F	F	F	33,315	27,934	20,103	27,484	21,291
Elderly female	7,949	7,194	7,053	7,272	7,123	9,638	9,384	8,472	8,008	8,538
Non-earner	6,943	6,354	6,484	6,273	6,501	9,260	9,120	8,295	7,803	8,398
Earner	F	F	13,952	F	F	13,075	11,566	F	10,056	10,016
Non-elderly male	23,212	24,541	24,078	25,007	28,826	24,788	27,202	26,469	23,494	25,864
Non-earner	4,124	2,278	5,529	2,692	2,177	3,085	3,637	2,688	4,268	3,860
Earner	28,308	28,002	26,106	28,870	32,390	28,700	30,509	30,526	26,083	29,722
Non-elderly female	19,101	19,415	20,445	20,326	20,125	15,514	16,906	18,802	22,398	22,448
Non-earner	6,799	3,420	3,887	6,234	5,598	4,890	3,712	3,824	2,071	985
Earner	22,009	22,947	24,303	23,586	23,583	18,171	19,935	21,894	26,705	26,284

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1	1992 1	1993	1994	1995	1996	1997	1998	1999	2000
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#### ALBERTA

Economic families, 2 persons or more	58,750	55,610	57,368	56,346	54,036	57,385	61,490	64,061	61,918	65,442
Elderly families	29,736	24,830	32,642	30,806	28,711	24,490	26,770	26,573	27,226	26,435
Married couples	27,093	20,050	26,293	27,911	25,432	24,570	27,763	25,945	27,807	26,422
Other elderly families	36,071	35,729	47,971	38,240	37,003	24,180	23,490	29,039	25,116	26,501
Non-elderly families	62,638	59,936	60,931	59,820	58,019	61,850	66,045	68,913	66,731	70,429
Married couples	63,335	64,763	69,001	58,400	60,358	61,875	68,316	72,181	65,586	67,435
No earner	30,250	26,667	19,220	28,562	21,013	17,903	F	18,917	23,003	F
One earner	48,461	38,049	45,831	41,329	43,048	39,017	56,126	55,606	47,348	44,382
Two earners	69,128	73,735	76,565	64,919	65,768	69,709	72,826	78,432	72,294	74,914
Two-parent families with children	66,554	62,169	62,825	64,567	60,736	67,246	72,021	74,092	70,169	73,758
No earner	F	F	F	F	F	F	F	F	F	F
One earner	46,676	44,407	43,922	44,135	44,974	56,079	44,019	54,041	52,926	52,029
Two earners	66,804	64,216	61,698	65,249	61,573	64,275	72,590	75,347	70,031	74,023
Three or more earners	85,571	79,833	85,675	81,143	73,329	93,897	95,970	88,047	86,988	88,975
Married couples with other relatives	83,448	90,642	82,328	81,166	77,322	82,089	80,805	90,825	90,783	97,918
Lone-parent families	22,748	21,379	21,832	23,865	22,187	25,556	27,382	26,279	32,967	35,430
Male lone-parent families	38,945	40,288	29,159	43,813	41,645	41,886	47,362	33,198	66,685	77,131
Female lone-parent families	19,361	18,782	20,686	20,608	19,211	21,862	22,244	24,666	26,556	25,884
No earner	2,265	3,424	3,333	3,509	4,796	6,331	4,304	8,767	2,748	F
One earner	23,033	22,009	23,078	22,590	19,057	24,564	22,946	26,328	26,819	25,323
Two or more earners	28,906	34,120	33,794	29,910	33,372	F	F	33,233	38,157	41,789
Other non-elderly families	49,645	37,789	37,054	42,433	45,933	49,051	49,440	50,350	49,361	53,391
Unattached individuals	23,102	21,576	20,665	23,378	22,776	21,621	22,041	23,313	23,399	24,204
Elderly male	10,863	10,694	9,536	8,339	15,723	10,701	12,026	23,236	19,128	16,965
Non-earner	8,484	9,972	6,957	7,695	12,196	8,977	9,064	12,659	18,113	13,581
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	7,178	5,956	5,923	7,343	7,006	12,358	10,455	9,824	10,270	11,226
Non-earner	6,189	5,454	5,291	6,885	6,062	11,090	9,578	9,005	8,939	9,919
Earner	F	F	F	F	F	F	F	F	19,586	22,603
Non-elderly male	29,955	27,164	27,270	31,187	29,779	27,215	28,230	28,176	28,458	31,193
Non-earner	4,403	8,327	4,785	4,926	5,320	3,449	1,826	2,002	2,705	924
Earner	32,728	29,535	30,188	33,092	33,059	30,515	31,276	30,532	31,744	34,581
Non-elderly female	23,178	21,943	19,904	23,035	22,092	19,070	19,557	21,412	22,291	21,480
Non-earner	6,189	5,385	6,140	7,564	8,945	4,503	2,730	4,995	2,824	1,130
Earner	25,078	24,920	23,054	25,645	24,742	22,215	22,918	24,131	26,478	24,881

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 20
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#### **BRITISH COLUMBIA**

Economic families, 2 persons or more	56,828	57,548	55,862	57,408	57,832	56,693	57,690	58,325	59,387	60,038
Elderly families	32,744	26,442	27,943	26,558	29,718	27,775	28,452	27,693	31,092	33,009
Married couples	26,794	24,574	24,708	24,491	26,786	27,624	27,275	27,980	31,098	31,498
Other elderly families	55,099	34,061	36,622	35,420	41,018	28,410	34,200	26,163	31,058	39,723
Non-elderly families	61,518	63,534	61,361	63,005	63,055	61,420	62,666	63,534	63,900	64,365
Married couples	57,995	68,110	60,193	64,589	64,905	66,399	65,819	62,787	64,595	64,323
No earner	19,411	24,874	18,531	22,682	15,118	40,447	47,980	F	22,977	22,494
One earner	43,204	47,531	61,992	47,770	60,469	43,550	38,547	38,408	52,844	45,927
Two earners	68,534	78,241	65,178	73,427	71,325	75,421	74,464	72,116	72,003	72,242
Two-parent families with children	66,591	66,009	67,136	67,743	67,181	63,813	66,536	69,801	70,842	70,409
No earner	F	F	F	2,074	F	F	F	F	6,587	5,590
One earner	43,642	46,029	45,405	49,980	46,668	40,813	44,245	49,690	50,541	47,494
Two earners	64,801	67,870	65,763	70,266	68,679	66,810	67,886	69,896	71,785	71,721
Three or more earners	88,950	81,574	89,370	86,729	87,248	87,497	85,804	90,218	90,874	94,168
Married couples with other relatives	81,669	90,475	86,495	86,945	80,248	84,065	91,572	83,647	82,964	82,125
Lone-parent families	22,449	24,019	20,281	21,636	23,387	17,566	18,596	23,700	20,914	25,554
Male lone-parent families	F	F	41,461	38,880	F	F	F	F	31,507	49,851
Female lone-parent families	19,367	22,922	15,386	18,726	22,561	14,911	16,850	21,997	18,455	20,952
No earner	3,091	2,170	1,499	2,801	3,713	1,457	925	368	5,733	1,461
One earner	24,537	25,126	17,046	21,982	29,707	21,526	21,573	22,685	21,623	23,344
Two or more earners	F	40,553	32,352	39,576	F	F	F	46,148	F	F
Other non-elderly families	52,157	42,310	44,102	42,307	46,523	56,132	52,065	59,946	58,610	56,147
Unattached individuals	21,727	22,082	23,209	21,796	23,415	23,052	22,366	22,889	25,454	25,372
Elderly male	9,401	14,301	17,887	12,125	19,620	13,915	17,714	17,166	16,367	14,524
Non-earner	8,165	13,315	15,338	11,635	11,461	12,990	17,733	14,735	14,763	12,192
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	8,778	9,720	9,278	6,045	11,480	11,589	12,467	11,837	11,339	12,174
Non-earner	8,084	9,548	7,275	5,769	10,778	10,672	10,291	9,176	10,239	10,969
Earner	F	F	F	F	F	F	F	30,599	F	20,047
Non-elderly male	28,231	28,175	29,412	29,513	28,475	28,932	26,133	27,582	33,334	33,377
Non-earner	9,596	6,663	1,846	8,307	4,352	1,797	2,680	2,398	3,090	1,802
Earner	30,228	31,400	33,595	32,649	32,527	33,374	30,814	32,386	38,761	36,817
Non-elderly female	22,024	21,911	23,527	22,992	24,183	22,404	22,671	22,935	23,924	23,585
Non-earner	8,299	6,555	5,504	8,109	6,667	2,685	2,915	1,890	4,710	3,924
Earner	24,502	25,529	26,696	27,093	27,907	28,012	26,502	27,791	28,041	28,061

## **Chapter 3: 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. 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 are excluded.

In addition to what is provided in this chapter, Chapter 4 (Table 4.2) and Chapter 7 (Tables 7.1 and 7.2) include data on government transfers.

#### Average government transfers declined further

Average government transfers paid to families of two or more people declined a further 3.3% in 2000 to \$6,683, largely as a result of continued growth in market income. Most transfers are designed to supplement private income when it is low, so, in the absence of major program changes, they tend to decline when the economy and labour market are strong.

As could also be expected in a context of a growing economy, the decline in government transfers in the last four years up to 2000 has been stronger for people of working age rather than for seniors. Only in the last two years did transfers to seniors decline.

#### Transfers are higher for seniors than for people of working age

The average amount of transfers paid to seniors is higher than for younger families or individuals. Senior families received an estimated \$19,087 on average in government transfers in 2000, compared to an average \$4,689 for non-elderly families. These amounts can also be expressed as a proportion of total income, called the implicit transfer rate. In 2000, non-elderly families and non-elderly unattached individuals received 6.5% and 7.1%, respectively, of their total income in the form of transfers, while elderly families and elderly unattached individuals had corresponding implicit transfer rates of 41.0% and 53.7%.

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, 1991 to 2000

Transfer rate

70%
Elderly Unattached Individuals, male and female

50%
40%
Elderly Families

Non-elderly Unattached Individuals, male and female

Non-elderly Families

1991 1992 1993 1994 1995 1996 1997 1998 1999 2000

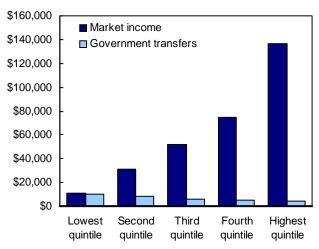
## About 30% of government transfers to families support the poorest 20%

Some, but not all, government transfers are needs-based, meaning they 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 at 31% in 2000. The share to the second lowest quintile is the second highest, at 26%, and so on for every quintile, with the highest income quintile families receiving a twelve percent share of transfers.

Chart 3.2 Market Income and Government Transfers for Families by After Tax Income Quintiles, 2000

2000 constant dollars



## Increase in share of transfers to lowest income quintile families since 1996

The share of government transfers going to the lowest income quintile families increased for four consecutive years, from 28% in 1996 to 31% in 2000. The share of transfers to the second-lowest quintile also increased a little in the same time period, while the shares to the three higher quintiles declined. At least some of the change is likely related to changes made to government programs, rather than improved labour market conditions. For example, child tax benefits have increased under the National Child Benefit. Among recipients of child tax benefits, the amount they received from federal and provincial sources rose from an estimated \$1,733 on average in 1996 to \$2,094 in 2000 — an increase of about 21%.

## Transfers to people of working age with no earnings

Two-parent families with no earnings for the whole year received on average \$14,944 in government transfers

in 2000, or 72% of their total income in the form of transfers. Among lone-parent mothers without earnings, approximately 90 percent of their total income came from government transfers.

Chart 3.3
Average Government Transfers by Family Type, 2000



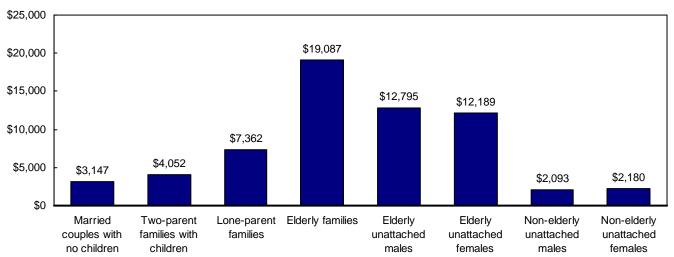


Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

	2000			1999			
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares	
	\$	%	%	\$	%	%	
CANADA							
Total – Economic families and unattached individuals							
Total	6,096	11.0	100.0	6,288	11.7	100.0	
Lowest quintile	6,767	54.5	22.2	6,730	57.8	21.4	
Second quintile	8,345	30.0	27.4	8,503	31.5	27.0	
Middle quintile	6,447	14.5	21.1	6,892	15.9	21.9	
Fourth quintile	4,955	7.4	16.3	5,188	8.0	16.5	
Highest quintile	3,968	3.2	13.0	4,127	3.4	13.1	
Economic families, 2 persons or more	C C00	0.0	400.0	C 044	40.5	400.6	
Total	6,683	9.8	100.0	6,911	10.5	100.0	
Lowest quintile	10,319	46.8	30.9	10,469	50.0	30.3	
Second quintile	8,603	21.3	25.7	9,008	22.9	26.1	
Middle quintile	6,076	10.4	18.2	6,227	11.0	18.0	
Fourth quintile	4,523	5.6	13.5	4,704	6.0	13.6	
Highest quintile	3,894	2.8	11.6	4,146	3.1	12.0	
Unattached individuals Total	4,872	17.3	100.0	4,980	18.0	100.0	
Lowest quintile	3,716	53.7	15.3	3,646	56.6	14.6	
Second quintile	8,792	61.6	36.1	8,278	59.7	33.3	
Middle quintile	6,419	29.2	26.4	6,863	33.0	27.5	
Fourth quintile	3,538	10.5	14.5	4,069	12.5	16.3	
Highest quintile	1,889	3.0	7.8	2,042	3.2	8.2	
NEWFOUNDLAND AND LABRADOR							
Total – Economic families and unattached individuals							
Total	9,533	21.6	100.0	9,639	21.9	100.0	
Lowest quintile	8,324	73.5	17.5	8,375	79.0	17.4	
Second quintile	13,100	59.1	27.4	13,038	58.2	27.3	
Middle quintile	11,117	31.9	23.4	11,178	31.7	23.0	
Fourth quintile	9,153	17.0	19.2	9,312	17.4	19.3	
Highest quintile	5,963	6.0	12.5	6,275	6.4	13.0	
Economic families, 2 persons or more	40.474	00.4	400.0	40.045		400.6	
Total	10,171	20.1	100.0	10,345	20.5	100.0	
Lowest quintile	11,771	72.2	23.2	12,381	75.9	24.1	
Second quintile	14,181	50.9	27.9	13,368	47.1	25.9	
Middle quintile	11,573	28.3	22.7	10,518	25.0	20.4	
Fourth quintile Highest quintile	7,403 5,915	12.1 5.6	14.6 11.6	9,197 6,242	15.0 6.0	17.7 12.1	
Unattached individuals							
Total	7,030	36.3	100.0	6,859	37.7	100.0	
Lowest quintile	3,837	67.1	11.0	3,730	73.0	11.3	
Second quintile	8,400	74.6	24.0	7,821	76.4	22.4	
Middle quintile	10,459	73.6	29.4	10,439	78.8	30.1	
Fourth quintile	7,852	35.2	22.5	8,731	41.6	25.8	
Highest quintile	4,638	10.6	13.1	3,656	8.7	10.5	

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

	Government transfers						
	2000				1999		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares	
	\$	%	%	\$	%	%	
PRINCE EDWARD ISLAND							
Total – Economic families and unattached individuals							
Total	7,906	17.7	100.0	8,024	18.5	100.0	
Lowest quintile	6,512	56.4	16.5	6,678	61.2	16.7	
Second quintile	9,625	40.5	24.3	10,219	43.7	25.5	
Middle quintile	9,090	25.2	23.0	9,406	26.6	23.4	
Fourth quintile	7,872	15.0	20.0	7,624	14.5	19.1	
Highest quintile	6,432	6.5	16.2	6,181	6.5	15.3	
Economic families, 2 persons or more	0.000	40.5	400.0	0.044	40.0	400 (	
Total	8,920	16.5	100.0	8,941	16.8	100.0	
Lowest quintile	11,294	58.3	25.4	11,905	61.0	26.8	
Second quintile Middle quintile	11,037 8,896	34.2 19.2	24.7 20.0	11,164 8,543	34.7 18.5	24.9 19.2	
Fourth quintile	6,803	10.9	15.3	6,607	10.4	14.8	
Highest quintile	6,555	5.9	14.6	6,469	6.2	14.0	
Unattached individuals							
Total	5,416	25.5	100.0	5,776	29.6	100.0	
Lowest quintile	2,379	35.1	8.8	3,052	54.4	10.7	
Second quintile	8,734	69.7	32.4	7,366	62.0	25.3	
Middle quintile	7,114	41.0	26.5	8,299	51.4	29.1	
Fourth quintile	4,668	18.3	17.0	6,045	24.4	21.0	
Highest quintile	4,145	9.4	15.3	4,105	10.3	14.0	
NOVA SCOTIA							
Total – Economic families and unattached individuals							
Total	7,083	15.3	100.0	7,113	15.8	100.0	
Lowest quintile	6,936	61.7	19.6	6,451	64.2	18.2	
Second quintile	9,034	38.3	25.6	9,676	42.0	27.3	
Middle quintile	7,903	20.9	22.4	7,740	20.6	21.	
Fourth quintile	6,588	11.5	18.5	6,324	11.2	17.8	
Highest quintile	4,941	4.8	13.9	5,366	5.5	15.1	
Economic families, 2 persons or more							
Total	7,736	13.7	100.0	7,813	14.3	100.0	
Lowest quintile	10,624	55.4	27.5	10,695	61.0	27.4	
Second quintile	9,818	29.2	25.4	9,523	28.4	24.4	
Middle quintile	7,592	15.3	19.6	7,926	16.4	20.3	
Fourth quintile Highest quintile	6,200 4,434	9.1 3.9	16.0 11.5	5,307 5,606	7.9 5.2	13.6 14.3	
Unattached individuals							
Total	5,528	25.0	100.0	5,447	25.0	100.0	
Lowest quintile	3,383	54.7	12.3	2,673	54.5	9.9	
Second quintile	8,402	68.1	30.5	7,819	66.3	28.7	
Middle quintile	7,790	45.7	28.2	9,027	53.9	33.1	
Fourth quintile	5,189	19.9	18.7	4,761	17.8	17.5	
Highest quintile	2,855	5.8	10.3	2,962	6.1	10.9	

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

	Government transfers							
	2000				1999			
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares		
	\$	%	%	\$	%	%		
NEW BRUNSWICK								
Total – Economic families and unattached individuals								
Total	7,215	15.8	100.0	7,333	16.1	100.0		
Lowest quintile	7,058	64.1	19.6	7,374	65.5	20.1		
Second quintile	9,434	39.0	26.1	9,894	41.1	27.0		
Middle quintile	8,205	21.6	22.7	8,012	20.9	21.9		
Fourth quintile	6,302	11.2	17.5	6,667	11.8	18.1		
Highest quintile	5,076	5.1	14.0	4,712	4.9	12.8		
Economic families, 2 persons or more								
Total	7,796	14.0	100.0	7,938	14.5	100.0		
Lowest quintile	10,970	57.6	28.2	11,214	60.4	28.3		
Second quintile	10,060	29.3	25.9	10,614	31.2	26.8		
Middle quintile	7,231	14.9	18.5	7,011	14.3	17.7		
Fourth quintile	5,533	8.4	14.2	6,180	9.4	15.6		
Highest quintile	5,155	4.7	13.2	4,664	4.4	11.7		
Unattached individuals Total	E 774	26.6	100.0	E 001	26.3	100.0		
Lowest quintile	<b>5,771</b> 3,244	56.0	11.5	<b>5,801</b> 3,107	53.0	10.0		
Second quintile	8,116	65.1	27.6	8,679	67.6	29.9		
Middle quintile	8,651	52.3	30.1	9,003	52.2	31.3		
Fourth quintile	5,639	21.4	19.5	4,681	17.3	16.1		
Highest quintile	3,279	6.9	11.3	3,500	7.4	12.0		
QUEBEC								
Total – Economic families and								
unattached individuals Total	6 212	12.9	100.0	6 620	14.2	100.0		
Lowest quintile	<b>6,313</b> 7,307	66.2	23.2	<b>6,639</b> 7,019	65.3	21.2		
Second quintile	8,010	32.0	25.4	8,457	35.2	25.5		
Middle quintile	7,526	19.2	23.8	7,976	20.8	24.1		
Fourth quintile	5,192	8.8	16.5	5,881	10.3	17.7		
Highest quintile	3,527	3.2	11.2	3,859	3.7	11.6		
Economic families, 2 persons or more								
Total	6,940	11.3	100.0	7,394	12.6	100.0		
Lowest quintile	10,668	51.7	30.9	10,876	55.6	29.4		
Second quintile	9,456	26.0	27.2	10,303	29.0	27.9		
Middle quintile	6,518	12.5	18.8	7,068	13.9	19.1		
Fourth quintile Highest quintile	4,796 3,253	6.7 2.6	13.8 9.4	5,199 3,514	7.6 2.9	14.0 9.5		
Unattached individuals								
Total	5,143	20.2	100.0	5,210	21.4	100.0		
Lowest quintile	4,704	73.6	18.3	4,751	75.6	18.3		
Second quintile	8,526	64.7	33.3	7,720	59.5	29.6		
Middle quintile	7,020	35.5	27.2	7,636	41.0	29.3		
Fourth quintile	3,850	12.4	15.0	4,069	13.7	15.6		
Highest quintile	1,602	2.8	6.2	1,871	3.5	7.2		

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

	2000				1999			
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Share		
	\$	%	%	\$	%	9/		
ONTARIO								
Total – Economic families and unattached individuals								
Total	5,970	9.4	100.0	6,210	10.1	100.0		
Lowest quintile	7,112	48.9	23.8	6,933	52.5	22.3		
Second quintile	8,060	25.3	27.0	8,635	28.0	27.8		
Middle quintile	6,095	12.0	20.4	6,386	13.0	20.0		
Fourth quintile	4,263	5.6	14.3	4,674	6.3	15.1		
Highest quintile	4,317	3.0	14.5	4,423	3.2	14.2		
Economic families, 2 persons or more								
Total	6,481	8.4	100.0	6,750	9.1	100.0		
Lowest quintile	10,728	43.0	33.1	10,716	45.9	31.8		
Second quintile	7,694	16.9	23.7	8,508	19.3	25.2		
Middle quintile	5,381	8.2	16.6	5,511	8.6	16.3		
Fourth quintile	4,569	5.2	14.1	4,606	5.3	13.6		
Highest quintile	4,027	2.5	12.4	4,410	2.9	13.1		
Jnattached individuals	A 776	15.3	100.0	4.051	15.9	100.0		
Total	4,776	52.2	16.6	<b>4,951</b>		14.4		
Lowest quintile	3,965			3,575	49.8			
Second quintile	9,338	60.0	39.3	9,340	62.0	37.7		
Middle quintile	5,779	23.5	24.1	6,452	27.8	26.		
Fourth quintile Highest quintile	2,931 1,847	7.9 2.6	12.3 7.7	3,532 1,844	10.0 2.5	14.3 7.4		
MANITOBA								
Total – Economic families and unattached individuals								
Total	6,093	12.8	100.0	6,108	13.1	100.0		
Lowest quintile	7,078	59.2	23.2	6,976	60.3	22.9		
Second quintile	8,218	33.3	27.0	8,333	33.9	27.		
Middle quintile	6,143	15.4	20.2	6,087	15.2	20.0		
Fourth quintile	5,362	9.0	17.6	5,559	9.5	18.		
Highest quintile	3,658	3.6	12.0	3,585	3.6	11.		
Economic families, 2 persons or more								
Total	6,311	10.8	100.0	6,227	10.8	100.0		
Lowest quintile	9,816	50.0	31.1	9,486	48.2	30.5		
Second quintile	7,507	19.9	23.8	7,347	19.4	23.0		
Middle quintile	6,078	11.5	19.2	6,098	11.7	19.0		
Fourth quintile	4,873	6.8	15.4	4,674	6.7	15.0		
Highest quintile	3,277	3.0	10.4	3,521	3.2	11.3		
Inattached individuals	E 650	04.0	400.0	E 070	00.0	400 4		
Total	5,659	21.8	100.0	5,872	23.6	100.0		
Lowest quintile	4,792	54.5	17.2	4,072	53.3	14.0		
Second quintile	9,325	65.8	32.5	9,542	69.2	32.2		
Middle quintile	7,226	37.5	25.5	8,201	43.4	27.9		
Fourth quintile	4,652	16.0	16.5	4,937	16.9	16.9		
Highest quintile	2,359	4.0	8.3	2,649	4.8	9.0		

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

Government transfers						
2000			1999			
Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares	
\$	%	%	\$	%	%	
6,095	12.9	100.0	6,337	13.7	100.0	
6,767	61.6	22.2	6,656	61.0	21.0	
8,046	32.4	26.5	8,319	34.0	26.3	
7,081	18.5	23.2		19.1	22.9	
	9.3	18.0		10.8	19.5	
3,083	3.0	10.1	3,258	3.3	10.3	
C 400	44.4	400.0	C 70F	44.0	400.0	
					100.0	
					30.1	
					26.1	
					20.8	
					14.3	
3,287	2.9	10.1	2,977	2.7	8.8	
5 303	21 /	100 0	5 532	22 N	100.0	
					10.1	
					30.4	
					29.3	
					15.2	
2,666	4.9	10.0	4,160	7.8	15.0	
5 164	a n	100 0	5.004	0.2	100.0	
					21.2	
,					29.5	
					20.2	
					16.7	
2,978	2.3	11.5	3,126	2.6	12.5	
					100.0	
					33.1	
					24.2	
					19.4	
					13.6	
2,626	1.8	9.5	2,621	2.0	9.7	
4 246	45.0	100.0	4 400	45.0	400.0	
					100.0	
					14.3	
					27.2	
					33.5	
					14.5	
۷,۷۱۵	3.4	10.1	۷,۷۷۵	3.3	10.5	
	\$ 6,095 6,767 8,046 7,081 5,489 3,083 6,488 9,758 8,793 6,625 3,962 3,287  5,303 3,073 9,543 7,159 4,091 2,666  5,164 5,778 7,349 5,217 4,502 2,978  5,550 9,218 6,592 4,863 4,442	Averages       Implicit transfer rates         \$       %         6,095       12.9         6,767       61.6         8,046       32.4         7,081       18.5         5,489       9.3         3,083       3.0         6,488       11.1         9,758       50.5         8,793       24.8         6,625       12.7         3,962       5.7         3,287       2.9         5,303       21.4         3,073       49.6         9,543       69.7         7,159       35.6         4,091       13.7         2,666       4.9         5,778       45.3         7,349       24.9         5,217       10.8         4,502       6.5         2,978       2.3         5,550       7.8         9,218       39.3         6,592       14.8         4,863       7.9         4,442       5.4         2,626       1.8          4,346       15.2         3,070       45.7         7,421       4	Averages	Averages	Averages	

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

	Government transfers					
	2000			1999		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
BRITISH COLUMBIA						
Total – Economic families and unattached individuals						
Total	5,814	11.0	100.0	5,964	11.3	100.0
Lowest quintile	5,584	47.6	19.2	5,723	52.0	19.2
Second quintile	7,586	27.7	26.1	8,120	30.9	27.2
Middle quintile	6,014	13.8	20.7	5,833	13.3	19.6
Fourth quintile	5,482	8.2	18.9	5,514	8.3	18.5
Highest quintile	4,400	3.8	15.1	4,632	4.0	15.5
Economic families, 2 persons or more						
Total	6,727	10.1	100.0	6,841	10.3	100.0
Lowest quintile	9,233	43.3	27.5	9,786	48.4	28.7
Second quintile	8,293	20.4	24.7	8,010	19.9	23.5
Middle quintile	6,531	10.9	19.4	6,673	11.3	19.5
Fourth quintile	5,168	6.3	15.3	5,278	6.5	15.4
Highest quintile	4,401	3.4	13.1	4,444	3.4	13.0
Unattached individuals						
Total	4,255	14.4	100.0	4,448	14.9	100.0
Lowest quintile	3,084	45.5	14.5	3,256	52.6	14.7
Second quintile	7,835	52.4	36.9	7,412	52.2	33.3
Middle quintile	5,523	22.6	26.1	6,177	27.3	27.9
Fourth quintile	3,259	9.0	15.3	3,410	9.4	15.3
Highest quintile	1,544	2.3	7.2	1,973	2.8	8.8

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## **Chapter 4: Total Income**

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

When all income sources are considered, Canadian families received an estimated \$68,318 in average total income in 2000, an increase of 3.7% from 1999. Total family income increased 15% since the 1993 low. Average total income for unattached individuals was \$28,124, an increase of 1.9% from 1999. Since 1993, total income for unattached individuals grew 9%.

Among the provinces, Alberta (5.5%), Quebec (4.9%) and Ontario (3.8%) recorded the largest gains in average total family income. These provinces also experienced the highest growth rates in market income.

#### Growth in average total income of non-elderly families

Non-elderly families received on average \$71,824 in total income in 2000, an increase of 3.9% from 1999. For these families, 94% of total income came from market income. Unattached individuals of working age had an average total income of \$30,005, a 2.0% increase from the previous year. Ninety-three percent of their income came from market income.

#### Senior unattached women's total income rises

The average total income of families whose main income earner was a senior was \$46,509 in 2000, a slight increase (0.4%) from 1999. Among elderly unattached individuals, women's average total income grew 2.8% to \$21,979. In contrast, senior unattached men experienced a drop of 3.5% to \$25,840.

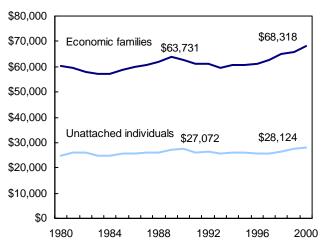
In aggregate terms, market income accounted for 59% of the total income of seniors living in families, the other portion coming from transfers such as public retirement pensions and Old Age Security. At the same time, market income accounted for 46% of the total income of elderly unattached individuals.

#### Growth in total income of lone-parent families

From 1999 to 2000, the average total income of lone-parent families increased 9.7% to \$35,374. This is consistent with their gains in market income. Female lone-parent families received an estimated \$32,365 in 2000, an increase of 9.3% from the previous year. Their average total income grew 25% between 1993 and 2000. Male lone-parent families recorded an 8.6% gain from 1999. Their average total income in 2000 was \$50,008. Their average total income increased 28%

Chart 4.1 Average Total Income of Families and Unattached Individuals, 1980 to 2000

2000 constant dollars



between 1993 and 2000. Market income accounted for 79% of the total income of lone-parent families (75% for female lone-parent families and 91% for male lone-parent families).

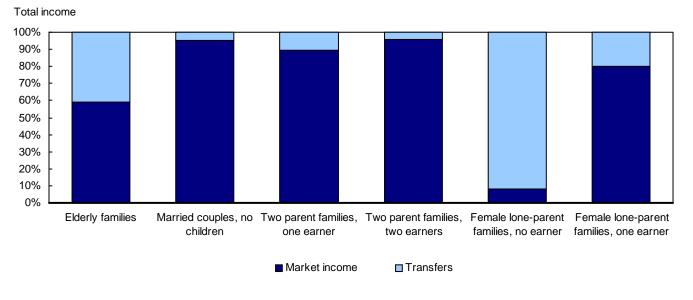
The average total income for two-parent families was \$77,226 in 2000, a 3.6% increase from 1999. Married couples with no children had an average total income of \$66,431 in 2000. Their estimated total income increased 1.7% from 1999.

## Working-age unattached men and women diverge in total income

In 2000, the average total income of non-elderly male unattached individuals increased 5.7% from 1999 while the average total income of non-elderly female unattached individuals dropped 3.1%. This follows two consecutive years of growth where average total income grew 8% for working age unattached men and 15% for working age unattached women.

Chart 4.2

Market Income made up Majority of Total Income for Non-elderly Families with Earners in 2000



## Income redistribution: impact of government transfers

In 2000, families in the lowest income quintile received only 3.8% of aggregate market income, but their share of total income was 6.5%. Conversely, families in the highest income quintile received 44% of aggregate market income but 41% of total income. Before government transfers, those in the highest income quintile made, on average, \$11.70 for each \$1 earned by those in the lowest quintile. After transfers, this ratio was reduced to about \$6.40 to \$1.

Government transfers also reduced the income differences between various family types. Before transfers, the average income of non-elderly families was 2.4 times that of elderly families. After transfers, this ratio was reduced to 1.5 times. Similarly, two-parent families had a pre-transfer income 3.0 times that of female lone-parent families. Based on average total income, the difference narrowed to a factor of 2.4.

Chart 4.3 Government Transfers Increased Shares of Total Income for Lower Quintiles in 2000

Income share

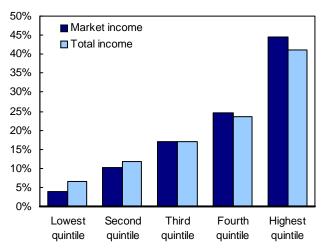


Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997	1998 1999	2000
------------------------------------	-----------	------

#### CANADA

Economic families, 2 persons or more	61,150	60,960	59,602	60,784	60,729	61,133	62,594	65,172	65,911	68,318
Elderly families	46,291	44,892	45,545	45,161	47,356	43,530	43,929	44,796	46,312	46,509
Married couples	41,175	40,480	41,770	41,587	42,382	42,315	42,711	43,595	45,515	45,066
Other elderly families	57,843	54,805	53,749	53,676	59,228	47,882	47,951	48,994	49,154	51,620
Non-elderly families	63,728	63,795	62,074	63,549	63,167	63,876	65,566	68,430	69,108	71,824
Married couples	61,253	63,357	60,256	60,027	60,479	62,517	65,006	66,881	65,292	66,431
No earner	28,981	28,443	27,611	28,064	26,096	30,175	30,544	29,633	30,788	31,269
One earner	47,077	48,378	49,144	48,626	48,019	47,346	50,589	52,614	53,612	52,552
Two earners	69,506	71,923	68,470	68,363	69,111	72,470	73,860	76,551	74,037	74,721
Two-parent families with children	67,712	68,162	66,579	68,077	67,662	68,052	70,263	73,422	74,562	77,226
No earner	19,205	19,179	20,815	19,930	18,586	20,420	22,097	21,301	20,793	20,685
One earner	49,291	49,351	48,291	50,726	48,166	51,602	50,834	56,874	55,491	55,020
Two earners	68,640	70,082	68,147	70,277	70,310	70,286	72,439	74,955	75,563	78,524
Three or more earners	86,247	84,921	86,099	86,299	85,966	87,911	89,854	89,602	93,098	96,399
Married couples with other relatives	84,262	83,876	83,851	85,134	82,971	87,026	87,537	90,475	93,275	98,098
Lone-parent families	27,836	29,420	27,730	28,751	29,313	29,161	29,378	31,950	32,238	35,374
Male lone-parent families	42,005	44,511	39,165	39,293	39,941	43,858	43,657	47,216	46,044	50,008
Female lone-parent families	25,797	27,364	25,919	27,027	27,594	26,752	26,944	29,188	29,617	32,365
No earner	15,262	15,652	16,419	16,019	16,501	15,494	14,466	14,937	15,783	14,936
One earner	28,119	30,225	28,605	29,804	30,150	30,845	29,713	30,620	30,801	32,421
Two or more earners	41,319	42,632	39,386	43,891	45,318	42,471	44,428	47,393	45,944	51,313
Other non-elderly families	50,871	46,244	48,603	50,282	49,486	55,584	54,638	58,875	59,512	62,371
Unattached individuals	25,822	26,280	25,799	26,110	26,139	25,588	25,687	26,568	27,610	28,124
Elderly male	23,229	24,752	23,037	26,650	25,826	26,702	27,194	27,453	26,775	25,840
Non-earner	21,371	24,233	21,525	23,082	23,098	23,898	24,226	23,799	24,351	23,167
Earner	39,324	30,723	34,713	54,328	48,159	47,228	43,537	48,686	41,196	38,600
Elderly female	20,030	19,813	18,766	19,045	20,497	21,561	21,758	21,237	21,378	21,979
Non-earner	19,573	19,298	18,144	18,585	19,948	20,670	20,740	20,400	20,626	21,038
Earner	31,977	27,773	33,681	30,467	33,665	38,696	34,356	31,800	31,969	33,708
Non-elderly male	29,798	29,975	29,883	30,570	29,624	28,626	28,625	30,276	30,881	32,642
Non-earner	11,730	11,995	12,005	12,400	11,404	10,196	9,717	9,736	9,453	9,406
Earner	33,366	33,442	34,087	34,381	33,336	32,668	32,762	34,361	34,717	36,105
Non-elderly female	25,102	25,864	25,727	24,682	25,382	23,722	23,821	24,717	27,333	26,478
Non-earner	12,655	12,678	12,363	14,228	12,475	10,020	10,762	10,198	10,139	10,010
Earner	28,428	29,809	29,337	28,375	29,169	28,013	27,797	29,183	32,420	31,015

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994	1995 19	996 1997	1998	1999	2000
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#### NEWFOUNDLAND AND LABRADOR

Economic families, 2 persons or more	47,687	47,448	46,915	47,465	47,843	46,523	46,789	47,999	50,493	50,530
Elderly families	35,624	32,219	33,113	32,850	34,509	29,514	31,350	29,720	31,544	31,109
Married couples	26,809	27,569	25,276	28,293	33,165	29,440	31,119	29,075	30,106	30,293
Other elderly families	44,329	37,189	43,381	38,259	36,520	29,651	31,773	31,298	34,690	33,193
Non-elderly families	49,928	50,125	49,141	50,089	50,081	49,008	49,153	50,789	53,416	53,600
Married couples	43,194	46,778	45,275	42,921	43,580	45,290	45,131	45,579	45,415	43,223
No earner	F	19,121	20,440	21,167	18,408	23,909	23,151	23,318	22,699	22,069
One earner	31,893	38,392	36,923	31,695	44,295	41,135	44,712	37,631	40,534	43,113
Two earners	51,586	57,082	54,735	55,563	53,296	55,996	52,711	55,225	55,855	50,791
Two-parent families with children	53,514	53,677	50,846	54,405	51,927	51,785	52,585	55,444	56,594	57,880
No earner	16,902	15,242	20,105	18,876	16,444	16,667	17,971	14,137	16,688	20,854
One earner	37,044	35,643	35,390	41,585	35,217	38,489	34,406	37,534	40,712	36,756
Two earners	57,393	56,121	52,116	56,977	60,223	56,692	58,105	59,931	60,433	64,795
Three or more earners	66,430	72,345	70,372	70,730	75,177	68,830	72,654	77,177	75,287	71,310
Married couples with other relatives	60,159	63,170	63,560	62,191	68,264	60,809	61,553	61,928	71,544	73,130
Lone-parent families	22,566	18,859	22,933	22,477	21,949	22,382	22,696	24,955	24,395	26,273
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	19,522	17,867	21,362	21,151	19,395	21,776	21,598	24,180	23,037	25,567
No earner	9,914	11,410	12,541	12,710	12,034	14,201	14,039	13,270	15,351	14,957
One earner	23,670	18,422	23,891	26,164	29,254	25,631	27,976	28,613	28,195	25,181
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	37,775	32,723	39,883	34,521	33,225	43,038	42,283	41,298	45,185	44,519
Unattached individuals	20,494	22,297	19,880	21,896	20,163	20,175	18,473	18,035	18,174	19,374
Elderly male	20,819	13,677	14,925	20,745	16,572	20,934	22,061	18,914	21,412	18,328
Non-earner	21,049	12,897	14,550	18,320	16,434	19,845	F	F	20,511	17,411
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	20,184	16,140	13,773	15,750	16,898	14,160	15,773	15,342	16,159	15,966
Non-earner	19,998	16,080	13,773	15,750	16,898	14,160	14,532	14,297	15,302	15,259
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	20,535	25,860	23,752	23,938	26,744	24,412	22,058	22,299	19,343	21,758
Non-earner	7,912	F	8,126	8,941	7,937	9,559	8,343	10,045	8,285	8,340
Earner	26,743	29,244	29,336	28,734	37,289	31,688	30,142	29,956	25,445	26,364
Non-elderly female	20,540	25,574	21,572	25,145	17,576	18,720	14,877	14,839	17,335	19,059
Non-earner	11,887	13,933	7,701	21,239	9,418	8,416	7,416	7,814	7,668	13,133
Earner	24,344	29,268	28,449	26,430	22,143	24,505	20,846	19,974	23,865	22,877

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 2000
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#### PRINCE EDWARD ISLAND

