



Catalogue no. 75-202-XIE

Income in Canada

2001



Statistics
Canada

Statistique
Canada

Canada

How to obtain more information

Specific inquiries about this product and related statistics or services should be directed to: Client Services, Income Statistics Division, Statistics Canada, Ottawa, Ontario, K1A 0T6 (telephone: 1 888 297-7355 or 613 951-7355) or income@statcan.ca.

For information on the wide range of data available from Statistics Canada, you can contact us by calling one of our toll-free numbers. You can also contact us by e-mail or by visiting our Web site.

National inquiries line	1 800 263-1136
National telecommunications device for the hearing impaired	1 800 363-7629
Depository Services Program inquiries	1 800 700-1033
Fax line for Depository Services Program	1 800 889-9734
E-mail inquiries	infostats@statcan.ca
Web site	www.statcan.ca

Ordering and subscription information

This product, Catalogue no. 75-202-XIE, is published annually in electronic format on the Statistics Canada Internet site at a price of CDN \$34.00 per issue. They are listed in the "Related Products and Services" Section, at the end of the present product. To obtain single issues or to subscribe visit our Web site at www.statcan.ca, and select Products and Services.

This product is also available in print through a Print-on-Demand service, at a price of CDN \$90.00 per issue.

The following additional shipping charges apply for delivery outside Canada:

	Single issue
United States	CDN \$ 6.00
Other countries	CDN \$ 10.00

All prices exclude sales taxes.

The printed version can be ordered by

- Phone (Canada and United States) **1 800 267-6677**
- Fax (Canada and United States) **1 877 287-4369**
- E-mail **order@statcan.ca**
- Mail Statistics Canada
Dissemination Division
Circulation Management
120 Parkdale Avenue
Ottawa, Ontario K1A 0T6
- And, in person at the Statistics Canada Regional Centre nearest you.

When notifying us of a change in your address, please provide both old and new addresses.

Standards of service to the public

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner and in the official language of their choice. To this end, the Agency has developed standards of service which its employees observe in serving its clients. To obtain a copy of these service standards, please contact Statistics Canada toll free at 1 800 263-1136.



Statistics Canada
Income Statistics Division

Income in Canada

2001

Published by authority of the Minister responsible for Statistics Canada

© Minister of Industry, 2003

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise without prior written permission from Licence Services, Marketing Division, Statistics Canada, Ottawa, Ontario, Canada K1A 0T6.

June 2003

Catalogue no. 75-202-XIE

ISSN 1492-1499

Frequency: Annual

Ottawa

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

Note of appreciation

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

Symbols

The following symbols are used in Statistics Canada publications:

- . 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

Table of Contents

	Page
Highlights	7
Chapter 1 – Introduction	9
Chapter 2 – Market Income	11
2.1 Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001	14
Chapter 3 – Government Transfers	25
3.1 Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001	28
Chapter 4 – Total Income	34
4.1 Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001	37
4.2 Average Total Income Received by Income Sources, Canada, 1992-2001	48
Chapter 5 – Income Taxes	50
5.1 Income Tax by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001	53
Chapter 6 – After-Tax Income	59
6.1 Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001	63
Chapter 7 – Family Income: Income Inequality	74
7.1 Average Income by Selected Family Types, Showing Different Income Concepts, Canada, 2000 and 2001	78
7.2 Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1992-2001	79
7.3 Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1992-2001	84
7.4 Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1992-2001	87

Table of Contents – Concluded

	Page
Chapter 8 – Low Income	90
8.1 Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1992-2001	94
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 1996 and 2001	116
8.3 Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1992-2001	119
8.4 Low Income After Tax Cutoffs (92 LICOs Base), 1992-2001	122
Chapter 9 – Background Tables	124
9.1 Number of Persons by Selected Family Types, Canada, 1992-2001	125
9.2 Number of Families by Selected Family Types, Canada, 1992-2001	126
Notes and Definitions	127
Income Definitions	127
Family Definitions	130
Analytical Concepts	132
Low Income Definitions	134
On Poverty and Low Income	136
Comparisons with Previous Editions	138
Sources, Methods and Estimation Procedures	139
Related Products and Services	145
Canadian Statistics on the Internet	145
Income in Canada, 2001	145
Income Trends in Canada	145
Longitudinal data from the Survey of Labour and Income Dynamics (SLID)	146
Public Use Microdata Files	146
Research and Working Papers	146
SLID Documentation for Researchers	146
Publications from the Survey of Consumer Finances	146
Perspectives on Labour and Income	147
SLID Custom Retrievals	147
For more information	147

Highlights

2001 income: an overview

Little change in market income in 2001

Average market income for Canadian families of two or more people was estimated at \$63,700 in 2001, changed little from the previous year (0.8%) after adjusting for inflation. This represents a pause after four years of robust growth. Average market income increased 20% (on average 2.3% per year) since the low in 1993, when it stood at \$53,300.

Average market income for persons not living in families (unattached individuals) was \$24,300 in 2001, an increase of 2.0% from 2000. Unattached individuals' average market income increased 18% since its low point in 1993.

Market income of female lone-parent families continued its strong growth in 2001 (5.7%). Average market income increased 46% between 1996 and 2001. This trend is primarily the result of their higher labour force activity.

Average government transfers to families up 3.3%

After trending down since the mid-1990s, average government transfers paid to families of two or more people went up 3.3% in 2001 from 2000 to reach \$7,100.

Average transfers to non-elderly families with children grew faster than transfers to non-elderly married couples without children (9.8% versus 5.6%).

Employment Insurance benefits contributed to the increase in government transfers.

Total income

When all sources of income are considered, Canadian families received an estimated \$70,800 in average total income in 2001, an increase of 1.1% from 2000 after adjusting for inflation. Total family income increased 16% since its 1993 low. Average total income for unattached individuals was \$29,300 in 2001, an increase of 1.6% from the previous year. Since 1993, total income for unattached individuals grew 11%.

Decline in average income taxes

In 2001, Canadian families paid on average \$12,800 in income taxes. This represented a sharp decline of \$1,100 or 8.2% from the level in 2000 (after adjusting for inflation). A similar decline in average taxes occurred in 2001 for unattached individuals. At the Canada level, unattached individuals paid on average \$4,900 in income taxes compared to \$5,300 in 2000, a drop of 7.4%.

In 2001, families in the highest after-tax income quintile paid on average \$34,300 in income taxes, or just over half (54%) of the aggregate amount of income tax paid by Canadian families. Indeed, families in the bottom quintile paid an average of \$1,000 in income tax, or 1.6% of the total income tax collected from families.

After-tax income rises

In 2001, after-tax income showed a higher increase than market income and total income and 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 \$58,000 in 2001, up 3.4% from 2000. Average after-tax income of unattached individuals was \$24,400 in 2001, up 3.6% from 2000.

After-tax income for female lone-parent families continued its upward trend in 2001; their average after-tax income was \$31,200, up 4.6% from 2000.

Income inequality: increasing ratio of the top to the bottom

Another relative 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 the families in the highest quintile versus those in the lowest quintile was 13.1 to 1 in 2001, i.e., \$13.10 held by the highest quintile for every one dollar held by the lowest quintile. However, after taxes and transfers, the ratio was much lower — 5.5 to 1.

As for the movement in the after-tax income ratio of top to bottom, it remained fairly stable at about 4.8 to 1 for several years up to 1995. It then rose in 1996 and 1997, and stayed at about that level until 2000. In 2001 it rose again, to 5.5.

Fewer families in low income for the fifth consecutive year

The family low-income rate declined for the fifth consecutive year from a peak of 10.7% in 1996 to 7.6%

in 2001, the lowest rate for economic families since 1989 (7.5%). This low-income rate in 2001 represents an estimated 646,000 families.

Although the low-income rate dropped, the financial situation of families below the low-income cutoff deteriorated somewhat. Families in low income would have needed, on average, an additional \$7,200 in after-tax dollars to reach the low-income cutoff.

Among unattached individuals, 1,127,000, or 28%, were in low income in 2001, down from 34% in 1996 and 29% in 2000. Unattached individuals in low income would have needed, on average, an extra \$5,700 to reach the low-income cutoff in 2001.

At the beginning of the 1980s, the low income rate for female lone-parent families with one earner was almost three times as large as the rate for two-parent families with one earner. Since then the differences have steadily diminished, such that in 2001, the low income rate of female lone-parent families with one earner (23%) was virtually the same as the rate for two-parent families with one earner (23% versus 22%).

In 2001, 10.4% of all Canadians were living in low income (about 3.2 million persons). 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 (11.1% versus 9.6% in 2001).

About 786,000 children under 18 were in low income families in 2001, down from 868,000 in 2000. In 2001, the percentage of low-income children fell to 11.4% - the lowest rate recorded during the period 1980 to 2001 (the earliest year for which comparable data are available).

Low income touches almost one in four people over a six-year period

Almost a quarter of all Canadians experienced low income at some time over a six-year period (24% between 1996 and 2001). This reflects the fact that, for some, low income is a transitory experience. About 8.5% experienced one year of low income and 5.2% 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 2.7 years in low income.

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 all 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 analytical section at the beginning of chapters focuses on what’s “new”, the most recent year of data available. But it also draws on trends over the previous several years. 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 described the continued upward trend of market income and after-tax income mainly as a result of a vibrant labour market. The present edition describes the continued upward trend of after-tax income for families and individuals mainly as a result of increases in government transfers and decreases in income taxes in 2001.

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.

Quintile analysis is frequently used in this publication. Quintile data are produced by ranking economic families of two persons or more from lowest to highest by the value of their income, grouping the ranked families into

five equal-numbered groups, or “quintiles”, and then calculating statistics on each of the groups. The income concept used in this publication to rank families is always after-tax income, so they are called after-tax income quintiles. This way of defining the quintiles has the advantage of holding the population in each quintile constant while comparing different characteristics, such as market income versus after-tax income. But one can also analyse market income using market income quintiles, or total income using total income quintiles, as shown in the CD-ROM product, *Income Trends in Canada*, product number 13F0022XCB, Table 701.

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 about 3.13 in the early 1990s to 3.10 in 2001.

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” (aged 16 to 64), money from employment constitutes most of market income. In 2001, 88% of aggregate market income came from employment.

Little change in market income in 2001

Average market income for Canadian families of two or more people was estimated at \$63,700 in 2001, virtually unchanged from the previous year (0.8%) after adjusting for inflation (as measured by annual changes in the Consumer Price Index). This represents a pause after four years of robust growth. Average market income increased 20% (on average 2.3% per year) since the low in 1993, when it stood at \$53,300.

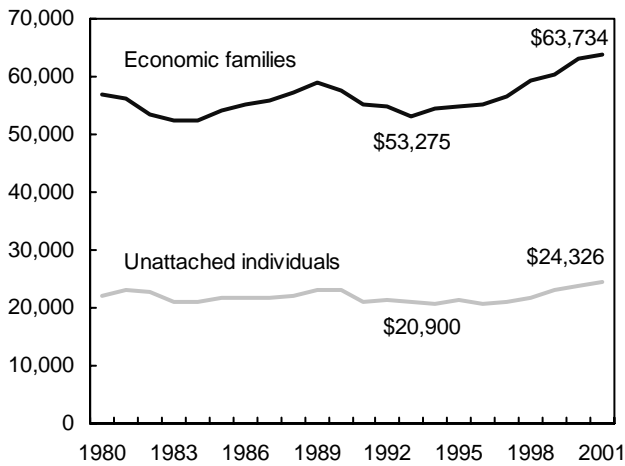
Average market income for persons not living in families (unattached individuals) was \$24,300 in 2001, an increase of 2.0% from 2000. Unattached individuals' average market income increased 18% since its low point in 1993.

Slowdown in the labour market in 2001

Market income is closely linked to labour market conditions. According to data from the Labour Force Survey, there was a rise in the national unemployment rate to 7.2% (compared to 6.8% in 2000). At the same time, the employment rate (i.e. the number of people employed compared to the working-age population) was 61% in 2001, a 0.2% decrease compared to the previous year. In 2001, real GDP per capita increased 0.5%. These labour market conditions affected the average market income of various family types differently.

Chart 2.1
Average market income of economic families and unattached individuals, 1980 to 2001

2001 constant dollars (\$)



Market income of two-parent families remained unchanged

The market income of two-parent families was estimated at \$75,400 in 2001, virtually unchanged from the previous year (\$75,000). Average market income was unchanged for both one and two earner two-parent families with children. Average market income of all two-parent families was 21% higher in 2001 than in 1993 when it was at a ten-year low.

Decrease in market income for elderly families

While most family types experienced an increase in their market income between 2000 and 2001, the income of elderly families (major income recipient aged 65 or older) decreased 5.6% to \$26,500 due to a 16% fall in average wages and salaries. Investment income for these families remained unchanged. Annual changes of similar magnitude in market income are not uncommon for elderly families.

Continued growth in market income for female lone-parent families

Market income of female lone-parent families continued its strong growth in 2001 (5.7%). Their average market income increased 46% between 1996 and 2001. This trend is primarily the result of their higher labour force activity. About 82% of female lone-parent families had earnings in 2001 while in 1993 the corresponding figure was 67%.

Market income of working-age unattached women and men increased

The average market income of non-elderly female and male unattached individuals increased 1.8% and 1.5% respectively, between 2000 and 2001. Over a longer term, working-age female unattached individuals recorded 8.1% growth in their market income between 1993 and 2001 while their male counterparts recorded a 17% increase.

Chart 2.2
Average market income, Canada and provinces, percentage change between 1993 and 2001

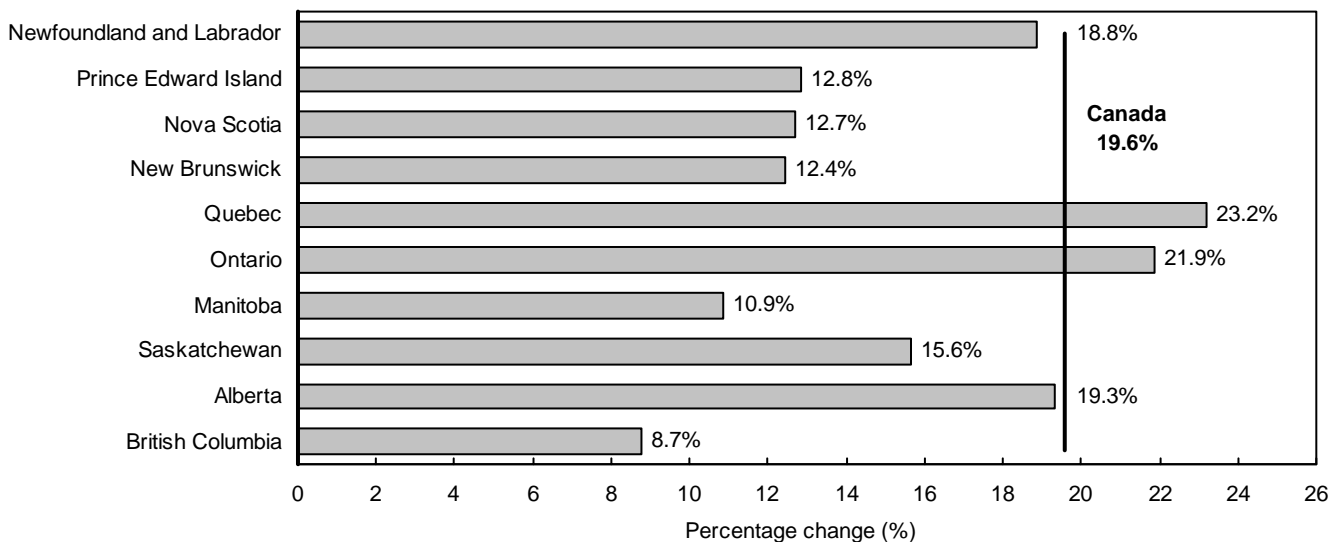
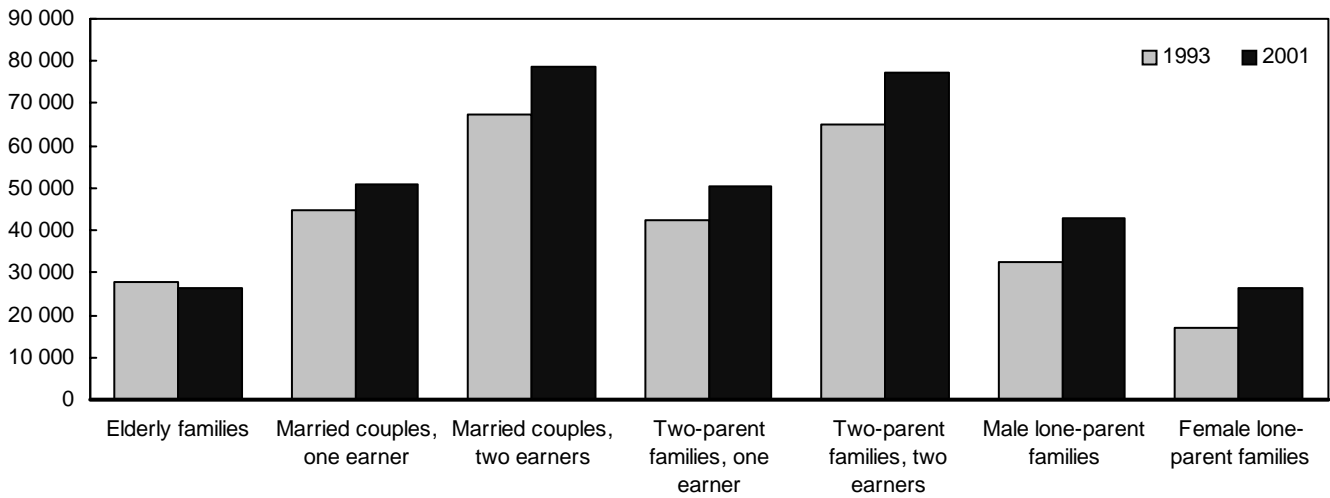


Chart 2.3
Average market income by major family type, 1993 and 2001

2001 constant dollars (\$)



Market income trend varies among quintiles

After two years of robust market income growth (over 10% in each year), families in the lowest after-tax income quintile recorded an 8.9% decrease in average market income in 2001. Between 1993 and 2000, the families in this quintile recorded a 33% increase in market income. Meanwhile, the average market income for the highest income quintile continued to grow in 2001 (2.6%), after the 24% increase recorded between 1993 and 2000.

Market income growth rate highest in Alberta

In five out of ten provinces, families of two persons or more experienced growth in average market income in 2001. The three provinces with the most significant percentage increases were Alberta (4.6%), Manitoba (3.0%) and Saskatchewan (1.6%). For the first time since 1993, average market income in Ontario was unchanged (-0.5%). Ontario remains, however, the province with the highest average market income (\$72,100). Between 1993 and 2001, the growth rate of average market income ranged from about 8.7% in British Columbia to about 23% in Quebec.

Chart 2.4
Share of market income by quintiles, 1993 and 2001

Market income share (%)

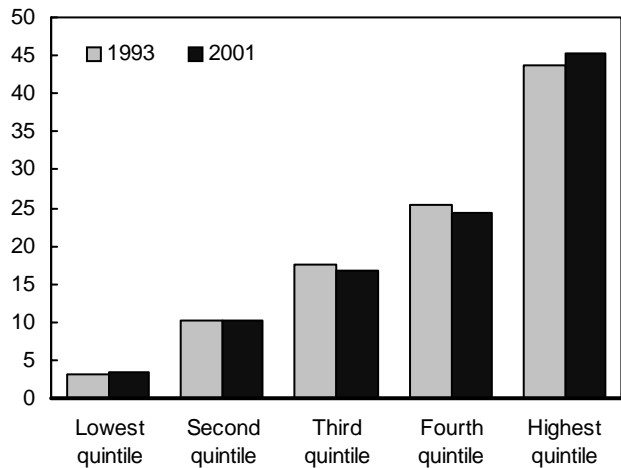


Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
CANADA										
Economic families, 2 persons or more	54,725	53,275	54,563	54,813	55,011	56,659	59,392	60,507	63,209	63,734
Elderly families	26,577	27,708	26,320	28,998	24,955	24,944	25,761	27,483	28,124	26,538
Married couples	22,213	23,936	22,685	23,909	23,944	23,978	24,774	26,789	26,572	25,783
Other elderly families	36,384	35,908	34,982	41,143	28,577	28,132	29,210	29,959	33,617	29,342
Non-elderly families	59,693	57,771	59,562	59,519	59,693	61,709	64,769	65,894	68,851	69,655
Married couples	60,954	57,719	57,626	58,268	60,203	62,719	64,660	63,495	64,901	68,514
No earner	17,535	17,313	16,789	14,767	20,211	20,287	19,470	21,452	21,579	23,159
One earner	43,854	44,869	44,395	43,867	42,800	45,351	47,281	49,612	48,707	50,793
Two earners	71,162	67,584	67,842	68,749	72,024	73,500	76,418	74,032	74,825	78,830
Two-parent families with children	64,292	62,530	64,418	64,326	64,416	67,076	70,668	72,182	75,044	75,419
No earner	2,521	2,675	2,294	2,850	3,971	4,890	4,364	4,618	5,888	5,767
One earner	43,805	42,266	44,901	42,392	45,881	45,384	51,451	50,582	50,350	50,192
Two earners	66,982	65,134	67,722	68,012	67,548	70,083	73,110	73,913	77,015	77,246
Three or more earners	81,614	83,095	83,698	83,689	85,719	88,071	87,955	91,960	95,283	95,261
Married couples with other relatives	79,957	79,886	81,442	79,467	83,470	84,309	87,251	90,657	95,542	93,145
Lone-parent families	21,784	19,132	20,537	21,724	20,949	21,797	24,557	24,970	28,727	29,401
Male lone-parent families	39,445	32,458	33,871	34,991	38,559	38,656	42,103	41,493	46,706	42,953
Female lone-parent families	19,377	17,021	18,356	19,578	18,062	18,923	21,383	21,833	25,031	26,457
No earner	1,541	1,422	1,855	2,758	1,970	1,312	2,016	2,330	1,297	2,135
One earner	25,242	22,955	23,982	25,009	24,566	23,784	24,283	24,724	26,556	27,163
Two or more earners	38,019	32,659	38,465	40,148	37,480	39,133	41,810	40,224	45,503	47,217
Other non-elderly families	38,745	41,800	43,011	43,288	47,263	46,661	50,779	52,065	54,949	55,258
Unattached individuals	21,405	20,699	20,821	21,239	20,848	20,931	21,861	23,208	23,846	24,326
Elderly male	12,638	10,750	13,708	13,396	14,240	14,692	14,867	14,269	13,378	14,852
Non-earner	11,967	8,986	9,854	10,464	11,230	11,514	10,993	11,636	10,446	11,625
Earner	20,344	24,365	43,597	37,396	36,267	32,190	37,376	29,934	27,370	30,138
Elderly female	8,138	7,240	6,428	8,371	9,848	9,793	9,084	9,324	10,040	10,053
Non-earner	7,545	6,593	5,896	7,738	8,870	8,798	8,263	8,431	8,923	8,890
Earner	17,295	22,775	19,651	23,558	28,668	22,099	19,450	21,902	23,964	24,758
Non-elderly male	27,608	27,292	28,335	27,627	26,613	26,613	28,447	29,448	31,330	31,797
Non-earner	4,032	3,648	4,081	3,701	2,712	2,958	2,735	2,737	2,405	2,943
Earner	32,153	32,851	33,423	32,501	31,853	31,789	33,560	34,230	35,641	36,499
Non-elderly female	23,686	23,448	22,011	23,191	21,648	21,780	22,712	25,661	24,919	25,356
Non-earner	5,627	4,753	6,151	4,844	3,610	4,181	3,698	4,231	4,017	4,143
Earner	29,088	28,498	27,612	28,575	27,297	27,138	28,560	32,002	30,677	31,098

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NEWFOUNDLAND AND LABRADOR										
Economic families, 2 persons or more	35,805	35,042	37,825	36,819	36,977	37,178	38,446	41,173	41,390	41,647
Elderly families	11,282	12,363	12,965	13,368	9,942	12,459	10,360	11,972	12,042	12,472
Married couples	7,803	5,885	9,389	12,718	10,130	12,468	9,982	10,679	11,403	12,163
Other elderly families	14,999	20,851	17,209	14,342	9,590	12,443	11,284	14,801	13,672	13,301
Non-elderly families	40,115	38,700	42,288	40,756	40,927	40,963	42,734	45,677	46,029	45,980
Married couples	38,939	38,338	36,905	36,918	39,850	39,536	39,955	39,777	37,328	39,658
No earner	7,313	10,143	10,058	6,565	17,557	14,337	14,282	12,066	11,445	11,205
One earner	30,141	28,558	24,091	36,567	33,822	38,356	30,931	34,156	35,032	30,485
Two earners	50,374	49,190	51,994	49,383	51,703	48,517	51,013	52,344	47,716	53,064
Two-parent families with children	43,273	39,516	46,500	42,262	43,823	45,077	48,106	49,470	50,396	51,074
No earner	1,202	500	3,006	193	1,264	3,193	247	59	5,627	8,835
One earner	24,530	21,540	31,462	22,889	29,583	25,057	28,268	30,770	26,349	21,338
Two earners	46,971	42,014	50,702	52,543	50,332	51,499	53,559	54,667	58,813	56,454
Three or more earners	60,164	60,321	62,946	67,421	60,096	67,806	71,383	70,003	65,019	68,664
Married couples with other relatives	51,430	51,087	53,686	57,834	53,317	52,866	53,995	63,850	66,665	63,868
Lone-parent families	10,748	15,506	14,226	12,656	13,619	13,426	15,969	14,242	16,463	20,024
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	9,500	13,798	12,794	10,274	12,764	12,110	14,923	12,514	15,816	19,345
No earner	503	941	644	411	1,719	1,409	609	900	1,003	2,309
One earner	11,597	18,962	20,657	23,522	20,024	21,989	21,127	20,716	16,915	18,163
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	22,200	27,973	24,526	21,566	29,278	28,015	26,051	31,911	32,651	29,662
Unattached individuals	16,723	13,377	15,868	13,401	13,953	11,961	11,306	11,604	12,659	12,711
Elderly male	1,735	2,475	6,623	2,225	8,679	9,883	6,468	9,322	6,308	3,356
Non-earner	965	2,359	3,775	2,232	7,617	F	F	8,488	5,420	2,782
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	4,466	1,062	3,628	4,725	1,782	3,371	3,162	4,162	4,208	2,439
Non-earner	4,395	1,062	3,628	4,725	1,782	2,074	2,075	3,221	3,454	1,888
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	22,951	19,596	21,146	23,215	20,276	17,606	17,592	14,804	16,579	19,202
Non-earner	F	275	1,136	1,439	1,723	1,084	2,010	660	599	1,279
Earner	27,408	26,500	27,544	35,424	29,364	27,346	27,328	22,609	22,065	26,409
Non-elderly female	23,645	19,049	23,007	14,996	15,500	11,239	11,265	14,636	16,463	16,144
Non-earner	9,067	1,615	14,358	3,513	1,942	1,531	1,638	2,861	8,068	3,560
Earner	28,271	27,691	25,852	21,425	23,113	19,005	18,303	22,589	21,873	23,279

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	41,785	40,278	42,277	40,839	43,727	43,652	46,317	45,253	46,359	45,445
Elderly families	17,516	17,748	25,762	13,872	20,973	15,255	18,157	19,645	18,698	17,574
Married couples	14,388	15,125	20,378	13,515	27,426	19,304	23,471	20,307	19,181	16,739
Other elderly families	22,552	23,064	31,800	14,597	7,690	7,861	8,839	18,379	17,731	19,451
Non-elderly families	46,724	44,885	45,315	45,986	47,746	49,183	51,920	50,590	51,845	50,840
Married couples	45,773	42,696	46,116	44,370	46,811	52,804	49,941	43,909	51,319	49,768
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	F	43,097	F	F	F	F	32,498	45,841	39,136
Two earners	50,174	47,201	48,007	46,514	52,432	60,178	57,227	51,620	56,257	57,060
Two-parent families with children	49,399	48,998	50,097	50,069	53,619	52,018	53,685	49,542	52,575	51,257
No earner	F	F	F	F	F	F	F	F	F	F
One earner	34,126	29,778	31,162	F	F	F	F	F	F	24,087
Two earners	46,377	50,535	49,104	49,649	50,960	50,149	52,484	44,349	51,179	49,658
Three or more earners	63,650	55,277	61,717	57,627	67,990	63,097	63,298	70,124	69,045	66,656
Married couples with other relatives	60,445	55,585	52,553	57,196	58,503	63,432	78,795	87,732	72,354	74,782
Lone-parent families	21,621	19,111	20,161	17,761	18,730	18,319	22,844	21,737	25,591	22,863
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	18,456	17,248	16,700	17,922	17,878	18,153	22,328	21,259	25,026	21,957
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	17,869	F	F	F	F	14,783	F	F	18,809
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	35,947	32,466	30,439	33,176	33,216	29,885	37,008	50,420	42,215	43,170
Unattached individuals	14,577	13,698	14,518	14,495	13,826	12,901	13,071	14,101	16,193	15,081
Elderly male	F	4,750	7,140	F	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	8,083	7,458	5,540	4,699	7,008	7,807	8,549	7,044	7,981	6,486
Non-earner	7,505	6,440	3,552	4,500	7,007	6,906	9,015	6,562	5,501	6,031
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	18,167	17,242	21,746	18,695	18,500	16,796	16,986	18,913	20,563	19,306
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	23,788	19,362	24,616	23,194	21,002	17,521	17,301	21,444	21,657	21,160
Non-elderly female	20,074	18,635	18,278	20,896	16,753	14,006	13,969	15,493	18,257	17,242
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	22,952	26,498	22,063	24,331	18,899	16,586	16,369	19,458	20,475	20,353

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NOVA SCOTIA										
Economic families, 2 persons or more	45,162	43,787	44,550	42,658	43,354	43,799	45,833	48,190	50,150	49,351
Elderly families	18,795	17,201	21,345	19,486	22,886	23,841	27,075	23,335	22,917	21,120
Married couples	15,324	15,833	16,480	14,889	16,625	16,422	20,730	20,887	21,925	19,558
Other elderly families	25,506	20,089	29,364	26,412	33,836	35,225	36,977	28,692	25,100	24,988
Non-elderly families	50,278	48,975	49,180	47,527	47,069	47,382	49,366	52,708	55,103	54,372
Married couples	48,267	50,000	49,803	46,741	43,632	43,823	47,733	48,406	49,497	52,744
No earner	19,596	28,787	13,239	17,093	21,097	17,548	16,865	23,225	24,224	16,738
One earner	42,818	41,757	36,356	35,509	35,998	31,206	35,280	39,252	40,526	42,655
Two earners	56,144	56,950	59,839	58,085	53,296	53,808	60,849	58,331	58,921	64,100
Two-parent families with children	55,946	54,892	54,936	54,944	55,360	55,913	58,740	60,997	60,751	60,232
No earner	F	F	F	F	F	F	F	F	F	F
One earner	34,380	41,765	31,791	38,577	40,395	38,422	39,822	48,840	44,077	46,086
Two earners	59,440	57,069	56,770	56,620	58,014	60,553	61,286	61,737	63,846	61,513
Three or more earners	73,050	71,714	77,246	71,761	76,016	72,881	74,273	78,791	75,138	74,660
Married couples with other relatives	69,902	64,945	62,150	58,621	65,268	68,212	64,577	74,458	75,548	73,139
Lone-parent families	13,350	11,038	14,747	13,015	12,900	11,106	12,371	18,030	22,334	20,294
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	12,190	10,482	13,212	12,520	10,529	9,870	10,527	16,817	19,471	18,239
No earner	1,631	1,704	1,232	2,199	2,397	2,818	829	1,866	F	F
One earner	18,254	16,395	18,794	18,455	15,968	15,794	12,075	19,691	23,018	21,401
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	33,728	30,502	28,799	29,562	29,914	33,844	30,044	33,297	47,446	41,171
Unattached individuals	14,678	17,539	13,806	13,732	13,919	14,594	15,564	16,768	16,977	16,631
Elderly male	8,965	6,197	8,282	8,381	7,829	10,951	9,822	9,028	8,101	11,570
Non-earner	8,066	4,269	7,991	6,638	7,306	10,535	8,535	8,417	7,285	10,584
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	7,515	4,526	5,515	4,580	5,605	5,874	5,693	6,333	7,221	7,088
Non-earner	7,172	3,930	5,039	4,416	5,433	5,094	5,080	6,197	6,353	6,288
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	17,027	24,918	19,414	17,637	18,601	19,635	21,458	21,201	21,626	21,718
Non-earner	2,369	4,882	5,017	5,536	4,246	6,704	7,217	7,756	7,394	3,491
Earner	22,093	29,817	23,245	22,130	22,193	22,438	25,008	24,447	25,093	26,403
Non-elderly female	19,838	23,189	15,651	18,226	16,844	16,904	16,969	21,226	20,855	19,044
Non-earner	6,744	5,436	2,761	4,558	4,880	5,369	6,310	3,102	3,693	2,829
Earner	24,170	27,488	21,445	22,879	22,325	21,185	21,491	28,035	25,921	24,659

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NEW BRUNSWICK										
Economic families, 2 persons or more	44,100	43,000	42,957	41,901	43,740	43,636	45,219	47,918	48,909	48,349
Elderly families	16,259	16,808	20,041	18,095	22,415	22,447	25,241	25,268	23,603	22,671
Married couples	12,203	12,575	19,948	16,673	20,881	21,129	23,655	23,904	23,945	23,692
Other elderly families	23,557	23,853	20,210	20,182	26,645	26,058	30,970	29,782	22,667	19,807
Non-elderly families	49,635	48,087	47,233	46,589	47,451	47,322	48,505	51,914	53,194	52,528
Married couples	49,597	45,054	46,439	43,692	45,983	44,509	44,307	49,938	50,367	48,870
No earner	12,898	13,631	11,295	14,124	8,899	9,388	10,949	16,397	15,043	16,943
One earner	35,214	39,916	39,695	32,300	36,284	40,010	39,568	42,263	38,816	36,913
Two earners	58,227	51,876	54,969	52,956	58,447	53,216	52,816	57,891	59,462	58,881
Two-parent families with children	52,957	52,587	50,854	52,667	52,830	53,376	56,122	56,873	57,717	58,914
No earner	F	F	F	1,086	F	2,090	F	F	F	F
One earner	37,551	38,114	34,340	39,562	35,793	36,539	39,686	40,749	37,396	36,570
Two earners	54,994	52,036	52,579	54,655	56,811	56,954	59,467	58,802	61,043	59,898
Three or more earners	65,902	71,659	67,203	68,323	69,926	71,129	71,157	70,791	68,707	75,621
Married couples with other relatives	66,291	64,430	61,067	59,699	67,779	67,199	68,931	75,536	75,269	70,666
Lone-parent families	15,480	13,061	20,429	13,143	13,279	15,510	17,859	16,673	20,829	19,181
Male lone-parent families	F	F	F	25,970	F	F	29,322	26,142	F	F
Female lone-parent families	11,680	13,064	16,017	10,275	11,861	12,981	15,193	14,658	19,202	18,359
No earner	1,019	451	491	3,984	1,152	1,537	790	578	F	1,032
One earner	16,026	16,047	19,219	12,721	15,354	18,404	20,178	19,196	20,667	21,246
Two or more earners	F	F	31,377	F	F	F	F	F	F	36,139
Other non-elderly families	29,368	34,894	29,789	36,231	27,077	30,144	30,469	35,858	40,054	39,277
Unattached individuals	15,426	15,624	15,205	16,465	15,395	16,060	16,174	16,628	16,364	15,965
Elderly male	10,214	7,346	4,987	9,188	10,046	29,149	24,293	18,212	21,443	14,103
Non-earner	7,758	5,500	4,826	8,363	6,513	22,669	21,997	15,376	18,030	14,240
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	4,731	5,245	5,485	5,712	6,720	6,020	6,212	7,148	7,577	7,036
Non-earner	4,510	4,371	5,341	5,091	6,656	5,503	6,158	6,944	6,752	6,638
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	19,696	23,436	24,263	23,641	19,705	18,965	18,676	20,557	20,428	20,646
Non-earner	2,889	3,173	1,382	1,385	1,615	2,606	2,120	1,826	1,645	3,120
Earner	24,817	26,520	28,938	26,890	23,560	23,411	21,609	26,123	25,495	25,607
Non-elderly female	19,813	17,326	15,990	19,823	17,621	17,662	19,975	19,905	17,282	18,209
Non-earner	4,013	1,296	2,485	4,791	3,337	4,299	6,037	6,851	2,795	4,097
Earner	24,078	23,310	20,690	23,197	22,096	21,549	23,343	22,046	19,760	21,454

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
QUEBEC										
Economic families, 2 persons or more	48,247	46,062	48,275	48,484	48,020	49,009	51,698	52,658	56,056	56,740
Elderly families	21,242	22,246	21,579	21,325	19,522	19,023	21,044	22,181	22,752	21,908
Married couples	17,151	18,749	19,422	17,321	20,244	19,932	19,611	21,840	21,193	21,112
Other elderly families	28,592	29,100	25,582	29,125	17,176	16,056	25,811	23,170	27,483	24,627
Non-elderly families	52,706	49,802	52,905	53,137	52,503	53,713	56,485	57,781	61,432	62,243
Married couples	51,025	47,226	49,885	50,362	50,516	51,516	53,154	54,911	58,770	63,635
No earner	11,372	15,353	11,907	13,747	14,317	13,876	16,702	17,647	19,459	20,894
One earner	42,249	33,912	41,691	35,761	36,120	34,851	41,617	44,849	49,353	57,213
Two earners	60,784	58,074	59,696	62,398	63,300	64,827	64,563	67,179	69,043	73,016
Two-parent families with children	59,168	55,519	57,419	58,305	58,234	59,773	62,457	64,012	67,752	67,510
No earner	3,051	1,151	1,484	2,887	1,956	1,733	1,977	2,672	8,592	1,263
One earner	42,193	39,567	39,062	37,262	38,887	38,291	37,669	40,408	42,047	42,676
Two earners	63,509	61,887	63,098	64,628	65,570	65,961	68,771	69,729	71,460	70,759
Three or more earners	74,629	68,498	77,631	77,312	73,527	80,831	83,911	81,800	91,359	90,793
Married couples with other relatives	67,781	67,709	76,594	71,950	74,392	76,220	79,327	84,806	88,343	85,495
Lone-parent families	21,115	20,033	18,886	23,015	22,767	21,368	22,975	22,827	25,313	27,267
Male lone-parent families	43,661	33,317	29,355	39,244	38,867	35,112	38,930	38,019	37,121	43,160
Female lone-parent families	17,749	17,593	16,802	19,179	19,540	18,480	19,874	19,410	22,515	23,228
No earner	1,066	833	2,111	2,587	2,619	786	1,209	1,363	1,060	2,923
One earner	27,160	24,915	25,055	26,975	29,159	24,631	27,228	24,530	26,846	25,515
Two or more earners	32,184	28,649	F	39,533	36,047	33,566	F	33,729	39,633	39,280
Other non-elderly families	31,594	30,923	35,798	35,291	38,161	38,090	43,365	42,818	46,581	45,493
Unattached individuals	18,374	17,433	17,842	17,855	19,042	18,272	18,865	19,580	20,858	21,364
Elderly male	7,505	9,235	11,630	8,084	10,340	10,954	9,584	8,300	7,538	9,074
Non-earner	7,317	7,256	7,126	6,849	7,560	6,250	5,105	5,891	4,598	5,159
Earner	F	F	F	F	F	F	F	F	F	23,249
Elderly female	6,534	5,204	5,013	5,252	8,129	8,106	6,754	6,855	7,780	8,293
Non-earner	5,896	5,051	4,416	4,773	7,086	7,327	6,408	6,384	6,907	6,600
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	23,746	23,191	23,384	23,086	24,233	22,434	23,954	24,699	27,464	28,365
Non-earner	2,478	4,234	2,734	2,674	2,456	2,193	2,879	2,541	1,692	4,228
Earner	30,297	29,655	29,525	29,052	30,757	28,348	30,149	29,375	32,041	32,854
Non-elderly female	20,447	20,014	19,200	20,420	20,356	20,501	21,560	22,313	22,697	22,552
Non-earner	5,548	3,901	5,345	4,619	2,209	2,951	3,746	5,313	5,039	5,401
Earner	28,804	26,975	25,640	26,941	28,248	28,527	30,018	30,763	30,465	29,458

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
ONTARIO										
Economic families, 2 persons or more	61,028	59,143	60,449	61,142	61,653	63,615	67,287	69,224	72,417	72,085
Elderly families	33,576	32,544	30,462	36,361	29,458	29,045	29,282	31,712	32,313	29,870
Married couples	27,228	28,113	24,900	27,607	26,783	26,775	28,265	30,088	29,722	28,653
Other elderly families	47,546	41,610	44,112	57,208	40,653	36,532	32,881	37,912	41,481	34,324
Non-elderly families	65,890	63,885	65,770	65,769	66,376	68,972	73,241	75,258	78,887	78,852
Married couples	67,119	64,771	62,604	63,541	67,862	72,514	75,740	72,486	73,132	77,195
No earner	19,012	17,649	17,967	14,711	20,614	21,608	22,322	25,610	25,419	26,095
One earner	45,951	48,157	48,056	45,182	49,874	56,538	55,813	56,052	53,652	51,310
Two earners	78,050	76,795	75,229	76,533	81,430	84,317	90,505	84,500	84,187	89,688
Two-parent families with children	71,269	69,002	71,384	71,297	70,683	73,682	78,674	81,987	85,575	84,423
No earner	1,625	3,376	2,465	3,949	3,892	4,961	5,590	6,065	2,935	4,382
One earner	47,023	45,432	51,024	46,011	52,842	55,133	65,344	61,159	59,584	61,029
Two earners	73,969	71,722	74,763	75,433	73,144	75,763	80,335	82,681	87,675	86,039
Three or more earners	87,851	91,941	91,347	91,967	92,957	94,572	91,772	102,165	103,955	102,790
Married couples with other relatives	85,664	88,527	87,533	87,620	93,662	92,748	97,178	99,522	108,204	101,992
Lone-parent families	22,714	18,549	21,429	21,844	21,891	23,965	27,915	28,454	33,638	33,766
Male lone-parent families	38,088	29,599	32,907	31,849	42,894	42,266	50,567	45,903	49,991	41,431
Female lone-parent families	20,746	16,987	19,684	20,598	19,076	21,090	23,644	25,519	30,344	32,265
No earner	1,318	1,572	1,547	2,489	1,187	1,055	2,525	2,201	1,725	1,544
One earner	26,520	24,477	25,708	26,046	25,301	26,647	25,352	27,343	30,033	31,118
Two or more earners	42,538	34,070	45,290	45,081	43,182	48,468	47,753	47,866	51,445	59,675
Other non-elderly families	43,726	50,045	50,786	48,733	52,570	51,900	55,926	60,038	62,795	65,373
Unattached individuals	25,053	23,301	23,399	23,844	22,526	23,318	24,844	26,771	27,134	27,931
Elderly male	17,449	9,642	19,829	15,562	19,090	17,000	16,547	15,933	16,504	19,475
Non-earner	17,130	8,723	12,719	13,114	14,694	13,087	12,728	12,329	12,665	15,070
Earner		F	F	F	F	38,316	F	32,513	32,714	39,238
Elderly female	9,650	8,802	7,279	10,291	10,912	10,886	10,400	10,782	11,451	11,423
Non-earner	8,955	8,225	6,699	9,513	9,901	10,211	10,068	9,680	10,272	10,575
Earner	16,387	F	17,377	F	28,957	18,791	13,810	23,450	23,681	21,325
Non-elderly male	32,202	30,143	31,910	30,588	28,063	30,353	33,928	33,781	35,470	36,271
Non-earner	4,856	3,324	4,360	3,868	2,560	3,714	2,361	2,343	3,344	1,699
Earner	35,925	36,925	37,899	35,240	33,441	36,038	39,193	38,480	39,833	41,405
Non-elderly female	28,399	28,129	24,363	26,582	24,437	24,305	25,105	31,135	29,172	29,433
Non-earner	5,894	5,699	6,377	3,556	5,486	6,620	3,777	3,124	3,212	3,094
Earner	32,942	32,895	31,107	32,871	29,208	29,059	30,707	37,582	35,126	35,093

