## Income in Canada

2000


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- not available for any reference period
.. not available for a specific reference period
... not applicable
p preliminary
$r$ revised
$x$ suppressed to meet the confidentiality requirements of the Statistics Act
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 furhter $3.3 \%$ 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
2000 constant dollars


## 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


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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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-elderly male | 26,851 | 26,920 | 26,612 | 27,630 | 26,939 | 25,950 | 25,950 | 27,738 | 28,714 | 30,549 |
| Non-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 | 23,096 | 22,863 | 21,463 | 22,613 | 21,109 | 21,237 | 22,146 | 25,021 | 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 | F | 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

| 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 Ione-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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

NOVA SCOTIA

| 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 Ione-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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

QUEBEC

| 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 | 2000 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

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 |

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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

MANITOBA

| 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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |
| 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


#### Abstract

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


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

Some, but not all, government transfers are needsbased, 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 aftertax 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
2000 constant dollars


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 |
|  | \$ | \% | \% | \$ | \% | \% |
| 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 |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |
| 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 | 7,403 | 12.1 | 14.6 | 9,197 | 15.0 | 17.7 |
| Highest quintile | 5,915 | 5.6 | 11.6 | 6,242 | 6.0 | 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


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 | 5,771 | 26.6 | 100.0 | 5,801 | 26.3 | 100.0 |
| Lowest quintile | 3,244 | 56.0 | 11.5 | 3,107 | 53.0 | 10.7 |
| 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



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 |
|  | \$ | \% | \% | \$ | \% | \% |
| 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 | 20.6 |
| 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 |
| Unattached individuals |  |  |  |  |  |  |
| Total | 4,776 | 15.3 | 100.0 | 4,951 | 15.9 | 100.0 |
| Lowest quintile | 3,965 | 52.2 | 16.6 | 3,575 | 49.8 | 14.4 |
| 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 | 26.1 |
| Fourth quintile | 2,931 | 7.9 | 12.3 | 3,532 | 10.0 | 14.3 |
| Highest quintile | 1,847 | 2.6 | 7.7 | 1,844 | 2.5 | 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 | 27.3 |
| 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 | 18.1 |
| Highest quintile | 3,658 | 3.6 | 12.0 | 3,585 | 3.6 | 11.7 |
| 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 | 23.6 |
| Middle quintile | 6,078 | 11.5 | 19.2 | 6,098 | 11.7 | 19.6 |
| 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 |
| Unattached individuals |  |  |  |  |  |  |
| 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 |
| \$ | \% | \% | \$ | \% | \% |

## SASKATCHEWAN

| Total-Economic families and unattached individuals |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | 6,095 | 12.9 | 100.0 | 6,337 | 13.7 | 100.0 |
| Lowest quintile | 6,767 | 61.6 | 22.2 | 6,656 | 61.0 | 21.0 |
| Second quintile | 8,046 | 32.4 | 26.5 | 8,319 | 34.0 | 26.3 |
| Middle quintile | 7,081 | 18.5 | 23.2 | 7,280 | 19.1 | 22.9 |
| Fourth quintile | 5,489 | 9.3 | 18.0 | 6,171 | 10.8 | 19.5 |
| Highest quintile | 3,083 | 3.0 | 10.1 | 3,258 | 3.3 | 10.3 |
| Economic families, 2 persons or more |  |  |  |  |  |  |
| Total | 6,488 | 11.1 | 100.0 | 6,735 | 11.8 | 100.0 |
| Lowest quintile | 9,758 | 50.5 | 30.2 | 10,090 | 50.8 | 30.1 |
| Second quintile | 8,793 | 24.8 | 27.1 | 8,800 | 24.8 | 26.1 |
| Middle quintile | 6,625 | 12.7 | 20.4 | 7,005 | 13.8 | 20.8 |
| Fourth quintile | 3,962 | 5.7 | 12.2 | 4,790 | 6.9 | 14.3 |
| Highest quintile | 3,287 | 2.9 | 10.1 | 2,977 | 2.7 | 8.8 |
| Unattached individuals |  |  |  |  |  |  |
| Total | 5,303 | 21.4 | 100.0 | 5,532 | 23.0 | 100.0 |
| Lowest quintile | 3,073 | 49.6 | 11.7 | 2,792 | 49.8 | 10.1 |
| Second quintile | 9,543 | 69.7 | 35.9 | 8,425 | 62.9 | 30.4 |
| Middle quintile | 7,159 | 35.6 | 27.0 | 8,100 | 43.6 | 29.3 |
| Fourth quintile | 4,091 | 13.7 | 15.4 | 4,197 | 14.4 | 15.2 |
| Highest quintile | 2,666 | 4.9 | 10.0 | 4,160 | 7.8 | 15.0 |

## ALBERTA

| Total - Economic families and unattached individuals |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | 5,164 | 9.0 | 100.0 | 5,004 | 9.2 | 100.0 |
| Lowest quintile | 5,778 | 45.3 | 22.4 | 5,296 | 43.1 | 21.2 |
| Second quintile | 7,349 | 24.9 | 28.4 | 7,374 | 25.8 | 29.5 |
| Middle quintile | 5,217 | 10.8 | 20.2 | 5,055 | 10.9 | 20.2 |
| Fourth quintile | 4,502 | 6.5 | 17.4 | 4,164 | 6.1 | 16.7 |
| Highest quintile | 2,978 | 2.3 | 11.5 | 3,126 | 2.6 | 12.5 |
| Economic families, 2 persons or more |  |  |  |  |  |  |
| Total | 5,550 | 7.8 | 100.0 | 5,379 | 8.0 | 100.0 |
| Lowest quintile | 9,218 | 39.3 | 33.3 | 8,899 | 38.7 | 33.1 |
| Second quintile | 6,592 | 14.8 | 23.7 | 6,502 | 15.4 | 24.2 |
| Middle quintile | 4,863 | 7.9 | 17.5 | 5,219 | 8.8 | 19.4 |
| Fourth quintile | 4,442 | 5.4 | 16.0 | 3,647 | 4.5 | 13.6 |
| Highest quintile | 2,626 | 1.8 | 9.5 | 2,621 | 2.0 | 9.7 |
| Unattached individuals |  |  |  |  |  |  |
| Total | 4,346 | 15.2 | 100.0 | 4,198 | 15.2 | 100.0 |
| Lowest quintile | 3,070 | 45.7 | 14.1 | 2,991 | 48.0 | 14.3 |
| Second quintile | 7,421 | 48.5 | 34.1 | 5,731 | 38.7 | 27.2 |
| Middle quintile | 5,892 | 26.5 | 27.2 | 7,005 | 33.4 | 33.5 |
| Fourth quintile | 3,117 | 9.0 | 14.4 | 3,027 | 9.1 | 14.5 |
| Highest quintile | 2,213 | 3.4 | 10.1 | 2,225 | 3.5 | 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 |
|  | \$ | \% | \% | \$ | \% | \% |
| 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 |

## 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 loneparent 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
Total income


## 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 loneparent 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


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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 | 1996 | 1997 | 1998 | 1999 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 Ione-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 |
| 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 Ione-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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 |