Economic families, 2 persons or more	50,075	51,611	49,872	51,996	50,382	52,110	51,723	54,132	53,066	54,124
Elderly families	37,683	37,440	38,984	45,256	35,084	39,640	33,801	36,325	38,148	37,524
Married couples	33,158	33,048	35,933	40,441	33,605	45,809	38,347	41,515	38,471	37,759
Other elderly families	45,923	44,512	45,167	50,656	38,077	26,939	25,502	27,224	37,531	37,054
Non-elderly families	52,849	54,495	52,099	53,237	53,302	54,312	55,214	57,674	56,175	57,416
Married couples	49,801	51,157	47,497	52,530	49,398	50,757	55,581	54,198	47,931	54,975
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	F	F	50,590	F	F	F	F	38,598	50,986
Two earners	55,910	56,046	51,382	53,623	50,801	55,836	61,775	60,564	54,140	58,668
Two-parent families with children	55,962	57,225	56,469	57,420	57,477	59,783	58,203	59,204	56,000	58,654
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	41,207	37,460	39,010	F	F	F	F	F	F
Two earners	52,312	54,312	57,240	56,359	56,827	57,410	56,438	58,068	51,252	57,115
Three or more earners	69,286	71,574	63,647	68,503	65,460	72,936	68,447	68,711	74,502	74,080
Married couples with other relatives	70,623	68,795	63,581	63,124	65,911	65,581	68,209	83,062	91,093	77,060
Lone-parent families	23,864	29,366	27,015	28,577	25,988	26,483	26,815	31,968	30,065	33,573
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	23,718	26,260	25,548	25,655	26,176	25,506	26,264	31,360	29,336	33,182
No earner	F	F	F	F	F	F	F	F	F	F
One earner	23,047	F	25,774	F	F	F	F	24,100	F	F
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	40,335	48,673	42,364	41,700	43,074	46,390	43,589	47,636	56,395	49,903
Unattached individuals	19,199	21,238	20,409	21,787	21,436	20,019	18,948	19,201	19,526	21,205
Elderly male	F	F	16,616	19,283	F	F	F	F	F	F
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	15,706	19,739	18,819	18,392	16,734	18,268	19,143	20,080	18,670	19,038
Non-earner	15,706	19,266	17,912	16,464	16,770	18,048	18,106	20,420	18,182	16,568
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	22,641	22,638	21,066	25,764	23,576	22,364	20,772	20,954	22,109	23,511
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	24,497	27,102	22,605	27,985	27,366	24,773	21,338	21,246	24,231	24,281
Non-elderly female	18,054	23,134	22,570	21,520	23,902	19,342	16,543	16,620	17,528	19,550
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	19,213	24,726	27,722	23,856	25,839	21,133	18,088	17,581	20,689	21,177

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 200	1991 1992 1993 1994 1995 1996 1997 1996
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#### **NOVA SCOTIA**

Economic families, 2 persons or more	51,897	53,250	52,098	52,010	50,012	50,713	50,911	52,924	54,802	56,636
Elderly families	39,071	38,808	37,389	40,868	38,539	42,273	43,242	46,004	42,055	41,843
Married couples	36,512	34,730	35,760	36,072	34,009	36,308	36,025	40,124	39,828	41,043
Other elderly families	42,786	46,693	40,829	48,775	45,366	52,705	54,319	55,180	46,930	43,602
Non-elderly families	54,429	56,052	54,968	54,234	52,423	52,245	52,288	54,228	57,120	59,327
Married couples	52,271	52,603	54,078	53,212	50,307	47,130	47,385	50,624	51,445	52,581
No earner	F	30,217	40,466	23,381	26,535	30,269	26,008	25,371	32,893	32,336
One earner	40,117	48,645	47,327	41,921	41,433	40,241	35,922	39,586	43,346	44,940
Two earners	59,077	58,642	59,155	61,524	59,345	55,024	55,961	61,819	59,447	60,398
Two-parent families with children	58,207	61,405	59,950	59,593	58,989	59,414	59,662	62,656	64,516	64,369
No earner	F	F	F	F	F	F	F	F	F	F
One earner	48,633	41,350	47,468	38,372	44,751	44,744	43,630	45,537	53,547	50,129
Two earners	58,452	64,255	61,348	60,736	59,871	61,659	63,523	64,873	64,511	66,490
Three or more earners	70,891	77,782	76,488	80,937	74,860	79,437	75,956	76,653	81,802	77,864
Married couples with other relatives	70,291	75,859	73,124	68,289	64,253	70,630	73,543	69,925	78,576	79,122
Lone-parent families	23,510	21,863	21,319	22,914	21,980	22,175	19,854	21,709	26,494	30,027
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	22,132	21,062	20,965	21,601	21,807	20,157	19,005	20,350	26,165	28,145
No earner	13,900	14,899	15,695	13,663	15,027	15,903	14,980	13,568	14,851	F
One earner	25,390	23,594	23,689	24,746	25,322	22,280	22,060	21,212	26,515	28,943
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	45,672	42,074	39,081	37,360	38,085	40,908	42,914	39,347	41,956	55,307
Unattached individuals	22,056	21,021	23,379	20,075	19,955	19,670	20,248	20,947	21,797	22,082
Elderly male	19,552	21,852	19,353	21,298	21,952	21,373	24,098	22,558	21,565	20,723
Non-earner	19,439	20,921	17,648	21,050	20,576	20,711	23,706	21,568	21,147	20,099
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	19,319	19,019	16,681	17,998	17,072	17,355	17,663	17,473	17,955	18,867
Non-earner	19,311	18,606	16,276	17,600	16,899	17,235	16,995	16,922	17,999	18,209
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	26,302	21,145	27,806	22,581	20,737	21,700	22,372	24,395	23,267	23,837
Non-earner	11,387	10,250	11,320	13,018	13,140	10,348	15,109	14,588	13,755	13,237
Earner	29,015	24,910	31,837	25,126	23,557	24,541	23,947	26,840	25,563	26,420
Non-elderly female	20,896	22,215	25,070	18,550	20,869	18,764	18,906	19,021	22,964	22,789
Non-earner	11,128	14,064	12,510	10,666	12,925	9,831	11,370	12,130	8,374	9,612
Earner	23,888	24,912	28,111	22,093	23,573	22,857	21,703	21,943	28,444	26,678

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
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NEW BRUNSWICK										
Economic families, 2 persons or more	50,988	52,114	51,468	51,064	49,795	51,829	51,328	52,728	54,662	55,48
Elderly families	35,964	35,249	37,427	40,338	38,263	41,774	41,397	43,951	43,423	42,33
Married couples	30,464	30,675	32,656	39,514	35,726	39,606	39,825	42,314	41,830	42,15
Other elderly families	45,459	43,480	45,368	41,843	41,986	47,756	45,703	49,863	48,698	42,80
Non-elderly families	53,988	55,467	54,195	53,065	52,065	53,578	53,055	54,171	56,645	57,71
Married couples	52,045	53,373	49,523	50,847	47,717	50,528	48,612	48,688	53,027	53,21
No earner	26,381	22,584	23,285	22,024	26,594	22,346	20,776	23,133	25,622	24,02
One earner	44,265	39,971	44,717	45,161	37,518	41,442	44,813	45,106	46,731	43,33
Two earners	57,662	60,981	55,479	57,897	55,195	60,688	55,631	55,188	59,533	60,84
Two-parent families with children	58,071	58,765	58,539	56,591	57,970	58,022	58,156	60,264	60,776	61,54
No earner	F	F	F	F	15,795	F	19,141	F	F	
One earner	42,376	43,467	44,748	41,381	46,349	41,367	41,914	44,913	46,095	42,093
Two earners	58,794	60,427	57,783	57,819	58,874	61,634	60,967	62,895	62,325	64,388
Three or more earners	7/ 197	71 7/17	76 670	71 007	72 257	74 671	75 560	74 757	72 512	70 45

Married couples	30,464	30,675	32,656	39,514	35,726	39,606	39,825	42,314	41,830	42,159
Other elderly families	45,459	43,480	45,368	41,843	41,986	47,756	45,703	49,863	48,698	42,809
Non-elderly families	53,988	55,467	54,195	53,065	52,065	53,578	53,055	54,171	56,645	57,714
Married couples	52,045	53,373	49,523	50,847	47,717	50,528	48,612	48,688	53,027	53,213
No earner	26,381	22,584	23,285	22,024	26,594	22,346	20,776	23,133	25,622	24,022
One earner	44,265	39,971	44,717	45,161	37,518	41,442	44,813	45,106	46,731	43,331
Two earners	57,662	60,981	55,479	57,897	55,195	60,688	55,631	55,188	59,533	60,845
Two-parent families with children	58,071	58,765	58,539	56,591	57,970	58,022	58,156	60,264	60,776	61,543
No earner	F	F	F	F	15,795	F	19,141	F	F	F
One earner	42,376	43,467	44,748	41,381	46,349	41,367	41,914	44,913	46,095	42,093
Two earners	58,794	60,427	57,783	57,819	58,874	61,634	60,967	62,895	62,325	64,388
Three or more earners	74,137	71,747	76,672	71,897	73,257	74,671	75,562	74,757	73,513	72,451
Married couples with other relatives	67,190	72,576	71,371	67,383	65,159	72,897	72,633	75,005	79,762	80,048
Lone-parent families	23,277	22,922	21,596	27,702	21,663	22,341	24,549	27,279	25,924	29,148
Male lone-parent families	F	F	F	F	32,363	F	F	39,832	32,671	F
Female lone-parent families	20,866	19,762	21,444	23,612	19,270	20,839	22,582	24,360	24,489	28,422
No earner	11,236	12,783	12,258	12,393	15,403	12,569	13,668	13,406	14,921	F
One earner	23,914	22,015	23,114	24,616	20,145	23,098	26,316	27,065	26,715	29,250
Two or more earners	F	F	F	37,323	F	F	F	F	F	F
Other non-elderly families	46,783	39,641	43,709	38,046	43,896	40,260	41,128	40,959	45,475	49,606
Unattached individuals	22,799	21,294	21,559	21,579	22,392	20,734	21,006	21,475	22,015	21,727
Elderly male	18,525	22,689	19,472	17,711	22,136	23,118	40,124	36,271	29,978	32,738
Non-earner	18,289	20,924	17,674	17,801	21,499	19,583	34,685	34,491	27,544	29,636
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	18,086	16,400	17,281	17,826	18,250	18,749	17,988	18,301	18,903	19,456
Non-earner	17,905	16,191	16,451	17,750	17,723	18,669	17,495	18,302	18,765	18,732
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	26,920	23,245	25,888	27,358	26,220	22,618	21,195	21,206	23,326	23,168
Non-earner	11,424	10,902	9,793	8,738	10,094	7,720	6,719	7,090	8,311	8,108
Earner	29,473	27,006	28,337	31,163	28,574	25,793	25,129	23,705	27,788	27,232
Non-elderly female	22,710	22,254	20,280	18,883	21,555	19,291	19,560	21,604	21,195	18,866
Non-earner	15,118	11,559	7,868	10,089	11,930	8,859	10,498	12,060	10,367	7,741
Non carrier	13,110	11,000	1,000	10,000	11,000	0,000	. 0, . 0 0	. =,000	. 0,00.	. ,

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

1991	1992	1993	1994	1995	1996	1997	1998	1999	2000

UUEBEC										
Economic families, 2 persons or more	55,851	55,027	52,880	55,082	55,006	54,749	55,544	58,037	58,740	61,600
Elderly families	43,641	39,491	40,196	40,500	40,305	37,745	37,752	39,512	40,771	40,970
Married couples	38,061	35,350	36,236	38,065	35,862	37,782	37,972	37,575	39,986	39,108
Other elderly families	52,890	46,931	47,957	45,020	48,960	37,626	37,033	45,957	43,047	46,620
Non-elderly families	57,808	57,593	54,872	57,611	57,525	57,424	58,335	60,930	61,761	64,930
Married couples	53,991	54,301	50,654	52,818	53,103	53,681	54,942	56,371	57,471	60,806
No earner	27,459	22,598	25,104	22,624	24,211	23,762	23,440	26,267	26,648	28,766
One earner	42,261	46,905	38,974	45,559	39,628	41,464	40,824	47,214	48,449	52,294
Two earners	63,025	62,242	59,728	60,873	63,315	64,378	66,146	65,640	67,917	69,497
Two-parent families with children	62,130	63,884	60,509	62,057	62,660	63,237	64,094	66,507	67,421	70,486
No earner	18,941	21,319	19,014	18,651	18,498	20,836	21,657	20,274	19,827	22,373
One earner	46,581	47,987	46,562	45,976	43,304	45,821	44,582	44,902	47,068	47,391
Two earners	64,942	67,402	65,496	66,359	67,895	69,386	69,254	71,458	71,792	73,416
Three or more earners	84,451	78,706	72,284	80,778	80,690	76,116	82,471	85,536	83,827	92,277
Married couples with other relatives	75,098	72,512	72,961	80,643	75,899	78,654	80,128	83,101	87,563	91,230
Lone-parent families	28,560	28,869	27,214	26,844	30,369	29,977	28,318	29,976	29,808	31,751
Male lone-parent families	39,663	49,154	39,559	34,348	43,353	43,541	40,568	42,868	42,920	41,419
Female lone-parent families	27,062	25,840	24,947	25,351	27,300	27,258	25,744	27,470	26,858	29,460
No earner	14,665	15,069	14,401	15,644	16,296	16,286	14,070	14,658	13,659	14,586
One earner	29,062	31,571	29,285	29,982	31,668	33,228	29,121	32,077	30,380	31,747
Two or more earners	50,922	36,413	33,197	F	44,099	39,013	38,244	F	38,657	44,756
Other non-elderly families	46,999	40,167	39,812	44,949	43,128	46,014	45,931	51,265	50,912	54,597
Unattached individuals	23,708	23,804	22,920	23,277	22,904	23,974	23,361	24,096	24,302	25,482
Elderly male	23,064	19,483	22,020	24,362	21,233	22,468	23,530	22,234	20,744	19,992
Non-earner	19,604	19,332	20,330	20,320	19,926	19,924	19,160	18,143	18,605	17,605
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	18,667	18,006	16,883	17,497	17,281	19,548	19,713	18,730	18,688	19,529
Non-earner	18,637	17,412	16,755	16,909	16,846	18,573	19,041	18,400	18,337	18,783
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	27,084	27,158	26,142	26,163	25,622	26,803	25,040	26,684	26,823	29,387
Non-earner	10,543	11,035	10,877	10,377	9,705	9,723	8,499	9,758	9,548	8,631
Earner	32,297	32,124	31,347	30,857	30,274	31,919	29,873	31,660	30,468	33,073
Non-elderly female	22,670	23,659	22,895	22,595	23,103	23,056	23,320	24,377	24,903	25,080
Non-earner	11,315	12,228	11,184	13,081	11,808	9,365	10,142	10,644	11,390	11,167
Earner	27,874	30,071	27,954	27,017	27,765	29,010	29,347	30,896	31,619	31,201

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

		1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
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#### **ONTARIO**

Economic families, 2 persons or more	67,304	66,998	65,240	66,635	66,806	67,624	69,518	72,827	74,250	77,094
Elderly families	49,701	51,840	50,252	49,359	54,301	48,206	48,364	48,971	50,777	50,762
Married couples	43,149	45,544	45,943	44,113	46,061	45,404	45,674	47,590	49,242	48,508
Other elderly families	65,857	65,697	59,068	62,235	73,928	59,935	57,240	53,857	56,638	58,737
Non-elderly families	70,348	69,682	67,911	69,701	69,141	70,472	72,796	76,564	78,025	81,342
Married couples	69,231	69,132	66,862	65,011	65,792	69,962	74,674	77,643	73,802	74,228
No earner	31,311	30,415	28,483	30,769	28,314	32,856	34,004	33,388	34,973	36,185
One earner	52,462	50,711	52,194	52,530	49,899	54,062	61,972	60,646	60,199	57,670
Two earners	77,578	78,298	77,035	75,192	76,383	81,322	84,083	90,061	83,750	83,370
Two-parent families with children	74,571	74,552	72,651	74,749	73,978	73,786	76,460	80,566	83,631	86,986
No earner	F	19,066	23,394	22,323	21,127	21,141	22,351	25,027	24,622	22,274
One earner	54,290	52,129	51,237	56,552	51,805	58,106	60,138	69,422	64,981	63,298
Two earners	75,195	76,524	74,293	76,931	76,878	75,266	77,712	81,427	83,794	88,475
Three or more earners	91,011	90,721	94,093	93,689	93,370	94,813	96,029	92,709	102,328	104,362
Married couples with other relatives	92,874	89,257	91,385	91,048	90,652	96,861	95,602	100,336	101,930	110,368
Lone-parent families	27,942	31,290	28,611	31,079	30,310	31,297	32,612	35,721	35,870	39,873
Male lone-parent families	44,421	43,416	38,010	40,758	38,396	47,983	47,394	56,650	50,411	52,593
Female lone-parent families	25,753	29,738	27,282	29,607	29,303	29,060	30,289	31,775	33,423	37,310
No earner	15,936	16,927	18,196	17,305	17,761	16,174	15,310	16,367	16,562	15,531
One earner	28,447	32,372	30,618	32,616	31,312	32,991	33,694	32,433	33,629	35,867
Two or more earners	41,364	47,026	41,823	50,821	50,428	48,971	54,326	51,896	53,183	56,717
Other non-elderly families	53,454	51,512	55,754	57,300	54,559	61,787	60,879	64,504	67,911	70,205
Unattached individuals	28,229	29,835	28,372	28,831	28,783	27,377	28,184	29,545	31,054	31,234
Elderly male	24,986	29,945	21,667	33,096	27,657	31,432	29,612	29,393	28,964	29,323
Non-earner	23,484	29,848	20,855	26,267	25,549	27,259	25,688	25,747	25,634	25,712
Earner	F	F	F	F	F	F	50,994	F	44,282	44,568
Elderly female	21,384	21,509	19,709	20,249	22,229	22,844	23,204	22,844	22,957	23,415
Non-earner	20,731	20,994	19,185	19,784	21,542	21,889	22,272	22,387	22,053	22,446
Earner	F	26,509	F	28,346	F	39,898	34,104	27,547	33,350	33,467
Non-elderly male	32,439	34,132	32,888	34,011	32,441	29,796	32,089	35,126	34,759	36,391
Non-earner	12,358	13,229	13,766	13,614	12,975	10,635	11,910	9,504	9,839	10,707
Earner	36,018	36,978	37,724	38,446	35,829	33,836	36,396	39,399	38,483	39,879
Non-elderly female	28,581	30,191	30,242	27,011	28,867	26,431	26,140	26,942	32,312	30,275
Non-earner	14,039	14,444	14,576	15,020	12,300	12,097	12,864	10,532	9,125	9,474
Earner	31,828	33,371	33,571	31,507	33,392	30,039	29,709	31,252	37,648	35,046

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 2000
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#### MANITOBA

Economic families, 2 persons or more	52,794	55,990	55,481	55,501	57,092	55,571	55,733	59,090	57,744	58,504
Elderly families	41,726	38,961	45,708	39,895	43,132	39,425	36,428	39,188	42,864	43,374
Married couples	38,483	34,593	45,255	36,526	39,509	37,355	35,288	38,442	41,445	42,270
Other elderly families	51,837	49,596	46,926	49,897	54,892	46,442	40,583	41,653	49,742	49,356
Non-elderly families	55,005	59,576	57,616	58,810	59,886	58,485	59,154	62,650	60,403	61,192
Married couples	55,010	57,926	53,258	55,804	58,755	59,578	60,891	63,985	57,691	58,534
No earner	F	F	F	F	F	F	F	F	F	F
One earner	45,023	47,616	42,696	41,196	54,468	46,458	43,992	47,258	45,958	46,427
Two earners	59,961	62,242	57,268	61,878	62,360	65,536	66,690	70,573	62,239	63,276
Two-parent families with children	56,440	62,922	60,898	62,073	61,149	60,020	60,496	64,008	64,317	64,607
No earner	F	F	F	F	F	F	F	F	F	F
One earner	39,119	45,939	41,308	41,413	42,136	42,588	38,695	47,526	42,342	45,855
Two earners	57,940	61,952	62,013	63,546	62,775	59,773	61,154	60,741	60,923	62,528
Three or more earners	68,544	87,462	75,657	73,271	73,927	78,961	76,503	86,531	85,458	82,184
Married couples with other relatives	75,752	82,227	85,100	79,562	87,021	88,135	86,976	91,720	85,907	88,465
Lone-parent families	26,430	31,936	28,383	26,695	29,728	25,410	25,807	26,959	26,919	30,451
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	25,971	29,469	26,595	25,043	27,987	23,283	22,797	23,987	24,368	27,788
No earner	13,825	F	F	F	F	14,197	F	F	F	F
One earner	28,959	30,948	26,720	26,653	27,959	24,518	21,525	22,940	25,792	26,590
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	43,517	43,256	49,442	47,464	45,906	48,162	52,449	58,414	55,265	55,301
Unattached individuals	23,300	21,493	22,608	23,268	23,259	23,208	23,899	24,111	24,882	25,970
Elderly male	23,818	23,182	23,655	20,541	22,181	24,108	24,766	25,226	26,669	23,299
Non-earner	22,732	21,981	23,731	20,448	20,991	23,834	24,937	24,914	23,139	22,955
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	20,573	18,083	18,471	19,404	20,763	20,283	20,338	20,076	21,180	20,961
Non-earner	20,400	17,537	18,327	19,301	20,357	19,023	18,566	18,183	20,186	19,871
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	24,801	23,889	25,804	26,905	27,284	27,480	28,236	28,045	27,461	30,949
Non-earner	10,614	7,779	11,345	8,320	13,766	14,810	11,283	9,938	10,200	10,127
Earner	27,854	28,085	28,785	31,053	29,832	30,155	30,756	31,416	31,853	34,949
Non-elderly female	23,742	20,675	21,780	22,987	21,154	20,497	21,472	22,369	23,949	23,909
Non-earner	10,123	9,303	12,787	12,998	11,164	9,764	9,233	8,393	F	F
Earner	26,973	24,770	23,891	25,828	23,176	24,430	25,739	26,720	26,511	25,631

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

	19	991 1	992	1993	1994	1995	1996	1997	1998	1999	2000
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#### **SASKATCHEWAN**

Economic families, 2 persons or more	52,349	54,360	52,681	53,449	55,847	52,952	54,834	55,972	57,018	58,284
Elderly families	40,025	41,757	42,764	43,732	45,631	39,938	39,108	40,516	41,014	41,780
Married couples	37,087	40,163	40,111	37,682	45,153	39,041	37,783	38,987	40,519	41,498
Other elderly families	49,849	48,328	53,320	65,623	47,850	43,439	44,098	45,478	44,023	43,038
Non-elderly families	55,205	57,244	55,009	55,688	58,152	55,765	58,240	59,504	60,153	61,711
Married couples	54,023	54,820	52,700	54,692	53,966	52,364	54,953	59,946	55,776	58,429
No earner	F	31,147	34,450	30,917	F	25,042	F	29,532	F	24,667
One earner	43,157	50,269	43,536	46,200	46,601	36,773	34,829	43,873	46,575	43,028
Two earners	58,113	57,888	57,424	58,531	57,833	58,515	59,332	65,197	59,903	63,996
Two-parent families with children	57,883	59,580	59,187	59,862	62,525	63,128	65,211	64,937	65,226	67,719
No earner	F	F	F	17,590	F	F	F	F	F	F
One earner	43,200	45,299	41,781	46,748	43,319	41,323	41,863	46,100	38,990	42,558
Two earners	58,079	57,957	59,898	59,410	60,191	61,994	65,429	63,723	65,443	65,105
Three or more earners	69,961	79,258	74,110	73,930	82,394	79,003	79,098	82,893	83,258	93,414
Married couples with other relatives	77,330	91,843	78,723	77,547	79,951	74,736	81,923	80,576	89,663	83,171
Lone-parent families	24,928	24,703	23,505	23,879	26,153	22,254	24,432	29,007	27,905	27,900
Male lone-parent families	F	41,501	27,915	F	F	28,731	29,564	45,231	F	F
Female lone-parent families	22,811	22,392	22,909	23,093	24,682	21,259	23,658	26,711	27,149	27,035
No earner	12,591	12,282	13,291	12,365	16,000	12,347	14,537	16,822	15,855	11,853
One earner	23,597	24,997	25,728	25,104	25,156	23,307	24,330	25,093	26,281	28,397
Two or more earners	F	F	F	F	F	F	F	44,290	45,656	F
Other non-elderly families	37,586	43,888	38,624	37,926	49,694	49,398	46,800	46,567	52,407	56,771
Unattached individuals	22,750	23,035	23,252	23,675	24,878	22,923	23,938	24,136	24,010	24,739
Elderly male	23,615	22,557	23,308	23,589	22,797	26,418	25,385	26,322	27,842	25,451
Non-earner	21,350	20,987	21,658	22,341	21,680	19,658	19,976	24,374	25,109	23,657
Earner	31,851	28,258	F	F	F	45,683	39,431	31,458	38,344	31,643
Elderly female	19,440	19,125	19,005	19,709	19,322	21,356	21,190	20,369	19,999	20,367
Non-earner	18,472	18,314	18,517	18,770	18,770	21,065	20,956	20,275	19,924	20,346
Earner	F	F	24,925	F	F	24,000	23,120	F	20,746	20,595
Non-elderly male	26,219	26,762	26,559	27,662	31,243	26,525	28,837	28,260	25,530	27,510
Non-earner	10,580	9,254	11,742	10,903	8,634	8,686	9,754	7,635	9,722	7,828
Earner	30,394	29,484	28,180	30,563	34,267	29,741	31,516	31,779	27,659	30,961
Non-elderly female	20,980	21,747	22,657	22,393	22,662	17,700	19,030	20,952	24,136	24,349
Non-earner	13,161	8,775	9,865	11,638	13,155	10,141	8,179	7,884	6,513	6,107
Earner	22,828	24,612	25,637	24,880	24,925	19,591	21,520	23,650	27,870	27,609

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 2000
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#### ALBERTA

Economic families, 2 persons or more	64,502	61,806	63,489	61,950	59,696	63,068	66,768	69,501	67,298	70,992
Elderly families	48,646	43,072	51,175	49,956	47,699	43,461	45,881	46,025	47,434	46,403
Married couples	46,872	38,512	45,129	47,449	44,760	43,766	46,982	45,444	47,814	46,267
Other elderly families	52,900	53,468	65,773	56,393	55,131	42,272	42,244	48,304	46,054	47,094
Non-elderly families	66,626	64,439	65,263	63,581	61,583	65,729	69,509	72,539	70,053	74,136
Married couples	65,648	67,812	71,465	61,218	62,848	64,160	70,295	74,270	67,846	69,969
No earner	38,909	35,799	27,200	39,175	30,390	21,540	F	27,350	32,165	F
One earner	52,174	43,613	50,145	46,125	47,471	43,365	61,050	60,717	51,671	49,638
Two earners	70,686	75,791	78,335	66,664	67,521	71,443	74,129	79,524	73,693	76,414
Two-parent families with children	70,719	66,706	66,988	68,207	64,483	70,877	75,307	77,432	73,311	77,211
No earner	F	F	F	F	F	F	F	F	F	F
One earner	51,767	50,628	49,142	48,967	49,641	60,709	48,989	59,205	57,200	56,650
Two earners	70,608	67,874	64,956	68,279	64,926	67,729	75,307	78,096	72,850	77,212
Three or more earners	89,306	84,303	90,822	84,884	77,150	96,924	99,621	91,816	90,125	92,299
Married couples with other relatives	88,147	94,873	87,593	84,410	80,910	86,396	84,576	94,226	94,393	101,667
Lone-parent families	29,084	28,224	28,998	29,658	27,209	31,480	32,326	31,814	38,158	41,124
Male lone-parent families	42,308	44,261	35,030	46,753	44,810	49,523	52,470	38,872	69,934	80,466
Female lone-parent families	26,319	26,021	28,055	26,867	24,517	27,399	27,146	30,169	32,116	32,118
No earner	16,408	16,267	17,787	13,929	13,119	14,767	13,772	17,961	15,349	F
One earner	27,313	26,659	28,444	27,757	23,812	28,920	26,907	30,847	31,165	31,006
Two or more earners	34,690	39,600	41,463	35,651	37,921	F	F	38,911	42,867	47,295
Other non-elderly families	54,491	44,645	44,508	49,326	50,574	56,469	56,342	57,993	54,829	60,577
Unattached individuals	26,980	25,818	25,234	27,914	27,210	25,753	26,228	27,193	27,597	28,550
Elderly male	22,540	23,007	22,771	21,962	28,919	23,914	24,860	36,220	32,686	30,248
Non-earner	20,576	22,413	20,480	21,522	25,477	22,339	22,759	26,111	31,896	27,375
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	19,201	18,411	18,736	20,091	20,552	24,853	23,274	22,543	23,815	24,595
Non-earner	18,412	17,984	17,927	19,723	19,941	23,650	22,515	21,874	22,670	23,611
Earner	F	F	F	F	F	F	F	F	31,828	33,162
Non-elderly male	31,774	29,645	29,706	33,356	31,773	29,235	30,175	29,815	30,225	32,988
Non-earner	11,107	15,204	13,018	15,617	13,420	11,536	8,815	8,896	8,531	9,412
Earner	34,017	31,463	31,871	34,643	34,234	31,691	32,639	31,698	32,993	35,626
Non-elderly female	24,553	23,827	22,374	25,016	23,796	20,902	21,583	23,323	24,407	23,544
Non-earner	11,206	10,332	13,686	15,392	15,106	9,693	9,200	12,119	9,592	7,928
Earner	26,046	26,253	24,363	26,640	25,547	23,323	24,056	25,180	27,593	26,154

Table 4.1

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				2	000 consta	nt dollars (S	<b>S</b> )			
BRITISH COLUMBIA										
Economic families, 2 persons or more	63,593	64,295	62,782	64,314	64,508	63,793	64,604	65,572	66,228	66,765
Elderly families	50,293	45,105	44,982	45,659	48,122	47,157	48,345	47,255	50,291	51,665
Married couples	44,713	43,037	42,285	43,441	45,445	46,885	47,464	47,546	50,284	50,591
Other elderly families	71,262	53,538	52,216	55,166	58,441	48,294	52,648	45,707	50,324	56,438
Non-elderly families	66,183	67,988	66,289	67,699	67,552	66,512	67,371	68,686	68,769	69,182
Married couples	61,478	71,459	63,953	67,733	67,796	69,750	68,778	66,444	67,841	67,020
No earner	27,333	36,310	29,681	32,672	24,496	50,473	57,941	F	33,529	31,013
One earner	47,272	51,789	66,924	52,409	64,295	49,067	44,118	47,161	58,131	50,759
Two earners	71,175	80,442	67,532	75,429	73,279	77,507	76,233	73,870	73,956	73,945
Two-parent families with children	71,396	70,427	71,696	72,055	71,730	68,619	71,100	74,553	75,028	74,798
No earner	F	F	F	15,848	F	F	F	F	17,162	16,902
One earner	48,809	52,440	50,939	55,738	53,531	48,209	50,831	57,233	56,310	54,614
Two earners	69,319	71,407	69,609	73,563	72,295	70,635	71,766	73,632	75,316	75,090
Three or more earners	94,145	85,904	94,579	90,932	91,590	92,429	90,375	95,386	95,075	98,835
Married couples with other relatives	86,442	94,583	91,245	92,582	85,581	88,979	95,609	88,005	88,031	87,612
Lone-parent families	29,688	31,345	29,420	29,827	31,188	26,969	26,988	31,650	29,690	34,463
Male lone-parent families	F	F	47,343	42,000	F	F	F	F	38,241	54,766
Female lone-parent families	27,098	30,185	25,278	27,773	30,576	24,812	25,528	30,331	27,704	30,617
No earner	16,974	15,407	15,890	17,016	15,730	14,116	13,284	11,300	19,192	17,201
One earner	29,615	30,584	25,034	28,691	35,569	30,148	28,988	30,054	28,738	30,984
Two or more earners	F	47,170	40,773	45,219	F	F	F	54,539	F	I
Other non-elderly families	57,892	47,878	50,791	49,678	52,216	63,414	59,064	68,563	66,337	64,559
Unattached individuals	26,143	26,614	28,273	27,177	28,360	27,728	26,960	27,522	29,902	29,628
Elderly male	20,803	25,949	30,014	24,877	31,975	27,099	30,738	29,768	28,780	27,086
Non-earner	19,617	24,936	27,695	24,509	23,890	26,405	30,807	27,208	27,156	24,517
Earner	F	F	F	F	F	F	F	F	F	
Elderly female	19,792	21,071	21,361	18,416	23,731	23,184	24,257	23,920	23,448	24,283
Non-earner	19,204	20,932	19,302	18,205	23,101	22,480	22,256	21,214	22,421	23,26
Earner	F	F	F	F	F	F	F	43,000	F	30,960
Non-elderly male	30,714	30,497	32,377	32,245	30,949	31,577	28,912	30,268	35,072	34,989
			,	40.000	44.000	,	,	,=		,000

10,034

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33,133

24,664

9,438

27,617

9,952

34,144

24,890

7,478

28,908

8,431

39,852

25,802

10,272

29,129

7,880

37,942

25,201

8,849

28,923

17,045

32,179

24,158

15,059

25,801

13,710

33,014

24,040

13,270

26,577

Non-earner

Non-earner

Non-elderly female

Earner

Earner

Table 4.2

Average Total Income Received by Income Sources, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				2	.000 consta	nt dollars (S	\$)			
TOTAL – ECONOMIC FAMILIES AND UNATTACHED INDIVIDUALS										
Total income	50,307	50,276	49,212	49,989	49,831	49,836	50,795	52,773	53,561	55,293
Market income	47,519	47,372	46,557	47,666	47,407	47,069	48,159	50,069	51,016	52,688
Earnings	49,467	49,274	48,678	50,261	49,541	48,515	49,626	51,820	52,721	54,133
Wages and salaries	47,989	48,294	47,485	48,841	47,836	48,018	48,590	50,921	51,020	52,463
Self-employment income	19,664	17,861	19,229	20,413	21,585	14,470	16,224	16,172	19,475	19,410
Farm	11,202	11,426	13,766	12,935	14,411	8,298	6,779	5,093	7,730	7,061
Non-farm	20,769	18,550	19,698	21,223	22,182	15,158	17,454	17,769	20,914	20,943
Investment income	5,723	5,397	5,125	4,879	5,242	4,169	3,971	4,039	4,441	4,195
Retirement pensions	13,331	13,627	14,646	15,071	15,406	15,624	15,924	16,621	16,849	17,141
Other income	6,455	7,398	8,313	7,639	8,036	4,943	5,210	4,701	4,272	4,450
	0,100	.,000	0,0.0	.,000	0,000	.,0.0	0,2.0	.,	.,	
Government transfers	7,511	7,838	8,102	8,189	7,795	7,858	7,781	7,871	7,638	7,288
Old Age Security and GIS/SA	8,676	8,712	8,797	8,713	8,459	8,443	8,476	8,455	8,265	8,170
CPP/QPP benefits	5,983	6,288	6,335	6,767	6,719	6,779	6,820	6,960	7,030	6,874
Child Tax Benefit <sup>1</sup>	1,583	1,530	1,916	1,915	1,851	1,733	1,787	2,027	2,120	2,094
Employment Insurance benefits <sup>2</sup>	6,743	7,028	7,006	6,699	5,912	5,432	5,259	5,118	4,933	4,646
Workers' Compensation benefits <sup>3</sup>			8,249	6,865	8,221	5,453	5,756	5,416	5,374	5,136
GST/HST Credit	311	419	372	407	401	401	393	388	372	371
Provincial/territorial tax credits <sup>4</sup>	302	291	294	317	303	330	288	346	376	349
Social assistance	5,937	6,367	6,703	6,602	7,043	6,884	6,683	6,387	6,341	6,261
Other government transfers	3,337	3,612	5,808	6,102	5,936					
ECONOMIC FAMILIES, 2 PERSONS OR MORE										
Total income	61,191	61,003	59,702	60,870	60,752	61,133	62,594	65,172	65,911	68,318
Market income	56,582	56,265	55,152	56,442	56,319	56,240	57,819	60,352	61,133	63,496
Earnings	56,299	56,051	55,145	57,150	56,348	55,457	57,146	59,637	60,330	62,342
Wages and salaries	54,219	54,455	53,479	55,099	53,875	54,461	55,452	58,069	57,790	59,913
Self-employment income	20,268	17,822	19,367	20,426	21,969	14,743	16,785	17,044	20,041	19,942
Farm	11,578	11,742	14,180	13,598	14,750	8,333	7,126	5,477	7,810	7,386
Non-farm	21,425	18,415	19,741	21,059	22,526	15,431	18,016	18,704	21,536	21,495
Investment income	5,973	5,574	5,229	5,056	5,456	4,278	4,039	4,180	4,773	4,534
Retirement pensions	14,693	14,871	16,508	16,630	17,335	17,622	17,674	18,754	18,996	19,288
Other income	6,459	7,668	8,604	7,804	8,101	4,840	5,286	5,009	4,568	4,778
Government transfers	7,992	8,407	8,796	8,832	8,498	8,618	8,495	8,590	8,367	7,921
		-	-	-		-				
Old Age Security and GIS/SA	9,629	9,663	9,842	9,690	9,484	9,450	9,519	9,532	9,185	9,035
CPP/QPP benefits	6,672	7,002	7,078	7,544	7,466	7,610	7,679	7,871	7,895	7,676
Child Tax Benefit <sup>1</sup>	1,586	1,532	1,918	1,915	1,851	1,733	1,787	2,027	2,120	2,094
Employment Insurance benefits <sup>2</sup>	6,895	7,197	7,080	6,872	6,027	5,586	5,323	5,201	5,087	4,755
Workers' Compensation benefits <sup>3</sup>	276	 E06	8,074	6,575	7,942	5,699	5,927	5,508	5,358	5,285
GST/HST Credit	376	506	421	472	476	482	473	466	444	444
Provincial/territorial tax credits <sup>4</sup>	313	305	307	337	325	330	308	360	395	373
Social assistance	6,963	7,530	7,923	8,162	8,127	7,884	7,659	7,328	7,072	6,831
Other government transfers	3,916	4,319	5,808	6,424	6,622					

See footnotes at end of table.

Table 4.2 Average Total Income Received by Income Sources, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				2	000 consta	nt dollars (\$	S)			
UNATTACHED INDIVIDUALS										
Total income	26,095	26,490	26,071	26,273	26,172	25,602	25,695	26,572	27,624	28,126
Market income	24,688	25,071	24,802	25,302	25,164	24,482	24,549	25,313	26,770	27,144
Earnings	28,200	28,402	28,458	28,876	28,733	27,434	27,100	28,646	30,611	30,720
Wages and salaries	28,114	28,455	28,263	28,756	28,670	27,931	27,422	29,179	30,728	30,693
Self-employment income	16,207	18,061	18,445	20,336	19,428	12,774	12,942	11,316	16,281	16,347
Farm	8,143	8,898	10,285	7,670	11,342	8,049	4,413	2,401	7,135	4,750
Non-farm	17,199	19,208	19,463	22,189	20,339	13,459	14,181	12,627	17,442	17,806
Investment income	4,967	4,868	4,822	4,355	4,582	3,825	3,760	3,604	3,426	3,165
Retirement pensions	10,039	10,705	10,463	11,628	11,251	11,197	12,194	12,022	11,954	12,218
Other income	6,439	6,348	7,162	7,010	7,761	5,443	4,870	3,440	2,978	3,105
Government transfers	6,351	6,481	6,558	6,789	6,285	6,191	6,229	6,326	6,092	5,933
Old Age Security and GIS/SA	7,369	7,404	7,429	7,394	7,064	7,030	6,982	6,946	6,920	6,881
CPP/QPP benefits	4,765	5,020	5,083	5,509	5,478	5,360	5,356	5,410	5,540	5,467
Child Tax Benefit <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Employment Insurance benefits <sup>2</sup>	6,021	6,164	6,615	5,824	5,321	4,623	4,958	4,747	4,161	4,173
Workers' Compensation benefits <sup>3</sup>			9,114	8,621	9,569	4,432	5,087	4,980	5,456	4,344
GST/HST Credit	217	293	301	303	286	278	274	272	267	266
Provincial/territorial tax credits <sup>4</sup>	275	261	262	275	245	330	252	324	349	312
Social assistance	4,224	4,418	4,603	4,446	5,109	5,041	4,919	4,765	5,040	5,262
Other government transfers	2,340	2,376	5,807	5,419	4,456					

Includes all child benefits and credits and similar programs.
Previously called "Unemployment Insurance benefits".
Amounts prior to 1993 are included in "Other government transfers".
Includes Federal Sales Tax Credit, 1987-1990.

## **Chapter 5: Income Taxes**

Income taxes include both federal and provincial taxes. The implicit tax rate shows taxes as a proportion of total income. (Total income is not equivalent to total income used for calculating the amount of income tax payable.)

In addition to what is provided in this chapter, Chapter 7 (Tables 7.1 and 7.2) includes data on income taxes.

In 2000, Canadian families paid on average \$13,592 in income taxes, up \$835 or 6.5% from 1999 (after adjusting for inflation). Unattached individuals paid on average \$5,169 in income taxes, up from 1.2% from the previous year.

The average implicit tax rate for Canadian families was 19.9% in 2000, up from 19.4% the previous year. Unattached individuals paid, on average, 18.4% of their total income in taxes, virtually unchanged from 2000 (18.5%).

#### Implicit tax rates by family type

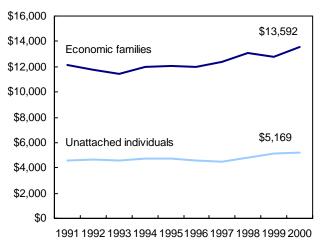
Since the majority of taxes are paid on market income, the implicit tax rate and the amount of tax paid are highly related to the market income of the family members. Families with less market income generally have a lower implicit tax rate. For example, in 2000, female lone-parent families were taxed \$3,284 on average, yielding a relatively low implicit tax rate of 10.1%.