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
MANITOBA										
Economic families, 2 persons or more	49,978	49,730	49,615	51,503	49,962	50,251	53,809	52,833	53,526	55,134
Elderly families	20,338	27,967	21,408	24,713	21,324	17,774	20,455	24,223	25,224	24,258
Married couples	15,672	27,164	17,208	20,904	18,753	16,175	19,070	22,700	24,139	23,364
Other elderly families	31,698	30,128	33,875	37,078	30,039	23,605	25,029	31,604	31,103	28,972
Non-elderly families	56,219	54,483	55,595	56,865	55,132	56,007	59,775	57,946	58,554	60,283
Married couples	56,428	51,012	54,002	57,184	58,436	59,718	62,888	56,623	57,213	59,638
No earner	F	F	F	F	F	F	F	F	F	F
One earner	44,495	38,638	36,665	49,788	42,971	40,387	43,905	41,481	41,914	44,633
Two earners	61,658	56,092	61,438	62,356	65,569	66,890	70,986	62,431	63,005	66,276
Two-parent families with children	59,621	58,182	59,080	58,478	57,054	57,925	61,614	62,474	62,567	65,063
No earner	F	F	F	F	F	F	F	F	F	F
One earner	40,631	36,955	35,831	38,015	38,234	34,344	43,377	37,395	41,030	44,591
Two earners	59,058	60,025	61,294	60,828	57,154	58,965	58,441	59,333	60,823	63,048
Three or more earners	85,905	73,561	71,025	71,292	77,432	74,519	85,144	84,488	80,778	82,042
Married couples with other relatives	79,164	82,900	77,404	85,074	85,360	83,999	90,910	84,432	86,859	88,361
Lone-parent families	27,048	21,298	19,784	22,687	17,535	19,021	19,497	19,915	23,616	24,704
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	24,014	18,979	17,876	20,218	15,116	15,649	15,837	16,572	20,111	22,287
No earner	F	F	F	F	1,207	F	F	F	F	F
One earner	27,594	21,389	21,930	22,770	18,720	14,753	15,367	19,406	19,905	20,410
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	35,205	44,117	39,665	39,625	40,994	45,315	52,031	49,928	49,607	50,169
Unattached individuals	15,835	16,889	17,416	17,902	17,302	18,240	18,524	19,496	20,830	20,572
Elderly male	10,888	11,622	7,779	9,975	11,529	12,363	12,196	14,891	11,151	10,741
Non-earner	9,346	11,251	7,357	8,612	11,095	12,277	12,294	11,104	10,664	11,095
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	6,117	6,516	6,892	8,596	8,353	8,219	7,880	9,185	8,961	8,515
Non-earner	5,694	6,370	6,688	8,226	6,944	6,418	5,862	8,119	7,831	7,106
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	21,486	23,339	25,120	26,026	25,824	26,914	26,642	25,585	29,496	27,907
Non-earner	1,439	4,280	2,156	7,298	8,868	4,723	2,950	2,029	1,482	3,777
Earner	26,708	27,269	30,246	29,556	29,405	30,213	31,054	31,580	34,878	31,312
Non-elderly female	17,943	19,450	20,474	19,424	18,109	19,490	20,762	22,574	22,519	24,392
Non-earner	2,036	4,143	4,755	3,178	2,301	2,757	3,291	F	F	5,871
Earner	23,671	23,042	24,944	22,712	23,902	25,323	26,199	25,906	25,000	28,738

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
SASKATCHEWAN										
Economic families, 2 persons or more	48,612	46,662	47,627	50,531	47,048	49,216	50,336	51,568	53,120	53,964
Elderly families	23,998	24,772	25,530	28,043	21,801	20,996	22,340	22,552	23,804	22,579
Married couples	22,104	22,332	19,384	27,314	20,699	19,619	20,711	22,272	23,239	22,149
Other elderly families	31,807	34,478	47,767	31,427	26,105	26,180	27,625	24,253	26,325	24,678
Non-elderly families	54,246	51,802	52,719	55,606	52,505	55,329	56,733	57,251	59,206	60,552
Married couples	53,154	51,186	53,414	52,571	50,224	53,199	58,568	53,665	56,697	58,991
No earner	23,433	22,714	19,974	F	16,815	F	21,647	F	13,178	15,409
One earner	46,250	41,074	42,830	42,759	32,178	30,577	38,580	40,695	38,174	45,646
Two earners	57,294	57,116	58,450	57,647	57,465	58,403	65,045	59,337	63,558	65,180
Two-parent families with children	56,806	55,997	56,774	60,238	60,482	62,994	62,939	63,012	65,644	66,273
No earner	F	F	544	F	F	F	F	F	F	F
One earner	41,061	35,312	41,352	38,744	33,768	35,108	40,619	32,586	36,953	39,050
Two earners	55,674	57,351	56,893	58,200	59,728	63,915	62,051	63,767	63,397	66,721
Three or more earners	77,822	73,111	72,423	81,506	78,677	78,610	82,553	82,787	93,099	84,935
Married couples with other relatives	89,317	77,112	75,786	78,342	72,836	79,605	79,623	89,404	83,281	84,993
Lone-parent families	18,346	15,619	16,970	19,209	15,142	17,749	21,224	20,184	20,817	22,116
Male lone-parent families	36,879	19,958	F	F	25,026	26,266	42,996	F	F	33,839
Female lone-parent families	15,796	15,033	16,091	17,171	13,623	16,466	18,143	18,990	19,614	20,234
No earner	524	898	208	2,733	1,667	2,004	2,369	1,468	536	2,413
One earner	20,613	20,832	20,262	19,745	16,949	18,382	17,513	19,222	21,366	21,514
Two or more earners	F	F	F	F	F	F	36,485	41,657	F	36,511
Other non-elderly families	38,350	33,324	32,482	44,738	42,749	41,115	40,046	45,579	51,696	55,335
Unattached individuals	17,613	17,774	17,917	19,339	17,872	19,018	19,268	18,950	19,932	19,814
Elderly male	10,622	11,241	11,020	11,337	14,290	14,096	14,874	16,412	14,158	15,222
Non-earner	8,584	8,904	9,371	9,932	7,315	8,491	12,696	13,347	11,934	12,219
Earner	18,018	F	F	F	34,167	28,648	20,617	28,187	21,835	26,243
Elderly female	7,377	7,233	7,457	7,305	9,884	9,624	8,688	8,212	8,756	8,896
Non-earner	6,516	6,650	6,434	6,667	9,497	9,353	8,507	8,002	8,612	8,984
Earner	F	14,308	F	F	13,409	11,861	F	10,313	10,272	8,240
Non-elderly male	25,168	24,693	25,646	29,563	25,421	27,897	27,145	24,094	26,524	27,694
Non-earner	2,336	5,671	2,761	2,233	3,164	3,730	2,756	4,377	3,959	1,009
Earner	28,717	26,773	29,608	33,218	29,433	31,289	31,306	26,750	30,481	31,769
Non-elderly female	19,911	20,968	20,846	20,640	15,911	17,338	19,282	22,970	23,022	19,443
Non-earner	3,508	3,986	6,393	5,741	5,015	3,807	3,922	2,124	1,010	2,564
Earner	23,533	24,924	24,188	24,186	18,636	20,444	22,454	27,388	26,955	22,177

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
ALBERTA										
Economic families, 2 persons or more	57,031	58,834	57,786	55,416	58,851	63,061	65,698	63,500	67,114	70,207
Elderly families	25,465	33,476	31,593	29,444	25,116	27,454	27,252	27,921	27,111	29,231
Married couples	20,562	26,965	28,625	26,082	25,198	28,472	26,608	28,517	27,098	28,934
Other elderly families	36,642	49,197	39,217	37,948	24,797	24,091	29,781	25,758	27,178	30,635
Non-elderly families	61,467	62,488	61,349	59,501	63,430	67,733	70,674	68,436	72,229	75,594
Married couples	66,418	70,764	59,893	61,901	63,456	70,061	74,025	67,262	69,158	74,715
No earner	27,348	19,711	29,292	21,550	18,361	F	19,401	23,591	F	16,278
One earner	39,022	47,002	42,385	44,147	40,014	57,560	57,027	48,558	45,516	48,335
Two earners	75,619	78,521	66,578	67,448	71,490	74,687	80,436	74,141	76,828	82,217
Two-parent families with children	63,757	64,431	66,216	62,288	68,964	73,861	75,985	71,962	75,643	78,463
No earner	F	F	F	F	F	F	F	F	F	F
One earner	45,541	45,044	45,262	46,123	57,512	45,144	55,422	54,278	53,358	52,528
Two earners	65,857	63,274	66,916	63,147	65,917	74,445	77,272	71,820	75,915	77,427
Three or more earners	81,873	87,864	83,216	75,202	96,297	98,422	90,296	89,211	91,249	99,243
Married couples with other relatives	92,958	84,431	83,240	79,298	84,187	82,870	93,145	93,102	100,420	104,952
Lone-parent families	21,925	22,389	24,475	22,754	26,209	28,082	26,950	33,809	36,335	40,656
Male lone-parent families	41,317	29,904	44,933	42,709	42,956	48,572	34,046	68,389	79,101	78,185
Female lone-parent families	19,262	21,214	21,134	19,702	22,421	22,812	25,297	27,235	26,546	31,166
No earner	3,512	3,418	3,598	4,918	6,493	4,414	8,991	2,818	F	F
One earner	22,572	23,668	23,167	19,544	25,191	23,532	27,001	27,505	25,971	29,638
Two or more earners	34,992	34,658	30,674	34,224	F	F	34,082	39,132	42,856	41,960
Other non-elderly families	38,755	38,001	43,517	47,106	50,305	50,704	51,636	50,622	54,755	53,991
Unattached individuals	22,127	21,193	23,975	23,357	22,174	22,604	23,909	23,997	24,823	25,751
Elderly male	10,967	9,780	8,552	16,125	10,974	12,333	23,830	19,617	17,399	18,470
Non-earner	10,227	7,135	7,891	12,508	9,207	9,296	12,983	18,576	13,928	15,138
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	6,108	6,074	7,531	7,185	12,674	10,722	10,075	10,532	11,513	12,814
Non-earner	5,593	5,426	7,061	6,216	11,373	9,823	9,235	9,167	10,172	11,935
Earner	F	F	F	F	F	F	F	20,087	23,181	21,213
Non-elderly male	27,858	27,967	31,984	30,540	27,911	28,951	28,895	29,185	31,990	33,440
Non-earner	8,540	4,907	5,052	5,456	3,537	1,872	2,054	2,774	947	2,984
Earner	30,290	30,959	33,937	33,904	31,294	32,075	31,312	32,556	35,464	37,137
Non-elderly female	22,504	20,413	23,623	22,656	19,557	20,056	21,959	22,861	22,029	22,206
Non-earner	5,523	6,297	7,758	9,174	4,618	2,800	5,122	2,896	1,158	3,266
Earner	25,557	23,643	26,300	25,375	22,783	23,503	24,748	27,154	25,517	25,329

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
BRITISH COLUMBIA										
Economic families, 2 persons or more	59,019	57,289	58,874	59,310	58,142	59,164	59,815	60,904	61,572	62,301
Elderly families	27,118	28,657	27,236	30,477	28,485	29,179	28,400	31,886	33,852	29,906
Married couples	25,202	25,339	25,117	27,470	28,330	27,972	28,695	31,893	32,303	29,439
Other elderly families	34,931	37,557	36,325	42,066	29,135	35,074	26,832	31,851	40,738	31,946
Non-elderly families	65,158	62,929	64,615	64,666	62,990	64,267	65,157	65,532	66,010	67,510
Married couples	69,850	61,731	66,240	66,564	68,096	67,501	64,392	66,245	65,966	67,192
No earner	25,509	19,005	23,262	15,504	41,481	49,206	F	23,564	23,069	35,694
One earner	48,745	63,576	48,991	62,014	44,663	39,532	39,389	54,194	47,101	48,876
Two earners	80,240	66,843	75,303	73,147	77,348	76,366	73,958	73,843	74,088	74,410
Two-parent families with children	67,696	68,851	69,474	68,897	65,443	68,236	71,584	72,652	72,208	75,084
No earner	F	F	2,127	F	F	F	F	6,755	5,732	F
One earner	47,206	46,566	51,257	47,860	41,856	45,376	50,960	51,832	48,708	44,024
Two earners	69,604	67,444	72,062	70,433	68,517	69,621	71,681	73,620	73,554	77,855
Three or more earners	83,658	91,653	88,945	89,478	89,732	87,996	92,523	93,195	96,575	96,892
Married couples with other relatives	92,787	88,705	89,167	82,299	86,213	93,911	85,784	85,084	84,223	88,804
Lone-parent families	24,632	20,799	22,189	23,984	18,015	19,071	24,306	21,448	26,207	24,147
Male lone-parent families	F	42,520	39,874	F	F	F	F	32,312	51,125	33,845
Female lone-parent families	23,508	15,779	19,204	23,138	15,292	17,281	22,559	18,926	21,487	21,904
No earner	2,225	1,537	2,873	3,808	1,494	949	378	5,880	1,498	1,730
One earner	25,768	17,481	22,543	30,466	22,076	22,125	23,265	22,175	23,941	25,986
Two or more earners	41,590	33,179	40,588	F	F	F	47,327	F	F	32,129
Other non-elderly families	43,391	45,229	43,388	47,711	57,566	53,396	61,477	60,107	57,581	57,235
Unattached individuals	22,646	23,802	22,353	24,013	23,641	22,937	23,474	26,104	26,021	26,082
Elderly male	14,666	18,344	12,435	20,122	14,270	18,167	17,604	16,785	14,896	15,877
Non-earner	13,655	15,730	11,933	11,754	13,322	18,186	15,112	15,141	12,503	13,368
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	9,968	9,515	6,199	11,774	11,885	12,785	12,139	11,628	12,485	11,359
Non-earner	9,791	7,461	5,916	11,053	10,944	10,554	9,410	10,500	11,249	9,911
Earner	F	F	F	F	F	F	31,381	F	20,560	24,671
Non-elderly male	28,895	30,163	30,268	29,202	29,671	26,800	28,286	34,186	34,230	32,906
Non-earner	6,833	1,893	8,519	4,463	1,843	2,748	2,460	3,169	1,848	3,046
Earner	32,203	34,454	33,483	33,358	34,227	31,601	33,213	39,752	37,758	37,474
Non-elderly female	22,471	24,128	23,579	24,801	22,977	23,251	23,521	24,535	24,187	27,070
Non-earner	6,722	5,645	8,316	6,837	2,754	2,989	1,938	4,831	4,025	3,578
Earner	26,181	27,378	27,785	28,620	28,727	27,179	28,502	28,757	28,778	33,187

Chapter 3: Government Transfers

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

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

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

Average government transfers to families up 3.3%

After trending down since the mid-1990s, average government transfers paid to all families of two or more people went up 3.3% in 2001 from 2000 to reach \$7,100. Average transfers to non-elderly families with children grew faster than transfers to non-elderly married couples without children (9.8% versus 5.6%). Bucking the trend of increasing government transfers, transfers to female lone-parent families decreased in 2001, due in part to lower social assistance payments. Government transfers to this family type have edged down since the mid-1990s as their average market income rose.

Employment Insurance benefits contribute to increase in transfers

Employment Insurance benefits contributed to the increase in government transfers. In Ontario, whose manufacturing base was hard hit by the recession in the United States¹, the number of families with Employment Insurance benefits at some time in 2001 rose 14.5%. In addition, several major policy changes by the federal government to the Employment Insurance system came into effect in late 2000, which had the effect of increasing payments. Eligibility requirements were reduced for persons seeking maternity or parental leave and the maximum months of benefits was significantly increased.² Eligibility requirements for seasonal and part-time workers were eased as well.

Transfers are higher for seniors than for people of working age

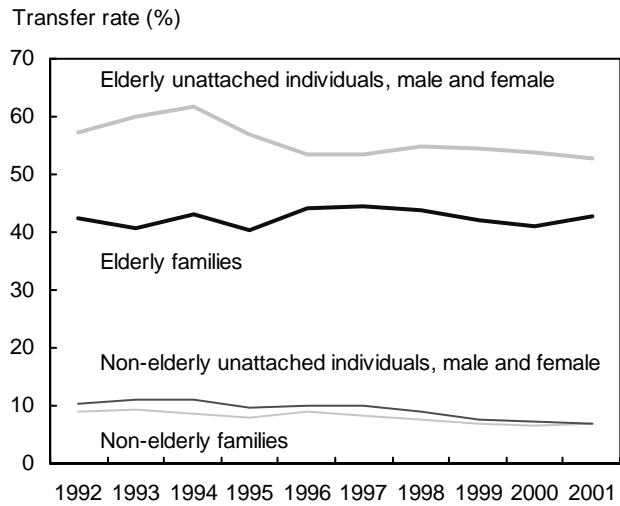
Senior families received an estimated \$19,900, on average, in government transfers in 2001, compared to an average \$5,000 for non-elderly families. These amounts can also be expressed as a proportion of total income, called the implicit transfer rate. In 2001, non-elderly families and non-elderly unattached individuals received 6.8% and 7.0%, respectively, of their total income in the form of transfers, while elderly families and elderly unattached individuals had corresponding implicit transfer rates of 43% and 53%.

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

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

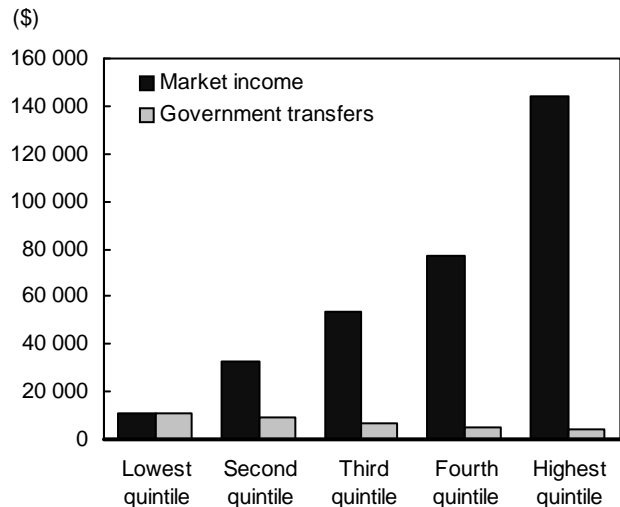
Some, but not all, government transfers are needs-based, meaning they are designed to supplement the incomes of lower-income families and individuals. This is evident in the distribution of transfers over the population when ranked from lowest to highest after-tax income. The share of transfers paid to families in the lowest after-tax income quintile is typically the highest —

Chart 3.1
Implicit transfer rates for seniors are higher than for Non-Seniors, 1992 to 2001



it was at 31% in 2001. The share to the second lowest quintile was the second highest, at 25%, and so on. The families in the highest income quintile received 10.8% of their income in transfers.

Chart 3.2
Market income and government transfers for families by after-tax income quintiles, 2001



¹ Geoff Bowlby, "The labour market: Year-end review 2001", Perspectives on Labour and Income, January 2002, Vol. 3, No. 1, pp. 5-12.

² Dominique Pérusse, "New maternity and parental benefits", Perspectives on Labour and Income, March 2003, Vol. 4, No. 3, pp. 12-15.

Trend of increasing share of transfers to lowest income quintile families

In recent years, the share of all government transfers going to the lowest income quintile has generally been rising. It rose from 28% in 1996 to 31% in 2000, and was virtually unchanged in 2001. At least some of the change is likely related to changes made to government programs, rather than changes in labour market conditions. Among all recipients of child tax benefits, the amount they received from federal and provincial sources rose from an estimated \$1,800 on average in 1996 to \$2,300 in 2001 — an increase of about 28%. The share of all government transfers going to the highest income quintile continued a downward trend from the mid-1990s.

Transfers to families with children in the absence of earnings

Two-parent families with no earnings for the whole year received on average \$15,700 in government transfers in 2001, or 73% of their total income in the form of transfers. Among female lone-parent families without earnings, 86% of their total income came from government transfers; the remainder came mostly from other income, which includes support payments.

Chart 3.3
Average government transfers by family type, 2001

(\$)

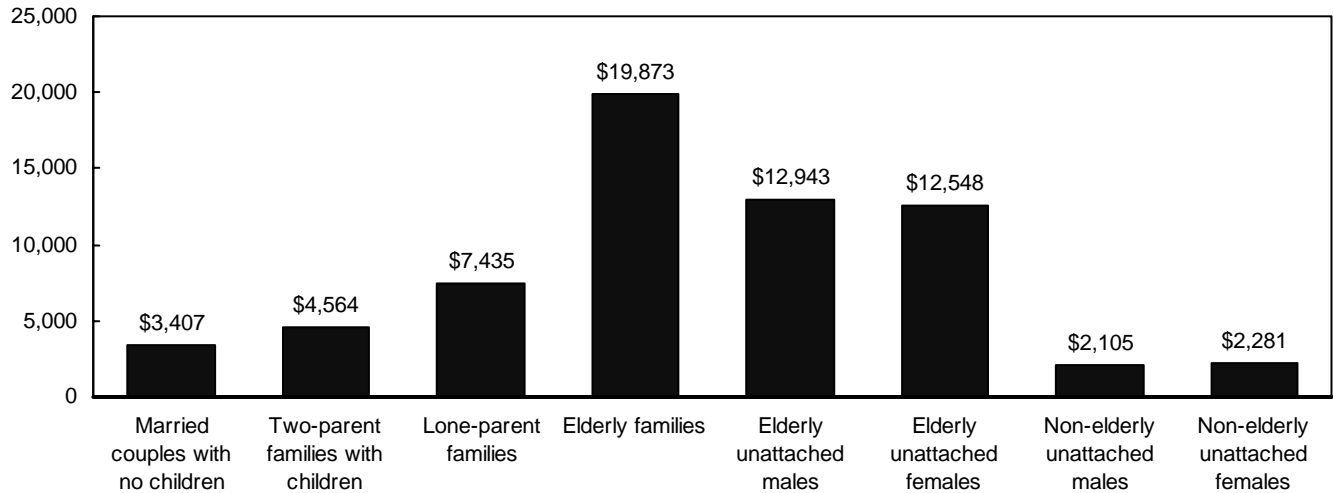


Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Government transfers					
	2001			2000		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
CANADA						
Total – Economic families and unattached individuals						
Total	6,403	11.2	100.0	6,252	11.0	100.0
Lowest quintile	6,900	56.3	21.6	6,939	54.5	22.2
Second quintile	8,611	30.0	26.9	8,559	30.0	27.4
Middle quintile	6,983	15.2	21.8	6,611	14.5	21.1
Fourth quintile	5,453	7.9	17.0	5,081	7.4	16.3
Highest quintile	4,066	3.1	12.7	4,069	3.2	13.0
Economic families, 2 persons or more						
Total	7,081	10.0	100.0	6,854	9.8	100.0
Lowest quintile	10,782	49.6	30.5	10,582	46.8	30.9
Second quintile	8,953	21.5	25.3	8,823	21.3	25.7
Middle quintile	6,771	11.2	19.1	6,232	10.4	18.2
Fourth quintile	5,079	6.2	14.3	4,638	5.6	13.5
Highest quintile	3,816	2.6	10.8	3,993	2.8	11.6
Unattached individuals						
Total	4,985	17.0	100.0	4,996	17.3	100.0
Lowest quintile	3,773	57.2	15.1	3,811	53.7	15.3
Second quintile	9,286	62.8	37.3	9,017	61.6	36.1
Middle quintile	6,296	27.5	25.3	6,583	29.2	26.4
Fourth quintile	3,389	9.6	13.6	3,628	10.5	14.5
Highest quintile	2,179	3.3	8.7	1,938	3.0	7.8
NEWFOUNDLAND AND LABRADOR						
Total – Economic families and unattached individuals						
Total	10,290	22.3	100.0	9,777	21.6	100.0
Lowest quintile	8,815	77.5	17.2	8,537	73.5	17.5
Second quintile	12,970	53.8	25.3	13,435	59.1	27.4
Middle quintile	12,496	34.5	24.2	11,401	31.9	23.4
Fourth quintile	10,084	18.0	19.6	9,387	17.0	19.2
Highest quintile	7,089	6.9	13.8	6,116	6.0	12.5
Economic families, 2 persons or more						
Total	11,065	21.0	100.0	10,431	20.1	100.0
Lowest quintile	12,254	71.1	22.3	12,072	72.2	23.2
Second quintile	13,787	46.2	24.8	14,544	50.9	27.9
Middle quintile	13,302	31.0	24.1	11,868	28.3	22.7
Fourth quintile	8,959	14.1	16.1	7,592	12.1	14.6
Highest quintile	7,013	6.4	12.7	6,066	5.6	11.6
Unattached individuals						
Total	7,209	36.2	100.0	7,210	36.3	100.0
Lowest quintile	4,017	68.2	11.3	3,936	67.1	11.0
Second quintile	8,168	68.2	22.6	8,614	74.6	24.0
Middle quintile	12,157	85.6	33.4	10,727	73.6	29.4
Fourth quintile	8,564	38.0	23.7	8,052	35.2	22.5
Highest quintile	3,236	7.1	8.9	4,757	10.6	13.1

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Government transfers					
	2001			2000		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
PRINCE EDWARD ISLAND						
Total – Economic families and unattached individuals						
Total	8,037	18.0	100.0	8,108	17.7	100.0
Lowest quintile	6,635	54.7	16.6	6,678	56.4	16.5
Second quintile	10,134	42.1	25.1	9,871	40.5	24.3
Middle quintile	8,701	23.6	21.7	9,322	25.2	23.0
Fourth quintile	8,459	15.5	21.0	8,073	15.0	20.0
Highest quintile	6,274	6.5	15.6	6,597	6.5	16.2
Economic families, 2 persons or more						
Total	8,948	16.5	100.0	9,148	16.5	100.0
Lowest quintile	11,836	59.7	26.6	11,583	58.3	25.4
Second quintile	10,436	30.8	23.2	11,319	34.2	24.7
Middle quintile	8,508	17.6	19.2	9,123	19.2	20.0
Fourth quintile	7,882	12.0	17.5	6,977	10.9	15.3
Highest quintile	6,056	5.8	13.5	6,722	5.9	14.6
Unattached individuals						
Total	5,781	27.7	100.0	5,555	25.5	100.0
Lowest quintile	2,694	36.1	9.4	2,440	35.1	8.8
Second quintile	8,416	64.5	29.0	8,957	69.7	32.4
Middle quintile	7,507	42.9	26.2	7,296	41.0	26.5
Fourth quintile	6,268	25.4	21.4	4,787	18.3	17.0
Highest quintile	4,044	9.7	13.9	4,251	9.4	15.3
NOVA SCOTIA						
Total – Economic families and unattached individuals						
Total	7,317	15.6	100.0	7,264	15.3	100.0
Lowest quintile	7,069	65.1	19.3	7,114	61.7	19.6
Second quintile	9,270	38.4	25.3	9,265	38.3	25.6
Middle quintile	7,934	20.5	21.7	8,105	20.9	22.4
Fourth quintile	7,119	12.2	19.5	6,757	11.5	18.5
Highest quintile	5,185	5.0	14.1	5,067	4.8	13.9
Economic families, 2 persons or more						
Total	7,929	13.8	100.0	7,933	13.7	100.0
Lowest quintile	10,857	56.9	27.5	10,895	55.4	27.5
Second quintile	9,593	28.0	24.1	10,069	29.2	25.4
Middle quintile	7,975	15.9	20.1	7,786	15.3	19.6
Fourth quintile	6,309	9.0	15.9	6,359	9.1	16.0
Highest quintile	4,892	4.3	12.3	4,548	3.9	11.5
Unattached individuals						
Total	5,857	26.0	100.0	5,669	25.0	100.0
Lowest quintile	2,871	56.1	9.8	3,470	54.7	12.3
Second quintile	8,829	71.0	30.1	8,617	68.1	30.5
Middle quintile	8,207	46.0	28.1	7,989	45.7	28.2
Fourth quintile	5,332	19.6	18.2	5,322	19.9	18.7
Highest quintile	4,048	8.1	13.8	2,928	5.8	10.3

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Government transfers					
	2001			2000		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
\$	%	%	\$	%	%	
NEW BRUNSWICK						
Total – Economic families and unattached individuals						
Total	7,846	16.7	100.0	7,400	15.8	100.0
Lowest quintile	7,362	67.5	18.9	7,238	64.1	19.6
Second quintile	10,299	42.9	26.2	9,676	39.0	26.1
Middle quintile	9,053	23.1	23.1	8,415	21.6	22.7
Fourth quintile	7,083	12.1	18.1	6,463	11.2	17.5
Highest quintile	5,440	5.3	13.9	5,205	5.1	14.0
Economic families, 2 persons or more						
Total	8,538	15.0	100.0	7,995	14.0	100.0
Lowest quintile	11,490	62.2	26.9	11,250	57.6	28.2
Second quintile	11,047	31.4	25.9	10,317	29.3	25.9
Middle quintile	8,388	16.7	19.7	7,416	14.9	18.5
Fourth quintile	6,573	9.6	15.4	5,674	8.4	14.2
Highest quintile	5,183	4.6	12.1	5,286	4.7	13.2
Unattached individuals						
Total	6,118	27.7	100.0	5,918	26.6	100.0
Lowest quintile	3,153	54.5	10.3	3,327	56.0	11.5
Second quintile	8,320	66.9	27.4	8,323	65.1	27.6
Middle quintile	9,378	55.4	30.7	8,872	52.3	30.1
Fourth quintile	6,337	24.6	20.6	5,783	21.4	19.5
Highest quintile	3,372	6.8	11.0	3,363	6.9	11.3
QUEBEC						
Total – Economic families and unattached individuals						
Total	6,814	13.3	100.0	6,474	12.9	100.0
Lowest quintile	7,479	64.3	22.0	7,493	66.2	23.2
Second quintile	8,719	34.1	25.6	8,214	32.0	25.4
Middle quintile	7,726	19.1	22.7	7,718	19.2	23.8
Fourth quintile	5,867	9.6	17.2	5,325	8.8	16.5
Highest quintile	4,274	3.6	12.5	3,617	3.2	11.2
Economic families, 2 persons or more						
Total	7,629	11.9	100.0	7,118	11.3	100.0
Lowest quintile	11,554	54.8	30.3	10,940	51.7	30.9
Second quintile	9,987	26.5	26.2	9,697	26.0	27.2
Middle quintile	7,127	13.3	18.7	6,684	12.5	18.8
Fourth quintile	5,751	7.7	15.1	4,918	6.7	13.8
Highest quintile	3,720	2.8	9.7	3,336	2.6	9.4
Unattached individuals						
Total	5,303	19.9	100.0	5,275	20.2	100.0
Lowest quintile	4,784	70.1	18.1	4,824	73.6	18.3
Second quintile	9,311	67.5	35.1	8,743	64.7	33.3
Middle quintile	6,517	31.5	24.7	7,199	35.5	27.2
Fourth quintile	3,741	11.7	14.1	3,948	12.4	15.0
Highest quintile	2,154	3.6	8.1	1,643	2.8	6.2

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Government transfers					
	2001			2000		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
\$	%	%	\$	%	%	
ONTARIO						
Total – Economic families and unattached individuals						
Total	6,235	9.6	100.0	6,123	9.4	100.0
Lowest quintile	7,177	50.7	23.0	7,294	48.9	23.8
Second quintile	8,682	26.2	27.8	8,266	25.3	27.0
Middle quintile	6,393	12.2	20.5	6,251	12.0	20.4
Fourth quintile	4,882	6.3	15.7	4,372	5.6	14.3
Highest quintile	4,042	2.7	13.0	4,427	3.0	14.5
Economic families, 2 persons or more						
Total	6,838	8.7	100.0	6,647	8.4	100.0
Lowest quintile	10,954	45.1	32.1	11,003	43.0	33.1
Second quintile	8,682	18.6	25.4	7,891	16.9	23.7
Middle quintile	5,876	8.8	17.2	5,518	8.2	16.6
Fourth quintile	4,601	5.1	13.5	4,686	5.2	14.1
Highest quintile	4,073	2.4	11.9	4,130	2.5	12.4
Unattached individuals						
Total	4,816	14.7	100.0	4,898	15.3	100.0
Lowest quintile	4,108	60.4	17.1	4,066	52.2	16.6
Second quintile	9,719	58.6	40.3	9,577	60.0	39.3
Middle quintile	5,495	21.0	22.8	5,926	23.5	24.1
Fourth quintile	2,766	7.0	11.5	3,006	7.9	12.3
Highest quintile	2,004	2.7	8.3	1,894	2.6	7.7
MANITOBA						
Total – Economic families and unattached individuals						
Total	6,110	12.3	100.0	6,249	12.8	100.0
Lowest quintile	7,482	59.6	24.5	7,259	59.2	23.2
Second quintile	8,163	31.2	26.7	8,428	33.3	27.0
Middle quintile	6,102	14.7	20.0	6,300	15.4	20.2
Fourth quintile	5,160	8.4	16.9	5,499	9.0	17.6
Highest quintile	3,641	3.4	11.9	3,752	3.6	12.0
Economic families, 2 persons or more						
Total	6,383	10.4	100.0	6,473	10.8	100.0
Lowest quintile	9,917	47.6	31.2	10,066	50.0	31.1
Second quintile	7,827	20.1	24.4	7,699	19.9	23.8
Middle quintile	6,384	11.6	20.1	6,234	11.5	19.2
Fourth quintile	4,394	5.9	13.7	4,998	6.8	15.4
Highest quintile	3,377	2.8	10.6	3,361	3.0	10.4
Unattached individuals						
Total	5,568	21.3	100.0	5,804	21.8	100.0
Lowest quintile	5,053	62.5	18.3	4,914	54.5	17.2
Second quintile	9,438	62.0	34.0	9,563	65.8	32.5
Middle quintile	7,010	33.5	25.0	7,410	37.5	25.5
Fourth quintile	4,429	13.9	15.9	4,771	16.0	16.5
Highest quintile	1,912	3.5	6.9	2,419	4.0	8.3

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Government transfers					
	2001			2000		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
SASKATCHEWAN						
Total – Economic families and unattached individuals						
Total	6,467	13.2	100.0	6,250	12.9	100.0
Lowest quintile	6,878	62.7	21.3	6,940	61.6	22.2
Second quintile	8,663	34.2	26.8	8,251	32.4	26.5
Middle quintile	7,670	19.1	23.7	7,262	18.5	23.2
Fourth quintile	6,027	9.9	18.7	5,629	9.3	18.0
Highest quintile	3,090	2.9	9.5	3,162	3.0	10.1
Economic families, 2 persons or more						
Total	7,018	11.5	100.0	6,653	11.1	100.0
Lowest quintile	10,593	53.1	30.2	10,007	50.5	30.2
Second quintile	9,575	26.1	27.3	9,017	24.8	27.1
Middle quintile	7,541	14.0	21.5	6,794	12.7	20.4
Fourth quintile	4,320	5.9	12.3	4,063	5.7	12.2
Highest quintile	3,042	2.5	8.7	3,371	2.9	10.1
Unattached individuals						
Total	5,357	21.3	100.0	5,439	21.4	100.0
Lowest quintile	2,829	50.2	10.6	3,151	49.6	11.7
Second quintile	9,517	69.4	35.6	9,787	69.7	35.9
Middle quintile	7,291	35.9	27.3	7,342	35.6	27.0
Fourth quintile	4,314	14.0	16.1	4,195	13.7	15.4
Highest quintile	2,817	5.1	10.5	2,734	4.9	10.0
ALBERTA						
Total – Economic families and unattached individuals						
Total	5,250	8.6	100.0	5,296	9.0	100.0
Lowest quintile	5,689	42.9	21.7	5,926	45.3	22.4
Second quintile	7,533	24.2	28.7	7,536	24.9	28.4
Middle quintile	5,695	11.0	21.7	5,350	10.8	20.2
Fourth quintile	4,338	5.8	16.5	4,617	6.5	17.4
Highest quintile	2,995	2.2	11.4	3,055	2.3	11.5
Economic families, 2 persons or more						
Total	5,600	7.4	100.0	5,692	7.8	100.0
Lowest quintile	9,266	38.0	33.1	9,453	39.3	33.3
Second quintile	7,250	15.4	25.9	6,760	14.8	23.7
Middle quintile	4,968	7.5	17.7	4,987	7.9	17.5
Fourth quintile	3,707	4.2	13.2	4,555	5.4	16.0
Highest quintile	2,798	1.8	10.0	2,693	1.8	9.5
Unattached individuals						
Total	4,503	14.9	100.0	4,457	15.2	100.0
Lowest quintile	3,092	43.7	13.8	3,148	45.7	14.1
Second quintile	8,022	50.1	35.7	7,610	48.5	34.1
Middle quintile	5,847	25.0	25.8	6,042	26.5	27.2
Fourth quintile	2,880	7.9	12.8	3,196	9.0	14.4
Highest quintile	2,675	3.9	11.9	2,269	3.4	10.1

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Government transfers					
	2001			2000		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
BRITISH COLUMBIA						
Total – Economic families and unattached individuals						
Total	6,016	10.9	100.0	5,963	11.0	100.0
Lowest quintile	5,734	57.2	19.1	5,727	47.6	19.2
Second quintile	7,423	27.2	24.7	7,780	27.7	26.1
Middle quintile	6,642	14.8	22.1	6,168	13.8	20.7
Fourth quintile	5,688	8.4	18.9	5,622	8.2	18.9
Highest quintile	4,593	3.7	15.3	4,513	3.8	15.1
Economic families, 2 persons or more						
Total	6,956	10.0	100.0	6,899	10.1	100.0
Lowest quintile	8,930	46.9	25.7	9,469	43.3	27.5
Second quintile	8,360	20.3	24.0	8,505	20.4	24.7
Middle quintile	6,930	11.4	19.9	6,698	10.9	19.4
Fourth quintile	6,484	7.7	18.6	5,300	6.3	15.3
Highest quintile	4,067	2.9	11.7	4,514	3.4	13.1
Unattached individuals						
Total	4,410	14.5	100.0	4,364	14.4	100.0
Lowest quintile	3,157	52.0	14.3	3,163	45.5	14.5
Second quintile	8,244	56.9	37.4	8,036	52.4	36.9
Middle quintile	5,083	20.8	23.5	5,664	22.6	26.1
Fourth quintile	3,474	9.1	15.4	3,342	9.0	15.3
Highest quintile	2,056	3.0	9.3	1,584	2.3	7.2

Chapter 4: Total Income

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

When all sources of income are considered, Canadian families received an estimated \$70,800 in average total income in 2001, an increase of 1.1% from 2000 after adjusting for inflation. Total family income increased 16% since its 1993 low. Average total income for unattached individuals was \$29,300 in 2001, an increase of 1.6% from 2000. Since 1993, total income for unattached individuals grew 11%.

Six out of ten provinces experienced annual growth in average total family income. Alberta had the largest increase (4.1%), resulting from having the highest growth rate in market income. For the first time since 1993, average total income in Ontario was virtually unchanged (-0.2%). However, it remains the province with the highest average total income (\$78,900).

Growth in average total income of non-elderly families

Non-elderly families received on average \$74,700 in total income in 2001, an increase of 1.4% from 2000. Unattached individuals of working-age (aged 16 to 64) had an average total income of \$31,300, a 1.6% increase from the previous year. For both non-elderly families and unattached working-age individuals, market income accounted for 93% of their total income.

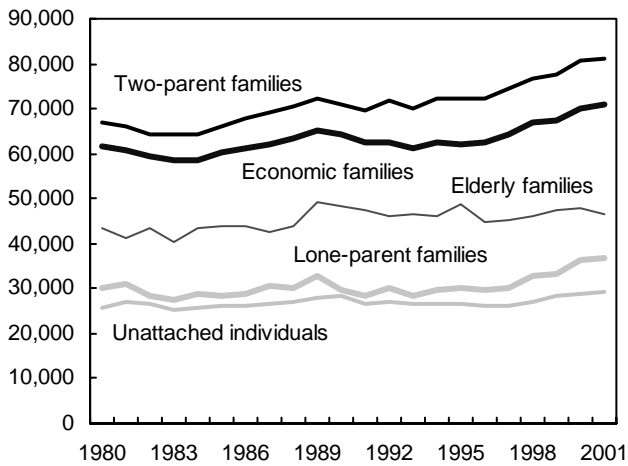
Senior families' total income declines

Average total income of families whose main income earner was a senior increased each year between 1997 and 2000. However, these families recorded a 2.7% decrease in their average total income in 2001 (\$46,400). This was due to a decline in market income.

Among elderly unattached individuals in 2001, women's average total income was virtually unchanged at \$22,600. Meanwhile, senior unattached men experienced an increase of 4.9% to \$27,800. This is a turning point as their average total income had been decreasing since 1999. In 2001, elderly unattached men experienced a larger increase in average total income compared to women because the growth rate in market income for elderly unattached men was relatively higher than for women.

Chart 4.1
Average total income of families and unattached individuals, 1980 to 2001

2001 constant dollars (\$)



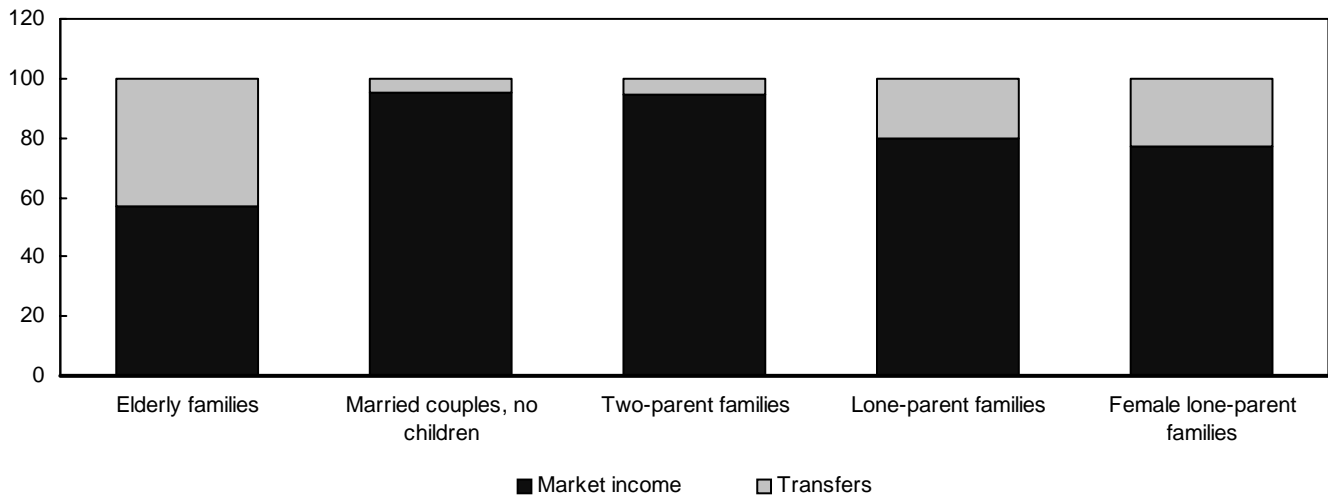
In aggregate terms, market income accounted for 57% of the total income of seniors living in families, the rest of their income coming mostly from transfers such as public retirement pensions and Old Age Security. At the same time, market income accounted for 47% of the total income of elderly unattached individuals.

Growth in total income of lone-parent families

From 2000 to 2001, the average total income of lone-parent families increased 1.5% to \$36,800. This is consistent with their gains in market income. Female lone-parent families received an estimated \$34,400 in 2001, an increase of 3.5% from the previous year. Their average total income grew 29% between 1993 and 2001. Although male lone-parent families recorded a 5.9% fall between 2000 and 2001, their average total income increased 20% between 1993 and 2001. Market income accounted for 80% of the total income of lone-parent families (77% for female lone-parent families and 89% for male lone-parent families).

Chart 4.2
Market income made up majority of total income for non-elderly families in 2001

Total income (%)



The average total income for two-parent families was \$80,000 in 2001, a 1.0% increase from 2000. Married couples with no children had an average total income of \$71,900 in 2001. Their estimated total income increased 5.6% from the previous year.

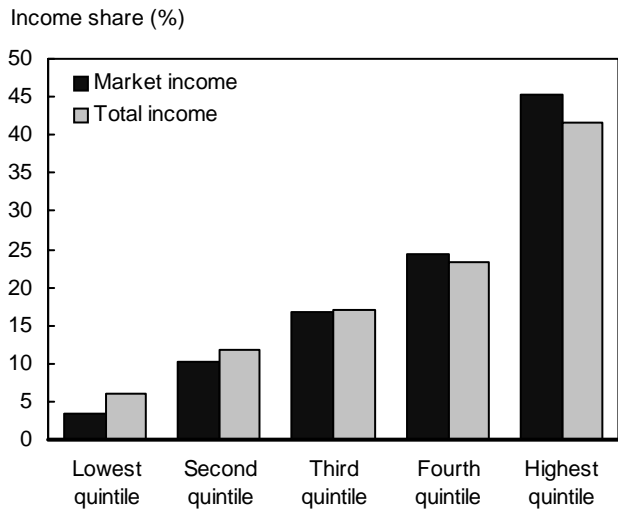
Total income of working-age unattached men and women increases

In 2001, both the average total income of non-elderly male and female unattached individuals increased (1.3% and 1.8% respectively). Average total income for working-age unattached men recorded four consecutive years of growth since 1997.

Income redistribution: impact of government transfers

In 2001, families in the lowest income quintile received only 3.4% of aggregate market income, but their share of total income was 6.1%. Conversely, families in the highest income quintile received 45% of aggregate market income but 42% of total income. Before government transfers, those in the highest income quintile made, on average, \$13.10 for each \$1 earned by those in the lowest quintile. After transfers, this ratio was reduced to \$6.80 to \$1.

Chart 4.3
Government transfers increased shares of total income for lower quintiles, 2001



Government transfers reduced the income differences between various family types. Before transfers, the average income of non-elderly families was 2.6 times that of elderly families. After transfers, this ratio was reduced to 1.6. Similarly, two-parent families had a pre-transfer income 2.9 times that of female lone-parent families. Based on average total income, the difference narrowed to a factor of 2.3.