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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 | 55,487 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Elderly families | 35,964 | 35,249 | 37,427 | 40,338 | 38,263 | 41,774 | 41,397 | 43,951 | 43,423 | 42,333 |
| 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 Ione-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 |
| Earner | 24,782 | 25,141 | 24,914 | 21,943 | 23,715 | 22,559 | 22,195 | 23,910 | 22,970 | 20,769 |

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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

QUEBEC

| 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 Ione-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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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

| 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 Ione-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 |
| Unatached 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
Average Total 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 | 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 | F |
| 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 | 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 | 23,261 |
| 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 |
| Non-earner | 17,045 | 13,710 | 10,034 | 16,293 | 11,202 | 9,416 | 7,762 | 9,952 | 8,431 | 7,880 |
| Earner | 32,179 | 33,014 | 35,768 | 34,604 | 34,266 | 35,205 | 33,133 | 34,144 | 39,852 | 37,942 |
| Non-elderly female | 24,158 | 24,040 | 25,957 | 25,940 | 26,538 | 24,542 | 24,664 | 24,890 | 25,802 | 25,201 |
| Non-earner | 15,059 | 13,270 | 12,038 | 16,523 | 13,972 | 8,121 | 9,438 | 7,478 | 10,272 | 8,849 |
| Earner | 25,801 | 26,577 | 28,404 | 28,535 | 29,211 | 29,211 | 27,617 | 28,908 | 29,129 | 28,923 |

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

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

TOTAL - ECONOMIC FAMILIES AND UNATTACHED INDIVIDUALS
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 GIS/SA
CPP/QPP benefits
Child Tax Benefit ${ }^{1}$
Employment Insurance benefits ${ }^{2}$
Workers' Compensation benefits ${ }^{3}$
GST/HST Credit
Provincia/territorial tax credits ${ }^{4}$
Social assistance
Other government transfers

| $\mathbf{5 0 , 3 0 7}$ | $\mathbf{5 0 , 2 7 6}$ | $\mathbf{4 9 , 2 1 2}$ | $\mathbf{4 9 , 9 8 9}$ | $\mathbf{4 9 , 8 3 1}$ | $\mathbf{4 9 , 8 3 6}$ | $\mathbf{5 0 , 7 9 5}$ | $\mathbf{5 2 , 7 7 3}$ | $\mathbf{5 3 , 5 6 1}$ | $\mathbf{5 5 , 2 9 3}$ |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| $\mathbf{4 7 , 5 1 9}$ | $\mathbf{4 7 , 3 7 2}$ | $\mathbf{4 6 , 5 5 7}$ | $\mathbf{4 7 , 6 6 6}$ | $\mathbf{4 7 , 4 0 7}$ | $\mathbf{4 7 , 0 6 9}$ | $\mathbf{4 8 , 1 5 9}$ | $\mathbf{5 0 , 0 6 9}$ | $\mathbf{5 1 , 0 1 6}$ | $\mathbf{5 2 , 6 8 8}$ |
| $\mathbf{4 9 , 4 6 7}$ | 49,274 | 48,678 | 50,261 | 49,541 | 48,515 | 49,626 | 51,820 | 52,721 | 54,133 |
| $\mathbf{4 7 , 9 8 9}$ | 48,294 | 47,485 | 48,841 | 47,836 | 48,018 | 48,590 | 50,921 | 51,020 | 52,463 |
| $\mathbf{1 9 , 6 6 4}$ | 17,861 | 19,229 | 20,413 | 21,585 | 14,470 | 16,224 | 16,172 | 19,475 | 19,410 |
| $\mathbf{1 1 , 2 0 2}$ | 11,426 | 13,766 | 12,935 | 14,411 | 8,298 | 6,779 | 5,093 | 7,730 | 7,061 |
| $\mathbf{2 0 , 7 6 9}$ | 18,550 | 19,698 | 21,223 | 22,182 | 15,158 | 17,454 | 17,769 | 20,914 | 20,943 |
| 5,723 | 5,397 | 5,125 | 4,879 | 5,242 | 4,169 | 3,971 | 4,039 | 4,441 | 4,195 |
| 13,331 | 13,627 | 14,646 | 15,071 | 15,406 | 15,624 | 15,924 | 16,621 | 16,849 | 17,141 |
| 6,455 | 7,398 | 8,313 | 7,639 | 8,036 | 4,943 | 5,210 | 4,701 | 4,272 | 4,450 |
|  |  |  |  |  |  |  |  |  |  |
| $\mathbf{7 , 5 1 1}$ | $\mathbf{7 , 8 3 8}$ | $\mathbf{8 , 1 0 2}$ | $\mathbf{8 , 1 8 9}$ | $\mathbf{7 , 7 9 5}$ | $\mathbf{7 , 8 5 8}$ | $\mathbf{7 , 7 8 1}$ | $\mathbf{7 , 8 7 1}$ | $\mathbf{7 , 6 3 8}$ | $\mathbf{7 , 2 8 8}$ |
| 8,676 | 8,712 | 8,797 | 8,713 | 8,459 | 8,443 | 8,476 | 8,455 | 8,265 | 8,170 |
| 5,983 | 6,288 | 6,335 | 6,767 | 6,719 | 6,779 | 6,820 | 6,960 | 7,030 | 6,874 |
| $\mathbf{1 , 5 8 3}$ | 1,530 | 1,916 | 1,915 | 1,851 | 1,733 | 1,787 | 2,027 | 2,120 | 2,094 |
| 6,743 | 7,028 | 7,006 | 6,699 | 5,912 | 5,432 | 5,259 | 5,118 | 4,933 | 4,646 |
| $\mathbf{.}$ | .. | 8,249 | 6,865 | 8,221 | 5,453 | 5,756 | 5,416 | 5,374 | 5,136 |
| 311 | 419 | 372 | 407 | 401 | 401 | 393 | 388 | 372 | 371 |
| 302 | 291 | 294 | 317 | 303 | 330 | 288 | 346 | 376 | 349 |
| 5,937 | 6,367 | 6,703 | 6,602 | 7,043 | 6,884 | 6,683 | 6,387 | 6,341 | 6,261 |
| 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 ${ }^{1}$ | 1,586 | 1,532 | 1,918 | 1,915 | 1,851 | 1,733 | 1,787 | 2,027 | 2,120 | 2,094 |
| Employment Insurance benefits ${ }^{2}$ | 6,895 | 7,197 | 7,080 | 6,872 | 6,027 | 5,586 | 5,323 | 5,201 | 5,087 | 4,755 |
| Workers' Compensation benefits ${ }^{3}$ | .. | .. | 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 $^{4}$ | 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | F | F | F | F | F | F | F | F | F | F |
| Employment Insurance benefits ${ }^{2}$ | 6,021 | 6,164 | 6,615 | 5,824 | 5,321 | 4,623 | 4,958 | 4,747 | 4,161 | 4,173 |
| Workers' Compensation benefits ${ }^{3}$ | .. | .. | 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 $^{4}$ | 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 | . | . | .. | .. | .. |

1 Includes all child benefits and credits and similar programs.
2 Previously called "Unemployment Insurance benefits".
3 Amounts prior to 1993 are included in "Other government transfers".
4 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