Families of two or more persons in which the major income earner was under age 65 had an average implicit tax rate of 20.3% in 2000. Similarly, unattached individuals aged less than 65 had an average implicit tax rate of 19.9%. In contrast, elderly families and elderly unattached individuals had lower average implicit tax rates of 15.7% and 13.0%, respectively. This difference 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 2000, among families in which the major income earner was under age 65, dual-earner couples without children, two-parent families with two earners, and two-parent families with one earner all paid, on average, just over one-fifth of their total income in income taxes (21.8%, 21.6% and 20.8%, respectively).

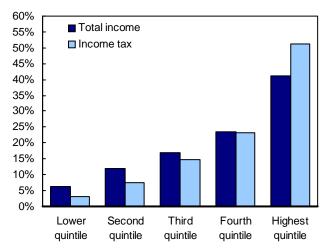
Chart 5.1 Average Income Tax of Families and Unattached Individuals, 1991 to 2000

2000 constant dollars



# Chart 5.2 Shares of Total Income and Income Tax for Families by Income Quintiles, 2000

Income share



#### Shares of total income tax by income quintile

In 2000, families in the highest after-tax income quintile paid on average \$34,708 in income taxes, or just over half (51%) of the total amount of income tax paid by Canadian families. As an indication of the progressivity of taxes, these high-income families had somewhat smaller shares of aggregate market income and total income (44% and 41%, respectively). Families in the

bottom quintile paid an average of \$2,220 in income tax. At 3.3% of the total income tax collected from families, this is not much less than their 3.8% share of aggregate market income, but it is approximately half of their share of total income (6.5%). This is consistent with the fact that many government transfers, particularly those targeted at individuals or families with very low income, are non-taxable.

Chart 5.3
Average Income Tax by Family Type, 2000

2000 constant dollars

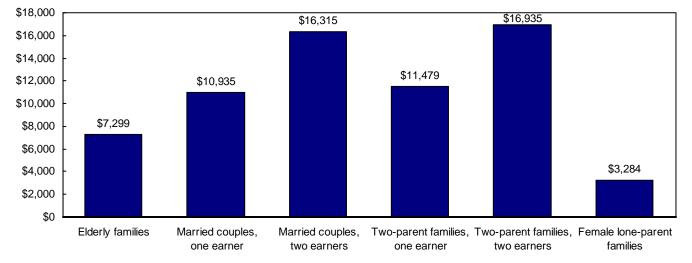


Table 5.1
Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

			Incor	ne tax		
		2000			1999	
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
CANADA						
Total – Economic families and unattached individuals						
Total	10,862	19.6	100.0	10,290	19.2	100.0
Lowest quintile	1,281	10.3	2.4	680	5.8	1.3
Second quintile	3,173	11.4	5.8	2,822	10.5	5.5
Middle quintile	7,166	16.1	13.2	6,807	15.7	13.2
Fourth quintile	12,881	19.3	23.7	12,265	18.8	23.8
Highest quintile	29,814	23.9	54.9	28,876	23.9	56.1
Economic families, 2 persons or more						
Total	13,592	19.9	100.0	12,757	19.4	100.0
Lowest quintile	2,220	10.1	3.3	1,275	6.1	2.0
Second quintile	5,147	12.8	7.6	4,850	12.3	7.6
Middle quintile	10,141	17.4	14.9	9,572	16.8	15.0
Fourth quintile	15,753	19.7	23.2	15,318	19.6	24.0
Highest quintile	34,708	24.7	51.1	32,777	24.4	51.4
Unattached individuals	T 400	40.4	400.0	E 440	40.5	400.0
Total	5,169	18.4	100.0	5,110	18.5	100.0
Lowest quintile	469	6.8	1.8	290	4.5	1.1
Second quintile	590	4.1	2.3	524	3.8	2.1
Middle quintile	2,711	12.3	10.5	2,256	10.8	8.8
Fourth quintile Highest quintile	6,059 16,023	18.0 25.1	23.4 62.0	5,663 16,825	17.3 26.2	22.2 65.8
NEWFOUNDLAND AND LABRADOR						
Total – Economic families and						
unattached individuals						
Total	7,192	16.3	100.0	7,378	16.8	100.0
Lowest quintile	480	4.2	1.3	175	1.7	0.5
Second quintile	1,085	4.9	3.0	1,088	4.9	3.0
Middle quintile	3,901	11.2	10.9	3,993	11.3	10.7
Fourth quintile	8,712	16.2	24.3	8,924	16.7	24.2
Highest quintile	21,844	22.0	60.5	22,760	23.2	61.6
Economic families, 2 persons or more						
Total	8,380	16.6	100.0	8,668	17.2	100.0
Lowest quintile	431	2.6	1.0	193	1.2	0.4
Second quintile	1,803	6.5	4.3	1,932	6.8	4.5
Middle quintile	4,757	11.6	11.3	5,419	12.9	12.5
Fourth quintile Highest quintile	10,623 24,355	17.3 22.9	25.4 57.9	11,016 24,851	18.0 23.7	25.2 57.3
	24,333	22.9	57.9	24,001	23.1	57.5
Unattached individuals Total	2,531	13.1	100.0	2,303	12.7	100.0
Lowest quintile	705	12.3	5.6	23	0.4	0.2
Second quintile	207	1.8	1.6	150	1.5	1.3
Middle quintile	512	3.6	4.0	293	2.2	2.5
Fourth quintile	2,721	12.2	21.7	2,346	11.2	20.6
Highest quintile	8,564	19.6	67.1	8,848	21.1	75.4

Table 5.1
Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

			Incor	ne tax		
		2000			1999	
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
PRINCE EDWARD ISLAND						
Total – Economic families and unattached individuals						
Total	7,190	16.1	100.0	6,576	15.2	100.0
Lowest quintile	571	4.9	1.6	382	3.5	1.2
Second quintile	1,918	8.1	5.3	1,807	7.7	5.5
Middle quintile	4,438	12.3	12.3	4,229	12.0	12.8
Fourth quintile	7,422	14.1	20.8	8,056	15.3	24.6
Highest quintile	21,703	21.9	60.0	18,486	19.5	55.9
Economic families, 2 persons or more						
Total	8,943	16.5	100.0	8,275	15.6	100.0
Lowest quintile	911	4.7	2.0	741	3.8	1.8
Second quintile	2,843	8.8	6.4	2,821	8.8	6.8
Middle quintile	6,124	13.2	13.7	6,363	13.8	15.4
Fourth quintile	10,171	16.3	22.9	10,757	16.9	26.0
Highest quintile	24,832	22.4	55.0	20,792	19.9	49.9
Unattached individuals						
Total	2,889	13.6	100.0	2,410	12.3	100.0
Lowest quintile	61	0.9	0.4	55	1.0	0.5
Second quintile	257	2.0	1.8	242	2.0	2.0
Middle quintile	1,388	8.0	9.7	1,083	6.7	9.1
Fourth quintile	3,620	14.2	24.7	3,316	13.4	27.7
Highest quintile	9,175	20.8	63.4	7,457	18.8	60.8
NOVA SCOTIA						
Total – Economic families and unattached individuals						
Total	7,893	17.0	100.0	7,796	17.3	100.0
Lowest quintile	793	7.1	2.0	872	8.7	2.2
Second quintile	1,856	7.1	4.7	1,745	7.6	4.5
Middle quintile	4,762	12.6	12.1	5,020	13.4	12.9
Fourth quintile	9,579	16.8	24.2	9,840	17.5	25.3
Highest quintile	22,520	22.0	57.0	21,549	21.9	55.2
Economic families, 2 persons or more						
Total	9,775	17.3	100.0	9,565	17.5	100.0
Lowest quintile	935	4.9	1.9	673	3.8	1.4
Second quintile	2,937	8.7	6.0	3,376	10.1	7.1
Middle quintile	7,277	14.7	14.9	7,086	14.7	14.8
Fourth quintile	12,222	18.0	24.9	12,603	18.7	26.3
Highest quintile	25,536	22.6	52.2	24,109	22.5	50.4
Unattached individuals	0.440	45.4	400.0	9 507	40 5	400.0
Total	3,410	15.4	100.0	3,587	16.5	100.0
Lowest quintile	1,267	20.5	7.4	1,818	37.1	10.2
Second quintile	236	1.9	1.4	167	1.4	0.9
Middle quintile	1,060	6.2	6.2	949	5.7	5.3
Fourth quintile	3,728	14.3	21.8	3,939	14.8	22.0
Highest quintile	10,802	22.1	63.2	11,078	22.6	61.7

Table 5.1
Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

			Incor	ne tax		
		2000			1999	
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
NEW BRUNSWICK						
Total – Economic families and unattached individuals						
Total	7,678	16.8	100.0	7,786	17.1	100.0
Lowest quintile	408	3.7	1.1	336	3.0	0.9
Second quintile	1,993	8.2	5.2	1,930	8.0	5.0
Middle quintile	4,946	13.0	12.9	5,247	13.7	13.5
Fourth quintile	9,333	16.6	24.4	9,601	17.0	24.6
Highest quintile	21,756	21.8	56.5	21,852	22.5	56.1
Economic families, 2 persons or more						
Total	9,513	17.1	100.0	9,617	17.6	100.0
Lowest quintile	598	3.1	1.3	518	2.8	1.1
Second quintile	3,397	9.9	7.2	3,420	10.1	7.1
Middle quintile	7,339	15.1	15.4	7,486	15.3	15.6
Fourth quintile	11,717	17.7	24.6	12,009	18.2	25.0
Highest quintile	24,596	22.5	51.6	24,679	23.3	51.3
Unattached individuals						
Total	3,113	14.3	100.0	3,149	14.3	100.0
Lowest quintile	215	3.7	1.4	151	2.6	1.0
Second quintile	409	3.3	2.6	460	3.6	2.9
Middle quintile	1,135	6.9	7.3	1,178	6.8	7.5
Fourth quintile	3,752	14.3	24.1	3,864	14.3	24.4
Highest quintile	10,101	21.1	64.6	10,156	21.4	64.2
QUEBEC						
Total – Economic families and unattached individuals						
Total	10,925	22.3	100.0	9,942	21.2	100.0
Lowest quintile	541	4.9	1.0	482	4.5	1.0
Second quintile	3,396	13.6	6.2	2,750	11.5	5.5
Middle quintile	6,889	17.6	12.6	6,395	16.7	12.9
Fourth quintile	13,135	22.3	24.1	12,058	21.2	24.2
Highest quintile	30,671	27.7	56.1	28,050	26.9	56.4
Economic families, 2 persons or more						
Total	14,008	22.7	100.0	12,670	21.6	100.0
Lowest quintile	1,629	7.9	2.3	969	5.0	1.5
Second quintile	4,894	13.5	7.0	4,353	12.3	6.9
Middle quintile	10,373	19.9	14.8	9,716	19.1	15.3
Fourth quintile	16,571	23.1	23.7	14,991	21.9	23.6
Highest quintile	36,627	28.8	52.2	33,353	28.0	52.6
Unattached individuals	F 404	00.0	400.0	4 700	40.7	400.0
Total	5,181	20.3	100.0	4,780	19.7	100.0
Lowest quintile	60	0.9	0.2	132	2.1	0.6
Second quintile	478	3.6	1.9	615	4.7	2.6
Middle quintile	2,542	12.9	9.8	2,095	11.2	8.8
Fourth quintile	6,741	21.7	26.0	5,847	19.6	24.4
Highest quintile	16,113	28.2	62.1	15,222	28.3	63.7

Table 5.1 Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

			Incor	ne tax			
		2000		1999			
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares	
	\$	%	%	\$	%	%	
ONTARIO							
Total – Economic families and unattached individuals							
Total	12,222	19.3	100.0	11,555	18.9	100.0	
Lowest quintile	1,666	11.5	2.7	818	6.2	1.4	
Second quintile	3,410	10.7	5.6	3,193	10.4	5.5	
Middle quintile	7,769	15.3	12.7	7,190	14.6	12.4	
Fourth quintile	13,728	18.2	22.4	13,159	17.8	22.8	
Highest quintile	34,554	24.0	56.5	33,416	24.0	57.8	
Economic families, 2 persons or more							
Total	15,032	19.5	100.0	14,055	18.9	100.0	
Lowest quintile	2,365	9.5	3.2	1,650	7.1	2.3	
Second quintile	5,658	12.4	7.5	4,988	11.3	7.1	
Middle quintile	10,958	16.7	14.6	10,187	15.9	14.5	
Fourth quintile	16,086	18.3	21.4	16,331	18.7	23.2	
Highest quintile	40,101	24.8	53.4	37,128	24.3	52.8	
Unattached individuals							
Total	5,656	18.1	100.0	5,729	18.4	100.0	
Lowest quintile	871	11.5	3.1	376	5.2	1.3	
Second quintile	664	4.3	2.4	482	3.2	1.7	
Middle quintile	2,782	11.3	9.8	2,299	9.9	8.0	
Fourth quintile	6,406	17.2	22.7	5,717	16.1	20.0	
Highest quintile	17,595	24.7	62.1	19,823	26.6	69.0	
MANITOBA							
Total – Economic families and unattached individuals							
Total	8,341	17.5	100.0	8,254	17.6	100.0	
Lowest quintile	661	5.5	1.6	449	3.9	1.1	
Second quintile	2,387	9.7	5.7	2,397	9.7	5.8	
Middle quintile	5,629	14.2	13.5	6,017	15.0	14.6	
Fourth quintile	10,743	18.0	25.8	10,575	18.0	25.5	
Highest quintile	22,318	21.9	53.4	21,860	22.1	52.9	
Economic families, 2 persons or more							
Total	10,211	17.5	100.0	10,288	17.8	100.0	
Lowest quintile	759	3.9	1.5	884	4.5	1.7	
Second quintile	4,340	11.5	8.5	4,641	12.3	9.0	
Middle quintile	8,358	15.8	16.4	8,142	15.6	15.9	
Fourth quintile	13,504	18.9	26.5	13,306	19.1	25.8	
Highest quintile	24,117	21.8	47.2	24,508	22.4	47.5	
Unattached individuals						,== ·	
Total	4,635	17.8	100.0	4,195	16.9	100.0	
Lowest quintile	834	9.5	3.7	218	2.9	1.0	
Second quintile	545	3.8	2.3	380	2.8	1.8	
Middle quintile	1,879	9.7	8.1	1,680	8.9	8.0	
Fourth quintile	4,737	16.3	20.5	4,793	16.4	22.9	
Highest quintile	15,222	25.9	65.4	13,939	25.3	66.2	

Table 5.1 Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

			Incor	ne tax		
		2000			1999	
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
SASKATCHEWAN						
Total – Economic families and unattached individuals						
Total	8,431	17.9	100.0	8,379	18.2	100.0
Lowest quintile	362	3.3	0.9	356	3.3	0.9
Second quintile	2,409	9.7	5.7	2,368	9.7	5.7
Middle quintile	5,266	13.8	12.5	5,552	14.6	13.2
Fourth quintile	10,797	18.4	25.6	10,372	18.1	24.8
Highest quintile	23,354	22.7	55.3	23,275	23.3	55.5
Economic families, 2 persons or more						
Total	10,544	18.1	100.0	10,465	18.4	100.0
Lowest quintile	802	4.1	1.5	803	4.0	1.5
Second quintile	3,659	10.3	6.9	3,936	11.1	7.5
Middle quintile	8,488	16.3	16.1	8,257	16.2	15.7
Fourth quintile	12,879	18.4	24.5	13,193	19.1	25.3
Highest quintile	26,959	23.5	51.0	26,197	23.8	49.9
Unattached individuals						
Total	4,176	16.9	100.0	4,157	17.3	100.0
Lowest quintile	188	3.0	0.9	121	2.2	0.6
Second quintile	346	2.5	1.7	416	3.1	2.0
Middle quintile	2,047	10.2	9.8	1,699	9.1	8.2
Fourth quintile	4,965	16.7	23.7	4,985	17.0	24.0
Highest quintile	13,362	24.7	63.9	13,575	25.5	65.2
ALBERTA						
Total – Economic families and unattached individuals						
Total	10,559	18.4	100.0	10,112	18.5	100.0
Lowest quintile	627	4.9	1.2	585	4.8	1.2
Second quintile	3,116	10.5	5.9	2,958	10.3	5.9
Middle quintile	7,600	15.7	14.4	7,099	15.3	14.0
Fourth quintile	12,819	18.4	24.3	12,657	18.6	25.1
Highest quintile	28,642	22.6	54.2	27,303	23.1	53.9
Economic families, 2 persons or more						
Total	13,255	18.7	100.0	12,654	18.8	100.0
Lowest quintile	1,340	5.7	2.0	1,364	5.9	2.2
Second quintile	5,761	13.0	8.7	5,256	12.4	8.3
Middle quintile	10,199	16.6	15.4	9,811	16.5	15.5
Fourth quintile	15,352	18.5	23.2	15,551	19.3	24.6
Highest quintile	33,656	23.6	50.7	31,314	23.9	49.5
Unattached individuals	4.000	40.0	400.0	4.054	40.0	400
Total	4,829	16.9	100.0	4,651	16.9	100.0
Lowest quintile	127	1.9	0.5	192	3.1	8.0
Second quintile	721	4.7	3.0	761	5.1	3.3
Middle quintile	2,412	10.8	10.0	1,965	9.4	8.5
Fourth quintile	5,797	16.7	24.1	5,416	16.4	23.4
Highest quintile	15,181	23.7	62.3	15,036	23.8	64.0

Table 5.1 Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1999 and 2000

			Income tax					
		2000			1999			
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares		
	\$	%	%	\$	%	%		
BRITISH COLUMBIA								
Total – Economic families and unattached individuals								
Total	10,317	19.4	100.0	10,137	19.2	100.0		
Lowest quintile	2,680	22.9	5.2	1,035	9.4	2.0		
Second quintile	3,496	12.8	6.8	2,676	10.2	5.3		
Middle quintile	6,806	15.6	13.2	6,893	15.7	13.6		
Fourth quintile	12,603	18.9	24.4	12,621	19.0	24.9		
Highest quintile	26,067	22.4	50.4	27,492	23.5	54.2		
Economic families, 2 persons or more								
Total	13,163	19.7	100.0	12,628	19.1	100.0		
Lowest quintile	5,080	23.8	7.7	1,815	9.0	2.9		
Second quintile	4,862	11.9	7.4	4,820	12.0	7.6		
Middle quintile	10,363	17.3	15.7	9,811	16.6	15.6		
Fourth quintile	15,551	19.0	23.6	15,844	19.6	25.0		
Highest quintile	29,985	23.0	45.5	30,912	23.6	48.9		
Unattached individuals								
Total	5,456	18.4	100.0	5,827	19.5	100.0		
Lowest quintile	280	4.1	1.0	198	3.2	0.7		
Second quintile	766	5.1	2.8	622	4.4	2.1		
Middle quintile	3,444	14.1	12.7	2,677	11.8	9.2		
Fourth quintile	6,418	17.8	23.6	6,504	17.9	22.3		
Highest quintile	16,472	24.9	59.9	19,240	27.3	65.7		

### **Chapter 6: After-Tax Income**

After-tax income is defined as total income (market income plus government transfers) minus income taxes. After-tax income therefore reflects government interventions through transfers and taxes.

#### After-tax income rises for the fifth consecutive year

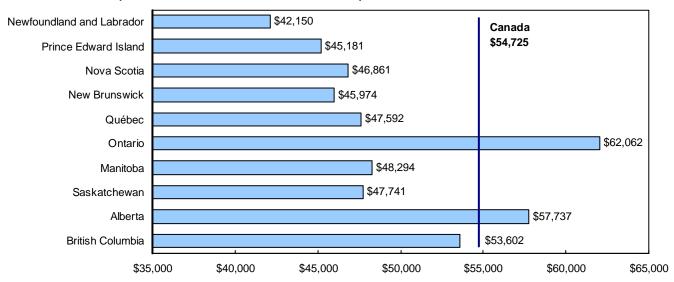
After-tax income continued its upward trend for the fifth year in a row. After adjusting for inflation, the estimated average after-tax income for families of two or more people rose to \$54,725 in 2000, up 3.0% from 1999. This increase followed the same trend as market income and total income, which rose by 4.5% and 3.7%, respectively, from the previous year. Of the three income concepts, after-tax income showed the smallest increase. Average after-tax income of unattached individuals was \$22,955 in 2000, up 2.0% from 1999.

Female lone-parent families recorded the largest percentage increase in after-tax income. In 2000, their average after-tax income was \$29,081, up 8.4% from 1999. Families in which the main income earner was under 65 years of age received 3.4% or \$1,858 more in after-tax income than the year before. However, for the first time since 1996, the average after-tax income for elderly families decreased to \$39,211, 1.0% lower than in 1999.

#### Growth varies among the provinces

After-tax income of families of two or more people rose in all provinces since the low point of the last recession - the overall growth rate was 13.7% between 1993 and 2000. There was, however, considerable variation among the provinces. The only province to exceed the national average was Ontario with an estimated growth rate of 18.3%, followed by Quebec (12.3%), Alberta (11.7%), and Saskatchewan (10.7%). The growth rates among the remaining provinces ranged between 5.5% and 9.5%. Between 1999 and 2000, families of two or more people in Alberta recorded the largest increase in their after-tax income (5.7%).

Chart 6.1 Income After Tax (Economic Families 2 Persons or More)



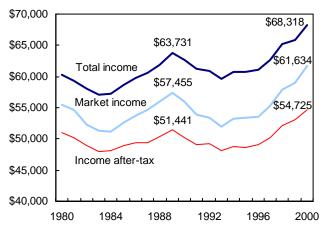
# Government transfers and taxes help to reduce disparities between the different types of families

In 2000, the average family received \$6,683 in transfers and paid \$13,592 in taxes, for a net contribution of \$6,909. This amount was equal to 11.2% of their income before transfers and taxes. In other words, families retained on average 88.8% of their market income. At 80% in 2000, the proportion of after-tax income to market income was the smallest for two-earner married couples without children. At the other end of the spectrum, the ratio of after-tax income to market income for families whose main income earner was a senior and for female lone-parent families were 143% and 119% respectively. In other words, these families received more in transfers than they paid in taxes.

Personal income taxes and government transfers reduce the disparities in income among the various types of families. While the estimated average market income for elderly families was at 41% of the average market

Chart 6.2
Averages in Market Income, Total Income and Income After Tax Followed Similar Trends, 1980 to 2000

2000 constant dollars



income of non-elderly families, it jumped to 69% for after-tax income. This last ratio has been going down since 1995 when it was at 81%. The average market income of female lone-parent families was at 33% of the average market income of two-parent families with children but it was at 48% after transfers and taxes.

Similarly, transfers and income taxes also reduced differences in average income between dual-earner and single-earner families with children. In 2000, the estimated average market income of families with one earner was 65% of the average market income of families with two earners. After taxes and transfers, the proportion rose to 71%.

Chart 6.4
Female Lone-parent Families Earned Only a
Small Fraction of Average Market Income
(33.7%), But a Larger Proportion of Average
Income After Tax (48.1%) of Two-parent
Families, 2000

2000 constant dollars

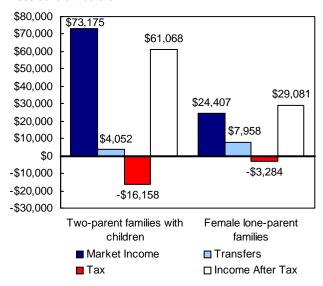
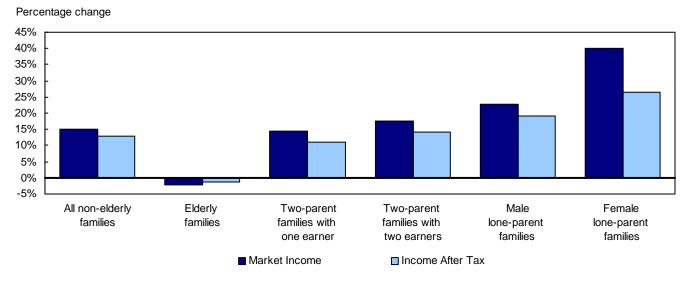


Chart 6.3
Change in Average Market Income and Income After Tax by Family Type, 1991 and 2000

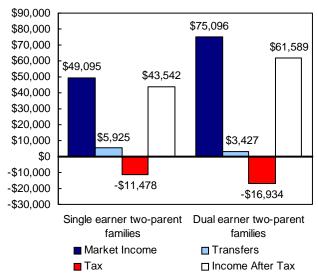


#### Reduced disparity by income quintiles

In 2000, the top 20% of families with two or more people received \$11.70 for every \$1 received by those in the bottom quintile before taxes and transfers. After transfers and taxes, the difference was reduced to \$5.30 for every \$1. The impact was even greater for unattached individuals. Thus, while those in the top quintile were receiving \$19.00 of market income for every \$1 earned by those in the bottom quintile, after transfers and taxes, those in the highest quintile were receiving \$7.40 for every \$1 earned by the lowest quintile.

Chart 6.5
Single-earner Two-parent Families Received 70.3% of Income After Tax Received by Dual-earner Families, 2000

2000 constant dollars



# Chart 6.6 Transfers and Taxes Reduced the Income Difference Between Elderly and Non-elderly Families, 2000

2000 constant dollars

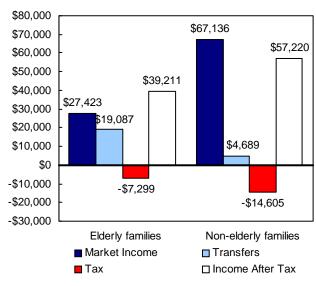


Chart 6.7 Lower Income Quintiles had Larger Shares of Aggregate Income, After Transfers and Taxes, 2000

Income share

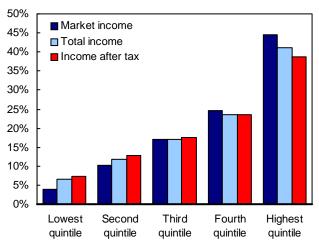


Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

		1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
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#### CANADA

Economic families, 2 persons or more	49,028	49,214	48,148	48,814	48,678	49,121	50,207	52,077	53,154	54,725
Elderly families	39,764	39,104	39,481	39,150	40,652	37,195	37,690	38,174	39,613	39,211
Married couples	35,643	35,509	36,279	36,114	36,572	35,946	36,389	36,900	38,652	38,010
Other elderly families	49,070	47,181	46,443	46,384	50,390	41,670	41,987	42,630	43,044	43,462
Non-elderly families	50,635	50,999	49,672	50,525	50,141	50,978	52,200	54,299	55,362	57,220
Married couples	47,900	49,887	47,331	47,218	47,439	48,961	50,653	51,990	51,435	52,163
No earner	24,726	25,175	24,023	24,808	23,221	25,606	25,635	25,403	25,788	25,959
One earner	37,364	39,262	39,193	38,800	38,110	37,782	40,259	41,546	42,425	41,617
Two earners	53,938	55,958	53,264	53,200	53,699	56,229	57,058	58,985	58,046	58,406
Two-parent families with children	53,458	54,064	52,951	53,691	53,273	53,853	55,394	57,725	59,072	61,068
No earner	18,771	18,934	20,359	19,584	18,303	20,036	21,474	20,704	20,392	19,794
One earner	39,207	39,429	39,222	40,244	38,726	40,635	39,223	43,691	43,769	43,542
Two earners	53,914	55,218	53,699	54,990	54,793	55,399	56,910	58,729	59,514	61,589
Three or more earners	68,253	67,795	68,563	68,519	68,055	69,925	71,863	71,496	74,633	77,490
Married couples with other relatives	67,303	67,407	67,140	67,708	65,967	69,317	69,864	71,904	75,006	78,249
Lone-parent families	24,325	25,744	24,746	25,285	25,612	25,829	26,024	28,121	28,486	30,940
Male lone-parent families	33,547	35,772	32,737	31,803	32,381	36,017	35,939	38,723	37,219	39,983
Female lone-parent families	22,998	24,378	23,480	24,219	24,517	24,159	24,333	26,203	26,827	29,081
No earner	15,141	15,530	16,314	15,798	16,247	15,377	14,417	14,779	15,346	14,883
One earner	24,658	26,348	25,277	26,174	26,221	27,160	26,363	27,107	27,542	28,811
Two or more earners	34,816	36,500	34,606	37,721	38,550	37,321	39,030	41,900	41,397	45,676
Other non-elderly families	42,382	39,018	40,520	41,673	41,131	46,584	46,037	48,966	49,989	51,080
Unattached individuals	21,213	21,658	21,222	21,393	21,413	21,046	21,219	21,775	22,500	22,955
Elderly male	20,301	21,560	20,356	22,539	22,146	22,573	23,037	23,173	22,725	22,025
Non-earner	19,069	21,221	19,326	20,409	20,476	20,749	21,114	20,803	21,238	20,367
Earner	30,967	25,449	28,311	39,062	35,817	35,923	33,629	36,940	31,571	29,938
Elderly female	18,082	18,023	17,252	17,552	18,374	19,061	19,194	18,904	18,960	19,299
Non-earner	17,745	17,655	16,836	17,242	18,007	18,463	18,522	18,329	18,487	18,665
Earner	26,873	23,697	27,255	25,273	27,149	30,564	27,520	26,168	25,622	27,199
Non-elderly male	23,614	23,903	23,610	24,006	23,417	22,806	22,979	23,989	24,533	25,926
Non-earner	10,855	11,154	11,138	11,479	10,616	9,525	9,014	9,179	8,872	8,783
Earner	26,133	26,362	26,542	26,634	26,025	25,718	26,034	26,934	27,337	28,481
Non-elderly female	20,398	21,028	20,891	20,157	20,632	19,520	19,672	20,267	21,938	21,499
Non-earner	11,433	11,474	11,374	12,834	11,532	9,402	9,963	9,433	9,117	9,005
Earner	22,794	23,886	23,462	22,743	23,303	22,689	22,628	23,600	25,732	24,942

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

199	1 19	992	1993	1994	1995	1996	1997	1998	1999	2000

#### NEWFOUNDLAND AND LABRADOR

Economic families, 2 persons or more	39,984	39,976	39,472	39,603	39,388	38,913	39,099	39,899	41,825	42,150
Elderly families	31,944	29,953	30,690	30,508	31,258	27,684	28,751	27,675	29,036	28,442
Married couples	24,796	25,939	24,232	26,506	29,323	27,231	28,284	26,892	27,745	27,798
Other elderly families	39,003	34,243	39,152	35,258	34,153	28,528	29,611	29,589	31,861	30,086
Non-elderly families	41,477	41,738	40,888	41,236	40,752	40,554	40,683	41,765	43,797	44,316
Married couples	35,804	38,174	37,276	35,181	35,285	36,905	36,644	36,928	37,323	35,721
No earner	F	17,585	18,847	19,193	16,471	20,963	20,368	20,584	20,353	19,937
One earner	27,537	31,885	31,238	27,170	34,741	33,101	36,182	30,576	33,060	35,666
Two earners	42,064	45,865	44,235	44,354	43,213	45,174	42,320	44,249	45,434	41,354
Two-parent families with children	44,038	44,404	42,086	44,251	42,177	42,371	42,993	45,028	46,235	47,542
No earner	16,563	15,194	19,024	18,324	15,920	16,569	17,526	14,137	16,688	19,701
One earner	31,768	30,650	30,189	34,078	30,217	32,588	29,657	31,218	34,263	31,551
Two earners	46,536	46,072	42,866	45,786	48,088	45,623	46,781	48,083	48,679	52,132
Three or more earners	54,753	59,106	57,495	57,877	59,534	56,036	58,793	62,688	61,620	59,600
Married couples with other relatives	50,793	52,994	52,972	51,707	54,705	50,639	51,563	51,185	56,739	59,542
Lone-parent families	19,969	17,528	20,616	20,333	19,483	20,353	20,597	22,475	22,180	24,132
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	17,827	16,804	19,411	19,292	17,737	19,977	19,800	21,911	21,199	23,612
No earner	9,832	11,331	12,389	12,707	12,034	14,114	13,968	13,270	15,351	14,957
One earner	20,785	17,465	21,315	23,163	25,303	22,905	24,512	25,247	25,337	23,392
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	32,899	28,831	34,365	30,159	28,998	37,288	36,560	35,729	39,440	38,014
Unattached individuals	17,141	18,936	16,863	18,305	17,310	16,902	15,629	15,241	15,871	16,843
Elderly male	18,471	13,421	14,505	19,171	15,454	17,639	18,859	16,855	18,678	16,792
Non-earner	18,700	12,821	14,134	17,677	15,169	16,623	F	F	18,023	16,262
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	17,225	15,405	13,650	14,942	16,062	13,819	15,014	14,537	15,280	14,575
Non-earner	17,088	15,362	13,650	14,942	16,062	13,819	14,114	13,824	14,695	14,064
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	16,781	21,188	18,944	19,298	21,333	19,479	17,636	17,489	16,318	18,416
Non-earner	7,229	F F	7,829	8,698	7,620	8,967	8,064	9,457	8,100	8,193
Earner	21,478	23,685	22,916	22,687	29,022	24,628	23,279	22,507	20,853	21,926
Non-elderly female	17,206	20,733	17,616	19,777	14,918	15,570	12,682	12,733	14,877	16,441
Non-earner	11,226	11,847	7,430	15,680	9,044	7,929	7,184	7,603	7,353	12,076
Earner	19,834	23,553	22,666	21,125	18,206	19,861	17,081	16,484	19,959	19,254

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

		1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
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#### PRINCE EDWARD ISLAND

PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	42,007	43,353	42,139	43,613	42,525	43,534	43,203	44,756	44,791	45,181
Elderly families	33,964	34,156	35,242	39,850	31,957	34,295	30,337	32,098	33,647	33,131
Married couples	29,876	30,070	32,715	35,350	30,325	38,412	33,639	35,729	33,561	33,165
Other elderly families	41,408	40,736	40,363	44,896	35,262	25,818	24,308	25,732	33,810	33,064
Non-elderly families	43,808	45,225	43,549	44,305	44,543	45,167	45,709	47,274	47,114	47,571
Married couples	40,321	42,100	39,123	42,673	40,912	41,259	44,230	43,430	39,679	43,980
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	F	F	39,104	F	F	F	F	32,248	39,882
Two earners	44,932	45,575	42,128	44,099	42,164	44,818	48,482	47,954	44,576	47,446
Two-parent families with children	46,268	47,296	46,824	47,498	47,439	49,232	48,217	48,938	47,243	48,634
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	33,818	33,247	33,233	F	F	F	F	F	F
Two earners	43,188	44,881	46,646	46,170	46,198	47,151	46,343	47,280	43,066	46,765
Three or more earners	57,428	59,251	53,493	57,066	55,207	60,359	57,278	58,105	62,728	62,184
Married couples with other relatives	58,309	56,773	53,784	53,198	56,106	55,567	56,760	65,574	74,745	64,027
Lone-parent families	21,919	26,491	24,195	25,489	23,797	23,950	24,172	28,232	27,186	30,535
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female Ione-parent families	21,776	24,178	23,405	23,483	24,020	23,024	23,554	27,909	26,838	30,181
No earner	F	F	F	F	F	F	F	F	F	F
One earner	20,953	F	23,701	F	F	F	F	22,082	F	F
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	34,489	40,883	36,609	36,542	37,220	40,419	38,277	41,288	47,841	42,954
Unattached individuals	16,541	18,331	17,721	18,576	18,348	17,400	16,390	16,790	17,116	18,317
Elderly male	F	F	15,764	17,857	F	F	F	F	F	F
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	14,945	18,337	17,339	16,940	15,947	16,644	17,179	18,076	17,174	17,442
Non-earner	14,945	18,038	16,688	15,868	15,990	16,596	16,545	18,298	16,860	15,631
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	18,331	18,551	17,613	20,506	19,303	18,866	17,301	17,856	18,828	19,502
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	19,680	21,756	18,727	22,026	22,132	20,811	17,871	18,163	20,518	20,178
Non-elderly female	15,422	19,406	18,979	18,201	19,713	16,463	14,397	14,412	15,186	17,026
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	16,138	20,452	22,494	19,846	20,924	17,881	15,583	15,053	17,746	18,339

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 200	1991 1992 1993 1994 1995 1996 1997 1996
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#### **NOVA SCOTIA**

Economic families, 2 persons or more	42,526	43,655	42,801	42,802	41,398	42,060	42,286	43,538	45,237	46,861
Elderly families	34,695	34,965	33,951	36,145	34,833	36,713	37,592	39,702	36,616	36,630
Married couples	32,182	31,474	32,369	32,327	30,933	32,281	32,022	35,251	34,510	35,398
Other elderly families	38,344	41,716	37,292	42,438	40,709	44,463	46,139	46,647	41,224	39,342
Non-elderly families	44,071	45,342	44,528	44,130	42,778	43,031	43,129	44,261	46,804	48,722
Married couples	42,158	42,295	42,702	42,698	40,646	38,625	38,738	40,333	41,175	42,684
No earner	F	26,816	30,932	21,192	23,431	26,002	21,557	21,300	26,412	25,472
One earner	32,657	39,001	37,599	34,579	34,189	33,011	30,278	31,593	34,385	36,161
Two earners	47,250	46,682	46,782	48,682	47,204	44,792	45,347	48,999	47,718	49,347
Two-parent families with children	46,541	49,280	47,916	47,970	47,562	48,077	48,403	50,449	52,244	52,577
No earner	F	F	F	F	F	F	F	F	F	F
One earner	38,304	34,540	38,169	32,392	36,484	36,718	35,551	36,867	42,760	40,815
Two earners	46,727	50,884	48,821	48,377	48,112	49,844	51,411	51,852	52,209	53,988
Three or more earners	57,105	62,726	60,945	64,881	60,057	63,271	61,536	62,502	66,486	64,429
Married couples with other relatives	57,088	60,617	60,212	56,271	52,311	58,374	60,838	57,923	64,935	65,069
Lone-parent families	21,263	20,039	19,897	20,876	20,176	20,481	18,383	20,101	24,496	27,094
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	20,340	19,346	19,613	19,897	20,080	18,870	17,775	19,113	24,565	26,239
No earner	13,892	14,820	15,518	13,570	14,870	15,653	14,781	13,538	14,779	F
One earner	22,825	20,731	21,328	22,285	22,499	20,354	19,978	19,917	24,706	26,700
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	38,588	35,580	34,209	32,205	33,536	35,855	37,504	34,383	36,495	45,849
Unattached individuals	18,746	17,998	19,654	17,374	17,225	17,200	17,541	17,930	18,210	18,672
Elderly male	17,642	19,500	17,753	19,466	19,906	19,434	21,503	19,791	19,277	17,444
Non-earner	17,569	18,806	16,664	19,289	18,792	19,098	21,315	19,198	19,045	16,923
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	17,536	17,203	15,785	16,838	16,162	16,289	16,525	16,171	15,110	16,576
Non-earner	17,538	16,895	15,498	16,566	16,018	16,208	16,096	15,812	16,642	16,332
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	21,297	17,662	22,287	18,562	17,104	18,118	18,749	20,156	19,376	19,800
Non-earner	10,331	9,629	10,450	11,535	11,677	9,226	12,871	12,738	11,842	11,335
Earner	23,292	20,439	25,181	20,431	19,119	20,344	20,023	22,004	21,194	21,863
Non-elderly female	17,581	18,486	20,428	15,855	17,514	16,290	15,942	16,167	18,851	19,224
Non-earner	10,157	12,626	11,338	10,206	11,697	8,719	9,946	10,858	7,527	8,652
Earner	19,854	20,425	22,629	18,394	19,495	19,759	18,168	18,419	23,105	22,344

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 200	1991 1992 1993 1994 1995 1996 1997 1996
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#### **NEW BRUNSWICK**