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
CANADA										
Economic families, 2 persons or more	62,517	61,125	62,337	62,280	62,695	64,194	66,837	67,595	70,063	70,814
Elderly families	46,039	46,708	46,315	48,566	44,642	45,051	45,941	47,495	47,698	46,410
Married couples	41,514	42,838	42,650	43,465	43,396	43,802	44,709	46,678	46,218	45,516
Other elderly families	56,205	55,123	55,047	60,741	49,106	49,176	50,246	50,410	52,938	49,733
Non-elderly families	65,425	63,660	65,172	64,781	65,508	67,241	70,178	70,874	73,660	74,699
Married couples	64,975	61,796	61,561	62,024	64,114	66,666	68,590	66,961	68,129	71,921
No earner	29,170	28,317	28,781	26,763	30,946	31,324	30,390	31,575	32,068	33,630
One earner	49,614	50,400	49,868	49,246	48,556	51,881	53,959	54,982	53,894	56,275
Two earners	73,760	70,219	70,110	70,877	74,321	75,747	78,507	75,929	76,631	80,845
Two-parent families with children	69,903	68,280	69,816	69,391	69,791	72,058	75,298	76,467	79,200	79,983
No earner	19,669	21,347	20,439	19,061	20,942	22,661	21,845	21,324	21,214	21,470
One earner	50,612	49,524	52,023	49,397	52,920	52,133	58,327	56,908	56,426	56,364
Two earners	71,872	69,888	72,073	72,107	72,082	74,290	76,870	77,493	80,530	81,179
Three or more earners	87,090	88,298	88,504	88,162	90,157	92,150	91,891	95,477	98,862	99,542
Married couples with other relatives	86,020	85,993	87,309	85,091	89,250	89,774	92,787	95,659	100,604	98,337
Lone-parent families	30,172	28,439	29,486	30,062	29,906	30,129	32,766	33,062	36,278	36,837
Male lone-parent families	45,648	40,166	40,296	40,961	44,979	44,773	48,423	47,220	51,286	48,248
Female lone-parent families	28,063	26,581	27,718	28,299	27,435	27,632	29,934	30,373	33,192	34,357
No earner	16,052	16,838	16,429	16,923	15,889	14,836	15,319	16,186	15,318	15,513
One earner	30,997	29,335	30,566	30,920	31,633	30,472	31,402	31,588	33,249	33,880
Two or more earners	43,722	40,392	45,012	46,476	43,557	45,563	48,604	47,118	52,624	53,819
Other non-elderly families	47,426	49,845	51,567	50,750	57,004	56,034	60,379	61,032	63,964	64,177
Unattached individuals	26,951	26,458	26,777	26,807	26,242	26,343	27,247	28,315	28,843	29,311
Elderly male	25,385	23,626	27,331	26,486	27,385	27,889	28,155	27,459	26,500	27,795
Non-earner	24,852	22,075	23,672	23,688	24,508	24,845	24,407	24,973	23,759	24,815
Earner	31,508	35,600	55,716	49,389	48,435	44,649	49,930	42,248	39,587	41,911
Elderly female	20,320	19,245	19,531	21,021	22,112	22,314	21,780	21,924	22,541	22,601
Non-earner	19,791	18,608	19,060	20,457	21,198	21,270	20,921	21,153	21,575	21,501
Earner	28,483	34,542	31,245	34,525	39,685	35,233	32,613	32,786	34,569	36,504
Non-elderly male	30,741	30,647	31,351	30,381	29,358	29,357	31,050	31,670	33,476	33,902
Non-earner	12,301	12,311	12,717	11,695	10,456	9,966	9,985	9,695	9,646	9,437
Earner	34,297	34,958	35,260	34,188	33,502	33,599	35,239	35,604	37,028	37,889
Non-elderly female	26,525	26,384	25,313	26,030	24,328	24,430	25,349	28,031	27,154	27,638
Non-earner	13,002	12,679	14,591	12,794	10,276	11,037	10,459	10,398	10,265	10,578
Earner	30,571	30,086	29,100	29,914	28,728	28,507	29,929	33,249	31,807	32,255

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NEWFOUNDLAND AND LABRADOR										
Economic families, 2 persons or more	48,661	48,114	48,678	49,065	47,712	47,985	49,225	51,783	51,821	52,712
Elderly families	33,043	33,959	33,690	35,391	30,268	32,151	30,480	32,350	31,904	32,573
Married couples	28,273	25,922	29,016	34,012	30,192	31,915	29,818	30,876	31,067	32,201
Other elderly families	38,139	44,490	39,236	37,453	30,409	32,585	32,098	35,576	34,041	33,568
Non-elderly families	51,406	50,397	51,369	51,361	50,260	50,409	52,087	54,780	54,969	55,703
Married couples	47,973	46,432	44,018	44,694	46,447	46,284	46,744	46,575	44,327	46,103
No earner	19,609	20,962	21,708	18,878	24,520	23,743	23,914	23,279	22,633	21,445
One earner	39,373	37,866	32,505	45,427	42,186	45,855	38,593	41,570	44,214	39,220
Two earners	58,540	56,134	56,983	54,658	57,427	54,058	56,636	57,282	52,089	57,200
Two-parent families with children	55,048	52,145	55,795	53,254	53,108	53,929	56,860	58,041	59,359	61,014
No earner	15,631	20,618	19,359	16,864	17,093	18,430	14,499	17,114	21,387	28,009
One earner	36,553	36,295	42,647	36,117	39,473	35,286	38,493	41,753	37,695	33,655
Two earners	57,555	53,448	58,433	61,762	58,141	59,589	61,463	61,977	66,451	65,280
Three or more earners	74,193	72,170	72,537	77,098	70,589	74,510	79,148	77,211	73,132	77,805
Married couples with other relatives	64,784	65,184	63,780	70,008	62,363	63,125	63,510	73,372	74,998	74,426
Lone-parent families	19,341	23,519	23,051	22,510	22,953	23,276	25,593	25,018	26,945	30,056
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	18,324	21,908	21,692	19,890	22,333	22,150	24,798	23,625	26,220	29,360
No earner	11,702	12,862	13,034	12,342	14,564	14,397	13,609	15,743	15,339	15,220
One earner	18,893	24,501	26,833	30,002	26,286	28,691	29,344	28,916	25,825	27,524
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	33,559	40,902	35,403	34,074	44,137	43,364	42,354	46,340	45,657	44,668
Unattached individuals	22,867	20,388	22,456	20,678	20,691	18,945	18,496	18,638	19,869	19,920
Elderly male	14,026	15,306	21,275	16,995	21,469	22,625	19,398	21,959	18,796	16,442
Non-earner	13,227	14,922	18,788	16,854	20,352	F	F	21,035	17,856	15,507
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	16,553	14,124	16,152	17,329	14,522	16,176	15,734	16,572	16,374	15,422
Non-earner	16,491	14,124	16,152	17,329	14,522	14,904	14,662	15,693	15,649	14,895
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	26,521	24,359	24,550	27,427	25,036	22,621	22,868	19,837	22,314	23,426
Non-earner	F	8,334	9,170	8,140	9,803	8,556	10,301	8,496	8,553	9,237
Earner	29,991	30,085	29,468	38,242	32,498	30,912	30,721	26,095	27,037	29,130
Non-elderly female	26,227	22,123	25,788	18,025	19,198	15,257	15,218	17,778	19,546	20,084
Non-earner	14,289	7,898	21,782	9,659	8,631	7,605	8,014	7,864	13,469	10,303
Earner	30,016	29,176	27,106	22,709	25,132	21,378	20,484	24,475	23,461	25,631

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	52,930	51,147	53,325	51,669	53,441	53,045	55,515	54,422	55,507	54,393
Elderly families	38,397	39,980	46,412	35,980	40,652	34,665	37,253	39,123	38,483	36,631
Married couples	33,892	36,851	41,474	34,464	46,980	39,327	42,575	39,454	38,724	35,955
Other elderly families	45,649	46,321	51,950	39,050	27,627	26,153	27,920	38,490	38,001	38,152
Non-elderly families	55,888	53,430	54,597	54,664	55,700	56,625	59,148	57,611	58,883	57,831
Married couples	52,464	48,711	53,872	50,660	52,054	57,001	55,583	49,155	56,380	54,533
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	F	51,882	F	F	F	F	39,585	52,288	46,351
Two earners	57,478	52,695	54,993	52,099	57,262	63,353	62,111	55,524	60,167	60,513
Two-parent families with children	58,687	57,912	58,887	58,945	61,310	59,690	60,717	57,431	60,152	59,197
No earner	F	F	F	F	F	F	F	F	F	F
One earner	42,259	38,417	40,006	F	F	F	F	F	F	33,044
Two earners	55,699	58,702	57,799	58,279	58,877	57,880	59,551	52,561	58,574	57,569
Three or more earners	73,403	65,273	70,253	67,133	74,799	70,196	70,467	76,406	75,973	74,107
Married couples with other relatives	70,552	65,205	64,737	67,595	67,257	69,952	85,185	93,420	79,029	80,651
Lone-parent families	30,116	27,706	29,307	26,652	27,159	27,500	32,785	30,833	34,431	31,572
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	26,931	26,201	26,310	26,845	26,158	26,935	32,161	30,086	34,029	30,949
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	26,432	F	F	F	F	24,716	F	F	26,313
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	49,917	43,446	42,765	44,175	47,575	44,703	48,853	57,836	51,178	52,403
Unattached individuals	21,780	20,930	22,344	21,984	20,530	19,432	19,691	20,025	21,747	20,862
Elderly male	F	17,041	19,775	F	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	20,243	19,300	18,862	17,162	18,734	19,632	20,593	19,147	19,524	18,204
Non-earner	19,759	18,369	16,885	17,198	18,509	18,569	20,942	18,647	16,991	17,728
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	23,217	21,604	26,422	24,178	22,935	21,302	21,489	22,674	24,112	23,003
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	27,794	23,182	28,701	28,065	25,406	21,883	21,789	24,850	24,901	24,511
Non-elderly female	23,725	23,146	22,070	24,513	19,836	16,966	17,045	17,976	20,049	19,683
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	25,357	28,430	24,466	26,499	21,673	18,551	18,030	21,217	21,718	21,985

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NOVA SCOTIA										
Economic families, 2 persons or more	54,610	53,429	53,339	51,290	52,009	52,212	54,277	56,202	58,084	57,279
Elderly families	39,800	38,344	41,912	39,524	43,353	44,347	47,179	43,130	42,912	40,849
Married couples	35,617	36,674	36,993	34,878	37,236	36,945	41,149	40,846	42,092	39,142
Other elderly families	47,886	41,873	50,021	46,525	54,052	55,707	56,590	48,129	44,716	45,078
Non-elderly families	57,484	56,373	55,619	53,762	53,580	53,624	55,613	58,579	60,843	60,202
Married couples	53,947	55,460	54,572	51,593	48,334	48,596	51,918	52,760	53,924	57,236
No earner	30,989	41,500	23,978	27,213	31,043	26,673	26,019	33,733	33,163	26,042
One earner	49,887	48,537	42,992	42,492	41,269	36,839	40,597	44,454	46,088	48,640
Two earners	60,140	60,666	63,096	60,862	56,430	57,391	63,398	60,966	61,942	67,000
Two-parent families with children	62,974	61,482	61,115	60,496	60,932	61,186	64,257	66,164	66,014	65,556
No earner	F	F	F	F	F	F	F	F	F	F
One earner	42,406	48,681	39,353	45,894	45,888	44,744	46,700	54,916	51,410	51,849
Two earners	65,897	62,915	62,287	61,401	63,234	65,146	66,530	66,160	68,189	66,397
Three or more earners	79,769	78,443	83,005	76,773	81,466	77,897	78,612	83,892	79,854	79,682
Married couples with other relatives	77,797	74,992	70,034	65,895	72,435	75,422	71,712	80,583	81,143	78,974
Lone-parent families	22,422	21,864	23,499	22,542	22,742	20,361	22,263	27,171	30,794	29,332
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	21,600	21,500	22,153	22,365	20,672	19,491	20,870	26,834	28,864	28,005
No earner	15,279	16,096	14,012	15,411	16,309	15,363	13,915	15,230	F	F
One earner	24,197	24,294	25,378	25,969	22,849	22,624	21,754	27,192	29,683	28,769
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	43,149	40,079	38,315	39,058	41,953	44,011	40,352	43,028	56,720	50,028
Unattached individuals	21,558	23,977	20,588	20,464	20,173	20,766	21,482	22,354	22,646	22,488
Elderly male	22,411	19,847	21,842	22,513	21,919	24,714	23,134	22,116	21,252	24,449
Non-earner	21,456	18,099	21,588	21,102	21,240	24,312	22,119	21,687	20,612	23,720
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	19,505	17,107	18,458	17,508	17,798	18,114	17,920	18,413	19,349	19,499
Non-earner	19,081	16,692	18,049	17,331	17,675	17,429	17,355	18,459	18,674	18,710
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	21,685	28,517	23,158	21,267	22,255	22,944	25,019	23,861	24,446	24,688
Non-earner	10,512	11,609	13,350	13,476	10,613	15,495	14,960	14,106	13,576	11,162
Earner	25,547	32,651	25,768	24,159	25,168	24,559	27,525	26,216	27,095	28,165
Non-elderly female	22,783	25,710	19,024	21,402	19,244	19,389	19,507	23,550	23,371	21,772
Non-earner	14,423	12,830	10,938	13,255	10,082	11,661	12,440	8,588	9,858	9,509
Earner	25,549	28,829	22,658	24,175	23,441	22,257	22,504	29,171	27,360	26,018

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NEW BRUNSWICK										
Economic families, 2 persons or more	53,445	52,783	52,368	51,067	53,153	52,639	54,075	56,059	56,904	56,887
Elderly families	36,150	38,383	41,369	39,240	42,842	42,455	45,074	44,533	43,414	42,529
Married couples	31,458	33,490	40,524	36,639	40,618	40,842	43,396	42,898	43,236	43,258
Other elderly families	44,591	46,528	42,912	43,059	48,976	46,871	51,137	49,942	43,902	40,489
Non-elderly families	56,885	55,580	54,421	53,396	54,947	54,411	55,556	58,093	59,188	59,224
Married couples	54,737	50,788	52,146	48,936	51,819	49,855	49,932	54,381	54,573	54,419
No earner	23,161	23,880	22,587	27,273	22,917	21,307	23,724	26,277	24,636	28,266
One earner	40,992	45,859	46,314	38,477	42,500	45,958	46,258	47,925	44,438	42,910
Two earners	62,539	56,897	59,376	56,605	62,238	57,052	56,598	61,054	62,399	63,253
Two-parent families with children	60,267	60,035	58,037	59,451	59,504	59,642	61,804	62,329	63,116	65,032
No earner	F	F	F	16,198	F	19,630	F	F	F	F
One earner	44,577	45,892	42,438	47,533	42,424	42,985	46,060	47,273	43,168	43,804
Two earners	61,971	59,260	59,296	60,379	63,209	62,524	64,502	63,918	66,033	65,742
Three or more earners	73,580	78,631	73,734	75,129	76,579	77,493	76,668	75,392	74,302	81,136
Married couples with other relatives	74,430	73,194	69,105	66,824	74,759	74,488	76,921	81,800	82,093	77,794
Lone-parent families	23,507	22,148	28,410	22,216	22,912	25,176	27,976	26,587	29,893	28,247
Male lone-parent families	F	F	F	33,190	F	F	40,849	33,505	F	F
Female lone-parent families	20,267	21,992	24,215	19,762	21,372	23,159	24,983	25,114	29,148	27,655
No earner	13,110	12,571	12,709	15,797	12,891	14,017	13,748	15,302	F	14,401
One earner	22,578	23,705	25,245	20,660	23,688	26,988	27,756	27,398	29,998	28,430
Two or more earners	F	F	38,277	F	F	F	F	F	F	44,589
Other non-elderly families	40,654	44,826	39,018	45,018	41,288	42,179	42,006	46,637	50,873	49,862
Unattached individuals	21,838	22,110	22,130	22,964	21,263	21,543	22,024	22,577	22,282	22,082
Elderly male	23,269	19,970	18,163	22,701	23,709	41,150	37,198	30,744	33,575	27,072
Non-earner	21,459	18,126	18,256	22,049	20,084	35,571	35,373	28,248	30,393	27,160
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	16,819	17,723	18,281	18,716	19,228	18,448	18,769	19,386	19,953	19,671
Non-earner	16,605	16,871	18,204	18,176	19,146	17,942	18,769	19,245	19,211	19,465
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	23,839	26,550	28,057	26,890	23,196	21,736	21,747	23,922	23,760	23,929
Non-earner	11,181	10,043	8,961	10,352	7,917	6,891	7,271	8,524	8,315	8,483
Earner	27,696	29,061	31,959	29,304	26,452	25,771	24,311	28,498	27,928	28,301
Non-elderly female	22,823	20,798	19,365	22,105	19,784	20,060	22,156	21,736	19,348	20,215
Non-earner	11,855	8,069	10,347	12,235	9,086	10,766	12,368	10,632	7,939	8,522
Earner	25,783	25,550	22,504	24,321	23,136	22,762	24,521	23,557	21,300	22,905

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
QUEBEC										
Economic families, 2 persons or more	56,433	54,231	56,490	56,411	56,148	56,963	59,519	60,241	63,174	64,369
Elderly families	40,500	41,223	41,535	41,334	38,709	38,716	40,521	41,813	42,017	41,629
Married couples	36,253	37,162	39,038	36,778	38,747	38,942	38,535	41,007	40,108	40,303
Other elderly families	48,130	49,182	46,170	50,211	38,587	37,980	47,131	44,147	47,812	46,153
Non-elderly families	59,065	56,274	59,083	58,994	58,891	59,825	62,487	63,339	66,589	67,962
Married couples	55,688	51,948	54,167	54,460	55,053	56,346	57,812	58,940	62,359	67,548
No earner	23,175	25,745	23,202	24,830	24,369	24,039	26,938	27,329	29,501	31,961
One earner	48,104	39,970	46,723	40,640	42,523	41,867	48,420	49,686	53,630	61,764
Two earners	63,832	61,254	62,429	64,933	66,022	67,837	67,317	69,653	71,273	75,531
Two-parent families with children	65,516	62,055	63,642	64,261	64,852	65,732	68,207	69,144	72,287	72,702
No earner	21,863	19,500	19,127	18,971	21,369	22,211	20,792	20,333	22,945	19,942
One earner	49,213	47,752	47,151	44,410	46,992	45,721	46,049	48,270	48,602	49,535
Two earners	69,124	67,169	68,055	69,630	71,158	71,024	73,283	73,626	75,292	75,020
Three or more earners	80,717	74,131	82,842	82,752	78,061	84,578	87,721	85,969	94,635	95,393
Married couples with other relatives	74,365	74,825	82,704	77,838	80,663	82,176	85,224	89,800	93,561	91,529
Lone-parent families	29,606	27,910	27,530	31,145	30,743	29,042	30,742	30,569	32,562	34,706
Male lone-parent families	50,410	40,570	35,226	44,461	44,654	41,605	43,963	44,017	42,477	47,954
Female lone-parent families	26,500	25,584	25,998	27,998	27,955	26,402	28,172	27,545	30,213	31,340
No earner	15,454	14,769	16,044	16,713	16,702	14,429	15,033	14,008	14,958	16,744
One earner	32,378	30,033	30,748	32,477	34,077	29,865	32,896	31,156	32,558	32,116
Two or more earners	37,343	34,045	F	45,226	40,010	39,221	F	39,645	45,900	46,555
Other non-elderly families	41,193	40,830	46,097	44,230	47,189	47,104	52,575	52,213	55,992	55,459
Unattached individuals	24,413	23,506	23,872	23,489	24,587	23,958	24,712	24,923	26,133	26,667
Elderly male	19,981	22,582	24,985	21,776	23,042	24,131	22,803	21,274	20,503	21,720
Non-earner	19,826	20,849	20,839	20,435	20,433	19,650	18,607	19,081	18,055	18,017
Earner	F	F	F	F	F	F	F	F	F	35,128
Elderly female	18,466	17,314	17,944	17,723	20,047	20,216	19,208	19,166	20,028	20,571
Non-earner	17,857	17,184	17,342	17,276	19,048	19,528	18,870	18,805	19,263	18,874
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	27,852	26,810	26,831	26,276	27,487	25,680	27,366	27,508	30,138	31,093
Non-earner	11,317	11,155	10,642	9,953	9,972	8,716	10,007	9,792	8,852	11,237
Earner	32,945	32,148	31,646	31,047	32,735	30,636	32,469	31,247	33,918	34,786
Non-elderly female	24,264	23,480	23,172	23,694	23,645	23,916	24,999	25,539	25,721	25,553
Non-earner	12,540	11,470	13,416	12,110	9,605	10,401	10,916	11,681	11,452	12,178
Earner	30,839	28,668	27,707	28,474	29,752	30,097	31,685	32,427	31,998	30,939

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
ONTARIO										
Economic families, 2 persons or more	68,710	66,906	68,338	68,513	69,352	71,294	74,688	76,147	79,063	78,923
Elderly families	53,165	51,536	50,620	55,689	49,438	49,599	50,222	52,074	52,059	50,003
Married couples	46,708	47,117	45,240	47,238	46,564	46,840	48,806	50,500	49,748	48,583
Other elderly families	67,376	60,578	63,825	75,817	61,467	58,702	55,233	58,085	60,238	55,204
Non-elderly families	71,463	69,646	71,482	70,907	72,273	74,656	78,521	80,019	83,420	83,559
Married couples	70,898	68,570	66,672	67,473	71,749	76,582	79,627	75,688	76,125	80,259
No earner	31,192	29,211	31,555	29,038	33,695	34,873	34,241	35,867	37,109	37,320
One earner	52,007	53,528	53,872	51,174	55,444	63,556	62,195	61,737	59,144	57,055
Two earners	80,299	79,003	77,113	78,334	83,400	86,232	92,362	85,890	85,500	91,199
Two-parent families with children	76,457	74,508	76,659	75,868	75,671	78,414	82,625	85,768	89,209	88,500
No earner	19,553	23,992	22,894	21,667	21,681	22,922	25,666	25,251	22,844	20,463
One earner	53,461	52,546	57,997	53,129	59,591	61,674	71,196	66,641	64,916	66,777
Two earners	78,479	76,192	78,897	78,843	77,189	79,698	83,507	85,935	90,735	89,511
Three or more earners	93,039	96,498	96,083	95,756	97,235	98,483	95,078	104,942	107,028	106,593
Married couples with other relatives	91,538	93,720	93,375	92,968	99,336	98,044	102,900	104,534	113,188	106,693
Lone-parent families	32,090	29,342	31,873	31,084	32,096	33,445	36,634	36,786	40,891	40,864
Male lone-parent families	44,525	38,981	41,799	39,377	49,209	48,605	58,097	51,699	53,937	47,262
Female lone-parent families	30,498	27,980	30,364	30,051	29,803	31,063	32,587	34,277	38,264	39,611
No earner	17,359	18,661	17,747	18,214	16,587	15,701	16,785	16,985	15,928	14,468
One earner	33,199	31,400	33,449	32,112	33,834	34,555	33,262	34,488	36,783	37,653
Two or more earners	48,227	42,891	52,120	51,717	50,222	55,714	53,222	54,542	58,166	64,981
Other non-elderly families	52,828	57,179	58,764	55,954	63,366	62,434	66,152	69,646	71,999	74,546
Unattached individuals	30,597	29,097	29,568	29,518	28,077	28,904	30,300	31,848	32,032	32,747
Elderly male	30,710	22,221	33,941	28,363	32,235	30,369	30,144	29,704	30,072	32,536
Non-earner	30,611	21,388	26,939	26,202	27,955	26,344	26,405	26,289	26,369	28,521
Earner	F	F	F	F	F	52,297	F	45,413	45,706	50,544
Elderly female	22,059	20,213	20,767	22,797	23,428	23,797	23,428	23,544	24,013	24,090
Non-earner	21,530	19,676	20,289	22,093	22,449	22,841	22,959	22,616	23,019	23,322
Earner	27,187	F	29,071	F	40,917	34,976	28,251	34,202	34,323	33,064
Non-elderly male	35,004	33,728	34,880	33,270	30,558	32,909	36,023	35,647	37,320	38,067
Non-earner	13,567	14,118	13,962	13,307	10,906	12,214	9,747	10,090	10,981	8,271
Earner	37,923	38,688	39,428	36,745	34,701	37,326	40,406	39,467	40,898	42,491
Non-elderly female	30,963	31,014	27,701	29,605	27,106	26,808	27,630	33,137	31,048	31,388
Non-earner	14,813	14,948	15,404	12,615	12,406	13,192	10,801	9,359	9,716	9,618
Earner	34,224	34,429	32,312	34,245	30,807	30,469	32,051	38,610	35,941	36,067

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
MANITOBA										
Economic families, 2 persons or more	57,421	56,899	56,919	58,551	56,990	57,157	60,600	59,219	59,999	61,517
Elderly families	39,956	46,875	40,914	44,234	40,432	37,359	40,189	43,960	44,483	44,006
Married couples	35,476	46,411	37,459	40,519	38,309	36,190	39,424	42,504	43,350	43,132
Other elderly families	50,863	48,125	51,172	56,295	47,628	41,620	42,717	51,013	50,617	48,616
Non-elderly families	61,098	59,088	60,312	61,416	59,980	60,666	64,250	61,946	62,756	64,438
Married couples	59,406	54,619	57,230	60,256	61,100	62,447	65,620	59,165	60,030	62,051
No earner	F	F	F	F	F	F	F	F	F	F
One earner	48,833	43,787	42,249	55,859	47,645	45,116	48,466	47,132	47,613	49,019
Two earners	63,833	58,731	63,460	63,953	67,211	68,394	72,376	63,829	64,893	67,809
Two-parent families with children	64,530	62,454	63,659	62,711	61,553	62,042	65,643	65,960	66,258	68,893
No earner	F	F	F	F	F	F	F	F	F	F
One earner	47,113	42,364	42,471	43,213	43,677	39,684	48,740	43,423	47,026	49,798
Two earners	63,534	63,597	65,170	64,379	61,300	62,717	62,293	62,479	64,125	66,943
Three or more earners	89,697	77,590	75,144	75,816	80,979	78,458	88,742	87,642	84,283	84,792
Married couples with other relatives	84,328	87,274	81,594	89,245	90,387	89,198	94,064	88,102	90,726	91,762
Lone-parent families	32,752	29,109	27,377	30,488	26,059	26,466	27,648	27,607	31,229	31,996
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	30,222	27,274	25,683	28,702	23,878	23,379	24,600	24,991	28,498	30,050
No earner	F	F	F	F	14,560	F	F	F	F	F
One earner	31,739	27,402	27,335	28,674	25,145	22,075	23,526	26,451	27,269	27,374
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	44,361	50,706	48,677	47,079	49,392	53,789	59,906	56,677	56,714	57,776
Unattached individuals	22,042	23,186	23,862	23,854	23,801	24,509	24,727	25,517	26,634	26,140
Elderly male	23,774	24,260	21,066	22,747	24,724	25,399	25,871	27,350	23,894	23,965
Non-earner	22,543	24,337	20,970	21,527	24,443	25,574	25,550	23,730	23,542	24,478
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	18,545	18,943	19,900	21,294	20,802	20,858	20,589	21,721	21,496	21,248
Non-earner	17,985	18,796	19,794	20,877	19,510	19,041	18,648	20,702	20,378	19,939
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	24,500	26,463	27,593	27,981	28,182	28,958	28,761	28,163	31,739	29,487
Non-earner	7,978	11,635	8,532	14,117	15,188	11,571	10,192	10,461	10,386	9,332
Earner	28,803	29,520	31,847	30,595	30,926	31,542	32,219	32,667	35,842	32,330
Non-elderly female	21,203	22,337	23,575	21,694	21,020	22,021	22,941	24,561	24,520	26,335
Non-earner	9,541	13,114	13,330	11,449	10,013	9,469	8,607	F	F	12,302
Earner	25,402	24,501	26,488	23,768	25,054	26,396	27,403	27,188	26,286	29,628

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
SASKATCHEWAN										
Economic families, 2 persons or more	55,749	54,027	54,815	57,274	54,305	56,235	57,402	58,475	59,773	60,982
Elderly families	42,824	43,857	44,850	46,797	40,959	40,108	41,552	42,062	42,848	42,489
Married couples	41,189	41,136	38,645	46,307	40,039	38,748	39,983	41,554	42,558	42,241
Other elderly families	49,563	54,683	67,300	49,073	44,549	45,225	46,640	45,147	44,138	43,696
Non-elderly families	58,707	56,415	57,111	59,638	57,190	59,728	61,024	61,690	63,287	64,864
Married couples	56,220	54,046	56,089	55,344	53,701	56,358	61,477	57,201	59,922	62,492
No earner	31,943	35,330	31,707	F	25,681	F	30,286	F	25,297	26,670
One earner	51,553	44,649	47,381	47,792	37,712	35,719	44,994	47,765	44,127	53,031
Two earners	59,367	58,891	60,026	59,311	60,010	60,848	66,863	61,434	65,631	67,165
Two-parent families with children	61,102	60,700	61,392	64,122	64,741	66,877	66,596	66,893	69,449	70,241
No earner	F	F	18,039	F	F	F	F	F	F	F
One earner	46,456	42,848	47,943	44,425	42,378	42,933	47,277	39,986	43,646	45,451
Two earners	59,438	61,429	60,928	61,729	63,578	67,100	65,352	67,115	66,768	70,315
Three or more earners	81,283	76,004	75,819	84,499	81,021	81,119	85,011	85,385	95,801	87,878
Married couples with other relatives	94,189	80,734	79,528	81,993	76,646	84,016	82,635	91,954	85,296	87,521
Lone-parent families	25,334	24,105	24,489	26,821	22,823	25,056	29,748	28,618	28,612	30,242
Male lone-parent families	42,561	28,628	F	F	29,465	30,319	46,387	F	F	38,250
Female lone-parent families	22,964	23,495	23,683	25,313	21,802	24,263	27,393	27,843	27,726	28,957
No earner	12,596	13,630	12,681	16,409	12,662	14,908	17,252	16,260	12,156	15,820
One earner	25,636	26,385	25,745	25,798	23,903	24,951	25,735	26,953	29,123	29,440
Two or more earners	F	F	F	F	F	F	45,422	46,823	F	42,965
Other non-elderly families	45,009	39,611	38,895	50,964	50,660	47,996	47,757	53,746	58,222	61,292
Unattached individuals	23,624	23,846	24,280	25,514	23,509	24,549	24,753	24,623	25,371	25,171
Elderly male	23,134	23,904	24,192	23,379	27,093	26,034	26,994	28,554	26,101	27,479
Non-earner	21,523	22,212	22,912	22,234	20,160	20,486	24,997	25,751	24,262	24,777
Earner	28,980	F	F	F	46,850	40,438	32,261	39,324	32,452	37,395
Elderly female	19,613	19,491	20,213	19,816	21,901	21,731	20,889	20,510	20,888	20,991
Non-earner	18,782	18,990	19,250	19,249	21,603	21,492	20,793	20,434	20,866	21,250
Earner	F	25,562	F	F	24,613	23,711	F	21,276	21,121	19,047
Non-elderly male	27,446	27,238	28,368	32,041	27,203	29,574	28,982	26,182	28,213	29,339
Non-earner	9,491	12,042	11,181	8,855	8,908	10,003	7,830	9,970	8,028	6,570
Earner	30,237	28,900	31,344	35,142	30,500	32,321	32,591	28,366	31,752	32,816
Non-elderly female	22,303	23,236	22,965	23,241	18,152	19,516	21,488	24,753	24,971	21,517
Non-earner	8,999	10,117	11,935	13,491	10,400	8,387	8,086	6,679	6,263	8,870
Earner	25,241	26,292	25,516	25,561	20,091	22,070	24,255	28,582	28,314	23,566

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
ALBERTA										
Economic families, 2 persons or more	63,385	65,111	63,533	61,222	64,679	68,474	71,276	69,017	72,806	75,806
Elderly families	44,172	52,483	51,232	48,918	44,571	47,053	47,201	48,645	47,589	49,414
Married couples	39,496	46,282	48,662	45,904	44,884	48,183	46,606	49,035	47,450	48,895
Other elderly families	54,835	67,454	57,834	56,540	43,352	43,323	49,538	47,231	48,298	51,869
Non-elderly families	66,085	66,931	65,206	63,157	67,409	71,285	74,392	71,843	76,030	79,276
Married couples	69,545	73,291	62,783	64,454	65,799	72,091	76,168	69,580	71,756	77,239
No earner	36,714	27,895	40,176	31,167	22,091	F	28,049	32,987	F	22,281
One earner	44,728	51,426	47,303	48,684	44,473	62,610	62,269	52,991	50,907	55,175
Two earners	77,727	80,336	68,367	69,247	73,269	76,023	81,556	75,576	78,367	83,748
Two-parent families with children	68,410	68,699	69,950	66,131	72,688	77,231	79,411	75,184	79,184	82,192
No earner	F	F	F	F	F	F	F	F	F	F
One earner	51,921	50,398	50,218	50,909	62,260	50,241	60,717	58,662	58,098	58,110
Two earners	69,608	66,616	70,024	66,585	69,460	77,232	80,091	74,712	79,185	80,829
Three or more earners	86,457	93,142	87,053	79,121	99,401	102,167	94,162	92,428	94,658	102,625
Married couples with other relatives	97,297	89,831	86,567	82,977	88,604	86,737	96,634	96,805	104,265	108,285
Lone-parent families	28,945	29,739	30,416	27,904	32,284	33,152	32,627	39,133	42,175	45,930
Male lone-parent families	45,392	35,925	47,947	45,955	50,788	53,811	39,865	71,721	82,522	81,450
Female lone-parent families	26,686	28,771	27,553	25,143	28,099	27,839	30,940	32,937	32,939	36,948
No earner	16,682	18,241	14,285	13,454	15,144	14,124	18,420	15,741	F	F
One earner	27,341	29,170	28,466	24,421	29,659	27,595	31,636	31,961	31,798	35,004
Two or more earners	40,612	42,522	36,561	38,890	F	F	39,905	43,962	48,504	46,380
Other non-elderly families	45,786	45,645	50,586	51,866	57,911	57,782	59,475	56,230	62,124	60,167
Unattached individuals	26,477	25,879	28,627	27,905	26,411	26,898	27,888	28,302	29,279	30,255
Elderly male	23,595	23,353	22,523	29,658	24,525	25,495	37,146	33,521	31,021	32,681
Non-earner	22,986	21,004	22,072	26,128	22,910	23,341	26,778	32,711	28,074	29,617
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	18,881	19,215	20,604	21,078	25,488	23,869	23,119	24,424	25,224	26,450
Non-earner	18,443	18,385	20,227	20,450	24,255	23,090	22,433	23,250	24,214	25,814
Earner	F	F	F	F	F	F	F	32,641	34,010	32,520
Non-elderly male	30,402	30,465	34,209	32,585	29,981	30,946	30,577	30,997	33,831	35,087
Non-earner	15,592	13,351	16,016	13,763	11,830	9,040	9,123	8,749	9,652	9,270
Earner	32,267	32,685	35,528	35,108	32,501	33,473	32,508	33,836	36,536	38,220
Non-elderly female	24,436	22,946	25,655	24,403	21,436	22,134	23,919	25,030	24,145	24,407
Non-earner	10,596	14,036	15,785	15,492	9,940	9,435	12,428	9,837	8,130	11,586
Earner	26,924	24,985	27,320	26,200	23,919	24,671	25,823	28,298	26,822	26,520

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
BRITISH COLUMBIA										
Economic families, 2 persons or more	65,938	64,386	65,957	66,156	65,423	66,254	67,247	67,920	68,471	69,257
Elderly families	46,257	46,131	46,825	49,352	48,362	49,580	48,463	51,576	52,985	49,152
Married couples	44,137	43,365	44,551	46,606	48,083	48,677	48,761	51,569	51,884	49,341
Other elderly families	54,905	53,550	56,575	59,934	49,528	53,994	46,875	51,609	57,880	48,326
Non-elderly families	69,725	67,982	69,428	69,278	68,212	69,092	70,441	70,526	70,950	72,490
Married couples	73,285	65,587	69,464	69,528	71,532	70,535	68,142	69,575	68,732	70,304
No earner	37,238	30,440	33,507	25,122	51,762	59,421	F	34,386	31,805	44,586
One earner	53,113	68,634	53,748	65,938	50,320	45,245	48,366	59,616	52,055	53,909
Two earners	82,497	69,258	77,357	75,152	79,487	78,180	75,757	75,845	75,834	76,554
Two-parent families with children	72,226	73,528	73,896	73,563	70,372	72,917	76,457	76,945	76,709	79,741
No earner	F	F	16,253	F	F	F	F	17,601	17,334	F
One earner	53,780	52,241	57,163	54,899	49,440	52,130	58,695	57,749	56,010	49,467
Two earners	73,232	71,388	75,443	74,142	72,440	73,599	75,513	77,241	77,009	81,846
Three or more earners	88,099	96,996	93,255	93,930	94,791	92,684	97,823	97,504	101,361	102,641
Married couples with other relatives	96,999	93,577	94,947	87,768	91,253	98,052	90,253	90,281	89,851	94,648
Lone-parent families	32,145	30,172	30,589	31,985	27,659	27,678	32,458	30,448	35,343	32,585
Male lone-parent families	F	48,553	43,073	F	F	F	F	39,218	56,166	39,803
Female lone-parent families	30,956	25,924	28,482	31,357	25,446	26,180	31,105	28,412	31,399	30,915
No earner	15,800	16,295	17,451	16,132	14,476	13,623	11,589	19,682	17,640	15,611
One earner	31,366	25,674	29,424	36,478	30,919	29,729	30,822	29,472	31,776	33,171
Two or more earners	48,375	41,815	46,374	F	F	F	55,933	F	F	42,034
Other non-elderly families	49,102	52,089	50,948	53,550	65,034	60,573	70,315	68,032	66,209	64,636
Unattached individuals	27,294	28,996	27,871	29,085	28,437	27,649	28,225	30,666	30,385	30,492
Elderly male	26,612	30,781	25,513	32,792	27,791	31,524	30,529	29,516	27,778	28,605
Non-earner	25,573	28,403	25,136	24,500	27,080	31,595	27,903	27,850	25,143	26,181
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	21,610	21,907	18,887	24,338	23,776	24,877	24,531	24,047	24,904	23,557
Non-earner	21,467	19,795	18,670	23,692	23,054	22,824	21,756	22,994	23,856	22,123
Earner	F	F	F	F	F	F	44,099	F	31,751	36,743
Non-elderly male	31,276	33,205	33,069	31,740	32,384	29,651	31,042	35,968	35,883	34,677
Non-earner	14,061	10,291	16,709	11,489	9,656	7,960	10,206	8,647	8,081	8,669
Earner	33,857	36,682	35,488	35,142	36,104	33,980	35,017	40,870	38,912	38,655
Non-elderly female	24,654	26,620	26,603	27,217	25,169	25,295	25,526	26,461	25,845	28,756
Non-earner	13,609	12,346	16,945	14,329	8,329	9,679	7,670	10,534	9,076	8,273
Earner	27,256	29,130	29,265	29,957	29,957	28,322	29,647	29,873	29,662	34,090

Table 4.2

Average Total Income Received by Income Sources, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
TOTAL – ECONOMIC FAMILIES AND UNATTACHED INDIVIDUALS										
Total income	51,560	50,469	51,266	51,104	51,109	52,093	54,121	54,930	56,706	57,386
Market income	48,583	47,746	48,884	48,618	48,271	49,389	51,348	52,320	54,034	55,036
Earnings	50,533	49,922	51,545	50,807	49,755	50,894	53,144	54,069	55,516	56,211
Wages and salaries	49,528	48,699	50,088	49,058	49,245	49,832	52,222	52,323	53,803	54,559
Self-employment income	18,317	19,720	20,935	22,137	14,840	16,638	16,585	19,973	19,906	19,589
Farm	11,718	14,118	13,266	14,780	8,510	6,953	5,223	7,927	7,241	8,561
Non-farm	19,024	20,201	21,765	22,748	15,545	17,900	18,223	21,448	21,478	20,833
Investment income	5,535	5,256	5,004	5,375	4,276	4,073	4,142	4,555	4,302	4,572
Retirement pensions	13,975	15,020	15,456	15,800	16,023	16,331	17,046	17,280	17,579	17,976
Other income	7,588	8,526	7,834	8,241	5,069	5,343	4,821	4,381	4,564	4,597
Government transfers	8,038	8,309	8,398	7,994	8,059	7,979	8,073	7,833	7,475	7,643
Old Age Security and GIS/SA	8,935	9,022	8,936	8,675	8,658	8,692	8,671	8,476	8,378	8,421
CPP/QPP benefits	6,448	6,497	6,940	6,891	6,952	6,994	7,138	7,210	7,050	7,069
Child Tax Benefit ¹	1,570	1,964	1,964	1,898	1,777	1,833	2,079	2,174	2,148	2,273
Employment Insurance benefits ²	7,208	7,185	6,870	6,063	5,571	5,393	5,249	5,059	4,764	5,119
Workers' Compensation benefits ³	..	8,460	7,041	8,431	5,592	5,903	5,554	5,511	5,268	5,775
GST/HST Credit	430	382	417	411	411	403	398	382	381	379
Provincial/territorial tax credits ⁴	299	301	325	310	338	295	355	386	358	343
Social assistance	6,529	6,874	6,770	7,223	7,060	6,854	6,551	6,503	6,420	6,275
Other government transfers	3,704	5,956	6,258	6,088	..	..	..	..	..	..
ECONOMIC FAMILIES, 2 PERSONS OR MORE										
Total income	62,562	61,227	62,425	62,305	62,695	64,194	66,837	67,595	70,063	70,814
Market income	57,703	56,561	57,885	57,758	57,677	59,296	61,894	62,695	65,118	65,989
Earnings	57,483	56,554	58,610	57,787	56,874	58,606	61,161	61,872	63,935	64,679
Wages and salaries	55,846	54,846	56,507	55,252	55,852	56,869	59,553	59,267	61,444	62,229
Self-employment income	18,277	19,862	20,948	22,531	15,119	17,214	17,480	20,553	20,452	20,501
Farm	12,042	14,543	13,946	15,127	8,546	7,308	5,617	8,009	7,575	9,203
Non-farm	18,886	20,246	21,597	23,102	15,825	18,477	19,182	22,086	22,045	21,783
Investment income	5,717	5,362	5,185	5,596	4,387	4,142	4,287	4,895	4,650	4,812
Retirement pensions	15,251	16,930	17,055	17,778	18,072	18,125	19,233	19,482	19,781	20,133
Other income	7,864	8,824	8,004	8,308	4,963	5,421	5,137	4,685	4,900	4,795
Government transfers	8,622	9,021	9,058	8,715	8,838	8,712	8,810	8,581	8,123	8,344
Old Age Security and GIS/SA	9,910	10,094	9,938	9,727	9,692	9,762	9,776	9,419	9,266	9,395
CPP/QPP benefits	7,180	7,259	7,737	7,656	7,804	7,875	8,072	8,097	7,872	7,876
Child Tax Benefit ¹	1,571	1,967	1,964	1,899	1,777	1,833	2,079	2,174	2,148	2,273
Employment Insurance benefits ²	7,380	7,261	7,048	6,181	5,729	5,459	5,334	5,217	4,876	5,343
Workers' Compensation benefits ³	..	8,280	6,743	8,145	5,845	6,078	5,649	5,495	5,420	5,900
GST/HST Credit	519	431	485	489	495	485	478	456	455	452
Provincial/territorial tax credits ⁴	313	315	346	334	338	316	369	405	382	380
Social assistance	7,723	8,125	8,370	8,335	8,085	7,855	7,515	7,252	7,005	6,768
Other government transfers	4,429	5,956	6,588	6,791	..	..	..	..	..	..

See footnotes at end of table.

Table 4.2

Average Total Income Received by Income Sources, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
UNATTACHED INDIVIDUALS										
Total income	27,167	26,738	26,945	26,841	26,256	26,351	27,251	28,330	28,845	29,311
Market income	25,712	25,436	25,948	25,807	25,108	25,176	25,960	27,454	27,838	28,825
Earnings	29,128	29,185	29,614	29,467	28,135	27,792	29,378	31,393	31,505	31,832
Wages and salaries	29,182	28,985	29,490	29,402	28,644	28,123	29,925	31,513	31,478	31,991
Self-employment income	18,522	18,917	20,855	19,924	13,101	13,272	11,605	16,697	16,764	14,439
Farm	9,125	10,548	7,866	11,631	8,254	4,526	2,462	7,317	4,872	3,489
Non-farm	19,699	19,960	22,756	20,859	13,803	14,543	12,949	17,888	18,261	15,626
Investment income	4,992	4,945	4,466	4,699	3,923	3,856	3,697	3,514	3,246	3,856
Retirement pensions	10,978	10,730	11,925	11,538	11,483	12,506	12,329	12,260	12,530	13,228
Other income	6,510	7,345	7,190	7,959	5,582	4,995	3,528	3,054	3,184	3,817
Government transfers	6,646	6,726	6,962	6,446	6,349	6,388	6,487	6,247	6,085	6,117
Old Age Security and GIS/SA	7,594	7,619	7,583	7,245	7,209	7,160	7,123	7,097	7,057	6,988
CPP/QPP benefits	5,148	5,213	5,650	5,618	5,497	5,493	5,548	5,681	5,607	5,663
Child Tax Benefit ¹	F	F	F	F	F	F	F	F	F	F
Employment Insurance benefits ²	6,322	6,784	5,973	5,457	4,741	5,085	4,868	4,267	4,279	4,088
Workers' Compensation benefits ³	..	9,347	8,841	9,814	4,546	5,217	5,107	5,595	4,455	5,086
GST/HST Credit	301	309	311	293	285	281	279	274	273	270
Provincial/territorial tax credits ⁴	268	269	282	251	339	258	332	358	320	277
Social assistance	4,531	4,721	4,560	5,240	5,170	5,045	4,886	5,168	5,396	5,413
Other government transfers	2,437	5,955	5,557	4,570	..	..	..	..	..	..

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.¹

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

Decline of 3% or more in average income tax in each province in 2001

In 2001, Canadian families paid on average \$12,800 in income taxes. This represented a sharp decline of \$1,100 or 8.2% from the level in 2000 (after adjusting for inflation), and more than a full reversal of the 6.5% increase in 2000 over 1999. The largest change in average tax paid by families in 2001 occurred in British Columbia, where it dropped 13.5%, but in fact all provinces posted declines of 3% or more. Prince Edward Island had a decrease of 12.7%, followed by Ontario and Quebec, which each had decreases of 8.1%.