## 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

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

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

|  | Income 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 |  |  |  |  |  |  |
| 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 | 6,059 | 18.0 | 23.4 | 5,663 | 17.3 | 22.2 |
| Highest quintile | 16,023 | 25.1 | 62.0 | 16,825 | 26.2 | 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 | 10,623 | 17.3 | 25.4 | 11,016 | 18.0 | 25.2 |
| Highest quintile | 24,355 | 22.9 | 57.9 | 24,851 | 23.7 | 57.3 |
| 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


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 |
|  | \$ | \% | \% | \$ | \% | \% |
| 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 |  |  |  |  |  |  |
| 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


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

|  |  |  | Income tax |  |
| :--- | ---: | ---: | ---: | ---: |
|  |  |  |  |  |
|  |  |  |  |  |

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 aftertax 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 Ione-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


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


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 (\$) |  |  |  |  |  |  |  |  |  |

## 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

| 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 | 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 Ione-parent families | F | F | F | F | F | F | F | F | F | F |
| Female lone-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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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 Ione-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 |
| 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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## NEW BRUNSWICK

| 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 Ione-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 |
| 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
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 (\$) |  |  |  |  |  |  |  |  |  |

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 | 47,592 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Elderly families | 36,815 | 34,504 | 35,104 | 34,938 | 34,947 | 32,590 | 32,638 | 33,390 | 34,349 | 34,350 |
| Married couples | 32,522 | 31,080 | 31,840 | 32,641 | 31,297 | 32,088 | 32,276 | 31,629 | 33,251 | 32,590 |
| Other elderly families | 43,930 | 40,657 | 41,500 | 39,200 | 42,057 | 34,221 | 33,821 | 39,252 | 37,529 | 39,688 |
| Non-elderly families | 45,430 | 46,031 | 43,516 | 45,170 | 45,156 | 45,272 | 45,773 | 47,026 | 48,041 | 49,730 |
| Married couples | 41,509 | 42,458 | 39,562 | 40,811 | 40,891 | 41,849 | 42,665 | 42,836 | 43,551 | 45,189 |
| No earner | 23,046 | 20,488 | 21,749 | 20,209 | 21,238 | 20,524 | 20,315 | 22,046 | 22,085 | 23,274 |
| One earner | 32,849 | 37,630 | 31,587 | 35,743 | 31,752 | 33,224 | 33,160 | 36,322 | 36,428 | 39,079 |
| Two earners | 47,984 | 47,853 | 45,826 | 46,347 | 47,829 | 49,438 | 50,422 | 49,316 | 51,185 | 51,244 |
| Two-parent families with children | 48,785 | 50,853 | 47,727 | 48,717 | 49,003 | 49,394 | 49,465 | 50,949 | 52,252 | 53,783 |
| No earner | 18,694 | 21,088 | 18,864 | 18,522 | 18,191 | 20,696 | 21,417 | 19,589 | 19,325 | 20,695 |
| One earner | 37,368 | 39,233 | 37,781 | 37,670 | 35,693 | 36,639 | 33,078 | 35,811 | 38,278 | 37,265 |
| Two earners | 50,727 | 53,064 | 50,931 | 51,443 | 52,206 | 53,570 | 53,403 | 54,047 | 54,833 | 55,344 |
| Three or more earners | 65,215 | 62,772 | 57,281 | 62,551 | 62,994 | 59,535 | 64,600 | 65,457 | 65,105 | 71,174 |
| Married couples with other relatives | 58,777 | 58,175 | 57,660 | 61,657 | 59,516 | 61,140 | 62,849 | 64,085 | 67,417 | 69,362 |
| Lone-parent families | 24,448 | 24,910 | 23,635 | 23,435 | 25,915 | 25,924 | 24,761 | 25,690 | 25,788 | 27,051 |
| Male lone-parent families | 30,976 | 38,226 | 32,318 | 27,993 | 34,063 | 35,703 | 33,428 | 33,836 | 33,929 | 32,389 |
| 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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 Ione-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 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

## 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

| 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |

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 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

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 Ione-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-elderly male | 24,559 | 24,420 | 25,307 | 25,475 | 24,709 | 24,676 | 23,261 | 24,254 | 27,210 | 27,781 |
| Non-earner | 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 | 19,984 | 21,566 | 21,495 | 21,954 | 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 |

## 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 $1996^{1}$. This happened mainly because of a greater

[^0]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 aftertax 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 aftertax 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 aftertax 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. ${ }^{2}$

Chart 7.1
Average Income After Tax of Families by Quintiles, for Years 1993, 1996 and 2000


[^1]
## 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


## 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 government transfers | Average total income | Average income tax | Average income after tax | Average market income | Average government transfers | Average total income | Average income $\operatorname{tax}$ | Average income after tax |
| 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 Average market income in 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |  |  |  |  |
| 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 | 12.7 | 12.3 | 11.8 | 10.3 | 12.3 | 11.5 | 12.0 | 12.4 | 12.3 | 13.4 |
| Fourth quintile | 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 $\quad$ Average transfer payments in 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| 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 | 5,705 | 6,228 | 5,989 | 5,937 | 5,782 | 5,868 | 5,743 | 5,497 | 5,188 | 4,955 |
| Highest quintile | 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 |

## Shares (\%)

Total - Economic families and
unattached individuals
Total

Lowest quintile
Second quintile
Middle quintile
Fourth quintile
Highest quintile
Economic families, 2 persons or more
Total
Lowest quintile

Second quintile
Middle quintile
Fourth quintile
Highest quintile
Unattached individuals

| Total | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0 0 . 0}$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 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