NEW DITONOWION										
Economic families, 2 persons or more	42,211	43,243	42,688	41,958	41,178	42,745	42,429	43,413	45,046	45,974
Elderly families	32,592	32,425	34,191	35,893	34,562	36,479	35,829	37,330	37,300	36,698
Married couples	28,028	28,676	30,099	34,568	31,991	34,618	34,366	36,039	35,657	36,210
Other elderly families	40,471	39,170	41,002	38,311	38,334	41,613	39,835	41,992	42,738	38,034
Non-elderly families	44,131	45,394	44,339	43,090	42,481	43,835	43,577	44,414	46,412	47,544
Married couples	41,869	43,255	40,257	40,697	38,396	41,105	39,306	39,721	43,068	43,376
No earner	23,612	20,025	20,644	19,613	23,131	20,104	18,921	20,557	21,676	20,850
One earner	36,065	33,141	36,959	36,581	31,036	34,177	35,707	36,454	38,395	36,096
Two earners	45,948	48,996	44,561	45,838	43,796	48,740	44,855	44,830	48,067	49,146
Two-parent families with children	47,192	47,683	47,435	45,543	46,810	46,987	47,334	48,566	49,417	50,268
No earner	F	F	F	F	15,558	F	19,030	F	F	F
One earner	35,178	35,364	36,551	33,993	37,359	34,684	34,721	36,631	37,642	34,990
Two earners	47,366	48,813	46,631	46,279	47,355	49,189	49,155	50,265	50,397	52,005
Three or more earners	60,350	58,489	62,153	57,600	59,052	61,152	61,784	60,708	60,252	60,488
Married couples with other relatives	55,110	59,642	58,837	55,258	53,636	58,849	58,996	60,709	64,238	65,547
Lone-parent families	20,829	20,614	19,677	23,937	19,763	20,500	22,562	24,867	23,740	26,624
Male lone-parent families	F	F	F	F	27,309	F	F	35,200	28,392	F
Female lone-parent families	19,142	18,290	19,535	21,378	18,075	19,342	21,157	22,465	22,750	26,308
No earner	11,229	12,655	12,160	12,315	15,103	12,569	13,612	13,384	14,921	F
One earner	21,666	20,025	21,155	21,856	18,630	21,221	24,256	24,395	24,175	27,016
Two or more earners	F	F	F	33,116	F	F	F	F	F	F
Other non-elderly families	39,729	34,442	36,733	32,497	37,027	34,932	35,782	35,999	39,240	42,654
Unattached individuals	19,161	18,187	18,274	18,262	18,813	17,709	17,926	18,386	18,866	18,614
Elderly male	17,299	20,470	17,711	16,483	19,656	19,848	33,803	31,186	25,754	27,484
Non-earner	17,144	19,223	16,458	16,602	19,198	17,667	30,016	29,383	24,045	25,437
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	16,678	15,501	16,020	16,617	16,986	17,121	16,623	16,728	17,434	17,630
Non-earner	16,533	15,353	15,444	16,574	16,620	17,064	16,324	16,731	17,353	17,117
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	21,615	18,988	20,756	21,741	20,936	18,788	17,652	17,702	19,318	19,370
Non-earner	10,788	10,070	8,721	8,428	9,374	7,572	6,460	6,767	7,612	7,586
Earner	23,400	21,706	22,587	24,461	22,624	21,179	20,694	19,638	22,796	22,549
Non-elderly female	18,730	18,681	17,159	15,878	17,597	16,267	16,349	18,149	17,912	16,116
Non-earner	13,179	10,759	7,548	9,611	10,977	8,002	9,328	10,659	8,944	6,992
Earner	20,245	20,819	20,747	18,059	19,083	18,857	18,391	19,958	19,382	17,677

Table 6.1

	1991	1992	1993	1994	1995	1996	1997	1998	1999	200
				2	000 consta	nt dollars (\$	5)			
QUEBEC										
Economic families, 2 persons or more	44,240	44,398	42,375	43,658	43,662	43,548	43,992	45,184	46,071	47,59
Elderly families	36,815	34,504	35,104	34,938	34,947	32,590	32,638	33,390	34,349	34,35
Married couples	32,522	31,080	31,840	32,641	31,297	32,088	32,276	31,629	33,251	32,59
Other elderly families	43,930	40,657	41,500	39,200	42,057	34,221	33,821	39,252	37,529	39,68
Non-elderly families	45,430	46,031	43,516	45,170	45,156	45,272	45,773	47,026	48,041	49,73
Married couples	41,509	42,458	39,562	40,811	40,891	41,849	42,665	42,836	43,551	45,18
No earner	23,046	20,488	21,749	20,209	21,238	20,524	20,315	22,046	22,085	23,27
One earner	32,849	37,630	31,587	35,743	31,752	33,224	33,160	36,322	36,428	39,07
Two earners	47,984	47,853	45,826	46,347	47,829	49,438	50,422	49,316	51,185	51,24
Two-parent families with children	48,785	50,853	47,727	48,717	49,003	49,394	49,465	50,949	52,252	53,78
No earner	18,694	21,088	18,864	18,522	18,191	20,696	21,417	19,589	19,325	20,69
One earner	37,368	39,233	37,781	37,670	35,693	36,639	33,078	35,811	38,278	37,26
Two earners	50,727	53,064	50,931	51,443	52,206	53,570	53,403	54,047	54,833	55,34
Three or more earners	65,215	62,772	57,281	62,551	62,994	59,535	64,600	65,457	65,105	71,17
Married couples with other relatives	58,777	58,175	57,660	61,657	59,516	61,140	62,849	64,085	67,417	69,36
Lone-parent families	24,448	24,910	23,635	23,435	25,915	25,924	24,761	25,690	25,788	27,0
Male lone-parent families	30,976	38,226	32,318	27,993	34,063	35,703	33,428	33,836	33,929	32,38
Female lone-parent families	23,567	22,922	22,040	22,527	23,990	23,964	22,940	24,106	23,957	25,78
No earner	14,608	15,005	14,363	15,315	15,962	16,049	14,069	14,443	13,468	14,50
One earner	25,093	26,802	25,010	25,794	27,016	27,961	25,215	27,211	26,637	27,29
Two or more earners	40,514	31,900	28,953	F	36,902	33,660	33,525	F	34,029	38,4
Other non-elderly families	39,106	34,117	33,191	36,897	35,441	38,344	38,477	40,638	41,456	44,00
Unattached individuals	19,176	19,500	18,737	18,784	18,533	19,404	19,103	19,227	19,523	20,30
Elderly male	19,878	17,485	19,630	20,653	18,770	19,175	20,305	19,104	17,950	17,42
Non-earner	17,589	17,351	18,485	18,175	18,008	17,589	17,779	16,648	16,779	16,33

Female lone-parent families	23,567	22,922	22,040	22,527	23,990	23,964	22,940	24,106	23,957	25,786
No earner	14,608	15,005	14,363	15,315	15,962	16,049	14,069	14,443	13,468	14,501
One earner	25,093	26,802	25,010	25,794	27,016	27,961	25,215	27,211	26,637	27,299
Two or more earners	40,514	31,900	28,953	F	36,902	33,660	33,525	F	34,029	38,459
Other non-elderly families	39,106	34,117	33,191	36,897	35,441	38,344	38,477	40,638	41,456	44,061
Unattached individuals	19,176	19,500	18,737	18,784	18,533	19,404	19,103	19,227	19,523	20,301
Elderly male	19,878	17,485	19,630	20,653	18,770	19,175	20,305	19,104	17,950	17,424
Non-earner	17,589	17,351	18,485	18,175	18,008	17,589	17,779	16,648	16,779	16,338
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	16,617	16,335	15,808	16,019	15,789	17,266	17,614	16,765	16,632	17,296
Non-earner	16,588	15,946	15,725	15,644	15,472	16,645	17,146	16,526	16,409	16,850
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	21,130	21,634	20,428	20,270	19,836	21,013	19,894	20,435	20,978	22,665
Non-earner	9,882	10,458	9,911	9,859	9,051	9,087	7,850	9,095	8,978	8,211
Earner	24,675	25,077	24,015	23,366	22,989	24,585	23,413	23,768	23,510	25,232
Non-elderly female	18,160	18,948	18,217	18,050	18,466	18,510	18,705	19,175	19,574	19,624
Non-earner	10,330	10,860	10,264	11,759	10,908	8,882	9,441	9,699	10,024	9,727
Earner	21,749	23,485	21,652	20,974	21,585	22,698	22,943	23,674	24,321	23,978

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 200	1991 1992 1993 1994 1995 1996 1997 1996
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#### **ONTARIO**

Economic families, 2 persons or more	53,769	53,564	52,441	53,319	53,208	54,055	55,613	58,216	60,195	62,062
Elderly families	42,805	44,165	43,050	42,598	45,958	40,922	41,331	41,718	43,458	42,415
Married couples	37,540	39,198	39,362	38,341	39,543	38,542	38,871	40,209	41,974	40,776
Other elderly families	55,785	55,098	50,596	53,045	61,236	50,884	49,449	47,057	49,126	48,213
Non-elderly families	55,666	55,229	54,115	55,222	54,562	55,982	57,826	60,801	62,887	65,232
Married couples	53,950	54,345	52,261	51,039	51,514	54,285	57,631	60,218	58,636	58,909
No earner	27,120	26,916	25,287	27,447	25,622	28,593	29,008	29,323	29,324	30,261
One earner	41,744	41,130	41,984	42,006	40,215	42,803	48,640	47,772	48,886	46,497
Two earners	59,951	60,883	59,400	58,217	58,941	62,338	64,270	69,108	65,966	65,775
Two-parent families with children	58,388	58,326	57,436	58,471	57,672	58,148	60,296	63,287	66,300	68,707
No earner	F	18,776	22,990	21,826	20,830	20,712	21,598	24,645	24,170	21,951
One earner	42,173	40,210	41,591	43,605	41,204	44,901	45,679	51,385	49,888	49,098
Two earners	58,637	59,565	58,072	59,854	59,240	59,195	61,178	64,091	66,160	69,382
Three or more earners	71,939	71,997	74,561	74,210	73,421	75,452	77,207	74,442	82,795	84,341
Married couples with other relatives	74,288	71,397	73,008	72,831	71,794	76,644	76,279	79,950	83,234	88,908
Lone-parent families	24,504	27,342	25,763	27,325	26,568	27,810	28,887	31,403	31,961	35,272
Male lone-parent families	34,596	35,068	32,181	33,001	31,849	38,812	39,395	46,749	41,555	43,270
Female lone-parent families	23,164	26,353	24,856	26,462	25,910	26,335	27,236	28,510	30,347	33,661
No earner	15,835	16,889	18,122	17,227	17,547	16,134	15,267	16,272	16,550	15,470
One earner	25,037	28,091	27,068	28,592	27,111	29,196	29,774	28,942	30,086	32,099
Two or more earners	35,291	39,641	36,712	42,847	42,174	43,249	47,319	44,879	47,901	50,856
Other non-elderly families	44,626	42,990	45,720	47,082	45,208	51,770	51,086	54,221	57,722	59,082
Unattached individuals	23,164	24,320	23,176	23,549	23,500	22,631	23,365	24,388	25,325	25,578
Elderly male	21,549	25,266	19,470	26,641	23,884	26,005	24,616	24,643	24,595	24,800
Non-earner	20,586	25,325	18,914	22,669	22,527	23,203	21,933	22,080	22,538	22,394
Earner	F	F	F	F	F	F	39,236	F	34,056	34,960
Elderly female	19,318	19,400	17,990	18,672	19,587	20,196	20,425	20,368	20,376	20,518
Non-earner	18,847	19,036	17,631	18,349	19,174	19,513	19,806	20,035	19,704	19,791
Earner	F	22,928	F	24,276	F	32,385	27,672	23,791	28,098	28,058
Non-elderly male	25,720	26,934	25,876	26,666	25,692	23,982	25,846	27,962	27,845	29,140
Non-earner	11,525	12,282	12,891	12,657	12,241	10,063	11,028	9,018	9,454	9,743
Earner	28,250	28,929	29,160	29,712	28,033	26,917	29,009	31,122	30,594	31,774
Non-elderly female	23,087	24,247	24,222	22,120	23,286	21,756	21,820	22,442	25,645	24,580
Non-earner	12,623	13,249	13,323	13,680	11,579	11,301	11,820	9,821	8,504	8,836
Earner	25,422	26,467	26,538	25,285	26,484	24,388	24,509	25,757	29,590	28,191

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 200	1991 1992 1993 1994 1995 1996 1997 1996
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#### MANITOBA

Economic families, 2 persons or more	43,374	45,861	45,478	45,513	46,670	45,497	45,477	47,856	47,456	48,294
Elderly families	36,487	35,168	38,963	35,884	37,918	34,625	32,336	34,237	37,268	37,454
Married couples	33,870	31,378	38,244	33,169	34,946	32,755	31,263	33,461	35,856	36,297
Other elderly families	44,650	44,396	40,897	43,943	47,568	40,966	36,250	36,800	44,111	43,718
Non-elderly families	44,750	48,113	46,901	47,555	48,421	47,460	47,806	50,292	49,277	50,220
Married couples	43,739	46,524	43,107	44,563	47,152	46,967	47,747	49,930	46,016	46,876
No earner	F	F	F	F	F	F	F	F	F	F
One earner	35,957	38,561	35,504	34,168	43,660	37,268	35,214	38,354	37,660	38,093
Two earners	47,429	49,795	45,929	48,963	49,887	51,385	52,018	54,627	49,411	50,396
Two-parent families with children	45,939	50,465	49,507	49,999	49,153	48,965	49,087	51,652	52,321	52,971
No earner	F	F	F	F	F	F	F	F	F	F
One earner	33,068	37,685	34,764	34,758	35,020	35,129	32,053	38,216	35,125	37,992
Two earners	46,690	49,936	49,927	50,432	49,754	48,705	49,145	49,081	49,358	50,754
Three or more earners	55,878	68,157	61,520	59,730	60,222	63,946	63,020	69,582	69,731	68,593
Married couples with other relatives	61,487	65,801	67,643	64,289	69,352	68,915	68,469	71,919	69,679	72,179
Lone-parent families	23,564	27,257	25,525	23,795	26,367	22,902	22,925	24,321	24,255	27,349
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	23,246	25,705	24,308	22,674	25,246	21,163	20,924	22,313	22,472	25,560
No earner	13,823	F	F	F	F	14,157	F	F	F	F
One earner	25,570	27,199	24,499	23,838	24,781	22,316	19,915	21,594	23,660	24,695
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	36,222	37,054	40,725	39,287	38,726	42,026	44,852	48,081	46,600	46,786
Unattached individuals	19,617	18,466	19,366	19,526	19,536	19,527	19,889	20,074	20,687	21,336
Elderly male	20,663	20,912	20,941	18,704	19,101	21,095	21,357	21,335	22,058	19,426
Non-earner	20,011	19,961	21,028	18,770	18,176	20,801	21,356	20,991	19,881	18,887
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	18,575	17,023	17,265	17,787	18,869	18,220	17,954	18,027	18,894	18,494
Non-earner	18,457	16,596	17,152	17,724	18,585	17,434	16,909	16,836	18,296	17,882
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	20,205	19,508	21,155	21,442	21,722	21,873	22,511	22,522	22,050	24,393
Non-earner	9,754	7,497	10,547	7,834	11,982	12,102	9,905	9,275	9,807	9,779
Earner	22,455	22,636	23,342	24,479	23,558	23,936	24,384	24,988	25,166	27,201
Non-elderly female	19,460	17,566	18,386	18,873	17,717	17,308	17,814	18,290	19,846	19,943
Non-earner	9,413	9,001	11,912	11,712	10,627	9,380	8,600	7,772	F	F
Earner	21,843	20,650	19,905	20,909	19,151	20,213	21,025	21,563	21,835	21,266

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

1991 1992 1993 1994 1995 1996 1997 1998 1999 200
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#### SASKATCHEWAN

Economic families, 2 persons or more	42,632	45,084	43,143	43,294	44,093	43,386	44,490	45,400	46,553	47,741
Elderly families	35,469	37,211	36,778	37,247	37,821	34,568	33,676	34,918	35,470	36,350
Married couples	33,199	35,833	34,546	32,816	37,247	33,578	32,330	33,250	34,989	35,906
Other elderly families	43,059	42,888	45,656	53,280	40,487	38,432	38,742	40,330	38,399	38,329
Non-elderly families	44,292	46,886	44,637	44,687	45,509	45,293	46,832	47,795	48,724	50,105
Married couples	42,873	44,856	42,325	43,445	41,617	42,390	43,970	47,531	44,800	46,793
No earner	F	26,299	28,978	26,957	F	22,291	F	24,657	F	21,932
One earner	34,467	41,504	35,434	36,736	35,482	30,086	28,935	34,667	36,911	35,095
Two earners	45,945	47,209	45,845	46,327	44,532	47,146	47,243	51,647	48,140	50,976
Two-parent families with children	46,265	48,956	47,828	47,959	48,529	50,403	51,495	51,213	52,248	54,501
No earner	F	F	F	17,578	F	F	F	F	F	F
One earner	34,454	38,284	34,990	37,304	33,259	34,819	35,158	36,735	33,060	36,150
Two earners	46,222	47,560	48,170	47,545	46,973	49,449	51,138	50,023	51,983	52,621
Three or more earners	56,219	64,127	59,237	59,121	63,188	62,100	62,676	65,673	66,648	73,144
Married couples with other relatives	61,878	71,645	62,706	60,641	63,654	61,325	65,963	65,298	71,694	67,226
Lone-parent families	21,854	22,204	21,499	21,660	22,936	20,392	22,317	26,205	25,685	25,343
Male lone-parent families	F	34,513	24,347	F	F	25,015	25,609	37,786	F	F
Female lone-parent families	20,315	20,510	21,114	21,143	22,012	19,682	21,821	24,566	25,250	24,777
No earner	12,590	12,282	13,289	12,365	15,683	12,225	14,379	16,822	15,755	11,853
One earner	20,589	22,488	23,204	22,713	22,218	21,520	22,407	22,943	24,454	26,177
Two or more earners	F	F	F	F	F	F	F	40,103	41,063	F
Other non-elderly families	31,698	37,476	33,000	31,773	39,976	41,679	39,809	39,731	44,302	48,094
Unattached individuals	18,943	19,752	19,471	19,615	20,101	19,113	19,705	19,851	19,853	20,563
Elderly male	20,901	20,077	20,089	20,114	19,644	21,794	21,226	21,601	22,957	21,675
Non-earner	19,252	19,131	19,307	19,264	19,018	17,733	17,891	20,751	21,681	20,937
Earner	26,897	23,513	F	F	F	33,368	29,886	23,843	27,858	24,224
Elderly female	17,514	17,835	17,239	17,777	17,264	18,693	18,498	18,022	17,826	17,997
Non-earner	16,913	17,177	16,926	17,161	16,898	18,511	18,360	17,967	17,847	18,047
Earner	F	F	21,036	F	F	20,353	19,641	F	17,614	17,466
Non-elderly male	20,626	21,795	21,408	21,973	23,614	21,432	22,703	22,282	20,630	22,188
Non-earner	9,299	8,657	10,723	10,313	8,362	7,900	8,616	7,086	8,817	7,164
Earner	23,650	23,838	22,576	23,992	25,654	23,872	24,680	24,874	22,221	24,823
Non-elderly female	17,319	18,566	18,615	18,101	18,384	14,987	15,990	17,466	19,395	20,044
Non-earner	11,788	8,417	8,989	10,542	11,787	9,025	7,462	7,328	6,276	5,981
Earner	18,627	20,807	20,857	19,849	19,954	16,479	17,948	19,559	22,175	22,556

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

	19	91 1992	1993	1994	1995	1996	1997	1998	1999	2000
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#### ALBERTA

Economic families, 2 persons or more	51,606	50,267	51,690	50,467	48,912	51,149	53,291	55,548	54,643	57,737
Elderly families	41,650	38,342	43,977	42,916	41,102	37,601	38,908	39,127	41,331	40,581
Married couples	39,721	34,406	39,263	40,441	38,416	37,706	39,373	38,311	41,091	40,129
Other elderly families	46,273	47,314	55,358	49,273	47,897	37,192	37,371	42,331	42,203	42,882
Non-elderly families	52,940	51,943	52,801	51,495	50,141	52,987	55,178	57,673	56,490	59,930
Married couples	51,242	53,891	55,790	49,296	50,768	51,196	54,926	57,670	53,900	56,118
No earner	31,889	30,718	23,705	33,534	26,239	18,195	F	23,487	27,464	F
One earner	40,783	36,391	40,077	37,250	38,733	34,515	46,349	46,941	41,513	40,543
Two earners	55,063	59,663	60,822	53,508	54,380	56,967	58,146	61,704	58,334	61,108
Two-parent families with children	55,956	53,383	54,327	54,813	52,253	56,276	59,060	60,913	58,707	61,847
No earner	F	F	F	F	F	F	F	F	F	F
One earner	41,205	40,214	39,732	39,791	40,108	46,206	39,408	45,590	45,391	45,624
Two earners	55,581	54,182	52,448	54,515	52,284	54,474	58,625	61,193	58,222	61,430
Three or more earners	71,091	67,911	74,355	68,709	63,468	76,106	78,546	73,698	72,838	74,964
Married couples with other relatives	70,671	76,783	71,465	68,272	65,814	71,409	68,163	76,294	76,597	83,161
Lone-parent families	25,423	25,113	25,843	26,105	24,313	27,563	27,577	27,922	32,644	34,470
Male lone-parent families	34,418	35,948	29,636	37,457	36,131	40,277	40,422	32,398	52,645	60,574
Female lone-parent families	23,542	23,625	25,250	24,251	22,506	24,688	24,274	26,879	28,841	28,494
No earner	16,032	15,870	17,150	13,599	13,093	14,558	13,481	17,116	15,251	F
One earner	24,050	24,204	25,458	24,718	21,922	25,681	23,853	27,053	27,579	27,123
Two or more earners	30,501	34,229	36,372	32,243	33,585	F	F	35,210	38,670	42,514
Other non-elderly families	44,671	37,873	38,672	41,800	42,005	47,848	48,051	49,311	46,654	51,321
Unattached individuals	22,175	21,453	21,293	22,931	22,631	21,466	21,709	22,551	22,946	23,721
Elderly male	20,145	20,481	20,292	19,932	24,112	21,094	21,765	29,950	27,825	25,036
Non-earner	18,764	20,073	18,786	19,508	22,349	20,069	20,022	24,198	27,634	23,235
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	17,600	17,295	17,636	18,493	18,969	21,663	20,363	20,117	21,329	21,940
Non-earner	17,089	16,974	17,030	18,259	18,571	20,791	19,962	19,500	20,592	21,276
Earner	F	F	F	F	F	F	F	F	26,490	27,717
Non-elderly male	25,301	23,853	24,261	26,367	25,645	23,721	24,261	24,096	24,534	26,652
Non-earner	10,124	13,476	11,847	14,054	12,392	10,722	8,363	8,614	7,830	9,174
Earner	26,947	25,160	25,872	27,260	27,422	25,525	26,095	25,490	26,665	28,608
Non-elderly female	20,175	19,855	18,998	20,688	19,917	17,799	18,256	19,752	20,412	19,948
Non-earner	10,143	9,662	12,659	13,817	13,310	9,078	8,896	11,510	8,982	7,237
Earner	21,297	21,688	20,449	21,848	21,249	19,683	20,125	21,118	22,870	22,072

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1991-2000

1991	1992	1993	1994	1995	1996	1997	1998	1999	2000

2000 constant dollars (\$)

### **BRITISH COLUMBIA**

Economic families, 2 persons or more	51,374	51,982	50,801	51,723	51,866	51,301	52,262	53,400	53,600	53,602
Elderly families	42,620	39,726	39,402	39,733	41,486	38,981	40,897	40,021	42,632	42,569
Married couples	38,097	37,934	37,026	37,719	38,979	38,438	40,103	39,911	42,357	41,933
Other elderly families	59,616	47,031	45,778	48,367	51,146	41,254	44,774	40,604	43,992	45,397
Non-elderly families	53,079	54,340	53,047	53,899	53,794	53,314	54,197	55,675	55,349	55,368
Married couples	49,050	55,530	50,474	53,341	53,085	54,402	53,980	52,928	53,898	53,452
No earner	23,161	31,473	25,498	28,003	22,000	38,673	43,357	F	28,546	26,799
One earner	38,478	42,177	50,586	41,585	47,863	39,150	35,989	39,810	45,324	40,771
Two earners	56,336	61,651	53,799	59,066	57,778	60,269	59,604	58,116	58,777	58,740
Two-parent families with children	56,799	56,036	56,824	56,613	56,771	54,809	56,877	59,961	59,519	60,334
No earner	F	F	F	15,718	F	F	F	F	16,834	16,674
One earner	39,709	42,261	40,708	43,078	41,720	38,410	40,450	44,763	43,933	44,203
Two earners	54,833	56,307	55,365	57,395	57,214	56,109	57,213	59,177	59,775	60,253
Three or more earners	75,009	68,922	74,089	72,597	72,893	74,841	72,880	77,546	75,393	80,210
Married couples with other relatives	69,409	76,943	73,116	74,972	68,797	72,673	77,115	71,532	71,728	71,005
Lone-parent families	26,097	27,544	26,350	26,126	27,283	24,410	24,709	28,454	26,388	30,498
Male lone-parent families	F	F	39,329	33,539	F	F	F	F	31,884	43,462
Female lone-parent families	24,105	26,725	23,350	24,875	26,930	22,975	23,576	27,658	25,112	28,042
No earner	16,601	15,089	15,742	16,421	15,324	14,074	13,284	11,300	16,707	17,156
One earner	25,980	26,955	23,007	25,473	30,532	27,352	26,441	27,292	26,126	27,979
Two or more earners	F	40,420	36,334	38,913	F	F	F	48,894	F	F
Other non-elderly families	47,950	40,661	43,300	41,750	43,961	52,033	49,477	57,048	55,372	46,879
Unattached individuals	21,657	22,020	23,015	22,441	23,245	22,444	22,108	22,535	24,074	24,172
Elderly male	18,772	22,592	25,195	21,965	25,961	23,026	25,763	25,105	24,022	23,342
Non-earner	17,961	21,852	23,472	21,682	21,031	22,648	25,757	23,231	22,743	21,600
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	18,117	18,933	18,906	17,178	20,795	20,138	20,693	20,641	20,419	20,681
Non-earner	17,636	18,852	17,606	17,013	20,315	19,738	19,333	18,938	19,752	20,030
Earner	F	F	F	F	F	F	F	32,645	F	24,937
Non aldouly male	04 EEC	04 400	25 207	0E 47E	24 700	04 676	00 064	04.054	27 240	07 704
Non-elderly male	<b>24,559</b>	<b>24,420</b>	<b>25,307</b>	<b>25,475</b>	<b>24,709</b>	24,676	<b>23,261</b>	<b>24,254</b>	27,210	<b>27,781</b>
Non-earner Farner	15,310	12,422	9,650	14,197	10,360	8,968	7,496	9,675	7,785	7,504
Earner	25,550	26,219	27,683	27,142	27,120	27,247	26,407	27,035	30,695	29,991
Non-elderly female	20,022	<b>19,984</b>	21,566	<b>21,495</b>	<b>21,954</b>	20,215	20,384	20,463	21,252	20,898
Non-earner	13,269	11,937	11,191	14,678	12,804	7,711	8,790	7,156	8,899	8,077
Earner	21,242	21,879	23,390	23,373	23,900	23,771	22,632	23,533	23,898	23,817

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### **Chapter 7: 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.

Quintile analysis is frequently used in this chapter and elsewhere 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. The advantage of always defining the quintiles in the same way is that the population in each quintile can be held constant while comparing different characteristics, such as market income versus after-tax income. Alternatively, one can analyse market income using market income quintiles, or total income using total income quintiles. This approach is used in Table 701 of the CD-ROM product, Income Trends in Canada, 1980-2000.

With the exception of Table 7.4, 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 3.14 in 1991 to 3.10 in 2000.

#### 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 disparities 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.

The disparities of after-tax income have become wider in absolute terms, particularly in the period since 1996<sup>1</sup>. This happened mainly because of a greater

The year 1996 is the point at which the statistics are based on the Survey of Labour and Income Dynamics. Data prior to 1996 are from the Survey of Consumer Finances. Since the greatest changes in average income and income inequality are observed in the data since 1996, it appears that any break in the series as a result of the change in data source has had a negligible impact on the conclusions drawn here.

improvement in the average income of the highest onefifth of families, as ranked by income, than for the lowest one-fifth and for the middle groups of families. Nevertheless, the average income improved to some extent for all groups of families.

In relative terms, the distribution of after-tax income became more unequal from 1995 to 1998 and remained about the same since then.

### Incomes improved over several years, across the distribution

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 all families has been on the rise since it fell to a low point around 1993. Most of the increase occurred in the last four years, from 1997 to 2000.

When the population of families is broken down each year into five equal-sized groups from lowest incomes to highest incomes, it can be seen that all five quintiles shared to some extent in the increases in after-tax income since 1993. The same is true for market income.

### Widening gap in dollar terms

Over the period from 1993 to 2000, the average after-tax income of the highest 20% of families rose by an estimated \$16,685, an increase of 18.7% from the level in 1993. The lowest quintile fared the least well on the basis of after-tax income, with average income rising \$1,423 or 7.7% since 1993. The middle three quintiles had increases of ten to twelve percent in their average after-tax income. In short, the gains by the highest quintile were clearly the largest, and those of the lowest quintile were smallest, both in dollar terms and as a percentage of the income they started with. Expressed another way, the dollar gap between the average after-tax income of the highest and lowest quintiles rose from \$70,977 in 1993 to \$86,239 in 2000.

Looking at market income, 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 46% since 1993, and the second quintile of 19%. But in dollar terms, the lowest quintile gained \$3,705 in average market income and the second quintile gained \$5,046, contrasted with a gain by the highest quintile of \$23,612. For the highest quintile, this gain represented a 21% increase in their average market income.

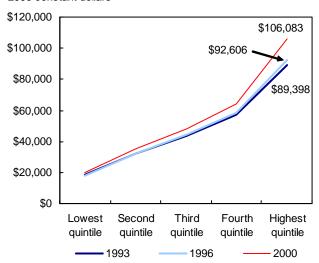
To illustrate these statistics, Chart 7.1 shows the average amount of after-tax income for families in each quintile, at three points in time. First, 1993 is shown because average income was at a low point. Second, 1996 is of interest because it is the year after which incomes as a whole increased the most. Third, 2000 is the latest year for which data are available. 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 1993 and 1996, the line in Chart 7.1 shifted upwards, becoming slightly steeper. Between 1996 and 2000, it shifted considerably more, again becoming steeper. This is true for all segments of the line, but especially between the fourth and the fifth quintiles. This suggests that the inequality of the distribution of income grew across all five quintiles, especially the highest.<sup>2</sup>

Chart 7.1

Average Income After Tax of Families by Quintiles, for Years 1993, 1996 and 2000

2000 constant dollars



The average income of the highest quintile is possibly affected by some unusually large values which are nonetheless valid. Although not shown here, data on the median income in each quintile might be useful to confirm or adjust the analysis based on averages.

#### Income inequality in relative terms

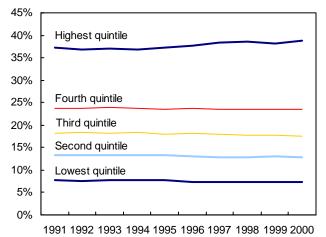
By expressing the income of each quintile as a share of the income of all families, we concentrate on relative changes among quintiles. Any increase to a particular quintile is necessarily a decrease for some other quintiles. How did the shares of income received by lower-, middle-, and higher-income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

There was a very small and gradual shift in favour of the highest income families from 1994 to 1998. Their share of after-tax income fluctuated around 37% until 1994. It then rose to 39% in 1998. After that, it dipped in 1999, and rose again to 39% in 2000. Over the entire period from 1994 to 2000, all other quintile groups had small net decreases in their shares of after-tax income.

In terms of market income, a small increase for the top quintile families from 1994 to 1998 was offset by small decreases for the second, third and fourth quintiles, while the bottom quintile did not change. The trend in the last two years is mixed, but generally shows the top and bottom ends of the distribution coming closer together, indicating the distribution became more equal again.

Chart 7.2 Shares of Aggregate Income After Tax by Quintiles, 1991 to 2000

Income share



### 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 11.7 to 1 in 2000, i.e., \$11.70 held by the highest quintile for every one dollar held by the lowest quintile. However, after taxes and transfers, the ratio was much lower — 5.3 to 1.

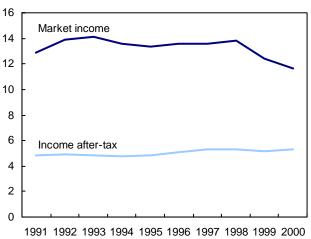
As for the movement in the after-tax income ratio of top to bottom, it remained fairly stable from 1991 to 1995, at about 4.8. It then rose in 1996 and 1997, and stayed at about 5.3 from 1997 to 2000.

While this measure would suggest that income inequality increased during the mid-1990s, 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, with market income from 1998 to 2000. Over that period, the gap in average market income between the lowest 20% of families and the highest 20% increased by over \$4,000, as a result of a \$2,284 increase for the lowest quintile and a \$6,530 increase for the highest quintile — clearly a larger dollar gain for the higher quintile. But because it represented a 24.1% increase for the lowest quintile and only a 5.0% increase for the higher quintile, the ratio of average market income of the top to the bottom declined; it fell from 13.8 to 1 in 1998, to 11.7 to 1 in 2000.

Chart 7.3
Ratio of Average Income of the Highest Quintile
Families to the Lowest, showing Market Income
and Income After Tax, 1991 to 2000

Average income ratio: Highest to lowest quintile



## The Gini coefficient shows a small increase in income inequality up to 1998

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 (minimum inequality) for a population in which each member received exactly the same income and it would register a coefficient of one (maximum inequality) 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 of market income and after-tax income were both fairly stable from 1991 to 1994, then rose in each year from 1995 to 1998. In the last two years, 1999 and 2000, market income inequality fell again somewhat, while inequality based on after-tax income stayed at about the same level.

Chart 7.4
Gini Coefficients for Families, 1991 to 2000

Value of coefficient

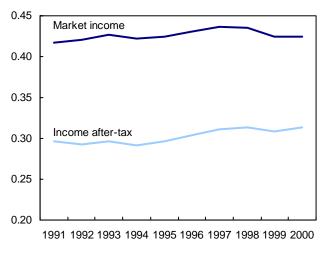


Table 7.1

Average Income by Selected Family Types, Showing Different Income Concepts, Canada, 1999 and 2000

			2000					1999		
	Average market income	Average govern- ment transfers	Average total income	Average income tax	Average income after tax	Average market income	Average govern- ment transfers	Average total income	Average income tax	Average income after tax
		uansicis					Hallsiels			
CANADA										
Economic families, 2 persons or more	61,634	6,683	68,318	13,592	54,725	59,000	6,911	65,911	12,757	53,154
Elderly families	27,423	19,087	46,509	7,299	39,211	26,798	19,514	46,312	6,698	39,613
Married couples	25,910	19,156	45,066	7,056	38,010	26,121	19,394	45,515	6,863	38,652
Other elderly families	32,779	18,840	51,620	8,157	43,462	29,213	19,941	49,154	6,110	43,044
Non-elderly families	67,136	4,689	71,824	14,604	57,220	64,253	4,855	69,108	13,746	55,362
Married couples	63,284	3,147	66,431	14,268	52,163	61,913	3,379	65,292	13,858	51,435
No earner	21,041	10,228	31,269	5,310	25,959	20,917	9,871	30,788	5,000	25,788
One earner	47,493	5,058	52,552	10,935	41,617	48,376	5,236	53,612	11,187	42,425
Two earners	72,961	1,760	74,721	16,315	58,406	72,187	1,850	74,037	15,991	58,046
Two-parent families with children	73,175	4,052	77,226	16,159	61,068	70,383	4,179	74,562	15,490	59,072
No earner	5,741	14,944	20,685	892	19,794	4,503	16,290	20,793	401	20,392
One earner	49,095	5,925	55,020	11,479	43,542	49,322	6,168	55,491	11,722	43,769
Two earners	75,096	3,427	78,524	16,935	61,589	72,072	3,491	75,563	16,049	59,514
Three or more earners	92,910	3,489	96,399	18,909	77,490	89,669	3,430	93,098	18,465	74,633
Married couples with other relatives	93,162	4,936	98,098	19,849	78,249	88,398	4,877	93,275	18,269	75,006
Lone-parent families	28,012	7,362	35,374	4,434	30,940	24,348	7,890	32,238	3,753	28,486
Male lone-parent families	45,542	4,466	50,008	10,026	39,983	40,459	5,585	46,044	8,825	37,219
Female lone-parent families	24,407	7,958	32,365	3,284	29,081	21,289	8,328	29,617	2,789	26,827
No earner	1,265	13,671	14,936	53	14,883	2,272	13,511	15,783	437	15,346
One earner	25,894	6,527	32,421	3,610	28,811	24,108	6,693	30,801	3,260	27,542
Two or more earners	44,370	6,943	51,313	5,637	45,676	39,222	6,722	45,944	4,547	41,397
Other non-elderly families	53,580	8,790	62,371	11,291	51,080	50,768	8,744	59,512	9,523	49,989
Unattached individuals	23,252	4,872	28,124	5,169	22,955	22,630	4,980	27,610	5,110	22,500
Elderly male	13,044	12,795	25,840	3,815	22,025	13,913	12,862	26,775	4,050	22,725
Non-earner	10,186	12,980	23,167	2,799	20,367	11,346	13,005	24,351	3,113	21,238
Earner	26,688	11,912	38,600	8,663	29,938	29,189	12,007	41,196	9,625	31,571
Elderly female	9,790	12,189	21,979	2,680	19,299	9,092	12,286	21,378	2,419	18,960
Non-earner	8,700	12,338	21,038	2,373	18,665	8,221	12,405	20,626	2,140	18,487
Earner	23,367	10,341	33,708	6,509	27,199	21,357	10,612	31,969	6,347	25,622
Non-elderly male	30,549	2,093	32,642	6,716	25,926	28,714	2,167	30,881	6,348	24,533
Non-earner	2,346	7,060	9,406	623	8,783	2,669	6,784	9,453	581	8,872
Earner	34,753	1,352	36,105	7,624	28,481	33,377	1,340	34,717	7,380	27,337
Non-elderly female	24,298	2,180	26,478	4,978	21,499	25,021	2,311	27,333	5,395	21,938
Non-earner	3,917	6,093	10,010	1,005	9,005	4,126	6,013	10,139	1,022	9,117
Earner	29,913	1,102	31,015	6,073	24,942	31,205	1,216	32,420	6,689	25,732

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1991-2000

•	•		,	•			• ′	,		
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CANADA			Ave	rage marke	et income i	n 2000 cons	tant dollar	s (\$)		
Total – Economic families and unattached individuals										
Total	43,505	43,212	41,979	42,822	43,102	43,045	44,105	46,156	47,265	49,196
Lowest quintile	4,810	4,425	4,194	4,373	4,702	4,432	4,659	4,603	4,915	5,655
Second quintile	17,333	16,912	15,972	15,882	16,722	15,965	16,188	17,387	18,485	19,501
Middle quintile	34,968	34,769	33,113	34,455	34,062	33,456	33,586	35,108	36,537	38,036
Fourth quintile	56,234	56,004	54,725	55,883	55,445	55,740	56,386	58,719	59,916	61,912
Highest quintile	104,194	103,964	101,915	103,526	104,584	105,644	109,736	114,986	116,474	120,883
Economic families, 2 persons or more										
Total	53,917	53,362	51,947	53,204	53,447	53,640	55,248	57,913	59,000	61,634
Lowest quintile	9,064	8,338	8,041	8,473	8,785	8,731	9,113	9,462	10,461	11,746
Second quintile	28,679	27,936	26,657	27,698	27,969	27,046	27,260	28,897	30,415	31,703
Middle quintile	47,170	47,274	45,665	47,119	46,156	46,648	47,316	49,092	50,593	52,275
Fourth quintile	67,939	67,514	66,124	67,615	67,418	67,001	68,511	71,827	73,482	75,585
Highest quintile	116,746	115,764	113,285	115,128	116,920	118,788	124,101	130,367	130,071	136,897
Unattached individuals										
Total	20,570	20,872	20,184	20,302	20,710	20,329	20,409	21,316	22,630	23,252
Lowest quintile	3,093	2,951	2,790	2,947	2,998	2,689	2,696	2,715	2,801	3,198
Second quintile	4,773	4,906	4,347	5,025	5,366	4,707	4,963	5,207	5,593	5,476
Middle quintile	13,103	12,788	11,946	10,492	12,705	11,673	12,253	13,262	13,962	15,558
Fourth quintile	28,257	28,143	27,044	26,970	27,319	26,862	26,672	27,900	28,583	30,146
Highest quintile	53,677	55,590	54,810	56,090	55,168	55,751	55,479	57,520	62,234	61,908
					Income s	hares (%)				
Total – Economic families and										
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	2.2	2.0	2.0	2.0	2.2	2.1	2.1	2.0	2.1	2.3
Second quintile	8.0	7.8	7.6	7.4	7.8	7.4	7.3	7.5	7.8	7.9
Middle quintile	16.1	16.1	15.8	16.1	15.8	15.5	15.2	15.2	15.5	15.5
Fourth quintile	25.9	25.9	26.1	26.1	25.7	25.9	25.6	25.4	25.4	25.2
Highest quintile	47.9	48.1	48.5	48.3	48.5	49.1	49.8	49.8	49.3	49.1
Economic families, 2 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	3.4	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.5	3.8
Second quintile	10.6	10.5	10.3	10.4	10.5	10.1	9.9	10.0	10.3	10.3
Middle quintile	17.5	17.7	17.6	17.7	17.3	17.4	17.1	17.0	17.2	17.0
Fourth quintile	25.2	25.3	25.5	25.4	25.2	25.0	24.8	24.8	24.9	24.5
Highest quintile	43.3	43.4	43.6	43.3	43.7	44.3	44.9	45.0	44.1	44.4
Unattached individuals	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	3.0	2.8	2.8	2.9	2.9	2.6	2.6	2.5	2.5	2.8
Second quintile	4.6	4.7	4.3	4.9	5.2	4.6	4.9	4.9	4.9	4.7
Middle quintile Fourth quintile	12.7	12.3	11.8	10.3	12.3	11.5	12.0	12.4	12.3	13.4
-	27.5	27.0	26.8	26.6	26.4	26.4	26.1	26.2	25.3	25.9
Highest quintile	52.1	53.3	54.3	55.2	53.3	54.8	54.3	53.9	55.0	53.2