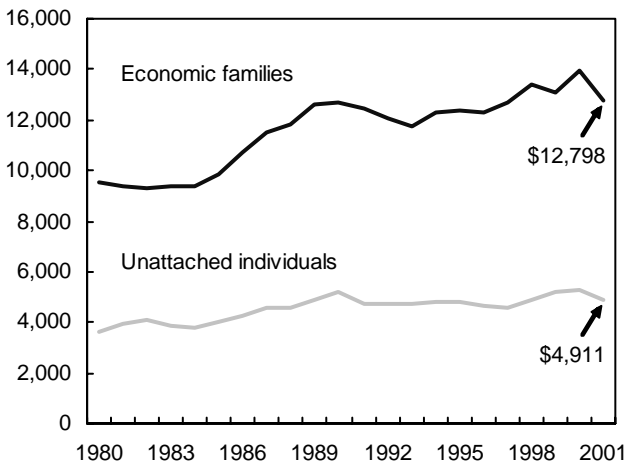
A similar decline in average taxes occurred in 2001 in all provinces regarding unattached individuals. At the Canada level, unattached individuals paid on average \$4,900 in income taxes compared to \$5,300 in 2000, a drop of 7.4%, following on a 1.1% increase in 2000. Each province had a decrease of four percent or more in 2001 except Newfoundland and Labrador, which had no change in the average tax paid by unattached individuals.

The federal government and certain provincial governments made changes in personal income taxation in 2001 that could be expected to reduce the amount of tax payable among many types of families and individuals. To give an example of some important changes in federal taxation, the three federal tax rates of 17%, 25%, and 29% that applied in 2000 were reduced, respectively, to 16%, 22%, and 26% in 2001, although a fourth tier was created at 29% for those with net incomes above \$100,000. The exemption for an eligible dependent, which applies to lone-parent families, was increased by 12.8%, well above the level needed to keep pace with inflation.

¹ *In this publication, total income is equal to market income plus government transfers, both those that are taxable and those that are non-taxable. It is similar but not identical to the concepts of "total income", "net income" and "taxable income" established by the government for tax evaluation purposes.*

Chart 5.1
Average income tax of families and unattached individuals, 1980 to 2001

2001 constant dollars (\$)



Implicit tax rates by family type

The implicit tax rate for Canadian families was 18.1% in 2001, down considerably from 19.9% in 2000. The last time this rate was below 19% was in the late 1980s. Unattached individuals paid the equivalent of 16.8% of their total income in taxes, compared to 18.4% the previous year.

The majority of income taxes are paid on market income. With the average market income of families mostly unchanged in 2001, the tax policy changes of 2001 were clearly a factor behind the drop in implicit tax rates that year. One family type which had, on average, higher market income in 2001 than in 2000 was female lone-parent families. But even for this group the implicit tax rate fell, from 10.1% in 2000 to 9.2% in 2001. This group tends to have a low implicit tax rate because of their lower market income and the predominance of non-taxable benefits among the transfers that they receive from government, such as child benefits and social assistance.

Families of two or more persons in which the major income earner was under age 65 had an average implicit tax rate of 18.6% in 2001. Similarly, unattached individuals aged less than 65 had an average implicit tax rate of 18.3%. In contrast, elderly families and elderly unattached individuals had lower average implicit tax

rates of 12.9% and 11.2%, respectively. The difference between seniors and the rest of the population is consistent given that retirement income is on average lower than income received over the course of one's working-age years—the ratio of tax to total income during retirement is also considerably lower on average.

Several family types have similar implicit tax rates. In 2001, 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, about one-fifth of their total income in income taxes (21%, 20% and 19%, respectively).

Shares of total income tax by income quintile

In 2001, families in the highest after-tax income quintile paid on average \$34,300 in income taxes, or just over half (54%) of the aggregate amount of income tax paid by Canadian families. As an indication of the progressivity of taxes, these high-income families had a smaller share of aggregate market income, at 45%. Looking at the other end of the distribution, one can expect to see the reversed situation in the presence of a progressive tax system. Indeed, families in the bottom quintile paid an average of \$1,000 in income tax. This was equal to 1.6% of the total income tax collected from families, while the share they held of the aggregate market income of families was 3.4%.

Chart 5.2
Shares of total income and income tax of families by after-tax income quintiles, 2001

Income share (%)

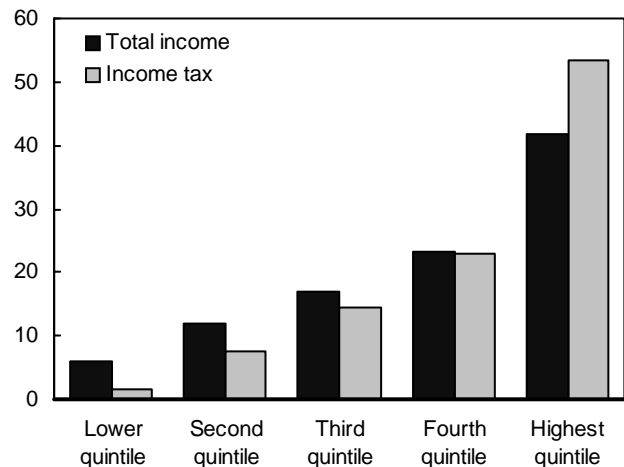


Chart 5.3
Average income tax by family type, 2000 and 2001

2001 constant dollars (\$)

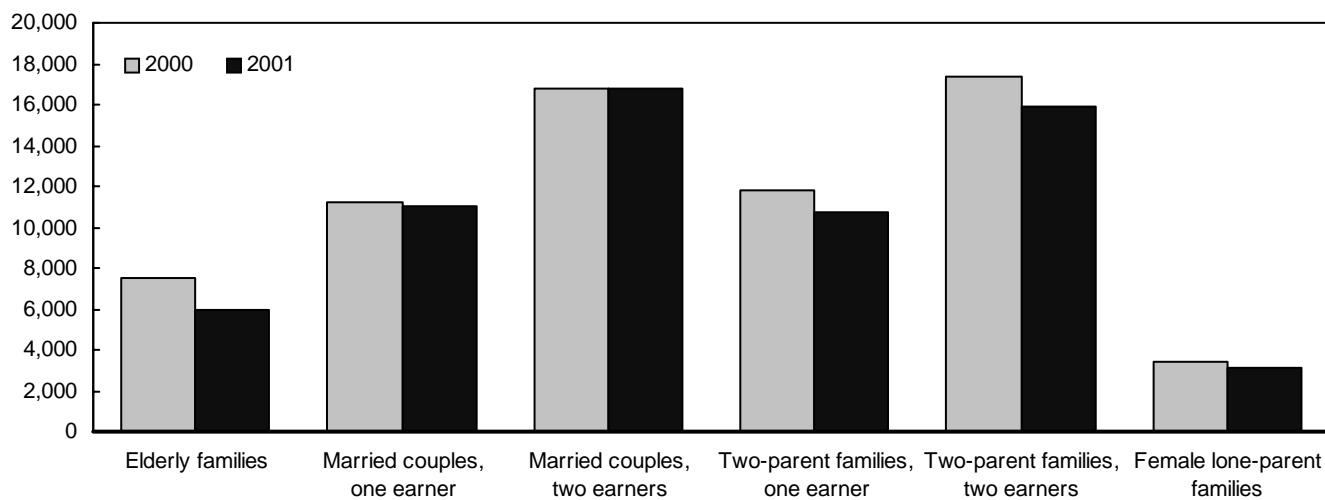


Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Income tax					
	2001			2000		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
\$	%	%	\$	%	%	
CANADA						
Total – Economic families and unattached individuals						
Total	10,246	17.9	100.0	11,140	19.6	100.0
Lowest quintile	578	4.7	1.1	1,313	10.3	2.4
Second quintile	2,819	9.8	5.5	3,254	11.4	5.8
Middle quintile	6,648	14.4	13.0	7,349	16.1	13.2
Fourth quintile	11,940	17.3	23.3	13,210	19.3	23.7
Highest quintile	29,250	22.3	57.1	30,576	23.9	54.9
Economic families, 2 persons or more						
Total	12,798	18.1	100.0	13,939	19.9	100.0
Lowest quintile	1,035	4.8	1.6	2,277	10.1	3.3
Second quintile	4,759	11.4	7.4	5,278	12.8	7.6
Middle quintile	9,318	15.4	14.6	10,400	17.4	14.9
Fourth quintile	14,641	17.7	22.9	16,156	19.7	23.2
Highest quintile	34,250	23.2	53.5	35,595	24.7	51.1
Unattached individuals						
Total	4,911	16.8	100.0	5,301	18.4	100.0
Lowest quintile	150	2.3	0.6	481	6.8	1.8
Second quintile	536	3.6	2.2	605	4.1	2.3
Middle quintile	2,619	11.4	10.7	2,780	12.3	10.5
Fourth quintile	5,980	16.9	24.3	6,213	18.0	23.4
Highest quintile	15,283	22.9	62.2	16,433	25.1	62.0
NEWFOUNDLAND AND LABRADOR						
Total – Economic families and unattached individuals						
Total	7,089	15.4	100.0	7,376	16.3	100.0
Lowest quintile	216	1.9	0.6	492	4.2	1.3
Second quintile	1,349	5.6	3.8	1,113	4.9	3.0
Middle quintile	3,711	10.2	10.4	4,000	11.2	10.9
Fourth quintile	8,557	15.3	24.1	8,935	16.2	24.3
Highest quintile	21,638	21.0	61.0	22,403	22.0	60.5
Economic families, 2 persons or more						
Total	8,221	15.6	100.0	8,594	16.6	100.0
Lowest quintile	348	2.0	0.9	442	2.6	1.0
Second quintile	1,934	6.5	4.7	1,849	6.5	4.3
Middle quintile	4,919	11.5	12.0	4,878	11.6	11.3
Fourth quintile	10,097	15.9	24.5	10,895	17.3	25.4
Highest quintile	23,846	21.7	58.0	24,977	22.9	57.9
Unattached individuals						
Total	2,591	13.0	100.0	2,595	13.1	100.0
Lowest quintile	120	2.0	0.9	723	12.3	5.6
Second quintile	236	2.0	1.8	212	1.8	1.6
Middle quintile	236	1.7	1.8	525	3.6	4.0
Fourth quintile	2,686	11.9	20.7	2,791	12.2	21.7
Highest quintile	9,720	21.5	74.7	8,782	19.6	67.1

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Income tax					
	2001			2000		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
\$	%	%	\$	%	%	
PRINCE EDWARD ISLAND						
Total – Economic families and unattached individuals						
Total	6,419	14.3	100.0	7,374	16.1	100.0
Lowest quintile	385	3.2	1.2	585	4.9	1.6
Second quintile	1,737	7.2	5.4	1,967	8.1	5.3
Middle quintile	4,123	11.2	12.9	4,552	12.3	12.3
Fourth quintile	7,432	13.6	23.2	7,611	14.1	20.8
Highest quintile	18,431	19.2	57.4	22,257	21.9	60.0
Economic families, 2 persons or more						
Total	8,004	14.7	100.0	9,171	16.5	100.0
Lowest quintile	524	2.6	1.3	934	4.7	2.0
Second quintile	2,908	8.6	7.2	2,916	8.8	6.4
Middle quintile	6,078	12.6	15.3	6,280	13.2	13.7
Fourth quintile	9,972	15.2	24.8	10,431	16.3	22.9
Highest quintile	20,623	19.7	51.4	25,466	22.4	55.0
Unattached individuals						
Total	2,496	12.0	100.0	2,963	13.6	100.0
Lowest quintile	78	1.0	0.6	62	0.9	0.4
Second quintile	355	2.7	2.8	263	2.0	1.8
Middle quintile	1,261	7.2	10.2	1,423	8.0	9.7
Fourth quintile	2,847	11.5	22.5	3,712	14.2	24.7
Highest quintile	7,993	19.1	63.8	9,410	20.8	63.4
NOVA SCOTIA						
Total – Economic families and unattached individuals						
Total	7,583	16.1	100.0	8,094	17.0	100.0
Lowest quintile	262	2.4	0.7	813	7.1	2.0
Second quintile	1,819	7.5	4.8	1,904	7.9	4.7
Middle quintile	4,896	12.7	12.9	4,884	12.6	12.1
Fourth quintile	9,671	16.5	25.6	9,824	16.8	24.2
Highest quintile	21,326	20.7	56.0	23,095	22.0	57.0
Economic families, 2 persons or more						
Total	9,445	16.5	100.0	10,025	17.3	100.0
Lowest quintile	590	3.1	1.3	959	4.9	1.9
Second quintile	3,106	9.1	6.6	3,012	8.7	6.0
Middle quintile	7,352	14.6	15.6	7,463	14.7	14.9
Fourth quintile	12,360	17.7	26.2	12,534	18.0	24.9
Highest quintile	23,882	21.1	50.4	26,189	22.6	52.2
Unattached individuals						
Total	3,140	14.0	100.0	3,498	15.4	100.0
Lowest quintile	50	1.0	0.3	1,300	20.5	7.4
Second quintile	222	1.8	1.4	242	1.9	1.4
Middle quintile	1,226	6.9	7.8	1,087	6.2	6.2
Fourth quintile	3,845	14.1	24.5	3,823	14.3	21.8
Highest quintile	10,405	20.8	65.9	11,078	22.1	63.2

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Income tax					
	2001			2000		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
\$	%	%	\$	%	%	
NEW BRUNSWICK						
Total – Economic families and unattached individuals						
Total	7,448	15.9	100.0	7,874	16.8	100.0
Lowest quintile	346	3.2	0.9	418	3.7	1.1
Second quintile	1,884	7.8	5.0	2,044	8.2	5.2
Middle quintile	4,743	12.1	12.7	5,072	13.0	12.9
Fourth quintile	9,257	15.9	24.9	9,571	16.6	24.4
Highest quintile	21,039	20.6	56.4	22,312	21.8	56.5
Economic families, 2 persons or more						
Total	9,208	16.2	100.0	9,756	17.1	100.0
Lowest quintile	484	2.6	1.1	613	3.1	1.3
Second quintile	3,302	9.4	7.2	3,484	9.9	7.2
Middle quintile	6,883	13.7	15.0	7,526	15.1	15.4
Fourth quintile	11,421	16.7	24.8	12,017	17.7	24.6
Highest quintile	24,003	21.4	52.0	25,224	22.5	51.6
Unattached individuals						
Total	3,057	13.8	100.0	3,192	14.3	100.0
Lowest quintile	488	8.4	3.2	220	3.7	1.4
Second quintile	246	2.0	1.6	419	3.3	2.6
Middle quintile	952	5.6	6.2	1,164	6.9	7.3
Fourth quintile	3,387	13.1	22.1	3,847	14.3	24.1
Highest quintile	10,259	20.7	66.9	10,359	21.1	64.6
QUEBEC						
Total – Economic families and unattached individuals						
Total	10,315	20.2	100.0	11,204	22.3	100.0
Lowest quintile	457	3.9	0.9	555	4.9	1.0
Second quintile	2,819	11.0	5.5	3,483	13.6	6.2
Middle quintile	6,386	15.8	12.4	7,065	17.6	12.6
Fourth quintile	11,995	19.7	23.3	13,471	22.3	24.1
Highest quintile	29,938	25.6	58.0	31,455	27.7	56.1
Economic families, 2 persons or more						
Total	13,207	20.5	100.0	14,366	22.7	100.0
Lowest quintile	917	4.3	1.4	1,671	7.9	2.3
Second quintile	4,592	12.2	7.0	5,020	13.5	7.0
Middle quintile	9,149	17.0	13.9	10,638	19.9	14.8
Fourth quintile	15,288	20.5	23.2	16,995	23.1	23.7
Highest quintile	36,121	26.8	54.6	37,563	28.8	52.2
Unattached individuals						
Total	4,956	18.6	100.0	5,314	20.3	100.0
Lowest quintile	72	1.1	0.3	62	0.9	0.2
Second quintile	478	3.5	1.9	490	3.6	1.9
Middle quintile	2,537	12.3	10.3	2,607	12.9	9.8
Fourth quintile	6,282	19.6	25.3	6,913	21.7	26.0
Highest quintile	15,426	25.7	62.2	16,525	28.2	62.1

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Income tax					
	2001			2000		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
\$	%	%	\$	%	%	
ONTARIO						
Total – Economic families and unattached individuals						
Total	11,576	17.8	100.0	12,535	19.3	100.0
Lowest quintile	786	5.5	1.4	1,709	11.5	2.7
Second quintile	3,211	9.7	5.5	3,498	10.7	5.6
Middle quintile	7,433	14.1	12.9	7,967	15.3	12.7
Fourth quintile	12,698	16.5	21.9	14,079	18.2	22.4
Highest quintile	33,760	22.7	58.3	35,437	24.0	56.5
Economic families, 2 persons or more						
Total	14,174	18.0	100.0	15,416	19.5	100.0
Lowest quintile	1,289	5.3	1.8	2,425	9.5	3.2
Second quintile	5,222	11.2	7.4	5,803	12.4	7.5
Middle quintile	10,035	15.0	14.1	11,238	16.7	14.6
Fourth quintile	15,395	17.1	21.7	16,497	18.3	21.4
Highest quintile	38,945	23.4	54.9	41,125	24.8	53.4
Unattached individuals						
Total	5,457	16.7	100.0	5,800	18.1	100.0
Lowest quintile	129	1.9	0.5	893	11.5	3.1
Second quintile	707	4.3	2.6	681	4.3	2.4
Middle quintile	2,875	11.0	10.5	2,853	11.3	9.8
Fourth quintile	6,341	16.0	23.3	6,570	17.2	22.7
Highest quintile	17,247	23.1	63.2	18,044	24.7	62.1
MANITOBA						
Total – Economic families and unattached individuals						
Total	8,101	16.3	100.0	8,554	17.5	100.0
Lowest quintile	477	3.8	1.2	678	5.5	1.6
Second quintile	2,335	8.9	5.8	2,448	9.7	5.7
Middle quintile	5,727	13.8	14.1	5,773	14.2	13.5
Fourth quintile	10,372	16.8	25.7	11,017	18.0	25.8
Highest quintile	21,627	20.3	53.2	22,888	21.9	53.4
Economic families, 2 persons or more						
Total	10,147	16.5	100.0	10,471	17.5	100.0
Lowest quintile	713	3.4	1.4	778	3.9	1.5
Second quintile	4,080	10.5	8.0	4,451	11.5	8.5
Middle quintile	8,097	14.7	16.0	8,572	15.8	16.4
Fourth quintile	13,246	17.8	26.0	13,849	18.9	26.5
Highest quintile	24,656	20.8	48.5	24,733	21.8	47.2
Unattached individuals						
Total	4,031	15.4	100.0	4,753	17.8	100.0
Lowest quintile	254	3.1	1.3	855	9.5	3.7
Second quintile	534	3.5	2.7	558	3.8	2.3
Middle quintile	2,134	10.2	10.5	1,927	9.7	8.1
Fourth quintile	5,127	16.1	25.5	4,858	16.3	20.5
Highest quintile	12,132	22.2	60.1	15,611	25.9	65.4

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Income tax					
	2001			2000		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
\$	%	%	\$	%	%	
SASKATCHEWAN						
Total – Economic families and unattached individuals						
Total	8,127	16.6	100.0	8,646	17.9	100.0
Lowest quintile	275	2.5	0.7	371	3.3	0.9
Second quintile	2,069	8.2	5.1	2,471	9.7	5.7
Middle quintile	5,247	13.0	12.9	5,400	13.8	12.5
Fourth quintile	10,009	16.4	24.7	11,073	18.4	25.6
Highest quintile	23,060	21.3	56.7	23,951	22.7	55.3
Economic families, 2 persons or more						
Total	10,245	16.8	100.0	10,813	18.1	100.0
Lowest quintile	581	2.9	1.1	823	4.1	1.5
Second quintile	3,326	9.1	6.5	3,753	10.3	6.9
Middle quintile	7,960	14.8	15.5	8,704	16.3	16.1
Fourth quintile	12,835	17.6	25.0	13,209	18.4	24.5
Highest quintile	26,586	21.9	51.8	27,648	23.5	51.0
Unattached individuals						
Total	3,860	15.3	100.0	4,282	16.9	100.0
Lowest quintile	24	0.4	0.1	193	3.0	0.9
Second quintile	304	2.2	1.6	355	2.5	1.7
Middle quintile	1,836	9.0	9.5	2,099	10.2	9.8
Fourth quintile	4,713	15.3	24.4	5,092	16.7	23.7
Highest quintile	12,451	22.4	64.4	13,703	24.7	63.9
ALBERTA						
Total – Economic families and unattached individuals						
Total	10,174	16.6	100.0	10,829	18.4	100.0
Lowest quintile	766	5.8	1.5	643	4.9	1.2
Second quintile	2,947	9.5	5.8	3,196	10.5	5.9
Middle quintile	7,153	13.9	14.1	7,795	15.7	14.4
Fourth quintile	11,896	16.0	23.4	13,146	18.4	24.3
Highest quintile	28,132	20.7	55.2	29,374	22.6	54.2
Economic families, 2 persons or more						
Total	12,754	16.8	100.0	13,594	18.7	100.0
Lowest quintile	1,285	5.3	2.0	1,374	5.7	2.0
Second quintile	5,061	10.7	7.9	5,908	13.0	8.7
Middle quintile	9,691	14.6	15.2	10,459	16.6	15.4
Fourth quintile	15,063	17.0	23.6	15,744	18.5	23.2
Highest quintile	32,707	21.4	51.2	34,516	23.6	50.7
Unattached individuals						
Total	4,666	15.4	100.0	4,952	16.9	100.0
Lowest quintile	440	6.2	1.9	131	1.9	0.5
Second quintile	620	3.9	2.7	739	4.7	3.0
Middle quintile	2,292	9.8	9.8	2,474	10.8	10.0
Fourth quintile	5,727	15.7	24.5	5,946	16.7	24.1
Highest quintile	14,289	20.8	61.2	15,569	23.7	62.3

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 2000 and 2001

	Income tax					
	2001			2000		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
\$	%	%	\$	%	%	
BRITISH COLUMBIA						
Total – Economic families and unattached individuals						
Total	9,210	16.8	100.0	10,581	19.4	100.0
Lowest quintile	328	3.3	0.7	2,749	22.9	5.2
Second quintile	2,456	9.0	5.3	3,585	12.8	6.8
Middle quintile	6,333	14.1	13.8	6,980	15.6	13.2
Fourth quintile	11,098	16.3	24.1	12,925	18.9	24.4
Highest quintile	25,850	20.8	56.1	26,733	22.4	50.4
Economic families, 2 persons or more						
Total	11,676	16.9	100.0	13,499	19.7	100.0
Lowest quintile	810	4.3	1.4	5,210	23.8	7.7
Second quintile	4,416	10.7	7.6	4,986	11.9	7.4
Middle quintile	8,757	14.4	15.0	10,628	17.3	15.7
Fourth quintile	14,002	16.7	24.0	15,948	19.0	23.6
Highest quintile	30,444	21.5	52.1	30,752	23.0	45.5
Unattached individuals						
Total	4,996	16.4	100.0	5,595	18.4	100.0
Lowest quintile	80	1.3	0.3	287	4.1	1.0
Second quintile	457	3.2	1.8	785	5.1	2.8
Middle quintile	2,682	11.0	11.0	3,532	14.1	12.7
Fourth quintile	6,278	16.4	24.6	6,582	17.8	23.6
Highest quintile	15,576	22.4	62.3	16,893	24.9	59.9

Chapter 6: After-Tax Income

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

After-tax income rises for the fifth consecutive year

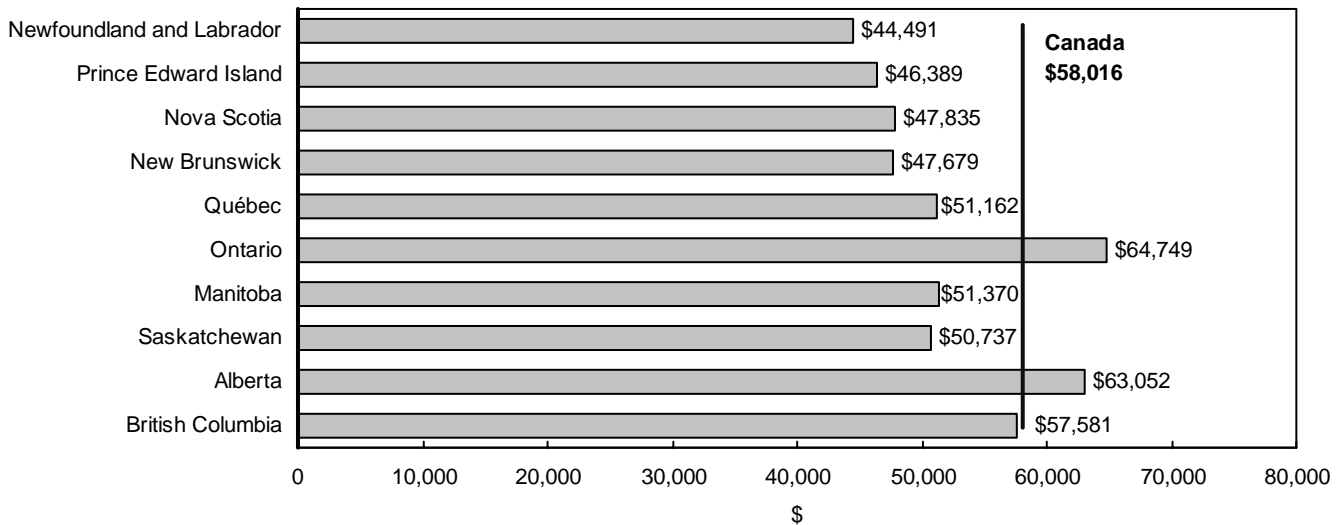
After-tax income continued to climb for the fifth consecutive year. After adjustment for inflation, the average after-tax income of families with two or more people rose to \$58,000 in 2001, up 3.4% from 2000 and 15.2% from 1996 (an average annual growth rate of 2.9%). In 2001, after-tax income grew faster than market income and total income, which edged up 0.8% and 1.1% respectively compared with the previous year. The average after-tax income of unattached individuals was \$24,400 in 2001, up 3.6% from 2000. This is the fourth consecutive increase. Average after-tax income of unattached individuals was 13% higher in 2001 than in 1996 (an average annual growth rate of 2.5%).

In 2001, the average after-tax income of lone-parent families headed by women was \$31,200, up 4.6% from the previous year. The average after-tax income of that family type rose steadily between 1997 and 2001. Over that four-year period, it jumped 25% (an average annual growth rate of 5.8%).

Families whose main income earner was under 65 years of age had an average after-tax income of \$60,800 in 2001, \$2,100 more than the year before (an increase of about 3.6%). Since 1995, their average after-tax income increased nearly \$9,400, or 18.3%. The average after-tax income of elderly families, on the other hand, remained fairly stable over the years for which we have comparable data (since 1980). During the last ten years, their average after-tax income fluctuated between a high of \$41,700 in 1995 and a low of \$38,100 in 1996. In 2001, their average after-tax income was \$40,400, virtually unchanged from its 2000 level of \$40,200.

Chart 6.1

Average after-tax income of families, Canada and provinces, 2001



Growth varies from province to province

The after-tax income of families of two or more people increased in all provinces since the low point of the last recession. Between 1993 and 2001, the national growth rate was 17.5%, but there was considerable variation among the provinces. Ontario, Alberta and Quebec all surpassed the national average, with growth rates of 20.4%, 18.9% and 17.7% respectively. The growth rates for the remaining provinces ranged between 7.3% (in Prince Edward Island) and 14.7% (in Saskatchewan). Between 2000 and 2001, families of two or more people in Alberta recorded the largest increase in after-tax income (6.5%).

Government transfers and taxes help to reduce disparities between the different family types

In 2001, the average family received \$7,100 in transfers and paid \$12,800 in taxes, for a net contribution of \$5,700. This amount was equal to 9.0% of the family's income before transfers and taxes. In other words, the average family retained 91% of its market income. Two-earner couples with no children had the lowest proportion, retaining 81% of their market income. At the other end of the spectrum, the ratio of after-tax income to market income for families whose main income earner was a senior and for female lone-parent families was 152% and 118% respectively. In other words, those families received more in transfers than they paid in taxes.

Chart 6.2

Averages in market income, total income and after-tax income of families followed similar trends, 1980 to 2001

2001 constant dollars (\$)

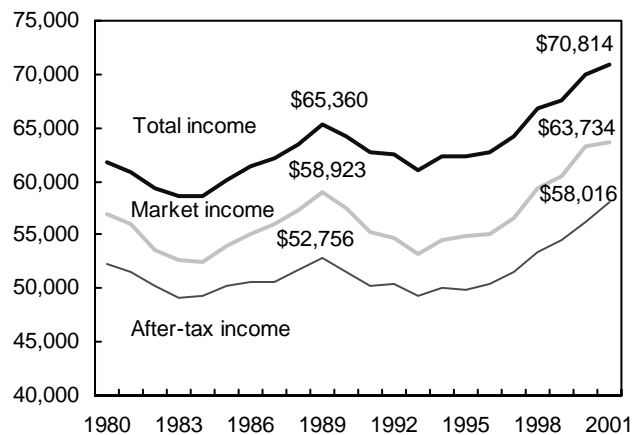
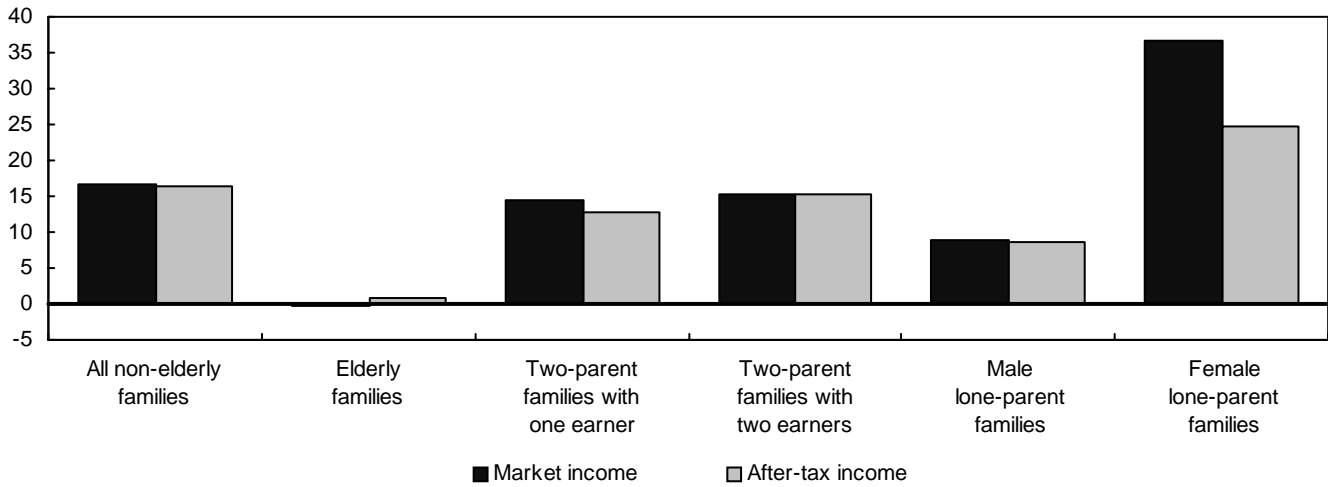


Chart 6.3

Change in average market income and after-tax income by family type, 1992 and 2001

Percentage change (%)



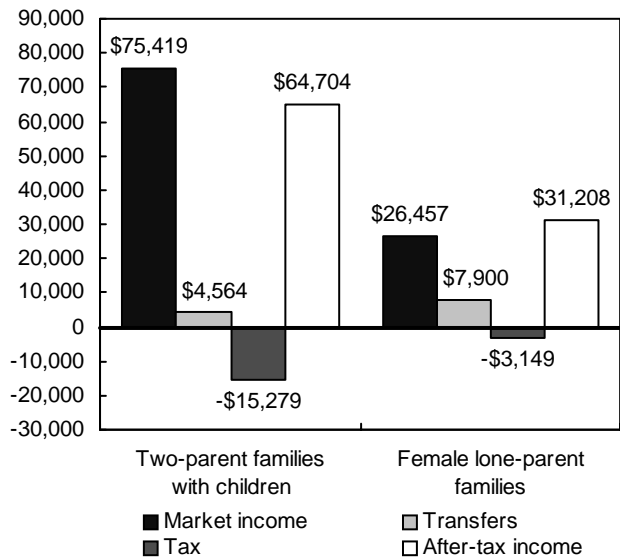
Personal income taxes and government transfers reduce the income disparities among the various types of families. While the average market income of elderly families was 38% of the average market income of non-elderly families, the ratio was 66% for after-tax income. The ratio for after-tax income for elderly families was lower than it was between 1989 and 1995, when it peaked at 81%. It has been falling steadily since 1996. During that period, the income of elderly families remained steady while the income of non-elderly families grew. The average market income of lone-parent families headed by women was 35% of the average market income of two-parent families with children; after transfers and taxes, the ratio was 48%.

Similarly, transfers and income taxes narrowed the gap in average income between dual-earner and single-earner families with children. In 2001, before taxes and transfers, the 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 ratio was 70%.

Chart 6.4

Female lone-parent families earned only a small fraction of average market income (35.1%), but a larger proportion of average after-tax income (48.2%) of two-parent families, 2001

2001 constant dollars (\$)



Lowering the disparity between income quintiles

In 2001, families with two or more people whose market income was in the top quintile received \$13.10 for every \$1 received by families in the bottom quintile. After transfers and taxes, the difference was down to \$5.50 for every \$1. The impact was even greater for unattached individuals. Those in the top quintile received \$22.90 in market income for every \$1 earned by those in the bottom quintile. After transfers and taxes, unattached individuals in the highest quintile received \$8.00 for every \$1 earned by those in the lowest quintile.

Chart 6.5
Single-earner two-parent families received 70% of after-tax income of dual-earner families, 2001

2001 constant dollars (\$)

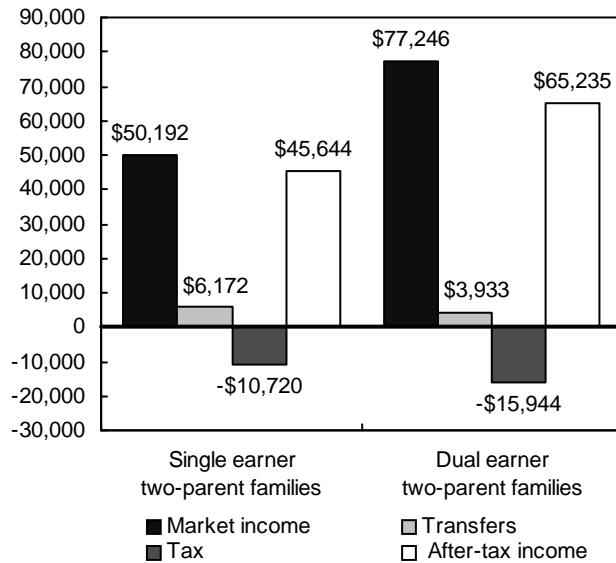


Chart 6.6
Transfers and taxes reduced the income difference between elderly and non-elderly families, 2001

2001 constant dollars (\$)

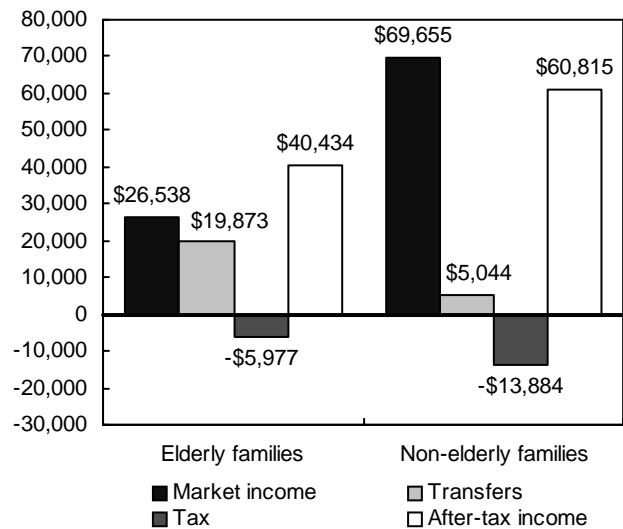


Chart 6.7
Lower income quintile families had larger shares of aggregate income, after transfers and taxes, 2001

Income share (%)

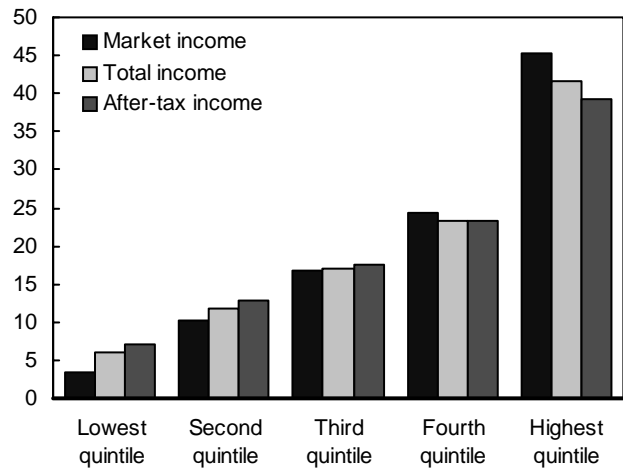


Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
CANADA										
Economic families, 2 persons or more	50,472	49,378	50,062	49,922	50,376	51,490	53,407	54,512	56,124	58,016
Elderly families	40,103	40,490	40,150	41,691	38,146	38,653	39,150	40,626	40,213	40,434
Married couples	36,416	37,206	37,037	37,507	36,864	37,318	37,843	39,640	38,981	39,319
Other elderly families	48,386	47,630	47,569	51,678	42,735	43,060	43,719	44,144	44,573	44,580
Non-elderly families	52,302	50,941	51,816	51,423	52,281	53,533	55,687	56,777	58,682	60,815
Married couples	51,162	48,541	48,424	48,652	50,212	51,948	53,319	52,749	53,496	57,282
No earner	25,819	24,637	25,442	23,814	26,260	26,290	26,052	26,447	26,622	28,225
One earner	40,265	40,194	39,791	39,084	38,747	41,288	42,607	43,509	42,680	45,288
Two earners	57,387	54,625	54,559	55,071	57,665	58,516	60,492	59,529	59,899	64,092
Two-parent families with children	55,445	54,304	55,063	54,634	55,229	56,810	59,200	60,581	62,628	64,704
No earner	19,418	20,879	20,085	18,771	20,548	22,023	21,233	20,913	20,299	21,075
One earner	40,437	40,224	41,272	39,716	41,673	40,225	44,807	44,887	44,654	45,644
Two earners	56,629	55,071	56,395	56,193	56,814	58,364	60,229	61,035	63,163	65,235
Three or more earners	69,527	70,315	70,269	69,794	71,711	73,700	73,323	76,540	79,470	81,519
Married couples with other relatives	69,129	68,855	69,438	67,653	71,088	71,649	73,741	76,923	80,248	80,478
Lone-parent families	26,402	25,378	25,931	26,267	26,489	26,689	28,840	29,214	31,730	32,756
Male lone-parent families	36,686	33,573	32,615	33,208	36,937	36,857	39,713	38,170	41,004	39,880
Female lone-parent families	25,001	24,080	24,838	25,144	24,776	24,955	26,873	27,513	29,824	31,208
No earner	15,926	16,731	16,202	16,662	15,770	14,786	15,157	15,738	15,263	15,493
One earner	27,021	25,923	26,843	26,891	27,854	27,037	27,800	28,245	29,547	30,559
Two or more earners	37,433	35,490	38,685	39,535	38,274	40,027	42,970	42,455	46,843	48,268
Other non-elderly families	40,015	41,556	42,737	42,182	47,775	47,213	50,217	51,266	52,385	54,358
Unattached individuals	22,212	21,764	21,940	21,960	21,584	21,761	22,332	23,075	23,541	24,400
Elderly male	22,111	20,876	23,115	22,712	23,150	23,626	23,765	23,306	22,588	23,958
Non-earner	21,763	19,820	20,930	21,000	21,279	21,653	21,335	21,780	20,888	21,928
Earner	26,100	29,034	40,060	36,732	36,841	34,489	37,884	32,378	30,702	33,574
Elderly female	18,483	17,693	18,001	18,843	19,548	19,685	19,387	19,444	19,792	20,342
Non-earner	18,107	17,266	17,682	18,468	18,935	18,995	18,797	18,959	19,142	19,510
Earner	24,303	27,951	25,919	27,843	31,345	28,224	26,837	26,277	27,894	30,862
Non-elderly male	24,514	24,213	24,620	24,015	23,389	23,566	24,602	25,160	26,589	27,424
Non-earner	11,439	11,422	11,772	10,887	9,769	9,244	9,414	9,098	9,008	8,912
Earner	27,035	27,220	27,314	26,690	26,375	26,700	27,623	28,036	29,209	30,440
Non-elderly female	21,566	21,425	20,672	21,159	20,019	20,175	20,785	22,498	22,049	22,939
Non-earner	11,768	11,665	13,162	11,826	9,642	10,218	9,674	9,349	9,235	9,687
Earner	24,497	24,061	23,324	23,898	23,269	23,206	24,203	26,389	25,579	26,526

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NEWFOUNDLAND AND LABRADOR										
Economic families, 2 persons or more	40,998	40,481	40,615	40,394	39,908	40,098	40,918	42,893	43,227	44,491
Elderly families	30,719	31,475	31,288	32,057	28,391	29,486	28,382	29,777	29,169	30,002
Married couples	26,602	24,851	27,183	30,073	27,927	29,006	27,580	28,454	28,509	29,541
Other elderly families	35,118	40,152	36,159	35,026	29,257	30,368	30,345	32,675	30,855	31,240
Non-elderly families	42,804	41,933	42,289	41,793	41,590	41,723	42,832	44,916	45,449	46,643
Married couples	39,149	38,228	36,080	36,187	37,848	37,580	37,871	38,276	36,634	38,643
No earner	18,034	19,329	19,684	16,892	21,498	20,888	21,110	20,873	20,446	19,546
One earner	32,700	32,036	27,864	35,629	33,947	37,106	31,357	33,905	36,577	33,416
Two earners	47,037	45,365	45,487	44,317	46,329	43,402	45,379	46,595	42,411	47,187
Two-parent families with children	45,538	43,161	45,382	43,254	43,454	44,091	46,179	47,417	48,757	50,658
No earner	15,582	19,510	18,792	16,327	16,992	17,973	14,499	17,114	20,204	26,321
One earner	31,433	30,961	34,948	30,989	33,420	30,414	32,015	35,138	32,357	29,899
Two earners	47,250	43,961	46,956	49,317	46,789	47,977	49,312	49,923	53,464	53,228
Three or more earners	60,616	58,964	59,356	61,056	57,468	60,295	64,290	63,194	61,122	65,177
Married couples with other relatives	54,348	54,325	53,028	56,103	51,933	52,881	52,493	58,189	61,064	61,241
Lone-parent families	17,976	21,142	20,853	19,981	20,873	21,123	23,049	22,747	24,748	27,165
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	17,234	19,907	19,784	18,190	20,487	20,306	22,471	21,740	24,216	26,699
No earner	11,620	12,705	13,032	12,342	14,475	14,325	13,609	15,743	15,339	15,012
One earner	17,912	21,860	23,755	25,949	23,490	25,139	25,892	25,985	23,989	25,547
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	29,567	35,243	30,930	29,739	38,240	37,494	36,642	40,448	38,985	39,406
Unattached individuals	19,420	17,294	18,773	17,753	17,334	16,029	15,630	16,276	17,274	17,329
Elderly male	13,764	14,876	19,661	15,849	18,089	19,341	17,286	19,156	17,221	15,566
Non-earner	13,149	14,496	18,129	15,557	17,047	F	F	18,483	16,678	14,805
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	15,798	13,999	15,324	16,472	14,172	15,398	14,909	15,671	14,948	14,956
Non-earner	15,755	13,999	15,324	16,472	14,172	14,474	14,178	15,070	14,423	14,576
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	21,729	19,428	19,791	21,878	19,976	18,087	17,935	16,735	18,887	19,214
Non-earner	F	8,029	8,920	7,814	9,196	8,270	9,698	8,307	8,402	8,727
Earner	24,291	23,501	23,267	29,764	25,257	23,874	23,082	21,386	22,486	23,431
Non-elderly female	21,263	18,067	20,282	15,299	15,968	13,006	13,058	15,258	16,861	17,330
Non-earner	12,150	7,620	16,080	9,275	8,131	7,367	7,797	7,541	12,384	9,459
Earner	24,155	23,245	21,665	18,671	20,369	17,517	16,905	20,469	19,746	21,794

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	44,461	43,216	44,727	43,612	44,647	44,307	45,899	45,936	46,336	46,389
Elderly families	35,029	36,142	40,868	32,774	35,171	31,112	32,918	34,506	33,978	33,064
Married couples	30,838	33,551	36,253	31,100	39,394	34,499	36,642	34,419	34,012	32,441
Other elderly families	41,777	41,394	46,043	36,163	26,478	24,929	26,390	34,674	33,909	34,465
Non-elderly families	46,380	44,662	45,437	45,681	46,321	46,877	48,482	48,318	48,786	48,968
Married couples	43,176	40,123	43,764	41,957	42,313	45,360	44,540	40,693	45,103	45,120
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	F	40,103	F	F	F	F	33,072	40,901	37,709
Two earners	46,740	43,204	45,226	43,241	45,963	49,721	49,179	45,715	48,658	50,183
Two-parent families with children	48,504	48,021	48,712	48,651	50,490	49,449	50,188	48,451	49,876	50,286
No earner	F	F	F	F	F	F	F	F	F	F
One earner	34,682	34,097	34,082	F	F	F	F	F	F	30,428
Two earners	46,028	47,837	47,349	47,379	48,356	47,527	48,488	44,167	47,960	48,636
Three or more earners	60,764	54,860	58,525	56,617	61,901	58,741	59,589	64,331	63,773	62,570
Married couples with other relatives	58,224	55,158	54,557	57,540	56,987	58,210	67,249	76,655	65,663	67,547
Lone-parent families	27,168	24,813	26,140	24,405	24,562	24,789	28,953	27,881	31,315	28,956
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	24,795	24,003	24,083	24,634	23,613	24,156	28,622	27,524	30,952	28,582
No earner	F	F	F	F	F	F	F	F	F	F
One earner	F	24,307	F	F	F	F	22,646	F	F	24,438
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	41,928	37,545	37,476	38,171	41,451	39,255	42,343	49,063	44,051	45,856
Unattached individuals	18,800	18,173	19,051	18,816	17,844	16,809	17,219	17,554	18,785	18,366
Elderly male	F	16,166	18,313	F	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	18,806	17,782	17,372	16,355	17,069	17,618	18,537	17,612	17,888	17,024
Non-earner	18,499	17,115	16,273	16,398	17,020	16,968	18,765	17,291	16,030	16,683
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	19,025	18,063	21,030	19,797	19,348	17,743	18,312	19,309	20,001	19,621
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	22,312	19,205	22,589	22,697	21,343	18,327	18,627	21,043	20,694	20,874
Non-elderly female	19,901	19,464	18,666	20,217	16,883	14,764	14,780	15,574	17,461	17,203
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	20,975	23,069	20,353	21,459	18,338	15,981	15,438	18,200	18,808	19,057