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 Average income tax in 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| Total - Economic families and unattached individuals |  |  |  |  |  |  |  |  |  |  |
| Total | 9,777 | 9,520 | 9,296 | 9,681 | 9,736 | 9,636 | 9,854 | 10,428 | 10,290 | 10,862 |
| Lowest quintile | 502 | 477 | 446 | 443 | 472 | 611 | 946 | 752 | 680 | 1,281 |
| Second quintile | 2,895 | 2,674 | 2,556 | 2,603 | 2,704 | 2,449 | 2,495 | 2,797 | 2,822 | 3,173 |
| Middle quintile | 6,802 | 6,566 | 6,294 | 6,755 | 6,564 | 6,425 | 6,349 | 6,797 | 6,807 | 7,166 |
| Fourth quintile | 12,284 | 12,023 | 11,711 | 12,218 | 12,146 | 11,942 | 11,820 | 12,480 | 12,265 | 12,881 |
| Highest quintile | 26,405 | 25,861 | 25,481 | 26,387 | 26,796 | 26,759 | 27,669 | 29,321 | 28,876 | 29,814 |
| Economic families, 2 persons or more |  |  |  |  |  |  |  |  |  |  |
| Total | 12,123 | 11,745 | 11,454 | 11,969 | 12,051 | 12,013 | 12,387 | 13,095 | 12,757 | 13,592 |
| Lowest quintile | 906 | 788 | 704 | 795 | 756 | 1,115 | 1,510 | 1,327 | 1,275 | 2,220 |
| Second quintile | 4,815 | 4,472 | 4,268 | 4,585 | 4,529 | 4,407 | 4,387 | 4,828 | 4,850 | 5,147 |
| Middle quintile | 9,505 | 9,366 | 9,074 | 9,618 | 9,328 | 9,283 | 9,236 | 9,667 | 9,572 | 10,141 |
| Fourth quintile | 15,097 | 14,622 | 14,504 | 15,109 | 15,138 | 14,549 | 14,639 | 15,468 | 15,318 | 15,753 |
| Highest quintile | 30,295 | 29,483 | 28,732 | 29,743 | 30,506 | 30,714 | 32,179 | 34,212 | 32,777 | 34,708 |
| Unattached individuals |  |  |  |  |  |  |  |  |  |  |
| Total | 4,610 | 4,621 | 4,578 | 4,717 | 4,726 | 4,542 | 4,468 | 4,792 | 5,110 | 5,169 |
| Lowest quintile | 123 | 101 | 129 | 131 | 101 | 124 | 184 | 274 | 290 | 469 |
| Second quintile | 635 | 595 | 569 | 661 | 698 | 447 | 595 | 593 | 524 | 590 |
| Middle quintile | 2,331 | 2,240 | 2,160 | 1,829 | 2,312 | 1,951 | 2,047 | 2,231 | 2,256 | 2,711 |
| Fourth quintile | 5,990 | 5,848 | 5,692 | 5,820 | 5,838 | 5,415 | 5,365 | 5,727 | 5,663 | 6,059 |
| Highest quintile | 13,984 | 14,328 | 14,342 | 15,145 | 14,685 | 14,784 | 14,153 | 15,143 | 16,825 | 16,023 |
|  | Shares (\%) |  |  |  |  |  |  |  |  |  |
| 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 | 1.0 | 1.0 | 1.0 | 0.9 | 1.0 | 1.3 | 1.9 | 1.4 | 1.3 | 2.4 |
| Second quintile | 5.9 | 5.6 | 5.5 | 5.4 | 5.6 | 5.1 | 5.1 | 5.4 | 5.5 | 5.8 |
| Middle quintile | 13.9 | 13.8 | 13.5 | 14.0 | 13.5 | 13.3 | 12.9 | 13.0 | 13.2 | 13.2 |
| Fourth quintile | 25.1 | 25.3 | 25.2 | 25.2 | 25.0 | 24.8 | 24.0 | 23.9 | 23.8 | 23.7 |
| Highest quintile | 54.0 | 54.3 | 54.8 | 54.5 | 55.0 | 55.5 | 56.1 | 56.2 | 56.1 | 54.9 |
| 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 | 1.5 | 1.3 | 1.2 | 1.3 | 1.3 | 1.9 | 2.4 | 2.0 | 2.0 | 3.3 |
| Second quintile | 7.9 | 7.6 | 7.5 | 7.7 | 7.5 | 7.3 | 7.1 | 7.4 | 7.6 | 7.6 |
| Middle quintile | 15.7 | 16.0 | 15.8 | 16.1 | 15.5 | 15.5 | 14.9 | 14.8 | 15.0 | 14.9 |
| Fourth quintile | 24.9 | 24.9 | 25.3 | 25.2 | 25.1 | 24.2 | 23.6 | 23.7 | 24.0 | 23.2 |
| Highest quintile | 50.0 | 50.2 | 50.1 | 49.7 | 50.6 | 51.1 | 52.0 | 52.2 | 51.4 | 51.1 |
| Unattached individuals |  |  |  |  |  |  |  |  |  |  |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Lowest quintile | 0.5 | 0.4 | 0.6 | 0.6 | 0.4 | 0.5 | 0.8 | 1.1 | 1.1 | 1.8 |
| Second quintile | 2.8 | 2.6 | 2.5 | 2.8 | 3.0 | 2.0 | 2.7 | 2.5 | 2.1 | 2.3 |
| Middle quintile | 10.1 | 9.7 | 9.4 | 7.8 | 9.8 | 8.6 | 9.2 | 9.3 | 8.8 | 10.5 |
| Fourth quintile | 26.0 | 25.3 | 24.9 | 24.7 | 24.7 | 23.9 | 24.0 | 23.9 | 22.2 | 23.4 |
| Highest quintile | 60.6 | 62.0 | 62.6 | 64.2 | 62.1 | 65.0 | 63.3 | 63.2 | 65.8 | 62.0 |