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CANADA			Avera	ge transfer	payments	in 2000 cor	ıstant dolla	rs (\$)		
Total – Economic families and										
unattached individuals										
Total	6,615	6,914	7,015	7,020	6,696	6,783	6,685	6,614	6,288	6,096
Lowest quintile	6,976	7,241	7,459	7,451	7,195	6,715	6,727	6,996	6,730	6,767
Second quintile	8,805	9,163	9,234	9,693	8,908	9,053	9,020	8,877	8,503	8,345
Middle quintile	6,816	7,303	7,406	7,384	7,057	7,423	7,368	7,195	6,892	6,447
Fourth quintile Highest quintile	5,705 4,771	6,228	5,989	5,937	5,782	5,868	5,743	5,497	5,188	4,955
rigilest quiltile	4,771	4,633	4,986	4,637	4,539	4,853	4,564	4,506	4,127	3,968
Economic families, 2 persons or more										
Total	7,233	7,598	7,655	7,580	7,282	7,493	7,346	7,260	6,911	6,683
Lowest quintile	10,645	11,050	11,084	11,190	10,791	10,562	10,603	10,785	10,469	10,319
Second quintile	8,869	9,596	9,512	9,711	8,989	9,436	9,487	9,304	9,008	8,603
Middle quintile	6,753	7,069	7,032	7,103	7,088	7,039	6,739	6,783	6,227	6,076
Fourth quintile	5,159	5,714	5,799	5,463	5,257	5,897	5,497	4,991	4,704	4,523
Highest quintile	4,740	4,559	4,846	4,430	4,282	4,532	4,401	4,433	4,146	3,894
Unattached individuals										
Total	5,252	5,408	5,616	5,807	5,429	5,259	5,277	5,251	4,980	4,872
Lowest quintile	3,947	4,182	4,255	4,351	4,083	3,515	3,541	3,954	3,646	3,716
Second quintile	9,023	8,998	9,256	8,946	8,711	8,373	8,294	8,544	8,278	8,792
Middle quintile	7,063	7,352	7,801	8,732	7,422	7,563	7,241	7,139	6,863	6,419
Fourth quintile	3,754	4,114	4,167	4,658	4,180	4,358	4,534	4,178	4,069	3,538
Highest quintile	2,468	2,391	2,596	2,353	2,749	2,485	2,777	2,441	2,042	1,889
					Share	s (%)				
Total – Economic families and										
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	21.1	20.9	21.3	21.2	21.5	19.8	20.1	21.2	21.4	22.2
Second quintile	26.6	26.5	26.3	27.6	26.6	26.7	27.0	26.8	27.0	27.4
Middle quintile	20.6	21.1	21.1	21.0	21.1	21.9	22.1	21.8	21.9	21.1
Fourth quintile	17.2	18.0	17.1	16.9	17.3	17.3	17.2	16.6	16.5	16.3
Highest quintile	14.4	13.4	14.2	13.2	13.6	14.3	13.7	13.6	13.1	13.0
Economic families, 2 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	29.4	29.1	29.0	29.5	29.6	28.2	28.9	29.7	30.3	30.9
Second quintile	24.5	25.3	24.9	25.6	24.7	25.2	25.8	25.6	26.1	25.7
Middle quintile	18.7	18.6	18.4	18.7	19.5	18.8	18.4	18.7	18.0	18.2
Fourth quintile	14.3	15.0	15.2	14.4	14.4	15.7	14.9	13.8	13.6	13.5
Highest quintile	13.1	12.0	12.7	11.7	11.8	12.1	12.0	12.2	12.0	11.6
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	15.0	15.5	15.2	15.0	15.0	13.4	13.4	15.1	14.6	15.3
Second quintile	34.4	33.3	33.0	30.8	32.1	31.8	31.4	32.5	33.3	36.1
Middle quintile	26.9	27.2	27.8	30.1	27.3	28.8	27.5	27.2	27.5	26.4
Fourth quintile	14.3	15.2	14.8	16.0	15.4	16.6	17.2	15.9	16.3	14.5
Highest quintile	9.4	8.8	9.2	8.1	10.1	9.4	10.5	9.3	8.2	7.8

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1991-2000

•	•			•			• '			
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CANADA			Av	erage total	income in	2000 const	ant dollars	(\$)		
Total – Economic families and										
unattached individuals										
Total	50,119	50,126	48,994	49,842	49,798	49,827	50,790	52,770	53,553	55,292
Lowest quintile	11,786	11,666	11,653	11,824	11,896	11,147	11,386	11,599	11,646	12,421
Second quintile	26,137	26,075	25,206	25,575	25,630	25,018	25,207	26,264	26,988	27,846
Middle quintile	41,785	42,072	40,519	41,839	41,118	40,880	40,953	42,303	43,429	44,483
Fourth quintile	61,939	62,233	60,714	61,820	61,227	61,608	62,129	64,216	65,104	66,867
Highest quintile	108,965	108,597	106,902	108,162	109,123	110,497	114,300	119,492	120,601	124,851
Economic families, 2 persons or more										
Total	61,150	60,960	59,602	60,784	60,729	61,133	62,594	65,172	65,911	68,318
Lowest quintile	19,709	19,388	19,125	19,663	19,576	19,293	19,716	20,247	20,930	22,065
Second quintile	37,548	37,532	36,169	37,408	36,958	36,482	36,747	38,202	39,423	40,306
Middle quintile	53,923	54,343	52,697	54,222	53,244	53,686	54,055	55,875	56,820	58,352
Fourth quintile	73,098	73,229	71,923	73,078	72,675	72,897	74,008	76,818	78,187	80,108
Highest quintile	121,486	120,323	118,130	119,558	121,202	123,320	128,502	134,799	134,217	140,791
Unattached individuals										
Total	25,822	26,280	25,799	26,110	26,139	25,588	25,687	26,568	27,610	28,124
Lowest quintile	7,041	7,133	7,045	7,297	7,081	6,203	6,237	6,670	6,447	6,914
Second quintile	13,796	13,905	13,603	13,970	14,077	13,080	13,257	13,751	13,871	14,268
Middle quintile	20,165	20,140	19,748	19,224	20,128	19,236	19,494	20,401	20,825	21,977
Fourth quintile	32,011	32,257	31,211	31,628	31,498	31,219	31,207	32,078	32,652	33,684
Highest quintile	56,145	57,981	57,406	58,443	57,917	58,235	58,256	59,961	64,276	63,797
					Income s	hares (%)				
Total – Economic families and										
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	4.7	4.7	4.8	4.7	4.8	4.5	4.5	4.4	4.3	4.5
Second quintile	10.4	10.4	10.3	10.3	10.3	10.0	9.9	10.0	10.1	10.1
Middle quintile	16.7	16.8	16.6	16.8	16.5	16.4	16.1	16.0	16.2	16.1
Fourth quintile	24.7	24.8	24.8	24.8	24.6	24.7	24.4	24.3	24.3	24.2
Highest quintile	43.5	43.3	43.6	43.4	43.8	44.3	45.0	45.3	45.0	45.2
Economic families, 2 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	6.4	6.4	6.4	6.5	6.4	6.3	6.3	6.2	6.4	6.5
Second quintile	12.3	12.3	12.1	12.3	12.2	11.9	11.7	11.7	12.0	11.8
Middle quintile	17.6	17.8	17.7	17.8	17.5	17.6	17.3	17.1	17.2	17.1
Fourth quintile Highest quintile	23.9 39.7	24.0 39.5	24.1 39.6	24.0 39.3	23.9 39.9	23.8 40.3	23.6 41.1	23.6 41.3	23.7 40.7	23.5 41.2
riigilest quilitile	39.7	39.3	39.0	39.3	39.9	40.3	41.1	41.3	40.7	41.2
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	5.5	5.4	5.5	5.6	5.4	4.8	4.9	5.0	4.7	4.9
Second quintile	10.7	10.6	10.5	10.7	10.8	10.2	10.3	10.3	10.1	10.1
Middle quintile	15.6	15.3	15.3	14.7	15.4	15.0	15.2	15.4	15.1	15.6
Fourth quintile	24.8	24.5	24.2	24.2	24.1	24.4	24.3	24.2	23.7	23.9
Highest quintile	43.4	44.1	44.5	44.8	44.3	45.5	45.3	45.1	46.5	45.4

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1991-2000

1997 1 dollars ( 9,854 946 2,495 6,349 11,820 27,669	1998 10,428 752 2,797 6,797 12,480 29,321	1999 10,290 680 2,822 6,807 12,265	1,281 3,173 7,166
<b>9,854</b> 946 2,495 6,349 11,820	10,428 752 2,797 6,797 12,480	680 2,822 6,807 12,265	1,281 3,173 7,166
946 2,495 6,349 11,820	752 2,797 6,797 12,480	680 2,822 6,807 12,265	<b>10,862</b> 1,281 3,173 7,166
946 2,495 6,349 11,820	752 2,797 6,797 12,480	680 2,822 6,807 12,265	1,281 3,173 7,166
946 2,495 6,349 11,820	752 2,797 6,797 12,480	680 2,822 6,807 12,265	1,281 3,173 7,166
2,495 6,349 11,820	2,797 6,797 12,480	2,822 6,807 12,265	3,173 7,166
6,349 11,820	6,797 12,480	6,807 12,265	7,166
11,820	12,480	12,265	
27,669	29,321	00 070	12,881
		28,876	29,814
12,387	13,095	12,757	13,592
1,510	1,327	1,275	2,220
4,387	4,828	4,850	5,147
9,236	9,667	9,572	10,141
14,639	15,468	15,318	15,753
32,179	34,212	32,777	34,708
4,468	4,792	5,110	5,169
184	274	290	469
			590
			2,711
			6,059
14,153	15,143	16,825	16,023
100.0	100.0	100.0	100.0
	1.4		2.4
			5.8
			13.2
			23.7
56.1	56.2	56.1	54.9
			100.0
			3.3
			7.6
			14.9
			23.2
52.0	52.2	51.4	51.1
			100.0
			1.8
			2.3
			10.5
			23.4
63.3	63.2	65.8	62.0
	1,510 4,387 9,236 14,639 32,179 <b>4,468</b> 184 595 2,047 5,365 14,153	12,387 13,095 1,510 1,327 4,387 4,828 9,236 9,667 14,639 15,468 32,179 34,212  4,468 4,792 184 274 595 593 2,047 2,231 5,365 5,727 14,153 15,143  100.0 100.0 1.9 1.4 5.1 5.4 12.9 13.0 24.0 23.9 56.1 56.2  100.0 100.0 2.4 2.0 7.1 7.4 14.9 14.8 23.6 23.7 52.0 52.2  100.0 100.0 0.8 1.1 2.7 2.5 9.2 9.3 24.0 23.9	12,387       13,095       12,757         1,510       1,327       1,275         4,387       4,828       4,850         9,236       9,667       9,572         14,639       15,468       15,318         32,179       34,212       32,777         4,468       4,792       5,110         184       274       290         595       593       524         2,047       2,231       2,256         5,365       5,727       5,663         14,153       15,143       16,825         100.0       100.0       100.0         1.9       1.4       1.3         5.1       5.4       5.5         12.9       13.0       13.2         24.0       23.9       23.8         56.1       56.2       56.1         100.0       100.0       100.0         2.4       2.0       2.0         7.1       7.4       7.6         14.9       14.8       15.0         23.6       23.7       24.0         52.0       52.2       51.4         100.0       100.0       100.0         0.8

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CANADA			Avera	age after-ta	x income i	1 2000 cons	stant dolla	rs (\$)		
Total – Economic families and										
unattached individuals										
Total	40,343	40,606	39,698	40,161	40,062	40,191	40,935	42,342	43,263	44,429
Lowest quintile	11,284	11,188	11,207	11,381	11,424	10,536	10,439	10,847	10,966	11,141
Second quintile	23,242	23,401	22,651	22,971	22,926	22,569	22,712	23,466	24,165	24,673
Middle quintile	34,983	35,506	34,225	35,084	34,554	34,454	34,604	35,506	36,622	37,317
Fourth quintile	49,655	50,209	49,003	49,602	49,081	49,666	50,309	51,736	52,839	53,986
Highest quintile	82,561	82,735	81,421	81,775	82,327	83,738	86,631	90,171	91,725	95,036
Economic families, 2 persons or more										
Total	49,028	49,214	48,148	48,814	48,678	49,121	50,207	52,077	53,154	54,725
Lowest quintile	18,803	18,600	18,421	18,868	18,821	18,179	18,206	18,920	19,655	19,844
Second quintile	32,734	33,060	31,902	32,823	32,429	32,076	32,360	33,374	34,573	35,159
Middle quintile	44,419	44,977	43,623	44,604	43,916	44,403	44,819	46,209	47,249	48,211
Fourth quintile	58,001	58,606	57,419	57,969	57,537	58,348	59,369	61,350	62,868	64,354
Highest quintile	91,191	90,840	89,398	89,815	90,696	92,606	96,323	100,587	101,440	106,083
Unattached individuals										
Total	21,213	21,658	21,222	21,393	21,413	21,046	21,219	21,775	22,500	22,955
Lowest quintile	6,917	7,032	6,916	7,166	6,980	6,079	6,053	6,395	6,158	6,445
Second quintile	13,161	13,310	13,034	13,309	13,379	12,633	12,662	13,158	13,347	13,678
Middle quintile	17,834	17,900	17,588	17,395	17,816	17,285	17,447	18,170	18,569	19,266
Fourth quintile	26,021	26,409	25,519	25,808	25,660	25,805	25,842	26,351	26,989	27,626
Highest quintile	42,161	43,654	43,064	43,298	43,232	43,452	44,102	44,818	47,451	47,774
					Income sl	nares (%)				
Total – Economic families and										
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	5.6	5.5	5.6	5.7	5.7	5.2	5.1	5.1	5.1	5.0
Second quintile	11.5	11.5	11.4	11.4	11.4	11.2	11.1	11.1	11.2	11.1
Middle quintile	17.3	17.5	17.3	17.5	17.2	17.1	16.9	16.8	16.9	16.8
Fourth quintile	24.6	24.7	24.7	24.7	24.5	24.7	24.6	24.4	24.4	24.3
Highest quintile	40.9	40.7	41.0	40.7	41.1	41.7	42.3	42.6	42.4	42.8
Economic families, 2 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	7.7	7.6	7.7	7.7	7.7	7.4	7.3	7.3	7.4	7.3
Second quintile	13.4	13.4	13.3	13.4	13.3	13.1	12.9	12.8	13.0	12.8
Middle quintile	18.1	18.3	18.1	18.3	18.0	18.1	17.9	17.7	17.8	17.6
Fourth quintile	23.7	23.8	23.9	23.8	23.6	23.8	23.6	23.6	23.6	23.5
Highest quintile	37.2	36.9	37.1	36.8	37.3	37.7	38.4	38.6	38.2	38.8
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	6.5	6.5	6.5	6.7	6.5	5.8	5.7	5.9	5.5	5.6
Second quintile	12.4	12.3	12.3	12.4	12.5	12.0	11.9	12.1	11.9	11.9
Middle quintile	16.8	16.5	16.6	16.3	16.6	16.4	16.5	16.7	16.5	16.8
Fourth quintile	24.6	24.4	24.0	24.1	24.0	24.5	24.4	24.2	24.0	24.0
Highest quintile	39.7	40.3	40.6	40.5	40.4	41.3	41.6	41.1	42.2	41.6

Table 7.3
Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
					1. Market	income				
CANADA										
Economic families, 2 persons or more	0.417	0.421	0.427	0.422	0.425	0.431	0.436	0.435	0.424	0.42
Elderly families	0.573	0.569	0.563	0.564	0.573	0.570	0.589	0.578	0.563	0.55
Married couples	0.604	0.592	0.584	0.583	0.568	0.555	0.572	0.566	0.561	0.54
Other elderly families	0.471	0.493	0.499	0.501	0.548	0.610	0.631	0.609	0.563	0.560
Non-elderly families	0.382	0.383	0.394	0.386	0.389	0.398	0.400	0.400	0.389	0.39
Married couples	0.371	0.372	0.378	0.364	0.382	0.393	0.401	0.405	0.379	0.37
No earner	0.658	0.661	0.635	0.638	0.655	0.624	0.634	0.605	0.605	0.599
One earner	0.389	0.370	0.400	0.376	0.420	0.384	0.418	0.420	0.400	0.40
Two earners	0.309	0.315	0.313	0.295	0.309	0.334	0.344	0.351	0.321	0.31
Two-parent families with children	0.340	0.332	0.348	0.343	0.347	0.355	0.356	0.350	0.350	0.35
No earner	0.924	0.910	0.923	0.914	0.876	0.883	0.876	0.904	0.866	0.89
One earner	0.382	0.378	0.393	0.402	0.394	0.437	0.438	0.474	0.457	0.46
Two earners	0.304	0.294	0.297	0.292	0.301	0.302	0.314	0.308	0.313	0.319
Three or more earners	0.281	0.283	0.294	0.275	0.285	0.285	0.281	0.264	0.267	0.278
Married couples with other relatives	0.309	0.315	0.302	0.317	0.318	0.317	0.323	0.316	0.303	0.33
Lone-parent families	0.600	0.578	0.593	0.593	0.576	0.576	0.563	0.537	0.526	0.49
Male lone-parent families	0.434	0.394	0.487	0.509	0.473	0.445	0.428	0.425	0.435	0.39
Female lone-parent families	0.617	0.597	0.602	0.600	0.587	0.586	0.577	0.544	0.530	0.50
No earner	0.904	0.914	0.902	0.896	0.875	0.852	0.879	0.910	0.886	0.83
One earner	0.453	0.426	0.444	0.436	0.434	0.421	0.433	0.439	0.412	0.40
Two or more earners	0.411	0.368	0.360	0.336	0.353	0.300	0.307	0.286	0.298	0.334
Other non-elderly families	0.403	0.431	0.425	0.415	0.401	0.394	0.390	0.438	0.401	0.40
Unattached individuals	0.550	0.558	0.575	0.580	0.561	0.571	0.567	0.560	0.569	0.55
Elderly male	0.694	0.652	0.685	0.716	0.673	0.695	0.684	0.699	0.680	0.68
Non-earner	0.705	0.659	0.705	0.692	0.651	0.688	0.697	0.689	0.679	0.698
Earner	0.495	0.553	0.474	0.624	0.615	0.582	0.535	0.595	0.591	0.560
Elderly female	0.707	0.698	0.708	0.722	0.714	0.687	0.692	0.673	0.681	0.68
Non-earner	0.714	0.712	0.708	0.728	0.719	0.689	0.701	0.674	0.688	0.690
Earner	0.425	0.452	0.522	0.445	0.503	0.471	0.509	0.585	0.488	0.483
Non-elderly male	0.470	0.487	0.505	0.490	0.486	0.511	0.505	0.488	0.486	0.46
Non-earner	0.873	0.870	0.892	0.881	0.874	0.908	0.902	0.899	0.907	0.918
Earner	0.387	0.410	0.410	0.405	0.402	0.421	0.415	0.402	0.407	0.39
Non-elderly female	0.480	0.495	0.491	0.513	0.488	0.513	0.511	0.508	0.540	0.51
Non-earner	0.817	0.810	0.833	0.832	0.819	0.857	0.863	0.848	0.827	0.839
Earner	0.386	0.395	0.392	0.397	0.382	0.397	0.399	0.395	0.443	0.413

Table 7.3
Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
					2. Total	income				
CANADA										
Economic families, 2 persons or more	0.336	0.334	0.337	0.333	0.339	0.346	0.353	0.356	0.349	0.35
Elderly families	0.334	0.320	0.326	0.312	0.329	0.316	0.325	0.323	0.317	0.31
Married couples	0.323	0.303	0.318	0.300	0.300	0.302	0.310	0.311	0.312	0.30
Other elderly families	0.307	0.315	0.315	0.307	0.355	0.359	0.364	0.354	0.329	0.35
Non-elderly families	0.329	0.326	0.332	0.327	0.333	0.340	0.346	0.349	0.343	0.34
Married couples	0.329	0.327	0.332	0.316	0.336	0.348	0.359	0.364	0.343	0.33
No earner	0.415	0.387	0.381	0.364	0.348	0.384	0.394	0.374	0.414	0.41
One earner	0.332	0.311	0.339	0.313	0.351	0.326	0.363	0.358	0.349	0.35
Two earners	0.287	0.292	0.291	0.275	0.292	0.315	0.325	0.333	0.306	0.303
Two-parent families with children	0.293	0.284	0.294	0.293	0.300	0.304	0.309	0.306	0.311	0.31
No earner	0.286	0.264	0.251	0.275	0.284	0.269	0.260	0.283	0.294	0.30
One earner	0.302	0.293	0.302	0.315	0.303	0.348	0.349	0.384	0.369	0.37
Two earners	0.265	0.256	0.258	0.258	0.268	0.264	0.278	0.277	0.284	0.29
Three or more earners	0.254	0.253	0.264	0.249	0.260	0.263	0.261	0.243	0.248	0.26
Married couples with other relatives	0.276	0.278	0.262	0.279	0.281	0.284	0.288	0.286	0.275	0.30
Lone-parent families	0.366	0.352	0.332	0.347	0.346	0.349	0.350	0.353	0.343	0.34
Male lone-parent families	0.354	0.297	0.334	0.368	0.345	0.348	0.337	0.346	0.343	0.320
Female lone-parent families	0.352	0.344	0.318	0.334	0.337	0.330	0.334	0.335	0.326	0.33
No earner	0.237	0.224	0.226	0.232	0.244	0.212	0.188	0.238	0.247	0.20
One earner	0.313	0.300	0.292	0.291	0.299	0.287	0.291	0.292	0.278	0.283
Two or more earners	0.331	0.287	0.265	0.262	0.259	0.246	0.255	0.234	0.234	0.27
Other non-elderly families	0.319	0.325	0.329	0.326	0.319	0.330	0.329	0.370	0.346	0.34
Unattached individuals	0.386	0.391	0.394	0.395	0.393	0.410	0.408	0.403	0.422	0.40
Elderly male	0.318	0.318	0.324	0.352	0.335	0.359	0.356	0.373	0.346	0.34
Non-earner	0.288	0.312	0.306	0.285	0.284	0.314	0.319	0.316	0.311	0.30
Earner	0.363	0.348	0.337	0.479	0.470	0.445	0.391	0.457	0.414	0.38
Elderly female	0.280	0.264	0.252	0.232	0.273	0.298	0.296	0.275	0.277	0.28
Non-earner	0.273	0.256	0.233	0.221	0.262	0.279	0.281	0.260	0.265	0.27
Earner	0.273	0.271	0.382	0.274	0.354	0.362	0.303	0.330	0.313	0.320
Non-elderly male	0.390	0.403	0.411	0.408	0.410	0.429	0.429	0.417	0.426	0.40
Non-earner	0.436	0.385	0.404	0.392	0.414	0.408	0.435	0.408	0.458	0.41
Earner	0.345	0.366	0.365	0.368	0.368	0.384	0.379	0.369	0.380	0.36
Non-elderly female	0.396	0.406	0.397	0.404	0.397	0.423	0.420	0.418	0.466	0.44
Non-earner	0.437	0.433	0.399	0.400	0.385	0.430	0.418	0.412	0.450	0.46
Earner	0.352	0.359	0.356	0.365	0.355	0.365	0.369	0.363	0.417	0.388

Table 7.3
Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
					3. After-ta	x income				
CANADA										
Economic families, 2 persons or more	0.296	0.293	0.296	0.291	0.296	0.304	0.311	0.313	0.308	0.314
Elderly families	0.281	0.271	0.277	0.262	0.277	0.260	0.270	0.266	0.262	0.264
Married couples	0.263	0.250	0.263	0.245	0.244	0.242	0.251	0.250	0.252	0.247
Other elderly families	0.266	0.273	0.275	0.266	0.308	0.308	0.318	0.306	0.283	0.304
Non-elderly families	0.292	0.289	0.294	0.289	0.294	0.302	0.307	0.310	0.305	0.31
Married couples	0.291	0.289	0.293	0.279	0.297	0.307	0.316	0.322	0.305	0.30
No earner	0.363	0.344	0.338	0.326	0.304	0.336	0.346	0.332	0.369	0.376
One earner	0.286	0.270	0.294	0.268	0.300	0.286	0.321	0.317	0.313	0.312
Two earners	0.253	0.257	0.256	0.243	0.258	0.273	0.282	0.292	0.267	0.265
Two-parent families with children	0.255	0.247	0.257	0.254	0.260	0.265	0.270	0.265	0.270	0.278
No earner	0.274	0.260	0.238	0.265	0.275	0.258	0.245	0.274	0.285	0.277
One earner	0.242	0.237	0.249	0.251	0.246	0.284	0.287	0.306	0.299	0.308
Two earners	0.229	0.219	0.220	0.220	0.228	0.227	0.239	0.237	0.243	0.249
Three or more earners	0.222	0.222	0.233	0.218	0.227	0.230	0.230	0.211	0.218	0.23
Married couples with other relatives	0.247	0.248	0.234	0.246	0.247	0.253	0.256	0.258	0.247	0.27
Lone-parent families	0.314	0.302	0.287	0.297	0.295	0.308	0.307	0.311	0.301	0.304
Male lone-parent families	0.301	0.254	0.290	0.303	0.286	0.322	0.295	0.312	0.297	0.284
Female lone-parent families	0.305	0.298	0.277	0.290	0.290	0.291	0.296	0.297	0.291	0.299
No earner	0.232	0.219	0.223	0.223	0.235	0.207	0.186	0.231	0.228	0.20
One earner	0.268	0.255	0.248	0.246	0.252	0.248	0.252	0.249	0.240	0.244
Two or more earners	0.278	0.249	0.233	0.225	0.214	0.219	0.230	0.209	0.212	0.253
Other non-elderly families	0.290	0.294	0.296	0.292	0.287	0.301	0.306	0.337	0.319	0.323
Unattached individuals	0.335	0.339	0.341	0.337	0.339	0.356	0.359	0.351	0.366	0.358
Elderly male	0.255	0.259	0.272	0.274	0.271	0.289	0.290	0.308	0.279	0.270
Non-earner	0.231	0.255	0.259	0.225	0.233	0.251	0.259	0.259	0.252	0.250
Earner	0.308	0.284	0.275	0.383	0.391	0.378	0.327	0.395	0.341	0.313
Elderly female	0.226	0.213	0.206	0.186	0.216	0.236	0.235	0.219	0.220	0.229
Non-earner	0.219	0.207	0.191	0.178	0.207	0.221	0.223	0.207	0.209	0.217
Earner	0.235	0.223	0.324	0.227	0.286	0.309	0.251	0.268	0.267	0.254
Non-elderly male	0.349	0.359	0.365	0.360	0.366	0.380	0.387	0.371	0.379	0.36
Non-earner	0.403	0.350	0.370	0.354	0.383	0.374	0.407	0.381	0.432	0.388
Earner	0.307	0.326	0.324	0.324	0.328	0.338	0.339	0.325	0.335	0.32
Non-elderly female	0.355	0.363	0.354	0.358	0.352	0.382	0.379	0.376	0.413	0.397
Non-earner	0.395	0.394	0.364	0.353	0.349	0.405	0.383	0.378	0.415	0.423
Earner	0.315	0.320	0.316	0.325	0.315	0.328	0.333	0.324	0.363	0.344

Table 7.4

Average Income by Adjusted After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1991-2000

	·		Market	income		
	Unadjusted	Average	Adjusted	Unadjusted	Average	Adjusted
	average	family size	average	average	family size	average
	(\$)		(\$)	(\$)		(\$)
		2000			1999	
Total – Economic families, 2 persons or more	61,634	3.10	34,743	59,000	3.11	33,310
Lowest quintile	14,332	3.21	7,675	13,032	3.21	6,948
Second quintile	33,786	3.11	18,474	32,590	3.16	17,652
Third quintile	53,871	3.18	29,554	52,154	3.18	28,567
Fourth quintile	75,319	3.11	41,905	72,831	3.12	40,403
Highest quintile	130,875	2.89	76,111	124,412	2.88	72,995
		1998			1997	
Total – Economic families, 2 persons or more	57,913	3.11	32,738	55,248	3.12	31,243
Lowest quintile	11,938	3.20	6,361	11,695	3.22	6,241
Second quintile	30,714	3.13	16,657	28,934	3.17	15,544
Third quintile	50,765	3.23	27,558	48,486	3.21	26,416
Fourth quintile	71,591	3.14	39,643	69,041	3.15	38,159
Highest quintile	124,576	2.88	73,484	118,105	2.86	69,868
		1996			1995	
Total – Economic families, 2 persons or more	53,640	3.12	30,362	53,447	3.12	30,263
Lowest quintile	11,193	3.25	5,940	11,580	3.26	6,117
Second quintile	28,668	3.17	15,424	29,812	3.21	15,909
Third quintile	48,142	3.23	26,120	47,370	3.17	25,944
Fourth quintile	67,195	3.12	37,400	67,233	3.12	37,324
Highest quintile	113,047	2.84	66,952	111,253	2.82	66,027
		1994			1993	
Total Economic families 2 naveans as mare	E2 204	2 12	20.066	E1 047	2 12	20.220
Total – Economic families, 2 persons or more Lowest quintile	<b>53,204</b> 11,163	<b>3.13</b> 3.23	<b>29,966</b> 5,891	<b>51,947</b> 10,444	<b>3.13</b> 3.20	<b>29,329</b> 5,548
Second quintile	30,017	3.25	15,849	28,478	3.20	15,225
Third quintile	48,042	3.25	25,947	46,981	3.27	25,307
Fourth quintile	67,406	3.12	37,454	65,866	3.14	36,541
Highest quintile	109,399	2.82	64,695	107,998	2.83	64,042
		1992			1991	<u> </u>
Total – Economic families, 2 persons or more	53,362	3.12	30,248	53,917	3.14	30,387
Lowest quintile	11,131	3.22	5,909	11,954	3.24	6,263
Second quintile	30,003	3.21	16,002	30,244	3.23	16,102
Third quintile	47,869	3.26	25,877	48,492	3.27	26,245
Fourth quintile	67,057	3.10	37,540	67,372	3.12	37,511
Highest quintile	110,800	2.83	65,942	111,572	2.85	65,841

Table 7.4

Average Income by Adjusted After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1991-2000

		ncome				
	Unadjusted	Average	Adjusted	Unadjusted	Average	Adjusted
	average	family size	average	average	family size	average
	(\$)		(\$)	(\$)		(\$)
		2000			1999	
Total – Economic families, 2 persons or more	68,318	3.10	38,786	65,911	3.11	37,492
Lowest quintile	23,978	3.21	13,313	22,751	3.21	12,597
Second quintile	42,247	3.11	23,749	41,498	3.16	23,187
Third quintile	60,287	3.18	33,462	58,706	3.18	32,577
Fourth quintile	80,502	3.11	45,028	78,240	3.12	43,676
Highest quintile	134,584	2.89	78,384	128,379	2.88	75,432
		1998			1997	
Total – Economic families, 2 persons or more	65,172	3.11	37,107	62,594	3.12	35,650
Lowest quintile	22,113	3.20	12,256	21,544	3.22	11,912
Second quintile	40,041	3.13	22,427	38,624	3.17	21,498
Third quintile	57,726	3.23	31,744	55,586	3.21	30,667
Fourth quintile	77,179	3.14	43,022	74,660	3.15	41,544
Highest quintile	128,821	2.88	76,098	122,577	2.86	72,643
		1996			1995	
Total – Economic families, 2 persons or more	61,133	3.12	34,839	60,729	3.12	34,646
Lowest quintile	21,145	3.25	11,631	21,561	3.26	11,893
Second quintile	38,333	3.17	21,308	39,051	3.21	21,548
Third quintile	55,392	3.23	30,471	54,483	3.17	30,261
Fourth quintile	73,224	3.12	41,033	72,828	3.12	40,706
Highest quintile	117,615	2.84	69,780	115,731	2.82	68,826
		1994			1993	
Total – Economic families, 2 persons or more	60,784	3.13	34,509	59,602	3.13	33,888
Lowest quintile	21,666	3.13	11,986	20,930	3.13	11,648
Second quintile	39,756	3.25	21,783	38,146	3.21	21,083
Third quintile	55,425	3.25	30,364	54,424	3.27	29,680
Fourth quintile	73,404	3.12	41,069	72,003	3.14	40,166
Highest quintile	113,673	2.82	67,347	112,537	2.83	66,879
		1992			1991	
Total – Economic families, 2 persons or more	60,960	3.12	34,782	61,150	3.14	34,690
Lowest quintile	21,402	3.22	11,935	21,815	3.24	12,029
Second quintile	39,738	3.21	21,898	39,527	3.23	21,741
Third quintile	55,583	3.26	30,429	55,393	3.27	30,295
Fourth quintile	73,003	3.10	41,072	73,164	3.12	40,971
Highest quintile	115,122	2.83	68,606	115,898	2.85	68,444

Table 7.4

Average Income by Adjusted After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1991-2000

	After-tax income								
	Unadjusted	Average	Adjusted	Unadjusted	Average	Adjusted			
	average	family size	average	average	family size	average			
	(\$)		(\$)	(\$)		(\$)			
		2000			1999				
Total – Economic families, 2 persons or more	54,725	3.10	31,073	53,154	3.11	30,233			
Lowest quintile	21,602	3.21	11,987	21,308	3.21	11,835			
Second quintile	36,790	3.11	20,768	36,332	3.16	20,392			
Third quintile	49,866	3.18	27,721	48,768	3.18	27,119			
Fourth quintile	64,651	3.11	36,181	63,148	3.12	35,279			
Highest quintile	100,726	2.89	58,713	96,225	2.88	56,549			
		1998			1997				
Total – Economic families, 2 persons or more	52,077	3.11	29,649	50,207	3.12	28,605			
Lowest quintile	20,519	3.20	11,433	19,785	3.22	10,990			
Second quintile	35,009	3.13	19,709	33,885	3.17	18,971			
Third quintile	47,670	3.23	26,268	46,109	3.21	25,510			
Fourth quintile	61,590	3.14	34,385	59,885	3.15	33,383			
Highest quintile	95,610	2.88	56,460	91,384	2.86	54,177			
		1996			1995				
Total – Economic families, 2 persons or more	49,121	3.12	28,005	48,678	3.12	27,802			
Lowest quintile	19,717	3.25	10,849	20,451	3.26	11,329			
Second quintile	33,575	3.17	18,785	34,096	3.21	18,952			
Third quintile	45,769	3.23	25,270	44,873	3.17	25,030			
Fourth quintile	58,669	3.12	32,936	57,746	3.12	32,344			
Highest quintile	87,903	2.84	52,201	86,233	2.82	51,358			
		1994			1993				
The Francis Coults Course	40.044	0.40	07.740	40.440	0.40	07.000			
Total – Economic families, 2 persons or more	48,814	3.13	27,749	48,148	3.13	27,389			
Lowest quintile	20,524	3.23	11,405	19,920	3.20	11,128			
Second quintile	34,738	3.25	19,167	33,451	3.21	18,618			
Third quintile	45,673	3.25	25,125	45,116	3.27	24,700			
Fourth quintile Highest quintile	58,162 84,979	3.12 2.82	32,609 50,440	57,506 84,765	3.14 2.83	32,139 50,374			
riigiiost quintiio									
		1992			1991				
Total – Economic families, 2 persons or more	49,214	3.12	28,107	49,028	3.14	27,838			
Lowest quintile	20,257	3.22	11,351	20,523	3.24	11,364			
Second quintile	34,746	3.21	19,295	34,314	3.23	19,014			
Third quintile	46,152	3.26	25,359	45,563	3.27	25,002			
Fourth quintile	58,326	3.10	32,887	58,153	3.12	32,646			
Highest quintile	86,626	2.83	51,667	86,617	2.85	51,184			

### **Chapter 8: Low Income**

A person in low income is someone whose family income falls below Statistics Canada's low-income cutoffs (LICOs). The cutoffs 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 cutoffs 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.

However, some data users prefer to use low-income rates and levels based on total income, and Statistics Canada will therefore continue to publish this information. For more information, see "Related Products and Services".

When is someone counted as being in low income? Low-income cutoffs depend on family size since larger families need more income to meet their needs. The cutoffs also take into account the varying costs by community size. In 2000, a family of four living in a city of half a million or more would be counted as low income if its after-tax income fell below \$29,163. For the same family living in a rural area, the cutoff was \$19,120.

#### Fewer families in low income in 2000

The family low-income rate declined from 8.6% in 1999 to 7.9% in 2000, the lowest rate for economic families since 1989 (7.5%). This low-income rate in 2000 represents an estimated 666,000 families. This is the fourth consecutive year in which the low-income rate is lower than in the previous year, reflecting the improving economic conditions in the second half of the decade.

Although the low-income rate dropped from 1999 to 2000, the overall financial situation of families below the low-income cutoff remained about the same. Families in low income would have needed, on average, an additional \$6,707 in after-tax dollars to reach the low-income cutoff. In relative terms, the gap was 30.7% of the low-income cutoff. In 1999, the income gap for low income families averaged \$6,683 or 30.8%.

Among unattached individuals, 1,156,000 or 28.6% were in low income in 2000, down from 30.4% in 1999 and the first year in which the rate had been below 30% since 1990. Unattached individuals in low income would have needed, on average, an extra \$5,338 to reach the low-income cutoff in 2000. In relative terms, their low income "gap" was 38.5% of the low-income cutoff, slightly better than the 38.9% gap in 1999.

## Low-income rate varies, depending on family type and number of earners

Although the rate is still less than a third of that for nonelderly families, the low-income rate for elderly families rose from 2.7% in 1999 to 2.9% in 2000, while that for non-elderly families dropped from 9.5% to 8.7%. Yet, these results conceal even larger differences among estimates for family types and for number of earners in the family. Only 5.8% of non-elderly married couples with no children at home were in low income in 2000. Their low income rate attained 35.3% if both partners were non-earners in 2000, and was much smaller (1.7%) if both received earnings. For the 3,127,000 two-parent families with children, the average low-income rate was 7.4%. A majority of these two-parent families (1,969,000) had two earners in 2000; the low-income rate for this group was 3.6%, unchanged from 1999. Of the estimated 488,000 two-parent families with one earner, 21.4% were in low income, compared with 20.3% the previous year. Although relatively few in number, 83.3% of the 60,000 two-parent families with no earners experienced low income in 2000.

# Low-income rate for lone-parent families drops but remains high

Lone-parent families showed a sharp decrease in their low-income rate, to 30.2% in 2000 from 34.3% in 1999. Of the 531,000 lone-parent families headed by women, 33.9% were in low income in 2000, down from 37.7% in 1999. Four out of every five lone-parent families headed by women had earnings in 2000. While the low income rate of female lone-parent families with one earner was over three times the average for all families (25.1% versus 7.9%), they fared much better than lone mothers without earnings; 87.8% of the latter experienced low income in 2000.

#### Low-income rate for persons also drops

In 2000, 10.9% of all Canadians were living in low income (about 3.3 million persons), down 0.8 percentage points from 1999. After climbing throughout the early 1990s, the prevalence of low income peaked in 1996, at 14.0%, and has been declining ever since. Low income is more prevalent among women than men, 11.9% versus 9.9% in 2000.

About 868,000 children under 18 were in low income families in 2000, down from 940,000 in 1999. The proportion of children living in low-income families has been falling since 1996, when it last peaked at 16.7% on an after-tax income basis. In 2000, the percentage of low-income children fell to 12.5%; this rate is among the lowest recorded over the past 20 years.

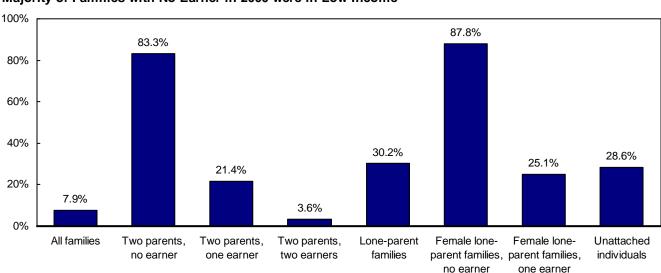


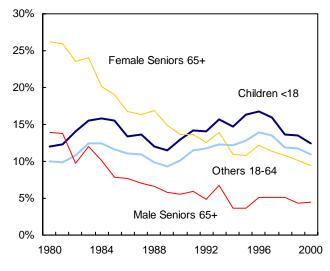
Chart 8.1 Majority of Families with No Earner in 2000 were in Low Income

Just over half of the children in low-income families live in two-parent families. However, at 8.5% in 2000, the low-income rate of children living in these families is much lower than that of children living in female lone-parent families (38.1%).

Among seniors aged 65 and over, low income rates and trends vary by gender. Historically, low-income rates for senior women are a little more than double those for senior men. In 2000, these rates were 9.5% and 4.4%, respectively. Since 1994, low-income rates for senior men have been more or less stable at around 4% or 5%. Senior women experienced rates of low income in the order of 11% to 12% between 1994 and 1998, before dropping to 10.1% and 9.5% respectively in 1999 and 2000. Seniors living on their own, as unattached individuals, did not fare as well as those living in families: 19.9% were in low income in 2000, compared with only 1.9% of seniors living in an economic family. The rate was 21.0% for unattached older women and 16.8% for unattached older men.

People in the 18 to 64 age range account for about twothirds of the low-income population. They mirror the average for the population at large: 11.0% of this age group was in low income in 2000.

Chart 8.2 Low Income Rates of Children, Adults of Working Age and Seniors, 1980 to 2000



### Crossing the line

A family's income often changes substantially over time. A breadwinner may lose a job; a second family member may enter the labour market. The family itself may experience a change, such as marital separation, which 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 1999, one-third was no longer below the line in 2000, while the remaining two-thirds stayed in low income both years. Despite the reduction in the overall low income rates in 2000, many people dropped below the low income cutoff that year. Specifically, of all people in low income in 2000, 31% 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. 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 experienced low income at some point in time is much greater than one might conclude based on annual low income rates.