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NOVA SCOTIA										
Economic families, 2 persons or more	44,771	43,894	43,895	42,456	43,135	43,366	44,651	46,393	48,058	47,835
Elderly families	35,859	34,818	37,068	35,723	37,651	38,553	40,716	37,551	37,566	36,214
Married couples	32,278	33,196	33,153	31,724	33,106	32,840	36,152	35,392	36,302	34,562
Other elderly families	42,782	38,245	43,522	41,749	45,600	47,318	47,838	42,278	40,347	40,307
Non-elderly families	46,500	45,665	45,257	43,871	44,130	44,231	45,392	48,000	49,966	49,902
Married couples	43,376	43,793	43,789	41,684	39,612	39,728	41,363	42,227	43,775	46,826
No earner	27,501	31,722	21,733	24,030	26,666	22,108	21,844	27,087	26,123	22,836
One earner	39,997	38,560	35,463	35,063	33,855	31,051	32,400	35,263	37,085	39,772
Two earners	47,875	47,977	49,926	48,410	45,937	46,506	50,251	48,937	50,607	54,563
Two-parent families with children	50,540	49,140	49,195	48,777	49,305	49,640	51,738	53,579	53,920	53,602
No earner	F	F	F	F	F	F	F	F	F	F
One earner	35,423	39,144	33,219	37,417	37,656	36,459	37,809	43,853	41,858	42,275
Two earners	52,184	50,069	49,613	49,341	51,118	52,725	53,177	53,543	55,367	53,903
Three or more earners	64,328	62,503	66,539	61,591	64,888	63,108	64,099	68,185	66,075	66,067
Married couples with other relatives	62,166	61,751	57,709	53,647	59,866	62,393	59,403	66,594	66,731	66,060
Lone-parent families	20,551	20,406	21,409	20,692	21,004	18,853	20,615	25,122	27,787	26,966
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	19,840	20,115	20,405	20,593	19,352	18,229	19,601	25,192	26,910	26,352
No earner	15,199	15,915	13,917	15,250	16,053	15,159	13,884	15,156	F	F
One earner	21,261	21,873	22,855	23,074	20,874	20,489	20,426	25,337	27,383	26,753
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	36,490	35,084	33,028	34,393	36,771	38,463	35,262	37,427	47,021	43,297
Unattached individuals	18,458	20,156	17,818	17,665	17,640	17,989	18,388	18,675	19,149	19,348
Elderly male	19,999	18,207	19,963	20,414	19,930	22,052	20,297	19,769	17,890	21,431
Non-earner	19,287	17,090	19,782	19,272	19,586	21,859	19,688	19,531	17,355	20,912
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	17,643	16,188	17,268	16,574	16,705	16,947	16,584	15,496	17,000	17,993
Non-earner	17,327	15,894	16,989	16,427	16,622	16,508	16,216	17,067	16,749	17,316
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	18,114	22,856	19,036	17,541	18,581	19,228	20,671	19,871	20,306	20,561
Non-earner	9,875	10,717	11,829	11,975	9,462	13,200	13,064	12,145	11,625	10,405
Earner	20,961	25,824	20,953	19,607	20,863	20,534	22,566	21,736	22,422	23,172
Non-elderly female	18,959	20,950	16,260	17,962	16,706	16,350	16,580	19,333	19,715	18,514
Non-earner	12,949	11,628	10,466	11,996	8,942	10,200	11,135	7,720	8,873	8,913
Earner	20,947	23,207	18,864	19,993	20,263	18,632	18,889	23,695	22,915	21,839

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
NEW BRUNSWICK										
Economic families, 2 persons or more	44,347	43,779	43,030	42,230	43,837	43,513	44,522	46,197	47,149	47,679
Elderly families	33,254	35,065	36,810	35,445	37,411	36,744	38,284	38,253	37,636	37,415
Married couples	29,409	30,868	35,452	32,809	35,502	35,244	36,960	36,568	37,135	37,350
Other elderly families	40,171	42,050	39,290	39,314	42,677	40,852	43,065	43,830	39,006	37,599
Non-elderly families	46,553	45,472	44,191	43,567	44,955	44,690	45,549	47,598	48,759	49,350
Married couples	44,360	41,286	41,736	39,377	42,156	40,310	40,735	44,169	44,485	44,802
No earner	20,537	21,171	20,115	23,722	20,618	19,405	21,082	22,230	21,383	23,845
One earner	33,988	37,903	37,516	31,829	35,050	36,619	37,386	39,376	37,018	35,936
Two earners	50,248	45,700	47,009	44,915	49,985	46,001	45,976	49,295	50,402	51,750
Two-parent families with children	48,901	48,647	46,707	48,006	48,188	48,543	49,807	50,680	51,552	53,689
No earner	F	F	F	15,955	F	19,516	F	F	F	F
One earner	36,268	37,485	34,861	38,314	35,570	35,608	37,567	38,604	35,884	36,894
Two earners	50,060	47,822	47,462	48,565	50,446	50,411	51,550	51,685	53,334	54,145
Three or more earners	59,983	63,741	59,072	60,560	62,715	63,362	62,260	61,792	62,033	66,692
Married couples with other relatives	61,166	60,340	56,670	55,006	60,353	60,503	62,260	65,880	67,222	64,918
Lone-parent families	21,140	20,180	24,548	20,268	21,024	23,138	25,502	24,347	27,304	26,001
Male lone-parent families	F	F	F	28,006	F	F	36,100	29,117	F	F
Female lone-parent families	18,757	20,034	21,924	18,537	19,836	21,698	23,039	23,332	26,980	25,683
No earner	12,978	12,471	12,629	15,489	12,891	13,960	13,726	15,302	F	14,401
One earner	20,537	21,695	22,415	19,106	21,763	24,875	25,018	24,792	27,706	26,038
Two or more earners	F	F	33,962	F	F	F	F	F	F	40,808
Other non-elderly families	35,322	37,671	33,327	37,973	35,825	36,696	36,918	40,243	43,744	43,389
Unattached individuals	18,652	18,741	18,729	19,293	18,162	18,384	18,856	19,348	19,090	19,025
Elderly male	20,993	18,163	16,904	20,158	20,355	34,666	31,983	26,412	28,186	24,343
Non-earner	19,714	16,879	17,026	19,688	18,119	30,783	30,133	24,660	26,087	24,371
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	15,897	16,430	17,042	17,420	17,558	17,047	17,155	17,880	18,080	17,716
Non-earner	15,746	15,839	16,997	17,044	17,500	16,741	17,159	17,797	17,555	17,612
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	19,473	21,286	22,296	21,471	19,269	18,103	18,154	19,811	19,865	19,951
Non-earner	10,327	8,943	8,643	9,613	7,765	6,625	6,940	7,806	7,780	7,807
Earner	22,260	23,164	25,086	23,202	21,720	21,223	20,140	23,379	23,126	23,388
Non-elderly female	19,158	17,597	16,284	18,046	16,683	16,767	18,613	18,370	16,528	17,397
Non-earner	11,034	7,741	9,857	11,257	8,207	9,567	10,932	9,172	7,171	7,941
Earner	21,351	21,277	18,520	19,571	19,339	18,861	20,468	19,878	18,129	19,572

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
QUEBEC										
Economic families, 2 persons or more	45,532	43,457	44,773	44,778	44,661	45,116	46,338	47,248	48,808	51,162
Elderly families	35,386	36,001	35,830	35,840	33,423	33,472	34,243	35,227	35,227	35,560
Married couples	31,874	32,654	33,475	32,097	32,908	33,101	32,437	34,101	33,423	34,136
Other elderly families	41,696	42,561	40,202	43,132	35,095	34,685	40,255	38,488	40,702	40,417
Non-elderly families	47,208	44,628	46,324	46,309	46,429	46,943	48,227	49,269	51,000	53,627
Married couples	43,543	40,573	41,854	41,936	42,918	43,755	43,931	44,664	46,344	51,238
No earner	21,012	22,304	20,725	21,781	21,048	20,834	22,609	22,649	23,868	26,455
One earner	38,591	32,394	36,656	32,564	34,073	34,007	37,250	37,358	40,078	46,473
Two earners	49,076	46,996	47,531	49,051	50,701	51,710	50,576	52,493	52,553	57,089
Two-parent families with children	52,152	48,946	49,962	50,255	50,656	50,729	52,251	53,587	55,157	57,385
No earner	21,627	19,346	18,995	18,655	21,225	21,964	20,090	19,819	21,223	19,942
One earner	40,235	38,746	38,633	36,605	37,575	33,924	36,726	39,256	38,217	41,011
Two earners	54,419	52,233	52,758	53,540	54,939	54,768	55,428	56,234	56,758	58,468
Three or more earners	64,376	58,745	64,149	64,604	61,056	66,250	67,130	66,768	72,993	75,306
Married couples with other relatives	59,662	59,133	63,233	61,036	62,702	64,455	65,723	69,139	71,134	72,169
Lone-parent families	25,546	24,239	24,033	26,577	26,586	25,394	26,346	26,447	27,742	30,330
Male lone-parent families	39,202	33,144	28,708	34,933	36,616	34,282	34,700	34,796	33,217	37,983
Female lone-parent families	23,507	22,604	23,103	24,603	24,576	23,526	24,722	24,569	26,445	28,385
No earner	15,389	14,730	15,707	16,370	16,459	14,429	14,812	13,813	14,872	16,742
One earner	27,487	25,649	26,453	27,706	28,676	25,859	27,906	27,318	27,997	28,769
Two or more earners	32,716	29,692	F	37,845	34,520	34,382	F	34,899	39,441	41,518
Other non-elderly families	34,989	34,039	37,840	36,347	39,324	39,460	41,677	42,516	45,186	46,258
Unattached individuals	19,999	19,215	19,264	19,007	19,900	19,592	19,718	20,022	20,819	21,711
Elderly male	17,932	20,131	21,181	19,249	19,664	20,824	19,592	18,408	17,870	19,017
Non-earner	17,794	18,958	18,639	18,468	18,038	18,233	17,074	17,208	16,755	16,660
Earner	F	F	F	F	F	F	F	F	F	27,554
Elderly female	16,752	16,212	16,428	16,193	17,707	18,064	17,193	17,057	17,738	18,620
Non-earner	16,354	16,127	16,044	15,867	17,070	17,584	16,948	16,828	17,281	17,180
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	22,187	20,950	20,788	20,343	21,550	20,402	20,957	21,514	23,244	24,419
Non-earner	10,725	10,164	10,111	9,283	9,319	8,050	9,328	9,207	8,421	10,530
Earner	25,717	24,628	23,963	23,576	25,214	24,011	24,375	24,111	25,877	27,002
Non-elderly female	19,433	18,682	18,511	18,937	18,983	19,183	19,665	20,074	20,125	20,587
Non-earner	11,138	10,526	12,060	11,186	9,109	9,682	9,947	10,280	9,975	10,889
Earner	24,085	22,205	21,509	22,136	23,278	23,529	24,279	24,942	24,590	24,492

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
ONTARIO										
Economic families, 2 persons or more	54,933	53,781	54,682	54,568	55,436	57,034	59,704	61,733	63,648	64,749
Elderly families	45,294	44,150	43,686	47,132	41,968	42,387	42,784	44,568	43,498	43,632
Married couples	40,200	40,368	39,320	40,554	39,527	39,864	41,236	43,046	41,818	42,073
Other elderly families	56,505	51,889	54,401	62,800	52,185	50,712	48,259	50,381	49,445	49,342
Non-elderly families	56,640	55,497	56,633	55,956	57,412	59,304	62,354	64,494	66,898	68,134
Married couples	55,733	53,596	52,343	52,831	55,672	59,103	61,757	60,134	60,414	64,192
No earner	27,603	25,933	28,148	26,276	29,324	29,750	30,073	30,074	31,034	31,486
One earner	42,181	43,056	43,079	41,243	43,897	49,883	48,993	50,135	47,685	47,437
Two earners	62,438	60,918	59,704	60,447	63,931	65,913	70,874	67,652	67,455	72,245
Two-parent families with children	59,817	58,904	59,965	59,145	59,633	61,837	64,904	67,994	70,462	71,382
No earner	19,255	23,578	22,384	21,362	21,242	22,150	25,275	24,788	22,512	20,262
One earner	41,237	42,653	44,719	42,257	46,048	46,846	52,698	51,162	50,353	52,122
Two earners	61,087	59,555	61,383	60,754	60,708	62,741	65,729	67,850	71,154	71,841
Three or more earners	73,837	76,466	76,106	75,297	77,380	79,179	76,344	84,911	86,496	88,026
Married couples with other relatives	73,222	74,873	74,691	73,628	78,602	78,228	81,992	85,361	91,180	88,092
Lone-parent families	28,041	26,421	28,023	27,246	28,520	29,626	32,206	32,778	36,173	36,628
Male lone-parent families	35,964	33,003	33,844	32,663	39,804	40,401	47,943	42,616	44,375	40,507
Female lone-parent families	27,027	25,491	27,138	26,572	27,008	27,932	29,238	31,122	34,521	35,869
No earner	17,321	18,585	17,667	17,996	16,547	15,657	16,687	16,973	15,866	14,437
One earner	28,809	27,759	29,322	27,804	29,942	30,535	29,682	30,855	32,919	33,960
Two or more earners	40,654	37,650	43,942	43,252	44,354	48,528	46,025	49,125	52,155	58,187
Other non-elderly families	44,088	46,888	48,285	46,363	53,093	52,391	55,606	59,197	60,591	63,011
Unattached individuals	24,941	23,768	24,151	24,100	23,209	23,962	25,011	25,972	26,232	27,290
Elderly male	25,911	19,968	27,322	24,494	26,670	25,245	25,273	25,223	25,434	27,521
Non-earner	25,972	19,397	23,248	23,103	23,796	22,493	22,644	23,114	22,966	24,657
Earner	F	F	F	F	F	40,238	F	34,926	35,853	40,370
Elderly female	19,895	18,450	19,149	20,087	20,712	20,947	20,888	20,896	21,042	21,673
Non-earner	19,522	18,081	18,818	19,664	20,012	20,312	20,547	20,207	20,297	21,114
Earner	23,514	F	24,896	F	33,213	28,380	24,399	28,816	28,775	28,212
Non-elderly male	27,622	26,537	27,348	26,348	24,595	26,506	28,676	28,557	29,884	30,847
Non-earner	12,596	13,220	12,980	12,554	10,320	11,310	9,249	9,695	9,992	7,910
Earner	29,668	29,905	30,471	28,750	27,604	29,750	31,917	31,376	32,586	34,253
Non-elderly female	24,866	24,840	22,685	23,881	22,312	22,378	23,015	26,300	25,208	26,191
Non-earner	13,588	13,664	14,030	11,875	11,590	12,122	10,072	8,721	9,062	9,001
Earner	27,144	27,216	25,931	27,161	25,011	25,135	26,415	30,346	28,911	29,885

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
MANITOBA										
Economic families, 2 persons or more	47,033	46,640	46,676	47,862	46,659	46,639	49,079	48,669	49,528	51,370
Elderly families	36,066	39,958	36,801	38,887	35,510	33,163	35,112	38,220	38,411	38,380
Married couples	32,179	39,221	34,016	35,839	33,591	32,061	34,316	36,772	37,224	37,504
Other elderly families	45,530	41,942	45,066	48,784	42,012	37,177	37,740	45,238	44,835	42,999
Non-elderly families	49,342	48,100	48,770	49,658	48,672	49,027	51,577	50,536	51,503	53,536
Married couples	47,713	44,209	45,701	48,357	48,167	48,967	51,205	47,192	48,074	50,122
No earner	F	F	F	F	F	F	F	F	F	F
One earner	39,546	36,411	35,041	44,775	38,220	36,114	39,334	38,622	39,066	40,126
Two earners	51,068	47,103	50,214	51,161	52,698	53,347	56,023	50,673	51,684	54,594
Two-parent families with children	51,755	50,772	51,276	50,409	50,216	50,341	52,972	53,657	54,325	57,097
No earner	F	F	F	F	F	F	F	F	F	F
One earner	38,648	35,653	35,647	35,914	36,026	32,872	39,193	36,022	38,962	40,140
Two earners	51,212	51,202	51,721	51,026	49,950	50,400	50,335	50,619	52,051	55,215
Three or more earners	69,899	63,092	61,257	61,760	65,580	64,630	71,360	71,513	70,345	71,502
Married couples with other relatives	67,483	69,371	65,932	71,124	70,676	70,219	73,757	71,460	74,023	76,953
Lone-parent families	27,953	26,177	24,403	27,040	23,487	23,511	24,943	24,875	28,047	28,740
Male lone-parent families	F	F	F	F	F	F	F	F	F	F
Female lone-parent families	26,362	24,929	23,253	25,891	21,703	21,458	22,883	23,046	26,213	27,462
No earner	F	F	F	F	14,519	F	F	F	F	F
One earner	27,894	25,125	24,447	25,414	22,886	20,424	22,145	24,264	25,326	25,404
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	38,001	41,766	40,291	39,716	43,100	45,998	49,309	47,791	47,981	49,493
Unattached individuals	18,938	19,861	20,025	20,035	20,026	20,397	20,586	21,215	21,881	22,109
Elderly male	21,446	21,476	19,182	19,589	21,634	21,903	21,880	22,622	19,922	22,062
Non-earner	20,471	21,565	19,249	18,640	21,333	21,901	21,528	20,389	19,370	22,517
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	17,458	17,706	18,242	19,351	18,686	18,412	18,488	19,377	18,966	19,131
Non-earner	17,020	17,590	18,177	19,060	17,880	17,341	17,266	18,763	18,338	18,323
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	20,007	21,695	21,990	22,277	22,432	23,086	23,097	22,614	25,017	24,100
Non-earner	7,689	10,817	8,035	12,288	12,412	10,158	9,512	10,057	10,029	8,450
Earner	23,215	23,938	25,104	24,160	24,548	25,007	25,627	25,809	27,896	26,308
Non-elderly female	18,015	18,856	19,355	18,169	17,750	18,269	18,757	20,353	20,453	21,779
Non-earner	9,231	12,217	12,011	10,898	9,620	8,820	7,971	F	F	10,444
Earner	21,178	20,414	21,443	19,641	20,729	21,562	22,114	22,393	21,810	24,438

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
SASKATCHEWAN										
Economic families, 2 persons or more	46,236	44,245	44,400	45,220	44,495	45,627	46,560	47,743	48,960	50,737
Elderly families	38,162	37,718	38,199	38,787	35,451	34,537	35,810	36,377	37,279	37,538
Married couples	36,749	35,429	33,655	38,198	34,436	33,157	34,099	35,883	36,823	37,072
Other elderly families	43,984	46,822	54,641	41,521	39,414	39,732	41,360	39,380	39,309	39,813
Non-elderly families	48,084	45,778	45,829	46,672	46,450	48,029	49,016	49,969	51,386	53,507
Married couples	46,002	43,406	44,556	42,680	43,473	45,093	48,745	45,945	47,989	50,779
No earner	26,971	29,718	27,645	F	22,861	F	25,287	F	22,492	23,821
One earner	42,564	36,340	37,674	36,389	30,855	29,675	35,553	37,854	35,991	43,388
Two earners	48,415	47,016	47,511	45,670	48,350	48,450	52,967	49,370	52,279	54,370
Two-parent families with children	50,207	49,050	49,184	49,769	51,691	52,811	52,522	53,583	55,893	57,715
No earner	F	F	18,027	F	F	F	F	F	F	F
One earner	39,262	35,884	38,257	34,109	35,709	36,056	37,674	33,905	37,073	38,704
Two earners	48,775	49,401	48,760	48,173	50,712	52,444	51,301	53,312	53,966	57,472
Three or more earners	65,766	60,750	60,632	64,803	63,687	64,278	67,351	68,351	75,013	72,192
Married couples with other relatives	73,475	64,309	62,190	65,280	62,891	67,648	66,967	73,526	68,943	71,239
Lone-parent families	22,771	22,048	22,213	23,522	20,913	22,887	26,874	26,342	25,990	27,851
Male lone-parent families	35,395	24,969	F	F	25,654	26,263	38,752	F	F	32,451
Female lone-parent families	21,034	21,654	21,683	22,574	20,185	22,378	25,193	25,895	25,410	27,113
No earner	12,596	13,629	12,681	16,084	12,537	14,746	17,252	16,157	12,156	15,820
One earner	23,063	23,797	23,293	22,786	22,070	22,980	23,529	25,079	26,846	27,543
Two or more earners	F	F	F	F	F	F	41,128	42,113	F	39,087
Other non-elderly families	38,434	33,844	32,585	40,998	42,744	40,826	40,746	45,434	49,322	51,648
Unattached individuals	20,257	19,969	20,116	20,614	19,601	20,208	20,358	20,360	21,089	21,310
Elderly male	20,590	20,602	20,628	20,146	22,351	21,768	22,153	23,543	22,229	23,595
Non-earner	19,620	19,800	19,757	19,504	18,186	18,348	21,281	22,235	21,472	22,078
Earner	24,114	F	F	F	34,220	30,650	24,453	28,569	24,843	29,161
Elderly female	18,291	17,680	18,232	17,705	19,171	18,971	18,483	18,281	18,457	18,877
Non-earner	17,616	17,359	17,599	17,330	18,984	18,829	18,426	18,303	18,508	19,074
Earner	F	21,574	F	F	20,873	20,142	F	18,064	17,912	17,390
Non-elderly male	22,352	21,955	22,535	24,217	21,980	23,283	22,851	21,157	22,755	23,882
Non-earner	8,878	10,997	10,577	8,576	8,102	8,837	7,267	9,042	7,347	6,532
Earner	24,447	23,153	24,605	26,309	24,482	25,310	25,510	22,789	25,457	26,531
Non-elderly female	19,040	19,090	18,563	18,853	15,370	16,399	17,913	19,891	20,556	18,576
Non-earner	8,632	9,218	10,811	12,088	9,255	7,653	7,516	6,436	6,134	8,409
Earner	21,339	21,390	20,356	20,464	16,900	18,407	20,059	22,742	23,133	20,223

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
ALBERTA										
Economic families, 2 persons or more	51,551	53,011	51,757	50,162	52,455	54,652	56,967	56,040	59,212	63,052
Elderly families	39,321	45,101	44,013	42,153	38,562	39,902	40,127	42,387	41,617	44,185
Married couples	35,286	40,267	41,474	39,397	38,670	40,379	39,290	42,141	41,154	43,186
Other elderly families	48,523	56,772	50,532	49,121	38,142	38,326	43,413	43,281	43,978	48,909
Non-elderly families	53,270	54,150	52,810	51,422	54,341	56,588	59,147	57,933	61,462	65,533
Married couples	55,268	57,216	50,556	52,066	52,504	56,330	59,144	55,277	57,552	63,295
No earner	31,503	24,311	34,391	26,909	18,660	F	24,087	28,166	F	18,078
One earner	37,321	41,101	38,202	39,723	35,397	47,533	48,141	42,574	41,579	46,924
Two earners	61,187	62,376	54,875	55,770	58,422	59,632	63,281	59,824	62,669	68,296
Two-parent families with children	54,747	55,715	56,213	53,588	57,714	60,569	62,470	60,207	63,428	67,669
No earner	F	F	F	F	F	F	F	F	F	F
One earner	41,242	40,747	40,807	41,133	47,386	40,415	46,755	46,551	46,790	48,448
Two earners	55,566	53,788	55,908	53,620	55,865	60,123	62,757	59,709	63,000	66,348
Three or more earners	69,646	76,255	70,464	65,089	78,050	80,553	75,581	74,699	76,879	84,563
Married couples with other relatives	78,745	73,291	70,016	67,496	73,234	69,904	78,243	78,554	85,286	89,025
Lone-parent families	25,755	26,504	26,772	24,935	28,268	28,282	28,636	33,478	35,351	39,587
Male lone-parent families	36,866	30,394	38,414	37,054	41,306	41,454	33,226	53,990	62,122	63,665
Female lone-parent families	24,229	25,895	24,870	23,081	25,319	24,894	27,566	29,578	29,222	33,499
No earner	16,276	17,588	13,947	13,428	14,930	13,825	17,553	15,640	F	F
One earner	24,822	26,109	25,350	22,482	26,337	24,463	27,744	28,284	27,816	31,684
Two or more earners	35,104	37,301	33,067	34,443	F	F	36,110	39,658	43,601	41,641
Other non-elderly families	38,841	39,661	42,869	43,078	49,071	49,278	50,571	47,846	52,633	52,262
Unattached individuals	22,001	21,837	23,517	23,209	22,015	22,264	23,128	23,532	24,327	25,589
Elderly male	21,004	20,811	20,442	24,729	21,633	22,321	30,715	28,535	25,676	27,614
Non-earner	20,586	19,266	20,006	22,920	20,582	20,533	24,816	28,340	23,829	25,635
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	17,737	18,087	18,966	19,453	22,216	20,883	20,631	21,874	22,501	23,439
Non-earner	17,407	17,465	18,725	19,046	21,322	20,472	19,998	21,118	21,820	23,215
Earner	F	F	F	F	F	F	F	27,167	28,425	25,582
Non-elderly male	24,463	24,881	27,041	26,300	24,327	24,881	24,712	25,161	27,333	28,925
Non-earner	13,820	12,150	14,413	12,708	10,996	8,576	8,834	8,030	9,408	8,793
Earner	25,803	26,533	27,957	28,123	26,177	26,762	26,141	27,347	29,339	31,369
Non-elderly female	20,362	19,484	21,217	20,426	18,254	18,722	20,257	20,933	20,457	21,225
Non-earner	9,908	12,982	14,170	13,651	9,310	9,124	11,804	9,211	7,422	11,002
Earner	22,242	20,972	22,406	21,792	20,186	20,639	21,657	23,454	22,636	22,910

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	2001 constant dollars (\$)									
BRITISH COLUMBIA										
Economic families, 2 persons or more	53,310	52,099	53,045	53,191	52,611	53,598	54,764	54,969	54,972	57,581
Elderly families	40,741	40,409	40,748	42,546	39,977	41,942	41,043	43,722	43,657	42,536
Married couples	38,904	37,972	38,683	39,975	39,420	41,128	40,931	43,439	43,005	42,224
Other elderly families	48,232	46,947	49,603	52,453	42,308	45,918	41,642	45,116	46,557	43,904
Non-elderly families	55,728	54,402	55,276	55,169	54,677	55,582	57,097	56,763	56,783	60,000
Married couples	56,949	51,763	54,703	54,441	55,792	55,359	54,280	55,275	54,818	57,394
No earner	32,277	26,149	28,719	22,562	39,661	44,464	F	29,276	27,484	37,180
One earner	43,255	51,878	42,648	49,086	40,151	36,909	40,827	46,482	41,813	43,990
Two earners	63,226	55,174	60,575	59,254	61,809	61,127	59,601	60,279	60,241	62,435
Two-parent families with children	57,468	58,275	58,059	58,222	56,209	58,330	61,493	61,039	61,876	65,459
No earner	F	F	16,119	F	F	F	F	17,264	17,100	F
One earner	43,341	41,748	44,179	42,786	39,391	41,483	45,907	45,056	45,332	41,625
Two earners	57,746	56,780	58,861	58,676	57,543	58,675	60,689	61,302	61,793	66,725
Three or more earners	70,683	75,982	74,452	74,755	76,754	74,742	79,528	77,320	82,260	84,620
Married couples with other relatives	78,909	74,984	76,888	70,555	74,530	79,086	73,360	73,561	72,820	79,043
Lone-parent families	28,248	27,023	26,793	27,980	25,033	25,341	29,181	27,062	31,277	29,213
Male lone-parent families	F	40,334	34,396	F	F	F	F	32,699	44,572	34,550
Female lone-parent families	27,408	23,947	25,510	27,618	23,563	24,178	28,364	25,753	28,759	27,978
No earner	15,474	16,144	16,840	15,716	14,433	13,623	11,589	17,133	17,594	15,611
One earner	27,644	23,595	26,123	31,313	28,051	27,117	27,989	26,794	28,694	29,405
Two or more earners	41,452	37,262	39,907	F	F	F	50,143	F	F	38,548
Other non-elderly families	41,700	44,406	42,817	45,084	53,362	50,741	58,505	56,787	48,077	55,068
Unattached individuals	22,583	23,603	23,015	23,839	23,017	22,672	23,111	24,690	24,790	25,496
Elderly male	23,169	25,839	22,526	26,624	23,615	26,421	25,747	24,636	23,938	24,744
Non-earner	22,410	24,071	22,236	21,569	23,227	26,415	23,824	23,324	22,152	22,872
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	19,417	19,389	17,617	21,326	20,653	21,222	21,168	20,941	21,210	21,017
Non-earner	19,334	18,055	17,448	20,834	20,243	19,827	19,422	20,257	20,542	19,995
Earner	F	F	F	F	F	F	33,479	F	25,575	30,414
Non-elderly male	25,044	25,954	26,126	25,341	25,306	23,855	24,874	27,905	28,491	28,504
Non-earner	12,739	9,896	14,560	10,624	9,197	7,688	9,922	7,984	7,695	8,232
Earner	26,889	28,390	27,836	27,813	27,943	27,082	27,726	31,480	30,757	31,604
Non-elderly female	20,494	22,117	22,044	22,515	20,732	20,904	20,985	21,795	21,432	23,798
Non-earner	12,242	11,477	15,053	13,131	7,908	9,015	7,339	9,126	8,284	7,757
Earner	22,438	23,988	23,970	24,511	24,379	23,210	24,134	24,509	24,425	27,975

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 publication. For more information about quintiles, see Chapter 1 and the paragraph titled "Percentiles" in the Notes and Definitions.

Has income inequality changed in recent years?

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

The disparities of after-tax income have become wider in absolute terms since 1993, particularly in the period since 1996¹. This happened mainly because of a greater improvement in the average income of the highest one-fifth 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 slightly more unequal from 1993 to 2001.

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 families has been on the rise since it fell to a low point around 1993. Most of the increase occurred over the last five years, from 1997 to 2001.

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.*

When the population of families is broken down each year into five equal-sized groups or “quintiles”, from lowest after-tax income to highest after-tax income, it can be seen that all five quintiles shared to some extent 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 2001, the average after-tax income of the highest 20% of families of two or more persons rose by an estimated \$21,900, an increase of 24% from the level in 1993. The lowest quintile fared the least well on the basis of after-tax income, with average income rising \$1,800 or just under 10% since 1993. The middle three quintiles had increases of 13% to 15% in their average after-tax income. In short, the absolute gains of the highest quintile were clearly the largest, and those of the lowest quintile were smallest, both in dollar terms and as a percentage of the income they started with. Expressed another way, the dollar gap between the average after-tax income of the highest and lowest quintiles rose from \$72,800 in 1993 to \$92,900 in 2001.

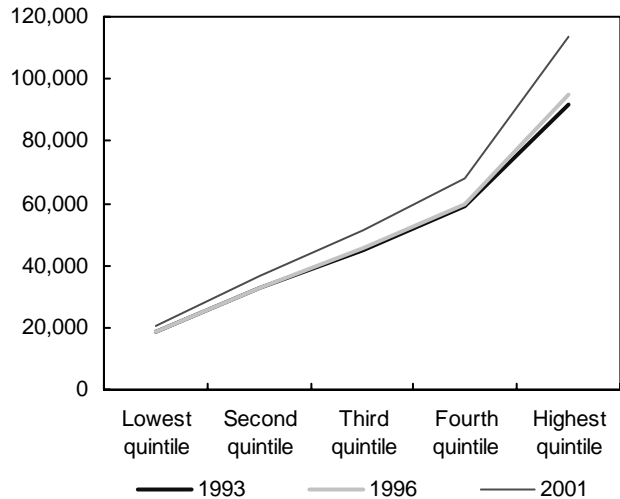
Looking at market income over the same period, the bottom two quintiles (still defined on an after-tax basis) had much larger percentage improvements in income than they did on an after-tax basis, but their market income is so low that even a small variation in dollar terms appears as a large percentage change. For example, the lowest quintile had an increase in average market income of 33% between 1993 and 2001, while the second quintile had an increase of 19%. But in dollar terms, the lowest quintile gained \$2,700 in average market income and the second quintile gained \$5,300, contrasted with a gain by the highest quintile of \$27,900. For the highest quintile, this gain represented a 24% increase in their average market income.

Chart 7.1 shows the average after-tax income for families in each quintile, at three points in time covering the period 1993 to 2001. 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 between the fourth and fifth quintiles, becoming slightly steeper. Between 1996 and 2001, 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 after-tax income of families by quintiles, for years 1993, 1996 and 2001

2001 constant dollars (\$)



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 quintile families from 1994 to 1998, as their share of after-tax income rose from 37% to 39%. Their share dipped slightly in 1999, but returned to 39% by 2001. Any changes in the shares of market income were even less evident over the period from 1993 to 2001.

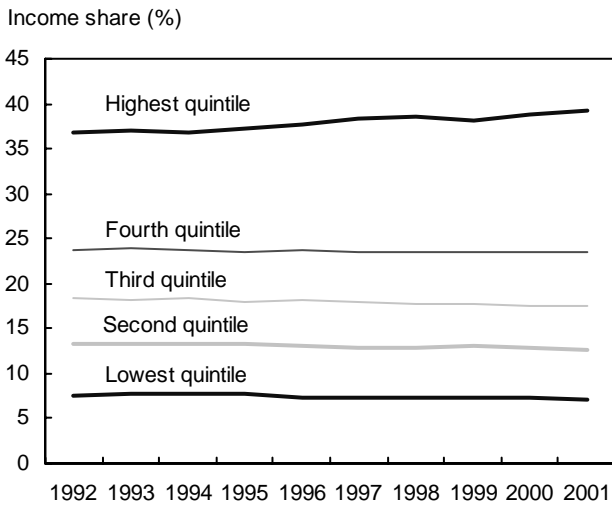
Increasing ratio of the top to the bottom

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

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.

Chart 7.2
Shares of aggregate after-tax income by quintiles, 1992 to 2001



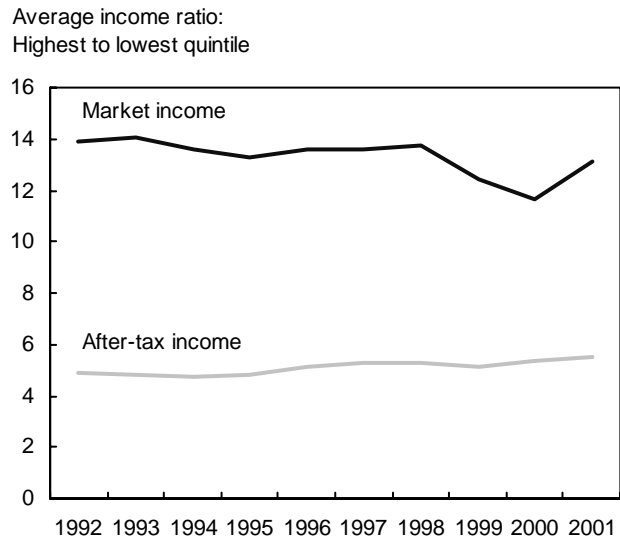
the highest quintile versus those in the lowest quintile was 13.1 to 1 in 2001, i.e., \$13.10 held by the highest quintile for every one dollar held by the lowest quintile. However, after taxes and transfers, the ratio was much lower — 5.5 to 1.

As for the movement in the after-tax income ratio of top to bottom, it remained fairly stable at about 4.8 to 1 for several years up to 1995. It then rose in 1996 and 1997, and stayed at about that level until 2000. In 2001 it rose again, to 5.5.

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, when the ratio for market income fell between 1998 and 2000 (it rose again in 2001). 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 \$2,300 increase for the lowest quintile and a \$6,700 increase for the highest quintile — clearly a larger dollar gain for the higher quintile. But because it represented a 24% increase for the lowest quintile and only a 5% 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 after-tax income, 1992 to 2001



The Gini coefficient shows an overall increase in income inequality

The Gini coefficient is a number between zero and one that measures the degree of inequality in the distribution of income. Again, this is a relative measure of inequality. The coefficient would register zero (perfect equality) for a population in which each member received exactly the same income and it would register a coefficient of one if one member received all the income and the rest

Chart 7.4
Gini coefficients for families, 1992 to 2001



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 were fairly stable from 1991 to 1995, at about 0.43 for market income and 0.30 for after-tax income. They then rose for the next few years. They dipped in 1999, but rose again in the last two years, reaching 0.43 and 0.32 in 2001, respectively.

Table 7.1

Average Income by Selected Family Types, Showing Different Income Concepts, Canada, 2000 and 2001

	2001					2000				
	Average market income	Average government transfers	Average total income	Average income tax	Average after tax income	Average market income	Average government transfers	Average total income	Average income tax	Average after tax income
CANADA										
Economic families, 2 persons or more	63,734	7,081	70,814	12,798	58,016	63,209	6,854	70,063	13,939	56,124
Elderly families	26,538	19,873	46,410	5,976	40,434	28,124	19,574	47,698	7,485	40,213
Married couples	25,783	19,733	45,516	6,197	39,319	26,572	19,646	46,218	7,236	38,981
Other elderly families	29,342	20,392	49,733	5,153	44,580	33,617	19,322	52,938	8,366	44,573
Non-elderly families	69,655	5,044	74,699	13,884	60,815	68,851	4,809	73,660	14,977	58,682
Married couples	68,514	3,407	71,921	14,639	57,282	64,901	3,227	68,129	14,632	53,496
No earner	23,159	10,472	33,630	5,405	28,225	21,579	10,489	32,068	5,446	26,622
One earner	50,793	5,482	56,275	10,986	45,288	48,707	5,188	53,894	11,214	42,680
Two earners	78,830	2,016	80,845	16,754	64,092	74,825	1,805	76,631	16,732	59,899
Two-parent families with children	75,419	4,564	79,983	15,279	64,704	75,044	4,155	79,200	16,572	62,628
No earner	5,767	15,704	21,470	396	21,075	5,888	15,326	21,214	915	20,299
One earner	50,192	6,172	56,364	10,720	45,644	50,350	6,077	56,426	11,772	44,654
Two earners	77,246	3,933	81,179	15,944	65,235	77,015	3,515	80,530	17,367	63,163
Three or more earners	95,261	4,282	99,542	18,023	81,519	95,283	3,579	98,862	19,392	79,470
Married couples with other relatives	93,145	5,192	98,337	17,860	80,478	95,542	5,062	100,604	20,356	80,248
Lone-parent families	29,401	7,435	36,837	4,081	32,756	28,727	7,550	36,278	4,547	31,730
Male lone-parent families	42,953	5,296	48,248	8,368	39,880	46,706	4,580	51,286	10,282	41,004
Female lone-parent families	26,457	7,900	34,357	3,149	31,208	25,031	8,161	33,192	3,368	29,824
No earner	2,135	13,379	15,513	20	15,493	1,297	14,021	15,318	54	15,263
One earner	27,163	6,718	33,880	3,321	30,559	26,556	6,693	33,249	3,702	29,547
Two or more earners	47,217	6,602	53,819	5,551	48,268	45,503	7,121	52,624	5,781	46,843
Other non-elderly families	55,258	8,918	64,177	9,819	54,358	54,949	9,015	63,964	11,579	52,385
Unattached individuals	24,326	4,985	29,311	4,911	24,400	23,846	4,996	28,843	5,301	23,541
Elderly male	14,852	12,943	27,795	3,837	23,958	13,378	13,122	26,500	3,912	22,588
Non-earner	11,625	13,190	24,815	2,887	21,928	10,446	13,312	23,759	2,871	20,888
Earner	30,138	11,773	41,911	8,337	33,574	27,370	12,216	39,587	8,884	30,702
Elderly female	10,053	12,548	22,601	2,258	20,342	10,040	12,501	22,541	2,748	19,792
Non-earner	8,890	12,611	21,501	1,991	19,510	8,923	12,653	21,575	2,433	19,142
Earner	24,758	11,746	36,504	5,643	30,862	23,964	10,605	34,569	6,675	27,894
Non-elderly male	31,797	2,105	33,902	6,478	27,424	31,330	2,146	33,476	6,888	26,589
Non-earner	2,943	6,494	9,437	525	8,912	2,405	7,241	9,646	638	9,008
Earner	36,499	1,390	37,889	7,449	30,440	35,641	1,387	37,028	7,819	29,209
Non-elderly female	25,356	2,281	27,638	4,699	22,939	24,919	2,236	27,154	5,105	22,049
Non-earner	4,143	6,435	10,578	891	9,687	4,017	6,248	10,265	1,031	9,235
Earner	31,098	1,157	32,255	5,730	26,526	30,677	1,130	31,807	6,228	25,579

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Average market income in 2001 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	44,317	43,052	43,916	44,203	44,145	45,232	47,335	48,472	50,453	50,984
Lowest quintile	4,538	4,301	4,484	4,822	4,545	4,778	4,720	5,041	5,799	5,353
Second quintile	17,344	16,381	16,288	17,149	16,373	16,601	17,831	18,957	19,999	20,053
Middle quintile	35,657	33,959	35,335	34,932	34,311	34,444	36,005	37,470	39,008	39,037
Fourth quintile	57,435	56,123	57,311	56,862	57,164	57,826	60,220	61,447	63,494	63,673
Highest quintile	106,620	104,519	106,171	107,256	108,343	112,540	117,924	119,450	123,971	126,812
Economic families, 2 persons or more										
Total	54,725	53,275	54,563	54,813	55,011	56,659	59,392	60,507	63,209	63,734
Lowest quintile	8,551	8,246	8,689	9,010	8,954	9,346	9,704	10,728	12,046	10,974
Second quintile	28,650	27,338	28,405	28,684	27,738	27,956	29,636	31,192	32,513	32,636
Middle quintile	48,482	46,832	48,323	47,335	47,840	48,525	50,347	51,886	53,611	53,621
Fourth quintile	69,239	67,813	69,342	69,141	68,713	70,261	73,662	75,360	77,516	77,441
Highest quintile	118,722	116,179	118,069	119,907	121,823	127,272	133,698	133,394	140,395	144,050
Unattached individuals										
Total	21,405	20,699	20,821	21,239	20,848	20,931	21,861	23,208	23,846	24,326
Lowest quintile	3,026	2,862	3,022	3,075	2,757	2,765	2,785	2,873	3,280	2,821
Second quintile	5,032	4,458	5,153	5,504	4,828	5,090	5,340	5,736	5,616	5,490
Middle quintile	13,115	12,252	10,760	13,030	11,971	12,566	13,601	14,319	15,955	16,639
Fourth quintile	28,862	27,735	27,659	28,017	27,548	27,354	28,612	29,314	30,916	32,061
Highest quintile	57,010	56,211	57,523	56,577	57,175	56,897	58,989	63,824	63,490	64,667
Income 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	2.0	2.0	2.0	2.2	2.1	2.1	2.0	2.1	2.3	2.1
Second quintile	7.8	7.6	7.4	7.8	7.4	7.3	7.5	7.8	7.9	7.9
Middle quintile	16.1	15.8	16.1	15.8	15.5	15.2	15.2	15.5	15.5	15.3
Fourth quintile	25.9	26.1	26.1	25.7	25.9	25.6	25.4	25.4	25.2	25.0
Highest quintile	48.1	48.5	48.3	48.5	49.1	49.8	49.8	49.3	49.1	49.7
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	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.5	3.8	3.4
Second quintile	10.5	10.3	10.4	10.5	10.1	9.9	10.0	10.3	10.3	10.2
Middle quintile	17.7	17.6	17.7	17.3	17.4	17.1	17.0	17.2	17.0	16.8
Fourth quintile	25.3	25.5	25.4	25.2	25.0	24.8	24.8	24.9	24.5	24.3
Highest quintile	43.4	43.6	43.3	43.7	44.3	44.9	45.0	44.1	44.4	45.2
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	2.8	2.8	2.9	2.9	2.6	2.6	2.5	2.5	2.8	2.3
Second quintile	4.7	4.3	4.9	5.2	4.6	4.9	4.9	4.9	4.7	4.5
Middle quintile	12.3	11.8	10.3	12.3	11.5	12.0	12.4	12.3	13.4	13.7
Fourth quintile	27.0	26.8	26.6	26.4	26.4	26.1	26.2	25.3	25.9	26.3
Highest quintile	53.3	54.3	55.2	53.3	54.8	54.3	53.9	55.0	53.2	53.1