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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Average after-tax income in 2000 constant dollars (\$) |  |  |  |  |  |  |  |  |  |
| CANADA |  |  |  |  |  |  |  |  |  |  |
| 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 | es (\%) |  |  |  |  |
| 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 | 0.424 |
| Elderly families | 0.573 | 0.569 | 0.563 | 0.564 | 0.573 | 0.570 | 0.589 | 0.578 | 0.563 | 0.555 |
| Married couples | 0.604 | 0.592 | 0.584 | 0.583 | 0.568 | 0.555 | 0.572 | 0.566 | 0.561 | 0.547 |
| Other elderly families | 0.471 | 0.493 | 0.499 | 0.501 | 0.548 | 0.610 | 0.631 | 0.609 | 0.563 | 0.566 |
| Non-elderly families | 0.382 | 0.383 | 0.394 | 0.386 | 0.389 | 0.398 | 0.400 | 0.400 | 0.389 | 0.391 |
| Married couples | 0.371 | 0.372 | 0.378 | 0.364 | 0.382 | 0.393 | 0.401 | 0.405 | 0.379 | 0.371 |
| 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 | 0.401 |
| Two earners | 0.309 | 0.315 | 0.313 | 0.295 | 0.309 | 0.334 | 0.344 | 0.351 | 0.321 | 0.317 |
| Two-parent families with children | 0.340 | 0.332 | 0.348 | 0.343 | 0.347 | 0.355 | 0.356 | 0.350 | 0.350 | 0.355 |
| No earner | 0.924 | 0.910 | 0.923 | 0.914 | 0.876 | 0.883 | 0.876 | 0.904 | 0.866 | 0.897 |
| One earner | 0.382 | 0.378 | 0.393 | 0.402 | 0.394 | 0.437 | 0.438 | 0.474 | 0.457 | 0.461 |
| 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 | 0.338 |
| Lone-parent families | 0.600 | 0.578 | 0.593 | 0.593 | 0.576 | 0.576 | 0.563 | 0.537 | 0.526 | 0.498 |
| Male lone-parent families | 0.434 | 0.394 | 0.487 | 0.509 | 0.473 | 0.445 | 0.428 | 0.425 | 0.435 | 0.395 |
| Female lone-parent families | 0.617 | 0.597 | 0.602 | 0.600 | 0.587 | 0.586 | 0.577 | 0.544 | 0.530 | 0.506 |
| No earner | 0.904 | 0.914 | 0.902 | 0.896 | 0.875 | 0.852 | 0.879 | 0.910 | 0.886 | 0.832 |
| One earner | 0.453 | 0.426 | 0.444 | 0.436 | 0.434 | 0.421 | 0.433 | 0.439 | 0.412 | 0.402 |
| 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 | 0.405 |
| Unattached individuals | 0.550 | 0.558 | 0.575 | 0.580 | 0.561 | 0.571 | 0.567 | 0.560 | 0.569 | 0.550 |
| Elderly male | 0.694 | 0.652 | 0.685 | 0.716 | 0.673 | 0.695 | 0.684 | 0.699 | 0.680 | 0.685 |
| 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 | 0.681 |
| 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 | 0.461 |
| 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 | 0.391 |
| Non-elderly female | 0.480 | 0.495 | 0.491 | 0.513 | 0.488 | 0.513 | 0.511 | 0.508 | 0.540 | 0.512 |
| 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 | 0.354 |
| Elderly families | 0.334 | 0.320 | 0.326 | 0.312 | 0.329 | 0.316 | 0.325 | 0.323 | 0.317 | 0.316 |
| Married couples | 0.323 | 0.303 | 0.318 | 0.300 | 0.300 | 0.302 | 0.310 | 0.311 | 0.312 | 0.302 |
| Other elderly families | 0.307 | 0.315 | 0.315 | 0.307 | 0.355 | 0.359 | 0.364 | 0.354 | 0.329 | 0.351 |
| Non-elderly families | 0.329 | 0.326 | 0.332 | 0.327 | 0.333 | 0.340 | 0.346 | 0.349 | 0.343 | 0.348 |
| Married couples | 0.329 | 0.327 | 0.332 | 0.316 | 0.336 | 0.348 | 0.359 | 0.364 | 0.343 | 0.338 |
| No earner | 0.415 | 0.387 | 0.381 | 0.364 | 0.348 | 0.384 | 0.394 | 0.374 | 0.414 | 0.414 |
| One earner | 0.332 | 0.311 | 0.339 | 0.313 | 0.351 | 0.326 | 0.363 | 0.358 | 0.349 | 0.352 |
| 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 | 0.318 |
| No earner | 0.286 | 0.264 | 0.251 | 0.275 | 0.284 | 0.269 | 0.260 | 0.283 | 0.294 | 0.306 |
| One earner | 0.302 | 0.293 | 0.302 | 0.315 | 0.303 | 0.348 | 0.349 | 0.384 | 0.369 | 0.376 |
| Two earners | 0.265 | 0.256 | 0.258 | 0.258 | 0.268 | 0.264 | 0.278 | 0.277 | 0.284 | 0.291 |
| Three or more earners | 0.254 | 0.253 | 0.264 | 0.249 | 0.260 | 0.263 | 0.261 | 0.243 | 0.248 | 0.261 |
| Married couples with other relatives | 0.276 | 0.278 | 0.262 | 0.279 | 0.281 | 0.284 | 0.288 | 0.286 | 0.275 | 0.308 |
| Lone-parent families | 0.366 | 0.352 | 0.332 | 0.347 | 0.346 | 0.349 | 0.350 | 0.353 | 0.343 | 0.346 |
| Male lone-parent families | 0.354 | 0.297 | 0.334 | 0.368 | 0.345 | 0.348 | 0.337 | 0.346 | 0.343 | 0.326 |
| Female lone-parent families | 0.352 | 0.344 | 0.318 | 0.334 | 0.337 | 0.330 | 0.334 | 0.335 | 0.326 | 0.334 |
| No earner | 0.237 | 0.224 | 0.226 | 0.232 | 0.244 | 0.212 | 0.188 | 0.238 | 0.247 | 0.204 |
| 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 | 0.277 |
| Other non-elderly families | 0.319 | 0.325 | 0.329 | 0.326 | 0.319 | 0.330 | 0.329 | 0.370 | 0.346 | 0.349 |
| Unattached individuals | 0.386 | 0.391 | 0.394 | 0.395 | 0.393 | 0.410 | 0.408 | 0.403 | 0.422 | 0.409 |
| Elderly male | 0.318 | 0.318 | 0.324 | 0.352 | 0.335 | 0.359 | 0.356 | 0.373 | 0.346 | 0.340 |
| Non-earner | 0.288 | 0.312 | 0.306 | 0.285 | 0.284 | 0.314 | 0.319 | 0.316 | 0.311 | 0.304 |
| Earner | 0.363 | 0.348 | 0.337 | 0.479 | 0.470 | 0.445 | 0.391 | 0.457 | 0.414 | 0.383 |
| Elderly female | 0.280 | 0.264 | 0.252 | 0.232 | 0.273 | 0.298 | 0.296 | 0.275 | 0.277 | 0.289 |
| Non-earner | 0.273 | 0.256 | 0.233 | 0.221 | 0.262 | 0.279 | 0.281 | 0.260 | 0.265 | 0.274 |
| 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 | 0.407 |
| Non-earner | 0.436 | 0.385 | 0.404 | 0.392 | 0.414 | 0.408 | 0.435 | 0.408 | 0.458 | 0.414 |
| Earner | 0.345 | 0.366 | 0.365 | 0.368 | 0.368 | 0.384 | 0.379 | 0.369 | 0.380 | 0.365 |
| Non-elderly female | 0.396 | 0.406 | 0.397 | 0.404 | 0.397 | 0.423 | 0.420 | 0.418 | 0.466 | 0.440 |
| Non-earner | 0.437 | 0.433 | 0.399 | 0.400 | 0.385 | 0.430 | 0.418 | 0.412 | 0.450 | 0.461 |
| 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-tax 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 | 0.311 |
| Married couples | 0.291 | 0.289 | 0.293 | 0.279 | 0.297 | 0.307 | 0.316 | 0.322 | 0.305 | 0.301 |
| 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 | 0.231 |
| Married couples with other relatives | 0.247 | 0.248 | 0.234 | 0.246 | 0.247 | 0.253 | 0.256 | 0.258 | 0.247 | 0.275 |
| Lone-parent families | 0.314 | 0.302 | 0.287 | 0.297 | 0.295 | 0.308 | 0.307 | 0.311 | 0.301 | 0.304 |
| Male Ione-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 | 0.202 |
| 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 | 0.276 |
| 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 | 0.365 |
| 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 | 0.325 |
| 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 (\$) | Average family size | Adjusted average (\$) | Unadjusted average (\$) | Average family size | Adjusted 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 persons or more | 53,204 | 3.13 | 29,966 | 51,947 | 3.13 | 29,329 |
| Lowest quintile | 11,163 | 3.23 | 5,891 | 10,444 | 3.20 | 5,548 |
| Second quintile | 30,017 | 3.25 | 15,849 | 28,478 | 3.21 | 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 |  |  |
| 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


Table 7.4
Average Income by Adjusted After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1991-2000

|  | After-tax income |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Unadjusted average (\$) | Average family size | Adjusted average | Unadjusted average (\$) | Average family size | Adjusted 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 |  |  |
| 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 | 58,162 | 3.12 | 32,609 | 57,506 | 3.14 | 32,139 |
| Highest quintile | 84,979 | 2.82 | 50,440 | 84,765 | 2.83 | 50,374 |
|  | 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 loneparent 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 <br> 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 twothirds 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 19931998 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Prevalence of low 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 ${ }^{1}$ | 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 |