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

Almost a quarter of all Canadians experienced low income at some time over a six-year period (23.5% between 1993 and 1998). This reflects the fact that, for some, low income is a transitory experience. About 7.8% experienced one year of low income and 4.6% experienced two years (not necessarily consecutive). At the other extreme, 3.2% of the population was in low income throughout the full six years. Among all those below the cutoff at some time during the six-year period, the average spent just under three years in low income.

Among children under age 18, 28.5% were in families that experienced low income at some time over the 1993-1998 period. About 9.2% were in low income for one year, 3.6% 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.

Chart 8.3
Persons Experiencing Low Income in at least One Year at some time during the Six Years from 1993 to 1998

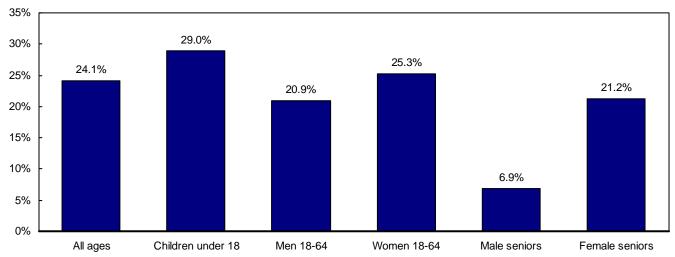


Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
CANADA										
All persons	12.1	12.0	12.9	12.3	13.1	14.0	13.5	11.9	11.7	10.9
Under 18 years of age	14.2	14.0	15.7	14.7	16.3	16.7	16.0	13.6	13.5	12.5
18 to 64	11.5	11.7	12.3	12.2	12.9	13.9	13.5	11.9	11.8	11.0
65 and over	10.4	9.2	10.8	7.9	7.7	9.1	8.6	8.3	7.6	7.3
Males	11.0	11.0	11.8	11.1	12.2	13.3	12.6	11.1	11.1	9.9
Under 18 years of age	14.4	14.2	15.3	14.3	16.1	17.0	16.1	14.1	13.8	12.2
18 to 64	10.4	10.7	11.2	11.0	12.0	13.1	12.4	10.9	11.2	9.9
65 and over	6.0	4.8	6.7	3.7	3.6	5.1	5.1	5.1	4.3	4.4
Females	13.1	13.0	14.1	13.5	14.0	14.8	14.5	12.6	12.3	11.9
Under 18 years of age	14.0	13.8	16.1	15.1	16.5	16.4	16.0	13.1	13.2	12.9
18 to 64	12.7	12.8	13.4	13.4	13.8	14.7	14.6	12.9	12.4	12.1
65 and over	13.6	12.6	13.9	11.0	10.8	12.1	11.3	10.8	10.1	9.5
Economic family persons	9.2	9.3	10.2	9.6	10.5	11.1	10.6	9.0	8.8	8.2
Males	8.5	8.4	9.2	8.7	9.8	10.4	9.7	8.4	8.3	7.5
Females	9.9	10.1	11.3	10.5	11.3	11.8	11.5	9.7	9.4	8.9
Elderly persons	2.4	2.3	3.3	2.1	1.7	2.5	3.3	3.1	2.0	1.9
Males	2.5	2.4	3.5	1.9	1.8	2.3	2.9	2.5	1.8	1.7
Females	2.4	2.3	3.1	2.2	1.6	2.7	3.8	3.6	2.2	2.2
Persons under 18 years of age	14.2	14.0	15.7	14.7	16.3	16.7	16.0	13.6	13.5	12.5
In two-parent families	8.7	8.3	9.9	9.3	10.8	11.2	10.6	8.5	8.8	8.5
In female lone-parent families	53.3	47.5	48.6	48.7	51.5	52.3	49.6	42.5	40.5	38.1
In all other economic families <sup>1</sup>	15.3	18.6	17.9	23.9	19.6	20.9	24.5	21.6	22.1	13.8
Persons 18 to 64 years of age	7.9	8.1	8.8	8.5	9.2	9.9	9.3	8.0	7.9	7.3
Males	6.6	6.6	7.1	7.1	8.0	8.6	7.9	6.7	6.9	6.4
Females	9.2	9.5	10.3	9.7	10.4	11.1	10.7	9.2	8.9	8.2
Unattached Individuals	31.6	30.9	31.4	30.7	30.6	33.7	33.0	30.5	30.4	28.6
Males	29.1	28.9	29.6	27.7	29.1	32.3	31.6	29.0	29.3	25.5
Females	33.9	32.8	33.1	33.5	31.9	35.0	34.5	32.0	31.4	31.6
Elderly Persons	27.5	24.5	26.5	20.5	20.8	23.9	21.0	20.5	20.5	19.9
Males	22.2	16.0	20.2	11.7	11.7	18.0	15.5	16.7	16.3	16.8
Females	29.2	27.3	28.7	23.5	23.9	25.9	22.9	21.8	22.0	21.0
Persons under 65 year of age	33.2	33.3	33.3	34.7	34.3	37.3	37.5	34.3	34.0	31.8
Males	30.2	31.0	31.3	30.4	32.1	34.6	34.2	31.0	31.4	27.0
Females	37.0	36.5	36.2	40.5	37.3	41.3	42.1	38.7	37.6	38.2

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nu	mber ('00	0)			
CANADA										
All persons	3,305	3,339	3,639	3,510	3,765	4,076	3,975	3,518	3,497	3,294
Under 18 years of age	963	958	1,083	1,024	1,138	1,175	1,122	951	940	868
18 to 64	2,029	2,095	2,214	2,230	2,373	2,596	2,555	2,276	2,287	2,161
65 and over	313	286	342	255	254	305	298	292	270	265
Males	1,494	1,514	1,639	1,568	1,733	1,908	1,829	1,626	1,640	1,476
Under 18 years of age	502	498	542	512	577	613	578	504	491	433
18 to 64	914	952	1,006	1,004	1,104	1,221	1,174	1,044	1,081	973
65 and over	78	64	91	52	51	74	77	78	67	70
Females	1,811	1,825	2,000	1,942	2,033	2,168	2,146	1,892	1,857	1,818
Under 18 years of age	461	460	541	513	561	562	544	447	449	435
18 to 64	1,115	1,143	1,208	1,226	1,269	1,374	1,381	1,232	1,206	1,188
65 and over	235	222	250	203	202	231	221	214	202	195
Economic family persons	2,211	2,247	2,513	2,390	2,631	2,804	2,705	2,325	2,291	2,138
Males	1,018	1,015	1,116	1,073	1,214	1,301	1,228	1,067	1,064	971
Females	1,193	1,232	1,397	1,317	1,417	1,504	1,477	1,258	1,227	1,167
Elderly persons	50	50	71	46	39	58	79	75	50	49
Males	26	26	39	22	21	27	35	32	23	22
Females	24	24	32	24	18	31	44	43	27	27
Persons under 18 years of age	963	958	1,083	1,024	1,138	1,175	1,122	951	940	868
In two-parent families	502	472	561	540	632	656	617	489	507	488
In female lone-parent families	425	440	477	414	456	461	433	394	365	337
In all other economic families <sup>1</sup>	36	46	45	71	50	58	73	68	68	42
Persons 18 to 64 years of age	1,198	1,240	1,359	1,319	1,454	1,571	1,503	1,299	1,301	1,221
Males	490	491	535	539	616	661	614	531	550	517
Females	708	748	824	780	838	911	889	768	751	705
Unattached Individuals	1,094	1,092	1,125	1,120	1,134	1,272	1,270	1,193	1,206	1,156
Males	476	499	523	495	519	607	601	559	576	505
Females	618	593	602	625	615	664	669	634	630	651
Elderly Persons	263	236	271	209	215	247	219	217	220	216
Males	51	38	53	30	31	47	42	46	45	48
Females	212	198	218	179	185	201	177	170	176	168
Persons under 65 year of age	831	856	855	911	919	1,024	1,052	977	986	940
Males	424	461	471	465	488	561	559	513	532	457
Females	407	395	384	446	431	464	492	464	455	483

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
NEWFOUNDLAND AND LABRADOR										
All persons	12.0	14.1	13.0	14.4	15.9	14.3	12.9	13.4	13.5	13.0
Under 18 years of age	15.3	19.4	16.8	18.9	20.7	19.3	17.6	18.2	19.2	17.8
18 to 64	11.8	13.0	12.7	14.1	16.4	14.5	13.2	13.5	13.4	12.9
65 and over	F	7.2	F	F	F	F	F	F	F	1
Males	11.1	13.2	12.1	13.2	14.5	14.4	13.3	13.7	13.0	12.
Under 18 years of age	13.9	19.4	16.4	18.2	19.6	21.0	20.4	20.4	19.6	19.
18 to 64	10.9	11.8	11.4	13.0	14.5	13.6	12.3	13.2	12.7	12.
65 and over	F	F	F	F	F	F	F	F	F	
Females	13.0	15.1	13.9	15.6	17.3	14.2	12.6	13.2	14.0	13.5
Under 18 years of age	16.8	19.3	17.2	19.6	21.9	17.6	14.8	15.9	18.7	16.0
18 to 64	12.7	14.1	14.1	15.3	18.4	15.4	14.0	13.9	14.1	13.8
65 and over	F	10.6	F	F	F	F	F	F	F	
Economic family persons	10.6	13.3	11.6	13.4	14.7	12.9	11.1	11.4	11.5	11.4
Males	9.4	12.2	10.6	12.3	13.5	12.9	11.4	11.7	10.8	11.
Females	11.7	14.3	12.7	14.5	16.0	12.9	10.8	11.2	12.1	11.
Elderly persons	F	F	F	F	F	F	F	F	F	
Males	F	F	F	F	F	F	F	F	F	
Females	F	F	F	F	F	F	F	F	F	
Persons under 18 years of age	15.3	19.4	16.8	18.9	20.7	19.3	17.6	18.2	19.2	17.
In two-parent families	11.3	13.9	12.1	13.9	15.3	15.3	12.6	13.7	13.7	12.5
In female lone-parent families	63.3	64.4	58.0	59.8	65.7	64.6	65.3	56.3	60.1	54.9
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	
Persons 18 to 64 years of age	9.4	11.6	10.4	12.4	14.0	11.9	9.9	10.4	10.2	10.
Males	8.1	10.2	8.8	11.2	12.6	11.0	9.1	9.8	9.0	9.
Females	10.7	13.0	12.0	13.6	15.4	12.9	10.7	10.9	11.4	11.3
Unattached Individuals	33.2	26.6	32.1	28.2	30.9	31.6	36.1	38.1	38.4	31.
Males	36.0	27.7	35.2	27.8	30.2	34.2	38.4	42.2	42.1	30.4
Females	30.8	25.6	29.3	28.6	31.4	29.3	34.1	34.9	35.1	32.
Elderly Persons	F	F	F	F	F	F	F	F	F	
Males	F	F	F	F	F	F	F	F	F	
Females	F	F	F	F	F	F	F	F	F	I
Persons under 65 year of age	40.4	31.0	42.7	37.2	50.0	44.2	51.1	51.4	53.6	41.0
Males	41.9	31.4	41.3	34.8	39.6	40.6	45.1	49.3	52.7	36.4
Females	38.7	30.4	44.4	39.9	60.9	48.5	59.0	54.0	54.7	48.7

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nu	mber ('000	1)			
NEWFOUNDLAND AND LABRADOR										
All persons	69	81	74	81	89	79	70	72	72	69
Under 18 years of age	24	30	25	27	29	26	23	22	23	21
18 to 64	43	47	47	52	60	52	47	48	48	46
65 and over	F	4	F	F	F	F	F	F	F	F
Males	32	38	35	37	40	39	36	37	35	33
Under 18 years of age	11	15	13	13	14	14	13	13	12	12
18 to 64	20	22	21	24	26	24	22	23	23	21
65 and over	F	F	F	F	F	F	F	F	F	F
Females	37	43	40	44	48	39	34	36	38	36
Under 18 years of age	13	15	13	14	15	11	9	10	11	ξ
18 to 64	23	26	26	28	33	28	25	25	25	25
65 and over	F	3	F	F	F	F	F	F	F	F
Economic family persons	56	71	62	70	76	66	56	57	57	56
Males	25	33	28	32	35	33	29	29	27	27
Females	31	38	33	38	41	33	27	28	30	29
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	24	30	25	27	29	26	23	22	23	21
In two-parent families	16	18	16	17	18	18	14	15	14	12
In female lone-parent families	7	10	8	8	10	8	8	8	9	8
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	31	39	36	42	47	40	33	34	34	35
Males	14	17	15	19	21	18	15	16	15	15
Females	18	22	21	23	26	22	18	18	19	20
Unattached Individuals	12	10	12	11	12	13	14	15	15	13
Males	6	5	6	5	5	6	7	7	8	6
Females	6	5	6	6	7	6	7	8	8	7
Elderly Persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 65 year of age	11	8	11	10	12	13	14	14	14	11
Males	6	4	6	5	5	6	7	7	8	6
Females	5	3	5	5	7	6	7	7	6	5

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
PRINCE EDWARD ISLAND										
All persons	8.5	6.9	4.9	6.1	8.0	8.5	8.3	7.2	8.2	7.9
Under 18 years of age	10.5	9.3	4.8	7.6	9.4	8.7	9.3	6.4	6.7	6.6
18 to 64	8.6	6.5	5.7	6.1	8.0	8.8	8.6	7.7	9.5	9.0
65 and over	F	F	F	F	F	F	F	F	F	F
Males	7.7	6.5	4.6	5.7	7.2	7.8	6.7	6.9	7.3	7.6
Under 18 years of age	11.5	8.4	F	F	F	F	F	F	F	F
18 to 64	6.9	6.4	5.1	5.3	7.3	9.0	7.7	7.1	8.5	8.6
65 and over	F	F	F	F	F	F	F	F	F	F
Females	9.3	7.2	5.1	6.6	8.8	9.1	9.8	7.4	9.1	8.3
Under 18 years of age	9.5	10.3	F	F	10.6	9.3	11.5	F	F	F
18 to 64	10.2	6.7	6.3	6.9	8.7	8.7	9.5	8.2	10.4	9.5
65 and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	6.2	5.2	3.0	4.5	5.8	6.1	5.7	5.0	5.4	5.5
Males	5.6	4.3	2.8	3.6	4.8	5.3	3.8	4.5	4.4	5.2
Females	6.7	6.0	3.1	5.3	6.8	6.9	7.5	5.4	6.3	5.7
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	10.5	9.3	4.8	7.6	9.4	8.7	9.3	6.4	6.7	6.6
In two-parent families	6.5	6.0	F	F	5.5	6.6	F	F	F	F
In female lone-parent families	41.8	F	F	38.3	F	F	43.3	F	F	F
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	4.8	3.6	2.5	3.6	4.8	5.2	4.4	4.3	5.0	5.3
Males	F	F	F	F	F	4.7	F	F	F	4.8
Females	6.3	4.5	F	4.9	6.0	5.8	6.0	5.1	6.0	5.7
Unattached Individuals	29.1	21.5	21.1	20.2	26.1	28.1	29.3	24.5	30.4	26.7
Males	29.3	27.0	F	24.4	28.6	30.2	30.7	25.7	31.2	25.7
Females	29.0	F	20.5	F	24.1	26.2	27.9	23.3	29.7	27.6
Elderly Persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 65 year of age	38.7	30.9	31.8	27.8	33.3	36.8	38.9	31.9	40.3	34.6
Males	34.5	32.7	F	F	32.2	36.3	35.5	27.9	35.5	29.4
Females	43.2	F	F	F	F	F	44.4	F	46.5	42.2

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nui	mber ('000	1)			
PRINCE EDWARD ISLAND										
All persons	11	9	6	8	11	11	11	10	11	11
Under 18 years of age	4	3	2	3	3	3	3	2	2	2
18 to 64	7	5	5	5	7	7	7	6	8	3
65 and over	F	F	F	F	F	F	F	F	F	F
Males	5	4	3	4	5	5	4	5	5	5
Under 18 years of age	2	2	F	F	F	F	F	F	F	I
18 to 64	3	3	2	2	3	4	3	3	4	4
65 and over	F	F	F	F	F	F	F	F	F	F
Females	6	5	3	4	6	6	7	5	6	6
Under 18 years of age	2	2	F	F	2	2	2	F	F	F
18 to 64	4	3	2	3	4	4	4	3	5	4
65 and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	7	6	3	5	7	7	7	6	6	7
Males	3	3	2	2	3	3	2	3	3	3
Females	4	4	2	3	4	4	5	3	4	3
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	4	3	2	3	3	3	3	2	2	2
In two-parent families	2	2	F	F	2	2	F	F	F	F
In female lone-parent families	2	F	F	2	F	F	2	F	F	F
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	3	3	2	3	4	4	3	3	4	4
Males	F	F	F	F	F	2	F	F	F	2
Females	2	2	F	2	2	2	2	2	2	2
Unattached Individuals	4	3	3	3	4	4	4	4	5	4
Males	2	2	F	2	2	2	2	2	2	2
Females	2	F	2	F	2	2	2	2	2	2
Elderly Persons	F	F	F	F	F	F	F	F	F	ſ
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 65 year of age	3	3	3	2	3	3	4	3	4	4
Males	2	2	F	F	2	2	2	2	2	2
Females	2	F	F	F	F	F	2	F	2	2

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
NOVA SCOTIA										
All persons	10.6	10.7	12.1	12.6	13.6	13.1	13.1	13.0	10.7	10.4
Under 18 years of age	14.5	11.9	17.5	15.9	18.1	17.1	18.1	15.3	11.3	11.4
18 to 64	9.7	10.9	11.3	13.4	13.7	13.3	12.9	13.7	11.7	11.0
65 and over	6.8	7.1	5.4	F	4.3	4.9	5.5	5.2	5.1	5.9
Males	8.4	9.8	11.1	12.2	13.1	10.6	10.3	10.4	10.1	9.7
Under 18 years of age	12.9	12.7	17.7	17.5	19.0	15.7	15.6	13.8	12.4	12.0
18 to 64	7.3	9.8	9.8	11.7	12.6	10.3	9.6	10.2	10.7	9.9
65 and over	F	F	F	F	F	F	F	F	F	F
Females	12.7	11.5	13.1	13.1	14.1	15.6	15.8	15.4	11.3	11.1
Under 18 years of age	16.2	11.1	17.3	14.3	17.2	18.6	20.7	16.9	10.2	10.8
18 to 64	12.1	12.0	12.8	15.0	14.8	16.3	16.0	17.1	12.6	12.0
65 and over	9.2	10.1	7.1	F	6.1	7.7	7.4	6.1	7.6	7.5
Economic family persons	8.7	7.7	10.6	10.3	11.2	10.7	10.8	10.5	7.8	7.8
Males	7.1	6.9	9.4	9.7	10.2	8.5	8.6	8.7	7.7	7.6
Females	10.3	8.5	11.7	10.9	12.1	12.8	13.1	12.3	7.9	8.1
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	14.5	11.9	17.5	15.9	18.1	17.1	18.1	15.3	11.3	11.4
In two-parent families	7.0	4.9	8.3	8.4	9.7	8.4	7.2	5.9	6.4	7.7
In female lone-parent families	57.7	53.0	64.0	54.2	62.8	64.3	70.9	66.4	38.9	35.3
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	7.2	6.9	9.0	9.4	9.6	9.5	9.0	9.8	7.5	7.3
Males	5.3	5.2	6.9	7.6	7.5	6.5	6.3	7.3	6.8	6.6
Females	9.1	8.5	11.0	11.1	11.6	12.3	11.5	12.2	8.2	8.0
Unattached Individuals	25.0	33.8	23.6	30.4	31.8	31.6	30.0	31.0	31.8	28.8
Males	20.3	36.0	25.5	32.7	36.3	28.6	25.1	24.2	28.4	27.6
Females	28.3	32.1	22.2	28.5	28.1	34.0	33.8	36.6	34.6	29.7
Elderly Persons	18.2	19.4	14.9	F	F	14.4	F	12.3	14.7	14.9
Males	F	F	F	F	F	F	F	F	F	F
Females	19.5	22.7	15.9	F	F	17.9	F	F	17.9	16.8
Persons under 65 year of age	28.8	41.7	28.2	42.4	43.1	40.2	39.9	39.1	39.5	35.1
Males	22.0	43.8	28.7	39.7	44.2	34.5	31.4	27.8	33.3	31.9
Females	35.4	39.6	27.7	45.4	41.8	46.5	48.8	51.2	47.5	38.2

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nui	mber ('000	0)			
NOVA SCOTIA										
All persons	94	96	109	114	123	119	119	118	98	9(
Under 18 years of age	32	26	38	35	39	37	38	32	23	23
18 to 64	54	62	64	76	79	77	75	80	69	6
65 and over	7	8	6	F	5	6	6	6	6	7
Males	36	43	48	53	57	47	46	46	45	4
Under 18 years of age	15	14	20	19	21	17	17	15	13	13
18 to 64	20	27	27	33	35	29	27	29	31	29
65 and over	F	F	F	F	F	F	F	F	F	
Females	58	53	60	60	65	72	74	72	53	5
Under 18 years of age	17	12	19	15	18	20	21	17	10	11
18 to 64	34	34	37	43	43	48	47	51	38	36
65 and over	6	6	5	F	4	5	5	4	5	,
Economic family persons	69	61	84	82	89	85	87	84	63	6
Males	28	27	37	38	40	33	34	34	30	3
Females	41	34	47	44	49	52	53	50	32	3
Elderly persons	F	F	F	F	F	F	F	F	F	
Males	F	F	F	F	F	F	F	F	F	
Females	F	F	F	F	F	F	F	F	F	
Persons under 18 years of age	32	26	38	35	39	37	38	32	23	2
In two-parent families	12	9	15	15	17	15	12	10	11	13
In female lone-parent families	19	16	22	17	22	20	23	20	11	9
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	ļ
Persons 18 to 64 years of age	36	34	45	47	48	48	46	50	39	3
Males	13	13	17	18	18	16	16	18	17	17
Females	23	22	28	28	30	32	30	32	22	2
Unattached Individuals	25	34	24	32	34	34	33	34	35	3
Males	8	16	11	15	17	13	12	12	15	13
Females	17	19	13	17	16	21	21	22	21	19
Elderly Persons	7	7	5	F	F	5	F	4	5	!
Males	F	F	F	F	F	F	F	F	F	I
Females	5	6	4	F	F	5	F	F	5	4
Persons under 65 year of age	19	27	19	29	30	29	29	30	30	2
Males	7	15	10	14	17	13	12	11	14	12
Females	12	13	9	15	13	16	17	19	16	15

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
NEW BRUNSWICK										
All persons	10.3	10.3	10.7	11.2	12.3	10.4	11.0	10.3	9.7	8.8
Under 18 years of age	14.7	12.4	14.3	14.5	19.5	12.7	12.7	13.0	12.3	10.2
18 to 64	9.5	10.6	10.5	11.1	11.5	10.8	12.1	10.6	9.8	9.4
65 and over	4.9	4.4	4.4	5.1	F	4.3	F	3.3	4.1	3.0
Males	9.1	9.7	9.8	10.0	11.4	9.6	10.4	10.0	9.1	8.7
Under 18 years of age	14.5	12.4	14.2	16.0	20.0	12.8	13.6	14.0	12.1	11.8
18 to 64	7.8	9.9	9.4	8.8	9.7	9.5	10.8	10.1	9.3	8.9
65 and over	F	F	F	F	F	F	F	F	F	F
Females	11.4	10.9	11.5	12.4	13.2	11.3	11.6	10.5	10.2	8.9
Under 18 years of age	14.9	12.5	14.4	13.0	18.9	12.6	11.7	11.8	12.5	8.6
18 to 64	11.3	11.2	11.5	13.4	13.3	12.1	13.3	11.1	10.4	9.9
65 and over	6.0	6.4	6.5	7.1	F	5.2	F	5.4	5.8	F
Economic family persons	8.6	8.2	8.7	9.2	10.9	8.1	8.7	8.1	7.8	6.4
Males	7.6	7.4	7.7	8.4	10.2	7.1	7.8	7.5	6.9	6.1
Females	9.6	9.0	9.7	9.9	11.7	9.1	9.6	8.7	8.7	6.7
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	14.7	12.4	14.3	14.5	19.5	12.7	12.7	13.0	12.3	10.2
In two-parent families	7.9	6.0	7.1	7.8	11.7	6.3	6.1	6.7	6.5	6.1
In female lone-parent families	57.3	64.2	65.0	56.5	64.2	56.9	57.7	49.0	49.5	44.1
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	7.0	7.5	7.5	8.1	8.8	7.2	8.2	7.3	7.0	5.8
Males	5.3	6.0	5.9	6.2	7.2	5.5	6.4	5.9	5.8	4.8
Females	8.6	8.9	9.0	10.0	10.3	8.9	10.0	8.7	8.2	6.7
Unattached Individuals	25.3	28.4	27.7	28.5	23.4	29.2	29.7	27.0	23.8	26.6
Males	24.6	30.7	29.4	24.3	22.4	31.2	33.1	31.4	26.6	28.6
Females	25.8	26.2	26.2	32.0	24.2	27.4	26.8	23.3	21.4	24.8
Elderly Persons	14.7	14.0	13.9	15.2	F	11.4	F	9.7	10.2	F
Males	F	F	F	F	F	F	F	F	F	F
Females	15.5	16.9	14.8	16.6	F	F	F	12.0	11.3	F
Persons under 65 year of age	30.0	35.0	35.0	35.8	33.6	36.8	39.5	35.1	30.6	35.4
Males	27.5	35.7	33.2	27.6	27.6	33.4	37.7	36.1	30.0	32.7
Females	32.5	34.2	37.8	46.5	41.0	41.8	41.9	33.6	31.6	39.5

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Esti	mated nur	nber ('000	))			
NEW BRUNSWICK										
All persons	75	75	78	82	90	77	81	75	71	65
Under 18 years of age	27	23	26	26	34	22	22	22	20	17
18 to 64	44	49	49	52	54	51	57	51	47	45
65 and over	4	4	4	4	F	4	F	3	4	3
Males	33	35	36	36	41	35	38	36	33	32
Under 18 years of age	14	12	13	15	18	11	12	12	10	10
18 to 64	18	23	22	21	23	22	26	24	22	21
65 and over	F	F	F	F	F	F	F	F	F	F
Females	42	40	43	46	49	42	43	39	38	33
Under 18 years of age	13	11	13	11	16	11	10	10	10	7
18 to 64	26	26	27	31	31	29	32	27	25	24
65 and over	3	3	3	4	F	3	F	3	3	F
Economic family persons	56	54	57	60	72	53	57	53	51	42
Males	25	24	25	27	33	23	25	24	22	20
Females	31	30	32	33	38	30	31	28	28	22
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	27	23	26	26	34	22	22	22	20	17
In two-parent families	12	9	11	11	16	9	9	9	9	8
In female lone-parent families	13	12	15	12	16	12	12	11	10	8
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	29	31	31	34	37	30	34	31	30	24
Males	11	12	12	13	15	11	13	12	12	10
Females	18	19	19	21	22	19	21	19	18	15
Unattached Individuals	19	21	21	22	19	24	24	23	20	23
Males	8	11	10	9	8	12	13	12	11	12
Females	11	10	11	13	11	12	12	10	10	11
Elderly Persons	3	3	4	4	F	3	F	3	3	F
Males	F	F	F	F	F	F	F	F	F	F
Females	3	3	3	3	F	F	F	3	3	F
Persons under 65 year of age	15	18	17	18	17	21	23	20	17	21
Males	7	11	10	8	8	11	13	12	10	12
Females	8	7	8	10	9	10	10	8	7	9

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
	Prevalence of low income (%)									
QUEBEC										
All persons	15.1	13.3	15.6	15.2	15.4	17.4	17.8	15.6	14.3	13.6
Under 18 years of age	15.9	13.3	16.9	15.5	17.0	18.9	21.3	17.2	14.8	14.9
18 to 64	14.9	13.1	15.5	15.4	15.4	17.2	17.3	15.1	14.4	13.3
65 and over	13.9	14.4	13.4	13.1	12.1	15.3	14.0	15.0	13.1	12.6
Males	14.0	11.7	14.2	13.9	14.1	16.5	16.7	14.5	12.9	11.8
Under 18 years of age	16.9	12.7	16.0	16.0	16.6	19.3	21.5	17.9	15.4	14.7
18 to 64	13.7	11.8	14.4	14.1	14.6	16.8	16.3	14.1	13.1	11.6
65 and over	7.4	8.6	8.2	6.7	4.4	7.3	7.4	9.3	6.3	6.4
Females	16.1	14.9	16.9	16.4	16.6	18.2	18.9	16.6	15.7	15.4
Under 18 years of age	14.8	14.0	17.7	15.0	17.3	18.5	21.0	16.5	14.2	15.1
18 to 64	16.1	14.5	16.5	16.7	16.1	17.5	18.3	16.1	15.7	15.1
65 and over	18.6	18.5	17.2	17.7	17.7	21.1	18.9	19.1	18.1	17.1
Economic family persons	11.1	9.3	12.0	11.2	11.5	13.4	14.0	11.6	10.3	9.8
Males	10.7	8.1	10.9	10.3	10.7	13.0	12.9	10.8	9.4	8.9
Females	11.5	10.5	13.1	11.9	12.3	13.9	15.1	12.4	11.2	10.7
Elderly persons	F	F	3.4	3.8	F	3.6	4.1	5.4	3.2	2.8
Males	F	F	F	F	F	F	F	5.4	F	F
Females	F	F	F	F	F	F	F	5.4	F	F
Persons under 18 years of age	15.9	13.3	16.9	15.5	17.0	18.9	21.3	17.2	14.8	14.9
In two-parent families	10.9	6.3	11.4	9.8	11.5	13.5	15.0	11.5	9.3	9.3
In female lone-parent families	56.5	54.4	52.2	54.7	49.2	52.3	56.7	45.2	44.2	43.2
In all other economic families <sup>1</sup>	F	F	F	F	23.7	F	32.9	35.3	27.8	19.7
Persons 18 to 64 years of age	10.1	8.4	11.0	10.3	10.5	12.5	12.4	10.3	9.5	8.8
Males	8.8	6.6	9.5	8.8	9.3	11.6	10.6	8.6	7.8	7.4
Females	11.3	10.1	12.3	11.7	11.6	13.3	14.2	11.8	11.2	10.2
Unattached Individuals	41.3	39.6	38.6	40.2	39.4	40.9	40.1	38.5	37.4	34.8
Males	37.0	35.7	36.1	35.9	36.7	37.3	38.8	36.3	33.5	28.3
Females	45.1	43.3	41.0	44.4	41.7	44.5	41.4	40.6	41.2	40.7
Elderly Persons	37.2	39.4	31.7	33.3	34.3	39.8	34.5	34.6	35.2	33.5
Males	F	31.1	24.3	F	F	26.1	23.4	25.2	F	21.2
Females	40.7	42.0	34.4	37.6	40.4	44.1	38.2	37.9	39.0	37.6
Persons under 65 year of age	42.7	39.7	41.3	42.6	41.1	41.3	42.1	39.9	38.2	35.2
Males	38.7	36.4	38.3	38.2	40.0	38.9	41.2	38.1	35.0	29.4
Females	47.8	44.1	45.4	48.4	42.3	44.8	43.4	42.3	42.5	42.4

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
	Estimated number ('000)									
QUEBEC										
All persons	1,044	932	1,098	1,074	1,094	1,241	1,278	1,122	1,038	98
Under 18 years of age	264	223	282	259	282	313	347	277	236	23
18 to 64	679	602	713	713	715	803	814	718	688	64
65 and over	102	107	102	102	96	124	117	127	114	111
Males	478	405	495	485	496	582	591	516	462	42
Under 18 years of age	144	108	137	137	141	163	180	147	125	11
18 to 64	312	270	332	326	340	394	385	336	314	27
65 and over	22	27	26	22	15	25	26	33	23	24
Females	566	527	602	589	597	659	687	606	575	56
Under 18 years of age	120	114	145	122	141	150	167	130	111	11
18 to 64	367	332	381	387	375	409	429	382	374	36
65 and over	79	81	76	80	82	99	91	94	91	8
Economic family persons	667	562	729	681	702	824	862	715	633	60:
Males	319	242	327	312	325	393	393	330	285	27
Females	349	320	402	369	376	432	469	385	348	330
Elderly persons	F	F	16	20	F	20	23	31	19	1
Males	F	F	F	F	F	F	F	15	F	
Females	F	F	F	F	F	F	F	15	F	
Persons under 18 years of age	264	223	282	259	282	313	347	277	236	23
In two-parent families	156	86	160	139	160	187	202	151	121	110
In female lone-parent families	100	132	113	106	108	117	123	102	94	10
In all other economic families <sup>1</sup>	F	F	F	F	14	F	22	24	21	1
Persons 18 to 64 years of age	390	325	430	402	409	491	491	407	378	35
Males	166	124	182	167	179	221	203	167	151	14
Females	224	201	249	235	230	271	288	240	227	20
Unattached Individuals	376	370	369	393	392	416	416	408	405	384
Males	159	163	169	173	171	190	198	187	177	150
Females	217	207	200	220	221	227	218	221	228	23
Elderly Persons	88	94	86	82	86	104	93	96	95	9.
Males	F	18	18	F	F	16	16	18	F	15
Females	74	76	68	69	76	88	77	78	81	80
Persons under 65 year of age	288	276	283	311	306	312	323	312	310	29
Males	145	145	151	160	161	173	182	169	163	13
Females	143	131	132	151	145	139	141	143	147	15

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
	Prevalence of low income (%)									
ONTARIO										
All persons	10.0	9.8	11.3	10.1	11.6	12.3	11.4	10.0	9.9	9.0
Under 18 years of age	12.7	11.6	14.5	13.0	15.1	15.5	14.0	12.8	12.5	11.3
18 to 64	9.0	9.6	10.0	9.8	11.1	12.0	11.1	9.7	9.7	8.9
65 and over	10.1	7.2	11.7	5.4	7.2	7.2	7.5	6.1	5.7	5.4
Males	8.8	9.2	10.4	9.0	10.6	11.9	10.6	9.2	9.5	8.1
Under 18 years of age	12.5	12.3	14.4	12.2	14.2	16.5	14.2	13.0	12.4	10.1
18 to 64	7.8	8.9	9.3	8.8	10.4	11.3	10.1	8.7	9.4	8.2
65 and over	6.3	F	7.9	F	3.3	4.0	4.8	3.8	3.7	3.2
Females	11.2	10.5	12.1	11.2	12.6	12.7	12.1	10.7	10.3	9.9
Under 18 years of age	12.9	10.8	14.6	13.8	16.1	14.6	13.7	12.7	12.6	12.5
18 to 64	10.2	10.3	10.8	10.9	11.8	12.6	12.1	10.6	10.1	9.6
65 and over	12.9	10.5	14.5	7.5	10.1	9.6	9.5	8.0	7.2	7.1
Economic family persons	7.8	7.8	9.1	8.1	9.4	9.9	8.9	7.9	7.7	6.9
Males	6.9	7.2	8.1	7.3	8.5	9.3	8.3	7.2	7.3	6.2
Females	8.7	8.3	10.0	8.9	10.3	10.4	9.6	8.7	8.1	7.7
Elderly persons	2.8	1.8	3.8	F	F	F	3.0	2.3	F	1.7
Males	F	F	4.0	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	3.1	F	F
Persons under 18 years of age	12.7	11.6	14.5	13.0	15.1	15.5	14.0	12.8	12.5	11.3
In two-parent families	6.4	7.2	9.2	8.4	9.6	9.6	8.9	7.6	8.1	7.9
In female lone-parent families	52.0	37.3	42.3	41.0	50.0	53.5	47.3	45.2	39.0	35.7
In all other economic families <sup>1</sup>	17.2	18.6	F	21.7	21.9	18.6	19.4	16.4	20.1	F
Persons 18 to 64 years of age	6.3	6.9	7.4	6.9	8.1	8.6	7.7	6.7	6.6	5.9
Males	4.9	5.7	5.7	5.9	6.9	7.2	6.4	5.5	6.0	5.2
Females	7.7	8.0	9.0	7.8	9.1	10.0	8.8	7.8	7.2	6.5
Unattached Individuals	26.2	24.9	27.7	24.9	27.8	30.1	29.4	25.2	26.3	24.8
Males	24.2	24.2	27.7	22.1	26.7	31.2	28.3	24.8	27.2	23.5
Females	27.9	25.6	27.7	27.6	28.8	29.0	30.4	25.6	25.4	26.0
Elderly Persons	25.6	19.2	28.9	14.0	20.5	20.1	18.3	15.5	16.5	15.2
Males	23.5	F	27.2	F	F	F	F	14.8	16.8	F
Females	26.2	22.2	29.5	16.1	23.4	21.6	19.6	15.8	16.4	15.5
Persons under 65 year of age	26.5	27.2	27.2	29.4	30.8	34.2	33.9	29.2	30.1	28.5
Males	24.3	26.6	27.8	24.5	29.4	33.9	30.7	26.7	29.0	25.1
Females	29.1	28.0	26.2	36.2	32.8	34.7	38.1	32.6	31.6	32.7

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
	Estimated number ('000)									
ONTARIO										
All persons	1,028	1,026	1,194	1,082	1,258	1,351	1,268	1,129	1,133	1,050
Under 18 years of age	315	293	373	340	398	415	375	346	339	307
18 to 64	598	649	681	677	769	844	794	700	716	667
65 and over	115	84	141	66	90	92	98	83	78	76
Males	447	472	544	477	568	644	582	515	538	466
Under 18 years of age	159	159	190	164	192	226	196	179	172	141
18 to 64	257	299	313	299	358	396	359	313	344	305
65 and over	31	F	41	F	18	22	27	22	22	20
Females	581	553	649	605	690	707	685	614	595	584
Under 18 years of age	156	133	182	175	207	189	179	167	167	166
18 to 64	341	349	368	378	411	448	435	387	373	362
65 and over	84	70	99	53	72	70	71	60	56	56
Economic family persons	701	710	842	763	898	958	879	791	777	708
Males	309	329	370	340	401	447	402	356	364	314
Females	392	381	472	422	497	511	477	435	412	394
Elderly persons	22	15	31	F	F	F	28	22	F	17
Males	F	F	17	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	15	F	F
Persons under 18 years of age	315	293	373	340	398	415	375	346	339	307
In two-parent families	133	152	190	183	214	214	200	169	181	180
In female lone-parent families	167	125	172	132	166	179	154	156	134	118
In all other economic families <sup>1</sup>	16	16	F	25	19	22	21	21	25	F
Persons 18 to 64 years of age	363	403	438	409	487	529	476	423	424	384
Males	139	163	162	169	202	213	193	169	186	167
Females	224	240	275	240	285	315	283	254	238	216
Unattached Individuals	327	315	352	320	360	393	389	338	356	342
Males	138	143	174	137	167	198	180	159	174	152
Females	190	172	178	183	193	196	209	179	183	190
Elderly Persons	93	70	109	52	78	78	71	61	64	58
Males	20	F	24	F	F	F	F	15	16	F
Females	73	62	85	46	67	63	57	46	48	44
Persons under 65 year of age	234	245	243	268	283	316	318	277	293	283
Males	118	136	150	130	156	183	166	144	158	138
Females	117	109	93	138	126	132	152	133	135	146

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
MANITOBA										
All persons	16.7	15.2	14.0	13.9	14.0	15.1	15.1	13.1	13.8	12.6
Under 18 years of age	23.1	18.2	18.8	17.5	18.5	20.0	20.4	16.3	18.5	16.7
18 to 64	15.3	15.0	13.1	13.1	13.5	14.1	13.9	12.4	13.0	11.9
65 and over	10.8	10.4	8.9	10.5	7.7	10.5	11.2	10.4	8.6	8.6
Males	15.9	14.3	13.1	12.2	12.6	13.1	13.1	11.6	13.3	11.8
Under 18 years of age	23.3	17.7	20.8	16.3	18.6	18.5	19.4	16.4	20.6	17.4
18 to 64	14.5	14.2	11.7	12.0	11.6	12.1	11.7	10.8	12.0	10.8
65 and over	F	F	F	F	F	F	F	F	F	F
Females	17.6	16.2	14.9	15.5	15.4	17.1	17.1	14.6	14.2	13.5
Under 18 years of age	22.9	18.8	16.6	18.8	18.4	21.5	21.4	16.2	16.4	16.0
18 to 64	16.1	15.8	14.5	14.1	15.4	16.1	16.0	14.0	14.0	13.1
65 and over	14.6	13.4	13.3	15.2	10.1	14.0	14.5	14.1	11.9	11.1
Economic family persons	14.3	11.8	11.2	10.4	11.1	12.3	12.4	10.0	11.0	9.9
Males	13.4	11.0	10.7	9.1	10.0	10.9	11.2	9.0	10.3	8.8
Females	15.3	12.6	11.7	11.8	12.1	13.8	13.6	11.0	11.8	11.1
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	23.1	18.2	18.8	17.5	18.5	20.0	20.4	16.3	18.5	16.7
In two-parent families	16.8	13.8	12.0	9.9	12.8	15.4	14.9	11.3	12.0	9.9
In female lone-parent families	58.2	50.8	58.7	63.5	59.6	53.7	58.5	43.7	58.3	57.7
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	11.8	9.9	9.0	8.4	9.1	10.1	10.2	8.1	9.1	8.2
Males	10.2	8.8	7.3	6.9	7.3	8.4	8.5	6.6	6.7	5.9
Females	13.3	11.0	10.6	9.9	10.9	11.8	11.8	9.6	11.3	10.3
Unattached Individuals	32.8	37.9	32.4	36.1	32.8	32.7	32.2	32.7	30.8	29.3
Males	33.9	37.1	30.2	34.0	31.7	28.7	26.2	29.2	32.1	29.7
Females	31.9	38.7	34.3	37.9	33.7	35.9	37.3	35.7	29.5	29.0
Elderly Persons	24.5	23.2	21.3	26.4	19.0	22.0	23.9	22.3	20.3	20.7
Males	F	F	F	F	F	F	F	F	F	F
Females	26.6	25.7	25.1	29.5	19.9	25.1	27.0	24.3	23.6	22.2
Persons under 65 year of age	37.6	45.1	38.2	41.5	40.7	39.5	37.3	38.9	36.7	34.0
Males	37.9	41.9	34.9	38.1	36.0	33.3	29.3	32.8	37.4	32.8
Females	37.0	49.3	42.7	46.3	46.3	47.4	47.8	47.2	35.6	35.9