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Average transfer payments in 2001 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	7,091	7,194	7,200	6,867	6,956	6,855	6,783	6,449	6,252	6,403
Lowest quintile	7,426	7,650	7,641	7,379	6,886	6,899	7,175	6,902	6,939	6,900
Second quintile	9,398	9,470	9,940	9,136	9,285	9,250	9,104	8,720	8,559	8,611
Middle quintile	7,490	7,595	7,573	7,237	7,613	7,556	7,379	7,068	6,611	6,983
Fourth quintile	6,388	6,142	6,089	5,929	6,018	5,890	5,637	5,320	5,081	5,453
Highest quintile	4,751	5,114	4,755	4,655	4,977	4,680	4,621	4,233	4,069	4,066
Economic families, 2 persons or more										
Total	7,792	7,851	7,773	7,468	7,685	7,534	7,445	7,088	6,854	7,081
Lowest quintile	11,332	11,367	11,476	11,067	10,832	10,874	11,061	10,736	10,582	10,782
Second quintile	9,841	9,756	9,959	9,219	9,677	9,730	9,542	9,238	8,823	8,953
Middle quintile	7,250	7,212	7,285	7,269	7,218	6,912	6,956	6,387	6,232	6,771
Fourth quintile	5,860	5,947	5,603	5,391	6,047	5,637	5,118	4,825	4,638	5,079
Highest quintile	4,676	4,969	4,543	4,392	4,647	4,514	4,546	4,252	3,993	3,816
Unattached individuals										
Total	5,546	5,759	5,956	5,568	5,394	5,412	5,385	5,107	4,996	4,985
Lowest quintile	4,289	4,364	4,462	4,187	3,604	3,631	4,055	3,739	3,811	3,773
Second quintile	9,228	9,492	9,174	8,933	8,587	8,506	8,763	8,489	9,017	9,286
Middle quintile	7,540	8,001	8,955	7,612	7,756	7,426	7,322	7,038	6,583	6,296
Fourth quintile	4,219	4,274	4,777	4,287	4,469	4,650	4,285	4,173	3,628	3,389
Highest quintile	2,453	2,662	2,413	2,819	2,548	2,847	2,503	2,094	1,938	2,179
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	20.9	21.3	21.2	21.5	19.8	20.1	21.2	21.4	22.2	21.6
Second quintile	26.5	26.3	27.6	26.6	26.7	27.0	26.8	27.0	27.4	26.9
Middle quintile	21.1	21.1	21.0	21.1	21.9	22.1	21.8	21.9	21.1	21.8
Fourth quintile	18.0	17.1	16.9	17.3	17.3	17.2	16.6	16.5	16.3	17.0
Highest quintile	13.4	14.2	13.2	13.6	14.3	13.7	13.6	13.1	13.0	12.7
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	29.1	29.0	29.5	29.6	28.2	28.9	29.7	30.3	30.9	30.5
Second quintile	25.3	24.9	25.6	24.7	25.2	25.8	25.6	26.1	25.7	25.3
Middle quintile	18.6	18.4	18.7	19.5	18.8	18.4	18.7	18.0	18.2	19.1
Fourth quintile	15.0	15.2	14.4	14.4	15.7	14.9	13.8	13.6	13.5	14.3
Highest quintile	12.0	12.7	11.7	11.8	12.1	12.0	12.2	12.0	11.6	10.8
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	15.5	15.2	15.0	15.0	13.4	13.4	15.1	14.6	15.3	15.1
Second quintile	33.3	33.0	30.8	32.1	31.8	31.4	32.5	33.3	36.1	37.3
Middle quintile	27.2	27.8	30.1	27.3	28.8	27.5	27.2	27.5	26.4	25.3
Fourth quintile	15.2	14.8	16.0	15.4	16.6	17.2	15.9	16.3	14.5	13.6
Highest quintile	8.8	9.2	8.1	10.1	9.4	10.5	9.3	8.2	7.8	8.7

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Average total income in 2001 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	51,407	50,246	51,116	51,070	51,100	52,087	54,118	54,921	56,705	57,386
Lowest quintile	11,964	11,951	12,126	12,200	11,432	11,677	11,895	11,943	12,739	12,253
Second quintile	26,741	25,850	26,228	26,285	25,657	25,852	26,935	27,677	28,558	28,665
Middle quintile	43,147	41,554	42,908	42,169	41,924	42,000	43,384	44,538	45,620	46,020
Fourth quintile	63,823	62,265	63,400	62,791	63,182	63,716	65,857	66,767	68,575	69,126
Highest quintile	111,371	109,633	110,926	111,911	113,320	117,220	122,545	123,683	128,041	130,879
Economic families, 2 persons or more										
Total	62,517	61,125	62,337	62,280	62,695	64,194	66,837	67,595	70,063	70,814
Lowest quintile	19,883	19,613	20,165	20,076	19,786	20,220	20,765	21,464	22,628	21,756
Second quintile	38,491	37,093	38,364	37,902	37,414	37,686	39,178	40,430	41,336	41,588
Middle quintile	55,732	54,044	55,608	54,604	55,058	55,436	57,303	58,272	59,843	60,392
Fourth quintile	75,100	73,761	74,945	74,532	74,760	75,898	78,781	80,184	82,154	82,520
Highest quintile	123,397	121,149	122,613	124,299	126,471	131,786	138,244	137,646	144,388	147,866
Unattached individuals										
Total	26,951	26,458	26,777	26,807	26,242	26,343	27,247	28,315	28,843	29,311
Lowest quintile	7,315	7,225	7,484	7,262	6,362	6,396	6,840	6,612	7,091	6,594
Second quintile	14,260	13,950	14,327	14,437	13,415	13,595	14,103	14,225	14,633	14,776
Middle quintile	20,655	20,252	19,715	20,642	19,727	19,992	20,923	21,357	22,538	22,935
Fourth quintile	33,081	32,009	32,436	32,303	32,017	32,004	32,897	33,487	34,545	35,450
Highest quintile	59,463	58,873	59,937	59,397	59,723	59,744	61,493	65,918	65,427	66,845
Income 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	4.7	4.8	4.7	4.8	4.5	4.5	4.4	4.3	4.5	4.3
Second quintile	10.4	10.3	10.3	10.3	10.0	9.9	10.0	10.1	10.1	10.0
Middle quintile	16.8	16.6	16.8	16.5	16.4	16.1	16.0	16.2	16.1	16.0
Fourth quintile	24.8	24.8	24.8	24.6	24.7	24.4	24.3	24.3	24.2	24.1
Highest quintile	43.3	43.6	43.4	43.8	44.3	45.0	45.3	45.0	45.2	45.6
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	6.4	6.4	6.5	6.4	6.3	6.3	6.2	6.4	6.5	6.1
Second quintile	12.3	12.1	12.3	12.2	11.9	11.7	11.7	12.0	11.8	11.8
Middle quintile	17.8	17.7	17.8	17.5	17.6	17.3	17.1	17.2	17.1	17.0
Fourth quintile	24.0	24.1	24.0	23.9	23.8	23.6	23.6	23.7	23.5	23.3
Highest quintile	39.5	39.6	39.3	39.9	40.3	41.1	41.3	40.7	41.2	41.7
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	5.4	5.5	5.6	5.4	4.8	4.9	5.0	4.7	4.9	4.5
Second quintile	10.6	10.5	10.7	10.8	10.2	10.3	10.3	10.1	10.1	10.1
Middle quintile	15.3	15.3	14.7	15.4	15.0	15.2	15.4	15.1	15.6	15.7
Fourth quintile	24.5	24.2	24.2	24.1	24.4	24.3	24.2	23.7	23.9	24.2
Highest quintile	44.1	44.5	44.8	44.3	45.5	45.3	45.1	46.5	45.4	45.6

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Average income tax in 2001 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	9,763	9,534	9,928	9,985	9,883	10,106	10,694	10,553	11,140	10,246
Lowest quintile	490	458	454	484	626	970	771	697	1,313	578
Second quintile	2,742	2,621	2,670	2,773	2,511	2,559	2,869	2,894	3,254	2,819
Middle quintile	6,734	6,455	6,928	6,731	6,590	6,512	6,970	6,981	7,349	6,648
Fourth quintile	12,330	12,011	12,531	12,456	12,247	12,122	12,799	12,578	13,210	11,940
Highest quintile	26,522	26,132	27,061	27,480	27,443	28,376	30,070	29,614	30,576	29,250
Economic families, 2 persons or more										
Total	12,045	11,747	12,275	12,359	12,320	12,704	13,430	13,083	13,939	12,798
Lowest quintile	808	722	815	775	1,143	1,548	1,361	1,307	2,277	1,035
Second quintile	4,587	4,377	4,702	4,645	4,519	4,499	4,951	4,974	5,278	4,759
Middle quintile	9,605	9,306	9,864	9,567	9,520	9,472	9,914	9,816	10,400	9,318
Fourth quintile	14,996	14,875	15,495	15,525	14,920	15,013	15,864	15,710	16,156	14,641
Highest quintile	30,237	29,466	30,502	31,285	31,499	33,002	35,086	33,614	35,595	34,250
Unattached individuals										
Total	4,739	4,694	4,837	4,847	4,658	4,582	4,915	5,241	5,301	4,911
Lowest quintile	103	132	134	103	127	188	281	297	481	150
Second quintile	610	584	678	716	458	610	608	537	605	536
Middle quintile	2,298	2,215	1,876	2,371	2,001	2,100	2,289	2,314	2,780	2,619
Fourth quintile	5,998	5,837	5,969	5,988	5,553	5,502	5,873	5,808	6,213	5,980
Highest quintile	14,694	14,709	15,532	15,060	15,161	14,515	15,530	17,255	16,433	15,283
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	0.9	1.0	1.3	1.9	1.4	1.3	2.4	1.1
Second quintile	5.6	5.5	5.4	5.6	5.1	5.1	5.4	5.5	5.8	5.5
Middle quintile	13.8	13.5	14.0	13.5	13.3	12.9	13.0	13.2	13.2	13.0
Fourth quintile	25.3	25.2	25.2	25.0	24.8	24.0	23.9	23.8	23.7	23.3
Highest quintile	54.3	54.8	54.5	55.0	55.5	56.1	56.2	56.1	54.9	57.1
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	1.3	1.2	1.3	1.3	1.9	2.4	2.0	2.0	3.3	1.6
Second quintile	7.6	7.5	7.7	7.5	7.3	7.1	7.4	7.6	7.6	7.4
Middle quintile	16.0	15.8	16.1	15.5	15.5	14.9	14.8	15.0	14.9	14.6
Fourth quintile	24.9	25.3	25.2	25.1	24.2	23.6	23.7	24.0	23.2	22.9
Highest quintile	50.2	50.1	49.7	50.6	51.1	52.0	52.2	51.4	51.1	53.5
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	0.4	0.6	0.6	0.4	0.5	0.8	1.1	1.1	1.8	0.6
Second quintile	2.6	2.5	2.8	3.0	2.0	2.7	2.5	2.1	2.3	2.2
Middle quintile	9.7	9.4	7.8	9.8	8.6	9.2	9.3	8.8	10.5	10.7
Fourth quintile	25.3	24.9	24.7	24.7	23.9	24.0	23.9	22.2	23.4	24.3
Highest quintile	62.0	62.6	64.2	62.1	65.0	63.3	63.2	65.8	62.0	62.2

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Average after-tax income in 2001 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	41,644	40,712	41,188	41,086	41,218	41,981	43,424	44,368	45,565	47,140
Lowest quintile	11,474	11,493	11,672	11,716	10,805	10,706	11,124	11,246	11,425	11,675
Second quintile	23,999	23,229	23,558	23,512	23,146	23,293	24,066	24,783	25,303	25,845
Middle quintile	36,413	35,100	35,981	35,437	35,334	35,488	36,413	37,557	38,271	39,372
Fourth quintile	51,492	50,255	50,869	50,335	50,935	51,595	53,058	54,189	55,365	57,187
Highest quintile	84,849	83,501	83,865	84,431	85,877	88,844	92,475	94,069	97,464	101,628
Economic families, 2 persons or more										
Total	50,472	49,378	50,062	49,922	50,376	51,490	53,407	54,512	56,124	58,016
Lowest quintile	19,075	18,891	19,350	19,301	18,643	18,671	19,404	20,157	20,351	20,721
Second quintile	33,904	32,717	33,662	33,258	32,895	33,187	34,226	35,456	36,057	36,830
Middle quintile	46,126	44,738	45,744	45,038	45,538	45,964	47,389	48,456	49,443	51,074
Fourth quintile	60,104	58,886	59,450	59,007	59,839	60,886	62,917	64,474	65,999	67,878
Highest quintile	93,161	91,683	92,110	93,014	94,972	98,784	103,157	104,032	108,793	113,615
Unattached individuals										
Total	22,212	21,764	21,940	21,960	21,584	21,761	22,332	23,075	23,541	24,400
Lowest quintile	7,212	7,093	7,349	7,158	6,234	6,208	6,559	6,315	6,610	6,445
Second quintile	13,651	13,367	13,649	13,721	12,956	12,985	13,495	13,688	14,028	14,240
Middle quintile	18,357	18,037	17,840	18,271	17,726	17,893	18,634	19,043	19,758	20,316
Fourth quintile	27,084	26,171	26,467	26,316	26,464	26,502	27,024	27,679	28,331	29,470
Highest quintile	44,769	44,164	44,404	44,337	44,562	45,229	45,963	48,663	48,995	51,562
Income 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	5.5	5.6	5.7	5.7	5.2	5.1	5.1	5.1	5.0	5.0
Second quintile	11.5	11.4	11.4	11.4	11.2	11.1	11.1	11.2	11.1	11.0
Middle quintile	17.5	17.3	17.5	17.2	17.1	16.9	16.8	16.9	16.8	16.7
Fourth quintile	24.7	24.7	24.7	24.5	24.7	24.6	24.4	24.4	24.3	24.3
Highest quintile	40.7	41.0	40.7	41.1	41.7	42.3	42.6	42.4	42.8	43.1
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	7.6	7.7	7.7	7.7	7.4	7.3	7.3	7.4	7.3	7.1
Second quintile	13.4	13.3	13.4	13.3	13.1	12.9	12.8	13.0	12.8	12.7
Middle quintile	18.3	18.1	18.3	18.0	18.1	17.9	17.7	17.8	17.6	17.6
Fourth quintile	23.8	23.9	23.8	23.6	23.8	23.6	23.6	23.6	23.5	23.4
Highest quintile	36.9	37.1	36.8	37.3	37.7	38.4	38.6	38.2	38.8	39.2
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	6.5	6.5	6.7	6.5	5.8	5.7	5.9	5.5	5.6	5.3
Second quintile	12.3	12.3	12.4	12.5	12.0	11.9	12.1	11.9	11.9	11.7
Middle quintile	16.5	16.6	16.3	16.6	16.4	16.5	16.7	16.5	16.8	16.7
Fourth quintile	24.4	24.0	24.1	24.0	24.5	24.4	24.2	24.0	24.0	24.1
Highest quintile	40.3	40.6	40.5	40.4	41.3	41.6	41.1	42.2	41.6	42.2

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Market income										
CANADA										
Economic families, 2 persons or more	0.421	0.427	0.422	0.425	0.431	0.436	0.435	0.424	0.424	0.431
Elderly families	0.569	0.563	0.564	0.573	0.570	0.589	0.578	0.563	0.555	0.560
Married couples	0.592	0.584	0.583	0.568	0.555	0.572	0.566	0.561	0.547	0.555
Other elderly families	0.493	0.499	0.501	0.548	0.610	0.631	0.609	0.563	0.566	0.572
Non-elderly families	0.383	0.394	0.386	0.389	0.398	0.400	0.400	0.389	0.391	0.397
Married couples	0.372	0.378	0.364	0.382	0.393	0.401	0.405	0.379	0.371	0.397
No earner	0.661	0.635	0.638	0.655	0.624	0.634	0.605	0.605	0.599	0.638
One earner	0.370	0.400	0.376	0.420	0.384	0.418	0.420	0.400	0.401	0.430
Two earners	0.315	0.313	0.295	0.309	0.334	0.344	0.351	0.321	0.317	0.345
Two-parent families with children	0.332	0.348	0.343	0.347	0.355	0.356	0.350	0.350	0.355	0.357
No earner	0.910	0.923	0.914	0.876	0.883	0.876	0.904	0.866	0.897	0.885
One earner	0.378	0.393	0.402	0.394	0.437	0.438	0.474	0.457	0.461	0.476
Two earners	0.294	0.297	0.292	0.301	0.302	0.314	0.308	0.313	0.319	0.320
Three or more earners	0.283	0.294	0.275	0.285	0.285	0.281	0.264	0.267	0.278	0.281
Married couples with other relatives	0.315	0.302	0.317	0.318	0.317	0.323	0.316	0.303	0.338	0.331
Lone-parent families	0.578	0.593	0.593	0.576	0.576	0.563	0.537	0.526	0.498	0.496
Male lone-parent families	0.394	0.487	0.509	0.473	0.445	0.428	0.425	0.435	0.395	0.407
Female lone-parent families	0.597	0.602	0.600	0.587	0.586	0.577	0.544	0.530	0.506	0.508
No earner	0.914	0.902	0.896	0.875	0.852	0.879	0.910	0.886	0.832	0.853
One earner	0.426	0.444	0.436	0.434	0.421	0.433	0.439	0.412	0.402	0.410
Two or more earners	0.368	0.360	0.336	0.353	0.300	0.307	0.286	0.298	0.334	0.347
Other non-elderly families	0.431	0.425	0.415	0.401	0.394	0.390	0.438	0.401	0.405	0.410
Unattached individuals	0.558	0.575	0.580	0.561	0.571	0.567	0.560	0.569	0.550	0.551
Elderly male	0.652	0.685	0.716	0.673	0.695	0.684	0.699	0.680	0.685	0.688
Non-earner	0.659	0.705	0.692	0.651	0.688	0.697	0.689	0.679	0.698	0.709
Earner	0.553	0.474	0.624	0.615	0.582	0.535	0.595	0.591	0.560	0.539
Elderly female	0.698	0.708	0.722	0.714	0.687	0.692	0.673	0.681	0.681	0.689
Non-earner	0.712	0.708	0.728	0.719	0.689	0.701	0.674	0.688	0.690	0.697
Earner	0.452	0.522	0.445	0.503	0.471	0.509	0.585	0.488	0.483	0.516
Non-elderly male	0.487	0.505	0.490	0.486	0.511	0.505	0.488	0.486	0.461	0.467
Non-earner	0.870	0.892	0.881	0.874	0.908	0.902	0.899	0.907	0.918	0.918
Earner	0.410	0.410	0.405	0.402	0.421	0.415	0.402	0.407	0.391	0.392
Non-elderly female	0.495	0.491	0.513	0.488	0.513	0.511	0.508	0.540	0.512	0.505
Non-earner	0.810	0.833	0.832	0.819	0.857	0.863	0.848	0.827	0.839	0.868
Earner	0.395	0.392	0.397	0.382	0.397	0.399	0.395	0.443	0.413	0.402

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
2. Total income										
CANADA										
Economic families, 2 persons or more	0.334	0.337	0.333	0.339	0.346	0.353	0.356	0.349	0.354	0.359
Elderly families	0.320	0.326	0.312	0.329	0.316	0.325	0.323	0.317	0.316	0.313
Married couples	0.303	0.318	0.300	0.300	0.302	0.310	0.311	0.312	0.302	0.306
Other elderly families	0.315	0.315	0.307	0.355	0.359	0.364	0.354	0.329	0.351	0.333
Non-elderly families	0.326	0.332	0.327	0.333	0.340	0.346	0.349	0.343	0.348	0.352
Married couples	0.327	0.332	0.316	0.336	0.348	0.359	0.364	0.343	0.338	0.363
No earner	0.387	0.381	0.364	0.348	0.384	0.394	0.374	0.414	0.414	0.458
One earner	0.311	0.339	0.313	0.351	0.326	0.363	0.358	0.349	0.352	0.376
Two earners	0.292	0.291	0.275	0.292	0.315	0.325	0.333	0.306	0.303	0.329
Two-parent families with children	0.284	0.294	0.293	0.300	0.304	0.309	0.306	0.311	0.318	0.317
No earner	0.264	0.251	0.275	0.284	0.269	0.260	0.283	0.294	0.306	0.351
One earner	0.293	0.302	0.315	0.303	0.348	0.349	0.384	0.369	0.376	0.389
Two earners	0.256	0.258	0.258	0.268	0.264	0.278	0.277	0.284	0.291	0.288
Three or more earners	0.253	0.264	0.249	0.260	0.263	0.261	0.243	0.248	0.261	0.260
Married couples with other relatives	0.278	0.262	0.279	0.281	0.284	0.288	0.286	0.275	0.308	0.302
Lone-parent families	0.352	0.332	0.347	0.346	0.349	0.350	0.353	0.343	0.346	0.352
Male lone-parent families	0.297	0.334	0.368	0.345	0.348	0.337	0.346	0.343	0.326	0.329
Female lone-parent families	0.344	0.318	0.334	0.337	0.330	0.334	0.335	0.326	0.334	0.346
No earner	0.224	0.226	0.232	0.244	0.212	0.188	0.238	0.247	0.204	0.237
One earner	0.300	0.292	0.291	0.299	0.287	0.291	0.292	0.278	0.283	0.294
Two or more earners	0.287	0.265	0.262	0.259	0.246	0.255	0.234	0.234	0.277	0.288
Other non-elderly families	0.325	0.329	0.326	0.319	0.330	0.329	0.370	0.346	0.349	0.353
Unattached individuals	0.391	0.394	0.395	0.393	0.410	0.408	0.403	0.422	0.409	0.414
Elderly male	0.318	0.324	0.352	0.335	0.359	0.356	0.373	0.346	0.340	0.361
Non-earner	0.312	0.306	0.285	0.284	0.314	0.319	0.316	0.311	0.304	0.333
Earner	0.348	0.337	0.479	0.470	0.445	0.391	0.457	0.414	0.383	0.376
Elderly female	0.264	0.252	0.232	0.273	0.298	0.296	0.275	0.277	0.289	0.295
Non-earner	0.256	0.233	0.221	0.262	0.279	0.281	0.260	0.265	0.274	0.276
Earner	0.271	0.382	0.274	0.354	0.362	0.303	0.330	0.313	0.320	0.352
Non-elderly male	0.403	0.411	0.408	0.410	0.429	0.429	0.417	0.426	0.407	0.415
Non-earner	0.385	0.404	0.392	0.414	0.408	0.435	0.408	0.458	0.414	0.498
Earner	0.366	0.365	0.368	0.368	0.384	0.379	0.369	0.380	0.365	0.367
Non-elderly female	0.406	0.397	0.404	0.397	0.423	0.420	0.418	0.466	0.440	0.435
Non-earner	0.433	0.399	0.400	0.385	0.430	0.418	0.412	0.450	0.461	0.490
Earner	0.359	0.356	0.365	0.355	0.365	0.369	0.363	0.417	0.388	0.378

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
3. After-tax income										
CANADA										
Economic families, 2 persons or more	0.293	0.296	0.291	0.296	0.304	0.311	0.313	0.308	0.314	0.320
Elderly families	0.271	0.277	0.262	0.277	0.260	0.270	0.266	0.262	0.264	0.267
Married couples	0.250	0.263	0.245	0.244	0.242	0.251	0.250	0.252	0.247	0.256
Other elderly families	0.273	0.275	0.266	0.308	0.308	0.318	0.306	0.283	0.304	0.298
Non-elderly families	0.289	0.294	0.289	0.294	0.302	0.307	0.310	0.305	0.311	0.316
Married couples	0.289	0.293	0.279	0.297	0.307	0.316	0.322	0.305	0.301	0.324
No earner	0.344	0.338	0.326	0.304	0.336	0.346	0.332	0.369	0.376	0.420
One earner	0.270	0.294	0.268	0.300	0.286	0.321	0.317	0.313	0.312	0.337
Two earners	0.257	0.256	0.243	0.258	0.273	0.282	0.292	0.267	0.265	0.288
Two-parent families with children	0.247	0.257	0.254	0.260	0.265	0.270	0.265	0.270	0.278	0.279
No earner	0.260	0.238	0.265	0.275	0.258	0.245	0.274	0.285	0.277	0.341
One earner	0.237	0.249	0.251	0.246	0.284	0.287	0.306	0.299	0.308	0.323
Two earners	0.219	0.220	0.220	0.228	0.227	0.239	0.237	0.243	0.249	0.250
Three or more earners	0.222	0.233	0.218	0.227	0.230	0.230	0.211	0.218	0.231	0.229
Married couples with other relatives	0.248	0.234	0.246	0.247	0.253	0.256	0.258	0.247	0.275	0.272
Lone-parent families	0.302	0.287	0.297	0.295	0.308	0.307	0.311	0.301	0.304	0.314
Male lone-parent families	0.254	0.290	0.303	0.286	0.322	0.295	0.312	0.297	0.284	0.285
Female lone-parent families	0.298	0.277	0.290	0.290	0.291	0.296	0.297	0.291	0.299	0.314
No earner	0.219	0.223	0.223	0.235	0.207	0.186	0.231	0.228	0.202	0.236
One earner	0.255	0.248	0.246	0.252	0.248	0.252	0.249	0.240	0.244	0.256
Two or more earners	0.249	0.233	0.225	0.214	0.219	0.230	0.209	0.212	0.253	0.266
Other non-elderly families	0.294	0.296	0.292	0.287	0.301	0.306	0.337	0.319	0.323	0.324
Unattached individuals	0.339	0.341	0.337	0.339	0.356	0.359	0.351	0.366	0.358	0.368
Elderly male	0.259	0.272	0.274	0.271	0.289	0.290	0.308	0.279	0.276	0.303
Non-earner	0.255	0.259	0.225	0.233	0.251	0.259	0.259	0.252	0.250	0.279
Earner	0.284	0.275	0.383	0.391	0.378	0.327	0.395	0.341	0.313	0.322
Elderly female	0.213	0.206	0.186	0.216	0.236	0.235	0.219	0.220	0.229	0.247
Non-earner	0.207	0.191	0.178	0.207	0.221	0.223	0.207	0.209	0.217	0.228
Earner	0.223	0.324	0.227	0.286	0.309	0.251	0.268	0.267	0.254	0.324
Non-elderly male	0.359	0.365	0.360	0.366	0.380	0.387	0.371	0.379	0.365	0.378
Non-earner	0.350	0.370	0.354	0.383	0.374	0.407	0.381	0.432	0.388	0.476
Earner	0.326	0.324	0.324	0.328	0.338	0.339	0.325	0.335	0.325	0.330
Non-elderly female	0.363	0.354	0.358	0.352	0.382	0.379	0.376	0.413	0.397	0.396
Non-earner	0.394	0.364	0.353	0.349	0.405	0.383	0.378	0.415	0.423	0.458
Earner	0.320	0.316	0.325	0.315	0.328	0.333	0.324	0.363	0.344	0.340

Table 7.4

Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1992-2001

	Market income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	2001			2000		
Total – Economic families, 2 persons or more	63,734	3.10	36,113	63,209	3.10	35,630
Lowest quintile	13,590	3.17	7,262	14,698	3.21	7,871
Second quintile	34,447	3.15	18,749	34,649	3.11	18,946
Third quintile	55,098	3.19	30,196	55,247	3.18	30,310
Fourth quintile	77,470	3.10	43,282	77,243	3.11	42,975
Highest quintile	138,093	2.88	81,094	134,219	2.89	78,055
	1999			1998		
Total – Economic families, 2 persons or more	60,507	3.11	34,162	59,392	3.11	33,575
Lowest quintile	13,365	3.21	7,125	12,243	3.20	6,524
Second quintile	33,423	3.16	18,103	31,499	3.13	17,083
Third quintile	53,487	3.18	29,297	52,062	3.23	28,262
Fourth quintile	74,692	3.12	41,436	73,420	3.14	40,656
Highest quintile	127,591	2.88	74,860	127,759	2.88	75,361
	1997			1996		
Total – Economic families, 2 persons or more	56,659	3.12	32,041	55,011	3.12	31,138
Lowest quintile	11,993	3.22	6,401	11,479	3.25	6,091
Second quintile	29,673	3.17	15,941	29,400	3.17	15,819
Third quintile	49,725	3.21	27,091	49,373	3.23	26,787
Fourth quintile	70,805	3.15	39,134	68,912	3.12	38,355
Highest quintile	121,123	2.86	71,654	115,935	2.84	68,662
	1995			1994		
Total – Economic families, 2 persons or more	54,813	3.12	31,036	54,563	3.13	30,732
Lowest quintile	11,876	3.26	6,274	11,448	3.23	6,041
Second quintile	30,574	3.21	16,315	30,784	3.25	16,254
Third quintile	48,581	3.17	26,607	49,270	3.25	26,610
Fourth quintile	68,951	3.12	38,278	69,128	3.12	38,411
Highest quintile	114,095	2.82	67,714	112,195	2.82	66,348
	1993			1992		
Total – Economic families, 2 persons or more	53,275	3.13	30,078	54,725	3.12	31,020
Lowest quintile	10,711	3.20	5,690	11,416	3.22	6,060
Second quintile	29,205	3.21	15,614	30,769	3.21	16,410
Third quintile	48,182	3.27	25,954	49,092	3.26	26,538
Fourth quintile	67,549	3.14	37,474	68,771	3.10	38,499
Highest quintile	110,757	2.83	65,678	113,631	2.83	67,626

Table 7.4

Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1992-2001

	Total income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	2001			2000		
Total – Economic families, 2 persons or more	70,814	3.10	40,377	70,063	3.10	39,777
Lowest quintile	23,680	3.17	13,192	24,590	3.21	13,653
Second quintile	43,669	3.15	24,384	43,327	3.11	24,356
Third quintile	62,039	3.19	34,390	61,827	3.18	34,317
Fourth quintile	82,974	3.10	46,601	82,559	3.11	46,178
Highest quintile	141,738	2.88	83,338	138,023	2.89	80,387
	1999			1998		
Total – Economic families, 2 persons or more	67,595	3.11	38,450	66,837	3.11	38,055
Lowest quintile	23,332	3.21	12,919	22,678	3.20	12,570
Second quintile	42,558	3.16	23,780	41,064	3.13	23,001
Third quintile	60,206	3.18	33,409	59,201	3.23	32,556
Fourth quintile	80,239	3.12	44,792	79,151	3.14	44,121
Highest quintile	131,659	2.88	77,360	132,113	2.88	78,042
	1997			1996		
Total – Economic families, 2 persons or more	64,194	3.12	36,561	62,695	3.12	35,730
Lowest quintile	22,095	3.22	12,216	21,685	3.25	11,928
Second quintile	39,611	3.17	22,047	39,313	3.17	21,852
Third quintile	57,006	3.21	31,451	56,807	3.23	31,249
Fourth quintile	76,567	3.15	42,605	75,095	3.12	42,082
Highest quintile	125,709	2.86	74,499	120,620	2.84	71,563
	1995			1994		
Total – Economic families, 2 persons or more	62,281	3.12	35,531	62,337	3.13	35,391
Lowest quintile	22,112	3.26	12,197	22,220	3.23	12,292
Second quintile	40,049	3.21	22,099	40,772	3.25	22,340
Third quintile	55,875	3.17	31,034	56,841	3.25	31,139
Fourth quintile	74,689	3.12	41,746	75,279	3.12	42,118
Highest quintile	118,688	2.82	70,585	116,578	2.82	69,067
	1993			1992		
Total – Economic families, 2 persons or more	61,125	3.13	34,754	62,517	3.12	35,671
Lowest quintile	21,465	3.20	11,945	21,949	3.22	12,240
Second quintile	39,120	3.21	21,622	40,753	3.21	22,457
Third quintile	55,815	3.27	30,438	57,003	3.26	31,206
Fourth quintile	73,843	3.14	41,192	74,868	3.10	42,121
Highest quintile	115,412	2.83	68,588	118,063	2.83	70,359

Table 7.4

Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1992-2001

	After-tax income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	2001			2000		
Total – Economic families, 2 persons or more	58,016	3.10	33,067	56,124	3.10	31,867
Lowest quintile	22,510	3.17	12,563	22,154	3.21	12,294
Second quintile	38,719	3.15	21,686	37,730	3.11	21,299
Third quintile	52,520	3.19	29,149	51,140	3.18	28,430
Fourth quintile	68,251	3.10	38,337	66,303	3.11	37,106
Highest quintile	108,103	2.88	63,613	103,300	2.89	60,214
	1999			1998		
Total – Economic families, 2 persons or more	54,512	3.11	31,006	53,407	3.11	30,407
Lowest quintile	21,853	3.21	12,137	21,043	3.20	11,725
Second quintile	37,261	3.16	20,913	35,903	3.13	20,213
Third quintile	50,014	3.18	27,812	48,888	3.23	26,939
Fourth quintile	64,762	3.12	36,180	63,163	3.14	35,263
Highest quintile	98,684	2.88	57,994	98,053	2.88	57,902
	1997			1996		
Total – Economic families, 2 persons or more	51,490	3.12	29,336	50,376	3.12	28,720
Lowest quintile	20,291	3.22	11,271	20,221	3.25	11,126
Second quintile	34,751	3.17	19,456	34,433	3.17	19,265
Third quintile	47,287	3.21	26,162	46,939	3.23	25,916
Fourth quintile	61,415	3.15	34,236	60,168	3.12	33,778
Highest quintile	93,719	2.86	55,561	90,149	2.84	53,535
	1995			1994		
Total – Economic families, 2 persons or more	49,922	3.12	28,512	50,062	3.13	28,458
Lowest quintile	20,974	3.26	11,618	21,048	3.23	11,697
Second quintile	34,967	3.21	19,436	35,626	3.25	19,657
Third quintile	46,020	3.17	25,670	46,840	3.25	25,767
Fourth quintile	59,221	3.12	33,170	59,648	3.12	33,443
Highest quintile	88,436	2.82	52,671	87,150	2.82	51,729
	1993			1992		
Total – Economic families, 2 persons or more	49,378	3.13	28,089	50,472	3.12	28,825
Lowest quintile	20,429	3.20	11,412	20,774	3.22	11,641
Second quintile	34,306	3.21	19,094	35,634	3.21	19,788
Third quintile	46,268	3.27	25,331	47,331	3.26	26,007
Fourth quintile	58,975	3.14	32,960	59,816	3.10	33,727
Highest quintile	86,931	2.83	51,661	88,839	2.83	52,987

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 2001, a family of four living in a city with a population of half a million or more would be counted as low income if the total of the after-tax income for all family members fell below the cutoff of \$29,900. For the same family living in a rural area, the cutoff was \$19,600.

Fewer families in low income for the fifth consecutive year

The family low-income rate declined for the fifth consecutive year from a peak of 10.7% in 1996 to 7.9% in 2000 and 7.6% in 2001, the lowest rate for economic families since 1989 (7.5%). This low-income rate in 2001 represents an estimated 646,000 families. Five consecutive years of decreases in the low-income rate reflects a well-performing economy, a decrease in income taxes and an increase in government transfers in 2001.

Although the low-income rate dropped, the financial situation of families below the low-income cutoff deteriorated somewhat. Families in low income would have needed, on average, an additional \$7,200 in after-tax dollars to reach the low-income cutoff. In relative terms, this gap was 33% of the low-income cutoff. During the years 1996-2000, the gap for low income families was between 30% and 32%.

Among unattached individuals, 1,127,000, or 28%, were in low income in 2001, down from 34% in 1996 and 29% in 2000. Unattached individuals in low income would have needed, on average, an extra \$5,700 to reach the low-income cutoff in 2001. In relative terms, their low-income gap was 40% of the low-income cutoff, slightly worse than the 38% gap recorded in 1996.

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

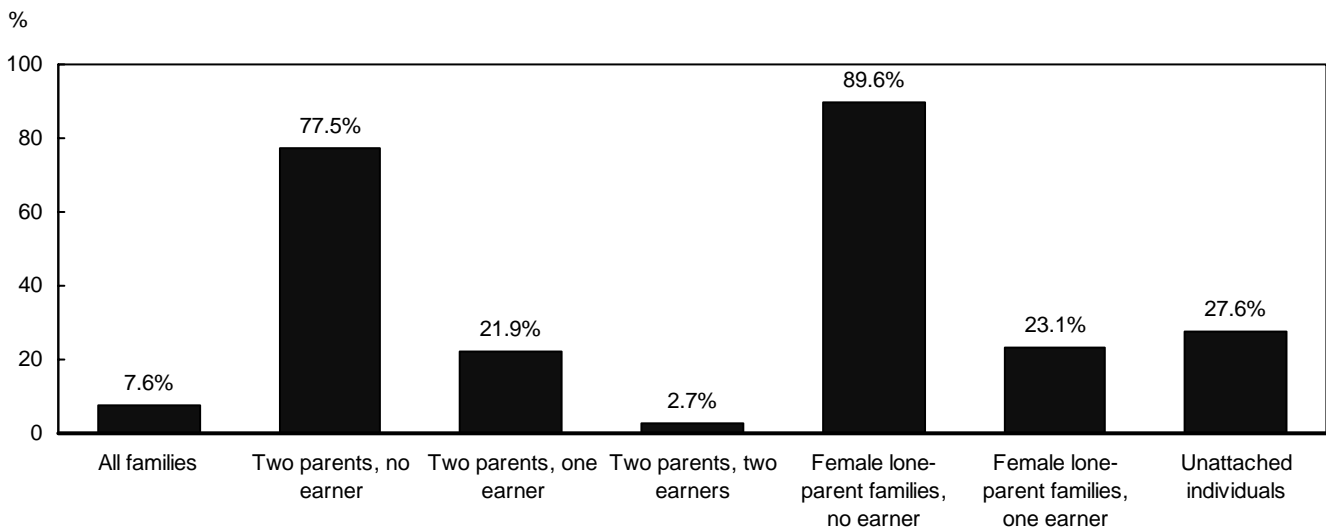
Over the last five years, the low-income rate for elderly families did not change much, increasing slightly from 3.0% in 1996 to 3.3% in 2001, while the rate for non-elderly families dropped from 11.9% to 8.3%. However, there are larger differences among family types and when considering the number of earners in the family. Only 5.8% of non-elderly married couples with no children at home were in low income in 2001. Their low-income rate was 36% if both partners were non-earners in 2001, and was much smaller (1.6%) if both received earnings.

For the 3,107,000 two-parent families with children, the average low-income rate was 6.7%. A majority of these two-parent families (1,973,000) had two earners in 2001; the low-income rate for this group was 2.7%, down from 3.6% in the previous year. Of the estimated 457,000 two-parent families with one earner, 22% were in low income. Although relatively few in number, 78% of the 62,000 two-parent families with no earners experienced low income in 2001. Between 1980 (the first year that comparable data are available) and 2000, two-parent families with two earners had relatively stable low-income rates, varying between 3.5% and 5.3%. The 2001 rate (2.7%) is lower than in any of these years. In contrast, the low-income rate for two-parent families with one earner has displayed an overall upward trend since 1980 when it was at 12%.

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

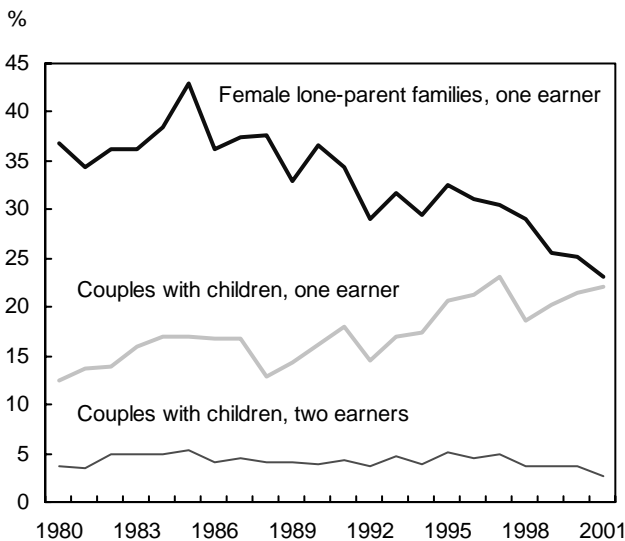
Lone-parent families showed a small decrease in their low-income rate, to 29% in 2001 from 30% in 2000. Of the 512,000 lone-parent families headed by women, 32% were in low income in 2001, down from 34% in 2000 and 49% in 1996. About 82% of lone-parent families headed by women had earnings in 2001 while in 1996 the corresponding rate was 65%. Although the low-income rate of female lone-parent families with one earner was about three times the average for all families (23% versus 7.6%), they fared much better than lone mothers without earnings; 90% of the latter experienced low income in 2001.

Chart 8.1
Majority of families with no earner were in low income, 2001



At the beginning of the 1980s, the low-income rate for female lone-parent families with one earner was almost three times as large as the rate for two-parent families with one earner. Since then the differences have steadily diminished, such that in 2001, the low-income rate of female lone-parent families with one earner was virtually the same as the rate for two-parent families with one earner (23% versus 22%).

Chart 8.2
Low income rates of two-parent families depend on the number of earners



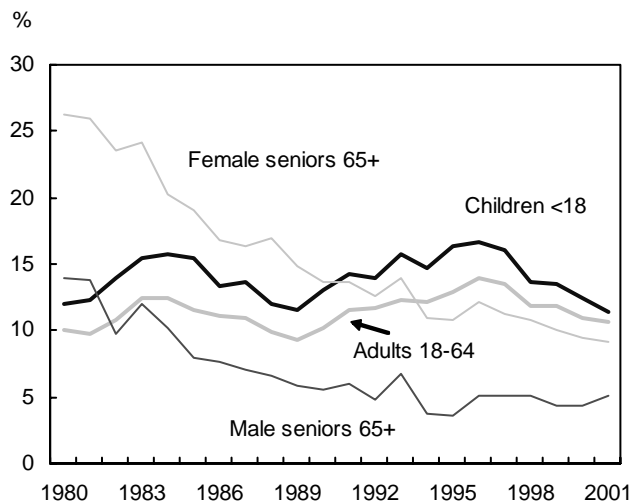
Low-income rate for persons also drops for five straight years

In 2001, 10.4% of all Canadians were living in low income (about 3.2 million persons). 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 (11.1% versus 9.6% in 2001).

About 786,000 children under 18 were in low-income families in 2001, down from 868,000 in 2000. 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 2001, the percentage of children in low income fell to 11.4% - the lowest rate recorded during the period 1980 to 2001 (the earliest year for which comparable data are available).

Just over half of the children in low-income families live in two-parent families. However, at 7.7% in 2001, the low-income rate of children living in these families was much lower than that of children living in female lone-parent families (36%).

Chart 8.3
Low-income rates of children, adults of working age, and seniors, 1980 to 2001



Among seniors (aged 65 and over), low-income rates and trends vary by gender. In 2001, for the first time since the beginning of the 1980s, the low-income rate for women aged 65 and over (9.1%) was less than twice the respective rate for men (5.1%). The ratio of senior women to senior men low-income rate is the lowest recorded since comparable data have been available (1980). Since 1996, low-income rates for senior men have been more or less stable at around 5%. Senior women experienced rates of low income of 12.1% in 1996. Since then their rates have been dropping steadily. Seniors living on their own, as unattached individuals, did not fare as well as those living in families: 19.4% were in low income in 2001 compared with only 2.3% of seniors living in an economic family. The rate was 21% for unattached older women and 16% for unattached older men.

People in the 18 to 64 age range account for about two-thirds of the low-income population. They are close to the average for the population at large: 10.6% of this age group was in low income in 2001.

Crossing the LICO 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 often affects income. The birth of a child, an older relative joining the household or even a move to a larger city can affect income needs. Such changes can cause a family to "cross the line", moving into or out of low income.

Of all persons in low income in 2000, 37% were no longer below the line in 2001, while the remaining 63% stayed in low income both years. Despite the reduction in the overall low-income rates in 2001, many people dropped below the low-income cutoff that year. Specifically, of all people in low income in 2001, 33% 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 who experienced low income at some point in time is much greater than one might conclude based on annual low-income rates.

Low income touches almost one in four people over a six-year period

Almost a quarter of all Canadians experienced low income at some time over a six-year period (24% between 1996 and 2001). This reflects the fact that, for

some, low income is a transitory experience. About 8.5% experienced one year of low income and 5.2% 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 2.7 years in low income.

Among children under age 18, 29% were in families that experienced low income at some time over the 1996 to 2001 period. About 9.6% were in low income for one year, 3.0% for all six years. The average number of years in low income for children was 2.7, about the same as the average for all persons.

At some time during the 1996 to 2001 period, 14% of seniors experienced low income. While this rate is below the 24% rate for the whole population, 4.2% of seniors experienced six years of low income which is above the rate for all Canadians.