[^2]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) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^3]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 (\%) |  |  |  |  |  |  |  |  |  |
| 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 | F |
| Males | 11.1 | 13.2 | 12.1 | 13.2 | 14.5 | 14.4 | 13.3 | 13.7 | 13.0 | 12.7 |
| Under 18 years of age | 13.9 | 19.4 | 16.4 | 18.2 | 19.6 | 21.0 | 20.4 | 20.4 | 19.6 | 19.6 |
| 18 to 64 | 10.9 | 11.8 | 11.4 | 13.0 | 14.5 | 13.6 | 12.3 | 13.2 | 12.7 | 12.1 |
| 65 and over | F | 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 | 13.2 |
| 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 | 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 | 11.2 |
| Females | 11.7 | 14.3 | 12.7 | 14.5 | 16.0 | 12.9 | 10.8 | 11.2 | 12.1 | 11.7 |
| 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 | 15.3 | 19.4 | 16.8 | 18.9 | 20.7 | 19.3 | 17.6 | 18.2 | 19.2 | 17.8 |
| In two-parent families | 11.3 | 13.9 | 12.1 | 13.9 | 15.3 | 15.3 | 12.6 | 13.7 | 13.7 | 12.2 |
| 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 ${ }^{1}$ | F | 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 | 10.6 |
| Males | 8.1 | 10.2 | 8.8 | 11.2 | 12.6 | 11.0 | 9.1 | 9.8 | 9.0 | 9.5 |
| Females | 10.7 | 13.0 | 12.0 | 13.6 | 15.4 | 12.9 | 10.7 | 10.9 | 11.4 | 11.7 |
| Unattached Individuals | 33.2 | 26.6 | 32.1 | 28.2 | 30.9 | 31.6 | 36.1 | 38.1 | 38.4 | 31.4 |
| 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 | 32.5 |
| 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 | 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 |

[^4]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) |  |  |  |  |  |  |  |  |  |
| 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 | 9 |
| 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 ${ }^{1}$ | 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 |

[^5]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 (\%) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^6]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) |  |  |  |  |  |  |  |  |  |
| 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 | 8 |
| 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 | F |
| 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 ${ }^{1}$ | 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 | 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 | 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 |

[^7]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 (\%) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^8]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) |  |  |  |  |  |  |  |  |  |
| NOVA SCOTIA |  |  |  |  |  |  |  |  |  |  |
| All persons | 94 | 96 | 109 | 114 | 123 | 119 | 119 | 118 | 98 | 96 |
| 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 | 65 |
| 65 and over | 7 | 8 | 6 | F | 5 | 6 | 6 | 6 | 6 | 7 |
| Males | 36 | 43 | 48 | 53 | 57 | 47 | 46 | 46 | 45 | 44 |
| 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 | F |
| Females | 58 | 53 | 60 | 60 | 65 | 72 | 74 | 72 | 53 | 52 |
| 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 | 5 |
| Economic family persons | 69 | 61 | 84 | 82 | 89 | 85 | 87 | 84 | 63 | 63 |
| Males | 28 | 27 | 37 | 38 | 40 | 33 | 34 | 34 | 30 | 30 |
| Females | 41 | 34 | 47 | 44 | 49 | 52 | 53 | 50 | 32 | 33 |
| 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 | 32 | 26 | 38 | 35 | 39 | 37 | 38 | 32 | 23 | 23 |
| 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 ${ }^{1}$ | F | F | F | F | F | F | F | F | F | F |
| Persons 18 to 64 years of age | 36 | 34 | 45 | 47 | 48 | 48 | 46 | 50 | 39 | 38 |
| Males | 13 | 13 | 17 | 18 | 18 | 16 | 16 | 18 | 17 | 17 |
| Females | 23 | 22 | 28 | 28 | 30 | 32 | 30 | 32 | 22 | 21 |
| Unattached Individuals | 25 | 34 | 24 | 32 | 34 | 34 | 33 | 34 | 35 | 33 |
| 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 | 5 |
| Males | F | F | F | F | F | F | F | F | F | F |
| 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 | 27 |
| Males | 7 | 15 | 10 | 14 | 17 | 13 | 12 | 11 | 14 | 12 |
| Females | 12 | 13 | 9 | 15 | 13 | 16 | 17 | 19 | 16 | 15 |

[^9]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 (\%) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^10]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) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^11]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 ${ }^{1}$ | 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 |

[^12]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 | 986 |
| Under 18 years of age | 264 | 223 | 282 | 259 | 282 | 313 | 347 | 277 | 236 | 234 |
| 18 to 64 | 679 | 602 | 713 | 713 | 715 | 803 | 814 | 718 | 688 | 641 |
| 65 and over | 102 | 107 | 102 | 102 | 96 | 124 | 117 | 127 | 114 | 111 |
| Males | 478 | 405 | 495 | 485 | 496 | 582 | 591 | 516 | 462 | 422 |
| Under 18 years of age | 144 | 108 | 137 | 137 | 141 | 163 | 180 | 147 | 125 | 118 |
| 18 to 64 | 312 | 270 | 332 | 326 | 340 | 394 | 385 | 336 | 314 | 279 |
| 65 and over | 22 | 27 | 26 | 22 | 15 | 25 | 26 | 33 | 23 | 24 |
| Females | 566 | 527 | 602 | 589 | 597 | 659 | 687 | 606 | 575 | 564 |
| Under 18 years of age | 120 | 114 | 145 | 122 | 141 | 150 | 167 | 130 | 111 | 116 |
| 18 to 64 | 367 | 332 | 381 | 387 | 375 | 409 | 429 | 382 | 374 | 362 |
| 65 and over | 79 | 81 | 76 | 80 | 82 | 99 | 91 | 94 | 91 | 87 |
| Economic family persons | 667 | 562 | 729 | 681 | 702 | 824 | 862 | 715 | 633 | 602 |
| Males | 319 | 242 | 327 | 312 | 325 | 393 | 393 | 330 | 285 | 272 |
| Females | 349 | 320 | 402 | 369 | 376 | 432 | 469 | 385 | 348 | 330 |
| Elderly persons | F | F | 16 | 20 | F | 20 | 23 | 31 | 19 | 17 |
| Males | F | F | F | F | F | F | F | 15 | F | F |
| Females | F | F | F | F | F | F | F | 15 | F | F |
| Persons under 18 years of age | 264 | 223 | 282 | 259 | 282 | 313 | 347 | 277 | 236 | 234 |
| In two-parent families | 156 | 86 | 160 | 139 | 160 | 187 | 202 | 151 | 121 | 116 |
| In female lone-parent families | 100 | 132 | 113 | 106 | 108 | 117 | 123 | 102 | 94 | 102 |
| In all other economic families ${ }^{1}$ | F | F | F | F | 14 | F | 22 | 24 | 21 | 15 |
| Persons 18 to 64 years of age | 390 | 325 | 430 | 402 | 409 | 491 | 491 | 407 | 378 | 351 |
| Males | 166 | 124 | 182 | 167 | 179 | 221 | 203 | 167 | 151 | 145 |
| Females | 224 | 201 | 249 | 235 | 230 | 271 | 288 | 240 | 227 | 207 |
| 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 | 234 |
| Elderly Persons | 88 | 94 | 86 | 82 | 86 | 104 | 93 | 96 | 95 | 94 |
| 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 | 290 |
| Males | 145 | 145 | 151 | 160 | 161 | 173 | 182 | 169 | 163 | 135 |
| Females | 143 | 131 | 132 | 151 | 145 | 139 | 141 | 143 | 147 | 155 |

1 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 ${ }^{1}$ | 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 |

[^13]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 |
| 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 ${ }^{1}$ | 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 |

[^14]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 (\%) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^15]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) |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| MANITOBA |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |

[^16]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 (\%) |  |  |  |  |  |  |  |  |  |
| 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 | 8.9 |
| 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 | F |
| 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 | F |
| 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 | 6.1 |
| 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 | 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 | 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 ${ }^{1}$ | F | F | 38.3 | 38.6 | 37.6 | F | F | F | F | F |
| 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 |