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nui	mber ('000	1)			
MANITOBA										
All persons	177	161	149	147	149	161	162	140	148	136
Under 18 years of age	63	50	51	47	50	54	54	43	49	44
18 to 64	99	97	85	85	88	93	91	82	87	80
65 and over	15	15	13	15	11	15	16	15	12	12
Males	83	75	69	64	67	69	69	62	71	63
Under 18 years of age	33	25	29	23	26	25	27	22	28	23
18 to 64	47	46	38	39	38	40	39	36	40	36
65 and over	F	F	F	F	F	F	F	F	F	F
Females	94	87	80	83	83	92	92	79	77	73
Under 18 years of age	30	25	22	25	24	28	28	21	21	20
18 to 64	52	51	47	46	50	52	52	46	47	44
65 and over	11	11	11	12	8	11	12	12	10	9
Economic family persons	131	108	103	96	102	114	115	92	102	92
Males	61	51	49	42	46	50	52	41	47	40
Females	70	58	54	54	56	64	63	51	55	52
Elderly persons	F	F	F	F	F	F	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	63	50	51	47	50	54	54	43	49	44
In two-parent families	38	32	26	22	29	35	33	25	26	21
In female lone-parent families	21	17	22	20	19	15	17	13	21	20
In all other economic families <sup>1</sup>	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	66	55	50	47	51	58	58	46	52	47
Males	28	24	20	19	20	24	24	18	18	16
Females	38	31	30	28	31	34	34	28	33	31
Unattached Individuals	45	53	46	51	47	47	47	48	46	44
Males	22	24	20	22	20	19	18	20	24	23
Females	24	29	26	29	27	29	29	28	22	21
Elderly Persons	12	11	10	13	10	12	13	12	11	11
Males	F	F	F	F	F	F	F	F	F	F
Females	10	9	9	11	8	10	11	10	9	8
Persons under 65 year of age	33	42	35	38	37	35	34	36	35	33
Males	19	22	18	20	18	17	15	17	22	20
Females	14	20	17	18	19	18	19	18	13	13

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
SASKATCHEWAN										
All persons	13.0	13.0	12.7	11.7	12.3	11.4	9.8	9.0	9.0	9.3
Under 18 years of age	16.8	18.0	17.6	16.1	18.2	15.3	11.2	9.7	10.5	11.6
18 to 64	13.9	13.1	12.4	11.8	12.0	11.7	10.8	10.1	9.9	10.0
65 and over	F	2.4	3.8	2.4	2.3	3.0	3.2	3.2	2.6	2.4
Males	12.4	12.4	11.7	11.0	11.0	10.4	8.5	8.2	8.5	8.8
Under 18 years of age	16.4	17.9	17.6	16.8	17.7	14.4	9.6	8.6	9.2	10.7
18 to 64	12.7	11.8	10.9	10.1	9.9	10.3	9.4	9.3	9.5	9.7
65 and over	F	F	F	F	F	F	F	F	F	I
Females	13.6	13.6	13.6	12.4	13.6	12.5	11.2	9.8	9.6	9.7
Under 18 years of age	17.2	18.1	17.6	15.3	18.7	16.2	12.9	10.8	11.9	12.6
18 to 64	15.0	14.4	14.0	13.5	14.1	13.2	12.3	10.9	10.3	10.2
65 and over	F	F	5.0	F	F	3.5	4.3	4.0	F	I
Economic family persons	11.3	11.1	11.0	10.0	11.0	9.1	7.3	6.5	6.6	7.2
Males	10.0	9.9	10.0	9.1	9.8	7.8	6.1	5.6	5.5	6.
Females	12.5	12.3	12.1	10.8	12.2	10.3	8.5	7.4	7.7	8.3
Elderly persons	F	F	F	F	F	F	F	F	F	1
Males	F	F	F	F	F	F	F	F	F	I
Females	F	F	F	F	F	F	F	F	F	I
Persons under 18 years of age	16.8	18.0	17.6	16.1	18.2	15.3	11.2	9.7	10.5	11.6
In two-parent families	11.4	11.7	10.0	9.1	12.0	7.5	7.6	7.9	6.0	6.6
In female lone-parent families	58.6	55.9	55.8	54.6	58.8	53.4	30.5	18.2	30.4	34.5
In all other economic families <sup>1</sup>	F	F	38.3	38.6	37.6	F	F	F	F	I
Persons 18 to 64 years of age	10.0	9.1	9.2	8.3	8.9	7.1	6.5	5.7	5.6	6.2
Males	8.0	7.0	7.3	6.3	7.1	5.3	5.3	4.8	4.3	4.8
Females	11.8	11.1	11.0	10.2	10.7	8.9	7.6	6.7	6.8	7.5
Unattached Individuals	25.2	25.8	23.5	23.0	21.0	26.8	26.1	25.2	24.2	22.4
Males	30.2	29.4	23.7	24.3	19.5	27.6	24.0	25.9	26.6	26.0
Females	20.9	22.4	23.4	21.9	22.4	26.1	28.0	24.6	21.7	18.6
Elderly Persons	F	F	8.8	5.5	F	5.8	8.0	6.9	5.3	6.2
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	9.9	F	F	F	9.1	F	F	F
Persons under 65 year of age	38.4	37.7	32.0	33.4	30.5	38.6	36.2	34.8	34.8	31.3
Males	37.3	35.8	28.3	29.3	24.4	33.9	28.9	31.2	32.3	30.7
Females	39.9	40.7	37.9	39.3	38.8	45.6	46.7	39.7	39.2	32.4

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nu	mber ('000	0)			
SASKATCHEWAN										
All persons	125	124	121	112	118	111	95	88	88	9
Under 18 years of age	45	48	46	42	48	40	29	25	26	2
18 to 64	77	73	70	66	68	67	62	59	58	58
65 and over	F	3	5	3	3	4	4	4	4	,
Males	59	59	56	52	53	50	41	40	41	4
Under 18 years of age	23	24	24	23	24	19	13	11	12	13
18 to 64	36	33	31	29	28	30	27	27	28	2
65 and over	F	F	F	F	F	F	F	F	F	
Females	65	65	65	60	66	60	55	48	47	4
Under 18 years of age	22	23	23	20	24	20	16	13	15	1
18 to 64	42	40	39	38	40	37	35	32	30	30
65 and over	F	F	4	F	F	3	3	3	F	
Economic family persons	94	93	92	83	92	76	61	54	55	61
Males	42	41	42	38	41	33	26	23	23	2
Females	52	51	50	45	51	43	35	31	33	3
Elderly persons	F	F	F	F	F	F	F	F	F	
Males	F	F	F	F	F	F	F	F	F	
Females	F	F	F	F	F	F	F	F	F	
Persons under 18 years of age	45	48	46	42	48	40	29	25	26	2
In two-parent families	27	26	22	20	27	16	16	16	12	1
In female lone-parent families	16	20	22	18	18	22	12	8	13	1-
In all other economic families <sup>1</sup>	F	F	3	4	3	F	F	F	F	
Persons 18 to 64 years of age	48	44	45	40	43	35	32	28	28	3
Males	19	17	17	15	17	13	13	12	10	1
Females	29	27	27	25	26	22	19	17	18	1
Unattached Individuals	31	32	29	29	27	35	34	34	32	3
Males	17	17	14	14	12	17	15	17	18	1
Females	14	14	15	15	15	17	19	17	14	1
Elderly Persons	F	F	4	3	F	3	4	3	3	;
Males	F	F	F	F	F	F	F	F	F	
Females	F	F	3	F	F	F	3	F	F	
Persons under 65 year of age	29	29	25	26	25	32	30	30	30	2
Males	17	17	14	14	11	17	14	16	18	17
Females	13	13	12	13	13	15	16	15	12	10

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
ALBERTA										
All persons	12.4	15.9	13.7	12.6	13.3	14.2	13.3	11.5	10.5	10.1
Under 18 years of age	14.6	20.2	16.2	14.4	16.7	17.2	14.5	12.2	11.7	12.0
18 to 64	11.8	14.6	13.4	12.6	13.2	14.1	14.0	12.1	11.3	10.5
65 and over	9.3	11.2	8.7	7.0	4.1	6.0	5.1	5.2	F	2.5
Males	11.7	14.6	12.0	11.0	12.8	12.9	12.7	11.4	10.3	9.4
Under 18 years of age	15.5	21.0	15.4	13.1	19.0	15.2	14.1	12.6	11.9	12.4
18 to 64	11.0	12.8	11.3	10.9	11.4	13.2	13.2	11.9	11.0	9.4
65 and over	F	6.4	F	F	F	F	F	F	F	F
Females	13.0	17.1	15.5	14.2	13.8	15.4	13.9	11.6	10.7	10.8
Under 18 years of age	13.7	19.3	17.1	15.8	14.3	19.3	14.9	11.8	11.5	11.6
18 to 64	12.6	16.4	15.5	14.3	15.0	15.0	14.9	12.4	11.6	11.6
65 and over	13.6	15.1	11.7	8.8	4.9	7.9	5.9	6.8	F	F
Economic family persons	10.0	13.4	11.0	10.3	11.5	11.2	10.4	8.6	7.7	7.6
Males	9.8	12.5	9.7	8.9	11.4	10.0	9.8	8.4	7.5	7.3
Females	10.2	14.2	12.2	11.7	11.7	12.4	11.0	8.8	7.9	7.9
Elderly persons	F	F	F	F	F	3.7	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	14.6	20.2	16.2	14.4	16.7	17.2	14.5	12.2	11.7	12.0
In two-parent families	10.5	12.5	10.8	9.6	11.0	13.5	10.3	8.5	9.7	9.6
In female lone-parent families	50.8	59.6	50.1	50.1	58.9	41.2	37.1	34.2	29.1	38.3
In all other economic families <sup>1</sup>	F	31.0	27.1	F	F	27.6	36.7	26.4	F	F
Persons 18 to 64 years of age	8.5	11.1	9.3	9.2	10.1	9.2	9.3	7.7	6.9	6.4
Males	7.8	9.1	7.5	7.5	8.5	8.4	8.5	7.3	6.4	5.8
Females	9.2	13.0	11.1	10.7	11.6	10.0	10.1	8.1	7.3	7.0
Unattached Individuals	28.7	32.8	32.9	28.2	25.3	34.3	33.1	31.0	28.9	27.0
Males	24.0	28.0	27.2	24.9	22.4	30.9	30.5	29.2	27.5	23.3
Females	34.0	38.4	39.0	31.9	28.4	38.5	36.3	33.2	30.6	31.2
Elderly Persons	25.9	31.4	24.9	17.0	9.0	12.1	10.4	13.1	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	29.8	35.6	28.3	17.7	10.3	12.7	F	13.0	F	F
Persons under 65 year of age	29.5	33.2	34.9	31.5	30.0	39.9	38.9	35.3	34.5	32.4
Males	25.1	28.9	28.5	26.1	24.3	33.3	32.8	31.0	30.1	25.2
Females	36.1	39.7	43.9	39.6	38.4	50.7	48.6	42.3	41.4	43.4

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nur	nber ('000	1)			
ALBERTA										
All persons	315	411	360	333	357	387	371	329	305	298
Under 18 years of age	103	144	117	104	121	125	106	91	86	89
18 to 64	192	242	223	213	225	247	252	225	213	202
65 and over	20	25	20	17	10	15	13	14	F	7
Males	150	191	158	147	173	178	178	164	151	141
Under 18 years of age	56	77	57	49	71	56	53	48	45	47
18 to 64	90	107	96	93	99	117	120	112	105	92
65 and over	F	6	F	F	F	F	F	F	F	F
Females	165	220	202	186	184	209	193	165	153	157
Under 18 years of age	47	67	59	55	50	68	52	43	41	42
18 to 64	102	134	128	120	127	130	132	112	108	110
65 and over	16	19	15	12	7	11	8	10	F	F
Economic family persons	222	303	251	238	270	267	253	215	196	194
Males	109	141	112	103	134	118	118	104	95	94
Females	113	162	139	135	137	149	135	111	101	101
Elderly persons	F	F	F	F	F	7	F	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	103	144	117	104	121	125	106	91	86	89
In two-parent families	64	73	65	58	67	82	64	53	62	62
In female lone-parent families	38	62	44	41	49	33	29	28	23	26
In all other economic families <sup>1</sup>	F	9	8	F	F	10	13	10	F	F
Persons 18 to 64 years of age	117	154	131	131	146	136	141	120	109	104
Males	52	62	52	52	60	60	63	55	50	46
Females	65	92	79	79	86	76	79	65	59	58
Unattached Individuals	93	108	109	95	86	119	118	114	109	104
Males	41	49	46	44	39	59	60	60	56	47
Females	52	59	63	51	47	60	58	54	53	57
Elderly Persons	18	20	17	13	7	9	8	9	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	15	17	14	10	6	6	F	7	F	F
Persons under 65 year of age	75	88	93	82	80	111	111	105	104	98
Males	38	46	44	41	39	57	57	57	56	46
Females	37	42	49	41	41	54	53	48	48	52

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Preva	lence of lo	w income	(%)			
BRITISH COLUMBIA										
All persons	11.1	12.3	12.7	13.1	12.8	14.1	13.4	11.1	13.5	12.
Under 18 years of age	10.8	14.5	14.8	16.5	15.2	15.9	14.1	10.3	15.4	11.
18 to 64	11.1	12.3	12.2	12.5	12.8	14.3	14.1	12.1	13.7	13.
65 and over	11.1	8.5	11.5	9.6	7.9	9.5	8.3	7.6	9.3	8.
Males	10.3	11.3	11.1	11.7	12.5	13.6	12.6	10.6	13.3	11.
Under 18 years of age	11.3	14.7	13.5	15.3	15.2	17.1	14.6	12.1	16.2	12.
18 to 64	10.6	11.0	10.9	11.8	12.7	13.3	13.1	11.0	13.3	12.
65 and over	7.0	F	6.9	F	F	7.5	5.3	F	7.2	7.
Females	11.8	13.4	14.4	14.4	13.1	14.7	14.1	11.6	13.8	13.5
Under 18 years of age	10.3	14.4	16.3	17.8	15.3	14.6	13.6	8.4	14.5	11.4
18 to 64	11.7	13.5	13.6	13.1	12.9	15.4	15.0	13.1	14.1	14.
65 and over	14.3	11.3	15.1	14.7	10.2	11.0	10.7	9.9	10.9	9.
Economic family persons	7.3	9.6	9.7	10.1	10.2	10.9	10.1	7.8	10.6	9.
Males	6.9	8.7	8.3	8.9	9.9	10.5	9.1	7.6	10.3	9.
Females	7.7	10.4	11.0	11.2	10.6	11.4	11.0	8.1	10.8	9.
Elderly persons	F	F	5.0	F	F	F	4.4	F	3.3	
Males	F	F	F	F	F	F	F	F	F	
Females	F	F	F	F	F	F	F	F	F	
Persons under 18 years of age	10.8	14.5	14.8	16.5	15.2	15.9	14.1	10.3	15.4	11.
In two-parent families	6.4	9.6	8.1	10.4	11.3	10.5	9.0	5.7	9.9	8.8
In female lone-parent families	46.8	41.9	48.7	49.3	43.0	50.4	47.0	36.0	41.0	27.
In all other economic families <sup>1</sup>	F	F	F	30.5	F	F	F	F	29.8	
Persons 18 to 64 years of age	6.5	8.3	8.1	8.5	9.2	10.0	9.2	7.6	9.7	9.
Males	5.6	6.7	6.3	7.1	8.6	8.7	7.7	6.4	9.0	8.
Females	7.4	9.8	9.7	9.8	9.7	11.2	10.7	8.7	10.3	10.
Unattached Individuals	32.8	28.3	30.1	30.0	27.0	31.7	31.5	28.7	29.3	28.
Males	30.0	25.1	26.1	27.0	26.8	29.4	30.2	25.8	27.5	24.
Females	35.6	31.9	34.4	33.1	27.2	34.1	32.9	32.0	31.5	32.8
Elderly Persons	33.0	20.5	26.0	26.0	18.8	24.2	18.1	19.1	21.6	21.
Males	F	F	F	F	F	F	F	F	22.9	26.8
Females	32.9	23.2	32.2	32.4	20.3	22.9	19.0	20.1	21.0	19.2
Persons under 65 year of age	32.7	30.9	31.5	31.4	29.8	33.9	35.2	31.6	32.0	30.0
Males	29.6	26.9	28.6	29.9	28.8	29.6	32.0	27.0	28.3	24.1
Females	37.3	37.2	35.5	33.6	31.2	40.4	40.2	38.5	38.0	40.5

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.1
Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Est	imated nu	mber ('000	1)			
BRITISH COLUMBIA										
All persons	368	424	450	475	477	539	519	434	533	494
Under 18 years of age	86	119	124	142	134	141	125	91	135	103
18 to 64	237	270	277	292	308	355	355	306	353	348
65 and over	45	35	49	42	35	44	39	37	45	43
Males	171	193	195	212	233	258	244	205	260	22
Under 18 years of age	46	62	58	67	69	78	67	55	73	5
18 to 64	113	122	124	139	154	165	166	140	171	15
65 and over	12	F	13	F	F	15	11	F	16	1
Females	197	231	255	263	245	281	276	229	274	26
Under 18 years of age	40	57	66	74	65	63	59	36	62	4
18 to 64	124	148	153	153	154	190	189	167	182	19
65 and over	32	26	36	36	25	28	28	26	30	2
Economic family persons	207	279	290	311	324	353	330	258	351	31
Males	97	124	124	137	155	167	147	122	167	14
Females	110	155	166	174	169	186	183	136	184	16
Elderly persons	F	F	15	F	F	F	15	F	11	
Males	F	F	F	F	F	F	F	F	F	
Females	F	F	F	F	F	F	F	F	F	
Persons under 18 years of age	86	119	124	142	134	141	125	91	135	10
In two-parent families	43	66	55	73	82	78	66	41	70	6
In female lone-parent families	42	45	58	57	48	55	52	47	50	3
In all other economic families <sup>1</sup>	F	F	F	12	F	F	F	F	15	
Persons 18 to 64 years of age	114	151	152	165	182	202	190	157	205	20
Males	47	59	58	67	83	84	75	63	90	8
Females	67	93	94	98	99	118	115	94	115	11
Unattached Individuals	161	145	160	165	153	186	190	176	183	18
Males	75	68	71	76	78	91	97	83	93	8
Females	86	77	89	89	76	95	93	93	90	9
Elderly Persons	38	26	34	38	27	33	24	27	34	3
Males	F	F	F	F	F	F	F	F	11	13
Females	29	21	29	34	21	23	19	21	23	2
Persons under 65 year of age	123	119	125	127	126	153	166	149	148	140
Males	66	63	66	72	71	81	91	77	81	69
Females	57	56	59	55	55	72	75	72	67	77

<sup>&</sup>lt;sup>1</sup> Includes persons under 18 years of age in elderly families.

Table 8.2 Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1998 (Panel 1)

			Number	of years in low	income <sup>2</sup>		
	0	1	2	3	4	5	6
ALL PERSONS <sup>1</sup>							
Total – Age groups	76.5	7.8	4.6	3.1	2.7	2.1	3.2
Less than high school	72.0	8.7	4.9	3.5	3.4	2.9	4.5
High school diploma	78.9	6.9	4.7	2.4	1.8	1.8	3.5
Some post-secondary without degree, certificate							
or diploma	71.8	10.1	5.4	3.4	4.3	2.2	2.8
Non-university with certificate or diploma	82.2	6.7	4.1	2.6	1.8	1.2	1.3
University with degree or certificate	88.7	3.9	2.7	2.7	0.7	0.6	0.7
< 18 years of age	71.5	9.2	6.0	3.7	3.0	3.0	3.6
Less than high school	71.8	9.2	5.9	3.6	3.0	3.0	3.6
High school diploma	F	F	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	50.4	F	F	F	F	F	F
Non-university with certificate or diploma	F	F	F	F	F	F	F
University with degree or certificate	F	F	F	F	F	F	F
18 - 24 years	64.2	13.1	7.6	5.3	5.4	1.8	2.6
Less than high school	54.4	14.9	6.9	6.2	8.8	2.8	5.9
High school diploma	64.0	14.6	7.6	6.0	F	F	F
Some post-secondary without degree, certificate							
or diploma	62.4	15.0	7.5	5.9	6.8	F	F
Non-university with certificate or diploma	74.3	7.9	9.8	3.1	2.7	F	F
University with degree or certificate	73.4	14.0	F	F	F	F	F
25 - 54 years	79.9	6.3	3.9	2.6	2.3	1.9	3.0
Less than high school	71.1	7.1	3.8	3.8	4.2	3.2	6.8
High school diploma	79.1	6.3	4.6	2.1	1.4	2.3	4.3
Some post-secondary without degree, certificate							
or diploma	76.1	7.6	4.5	2.7	3.0	2.6	3.5
Non-university with certificate or diploma	83.0	6.3	3.7	2.4	2.1	1.3	1.2
University with degree or certificate	89.3	3.4	3.0	2.5	0.7	0.7	F
55 - 64 years	78.7	7.5	3.7	2.3	2.0	2.1	3.6
Less than high school	72.9	8.6	4.0	2.4	3.6	3.6	5.0
High school diploma	90.4	4.5	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	80.2	F	F	F	F	F	F
Non-university with certificate or diploma	78.9	8.3	4.0	4.5	F	F	3.3
University with degree or certificate	90.5	F	F	F	F	F	F
65 years and over	84.4	6.1	1.8	2.0	1.6	0.8	3.3
Less than high school	80.8	6.9	2.4	2.7	1.5	1.1	4.6
High school diploma	87.7	F	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	86.0	F	F	F	F	F	F
Non-university with certificate or diploma	88.4	6.4	F	F	F	F	F
University with degree or certificate	95.9	F	F	F	F	F	F

Respondents who replied "don't know" to the questions on educational attainment are excluded from the breakdown by education level but included in the totals by age and sex.
 The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years.

Table 8.2 Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1998 (Panel 1)

			Number	of years in low	income <sup>2</sup>		
	0	1	2	3	4	5	6
MALES <sup>1</sup>							
Total – Age groups	78.7	7.4	4.3	2.4	2.5	1.8	2.9
Less than high school	74.4	8.4	4.6	2.8	3.3	2.5	4.0
High school diploma	80.8	6.1	4.3	2.2	1.0	1.7	3.9
Some post-secondary without degree, certificate							
or diploma	75.3	9.0	5.3	2.2	4.0	1.4	2.8
Non-university with certificate or diploma	84.3	6.1	4.0	1.8	1.7	1.4	0.8
University with degree or certificate	88.4	4.2	2.3	2.5	F	F	F
< 18 years of age	72.3	9.2	5.6	3.1	3.0	2.8	3.9
Less than high school	72.5	9.2	5.6	3.1	3.0	2.8	3.8
High school diploma	F	F	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	53.1	F	F	F	F	F	F
Non-university with certificate or diploma	F	F	F	F	F	F	F
University with degree or certificate	F	F	F	F	F	F	F
18 - 24 years	67.5	13.2	7.1	3.5	5.1	1.7	2.1
Less than high school	59.4	17.9	5.9	F	6.6	F	F
High school diploma	71.6	13.1	6.7	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	67.9	12.9	7.0	3.8	7.2	F	F
Non-university with certificate or diploma	71.4	7.5	11.5	F	F	F	F
University with degree or certificate	65.5	F	F	F	F	F	F
25 - 54 years	81.8	5.9	3.5	2.2	2.0	1.6	2.9
Less than high school	75.4	6.1	3.4	3.3	4.1	2.1	5.6
High school diploma	80.0	5.4	3.6	1.9	F	2.5	5.5
Some post-secondary without degree, certificate							
or diploma	78.3	7.4	4.7	F	2.6	F	3.9
Non-university with certificate or diploma	84.9	6.0	3.3	1.8	1.8	1.3	0.8
University with degree or certificate	88.8	3.9	2.8	2.5	F	F	F
55 - 64 years	82.0	6.7	3.9	1.5	2.0	1.6	2.3
Less than high school	77.6	7.8	3.5	F	3.5	F	3.8
High school diploma	87.6	F	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	85.6	F	F	F	F	F	F
Non-university with certificate or diploma	82.8	7.8	F	F -	F	F	F
University with degree or certificate	89.8	F	F	F	F	F	F
65 years and over	93.1	3.3	F	F	F	F	F
Less than high school	90.9	3.8	F	F	F	F	F
High school diploma	100.0	F	F	F	F	F	F
Some post-secondary without degree, certificate	_						
or diploma	86.1	F	F	F	F	F	F
Non-university with certificate or diploma	96.4	F	F	F	F	F	F
University with degree or certificate	96.2	F	F	F	F	F	F

Respondents who replied "don't know" to the questions on educational attainment are excluded from the breakdown by education level but included in the totals by age and sex.
 The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years.

Table 8.2 Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1998 (Panel 1)

			Number	of years in low	income <sup>2</sup>		
	0	1	2	3	4	5	6
FEMALES <sup>1</sup>							
Total – Age groups	74.5	8.2	4.9	3.7	2.8	2.4	3.5
Less than high school	69.6	9.0	5.3	4.3	3.4	3.3	5.1
High school diploma	77.5	7.4	4.9	2.6	2.4	1.9	3.2
Some post-secondary without degree, certificate							
or diploma	68.3	11.2	5.6	4.6	4.5	3.0	2.7
Non-university with certificate or diploma	80.4	7.2	4.3	3.4	2.0	1.0	1.8
University with degree or certificate	89.1	3.5	3.1	2.8	F	F	F
< 18 years of age	70.6	9.3	6.3	4.2	3.0	3.3	3.3
Less than high school	71.0	9.2	6.2	4.1	2.9	3.2	3.3
High school diploma	F	F	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	48.6	F	F	F	F	F	F
Non-university with certificate or diploma	F	F	F	F	F	F	F
University with degree or certificate	F	F	F	F	F	F	F
18 - 24 years	61.0	13.0	8.2	7.1	5.8	1.9	3.1
Less than high school	47.3	10.6	8.4	11.3	12.0	F	7.8
High school diploma	55.5	16.2	8.7	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	56.9	16.9	8.0	7.9	6.3	F	F
Non-university with certificate or diploma	76.6	8.2	8.4	F	F	F	F
University with degree or certificate	77.1	12.5	F	F	F	F	F
25 - 54 years	78.0	6.7	4.3	3.0	2.5	2.3	3.2
Less than high school	66.6	8.3	4.2	4.2	4.3	4.5	8.0
High school diploma	78.3	7.0	5.3	2.3	1.6	2.2	3.4
Some post-secondary without degree, certificate							
or diploma	73.8	7.8	4.3	3.8	3.5	3.8	3.1
Non-university with certificate or diploma	81.2	6.6	4.1	2.8	2.5	1.3	1.5
University with degree or certificate	89.9	2.8	3.3	2.5	F	F	F
55 - 64 years	75.7	8.3	3.6	3.1	2.0	2.6	4.7
Less than high school	68.9	9.2	4.4	3.0	3.7	4.7	6.0
High school diploma	91.8	F	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	74.7	F	F	F	F	F	F
Non-university with certificate or diploma	74.9	8.9	F	7.5	F	F	F
University with degree or certificate	92.2	F	F	F	F	F	F
65 years and over	78.7	7.9	2.4	3.1	2.0	F	4.9
Less than high school	74.5	8.8	3.0	4.1	1.7	F	6.5
High school diploma	81.3	F	F	F	F	F	F
Some post-secondary without degree, certificate							
or diploma	85.9	F	F	F	F	F	F
Non-university with certificate or diploma	83.2	9.1	F	F	F	F	F
University with degree or certificate	95.5	F	F	F	F	F	F

Respondents who replied "don't know" to the questions on educational attainment are excluded from the breakdown by education level but included in the totals by age and sex.

The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years.

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				1. Pre	valence of	low income	(%)			
Economic families, 2 persons or more	9.1	9.0	10.0	9.4	9.9	10.7	10.2	8.8	8.6	7.9
Elderly families	2.6	2.5	4.1	2.5	2.1	3.0	3.8	3.6	2.7	2.9
Married couples	2.4	F	2.6	F	F	1.9	1.9	1.6	F	F
Other elderly families	F	4.6	7.3	5.5	3.7	6.7	10.3	10.7	8.4	9.1
Non-elderly families	10.2	10.1	11.1	10.6	11.3	11.9	11.2	9.6	9.5	8.7
Married couples	6.6	5.5	6.6	6.3	6.8	7.1	6.5	5.6	6.8	5.8
No earner	35.0	30.1	32.4	31.5	32.7	29.2	27.4	29.4	36.3	35.3
One earner	9.9	7.8	7.5	6.9	10.3	10.3	10.0	6.9	8.5	8.5
Two earners	2.1	1.9	2.7	2.4	2.2	2.9	2.7	2.1	2.1	1.7
Two-parent families with children	7.8	7.2	8.8	8.3	9.7	9.7	9.3	7.4	7.6	7.4
No earner	77.4	76.1	78.8	78.2	82.4	80.8	69.7	75.8	78.9	83.3
One earner	17.9	14.5	17.0	17.3	20.7	21.2	23.2	18.7	20.3	21.4
Two earners	4.2	3.6	4.7	3.8	5.1	4.5	5.0	3.6	3.7	3.6
Three or more earners	2.0	4.2	F	F	2.7	2.7	F	F	F	F
Married couples with other relatives	2.6	3.9	2.7	3.8	3.7	3.7	3.7	3.5	2.6	3.2
Lone-parent families	44.9	40.7	41.4	42.1	42.5	45.3	41.3	35.5	34.3	30.2
Male lone-parent families	20.1	F	18.7	26.5	20.6	22.4	18.1	15.7	16.3	F
Female lone-parent families	48.5	44.6	44.9	44.7	46.0	49.0	45.3	39.1	37.7	33.9
No earner	82.0	81.2	76.2	79.6	81.0	88.0	87.9	84.6	87.7	87.8
One earner	34.4	29.1	31.7	29.5	32.5	31.1	30.5	29.0	25.5	25.1
Two or more earners	21.6	16.7	19.5	F	F	F	F	F	F	F
Other non-elderly families	12.2	15.8	13.2	13.9	11.8	12.9	12.3	12.4	10.4	9.4
Unattached individuals	31.6	30.9	31.4	30.7	30.6	33.7	33.0	30.5	30.4	28.6
Elderly male	22.2	16.0	20.2	11.7	11.7	18.0	15.5	16.7	16.3	16.8
Non-earner	24.6	16.9	21.8	13.1	12.9	19.9	17.8	18.7	18.3	19.1
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	29.2	27.3	28.7	23.5	23.9	25.9	22.9	21.8	22.0	21.0
Non-earner	30.2	28.7	29.6	24.3	24.7	26.5	24.2	23.0	23.2	22.2
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	30.2	31.0	31.3	30.4	32.1	34.6	34.2	31.0	31.4	27.0
Non-earner	76.8	76.7	77.8	74.1	77.1	81.9	84.6	84.9	83.6	84.6
Earner	21.0	22.2	20.4	21.3	22.9	24.2	23.2	20.3	22.1	18.4
Non-elderly female	37.0	36.5	36.2	40.5	37.3	41.3	42.1	38.7	37.6	38.2
Non-earner	72.5	73.0	71.5	68.3	73.2	82.0	81.4	80.6	80.0	81.7
Earner	27.5	25.6	26.7	30.7	26.7	28.6	30.2	25.8	25.1	26.2

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				2. N	lumber of fa	amilies ('0	00)			
Economic families, 2 persons or more	692	699	785	744	796	870	830	726	714	666
Elderly families	29	30	48	30	26	32	43	41	32	34
Married couples	19	F	21	F	F	16	16	14	F	F
Other elderly families	F	17	27	19	14	16	27	27	22	23
Non-elderly families	663	670	737	714	770	837	787	685	682	631
Married couples	107	90	109	107	116	125	114	99	124	109
No earner	48	42	50	53	51	48	42	44	62	51
One earner	35	26	28	26	39	43	39	29	35	36
Two earners	24	22	31	28	26	34	33	26	26	22
Two-parent families with children	239	222	270	260	309	307	294	230	238	233
No earner	45	44	77	74	70	78	57	58	50	50
One earner	106	87	97	105	128	128	128	92	104	104
Two earners	74	65	83	69	94	87	99	71	72	71
Three or more earners	13	26	F	F	17	14	F	F	F	F
Married couples with other relatives	21	32	23	33	32	27	29	29	22	29
Lone-parent families	244	260	278	253	261	287	261	235	223	193
Male lone-parent families	14	F	17	22	18	20	17	16	17	F
Female lone-parent families	230	250	261	231	243	267	244	219	206	180
No earner	131	153	147	143	143	169	143	113	114	89
One earner	83	82	99	77	92	90	95	101	84	85
Two or more earners	16	15	14	F	F	F	F	F	F	F
Other non-elderly families	51	66	58	61	52	91	90	91	75	68
Unattached individuals	1,094	1,092	1,125	1,120	1,134	1,272	1,270	1,193	1,206	1,156
Elderly male	51	38	53	30	31	47	42	46	45	48
Non-earner	51	37	51	30	30	45	41	44	43	45
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	212	198	218	179	185	201	177	170	176	168
Non-earner	210	195	216	178	183	196	173	166	173	164
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	424	461	471	465	488	561	559	513	532	457
Non-earner	178	184	223	196	198	239	248	233	215	186
Earner	246	277	248	269	290	322	311	280	317	271
Non-elderly female	407	395	384	446	431	464	492	464	455	483
Non-earner	168	182	161	196	192	219	222	227	221	223
Earner	239	213	223	249	239	244	270	236	234	260

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				3.	Average in	come gap (	\$)			
Economic families, 2 persons or more	6,575	6,594	6,379	6,610	6,585	6,645	6,637	6,933	6,683	6,707
Elderly families	3,334	4,012	5,198	4,717	2,899	5,826	5,109	5,015	3,416	5,035
Married couples	3,806	F	4,220	F	F	6,286	6,253	6,621	F	F
Other elderly families	F	4,259	5,973	4,313	2,680	5,356	4,420	4,187	3,832	4,463
Non-elderly families	6,717	6,707	6,456	6,690	6,709	6,677	6,721	7,048	6,837	6,798
Married couples	5,607	5,494	5,698	5,068	5,266	5,786	5,765	6,248	6,841	6,744
No earner	5,752	6,006	6,795	5,482	5,350	6,571	7,472	7,221	7,463	7,515
One earner	5,564	4,596	4,985	5,072	5,411	6,200	5,420	5,325	6,949	6,256
Two earners	5,383	5,596	4,564	4,292	4,878	4,157	4,039	5,640	5,214	5,776
Two-parent families with children	7,286	7,806	7,155	7,737	7,810	7,787	7,470	7,580	7,338	7,429
No earner	9,255	8,913	8,959	10,281	10,712	9,781	9,655	10,996	9,926	9,661
One earner	7,143	7,541	7,440	6,836	7,220	7,547	7,899	7,192	6,692	7,371
Two earners	6,318	6,860	5,538	6,383	6,443	5,782	5,827	5,092	6,567	6,049
Three or more earners	7,114	9,147	F	F	7,756	11,496	F	F	F	F
Married couples with other relatives	6,931	6,201	6,270	7,372	6,801	6,061	6,706	9,676	8,719	8,409
Lone-parent families	6,896	6,495	6,259	6,317	6,176	5,737	6,227	6,383	6,006	5,668
Male lone-parent families	6,565	F	6,218	5,528	5,047	6,215	6,471	6,253	8,954	F
Female lone-parent families	6,916	6,352	6,261	6,394	6,258	5,701	6,211	6,392	5,764	5,694
No earner	7,095	6,609	6,345	6,339	6,914	6,357	6,775	7,539	6,405	6,666
One earner	6,641	5,693	6,077	6,635	5,465	4,604	5,403	5,180	5,003	4,674
Two or more earners	6,874	7,299	6,677	F	F	F	F	F	F	F
Other non-elderly families	5,437	5,746	5,644	6,245	5,997	7,310	6,916	7,438	7,145	7,247
Unattached individuals	4,891	4,758	4,861	4,755	4,905	5,294	5,345	5,198	5,453	5,338
Elderly male	1,912	1,878	3,397	2,031	2,563	2,320	2,445	2,948	2,282	2,981
Non-earner	1,899	1,789	3,414	1,995	2,551	2,298	2,341	2,755	2,124	2,840
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	2,171	2,135	2,210	1,957	1,937	1,932	1,851	1,851	2,037	1,981
Non-earner	2,169	2,118	2,157	1,950	1,935	1,916	1,857	1,842	2,007	2,008
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	5,610	5,184	5,631	5,473	5,711	5,857	6,151	5,804	6,103	6,019
Non-earner	6,598	5,709	6,178	5,890	6,504	6,808	6,975	6,701	7,321	6,746
Earner	4,896	4,835	5,140	5,169	5,168	5,150	5,494	5,059	5,276	5,521
Non-elderly female	5,934	5,852	5,626	5,313	5,430	6,367	5,929	5,982	6,324	6,093
Non-earner	6,489	6,361	6,038	5,428	5,771	6,962	6,499	6,736	7,097	7,295
Earner	5,543	5,417	5,327	5,223	5,157	5,834	5,461	5,257	5,595	5,063

Table 8.4 Low Income After Tax Cut-offs (1992 LICOs Base), 1991-2000

	Rural		Urban	areas	
Size of family unit	areas	Less than	30,000	100,000	500,000
,		30,000	to	to	and over
			99,999	499,999	
2000					
1 person	9,947	11,498	12,583	12,780	15,172
2 persons	12,138	14,030	15,353	15,594	18,513
3 persons	15,352	17,745	19,419	19,723	23,415
4 persons	19,120	22,101	24,186	24,565	29,163
5 persons	21,371	24,701	27,031	27,456	32,595
6 persons	23,622	27,301	29,877	30,346	36,027
7 or more persons	25,872	29,902	32,722	33,237	39,459
1999					
1 person	9,684	11,194	12,250	12,442	14,771
2 persons	11,817	13,659	14,947	15,182	18,024
3 persons	14,946	17,276	18,905	19,202	22,796
4 persons	18,615	21,517	23,546	23,916	28,392
5 persons	20,806	24,048	26,317	26,730	31,733
6 persons	22,997	26,580	29,087	29,544	35,075
7 or more persons	25,188	29,111	31,857	32,359	38,416
1998					
1 person	9,514	10,995	12,034	12,223	14,510
2 persons	11,608	13,418	14,682	14,913	17,705
3 persons	14,681	16,970	18,571	18,863	22,392
4 persons	18,285	21,136	23,129	23,493	27,890
5 persons	20,438	23,623	25,851	26,258	31,172
6 persons	22,590	26,110	28,573	29,022	34,454
7 or more persons	24,744	28,596	31,294	31,787	37,735
1997					
1 person	9,426	10,894	11,923	12,110	14,376
2 persons	11,501	13,294	14,547	14,776	17,542
3 persons	14,546	16,814	18,400	18,689	22,186
4 persons	18,117	20,941	22,916	23,277	27,633
5 persons	20,250	23,405	25,613	26,016	30,885
6 persons	22,382	25,870	28,310	28,755	34,137
7 or more persons	24,516	28,333	31,006	31,494	37,388
1996					
1 person	9,276	10,721	11,733	11,917	14,147
2 persons	11,318	13,083	14,316	14,541	17,263
3 persons	14,315	16,547	18,107	18,392	21,833
4 persons	17,829	20,608	22,552	22,907	27,194
5 persons	19,928	23,033	25,206	25,602	30,394
6 persons	22,026	25,459	27,860	28,298	33,594
7 or more persons	24,126	27,883	30,513	30,993	36,794

Table 8.4

Low Income After Tax Cut-offs (1992 LICOs Base) of Family Units, Showing Size of Areas of Residence, 1991-2000

	Rural		Urban	areas	
Size of family unit	areas	Less than	30,000	100,000	500,000
		30,000	to	to	and over
			99,999	499,999	
1995					
1 person	9,136	10,560	11,557	11,738	13,934
2 persons	11,148	12,886	14,101	14,322	17,003
3 persons	14,100	16,298	17,835	18,115	21,505
4 persons	17,561	20,298	22,213	22,562	26,785
5 persons	19,628	22,687	24,827	25,217	29,937
6 persons	21,695	25,076	27,441	27,872	33,089
7 or more persons	23,763	27,464	30,054	30,527	36,241
1994					
1 person	8,940	10,333	11,309	11,486	13,635
2 persons	10,908	12,609	13,798	14,014	16,638
3 persons	13,797	15,948	17,452	17,726	21,043
4 persons	17,184	19,862	21,736	22,077	26,209
5 persons	19,206	22,199	24,293	24,675	29,294
6 persons	21,229	24,537	26,851	27,273	32,378
7 or more persons	23,252	26,874	29,408	29,871	35,462
1993					
1 person	8,924	10,315	11,289	11,466	13,611
2 persons	10,889	12,587	13,774	13,990	16,609
3 persons	13,773	15,920	17,422	17,695	21,007
4 persons	17,154	19,828	21,698	22,039	26,164
5 persons	19,173	22,161	24,251	24,632	29,243
6 persons	21,192	24,494	26,804	27,226	32,322
7 or more persons	23,212	26,827	29,357	29,819	35,401
1992					
1 person	8,764	10,130	11,086	11,260	13,367
2 persons	10,694	12,361	13,527	13,739	16,311
3 persons	13,526	15,634	17,109	17,377	20,630
4 persons	16,846	19,472	21,309	21,643	25,694
5 persons	18,829	21,763	23,816	24,190	28,718
6 persons	20,812	24,054	26,323	26,737	31,742
7 or more persons	22,795	26,345	28,830	29,284	34,766
1991					
1 person	8,635	9,981	10,923	11,094	13,170
2 persons	10,536	12,179	13,328	13,536	16,071
3 persons	13,327	15,404	16,857	17,121	20,326
4 persons	16,598	19,185	20,995	21,324	25,315
5 persons	18,551	21,442	23,465	23,833	28,295
6 persons	20,505	23,699	25,935	26,343	31,274
7 or more persons	22,459	25,957	28,405	28,852	34,254

### **Chapter 9: 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 for the selected family types. Table 9.2 presents data on the number of families by selected family types.