Chart 8.4
Persons experiencing low income in at least one year during a six-year period, 1996-2001

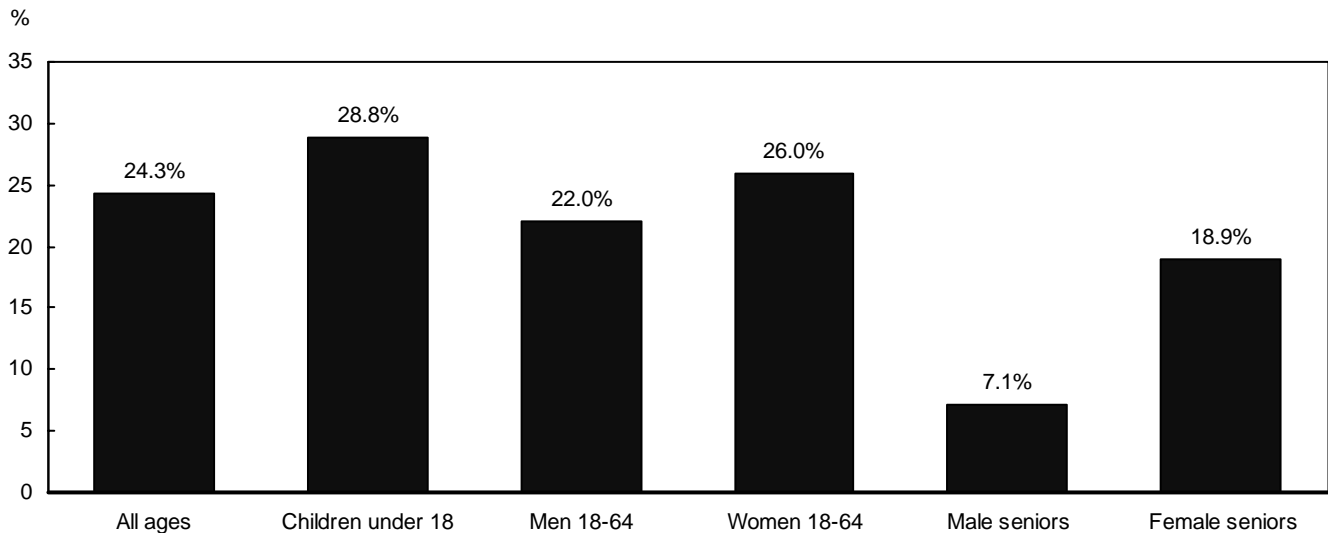


Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Prevalence of low income (%)									
CANADA										
All persons	12.0	12.9	12.3	13.1	14.0	13.5	11.9	11.7	10.9	10.4
Under 18 years of age	14.0	15.7	14.7	16.3	16.7	16.0	13.6	13.5	12.5	11.4
18 to 64	11.7	12.3	12.2	12.9	13.9	13.5	11.9	11.8	11.0	10.6
65 and over	9.2	10.8	7.9	7.7	9.1	8.6	8.3	7.6	7.3	7.3
Males	11.0	11.8	11.1	12.2	13.3	12.6	11.1	11.1	9.9	9.6
Under 18 years of age	14.2	15.3	14.3	16.1	17.0	16.1	14.1	13.8	12.2	11.5
18 to 64	10.7	11.2	11.0	12.0	13.1	12.4	10.9	11.2	9.9	9.7
65 and over	4.8	6.7	3.7	3.6	5.1	5.1	5.1	4.3	4.4	5.1
Females	13.0	14.1	13.5	14.0	14.8	14.5	12.6	12.3	11.9	11.1
Under 18 years of age	13.8	16.1	15.1	16.5	16.4	16.0	13.1	13.2	12.9	11.3
18 to 64	12.8	13.4	13.4	13.8	14.7	14.6	12.9	12.4	12.1	11.5
65 and over	12.6	13.9	11.0	10.8	12.1	11.3	10.8	10.1	9.5	9.1
Economic family persons	9.3	10.2	9.6	10.5	11.1	10.6	9.0	8.8	8.2	7.7
Males	8.4	9.2	8.7	9.8	10.4	9.7	8.4	8.3	7.5	7.2
Females	10.1	11.3	10.5	11.3	11.8	11.5	9.7	9.4	8.9	8.2
Elderly persons	2.3	3.3	2.1	1.7	2.5	3.3	3.1	2.0	1.9	2.3
Males	2.4	3.5	1.9	1.8	2.3	2.9	2.5	1.8	1.7	2.6
Females	2.3	3.1	2.2	1.6	2.7	3.8	3.6	2.2	2.2	1.9
Persons under 18 years of age	14.0	15.7	14.7	16.3	16.7	16.0	13.6	13.5	12.5	11.4
In two-parent families	8.3	9.9	9.3	10.8	11.2	10.6	8.5	8.8	8.5	7.7
In female lone-parent families	47.5	48.6	48.7	51.5	52.3	49.6	42.5	40.5	38.1	35.8
In all other economic families ¹	18.6	17.9	23.9	19.6	20.9	24.5	21.6	22.1	13.8	13.2
Persons 18 to 64 years of age	8.1	8.8	8.5	9.2	9.9	9.3	8.0	7.9	7.3	7.0
Males	6.6	7.1	7.1	8.0	8.6	7.9	6.7	6.9	6.4	6.1
Females	9.5	10.3	9.7	10.4	11.1	10.7	9.2	8.9	8.2	7.9
Unattached Individuals	30.9	31.4	30.7	30.6	33.7	33.0	30.5	30.4	28.6	27.6
Males	28.9	29.6	27.7	29.1	32.3	31.6	29.0	29.3	25.5	25.1
Females	32.8	33.1	33.5	31.9	35.0	34.5	32.0	31.4	31.6	30.1
Elderly Persons	24.5	26.5	20.5	20.8	23.9	21.0	20.5	20.5	19.9	19.4
Males	16.0	20.2	11.7	11.7	18.0	15.5	16.7	16.3	16.8	16.4
Females	27.3	28.7	23.5	23.9	25.9	22.9	21.8	22.0	21.0	20.5
Persons under 65 year of age	33.3	33.3	34.7	34.3	37.3	37.5	34.3	34.0	31.8	30.6
Males	31.0	31.3	30.4	32.1	34.6	34.2	31.0	31.4	27.0	26.5
Females	36.5	36.2	40.5	37.3	41.3	42.1	38.7	37.6	38.2	36.2

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
CANADA										
All persons	3,339	3,639	3,510	3,765	4,076	3,975	3,518	3,497	3,294	3,163
Under 18 years of age	958	1,083	1,024	1,138	1,175	1,122	951	940	868	786
18 to 64	2,095	2,214	2,230	2,373	2,596	2,555	2,276	2,287	2,161	2,105
65 and over	286	342	255	254	305	298	292	270	265	271
Males	1,514	1,639	1,568	1,733	1,908	1,829	1,626	1,640	1,476	1,452
Under 18 years of age	498	542	512	577	613	578	504	491	433	407
18 to 64	952	1,006	1,004	1,104	1,221	1,174	1,044	1,081	973	963
65 and over	64	91	52	51	74	77	78	67	70	82
Females	1,825	2,000	1,942	2,033	2,168	2,146	1,892	1,857	1,818	1,711
Under 18 years of age	460	541	513	561	562	544	447	449	435	379
18 to 64	1,143	1,208	1,226	1,269	1,374	1,381	1,232	1,206	1,188	1,142
65 and over	222	250	203	202	231	221	214	202	195	189
Economic family persons	2,247	2,513	2,390	2,631	2,804	2,705	2,325	2,291	2,138	2,036
Males	1,015	1,116	1,073	1,214	1,301	1,228	1,067	1,064	971	946
Females	1,232	1,397	1,317	1,417	1,504	1,477	1,258	1,227	1,167	1,090
Elderly persons	50	71	46	39	58	79	75	50	49	59
Males	26	39	22	21	27	35	32	23	22	34
Females	24	32	24	18	31	44	43	27	27	25
Persons under 18 years of age	958	1,083	1,024	1,138	1,175	1,122	951	940	868	786
In two-parent families	472	561	540	632	656	617	489	507	488	439
In female lone-parent families	440	477	414	456	461	433	394	365	337	304
In all other economic families ¹	46	45	71	50	58	73	68	68	42	44
Persons 18 to 64 years of age	1,240	1,359	1,319	1,454	1,571	1,503	1,299	1,301	1,221	1,191
Males	491	535	539	616	661	614	531	550	517	505
Females	748	824	780	838	911	889	768	751	705	686
Unattached Individuals	1,092	1,125	1,120	1,134	1,272	1,270	1,193	1,206	1,156	1,127
Males	499	523	495	519	607	601	559	576	505	506
Females	593	602	625	615	664	669	634	630	651	621
Elderly Persons	236	271	209	215	247	219	217	220	216	212
Males	38	53	30	31	47	42	46	45	48	48
Females	198	218	179	185	201	177	170	176	168	165
Persons under 65 year of age	856	855	911	919	1,024	1,052	977	986	940	914
Males	461	471	465	488	561	559	513	532	457	458
Females	395	384	446	431	464	492	464	455	483	456

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Prevalence of low income (%)										
NEWFOUNDLAND AND LABRADOR										
All persons	14.1	13.0	14.4	15.9	14.3	12.9	13.4	13.5	13.0	10.7
Under 18 years of age	19.4	16.8	18.9	20.7	19.3	17.6	18.2	19.2	17.8	13.1
18 to 64	13.0	12.7	14.1	16.4	14.5	13.2	13.5	13.4	12.9	11.2
65 and over	7.2	F	F	F	F	F	F	F	F	F
Males	13.2	12.1	13.2	14.5	14.4	13.3	13.7	13.0	12.7	11.0
Under 18 years of age	19.4	16.4	18.2	19.6	21.0	20.4	20.4	19.6	19.6	14.8
18 to 64	11.8	11.4	13.0	14.5	13.6	12.3	13.2	12.7	12.1	11.2
65 and over	F	F	F	F	F	F	F	F	F	F
Females	15.1	13.9	15.6	17.3	14.2	12.6	13.2	14.0	13.2	10.5
Under 18 years of age	19.3	17.2	19.6	21.9	17.6	14.8	15.9	18.7	16.0	11.3
18 to 64	14.1	14.1	15.3	18.4	15.4	14.0	13.9	14.1	13.8	11.2
65 and over	10.6	F	F	F	F	F	F	F	F	F
Economic family persons	13.3	11.6	13.4	14.7	12.9	11.1	11.4	11.5	11.4	9.1
Males	12.2	10.6	12.3	13.5	12.9	11.4	11.7	10.8	11.2	9.3
Females	14.3	12.7	14.5	16.0	12.9	10.8	11.2	12.1	11.7	8.9
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	19.4	16.8	18.9	20.7	19.3	17.6	18.2	19.2	17.8	13.1
In two-parent families	13.9	12.1	13.9	15.3	15.3	12.6	13.7	13.7	12.2	9.4
In female lone-parent families	64.4	58.0	59.8	65.7	64.6	65.3	56.3	60.1	54.9	37.4
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	11.6	10.4	12.4	14.0	11.9	9.9	10.4	10.2	10.6	8.9
Males	10.2	8.8	11.2	12.6	11.0	9.1	9.8	9.0	9.5	8.5
Females	13.0	12.0	13.6	15.4	12.9	10.7	10.9	11.4	11.7	9.2
Unattached Individuals	26.6	32.1	28.2	30.9	31.6	36.1	38.1	38.4	31.4	30.6
Males	27.7	35.2	27.8	30.2	34.2	38.4	42.2	42.1	30.4	32.0
Females	25.6	29.3	28.6	31.4	29.3	34.1	34.9	35.1	32.5	29.3
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 65 year of age	31.0	42.7	37.2	50.0	44.2	51.1	51.4	53.6	41.0	40.8
Males	31.4	41.3	34.8	39.6	40.6	45.1	49.3	52.7	36.4	38.0
Females	30.4	44.4	39.9	60.9	48.5	59.0	54.0	54.7	48.7	45.5

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
NEWFOUNDLAND AND LABRADOR										
All persons	81	74	81	89	79	70	72	72	69	57
Under 18 years of age	30	25	27	29	26	23	22	23	21	15
18 to 64	47	47	52	60	52	47	48	48	46	40
65 and over	4	F	F	F	F	F	F	F	F	F
Males	38	35	37	40	39	36	37	35	33	29
Under 18 years of age	15	13	13	14	14	13	13	12	12	8
18 to 64	22	21	24	26	24	22	23	23	21	20
65 and over	F	F	F	F	F	F	F	F	F	F
Females	43	40	44	48	39	34	36	38	36	28
Under 18 years of age	15	13	14	15	11	9	10	11	9	6
18 to 64	26	26	28	33	28	25	25	25	25	20
65 and over	3	F	F	F	F	F	F	F	F	F
Economic family persons	71	62	70	76	66	56	57	57	56	45
Males	33	28	32	35	33	29	29	27	27	22
Females	38	33	38	41	33	27	28	30	29	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	30	25	27	29	26	23	22	23	21	15
In two-parent families	18	16	17	18	18	14	15	14	12	9
In female lone-parent families	10	8	8	10	8	8	8	9	8	5
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	39	36	42	47	40	33	34	34	35	29
Males	17	15	19	21	18	15	16	15	15	14
Females	22	21	23	26	22	18	18	19	20	16
Unattached Individuals	10	12	11	12	13	14	15	15	13	12
Males	5	6	5	5	6	7	7	8	6	6
Females	5	6	6	7	6	7	8	8	7	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	8	11	10	12	13	14	14	14	11	11
Males	4	6	5	5	6	7	7	8	6	6
Females	3	5	5	7	6	7	7	6	5	4

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Prevalence of low income (%)										
PRINCE EDWARD ISLAND										
All persons	6.9	4.9	6.1	8.0	8.5	8.3	7.2	8.2	7.9	7.3
Under 18 years of age	9.3	4.8	7.6	9.4	8.7	9.3	6.4	6.7	6.6	6.0
18 to 64	6.5	5.7	6.1	8.0	8.8	8.6	7.7	9.5	9.0	8.2
65 and over	F	F	F	F	F	F	F	F	F	F
Males	6.5	4.6	5.7	7.2	7.8	6.7	6.9	7.3	7.6	6.3
Under 18 years of age	8.4	F	F	F	F	F	F	F	F	F
18 to 64	6.4	5.1	5.3	7.3	9.0	7.7	7.1	8.5	8.6	7.2
65 and over	F	F	F	F	F	F	F	F	F	F
Females	7.2	5.1	6.6	8.8	9.1	9.8	7.4	9.1	8.3	8.2
Under 18 years of age	10.3	F	F	10.6	9.3	11.5	F	F	F	F
18 to 64	6.7	6.3	6.9	8.7	8.7	9.5	8.2	10.4	9.5	9.1
65 and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	5.2	3.0	4.5	5.8	6.1	5.7	5.0	5.4	5.5	4.9
Males	4.3	2.8	3.6	4.8	5.3	3.8	4.5	4.4	5.2	4.2
Females	6.0	3.1	5.3	6.8	6.9	7.5	5.4	6.3	5.7	5.6
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 18 years of age	9.3	4.8	7.6	9.4	8.7	9.3	6.4	6.7	6.6	6.0
In two-parent families	6.0	F	F	5.5	6.6	F	F	F	F	F
In female lone-parent families	F	F	38.3	F	F	43.3	F	F	F	F
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	3.6	2.5	3.6	4.8	5.2	4.4	4.3	5.0	5.3	4.7
Males	F	F	F	F	4.7	F	F	F	4.8	F
Females	4.5	F	4.9	6.0	5.8	6.0	5.1	6.0	5.7	5.6
Unattached Individuals	21.5	21.1	20.2	26.1	28.1	29.3	24.5	30.4	26.7	25.0
Males	27.0	F	24.4	28.6	30.2	30.7	25.7	31.2	25.7	22.3
Females	F	20.5	F	24.1	26.2	27.9	23.3	29.7	27.6	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	30.9	31.8	27.8	33.3	36.8	38.9	31.9	40.3	34.6	31.8
Males	32.7	F	F	32.2	36.3	35.5	27.9	35.5	29.4	26.3
Females	F	F	F	F	F	44.4	F	46.5	42.2	39.5

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
PRINCE EDWARD ISLAND										
All persons	9	6	8	11	11	11	10	11	11	10
Under 18 years of age	3	2	3	3	3	3	2	2	2	2
18 to 64	5	5	5	7	7	7	6	8	8	7
65 and over	F	F	F	F	F	F	F	F	F	F
Males	4	3	4	5	5	4	5	5	5	4
Under 18 years of age	2	F	F	F	F	F	F	F	F	F
18 to 64	3	2	2	3	4	3	3	4	4	3
65 and over	F	F	F	F	F	F	F	F	F	F
Females	5	3	4	6	6	7	5	6	6	6
Under 18 years of age	2	F	F	2	2	2	F	F	F	F
18 to 64	3	2	3	4	4	4	3	5	4	4
65 and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	6	3	5	7	7	7	6	6	7	6
Males	3	2	2	3	3	2	3	3	3	3
Females	4	2	3	4	4	5	3	4	3	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	3	2	3	3	3	3	2	2	2	2
In two-parent families	2	F	F	2	2	F	F	F	F	F
In female lone-parent families	F	F	2	F	F	2	F	F	F	F
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	3	2	3	4	4	3	3	4	4	4
Males	F	F	F	F	2	F	F	F	2	F
Females	2	F	2	2	2	2	2	2	2	2
Unattached Individuals	3	3	3	4	4	4	4	5	4	4
Males	2	F	2	2	2	2	2	2	2	2
Females	F	2	F	2	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	2	3	3	4	3	4	4	4
Males	2	F	F	2	2	2	2	2	2	2
Females	F	F	F	F	F	2	F	2	2	2

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Prevalence of low income (%)										
NOVA SCOTIA										
All persons	10.7	12.1	12.6	13.6	13.1	13.1	13.0	10.7	10.4	10.7
Under 18 years of age	11.9	17.5	15.9	18.1	17.1	18.1	15.3	11.3	11.4	13.2
18 to 64	10.9	11.3	13.4	13.7	13.3	12.9	13.7	11.7	11.0	10.9
65 and over	7.1	5.4	F	4.3	4.9	5.5	5.2	5.1	5.9	5.5
Males	9.8	11.1	12.2	13.1	10.6	10.3	10.4	10.1	9.7	10.3
Under 18 years of age	12.7	17.7	17.5	19.0	15.7	15.6	13.8	12.4	12.0	12.6
18 to 64	9.8	9.8	11.7	12.6	10.3	9.6	10.2	10.7	9.9	10.6
65 and over	F	F	F	F	F	F	F	F	F	F
Females	11.5	13.1	13.1	14.1	15.6	15.8	15.4	11.3	11.1	11.1
Under 18 years of age	11.1	17.3	14.3	17.2	18.6	20.7	16.9	10.2	10.8	13.9
18 to 64	12.0	12.8	15.0	14.8	16.3	16.0	17.1	12.6	12.0	11.1
65 and over	10.1	7.1	F	6.1	7.7	7.4	6.1	7.6	7.5	6.7
Economic family persons	7.7	10.6	10.3	11.2	10.7	10.8	10.5	7.8	7.8	8.0
Males	6.9	9.4	9.7	10.2	8.5	8.6	8.7	7.7	7.6	7.5
Females	8.5	11.7	10.9	12.1	12.8	13.1	12.3	7.9	8.1	8.4
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	11.9	17.5	15.9	18.1	17.1	18.1	15.3	11.3	11.4	13.2
In two-parent families	4.9	8.3	8.4	9.7	8.4	7.2	5.9	6.4	7.7	8.9
In female lone-parent families	53.0	64.0	54.2	62.8	64.3	70.9	66.4	38.9	35.3	40.4
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	6.9	9.0	9.4	9.6	9.5	9.0	9.8	7.5	7.3	6.9
Males	5.2	6.9	7.6	7.5	6.5	6.3	7.3	6.8	6.6	6.2
Females	8.5	11.0	11.1	11.6	12.3	11.5	12.2	8.2	8.0	7.6
Unattached Individuals	33.8	23.6	30.4	31.8	31.6	30.0	31.0	31.8	28.8	29.8
Males	36.0	25.5	32.7	36.3	28.6	25.1	24.2	28.4	27.6	32.4
Females	32.1	22.2	28.5	28.1	34.0	33.8	36.6	34.6	29.7	27.8
Elderly Persons	19.4	14.9	F	F	14.4	F	12.3	14.7	14.9	13.1
Males	F	F	F	F	F	F	F	F	F	F
Females	22.7	15.9	F	F	17.9	F	F	17.9	16.8	F
Persons under 65 year of age	41.7	28.2	42.4	43.1	40.2	39.9	39.1	39.5	35.1	37.3
Males	43.8	28.7	39.7	44.2	34.5	31.4	27.8	33.3	31.9	37.2
Females	39.6	27.7	45.4	41.8	46.5	48.8	51.2	47.5	38.2	37.5

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
NOVA SCOTIA										
All persons	96	109	114	123	119	119	118	98	96	98
Under 18 years of age	26	38	35	39	37	38	32	23	23	26
18 to 64	62	64	76	79	77	75	80	69	65	65
65 and over	8	6	F	5	6	6	6	6	7	7
Males	43	48	53	57	47	46	46	45	44	46
Under 18 years of age	14	20	19	21	17	17	15	13	13	13
18 to 64	27	27	33	35	29	27	29	31	29	31
65 and over	F	F	F	F	F	F	F	F	F	F
Females	53	60	60	65	72	74	72	53	52	52
Under 18 years of age	12	19	15	18	20	21	17	10	11	13
18 to 64	34	37	43	43	48	47	51	38	36	34
65 and over	6	5	F	4	5	5	4	5	5	5
Economic family persons	61	84	82	89	85	87	84	63	63	64
Males	27	37	38	40	33	34	34	30	30	30
Females	34	47	44	49	52	53	50	32	33	34
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	26	38	35	39	37	38	32	23	23	26
In two-parent families	9	15	15	17	15	12	10	11	13	15
In female lone-parent families	16	22	17	22	20	23	20	11	9	10
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	34	45	47	48	48	46	50	39	38	36
Males	13	17	18	18	16	16	18	17	17	16
Females	22	28	28	30	32	30	32	22	21	20
Unattached Individuals	34	24	32	34	34	33	34	35	33	34
Males	16	11	15	17	13	12	12	15	13	16
Females	19	13	17	16	21	21	22	21	19	18
Elderly Persons	7	5	F	F	5	F	4	5	5	5
Males	F	F	F	F	F	F	F	F	F	F
Females	6	4	F	F	5	F	F	5	4	F
Persons under 65 year of age	27	19	29	30	29	29	30	30	27	29
Males	15	10	14	17	13	12	11	14	12	15
Females	13	9	15	13	16	17	19	16	15	14

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Prevalence of low income (%)									
NEW BRUNSWICK										
All persons	10.3	10.7	11.2	12.3	10.4	11.0	10.3	9.7	8.8	8.7
Under 18 years of age	12.4	14.3	14.5	19.5	12.7	12.7	13.0	12.3	10.2	9.7
18 to 64	10.6	10.5	11.1	11.5	10.8	12.1	10.6	9.8	9.4	9.5
65 and over	4.4	4.4	5.1	F	4.3	F	3.3	4.1	3.0	2.9
Males	9.7	9.8	10.0	11.4	9.6	10.4	10.0	9.1	8.7	8.7
Under 18 years of age	12.4	14.2	16.0	20.0	12.8	13.6	14.0	12.1	11.8	10.6
18 to 64	9.9	9.4	8.8	9.7	9.5	10.8	10.1	9.3	8.9	9.3
65 and over	F	F	F	F	F	F	F	F	F	F
Females	10.9	11.5	12.4	13.2	11.3	11.6	10.5	10.2	8.9	8.8
Under 18 years of age	12.5	14.4	13.0	18.9	12.6	11.7	11.8	12.5	8.6	8.6
18 to 64	11.2	11.5	13.4	13.3	12.1	13.3	11.1	10.4	9.9	9.8
65 and over	6.4	6.5	7.1	F	5.2	F	5.4	5.8	F	F
Economic family persons	8.2	8.7	9.2	10.9	8.1	8.7	8.1	7.8	6.4	6.3
Males	7.4	7.7	8.4	10.2	7.1	7.8	7.5	6.9	6.1	5.9
Females	9.0	9.7	9.9	11.7	9.1	9.6	8.7	8.7	6.7	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	12.4	14.3	14.5	19.5	12.7	12.7	13.0	12.3	10.2	9.7
In two-parent families	6.0	7.1	7.8	11.7	6.3	6.1	6.7	6.5	6.1	4.3
In female lone-parent families	64.2	65.0	56.5	64.2	56.9	57.7	49.0	49.5	44.1	47.2
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	7.5	7.5	8.1	8.8	7.2	8.2	7.3	7.0	5.8	5.9
Males	6.0	5.9	6.2	7.2	5.5	6.4	5.9	5.8	4.8	4.9
Females	8.9	9.0	10.0	10.3	8.9	10.0	8.7	8.2	6.7	6.8
Unattached Individuals	28.4	27.7	28.5	23.4	29.2	29.7	27.0	23.8	26.6	26.7
Males	30.7	29.4	24.3	22.4	31.2	33.1	31.4	26.6	28.6	29.6
Females	26.2	26.2	32.0	24.2	27.4	26.8	23.3	21.4	24.8	24.1
Elderly Persons	14.0	13.9	15.2	F	11.4	F	9.7	10.2	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	16.9	14.8	16.6	F	F	F	12.0	11.3	F	F
Persons under 65 year of age	35.0	35.0	35.8	33.6	36.8	39.5	35.1	30.6	35.4	36.4
Males	35.7	33.2	27.6	27.6	33.4	37.7	36.1	30.0	32.7	34.6
Females	34.2	37.8	46.5	41.0	41.8	41.9	33.6	31.6	39.5	39.4

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
NEW BRUNSWICK										
All persons	75	78	82	90	77	81	75	71	65	64
Under 18 years of age	23	26	26	34	22	22	22	20	17	15
18 to 64	49	49	52	54	51	57	51	47	45	46
65 and over	4	4	4	F	4	F	3	4	3	3
Males	35	36	36	41	35	38	36	33	32	31
Under 18 years of age	12	13	15	18	11	12	12	10	10	9
18 to 64	23	22	21	23	22	26	24	22	21	22
65 and over	F	F	F	F	F	F	F	F	F	F
Females	40	43	46	49	42	43	39	38	33	33
Under 18 years of age	11	13	11	16	11	10	10	10	7	7
18 to 64	26	27	31	31	29	32	27	25	24	24
65 and over	3	3	4	F	3	F	3	3	F	F
Economic family persons	54	57	60	72	53	57	53	51	42	41
Males	24	25	27	33	23	25	24	22	20	19
Females	30	32	33	38	30	31	28	28	22	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	23	26	26	34	22	22	22	20	17	15
In two-parent families	9	11	11	16	9	9	9	9	8	6
In female lone-parent families	12	15	12	16	12	12	11	10	8	9
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	31	31	34	37	30	34	31	30	24	25
Males	12	12	13	15	11	13	12	12	10	10
Females	19	19	21	22	19	21	19	18	15	15
Unattached Individuals	21	21	22	19	24	24	23	20	23	23
Males	11	10	9	8	12	13	12	11	12	12
Females	10	11	13	11	12	12	10	10	11	11
Elderly Persons	3	4	4	F	3	F	3	3	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	3	3	3	F	F	F	3	3	F	F
Persons under 65 year of age	18	17	18	17	21	23	20	17	21	21
Males	11	10	8	8	11	13	12	10	12	12
Females	7	8	10	9	10	10	8	7	9	9

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Prevalence of low income (%)									
QUEBEC										
All persons	13.3	15.6	15.2	15.4	17.4	17.8	15.6	14.3	13.6	13.0
Under 18 years of age	13.3	16.9	15.5	17.0	18.9	21.3	17.2	14.8	14.9	14.6
18 to 64	13.1	15.5	15.4	15.4	17.2	17.3	15.1	14.4	13.3	12.8
65 and over	14.4	13.4	13.1	12.1	15.3	14.0	15.0	13.1	12.6	11.4
Males	11.7	14.2	13.9	14.1	16.5	16.7	14.5	12.9	11.8	11.3
Under 18 years of age	12.7	16.0	16.0	16.6	19.3	21.5	17.9	15.4	14.7	14.5
18 to 64	11.8	14.4	14.1	14.6	16.8	16.3	14.1	13.1	11.6	11.1
65 and over	8.6	8.2	6.7	4.4	7.3	7.4	9.3	6.3	6.4	5.9
Females	14.9	16.9	16.4	16.6	18.2	18.9	16.6	15.7	15.4	14.6
Under 18 years of age	14.0	17.7	15.0	17.3	18.5	21.0	16.5	14.2	15.1	14.7
18 to 64	14.5	16.5	16.7	16.1	17.5	18.3	16.1	15.7	15.1	14.5
65 and over	18.5	17.2	17.7	17.7	21.1	18.9	19.1	18.1	17.1	15.3
Economic family persons	9.3	12.0	11.2	11.5	13.4	14.0	11.6	10.3	9.8	9.5
Males	8.1	10.9	10.3	10.7	13.0	12.9	10.8	9.4	8.9	8.7
Females	10.5	13.1	11.9	12.3	13.9	15.1	12.4	11.2	10.7	10.2
Elderly persons	F	3.4	3.8	F	3.6	4.1	5.4	3.2	2.8	F
Males	F	F	F	F	F	F	5.4	F	F	F
Females	F	F	F	F	F	F	5.4	F	F	F
Persons under 18 years of age	13.3	16.9	15.5	17.0	18.9	21.3	17.2	14.8	14.9	14.6
In two-parent families	6.3	11.4	9.8	11.5	13.5	15.0	11.5	9.3	9.3	10.1
In female lone-parent families	54.4	52.2	54.7	49.2	52.3	56.7	45.2	44.2	43.2	38.4
In all other economic families ¹	F	F	F	23.7	F	32.9	35.3	27.8	19.7	F
Persons 18 to 64 years of age	8.4	11.0	10.3	10.5	12.5	12.4	10.3	9.5	8.8	8.6
Males	6.6	9.5	8.8	9.3	11.6	10.6	8.6	7.8	7.4	7.4
Females	10.1	12.3	11.7	11.6	13.3	14.2	11.8	11.2	10.2	9.7
Unattached Individuals	39.6	38.6	40.2	39.4	40.9	40.1	38.5	37.4	34.8	32.5
Males	35.7	36.1	35.9	36.7	37.3	38.8	36.3	33.5	28.3	25.8
Females	43.3	41.0	44.4	41.7	44.5	41.4	40.6	41.2	40.7	38.8
Elderly Persons	39.4	31.7	33.3	34.3	39.8	34.5	34.6	35.2	33.5	31.2
Males	31.1	24.3	F	F	26.1	23.4	25.2	F	21.2	21.3
Females	42.0	34.4	37.6	40.4	44.1	38.2	37.9	39.0	37.6	34.8
Persons under 65 year of age	39.7	41.3	42.6	41.1	41.3	42.1	39.9	38.2	35.2	32.9
Males	36.4	38.3	38.2	40.0	38.9	41.2	38.1	35.0	29.4	26.5
Females	44.1	45.4	48.4	42.3	44.8	43.4	42.3	42.5	42.4	41.1

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
QUEBEC										
All persons	932	1,098	1,074	1,094	1,241	1,278	1,122	1,038	986	946
Under 18 years of age	223	282	259	282	313	347	277	236	234	225
18 to 64	602	713	713	715	803	814	718	688	641	619
65 and over	107	102	102	96	124	117	127	114	111	102
Males	405	495	485	496	582	591	516	462	422	407
Under 18 years of age	108	137	137	141	163	180	147	125	118	114
18 to 64	270	332	326	340	394	385	336	314	279	270
65 and over	27	26	22	15	25	26	33	23	24	23
Females	527	602	589	597	659	687	606	575	564	539
Under 18 years of age	114	145	122	141	150	167	130	111	116	111
18 to 64	332	381	387	375	409	429	382	374	362	348
65 and over	81	76	80	82	99	91	94	91	87	80
Economic family persons	562	729	681	702	824	862	715	633	602	584
Males	242	327	312	325	393	393	330	285	272	267
Females	320	402	369	376	432	469	385	348	330	317
Elderly persons	F	16	20	F	20	23	31	19	17	F
Males	F	F	F	F	F	F	15	F	F	F
Females	F	F	F	F	F	F	15	F	F	F
Persons under 18 years of age	223	282	259	282	313	347	277	236	234	225
In two-parent families	86	160	139	160	187	202	151	121	116	125
In female lone-parent families	132	113	106	108	117	123	102	94	102	87
In all other economic families ¹	F	F	F	14	F	22	24	21	15	F
Persons 18 to 64 years of age	325	430	402	409	491	491	407	378	351	346
Males	124	182	167	179	221	203	167	151	145	146
Females	201	249	235	230	271	288	240	227	207	200
Unattached Individuals	370	369	393	392	416	416	408	405	384	363
Males	163	169	173	171	190	198	187	177	150	140
Females	207	200	220	221	227	218	221	228	234	222
Elderly Persons	94	86	82	86	104	93	96	95	94	90
Males	18	18	F	F	16	16	18	F	15	16
Females	76	68	69	76	88	77	78	81	80	73
Persons under 65 year of age	276	283	311	306	312	323	312	310	290	273
Males	145	151	160	161	173	182	169	163	135	124
Females	131	132	151	145	139	141	143	147	155	149

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Prevalence of low income (%)										
ONTARIO										
All persons	9.8	11.3	10.1	11.6	12.3	11.4	10.0	9.9	9.0	8.5
Under 18 years of age	11.6	14.5	13.0	15.1	15.5	14.0	12.8	12.5	11.3	9.5
18 to 64	9.6	10.0	9.8	11.1	12.0	11.1	9.7	9.7	8.9	8.6
65 and over	7.2	11.7	5.4	7.2	7.2	7.5	6.1	5.7	5.4	5.9
Males	9.2	10.4	9.0	10.6	11.9	10.6	9.2	9.5	8.1	7.9
Under 18 years of age	12.3	14.4	12.2	14.2	16.5	14.2	13.0	12.4	10.1	9.4
18 to 64	8.9	9.3	8.8	10.4	11.3	10.1	8.7	9.4	8.2	8.0
65 and over	F	7.9	F	3.3	4.0	4.8	3.8	3.7	3.2	4.6
Females	10.5	12.1	11.2	12.6	12.7	12.1	10.7	10.3	9.9	9.0
Under 18 years of age	10.8	14.6	13.8	16.1	14.6	13.7	12.7	12.6	12.5	9.7
18 to 64	10.3	10.8	10.9	11.8	12.6	12.1	10.6	10.1	9.6	9.2
65 and over	10.5	14.5	7.5	10.1	9.6	9.5	8.0	7.2	7.1	7.0
Economic family persons	7.8	9.1	8.1	9.4	9.9	8.9	7.9	7.7	6.9	6.5
Males	7.2	8.1	7.3	8.5	9.3	8.3	7.2	7.3	6.2	6.1
Females	8.3	10.0	8.9	10.3	10.4	9.6	8.7	8.1	7.7	6.9
Elderly persons	1.8	3.8	F	F	F	3.0	2.3	F	1.7	2.3
Males	F	4.0	F	F	F	F	F	F	F	2.9
Females	F	F	F	F	F	F	3.1	F	F	F
Persons under 18 years of age	11.6	14.5	13.0	15.1	15.5	14.0	12.8	12.5	11.3	9.5
In two-parent families	7.2	9.2	8.4	9.6	9.6	8.9	7.6	8.1	7.9	6.6
In female lone-parent families	37.3	42.3	41.0	50.0	53.5	47.3	45.2	39.0	35.7	31.4
In all other economic families ¹	18.6	F	21.7	21.9	18.6	19.4	16.4	20.1	F	F
Persons 18 to 64 years of age	6.9	7.4	6.9	8.1	8.6	7.7	6.7	6.6	5.9	5.9
Males	5.7	5.7	5.9	6.9	7.2	6.4	5.5	6.0	5.2	5.2
Females	8.0	9.0	7.8	9.1	10.0	8.8	7.8	7.2	6.5	6.5
Unattached Individuals	24.9	27.7	24.9	27.8	30.1	29.4	25.2	26.3	24.8	23.7
Males	24.2	27.7	22.1	26.7	31.2	28.3	24.8	27.2	23.5	22.4
Females	25.6	27.7	27.6	28.8	29.0	30.4	25.6	25.4	26.0	24.8
Elderly Persons	19.2	28.9	14.0	20.5	20.1	18.3	15.5	16.5	15.2	15.9
Males	F	27.2	F	F	F	F	14.8	16.8	F	F
Females	22.2	29.5	16.1	23.4	21.6	19.6	15.8	16.4	15.5	16.7
Persons under 65 year of age	27.2	27.2	29.4	30.8	34.2	33.9	29.2	30.1	28.5	26.6
Males	26.6	27.8	24.5	29.4	33.9	30.7	26.7	29.0	25.1	23.9
Females	28.0	26.2	36.2	32.8	34.7	38.1	32.6	31.6	32.7	30.0

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
ONTARIO										
All persons	1,026	1,194	1,082	1,258	1,351	1,268	1,129	1,133	1,050	1,003
Under 18 years of age	293	373	340	398	415	375	346	339	307	260
18 to 64	649	681	677	769	844	794	700	716	667	658
65 and over	84	141	66	90	92	98	83	78	76	84
Males	472	544	477	568	644	582	515	538	466	463
Under 18 years of age	159	190	164	192	226	196	179	172	141	131
18 to 64	299	313	299	358	396	359	313	344	305	304
65 and over	F	41	F	18	22	27	22	22	20	29
Females	553	649	605	690	707	685	614	595	584	539
Under 18 years of age	133	182	175	207	189	179	167	167	166	129
18 to 64	349	368	378	411	448	435	387	373	362	354
65 and over	70	99	53	72	70	71	60	56	56	56
Economic family persons	710	842	763	898	958	879	791	777	708	674
Males	329	370	340	401	447	402	356	364	314	314
Females	381	472	422	497	511	477	435	412	394	360
Elderly persons	15	31	F	F	F	28	22	F	17	24
Males	F	17	F	F	F	F	F	F	F	15
Females	F	F	F	F	F	F	15	F	F	F
Persons under 18 years of age	293	373	340	398	415	375	346	339	307	260
In two-parent families	152	190	183	214	214	200	169	181	180	152
In female lone-parent families	125	172	132	166	179	154	156	134	118	94
In all other economic families ¹	16	F	25	19	22	21	21	25	F	F
Persons 18 to 64 years of age	403	438	409	487	529	476	423	424	384	389
Males	163	162	169	202	213	193	169	186	167	167
Females	240	275	240	285	315	283	254	238	216	222
Unattached Individuals	315	352	320	360	393	389	338	356	342	329
Males	143	174	137	167	198	180	159	174	152	150
Females	172	178	183	193	196	209	179	183	190	179
Elderly Persons	70	109	52	78	78	71	61	64	58	60
Males	F	24	F	F	F	F	15	16	F	F
Females	62	85	46	67	63	57	46	48	44	46
Persons under 65 year of age	245	243	268	283	316	318	277	293	283	269
Males	136	150	130	156	183	166	144	158	138	136
Females	109	93	138	126	132	152	133	135	146	133

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Prevalence of low income (%)									
MANITOBA										
All persons	15.2	14.0	13.9	14.0	15.1	15.1	13.1	13.8	12.6	11.1
Under 18 years of age	18.2	18.8	17.5	18.5	20.0	20.4	16.3	18.5	16.7	15.4
18 to 64	15.0	13.1	13.1	13.5	14.1	13.9	12.4	13.0	11.9	10.0
65 and over	10.4	8.9	10.5	7.7	10.5	11.2	10.4	8.6	8.6	8.3
Males	14.3	13.1	12.2	12.6	13.1	13.1	11.6	13.3	11.8	10.1
Under 18 years of age	17.7	20.8	16.3	18.6	18.5	19.4	16.4	20.6	17.4	14.9
18 to 64	14.2	11.7	12.0	11.6	12.1	11.7	10.8	12.0	10.8	9.1
65 and over	F	F	F	F	F	F	F	F	F	F
Females	16.2	14.9	15.5	15.4	17.1	17.1	14.6	14.2	13.5	12.1
Under 18 years of age	18.8	16.6	18.8	18.4	21.5	21.4	16.2	16.4	16.0	16.1
18 to 64	15.8	14.5	14.1	15.4	16.1	16.0	14.0	14.0	13.1	11.0
65 and over	13.4	13.3	15.2	10.1	14.0	14.5	14.1	11.9	11.1	10.2
Economic family persons	11.8	11.2	10.4	11.1	12.3	12.4	10.0	11.0	9.9	8.8
Males	11.0	10.7	9.1	10.0	10.9	11.2	9.0	10.3	8.8	7.6
Females	12.6	11.7	11.8	12.1	13.8	13.6	11.0	11.8	11.1	10.0
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	18.2	18.8	17.5	18.5	20.0	20.4	16.3	18.5	16.7	15.4
In two-parent families	13.8	12.0	9.9	12.8	15.4	14.9	11.3	12.0	9.9	9.5
In female lone-parent families	50.8	58.7	63.5	59.6	53.7	58.5	43.7	58.3	57.7	46.9
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	9.9	9.0	8.4	9.1	10.1	10.2	8.1	9.1	8.2	7.0
Males	8.8	7.3	6.9	7.3	8.4	8.5	6.6	6.7	5.9	5.1
Females	11.0	10.6	9.9	10.9	11.8	11.8	9.6	11.3	10.3	8.8
Unattached Individuals	37.9	32.4	36.1	32.8	32.7	32.2	32.7	30.8	29.3	25.2
Males	37.1	30.2	34.0	31.7	28.7	26.2	29.2	32.1	29.7	25.1
Females	38.7	34.3	37.9	33.7	35.9	37.3	35.7	29.5	29.0	25.2
Elderly Persons	23.2	21.3	26.4	19.0	22.0	23.9	22.3	20.3	20.7	19.8
Males	F	F	F	F	F	F	F	F	F	F
Females	25.7	25.1	29.5	19.9	25.1	27.0	24.3	23.6	22.2	21.4
Persons under 65 year of age	45.1	38.2	41.5	40.7	39.5	37.3	38.9	36.7	34.0	28.0
Males	41.9	34.9	38.1	36.0	33.3	29.3	32.8	37.4	32.8	27.4
Females	49.3	42.7	46.3	46.3	47.4	47.8	47.2	35.6	35.9	29.0

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
MANITOBA										
All persons	161	149	147	149	161	162	140	148	136	120
Under 18 years of age	50	51	47	50	54	54	43	49	44	40
18 to 64	97	85	85	88	93	91	82	87	80	68
65 and over	15	13	15	11	15	16	15	12	12	12
Males	75	69	64	67	69	69	62	71	63	54
Under 18 years of age	25	29	23	26	25	27	22	28	23	20
18 to 64	46	38	39	38	40	39	36	40	36	31
65 and over	F	F	F	F	F	F	F	F	F	F
Females	87	80	83	83	92	92	79	77	73	66
Under 18 years of age	25	22	25	24	28	28	21	21	20	20
18 to 64	51	47	46	50	52	52	46	47	44	37
65 and over	11	11	12	8	11	12	12	10	9	8
Economic family persons	108	103	96	102	114	115	92	102	92	82
Males	51	49	42	46	50	52	41	47	40	35
Females	58	54	54	56	64	63	51	55	52	47
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	50	51	47	50	54	54	43	49	44	40
In two-parent families	32	26	22	29	35	33	25	26	21	20
In female lone-parent families	17	22	20	19	15	17	13	21	20	17
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	55	50	47	51	58	58	46	52	47	40
Males	24	20	19	20	24	24	18	18	16	14
Females	31	30	28	31	34	34	28	33	31	26
Unattached Individuals	53	46	51	47	47	47	48	46	44	38
Males	24	20	22	20	19	18	20	24	23	19
Females	29	26	29	27	29	29	28	22	21	19
Elderly Persons	11	10	13	10	12	13	12	11	11	10
Males	F	F	F	F	F	F	F	F	F	F
Females	9	9	11	8	10	11	10	9	8	8
Persons under 65 year of age	42	35	38	37	35	34	36	35	33	28
Males	22	18	20	18	17	15	17	22	20	17
Females	20	17	18	19	18	19	18	13	13	11

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Prevalence of low income (%)										
SASKATCHEWAN										
All persons	13.0	12.7	11.7	12.3	11.4	9.8	9.0	9.0	9.3	9.5
Under 18 years of age	18.0	17.6	16.1	18.2	15.3	11.2	9.7	10.5	11.6	10.8
18 to 64	13.1	12.4	11.8	12.0	11.7	10.8	10.1	9.9	10.0	10.3
65 and over	2.4	3.8	2.4	2.3	3.0	3.2	3.2	2.6	2.4	3.6
Males	12.4	11.7	11.0	11.0	10.4	8.5	8.2	8.5	8.9	8.6
Under 18 years of age	17.9	17.6	16.8	17.7	14.4	9.6	8.6	9.2	10.7	9.9
18 to 64	11.8	10.9	10.1	9.9	10.3	9.4	9.3	9.5	9.7	9.3
65 and over	F	F	F	F	F	F	F	F	F	F
Females	13.6	13.6	12.4	13.6	12.5	11.2	9.8	9.6	9.7	10.4
Under 18 years of age	18.1	17.6	15.3	18.7	16.2	12.9	10.8	11.9	12.6	11.8
18 to 64	14.4	14.0	13.5	14.1	13.2	12.3	10.9	10.3	10.2	11.3
65 and over	F	5.0	F	F	3.5	4.3	4.0	F	F	4.7
Economic family persons	11.1	11.0	10.0	11.0	9.1	7.3	6.5	6.6	7.2	7.1
Males	9.9	10.0	9.1	9.8	7.8	6.1	5.6	5.5	6.1	6.1
Females	12.3	12.1	10.8	12.2	10.3	8.5	7.4	7.7	8.3	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	18.0	17.6	16.1	18.2	15.3	11.2	9.7	10.5	11.6	10.8
In two-parent families	11.7	10.0	9.1	12.0	7.5	7.6	7.9	6.0	6.6	5.7
In female lone-parent families	55.9	55.8	54.6	58.8	53.4	30.5	18.2	30.4	34.5	33.7
In all other economic families ¹	F	38.3	38.6	37.6	F	F	F	F	F	F
Persons 18 to 64 years of age	9.1	9.2	8.3	8.9	7.1	6.5	5.7	5.6	6.2	6.3
Males	7.0	7.3	6.3	7.1	5.3	5.3	4.8	4.3	4.8	5.0
Females	11.1	11.0	10.2	10.7	8.9	7.6	6.7	6.8	7.5	7.5
Unattached Individuals	25.8	23.5	23.0	21.0	26.8	26.1	25.2	24.2	22.4	24.1
Males	29.4	23.7	24.3	19.5	27.6	24.0	25.9	26.6	26.0	23.7
Females	22.4	23.4	21.9	22.4	26.1	28.0	24.6	21.7	18.6	24.5
Elderly Persons	F	8.8	5.5	F	5.8	8.0	6.9	5.3	6.2	7.4
Males	F	F	F	F	F	F	F	F	F	F
Females	F	9.9	F	F	F	9.1	F	F	F	8.2
Persons under 65 year of age	37.7	32.0	33.4	30.5	38.6	36.2	34.8	34.8	31.3	32.8
Males	35.8	28.3	29.3	24.4	33.9	28.9	31.2	32.3	30.7	27.9
Females	40.7	37.9	39.3	38.8	45.6	46.7	39.7	39.2	32.4	41.1