[^17]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) |  |  |  |  |  |  |  |  |  |
| SASKATCHEWAN |  |  |  |  |  |  |  |  |  |  |
| All persons | 125 | 124 | 121 | 112 | 118 | 111 | 95 | 88 | 88 | 90 |
| Under 18 years of age | 45 | 48 | 46 | 42 | 48 | 40 | 29 | 25 | 26 | 28 |
| 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 | 3 |
| Males | 59 | 59 | 56 | 52 | 53 | 50 | 41 | 40 | 41 | 43 |
| 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 | 29 |
| 65 and over | F | F | F | F | F | F | F | F | F | F |
| Females | 65 | 65 | 65 | 60 | 66 | 60 | 55 | 48 | 47 | 47 |
| Under 18 years of age | 22 | 23 | 23 | 20 | 24 | 20 | 16 | 13 | 15 | 15 |
| 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 | F |
| Economic family persons | 94 | 93 | 92 | 83 | 92 | 76 | 61 | 54 | 55 | 60 |
| Males | 42 | 41 | 42 | 38 | 41 | 33 | 26 | 23 | 23 | 25 |
| Females | 52 | 51 | 50 | 45 | 51 | 43 | 35 | 31 | 33 | 35 |
| 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 | 45 | 48 | 46 | 42 | 48 | 40 | 29 | 25 | 26 | 28 |
| In two-parent families | 27 | 26 | 22 | 20 | 27 | 16 | 16 | 16 | 12 | 13 |
| In female lone-parent families | 16 | 20 | 22 | 18 | 18 | 22 | 12 | 8 | 13 | 14 |
| In all other economic families ${ }^{1}$ | F | F | 3 | 4 | 3 | F | F | F | F | F |
| Persons 18 to 64 years of age | 48 | 44 | 45 | 40 | 43 | 35 | 32 | 28 | 28 | 31 |
| Males | 19 | 17 | 17 | 15 | 17 | 13 | 13 | 12 | 10 | 12 |
| Females | 29 | 27 | 27 | 25 | 26 | 22 | 19 | 17 | 18 | 19 |
| Unattached Individuals | 31 | 32 | 29 | 29 | 27 | 35 | 34 | 34 | 32 | 30 |
| Males | 17 | 17 | 14 | 14 | 12 | 17 | 15 | 17 | 18 | 18 |
| Females | 14 | 14 | 15 | 15 | 15 | 17 | 19 | 17 | 14 | 12 |
| Elderly Persons | F | F | 4 | 3 | F | 3 | 4 | 3 | 3 | 3 |
| Males | F | F | F | F | F | F | F | F | F | F |
| Females | F | F | 3 | F | F | F | 3 | F | F | F |
| Persons under 65 year of age | 29 | 29 | 25 | 26 | 25 | 32 | 30 | 30 | 30 | 27 |
| Males | 17 | 17 | 14 | 14 | 11 | 17 | 14 | 16 | 18 | 17 |
| Females | 13 | 13 | 12 | 13 | 13 | 15 | 16 | 15 | 12 | 10 |

[^18]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 (\%) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^19]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) |  |  |  |  |  |  |  |  |  |
| 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 ${ }^{1}$ | 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 |

[^20]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 (\%) |  |  |  |  |  |  |  |  |  |
| BRITISH COLUMBIA |  |  |  |  |  |  |  |  |  |  |
| All persons | 11.1 | 12.3 | 12.7 | 13.1 | 12.8 | 14.1 | 13.4 | 11.1 | 13.5 | 12.4 |
| Under 18 years of age | 10.8 | 14.5 | 14.8 | 16.5 | 15.2 | 15.9 | 14.1 | 10.3 | 15.4 | 11.9 |
| 18 to 64 | 11.1 | 12.3 | 12.2 | 12.5 | 12.8 | 14.3 | 14.1 | 12.1 | 13.7 | 13.4 |
| 65 and over | 11.1 | 8.5 | 11.5 | 9.6 | 7.9 | 9.5 | 8.3 | 7.6 | 9.3 | 8.6 |
| Males | 10.3 | 11.3 | 11.1 | 11.7 | 12.5 | 13.6 | 12.6 | 10.6 | 13.3 | 11.6 |
| Under 18 years of age | 11.3 | 14.7 | 13.5 | 15.3 | 15.2 | 17.1 | 14.6 | 12.1 | 16.2 | 12.3 |
| 18 to 64 | 10.6 | 11.0 | 10.9 | 11.8 | 12.7 | 13.3 | 13.1 | 11.0 | 13.3 | 12.1 |
| 65 and over | 7.0 | F | 6.9 | F | F | 7.5 | 5.3 | F | 7.2 | 7.8 |
| Females | 11.8 | 13.4 | 14.4 | 14.4 | 13.1 | 14.7 | 14.1 | 11.6 | 13.8 | 13.2 |
| 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 | 14.7 |
| 65 and over | 14.3 | 11.3 | 15.1 | 14.7 | 10.2 | 11.0 | 10.7 | 9.9 | 10.9 | 9.3 |
| Economic family persons | 7.3 | 9.6 | 9.7 | 10.1 | 10.2 | 10.9 | 10.1 | 7.8 | 10.6 | 9.4 |
| Males | 6.9 | 8.7 | 8.3 | 8.9 | 9.9 | 10.5 | 9.1 | 7.6 | 10.3 | 9.0 |
| Females | 7.7 | 10.4 | 11.0 | 11.2 | 10.6 | 11.4 | 11.0 | 8.1 | 10.8 | 9.9 |
| Elderly persons | F | F | 5.0 | F | F | F | 4.4 | F | 3.3 | 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 | 10.8 | 14.5 | 14.8 | 16.5 | 15.2 | 15.9 | 14.1 | 10.3 | 15.4 | 11.9 |
| In two-parent families | 6.4 | 9.6 | 8.1 | 10.4 | 11.3 | 10.5 | 9.0 | 5.7 | 9.9 | 8.5 |
| In female lone-parent families | 46.8 | 41.9 | 48.7 | 49.3 | 43.0 | 50.4 | 47.0 | 36.0 | 41.0 | 27.6 |
| In all other economic families ${ }^{1}$ | F | F | F | 30.5 | F | F | F | F | 29.8 | F |
| 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 | 9.5 |
| Males | 5.6 | 6.7 | 6.3 | 7.1 | 8.6 | 8.7 | 7.7 | 6.4 | 9.0 | 8.7 |
| Females | 7.4 | 9.8 | 9.7 | 9.8 | 9.7 | 11.2 | 10.7 | 8.7 | 10.3 | 10.3 |
| Unattached Individuals | 32.8 | 28.3 | 30.1 | 30.0 | 27.0 | 31.7 | 31.5 | 28.7 | 29.3 | 28.4 |
| Males | 30.0 | 25.1 | 26.1 | 27.0 | 26.8 | 29.4 | 30.2 | 25.8 | 27.5 | 24.5 |
| 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 | 21.6 |
| 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 | 30.6 |
| 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 |