Table 9.1 Number of Persons by Selected Family Types, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CANADA				Esti	imates in th	ousands ('C	000)			
Economic families, 2 persons or more	23,935	24,262	24,528	24,784	25,023	25,278	25,521	25,719	25,926	26,139
Elderly families	2,580	2,697	2,707	2,716	2,815	2,399	2,494	2,516	2,581	2,563
Married couples	1,561	1,613	1,606	1,676	1,746	1,707	1,725	1,770	1,827	1,821
Other elderly families	1,019	1,084	1,101	1,040	1,070	692	769	746	754	742
Non-elderly families	21,354	21,565	21,821	22,069	22,208	22,878	23,027	23,203	23,345	23,576
Married couples	3,268	3,289	3,296	3,405	3,394	3,522	3,521	3,557	3,639	3,761
No earner	273	280	310	336	312	329	304	300	341	287
One earner	709	679	746	753	754	841	774	850	835	843
Two earners	2,285	2,330	2,240	2,316	2,329	2,352	2,443	2,408	2,462	2,631
Two-parent families with children	12,694	12,613	12,652	12,872	12,992	12,974	12,957	12,726	12,842	12,860
No earner	238	242	402	403	361	421	354	342	277	243
One earner	2,457	2,450	2,383	2,483	2,551	2,486	2,285	2,072	2,128	2,020
Two earners	6,977	6,977	6,985	7,116	7,230	7,668	7,844	7,674	7,598	7,726
Three or more earners	3,022	2,944	2,882	2,871	2,850	2,399	2,474	2,638	2,839	2,870
Married couples with other relatives	2,809	2,838	2,901	2,978	2,981	2,553	2,707	2,931	2,988	3,074
Lone-parent families	1,508	1,771	1,869	1,664	1,706	1,806	1,762	1,887	1,848	1,851
Male lone-parent families	176	206	243	221	219	260	259	287	290	297
Female lone-parent families	1,332	1,565	1,627	1,443	1,487	1,546	1,503	1,600	1,559	1,554
No earner	466	536	553	499	519	549	457	377	368	293
One earner	637	748	828	699	741	785	821	956	886	925
Two or more earners	228	282	246	244	227	213	226	266	305	336
Other non-elderly families	1,075	1,054	1,102	1,150	1,136	2,023	2,080	2,103	2,027	2,030
Unattached individuals	3,459	3,529	3,586	3,647	3,711	3,779	3,846	3,908	3,972	4,041
Elderly male	231	238	262	256	263	259	271	277	273	285
Non-earner	208	219	232	227	234	228	229	237	234	236
Earner	24	19	30	29	29	31	42	41	39	49
Elderly female	724	723	759	763	771	776	772	780	798	799
Non-earner	697	679	729	733	740	738	714	723	745	740
Earner	27	44	30	30	31	38	58	57	53	59
Non-elderly male	1,405	1,486	1,504	1,529	1,522	1,622	1,635	1,653	1,693	1,692
Non-earner	232	240	286	265	258	292	293	274	257	219
Earner	1,173	1,245	1,218	1,264	1,264	1,331	1,341	1,379	1,436	1,472
Non-elderly female	1,099	1,082	1,060	1,099	1,155	1,121	1,169	1,198	1,208	1,265
Non-earner	232	249	225	287	262	267	273	282	276	273
Earner	868	833	834	812	893	854	896	916	932	991

Table 9.2 Number of Families by Selected Family Types, Canada, 1991-2000

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
				Estir	mates in the	ousands ('0	00)			
CANADA										
Economic families, 2 persons or more	7,620	7,769	7,840	7,910	8,032	8,101	8,179	8,257	8,339	8,427
Elderly families	1,126	1,165	1,173	1,189	1,238	1,092	1,123	1,138	1,170	1,167
Married couples	781	807	803	838	873	854	862	885	914	910
Other elderly families	346	359	369	352	366	238	261	253	256	257
Non-elderly families	6,493	6,603	6,668	6,721	6,793	7,009	7,056	7,119	7,169	7,260
Married couples	1,634	1,645	1,648	1,702	1,697	1,761	1,760	1,778	1,819	1,880
No earner	136	140	155	168	156	165	152	150	171	144
One earner	355	340	373	376	377	421	387	425	418	421
Two earners	1,143	1,165	1,120	1,158	1,164	1,176	1,221	1,204	1,231	1,315
Two-parent families with children	3,085	3,086	3,081	3,120	3,173	3,169	3,157	3,103	3,118	3,127
No earner	59	58	97	95	85	96	82	77	63	60
One earner	593	597	572	607	620	604	551	495	512	488
Two earners	1,780	1,798	1,790	1,809	1,844	1,957	1,998	1,963	1,937	1,969
Three or more earners	654	633	621	610	623	512	526	568	606	610
Married couples with other relatives	811	820	831	861	866	736	774	837	861	891
Lone-parent families	543	638	673	601	614	634	632	662	650	640
Male lone-parent families	68	76	92	84	85	89	92	101	104	109
Female lone-parent families	475	561	581	517	528	545	540	561	546	531
No earner	160	188	193	180	176	192	162	134	130	101
One earner	242	281	313	262	282	290	311	349	329	338
Two or more earners	73	92	74	74	70	62	66	77	87	92
Other non-elderly families	420	415	436	437	444	709	732	737	722	722
Unattached individuals	3,459	3,529	3,586	3,647	3,711	3,779	3,846	3,908	3,972	4,041
Elderly male	231	238	262	256	263	259	271	277	273	285
Non-earner	208	219	232	227	234	228	229	237	234	236
Earner	24	19	30	29	29	31	42	41	39	49
Elderly female	724	723	759	763	771	776	772	780	798	799
Non-earner	697	679	729	733	740	738	714	723	745	740
Earner	27	44	30	30	31	38	58	57	53	59
Non-elderly male	1,405	1,486	1,504	1,529	1,522	1,622	1,635	1,653	1,693	1,692
Non-earner	232	240	286	265	258	292	293	274	257	219
Earner	1,173	1,245	1,218	1,264	1,264	1,331	1,341	1,379	1,436	1,472
Non-elderly female	1,099	1,082	1,060	1,099	1,155	1,121	1,169	1,198	1,208	1,265
Non-earner	232	249	225	287	262	267	273	282	276	273
Earner	868	833	834	812	893	854	896	916	932	991

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### **Notes and Definitions**

#### **Income Definitions**

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 Sources", shown as a table under "Total income", below.

#### **Total income**

Total income refers to income from all sources including government transfers and 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.

#### Table A

#### Classification of Income Sources

Total income

Market income

Earnings

Wages and salaries

Self-employment income

Farm

Non-farm

Investment income

Retirement pensions

Other income

Government transfers

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

Canada Pension Plan/Quebec Pension Plan benefits

Child tax benefits

**Employment Insurance benefits** 

Workers' compensation benefits

GST/HST Credit

Provincial/territorial tax credits

Social assistance

Other government transfers

While a justification of the definition of income is not attempted here, some important inclusions and exclusions are noted.

 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 CSNA and the present 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 this classification.
- This classification 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 total income here and that 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 Canadian System of National Accounts 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), 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 and salaries

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.

For historical reasons, data previously published from the SCF up to reference year 1997 were always adjusted to exclude the income of individuals and families whose major source of income was military pay and allowances, if they were not living in barracks. Military personnel living in barracks were not part of the target population to begin with, nor are they now, in SLID. The SCF data have now been readjusted back in time to include military income of those not living in barracks, making the data consistent with the target population for all years, in either survey.

#### Self-employment income

This is net self-employment income, i.e., after deduction of expenses. Negative amounts (losses) are accepted. It includes income received from self-employment on own account, 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, super-annuation 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.

#### **Government transfers**

Government transfers include all direct payments from federal, provincial and municipal governments to individuals or families. See the table "Classification of Income Sources" 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 for 2000 were: the federal basic benefit and National Child Benefit Supplement (together called the Canada Child Tax Benefit), the Newfoundland and Labrador Child Benefit, the Nova Scotia Child Benefit, the New Brunswick Child Tax Benefit, the New Brunswick Earned Income Supplement, the Quebec Allocation familiale, the Quebec Allocation à la naissance, the Ontario Child Care Supplement for Working Families, the Saskatchewan Child Benefit, the Alberta Family Employment Tax Credit, the BC Family Bonus, and the BC Earned Income Benefit.

#### Old Age Security (OAS) benefits

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) benefits

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 benefits**

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 benefits

Workers' compensation is provided to protect all fulltime 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

This credit was 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, its name was changed to the Harmonized Sales Tax Credit in April 1997 when the administration of the tax was combined with the provincial sales tax.

#### 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.

#### 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. In the interviews of both SCF and SLID, there may be under-reporting of these transfers, which are mainly collected using an open question. 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.

#### Other income

This subtotal 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, retiring 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.

#### 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. In the Survey of Labour and Income Dynamics, 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.

#### **Family Definitions**

#### **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, only communal dwellings are covered in the SLID and the SCF.

#### Household

A household is defined as a person or group of persons residing in a dwelling.

#### **Adults**

Adults are defined in SLID as 16 or older as of December 31st of the reference year, and in SCF they are defined as 15 or older at the time the person entered the Labour

Force Survey sample, which is approximately 6 months prior to the interview in April. The impact of this conceptual difference is considered to be negligible.

### Economic families, unattached individuals, and all units

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. The total of economic families and unattached individuals may be referred to as either "all units" or "economic families composed of one or more persons".

### Census families and 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.

SLID uses a slightly different definition of census families from that used by the SCF. In this definition, the restriction that a "child" of a parent in a census family must be under the age of 25 has been added. There must now also be a parent-child relationship (guardian relationships such as aunt or uncle are not sufficient). The previous restriction that the child must never have been legally married has been dropped. Data drawn from the SCF still use the earlier definition.

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.

#### 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.

SLID defines households and families according to the living arrangements on December 31 of the reference year, while SCF defined them at the time of the survey,

which was the following April. Residents of Canada are also defined at those points in time. This timing difference is not believed to have a major impact.

The manner in which relationship or membership information is collected differs between the two surveys, but both approaches should yield similar results. The SCF information was taken from the Labour Force Survey and was the relationship of each person to a specific individual, called the reference person. SLID collects the relationship between every pair of individuals in a household.

#### Head of family

SCF has a concept of "head of family" which does not exist in SLID (see "Major income earner"). Unlike the concept of major income earner which SLID uses, it is based on relationships, rather than who receives income and of what type or how much. The following rules determine the head of family. If the economic family consists of only one census family, then only the first two rules are necessary. All references to married relationships include legally married and common-law relationships.

- In families consisting of a married couple (with or without children or other relatives), the man is the "head".
- In lone-parent families with unmarried children, the parent is the "head".
- In lone-parent families with married children, the member who is mainly responsible for the maintenance of the family, as identified in a survey question, is the "head".
- In families where relationships are other than husbandwife or parent-child, normally the eldest in the family is considered the head.

#### Major income earner

This characteristic is important for the derivation of detailed family types (see "Family classification"). The SCF used the concept of "head of family". 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 marketplace and 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 has adopted the basic classification used in SCF, although other family types can be derived using the SLID internal files. SLID uses the "major income earner as" opposed to "head of family", where these concepts are relevant (see the notes following the classification), but this is believed to have a minimal impact.

#### 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

Within this classification, the following definitions apply. Note that wherever the term "major income earner" is used, the term "head of family" should be substituted in the case of SCF data.

**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 have chosen (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 113.5/107.6 = $10,548$ ).

Table C

#### Consumer Price Index, annual rates, 1992=100

1980	52.4	1991	98.5
1981	58.9	1992	100.0
1982	65.3	1993	101.8
1983	69.1	1994	102.0
1984	72.1	1995	104.2
1985	75.0	1996	105.9
1986	78.1	1997	107.6
1987	81.5	1998	108.6
1988	84.8	1999	110.5
1989	89.0	2000	113.5
1990	93.3	2001	116.4

#### Earner/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. For this, 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 of 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. Zero values are included in all tables focusing on the three main income concepts (market, total and after-tax income), government transfers or taxes. Zero values are excluded in table 4.2.

#### **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" under "Family definitions").

#### **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 a 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 have 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. It corresponds to the 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 scale – median income is usually lower than mean income.

#### Implicit rate of government transfers or taxes

The implicit rate of either transfers or taxes, as the case may be, 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 income, usually 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 the family size into account. Basically stated, the income amount itself is not sufficient to understand a family's financial well-being without knowing how many people are sharing it. 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 family size into account is to adjust the income amount, for the purposes of analysis only. The major challenge of this approach is to select an appropriate adjustment factor. While there is no single best method, it is still better to apply some kind of adjustment factor rather than no adjustment at all.

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. Dividing the income value by the sum of the factors assigned to each member derives the adjusted income amount for the family.

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;
- all other family members under age 16 receive a factor of 0.3.

For example, this translates into a total factor for dividing income of just 1.4 for a married couple instead of 2.0 (the family size). Such a family with total income of \$56,000 would be considered to have a standard of living equivalent to an adult living alone with a total income of \$40,000, as compared to an adult with \$28,000 when calculated on a per capita basis.

#### Gini coefficient

The Gini coefficient measures the degree of inequality in an income distribution. Gini coefficients are published for a variety of income concepts such as 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 or SCF at the Canada level, a difference of 0.01 or more between two Gini coefficients is considered statistically significant.

#### **Low Income Definitions**

#### Low income cutoff (LICO)

Low income cutoffs (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 cutoffs 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.

#### Calculation of low income cutoffs

The first step in the production of a set of low income cutoffs 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.

#### Updating and rebasing the low income cutoffs

There are two reference years that play a part in the calculation of a set of low income cutoffs: the base year and the income reference year. The base year supplies the average spent on food, shelter and clothing. This percentage is used to derive a set of cutoffs that are suitable for use with income data from that year. Cutoffs for other income reference years may be obtained by applying the corresponding Consumer Price Index (CPI) inflation rate to the basic set of cutoffs.

Using the CPI to update the cutoffs takes inflation into account, but does not reflect any changes that might occur in the average spending on necessities. In the past, Statistics Canada has developed a new set of cutoffs after each Family Expenditure Survey. These are referred to as "bases" because the average spending

on necessities in that base year drives the calculation of the cutoffs. The two most recent base years are 1992 and 1986. Cutoffs based on 1992 are most commonly applied by data users, and are available for the income reference years from 1980 onwards.

#### Low income rate

Low income rates can be calculated for persons or for families. In either case, the income that is compared to the cutoff is the income of the entire economic family. "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 cutoff. Similarly, "children in low income" means "children who are living in low income families". In other words, all members of an economic family have the same low income status, but they are counted separately when person-based low income rates are calculated.

To calculate the low income rates, the family size and community size are used to find the appropriate cutoff. Then the family income is compared to that cutoff. If a family low income rate is being calculated, then the family is counted as being in low income if its income is less than the cutoff. If a person low income rate is being calculated, then all persons in the family are counted as being in low income if the family income is less than the cutoff.

#### Use of after-tax and before-tax LICOs

The average portion of income that families spend on food, shelter and clothing, which figures prominently in the low income cutoffs, is undoubtedly a useful gauge of economic well-being no matter which income concept is used. The choice of after-tax income or total income – or even market income for that matter – depends on whether one wants to take into account the added spending power that a family gets from receiving government transfers and its reduced spending power from paying taxes.

In the past, Statistics Canada has produced two sets of low income cutoffs and 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.

The choice to highlight after-tax rates was made for two main reasons. First, income taxes and transfers are essentially two methods of income redistribution. The before-tax rates only partly reflect the entire 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.

A note about the calculation of before-tax versus aftertax low income cutoffs: the derivation of each set of cutoffs is done independently. There is no simple relationship, such as the average amount of taxes payable, that distinguishes the two levels. Instead, the entire calculation of cutoffs is done twice – both on a before-tax basis and on an after-tax basis.

#### Differences in after-tax rates and before-tax rates

After-tax low income cutoffs, and the resulting after-tax rates, have been published back to 1980. The number of people falling below the cutoffs has been consistently lower on an after-tax basis than on a before-tax basis. This result may appear inconsistent at first glance, since incomes after tax cannot be any higher than they are before tax, considering that all transfers, including refundable tax credits, are included in the definition of "before-tax" total income. However, with a relative measure of low income such as the LICO, this result is to be expected with any income tax system which, by and large, taxes those with more income at a higher rate than those with less. "Progressive" tax rates, as they are often called, make the distribution of income more compressed. Therefore, some families that are in low income before taking taxes into account are relatively better off and are not in low income on an after-tax basis.

#### Low income gap

The low income gap, previously called "low income deficiency", is the amount that a low income family falls short of the relevant low income cutoff. For the calculation of this gap, negative incomes are treated as zero.

For example, a family with an income of \$15,000 and a relevant low income cutoff 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 this value as calculated for each unit.

#### Market basket measure (MBM)

Human Resources Development Canada has been collaborating with the provincial and territorial ministries of social services to develop a "Market Basket Measure" (MBM). 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 would define 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 has been proposed for comparisons with the MBM thresholds goes even further than after-tax income by

also removing 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 has started to collect some of the data necessary to produce rates based on the Market Basket Measure.

This type of measure is often called an "absolute" measure, even though there is clearly judgement involved in specifying the contents of the basket of goods and services. Nevertheless, the line is absolute in the sense that it does not depend directly on the distribution of income.

#### On Poverty and Low Income

Ivan P. Fellegi Chief Statistician of Canada

Recently the news media have provided increasing coverage of Statistics Canada's low income cutoffs and their relationship to the measurement of poverty. At the heart of the debate is the use of the low income cutoffs as poverty lines, even though Statistics Canada has clearly stated, since their publication began over 25 years ago, that they are not. The high profile recently given to this issue has presented Statistics Canada with a welcome opportunity to restate its position on these issues.

Many individuals and organizations both in Canada and abroad understandably want to know how many people and families live in "poverty", and how these levels change. Reflecting this need, different groups have at different times developed various measures which purported to divide the population into those who were poor and those who were not.

In spite of these efforts, there is still no internationally-accepted definition of poverty unlike measures such as employment, unemployment, gross domestic product, consumer prices, international trade and so on. This is not surprising, perhaps, given the absence of an international consensus on what poverty is and how it should be measured. Such consensus preceded the development of all other international standards.

The lack of an internationally-accepted definition has also reflected indecision as to whether an international standard definition should allow comparisons of well-being across countries compared to some international norm, or whether poverty lines should be established according to the norms within each country.

The proposed poverty lines have included, among others, relative measures (you are poor if your means are small compared to others in your population) and

absolute measures (you are poor if you lack the means to buy a specified basket of goods and services designated as essential). Both approaches involve judgmental and, hence, ultimately arbitrary choices.

In the case of the relative approach, the fundamental decision is what fraction of the overall average or median income constitutes poverty. Is it one-half, one-third, or some other proportion? In the case of the absolute approach, the number of individual judgements required to arrive at a poverty line is far larger. Before anyone can calculate the minimum income needed to purchase the "necessities" of life, they must decide what constitutes a "necessity" in food, clothing, shelter and a multitude of other purchases, from transportation to reading material.

The underlying difficulty is due to the fact that poverty is intrinsically a question of social consensus, at a given point in time and in the context of a given country. Someone acceptably well off in terms of the standards in a developing country might well be considered desperately poor in Canada. And even within the same country, the outlook changes over time. A standard of living considered as acceptable in the previous century might well be viewed with abhorrence today.

It is through the political process that democratic societies achieve social consensus in domains that are intrinsically judgmental. The exercise of such value judgements is certainly not the proper role of Canada's national statistical agency which prides itself on its objectivity, and whose credibility depends on the exercise of that objectivity.

In Canada, the Federal/Provincial/Territorial Working Group on Social Development Research and Information was established to create a method of defining and measuring poverty. This group, created by Human Resources Development Canada and social services ministers in the various jurisdictions, has proposed a preliminary market basket measure of poverty – a basket of market-priced goods and services. The poverty line would be based on the income needed to purchase the items in the basket.

Once governments establish a definition, Statistics Canada will endeavour to estimate the number of people who are poor according to that definition. Certainly that is a task in line with its mandate and its objective approach. In the meantime, Statistics Canada does not and cannot measure the "level of poverty" in Canada.

For many years, Statistics Canada has published a set of measures called the low income cutoffs. We regularly and consistently emphasize that these are quite different from measures of poverty. They reflect a well-defined methodology which identifies those who are substantially worse off than the average. Of course, being significantly worse off than the average does not necessarily mean that one is poor.

Nevertheless, in the absence of an accepted definition of poverty, these statistics have been used by many analysts to study the characteristics of the relatively worst off families in Canada. These measures have enabled us to report important trends, such as the changing composition of this group over time. For example, 20 to 30 years ago the elderly were by far the largest group within the "low income" category, while more recently lone-parent families headed by women have grown in significance.

Many people both inside and outside government have found these and other insights to be useful. As a result, when Statistics Canada carried out a wide-ranging public consultation a decade ago, we were almost unanimously urged to continue to publish our low income analyses. Furthermore, in the absence of a generally accepted alternative methodology, the majority of those consulted urged us to continue to use our present definitions.

In the absence of politically-sanctioned social consensus on who should be regarded as "poor", some people and groups have been using the Statistics Canada low income lines as a de facto definition of poverty. As long as that represents their own considered opinion of how poverty should be defined in Canada, we have no quarrel with them: all of us are free to have our own views. But they certainly do not represent Statistics Canada's views about how poverty should be defined.

### Comparisons between data up to 1995 and data since 1996

In all tables, two data sources have been merged into a single time series. Data up to and including 1995 are drawn from the Survey of Consumer Finances (SCF, last conducted for reference year 1997), and data for1996 and onwards are drawn from the Survey of Labour and Income Dynamics (SLID).

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 (75F002MIE99007). 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 relatively detailed 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". (See also "Major income earner" under "Family definitions" in the section on "Notes and definitions"). 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 details about the precise definitions of the family types.)

#### Comparisons with previous editions

The data for years prior to 2000 are not necessarily directly comparable to those of the 1999 edition. For example, dollar amounts are always expressed in constant dollars of the latest reference year. (See "Current dollars versus constant dollars" under "Analytical concepts".)

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.

Previously, weights were derived that respected population totals by province, age and sex. In addition, the weighting strategy now incorporates population controls for household size and economic family size.

### Sources, Methods and Estimation Procedures

#### Background

The statistics contained in this publication were derived from the Survey of Consumer Finances (SCF) and the Survey of Labour and Income Dynamics (SLID). For many years, SCF constituted the primary source of data on family income in Canada. In 1993, Statistics Canada introduced a new survey, SLID, with much the same objectives but of longitudinal rather than cross-sectional nature. Statistics Canada closely monitored the comparability of these two surveys and determined that they do indeed produce comparable results. Starting with the 1998 reference year, the SCF was no longer conducted. Additional information on the comparability of the SLID and SCF can be obtained in *Bridging Two Surveys:* An Integrated Series of Income Data from SCF and SLID, 1989-1997 or in A Comparison of the Results of the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update (see also "Related Products and Services").

#### Methodology

#### **Survey content**

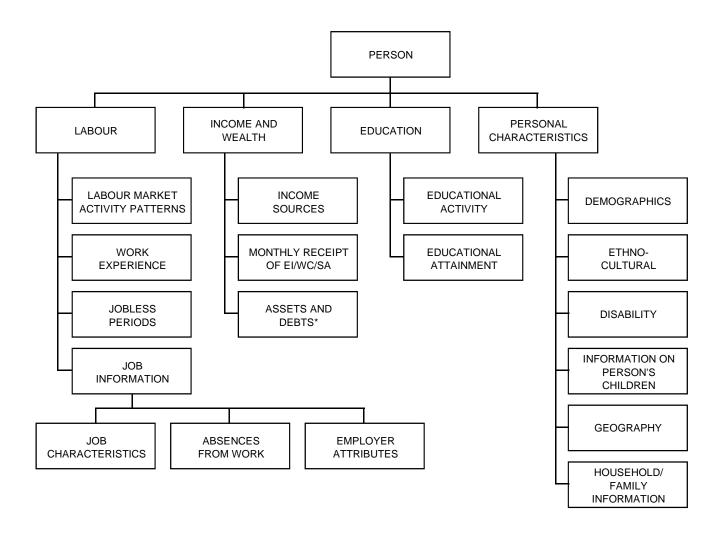
The SCF was an annual survey, conducted each April (but discontinued after April 1998) as a supplement to the Labour Force Survey (LFS), and designed to produce cross-sectional statistics on income by detailed sources. Information on labour force experience and demographic characteristics such as education, family relationships and household composition was also collected, primarily by using data collected for the LFS.

SLID was designed to capture changes in the economic well-being of individuals and families over time and the determinants of labour market and income changes. The survey supports analysis on transitions into and out of the labour force associated with the life cycle or with the business cycle; on the impact of family events on labour market activity and remuneration; on the determinants of income instability; on what triggers shifts into and out of low income and on changes in the composition of income through time. Since SLID additionally carries a broad selection of human capital variables, it is also used for studies of such topics as gender wage and earnings gaps.

The major content themes of SLID are illustrated in the following chart.

#### **Chart A**

#### **ORGANIZATION OF CONTENT**



<sup>\*</sup> Not yet included in survey content

#### Survey universe

SCF and SLID are household surveys that target essentially the same population. Both surveys cover all individuals in Canada, excluding residents of the Yukon, the Northwest Territories and Nunavut, residents of institutions and persons living on Indian reserves. Overall, these exclusions amount to less than 3 percent of the population.

#### The sample

The samples for SLID and SCF 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 sample is composed of six independent samples. These samples are called rotation groups because each month one sixth of the sample (or one rotation group) is replaced.

The SCF was conducted each year as a supplement to the April LFS using two-thirds of the regular sample (four rotation groups). In total, approximately 35,000 households were surveyed. The SLID sample is composed of two panels. Each panel consists of two LFS rotation groups and includes roughly 15,000 households. A panel is surveyed for a period of six consecutive years. A new panel is introduced every three years. Thus two panels are always overlapping, resulting in a combined cross-sectional sample comparable in size to that of the SCF. The following diagram illustrates how and when panels overlap.

Chart B
Overlapping design of SLID sample

1 9 9 3	1 9 9 4	1 9 9 5	1 9 9 6	1 9 9 7	1 9 9 8	1 9 9	2 0 0 0	2 0 0 1	2 0 0 2	2 0 0 3	2 0 0 4
		Pan	el 1								
					Pan	el 2					
								Pan	el 3		
									P	anel 4	4

#### Data collection

The reference period for the SCF was the previous calendar year. Income questionnaires were mailed out to selected households prior to the April LFS. Information collected through this supplementary income survey, along with demographic and labour market data amassed by the LFS that month, constituted the SCF database.

For each sampled household in SLID, up to 12 interviews are conducted over a six-year period. Every year in

January, interviewers collect information regarding respondents' labour market experiences during the previous calendar year. Information on educational activity and family relationships is also collected at that time. The demographic characteristics of family and household members represent a snapshot of the population as of the end of each calendar year.

Every May information on income is collected from the same sampled households. The income interview is deferred until May to take advantage of income tax time when respondents are more familiar with their income situation. As in the SCF, the reference period for income is the previous calendar year.

To reduce response burden, respondents can give Statistics Canada permission to use their T1 tax information for the purposes of SLID. Those who do so are only contacted for the labour interviews. Over 80% of SLID's respondents give their consent to use their administrative records.

Both SCF and SLID interviews are conducted over the telephone using computer-assisted interviewing (CAI). The interviewer reads the questions as they appear on the computer screen and keys in the reported information. Skip-patterns and edits are built into the collection software, allowing interviewers to immediately detect and resolve response inconsistencies. Collection of daterelated information (e.g., employment spells, jobless spells, interruption of work), is greatly improved by the use of such an interactive data capture technique. Another advantage of the CAI technology is the feeding back of details from the previous interview, helping the respondents to recall past events.

Proxy response is accepted in the SCF and SLID. This procedure allows one household member to answer questions on behalf of any or all other members of the household, provided he or she is willing to do so and is knowledgeable.

#### **Data quality**

There are two types of errors inherent to sample survey data, namely, sampling errors and non-sampling errors. The reliability of survey estimates depends on the combined impact of sampling and non-sampling errors.

#### 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  $Y \pm$ 2SE confidence interval 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 presented in this publication. For more information on standard errors and coefficients of variation, refer to the Statistics Canada publication, *Methodology of the Canadian Labour Force Survey* (Catalogue 71-526-XPB).

Standard errors and coefficients of variation of the estimates presented in *Income in Canada* are available on request.

#### Suppression

Data reliability cutoffs were established based on variances of a number of different variables. In general, data values that have a coefficient of variation of less than 33% are not suppressed and can be used. Suppressed estimates have a coefficient of variation greater than 33% and are not reliable.

The suppression cutoffs are listed below. Weighted person, family and household estimates that fall below these suppression cut-offs are withheld.

Table D
Suppression cutoffs

Geography	Weighted counts
Canada	13, 000
Newfoundland and Labrador	2, 500
Prince Edward Island	1, 500
Nova Scotia	4, 000
New Brunswick	2, 500
Quebec	14, 000
Ontario	14, 500
Manitoba	6, 500
Saskatchewan	2, 500
Alberta	6, 000
British Columbia	11, 000

#### Non-sampling errors

Non-sampling errors generally result from human errors such as inattention, 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 and SCF.

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 (undercoverage), 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 who should be enumerated are missed. Slippage rates have been revised back to 1996 using 1996 Census population projections. According to the numbers reported below, in 2000, SLID covered 87.36% 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.

Response errors may be due to many factors, such as faulty questionnaire design, interviewers' or respondents' misinterpretation of questions, or respondents' faulty

Table E Slippage Rates in SLID

	1996	1997	1998	1999	2000
Canada (%)	10.28	11.12	11.85	12.02	12.64

reporting. Great effort is invested in SCF and 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. To obtain more accurate information, income data for the SCF and SLID are collected after the income tax "season" when respondents are more familiar with their tax records. Respondents receive information about the income interview prior to the interviewer's telephone call. This gives them time to consult documents and have information available at the time of the interview. Nevertheless, a comparison of data produced from the SCF with other sources suggest that certain income components such as EI benefits and self-employment earnings are underreported in an income 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 to some extent in any survey for reasons such as household members being on vacation during the interview period or refusing to supply requested information, despite attempts to obtain complete response from sampled units. For these individuals, the missing data are imputed either explicitly by assigning data to each non-respondent on the basis of a similar respondent record, or implicitly by redistributing the weight of the non-respondent individual to other responding individuals. 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.

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 and SCF 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.

#### 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. Two types of adjustment are then 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 nonresponse 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 population totals used for SCF and SLID were based on Statistics Canada's Demography Division population counts for different provinceage-sex groups as well as counts by household and family size. In SLID, different weights apply for crosssectional and longitudinal estimates.

#### Cross-sectional representativeness of 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). Conversely, 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. Since SLID introduces a new panel every three years, however, this group is quite small.

#### Response rates

High response rates are essential for the data quality of any survey and thus considerable effort is invested to encourage effective participation from SCF and SLID respondents. For the SCF, response is calculated at the family level whereas in SLID it is calculated at the household level. In SLID, a household is considered to be "respondent" if at least one of its members responds to either the January or the May interview. Starting with the release of data for 2000 and retroactive back to 1996, there is the additional stipulation that the information on the household's composition cannot be missing for more than one year.

Within a respondent household, all members are assigned identical, positive final weights, and those members (if any) 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.

In the Survey of Consumer Finances (SCF) response ranged from 78.1% (1989) to 82.1% (1995), while the cross-sectional response rates in SLID range between 80.8% (2000) and 85.5% (1996).

The updated definition of respondent was introduced starting with the release of data for 2000, and applied retroactively to 1996. It had relatively little impact on response rates – the SLID response rates for 1996 to 2000 are now one to two percentage points lower than they were based on the old definition.

Response rates given in Table F have been revised back to 1996, using the new definition of a respondent household.

#### Imputation for non-response

Income data are imputed in SCF – and in some cases in SLID – using a "nearest neighbour" approach. This

method involves identifying another individual with certain similar characteristics, who becomes the "donor" for the imputed value. SLID also uses other imputation techniques. In fact, the primary method employed for imputing income data in this survey is to use the previous year's data, updated for any changes in circumstances. Only in the absence of such data are income figures imputed using the "nearest neighbour" technique in SLID.

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

#### Comparability with other income data sources

Comparisons of figures produced from the SCF with other sources of data (Census of Population, Longitudinal Administrative Data, National Economic and Financial Accounts) reveal that certain income components, such as investment, self-employment earnings, social assistance payments and EI benefits, are underreported in the SCF.

SLID's estimates of the number of income recipients, aggregate individual income and average family income are higher than the corresponding estimates from SCF data.

Differences between SCF and SLID income figures can be attributed to the different procedures for editing, imputation, and data collection (entirely by questionnaire for the former versus partially by linkage with T1 income tax files for the latter).

Table F
Response rate in SCF (1990-1995) and SLID (1996-2000)

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Response Rate (%)	79.0	80.0	80.7	80.0	79.5	82.1	85.5	83.6	82.3	82.8	80.8

### **Related Products and Services**

#### **Canadian Statistics on the Internet**

The following data are available, free of charge, on Statistics Canada's website (www.statcan.ca):

- Average Market Income by Selected Family Types, Canada, 1991-2000
- Average Total Income by Selected Family Types, Canada, 1991-2000
- Average After-Tax Income by Selected Family Types, Canada, 1991-2000
- Government Transfers and Income Tax by After-Tax Income Quintiles, Canada, 1999-2000
- Persons in Low Income Before Tax, Canada, 1991-2000
- Persons in Low Income After Tax, Canada, 1991-2000

The menu path to download the above-listed tables is "Canadian Statistics" then "The People" followed by "Families, Households and Housing" and "Income".

- Average Earnings by Sex and Work Pattern, Canada, 1991-2000
- Estimated Numbers of Earners by Sex and Work Pattern, Canada, 1991-2000

The menu path to download the above-listed tables is "Canadian Statistics" then "The People" followed by "Labour, Employment and Unemployment" and "Earnings".

#### Income in Canada, 2000 (electronic version) 75-202-XIE (\$34)

An electronic version of the present publication is available on Statistics Canada's website (www.statcan.ca).

The menu path to download the electronic version is "Products and Services", then "Downloadable publications (\$)", followed by "75-202-XIE, Income in Canada, 2000."

#### Income Trends in Canada, 13F0022XCB (\$195)

This annual CD-ROM, which includes over 2 million data points, is the complement to *Income in Canada*, *2000*. It provides historical trends starting in 1980, for Canada, the provinces and 15 metropolitan areas. The data are presented in Beyond 20/20 TM format that allows users to easily view trends, create tables and chart income.

# Longitudinal data from the Survey of Labour and Income Dynamics (SLID)

Starting with reference year 1998, the Survey of Labour and Income Dynamics (SLID) officially replaced the Survey of Consumer Finances (SCF) as the source of income data.

SLID is a longitudinal survey – the same people are interviewed from one year to the next for a period of six years – that began collecting data with the 1993 reference year.

The income content of the two surveys is similar, with SLID adding a large selection of variables that capture transitions in Canadians' jobs, income and family events. Therefore, SLID opens new research avenues that will provide greater insights on important issues, such as how many Canadians remain in low income situations and what makes it possible for others to emerge from periods of low income.

Paradoxically, the comprehensive data that make SLID so valuable, also makes it more complex for Statistics Canada to ensure that confidentiality of respondents is maintained.

In order to comply with the strict confidentiality provisions of the Statistics Act, SLID longitudinal data are made available through new modes of dissemination, namely:

remote access: computer program(s) are written by clients and sent electronically to Statistics Canada, where staff run the program(s) against the data base and apply confidentiality protection measures. If need be, data are suppressed from the output. Survey officers subsequently return results to clients;

on premise access: researchers under contract with Statistics Canada are given access to Regional Reference Centers across the country, where staff provides data retrieval infrastructure and implements confidentiality procedures;

research data centres: were opened in 2000 on selected university campuses across the country. These centres will act as extensions of Statistics Canada and provide researchers with access to the data, while protecting confidentiality.

#### **Public Use Microdata Files**

Cross-sectional public use microdata files for 1996 to 1998 are available modeled on the Survey of Consumer Finances microdata files. It is anticipated that 1999 and 2000 will be released in 2003. No longitudinal public use microdata files are presently planned.

#### **Research and Working Papers**

Statistics Canada publishes a variety of research and working papers that are made available free of charge on its website (www.statcan.ca). Listed below is a selection of recent papers, for readers interested in income trends. Several other reports are also available.

- Effects of Self-Rated Disability and Subjective Health on Job Separation 750002MIE2002001
- Recent Developments in the Low Income Cutoffs 750002MIE2001003
- Should the Low Income Cutoffs be Updated? A Summary of Feedback on Statistics Canada's Discussion Paper 75F0002MIE2000011
- To What Extent are Canadians Exposed to Low Income? 75F0002MIE1999001
- The Persistent Gap: New Evidence on the Canadian Gender Wage Gap 75F0002MIE1999008
- 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

The menu path to download the above-listed papers is "Our Products and Services" then "Research papers (free)" followed by the catalogue number.

- Wives, Mothers and Wages: Does Timing Matter? 11F0019MIE2002186
- The Performance of the 1990s Canadian Labour Market 11F0019MIE2000148
- Why Do Children Move Into and Out of Low Income: Changing Labour Market Conditions or Marriage and Divorce? 11F0019MIE99132

The menu path to download the papers listed above is "Our Products and Services" then "Research papers (free)" followed by catalogue number.

#### **SLID Documentation for Researchers**

- Survey Overview Survey of Labour and Income Dynamics 75F0011XIE
- Survey of Labour and Income Dynamics Microdata User's Guide 75M0001GIE

The menu path to download the above-listed working papers is "Our Products and Services" then "Free publications" followed by the catalogue number.

SLID Electronic Data Dictionary 75F0026XIB

The menu path to download this document is "Statistical methods " followed by "Questionnaires and data dictionaries" followed by "SLID electronic data dictionary".

### **Publications from the Survey of Consumer Finances**

The transition from the Survey of Consumer Finances to the Survey of Labour and Income Dynamics has also triggered a revision of the income product line. With the introduction of *Income in Canada* (the print and electronic editions) and *Income Trends in Canada CD-ROM*, the following SCF publications are discontinued:

13-207-XPB	
13-210-XPB	Income After Tax: Distribution by Size in
	Canada
13-551-XPB	Low Income Cut-offs
13-569-XPB	Low Income Persons
13-592-XPB	Low Income After Tax
13-582-XPB	Low Income Measures
13F0019XPB	Low Income Measures, Low Income After
	Tax Cut-Offs and Low Income After Tax
	Measures
13-208-XPB	Census Family Incomes
12-215-XPB	Characteristics of Dual-Earner Families

13-217-XPB Earnings of Men and Women

# Perspectives on Labour and Income 75-001-XPE

Perspectives on Labour and Income is a quarterly journal that features analytical articles on the latest trends. It includes a section that summarizes recent reports and studies released by Statistics Canada. Subscribing to Perspectives on Labour and Income will prove to be an excellent way to keep up-to-date on what's new, all year long!

#### **Client Services**

For clients with more specialized data needs, custom tabulations can be produced on a cost-recovery basis. For more information or to enquire about the concepts, methods, data quality or the product line, contact Client Services (1-888-297-7355 or 613-951-7355; income@statcan.ca), Income Statistics Division.