[^21]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) |  |  |  |  |  |  |  |  |  |
| 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 | 229 |
| Under 18 years of age | 46 | 62 | 58 | 67 | 69 | 78 | 67 | 55 | 73 | 55 |
| 18 to 64 | 113 | 122 | 124 | 139 | 154 | 165 | 166 | 140 | 171 | 157 |
| 65 and over | 12 | F | 13 | F | F | 15 | 11 | F | 16 | 18 |
| Females | 197 | 231 | 255 | 263 | 245 | 281 | 276 | 229 | 274 | 265 |
| Under 18 years of age | 40 | 57 | 66 | 74 | 65 | 63 | 59 | 36 | 62 | 48 |
| 18 to 64 | 124 | 148 | 153 | 153 | 154 | 190 | 189 | 167 | 182 | 191 |
| 65 and over | 32 | 26 | 36 | 36 | 25 | 28 | 28 | 26 | 30 | 25 |
| Economic family persons | 207 | 279 | 290 | 311 | 324 | 353 | 330 | 258 | 351 | 315 |
| Males | 97 | 124 | 124 | 137 | 155 | 167 | 147 | 122 | 167 | 147 |
| Females | 110 | 155 | 166 | 174 | 169 | 186 | 183 | 136 | 184 | 168 |
| Elderly persons | F | F | 15 | F | F | F | 15 | F | 11 | 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 | 86 | 119 | 124 | 142 | 134 | 141 | 125 | 91 | 135 | 103 |
| In two-parent families | 43 | 66 | 55 | 73 | 82 | 78 | 66 | 41 | 70 | 61 |
| In female lone-parent families | 42 | 45 | 58 | 57 | 48 | 55 | 52 | 47 | 50 | 32 |
| In all other economic families ${ }^{1}$ | F | F | F | 12 | F | F | F | F | 15 | F |
| Persons 18 to 64 years of age | 114 | 151 | 152 | 165 | 182 | 202 | 190 | 157 | 205 | 202 |
| Males | 47 | 59 | 58 | 67 | 83 | 84 | 75 | 63 | 90 | 88 |
| Females | 67 | 93 | 94 | 98 | 99 | 118 | 115 | 94 | 115 | 115 |
| Unattached Individuals | 161 | 145 | 160 | 165 | 153 | 186 | 190 | 176 | 183 | 180 |
| Males | 75 | 68 | 71 | 76 | 78 | 91 | 97 | 83 | 93 | 83 |
| Females | 86 | 77 | 89 | 89 | 76 | 95 | 93 | 93 | 90 | 97 |
| Elderly Persons | 38 | 26 | 34 | 38 | 27 | 33 | 24 | 27 | 34 | 34 |
| Males | F | F | F | F | F | F | F | F | 11 | 13 |
| Females | 29 | 21 | 29 | 34 | 21 | 23 | 19 | 21 | 23 | 21 |
| Persons under 65 year of age | 123 | 119 | 125 | 127 | 126 | 153 | 166 | 149 | 148 | 146 |
| Males | 66 | 63 | 66 | 72 | 71 | 81 | 91 | 77 | 81 | 69 |
| Females | 57 | 56 | 59 | 55 | 55 | 72 | 75 | 72 | 67 | 77 |

[^22]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)

|  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |

[^23]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 ${ }^{2}$ |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| MALES ${ }^{1}$ |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  | 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 |

[^24]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)

|  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |

[^25]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 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  | $\mathbf{1 . ~ P r e v a l e n c e ~ o f ~ l o w ~ i n c o m e ~ ( \% ) ~}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |

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. Number of families ('000) |  |  |  |  |  |  |  |  |  |
| 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 Ione-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 income 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 Ione-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

| Size of family unit | Rural areas | Urban areas |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{array}{r} \text { Less than } \\ 30,000 \end{array}$ | $\begin{array}{r} 30,000 \\ \text { to } \\ 99,999 \end{array}$ | 100,000 <br> to <br> 499,999 | $\begin{aligned} & 500,000 \\ & \text { and over } \end{aligned}$ |
| 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

| Size of family unit | Rural areas | Urban 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Estimates in thousands ('000) |  |  |  |  |  |  |  |  |  |
| CANADA |  |  |  |  |  |  |  |  |  |  |
| 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 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  | Estimates in thousands ('000) |  |  |  |  |  |  |
| CANADA |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |

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

## Investment income

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

## Retirement pensions

This is retirement pensions from all private sources, primarily employer pension plans. Amounts may be received in various forms such as annuities, superannuation or RRIFs (Registered Retirement Income Funds). Withdrawals from RRSPs (Registered Retirement Savings Plans) are not included in retirement pensions. However, they are taken into account as necessary for the estimation of certain government transfers and taxes. For data obtained from administrative records, income withdrawn from RRSPs
before the age of 65 is treated as RRSP withdrawals, and income withdrawn from RRSPs at ages 65 or older is treated as retirement pensions. Retirement pensions may also be called pension income.

## 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 loneparent 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 | 6.1 | 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 aftertax 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 aftertax 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<br>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 internationallyaccepted 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 wellbeing 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) 19931997: 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


* 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 crosssectional 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 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 9 | 9 | 9 | 9 | 9 | 9 | 9 | 0 | 0 | 0 | 0 | 0 |
| 9 | 9 | 9 | 9 | 9 | 9 | 9 | 0 | 0 | 0 | 0 | 0 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 2 | 3 | 4 |
| Panel 1 |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Panel 2 |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  | Panel 3 |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Panel 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 CAl 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 $Y \pm S E$, 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. $100 \times \mathrm{SE} / \mathrm{Y}$ ).

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 El 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 province-age-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 El 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 T 1 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 CDROM, the following SCF publications are discontinued:

13-207-XPB Income Distribution by Size in Canada 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.


[^0]:    1 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.

[^1]:    2 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.

[^2]:    1 Includes persons under 18 years of age in elderly families.

[^3]:    1 Includes persons under 18 years of age in elderly families.

[^4]:    1 Includes persons under 18 years of age in elderly families.

[^5]:    1 Includes persons under 18 years of age in elderly families.

[^6]:    1 Includes persons under 18 years of age in elderly families.

[^7]:    1 Includes persons under 18 years of age in elderly families.

[^8]:    1 Includes persons under 18 years of age in elderly families.

[^9]:    1 Includes persons under 18 years of age in elderly families.

[^10]:    1 Includes persons under 18 years of age in elderly families.

[^11]:    1 Includes persons under 18 years of age in elderly families.

[^12]:    1 Includes persons under 18 years of age in elderly families.

[^13]:    1 Includes persons under 18 years of age in elderly families.

[^14]:    1 Includes persons under 18 years of age in elderly families.

[^15]:    1 Includes persons under 18 years of age in elderly families.

[^16]:    1 Includes persons under 18 years of age in elderly families.

[^17]:    1 Includes persons under 18 years of age in elderly families.

[^18]:    1 Includes persons under 18 years of age in elderly families.

[^19]:    1 Includes persons under 18 years of age in elderly families.

[^20]:    1 Includes persons under 18 years of age in elderly families.

[^21]:    1 Includes persons under 18 years of age in elderly families.

[^22]:    1 Includes persons under 18 years of age in elderly families.

[^23]:    1 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.
    2 The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years

[^24]:    1 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.
    2 The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years

[^25]:    1 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.
    2 The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years.