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
SASKATCHEWAN										
All persons	124	121	112	118	111	95	88	88	90	91
Under 18 years of age	48	46	42	48	40	29	25	26	28	26
18 to 64	73	70	66	68	67	62	59	58	58	60
65 and over	3	5	3	3	4	4	4	4	3	5
Males	59	56	52	53	50	41	40	41	43	41
Under 18 years of age	24	24	23	24	19	13	11	12	13	12
18 to 64	33	31	29	28	30	27	27	28	29	27
65 and over	F	F	F	F	F	F	F	F	F	F
Females	65	65	60	66	60	55	48	47	47	50
Under 18 years of age	23	23	20	24	20	16	13	15	15	14
18 to 64	40	39	38	40	37	35	32	30	30	33
65 and over	F	4	F	F	3	3	3	F	F	4
Economic family persons	93	92	83	92	76	61	54	55	60	58
Males	41	42	38	41	33	26	23	23	25	25
Females	51	50	45	51	43	35	31	33	35	34
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	48	46	42	48	40	29	25	26	28	26
In two-parent families	26	22	20	27	16	16	16	12	13	11
In female lone-parent families	20	22	18	18	22	12	8	13	14	13
In all other economic families ¹	F	3	4	3	F	F	F	F	F	F
Persons 18 to 64 years of age	44	45	40	43	35	32	28	28	31	31
Males	17	17	15	17	13	13	12	10	12	12
Females	27	27	25	26	22	19	17	18	19	19
Unattached Individuals	32	29	29	27	35	34	34	32	30	32
Males	17	14	14	12	17	15	17	18	18	16
Females	14	15	15	15	17	19	17	14	12	16
Elderly Persons	F	4	3	F	3	4	3	3	3	3
Males	F	F	F	F	F	F	F	F	F	F
Females	F	3	F	F	F	3	F	F	F	3
Persons under 65 year of age	29	25	26	25	32	30	30	30	27	29
Males	17	14	14	11	17	14	16	18	17	15
Females	13	12	13	13	15	16	15	12	10	13

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Prevalence of low income (%)									
ALBERTA										
All persons	15.9	13.7	12.6	13.3	14.2	13.3	11.5	10.5	10.1	9.6
Under 18 years of age	20.2	16.2	14.4	16.7	17.2	14.5	12.2	11.7	12.0	10.5
18 to 64	14.6	13.4	12.6	13.2	14.1	14.0	12.1	11.3	10.5	10.3
65 and over	11.2	8.7	7.0	4.1	6.0	5.1	5.2	F	2.5	2.6
Males	14.6	12.0	11.0	12.8	12.9	12.7	11.4	10.3	9.4	9.7
Under 18 years of age	21.0	15.4	13.1	19.0	15.2	14.1	12.6	11.9	12.4	11.8
18 to 64	12.8	11.3	10.9	11.4	13.2	13.2	11.9	11.0	9.4	9.8
65 and over	6.4	F	F	F	F	F	F	F	F	F
Females	17.1	15.5	14.2	13.8	15.4	13.9	11.6	10.7	10.8	9.6
Under 18 years of age	19.3	17.1	15.8	14.3	19.3	14.9	11.8	11.5	11.6	9.2
18 to 64	16.4	15.5	14.3	15.0	15.0	14.9	12.4	11.6	11.6	10.9
65 and over	15.1	11.7	8.8	4.9	7.9	5.9	6.8	F	F	F
Economic family persons	13.4	11.0	10.3	11.5	11.2	10.4	8.6	7.7	7.6	7.2
Males	12.5	9.7	8.9	11.4	10.0	9.8	8.4	7.5	7.3	7.2
Females	14.2	12.2	11.7	11.7	12.4	11.0	8.8	7.9	7.9	7.2
Elderly persons	F	F	F	F	3.7	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	20.2	16.2	14.4	16.7	17.2	14.5	12.2	11.7	12.0	10.5
In two-parent families	12.5	10.8	9.6	11.0	13.5	10.3	8.5	9.7	9.6	8.5
In female lone-parent families	59.6	50.1	50.1	58.9	41.2	37.1	34.2	29.1	38.3	31.9
In all other economic families ¹	31.0	27.1	F	F	27.6	36.7	26.4	F	F	F
Persons 18 to 64 years of age	11.1	9.3	9.2	10.1	9.2	9.3	7.7	6.9	6.4	6.4
Males	9.1	7.5	7.5	8.5	8.4	8.5	7.3	6.4	5.8	5.8
Females	13.0	11.1	10.7	11.6	10.0	10.1	8.1	7.3	7.0	7.1
Unattached Individuals	32.8	32.9	28.2	25.3	34.3	33.1	31.0	28.9	27.0	25.8
Males	28.0	27.2	24.9	22.4	30.9	30.5	29.2	27.5	23.3	25.1
Females	38.4	39.0	31.9	28.4	38.5	36.3	33.2	30.6	31.2	26.5
Elderly Persons	31.4	24.9	17.0	9.0	12.1	10.4	13.1	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	35.6	28.3	17.7	10.3	12.7	F	13.0	F	F	F
Persons under 65 year of age	33.2	34.9	31.5	30.0	39.9	38.9	35.3	34.5	32.4	31.6
Males	28.9	28.5	26.1	24.3	33.3	32.8	31.0	30.1	25.2	27.4
Females	39.7	43.9	39.6	38.4	50.7	48.6	42.3	41.4	43.4	38.1

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
ALBERTA										
All persons	411	360	333	357	387	371	329	305	298	289
Under 18 years of age	144	117	104	121	125	106	91	86	89	78
18 to 64	242	223	213	225	247	252	225	213	202	204
65 and over	25	20	17	10	15	13	14	F	7	8
Males	191	158	147	173	178	178	164	151	141	146
Under 18 years of age	77	57	49	71	56	53	48	45	47	45
18 to 64	107	96	93	99	117	120	112	105	92	98
65 and over	6	F	F	F	F	F	F	F	F	F
Females	220	202	186	184	209	193	165	153	157	143
Under 18 years of age	67	59	55	50	68	52	43	41	42	33
18 to 64	134	128	120	127	130	132	112	108	110	106
65 and over	19	15	12	7	11	8	10	F	F	F
Economic family persons	303	251	238	270	267	253	215	196	194	188
Males	141	112	103	134	118	118	104	95	94	95
Females	162	139	135	137	149	135	111	101	101	94
Elderly persons	F	F	F	F	7	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	144	117	104	121	125	106	91	86	89	78
In two-parent families	73	65	58	67	82	64	53	62	62	55
In female lone-parent families	62	44	41	49	33	29	28	23	26	21
In all other economic families ¹	9	8	F	F	10	13	10	F	F	F
Persons 18 to 64 years of age	154	131	131	146	136	141	120	109	104	108
Males	62	52	52	60	60	63	55	50	46	47
Females	92	79	79	86	76	79	65	59	58	60
Unattached Individuals	108	109	95	86	119	118	114	109	104	101
Males	49	46	44	39	59	60	60	56	47	52
Females	59	63	51	47	60	58	54	53	57	49
Elderly Persons	20	17	13	7	9	8	9	F	F	F
Males	F	F	F	F	F	F	F	F	F	F
Females	17	14	10	6	6	F	7	F	F	F
Persons under 65 year of age	88	93	82	80	111	111	105	104	98	96
Males	46	44	41	39	57	57	57	56	46	51
Females	42	49	41	41	54	53	48	48	52	45

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Prevalence of low income (%)									
BRITISH COLUMBIA										
All persons	12.3	12.7	13.1	12.8	14.1	13.4	11.1	13.5	12.4	12.1
Under 18 years of age	14.5	14.8	16.5	15.2	15.9	14.1	10.3	15.4	11.9	11.5
18 to 64	12.3	12.2	12.5	12.8	14.3	14.1	12.1	13.7	13.4	12.8
65 and over	8.5	11.5	9.6	7.9	9.5	8.3	7.6	9.3	8.6	9.4
Males	11.3	11.1	11.7	12.5	13.6	12.6	10.6	13.3	11.6	11.6
Under 18 years of age	14.7	13.5	15.3	15.2	17.1	14.6	12.1	16.2	12.3	12.2
18 to 64	11.0	10.9	11.8	12.7	13.3	13.1	11.0	13.3	12.1	11.9
65 and over	F	6.9	F	F	7.5	5.3	F	7.2	7.8	8.4
Females	13.4	14.4	14.4	13.1	14.7	14.1	11.6	13.8	13.2	12.6
Under 18 years of age	14.4	16.3	17.8	15.3	14.6	13.6	8.4	14.5	11.4	10.7
18 to 64	13.5	13.6	13.1	12.9	15.4	15.0	13.1	14.1	14.7	13.8
65 and over	11.3	15.1	14.7	10.2	11.0	10.7	9.9	10.9	9.3	10.2
Economic family persons	9.6	9.7	10.1	10.2	10.9	10.1	7.8	10.6	9.4	8.7
Males	8.7	8.3	8.9	9.9	10.5	9.1	7.6	10.3	9.0	8.3
Females	10.4	11.0	11.2	10.6	11.4	11.0	8.1	10.8	9.9	9.1
Elderly persons	F	5.0	F	F	F	4.4	F	3.3	F	3.5
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	14.8	16.5	15.2	15.9	14.1	10.3	15.4	11.9	11.5
In two-parent families	9.6	8.1	10.4	11.3	10.5	9.0	5.7	9.9	8.5	6.4
In female lone-parent families	41.9	48.7	49.3	43.0	50.4	47.0	36.0	41.0	27.6	39.3
In all other economic families ¹	F	F	30.5	F	F	F	F	29.8	F	F
Persons 18 to 64 years of age	8.3	8.1	8.5	9.2	10.0	9.2	7.6	9.7	9.5	8.5
Males	6.7	6.3	7.1	8.6	8.7	7.7	6.4	9.0	8.7	7.5
Females	9.8	9.7	9.8	9.7	11.2	10.7	8.7	10.3	10.3	9.4
Unattached Individuals	28.3	30.1	30.0	27.0	31.7	31.5	28.7	29.3	28.4	29.8
Males	25.1	26.1	27.0	26.8	29.4	30.2	25.8	27.5	24.5	27.4
Females	31.9	34.4	33.1	27.2	34.1	32.9	32.0	31.5	32.8	32.5
Elderly Persons	20.5	26.0	26.0	18.8	24.2	18.1	19.1	21.6	21.6	22.0
Males	F	F	F	F	F	F	F	22.9	26.8	26.7
Females	23.2	32.2	32.4	20.3	22.9	19.0	20.1	21.0	19.2	20.0
Persons under 65 year of age	30.9	31.5	31.4	29.8	33.9	35.2	31.6	32.0	30.6	32.5
Males	26.9	28.6	29.9	28.8	29.6	32.0	27.0	28.3	24.1	27.6
Females	37.2	35.5	33.6	31.2	40.4	40.2	38.5	38.0	40.5	39.9

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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
	Estimated number ('000)									
BRITISH COLUMBIA										
All persons	424	450	475	477	539	519	434	533	494	485
Under 18 years of age	119	124	142	134	141	125	91	135	103	99
18 to 64	270	277	292	308	355	355	306	353	348	338
65 and over	35	49	42	35	44	39	37	45	43	48
Males	193	195	212	233	258	244	205	260	229	230
Under 18 years of age	62	58	67	69	78	67	55	73	55	54
18 to 64	122	124	139	154	165	166	140	171	157	156
65 and over	F	13	F	F	15	11	F	16	18	19
Females	231	255	263	245	281	276	229	274	265	255
Under 18 years of age	57	66	74	65	63	59	36	62	48	45
18 to 64	148	153	153	154	190	189	167	182	191	182
65 and over	26	36	36	25	28	28	26	30	25	28
Economic family persons	279	290	311	324	353	330	258	351	315	294
Males	124	124	137	155	167	147	122	167	147	138
Females	155	166	174	169	186	183	136	184	168	157
Elderly persons	F	15	F	F	F	15	F	11	F	12
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	119	124	142	134	141	125	91	135	103	99
In two-parent families	66	55	73	82	78	66	41	70	61	45
In female lone-parent families	45	58	57	48	55	52	47	50	32	47
In all other economic families ¹	F	F	12	F	F	F	F	15	F	F
Persons 18 to 64 years of age	151	152	165	182	202	190	157	205	202	183
Males	59	58	67	83	84	75	63	90	88	77
Females	93	94	98	99	118	115	94	115	115	106
Unattached Individuals	145	160	165	153	186	190	176	183	180	191
Males	68	71	76	78	91	97	83	93	83	92
Females	77	89	89	76	95	93	93	90	97	99
Elderly Persons	26	34	38	27	33	24	27	34	34	35
Males	F	F	F	F	F	F	F	11	13	13
Females	21	29	34	21	23	19	21	23	21	22
Persons under 65 year of age	119	125	127	126	153	166	149	148	146	155
Males	63	66	72	71	81	91	77	81	69	79
Females	56	59	55	55	72	75	72	67	77	76

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

Table 8.2

Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1996 and 2001

	Number of years in low income ²						
	0	1	2	3	4	5	6
ALL PERSONS¹							
Total – Age groups	75.7	8.5	5.2	3.2	2.3	2.0	3.2
Less than high school	71.1	9.1	5.8	3.7	2.9	2.6	4.7
High school diploma	79.2	7.5	4.9	2.3	1.8	1.8	2.5
Some post-secondary without degree, certificate or diploma	70.4	9.8	7.8	4.5	2.8	1.6	3.0
Non-university with certificate or diploma	81.7	7.3	3.6	2.6	1.7	1.2	1.8
University with degree or certificate	86.0	6.6	1.9	2.4	1.0	1.2	0.9
< 18 years of age	71.2	9.6	6.7	4.1	3.0	2.5	3.0
Less than high school	72.0	9.3	6.2	4.0	3.0	2.5	3.0
High school diploma	55.2	F	30.3	F	F	F	F
Some post-secondary without degree, certificate or diploma	54.2	17.7	12.0	F	F	F	F
Non-university with certificate or diploma	F	F	F	F	F	F	F
University with degree or certificate	F	F	F	F	F	F	F
18 - 24 years	61.8	15.3	10.6	5.1	3.1	2.1	2.0
Less than high school	44.0	17.8	14.6	8.0	F	F	6.6
High school diploma	68.4	14.0	8.6	F	F	F	F
Some post-secondary without degree, certificate or diploma	59.7	14.9	13.1	5.1	4.2	F	F
Non-university with certificate or diploma	69.6	13.0	7.7	5.0	F	F	F
University with degree or certificate	63.1	20.5	F	F	F	F	F
25 - 54 years	78.4	7.5	4.1	2.9	2.1	1.9	3.2
Less than high school	64.6	9.7	6.6	3.9	3.9	3.0	8.2
High school diploma	79.9	6.8	4.3	2.2	1.9	2.1	2.8
Some post-secondary without degree, certificate or diploma	76.6	6.7	5.0	4.3	2.3	1.5	3.6
Non-university with certificate or diploma	82.6	7.0	3.2	2.5	1.7	1.3	1.8
University with degree or certificate	87.2	5.7	1.5	2.4	0.9	1.3	1.0
55 - 64 years	77.3	8.3	4.5	2.5	1.9	1.6	3.9
Less than high school	71.4	11.1	4.2	3.4	2.4	2.2	5.4
High school diploma	80.2	8.6	4.2	F	F	F	F
Some post-secondary without degree, certificate or diploma	77.0	F	F	F	F	F	F
Non-university with certificate or diploma	80.8	5.6	5.0	F	F	F	3.4
University with degree or certificate	92.1	F	F	F	F	F	F
65 years and over	86.0	4.4	1.8	1.2	1.1	1.4	4.2
Less than high school	83.0	4.2	2.2	1.3	1.2	2.0	6.0
High school diploma	90.1	4.4	F	F	F	F	F
Some post-secondary without degree, certificate or diploma	92.9	F	F	F	F	F	F
Non-university with certificate or diploma	91.8	4.4	F	F	F	F	F
University with degree or certificate	89.8	F	F	F	F	F	F

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.

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 1996 and 2001

	Number of years in low income ²						
	0	1	2	3	4	5	6
MALES¹							
Total – Age groups	77.3	8.3	5.1	2.8	2.3	1.7	2.5
Less than high school	72.9	8.9	6.0	3.4	3.1	2.2	3.4
High school diploma	80.0	7.8	4.0	2.1	1.8	2.1	2.3
Some post-secondary without degree, certificate or diploma	74.1	8.7	6.8	4.2	2.3	1.4	2.5
Non-university with certificate or diploma	82.9	7.1	4.1	1.8	1.5	0.9	1.7
University with degree or certificate	87.0	6.4	2.2	1.6	F	F	F
< 18 years of age	71.1	9.6	6.9	4.2	3.3	2.4	2.6
Less than high school	71.6	9.3	6.9	4.1	3.3	2.3	2.6
High school diploma	F	F	F	F	F	F	F
Some post-secondary without degree, certificate or diploma	62.3	17.4	F	F	F	F	F
Non-university with certificate or diploma	F	F	F	F	F	F	F
University with degree or certificate	F	F	F	F	F	F	F
18 - 24 years	66.2	14.1	10.7	4.2	2.8	F	F
Less than high school	58.1	16.1	11.8	F	F	F	F
High school diploma	77.4	11.3	F	F	F	F	F
Some post-secondary without degree, certificate or diploma	62.8	13.5	13.1	5.0	3.4	F	F
Non-university with certificate or diploma	69.2	12.5	11.7	F	F	F	F
University with degree or certificate	62.3	F	F	F	F	F	F
25 - 54 years	80.1	7.5	3.9	2.1	1.9	1.6	2.8
Less than high school	68.9	10.1	5.9	2.6	3.8	2.7	6.0
High school diploma	79.9	7.1	3.9	2.0	2.0	2.4	2.6
Some post-secondary without degree, certificate or diploma	80.6	5.6	4.1	3.8	F	F	3.5
Non-university with certificate or diploma	84.0	6.7	3.4	1.8	1.4	1.0	1.8
University with degree or certificate	87.9	6.0	1.8	1.6	F	F	F
55 - 64 years	78.5	8.2	4.3	2.3	2.5	1.4	2.8
Less than high school	73.4	9.8	4.3	3.4	3.8	F	3.8
High school diploma	74.6	12.6	F	F	F	F	F
Some post-secondary without degree, certificate or diploma	77.6	F	F	F	F	F	F
Non-university with certificate or diploma	81.8	7.5	F	F	F	F	F
University with degree or certificate	92.7	F	F	F	F	F	F
65 years and over	92.9	2.3	F	F	F	F	2.4
Less than high school	91.7	F	F	F	F	F	3.6
High school diploma	95.5	F	F	F	F	F	F
Some post-secondary without degree, certificate or diploma	100.0	F	F	F	F	F	F
Non-university with certificate or diploma	95.7	F	F	F	F	F	F
University with degree or certificate	87.1	F	F	F	F	F	F

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.

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 1996 and 2001

	Number of years in low income ²						
	0	1	2	3	4	5	6
FEMALES¹							
Total – Age groups	74.1	8.7	5.2	3.6	2.3	2.3	3.8
Less than high school	69.4	9.4	5.7	4.0	2.7	3.0	5.9
High school diploma	78.6	7.2	5.7	2.5	1.9	1.6	2.7
Some post-secondary without degree, certificate or diploma	66.3	11.0	8.9	4.8	3.4	1.9	3.6
Non-university with certificate or diploma	80.6	7.5	3.1	3.4	2.0	1.5	1.9
University with degree or certificate	84.9	6.7	1.6	3.3	F	1.6	F
< 18 years of age	71.3	9.6	6.4	3.9	2.7	2.7	3.4
Less than high school	72.4	9.3	5.6	3.9	2.6	2.7	3.4
High school diploma	50.2	F	41.4	F	F	F	F
Some post-secondary without degree, certificate or diploma	46.6	18.0	19.8	F	F	F	F
Non-university with certificate or diploma	F	F	F	F	F	F	F
University with degree or certificate	F	F	F	F	F	F	F
18 - 24 years	57.2	16.5	10.5	6.0	3.4	3.1	3.2
Less than high school	29.0	19.5	17.5	10.3	F	F	11.3
High school diploma	56.0	17.7	13.1	F	F	F	F
Some post-secondary without degree, certificate or diploma	56.1	16.5	13.2	5.4	5.0	F	F
Non-university with certificate or diploma	69.9	13.4	F	6.5	F	F	F
University with degree or certificate	63.6	21.9	F	F	F	F	F
25 - 54 years	76.6	7.5	4.3	3.6	2.3	2.2	3.6
Less than high school	60.2	9.4	7.3	5.3	3.9	3.3	10.5
High school diploma	79.8	6.5	4.6	2.4	1.8	1.9	3.0
Some post-secondary without degree, certificate or diploma	72.1	8.0	6.0	5.0	3.1	2.2	3.7
Non-university with certificate or diploma	81.3	7.3	3.0	3.1	2.0	1.6	1.7
University with degree or certificate	86.5	5.4	F	3.3	F	1.7	F
55 - 64 years	76.2	8.4	4.7	2.7	1.4	1.7	4.9
Less than high school	69.6	12.3	4.0	3.4	F	2.7	6.9
High school diploma	84.3	F	F	F	F	F	F
Some post-secondary without degree, certificate or diploma	76.2	F	F	F	F	F	F
Non-university with certificate or diploma	79.9	F	5.6	F	F	F	F
University with degree or certificate	90.6	F	F	F	F	F	F
65 years and over	81.1	5.8	2.4	1.8	1.6	1.8	5.5
Less than high school	76.8	5.9	2.7	2.1	1.9	2.8	7.8
High school diploma	87.2	F	F	F	F	F	F
Some post-secondary without degree, certificate or diploma	88.3	F	F	F	F	F	F
Non-university with certificate or diploma	89.4	F	F	F	F	F	F
University with degree or certificate	94.2	F	F	F	F	F	F

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.

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prevalence of low income (%)										
Economic families, 2 persons or more	9.0	10.0	9.4	9.9	10.7	10.2	8.8	8.6	7.9	7.6
Elderly families	2.5	4.1	2.5	2.1	3.0	3.8	3.6	2.7	2.9	3.3
Married couples	F	2.6	F	F	1.9	1.9	1.6	F	F	2.3
Other elderly families	4.6	7.3	5.5	3.7	6.7	10.3	10.7	8.4	9.1	6.8
Non-elderly families	10.1	11.1	10.6	11.3	11.9	11.2	9.6	9.5	8.7	8.3
Married couples	5.5	6.6	6.3	6.8	7.1	6.5	5.6	6.8	5.8	5.8
No earner	30.1	32.4	31.5	32.7	29.2	27.4	29.4	36.3	35.3	36.1
One earner	7.8	7.5	6.9	10.3	10.3	10.0	6.9	8.5	8.5	9.1
Two earners	1.9	2.7	2.4	2.2	2.9	2.7	2.1	2.1	1.7	1.6
Two-parent families with children	7.2	8.8	8.3	9.7	9.7	9.3	7.4	7.6	7.4	6.7
No earner	76.1	78.8	78.2	82.4	80.8	69.7	75.8	78.9	83.3	77.5
One earner	14.5	17.0	17.3	20.7	21.2	23.2	18.7	20.3	21.4	21.9
Two earners	3.6	4.7	3.8	5.1	4.5	5.0	3.6	3.7	3.6	2.7
Three or more earners	4.2	F	F	2.7	2.7	F	F	F	F	F
Married couples with other relatives	3.9	2.7	3.8	3.7	3.7	3.7	3.5	2.6	3.2	4.2
Lone-parent families	40.7	41.4	42.1	42.5	45.3	41.3	35.5	34.3	30.2	28.6
Male lone-parent families	F	18.7	26.5	20.6	22.4	18.1	15.7	16.3	F	13.4
Female lone-parent families	44.6	44.9	44.7	46.0	49.0	45.3	39.1	37.7	33.9	31.9
No earner	81.2	76.2	79.6	81.0	88.0	87.9	84.6	87.7	87.8	89.6
One earner	29.1	31.7	29.5	32.5	31.1	30.5	29.0	25.5	25.1	23.1
Two or more earners	16.7	19.5	F	F	F	F	F	F	F	F
Other non-elderly families	15.8	13.2	13.9	11.8	12.9	12.3	12.4	10.4	9.4	9.2
Unattached individuals	30.9	31.4	30.7	30.6	33.7	33.0	30.5	30.4	28.6	27.6
Elderly male	16.0	20.2	11.7	11.7	18.0	15.5	16.7	16.3	16.8	16.4
Non-earner	16.9	21.8	13.1	12.9	19.9	17.8	18.7	18.3	19.1	19.1
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	27.3	28.7	23.5	23.9	25.9	22.9	21.8	22.0	21.0	20.5
Non-earner	28.7	29.6	24.3	24.7	26.5	24.2	23.0	23.2	22.2	21.6
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	31.0	31.3	30.4	32.1	34.6	34.2	31.0	31.4	27.0	26.5
Non-earner	76.7	77.8	74.1	77.1	81.9	84.6	84.9	83.6	84.6	86.1
Earner	22.2	20.4	21.3	22.9	24.2	23.2	20.3	22.1	18.4	16.8
Non-elderly female	36.5	36.2	40.5	37.3	41.3	42.1	38.7	37.6	38.2	36.2
Non-earner	73.0	71.5	68.3	73.2	82.0	81.4	80.6	80.0	81.7	80.0
Earner	25.6	26.7	30.7	26.7	28.6	30.2	25.8	25.1	26.2	24.4

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
2. Number of families ('000)										
Economic families, 2 persons or more	699	785	744	796	870	830	726	714	666	646
Elderly families	30	48	30	26	32	43	41	32	34	38
Married couples	F	21	F	F	16	16	14	F	F	21
Other elderly families	17	27	19	14	16	27	27	22	23	17
Non-elderly families	670	737	714	770	837	787	685	682	631	608
Married couples	90	109	107	116	125	114	99	124	109	113
No earner	42	50	53	51	48	42	44	62	51	52
One earner	26	28	26	39	43	39	29	35	36	39
Two earners	22	31	28	26	34	33	26	26	22	22
Two-parent families with children	222	270	260	309	307	294	230	238	233	207
No earner	44	77	74	70	78	57	58	50	50	48
One earner	87	97	105	128	128	128	92	104	104	100
Two earners	65	83	69	94	87	99	71	72	71	54
Three or more earners	26	F	F	17	14	F	F	F	F	F
Married couples with other relatives	32	23	33	32	27	29	29	22	29	37
Lone-parent families	260	278	253	261	287	261	235	223	193	178
Male lone-parent families	F	17	22	18	20	17	16	17	F	15
Female lone-parent families	250	261	231	243	267	244	219	206	180	164
No earner	153	147	143	143	169	143	113	114	89	83
One earner	82	99	77	92	90	95	101	84	85	74
Two or more earners	15	14	F	F	F	F	F	F	F	F
Other non-elderly families	66	58	61	52	91	90	91	75	68	72
Unattached individuals	1,092	1,125	1,120	1,134	1,272	1,270	1,193	1,206	1,156	1,127
Elderly male	38	53	30	31	47	42	46	45	48	48
Non-earner	37	51	30	30	45	41	44	43	45	46
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	198	218	179	185	201	177	170	176	168	165
Non-earner	195	216	178	183	196	173	166	173	164	161
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	461	471	465	488	561	559	513	532	457	458
Non-earner	184	223	196	198	239	248	233	215	186	208
Earner	277	248	269	290	322	311	280	317	271	250
Non-elderly female	395	384	446	431	464	492	464	455	483	456
Non-earner	182	161	196	192	219	222	227	221	223	214
Earner	213	223	249	239	244	270	236	234	260	242

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
3. Average income gap (\$)										
Economic families, 2 persons or more	6,762	6,542	6,778	6,754	6,815	6,807	7,110	6,854	6,878	7,199
Elderly families	4,115	5,331	4,837	2,973	5,975	5,239	5,143	3,504	5,163	4,465
Married couples	F	4,328	F	F	6,447	6,412	6,790	F	F	4,980
Other elderly families	4,368	6,126	4,424	2,749	5,492	4,533	4,294	3,929	4,577	3,813
Non-elderly families	6,879	6,621	6,860	6,881	6,848	6,892	7,228	7,012	6,971	7,371
Married couples	5,634	5,843	5,197	5,400	5,934	5,912	6,407	7,016	6,916	6,475
No earner	6,160	6,968	5,622	5,486	6,739	7,663	7,406	7,654	7,707	8,210
One earner	4,714	5,113	5,201	5,549	6,358	5,558	5,461	7,126	6,416	5,457
Two earners	5,739	4,681	4,401	5,003	4,263	4,142	5,784	5,347	5,923	4,201
Two-parent families with children	8,005	7,338	7,934	8,009	7,985	7,660	7,774	7,525	7,619	8,495
No earner	9,141	9,187	10,543	10,986	10,031	9,901	11,277	10,180	9,908	11,421
One earner	7,733	7,630	7,011	7,404	7,740	8,101	7,376	6,862	7,559	7,848
Two earners	7,035	5,680	6,546	6,607	5,930	5,975	5,222	6,734	6,204	6,885
Three or more earners	9,381	F	F	7,955	11,789	F	F	F	F	F
Married couples with other relatives	6,359	6,430	7,560	6,975	6,216	6,877	9,923	8,942	8,624	9,272
Lone-parent families	6,661	6,418	6,479	6,334	5,883	6,386	6,546	6,159	5,813	6,046
Male lone-parent families	F	6,377	5,669	5,176	6,374	6,636	6,413	9,183	F	5,477
Female lone-parent families	6,514	6,421	6,557	6,418	5,847	6,369	6,556	5,911	5,840	6,098
No earner	6,777	6,507	6,501	7,090	6,520	6,948	7,732	6,568	6,836	7,077
One earner	5,839	6,232	6,805	5,605	4,722	5,541	5,312	5,131	4,793	5,019
Two or more earners	7,485	6,848	F	F	F	F	F	F	F	F
Other non-elderly families	5,893	5,789	6,405	6,151	7,497	7,092	7,628	7,327	7,433	7,851
Unattached individuals	4,880	4,986	4,877	5,030	5,429	5,481	5,331	5,592	5,474	5,677
Elderly male	1,926	3,484	2,083	2,628	2,379	2,507	3,023	2,340	3,058	3,193
Non-earner	1,834	3,502	2,046	2,616	2,356	2,401	2,825	2,178	2,913	3,265
Earner	F	F	F	F	F	F	F	F	F	F
Elderly female	2,189	2,266	2,007	1,987	1,981	1,899	1,898	2,089	2,032	2,235
Non-earner	2,172	2,212	2,000	1,985	1,965	1,904	1,889	2,059	2,060	2,161
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly male	5,317	5,775	5,613	5,857	6,006	6,309	5,952	6,259	6,173	6,456
Non-earner	5,854	6,335	6,041	6,671	6,982	7,153	6,872	7,508	6,918	7,434
Earner	4,959	5,271	5,301	5,300	5,281	5,635	5,189	5,411	5,662	5,640
Non-elderly female	6,002	5,769	5,449	5,569	6,530	6,081	6,135	6,486	6,249	6,396
Non-earner	6,523	6,192	5,567	5,918	7,140	6,665	6,908	7,278	7,481	7,531
Earner	5,556	5,463	5,357	5,289	5,983	5,600	5,391	5,738	5,193	5,389

Table 8.4

Low Income After Tax Cut-offs (92 LICOs Base), 1992-2001

Size of family unit	Rural areas	Urban areas			
		Less than 30,000	30,000 to 99,999	100,000 to 499,999	500,000 and over
2001					
1 person	10,201	11,791	12,904	13,107	15,559
2 persons	12,448	14,388	15,745	15,992	18,986
3 persons	15,744	18,198	19,915	20,227	24,013
4 persons	19,609	22,665	24,804	25,192	29,908
5 persons	21,917	25,332	27,722	28,157	33,428
6 persons	24,225	27,999	30,640	31,122	36,948
7 or more persons	26,533	30,666	33,558	34,087	40,468
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

Table 8.4

Low Income After Tax Cut-offs (92 LICOs Base) of Family Units, Showing Size of Areas of Residence, 1992-2001

Size of family unit	Rural areas	Urban areas			
		Less than 30,000	30,000 to 99,999	100,000 to 499,999	500,000 and over
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
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

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 by 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, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Estimates in thousands ('000)										
CANADA										
Economic families, 2 persons or more	24,262	24,528	24,784	25,023	25,278	25,521	25,719	25,926	26,139	26,390
Elderly families	2,697	2,707	2,716	2,815	2,399	2,494	2,516	2,581	2,563	2,553
Married couples	1,613	1,606	1,676	1,746	1,707	1,725	1,770	1,827	1,821	1,845
Other elderly families	1,084	1,101	1,040	1,070	692	769	746	754	742	708
Non-elderly families	21,565	21,821	22,069	22,208	22,878	23,027	23,203	23,345	23,576	23,837
Married couples	3,289	3,296	3,405	3,394	3,522	3,521	3,557	3,639	3,761	3,898
No earner	280	310	336	312	329	304	300	341	287	288
One earner	679	746	753	754	841	774	850	835	843	862
Two earners	2,330	2,240	2,316	2,329	2,352	2,443	2,408	2,462	2,631	2,748
Two-parent families with children	12,613	12,652	12,872	12,992	12,974	12,957	12,726	12,842	12,860	12,806
No earner	242	402	403	361	421	354	342	277	243	260
One earner	2,450	2,383	2,483	2,551	2,486	2,285	2,072	2,128	2,020	1,888
Two earners	6,977	6,985	7,116	7,230	7,668	7,844	7,674	7,598	7,726	7,758
Three or more earners	2,944	2,882	2,871	2,850	2,399	2,474	2,638	2,839	2,870	2,900
Married couples with other relatives	2,838	2,901	2,978	2,981	2,553	2,707	2,931	2,988	3,074	3,073
Lone-parent families	1,771	1,869	1,664	1,706	1,806	1,762	1,887	1,848	1,851	1,809
Male lone-parent families	206	243	221	219	260	259	287	290	297	316
Female lone-parent families	1,565	1,627	1,443	1,487	1,546	1,503	1,600	1,559	1,554	1,493
No earner	536	553	499	519	549	457	377	368	293	269
One earner	748	828	699	741	785	821	956	886	925	877
Two or more earners	282	246	244	227	213	226	266	305	336	347
Other non-elderly families	1,054	1,102	1,150	1,136	2,023	2,080	2,103	2,027	2,030	2,251
Unattached individuals	3,529	3,586	3,647	3,711	3,779	3,846	3,908	3,972	4,041	4,077
Elderly male	238	262	256	263	259	271	277	273	285	291
Non-earner	219	232	227	234	228	229	237	234	236	240
Earner	19	30	29	29	31	42	41	39	49	51
Elderly female	723	759	763	771	776	772	780	798	799	802
Non-earner	679	729	733	740	738	714	723	745	740	743
Earner	44	30	30	31	38	58	57	53	59	59
Non-elderly male	1,486	1,504	1,529	1,522	1,622	1,635	1,653	1,693	1,692	1,726
Non-earner	240	286	265	258	292	293	274	257	219	242
Earner	1,245	1,218	1,264	1,264	1,331	1,341	1,379	1,436	1,472	1,485
Non-elderly female	1,082	1,060	1,099	1,155	1,121	1,169	1,198	1,208	1,265	1,258
Non-earner	249	225	287	262	267	273	282	276	273	268
Earner	833	834	812	893	854	896	916	932	991	990

Table 9.2

Number of Families by Selected Family Types, Canada, 1992-2001

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Estimates in thousands ('000)										
CANADA										
Economic families, 2 persons or more	7,769	7,840	7,910	8,032	8,101	8,179	8,257	8,339	8,427	8,525
Elderly families	1,165	1,173	1,189	1,238	1,092	1,123	1,138	1,170	1,167	1,171
Married couples	807	803	838	873	854	862	885	914	910	923
Other elderly families	359	369	352	366	238	261	253	256	257	248
Non-elderly families	6,603	6,668	6,721	6,793	7,009	7,056	7,119	7,169	7,260	7,354
Married couples	1,645	1,648	1,702	1,697	1,761	1,760	1,778	1,819	1,880	1,949
No earner	140	155	168	156	165	152	150	171	144	144
One earner	340	373	376	377	421	387	425	418	421	431
Two earners	1,165	1,120	1,158	1,164	1,176	1,221	1,204	1,231	1,315	1,374
Two-parent families with children	3,086	3,081	3,120	3,173	3,169	3,157	3,103	3,118	3,127	3,107
No earner	58	97	95	85	96	82	77	63	60	62
One earner	597	572	607	620	604	551	495	512	488	457
Two earners	1,798	1,790	1,809	1,844	1,957	1,998	1,963	1,937	1,969	1,973
Three or more earners	633	621	610	623	512	526	568	606	610	615
Married couples with other relatives	820	831	861	866	736	774	837	861	891	885
Lone-parent families	638	673	601	614	634	632	662	650	640	623
Male lone-parent families	76	92	84	85	89	92	101	104	109	111
Female lone-parent families	561	581	517	528	545	540	561	546	531	512
No earner	188	193	180	176	192	162	134	130	101	93
One earner	281	313	262	282	290	311	349	329	338	322
Two or more earners	92	74	74	70	62	66	77	87	92	98
Other non-elderly families	415	436	437	444	709	732	737	722	722	790
Unattached individuals	3,529	3,586	3,647	3,711	3,779	3,846	3,908	3,972	4,041	4,077
Elderly male	238	262	256	263	259	271	277	273	285	291
Non-earner	219	232	227	234	228	229	237	234	236	240
Earner	19	30	29	29	31	42	41	39	49	51
Elderly female	723	759	763	771	776	772	780	798	799	802
Non-earner	679	729	733	740	738	714	723	745	740	743
Earner	44	30	30	31	38	58	57	53	59	59
Non-elderly male	1,486	1,504	1,529	1,522	1,622	1,635	1,653	1,693	1,692	1,726
Non-earner	240	286	265	258	292	293	274	257	219	242
Earner	1,245	1,218	1,264	1,264	1,331	1,341	1,379	1,436	1,472	1,485
Non-elderly female	1,082	1,060	1,099	1,155	1,121	1,169	1,198	1,208	1,265	1,258
Non-earner	249	225	287	262	267	273	282	276	273	268
Earner	833	834	812	893	854	896	916	932	991	990

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
(minus) Income taxes
After-tax income

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

- The concept of income covers income received while a resident of Canada or as relevant for income tax purposes in Canada. This excludes some, but not all, foreign income.
- Retirement income received as a regular pension or annuity during retirement is included, while cash withdrawals from private pension plans, including Registered Retirement Savings Plans (RRSPs), prior to retirement, are excluded.
- Realized capital gains from financial investments are excluded.
- In the CSNA and the present classification, taxes on capital gains are included in income taxes, as are taxes on RRSP withdrawals. Both capital gains (the taxable portion thereof) and RRSP withdrawals figure in the calculation of taxes, but are not part of total income in the CSNA or in this classification.
- This classification includes all refundable tax credits and benefits, including those that are not considered for income tax purposes, such as Child Tax Benefits, the Goods and Services Tax Credit/Harmonized Sales Tax Credit, and other provincial or territorial tax credits. There are other, smaller differences between total income here and that defined for tax purposes (see “Other income” and “Other government transfers”).
- Contributions to Employment Insurance and the Canada and Quebec Pension Plans, both federal programs, are not included in income taxes, nor are they deducted from income to arrive at after-tax income. However, the Canadian System of National Accounts recently revised its definition of taxes on production to include these payroll taxes, in accordance with international recommendations on national accounting.

Market income

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

Earnings

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

Wages and salaries

These are gross earnings from all jobs held as an employee, before payroll deductions such as income taxes, employment insurance contributions or pension plan contributions, etc. Wages and salaries include the

earnings of owners of incorporated businesses, although some amounts may instead be reported as investment income. Commission income received by salespersons as well as occasional earnings for baby-sitting, for delivering papers, for cleaning, etc. are included. Overtime pay is included.

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

Self-employment income

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

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

Investment income

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

Retirement pensions

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

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

Government transfers

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

Child Tax Benefits

Federal child tax benefits began in 1993 and replaced both the federal Family Allowances and the Child Tax Credit. Several provincial and territorial programs have since been introduced, in addition to Quebec family allowances which already existed before 1993. To be eligible, a person must have the primary responsibility for the care and upbringing of one or more children under the age of 18. Most benefits are calculated by setting a maximum amount per family or per child and reducing that total by a certain percentage of the family's net income. The programs which were explicitly accounted for in the data for 2001 were: the federal basic benefit and National Child Benefit Supplement, 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 full-time and part-time employees from loss of salary due to work accidents or occupational diseases and help them to pay their medical expenses and other costs.

Goods and Services Tax/Harmonized Sales Tax Credit

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 survey interviews, 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 sub-total includes all items of market income not included elsewhere. Among them are support payments received (also called alimony and child support). The coverage of other items depends at least to some extent on the method of income data collection, whether from administrative income tax records or by interview. Those items which are included on line 130 of the T1 tax return are well covered. These include, but are not restricted to, 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 personal 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 was approximately 6 months prior to the interview in April. The impact of this conceptual difference is negligible.

Economic families, unattached individuals, and all units

An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. An unattached individual is a person living either alone or with others to whom he or she is unrelated, such as roommates or a lodger. The total of economic families and unattached individuals may be referred to as either “all units” or “economic families composed of one or more persons”.

Census families and persons not in census families

The term “census family” corresponds to what is commonly referred to as a “nuclear family” or “immediate family”. In general, it consists of a married couple or common-law couple with or without children, or a lone-parent with a child or children; furthermore, each child does not have his or her own spouse or child living in the household.

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

Persons “not in census families” are those living alone, living with unrelated individuals, or living with relatives but not in a husband-wife or parent-unmarried child (including guardian-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 the same 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 husband-wife 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	1992	100.0
1981	58.9	1993	101.8
1982	65.3	1994	102.0
1983	69.1	1995	104.2
1984	72.1	1996	105.9
1985	75.0	1997	107.6
1986	78.1	1998	108.6
1987	81.5	1999	110.5
1988	84.8	2000	113.5
1989	89.0	2001	116.4
1990	93.3	2002	119.0
1991	98.5		

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 T402.

Negative values

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

Percentiles

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

First, all the units of the population, whether individuals or families, are ranked from lowest to highest by the value of their income of a specified type, such as after-tax income. Then the ranked population is divided into five groups of equal numbers of units, called quintiles. Analogously, dividing the population ranked by income into ten groups, each comprising the same number of units, produces deciles.

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

Median income

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

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

Since income distributions are typically skewed to the left – that is, concentrated at the low end of the 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 over time in the average spending on necessities. To measure these changes, Statistics Canada has developed a new set of spending averages 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.

Statistics Canada produces 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 after-tax 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 these values as calculated for each unit.

Market basket measure (MBM)

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

The same argument that can be made for using after-tax low income rates can be made for using after-tax income to compare to the MBM thresholds. That is, a measure of well-being should take into account what is actually available to spend. The income concept that has been proposed for comparisons with the MBM thresholds goes even further than after-tax income by

also removing other non-discretionary expenses such as support payments, work-related child care costs and employee contributions to pension plans and to Employment Insurance. Statistics Canada is collecting some of the data necessary to produce rates based on the Market Basket Measure.

On Poverty and Low Income

Ivan P. Fellegi
Chief Statistician of Canada

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

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

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

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

The proposed poverty lines have included, among others, relative measures (you are poor if your means are small compared to others in your population) and absolute measures (you are poor if you lack the means to buy a specified basket of goods and services designated as essential). Both approaches involve judgmental and, hence, ultimately arbitrary choices.

In the case of the relative approach, the fundamental decision is what fraction of the overall average or median income constitutes poverty. Is it one-half, one-third, or

some other proportion? In the case of the absolute approach, the number of individual judgements required to arrive at a poverty line is far larger. Before anyone can calculate the minimum income needed to purchase the "necessities" of life, they must decide what constitutes a "necessity" in food, clothing, shelter and a multitude of other purchases, from transportation to reading material.

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

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

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

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

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

Nevertheless, in the absence of an accepted definition of poverty, these statistics have been used by many analysts to study the characteristics of the relatively worst off families in Canada. These measures have enabled us to report important trends, such as the

changing composition of this group over time. For example, 20 to 30 years ago the elderly were by far the largest group within the “low income” category, while more recently lone-parent families headed by women have grown in significance.

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

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

Comparisons between data up to 1995 and data since 1996

The data for the historical period (years prior to the last) are not necessarily the same as in previous editions. Data up to and including 1995 are drawn from the Survey of Consumer Finances (SCF, last conducted for reference year 1997), and data for 1996 and onwards are drawn from the Survey of Labour and Income Dynamics (SLID). For this 2001 edition of tables, all other changes from the 2000 edition are very minor.

Different surveys will produce slightly different estimates on the same topics due to a variety of factors. Every attempt was made to minimize and monitor these differences between the two income surveys, while nonetheless making some important improvements in survey practices. Before replacing the SCF series with SLID, a careful study was done on the overlapping reference years, particularly the years 1996 and 1997, as SLID only acquired its full sample size in 1996. The results of the study are contained in the Income Statistics Division research paper, *A Comparison of the Results of the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update* (75F002MIE99007). All ISD research papers are available free of charge on the Statistics Canada internet site (www.statcan.ca).

In short, it was found that the two surveys told essentially the same story for all of the main income concepts. It is still possible, nonetheless, that for some characteristics the data trends could reveal a “break” as a result of the

change in survey. Such a break would likely appear as a noticeable upward or downward shift in a data series between the years 1995 and 1996. It represents a change in the data which is attributable to the two surveys having different samples and different methods (such as the use of tax data in the case of SLID), rather than a true change in the characteristics of the population. Users are advised to take note of the following survey differences which are known to exist and to have had an impact on the data trends at some detailed levels.

Better coverage of small income amounts

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

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

Detailed family types

The standard published “detailed family types” for economic families have changed in one regard. In the SCF, they are derived with reference to the “head of family”. In SLID, the same categories are used but in reference to the “major income earner”. (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 the precise definitions of family types.)

Comparisons with Previous Editions

The data for years prior to 2001 are not necessarily directly comparable to those of the 2000 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.

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

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

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

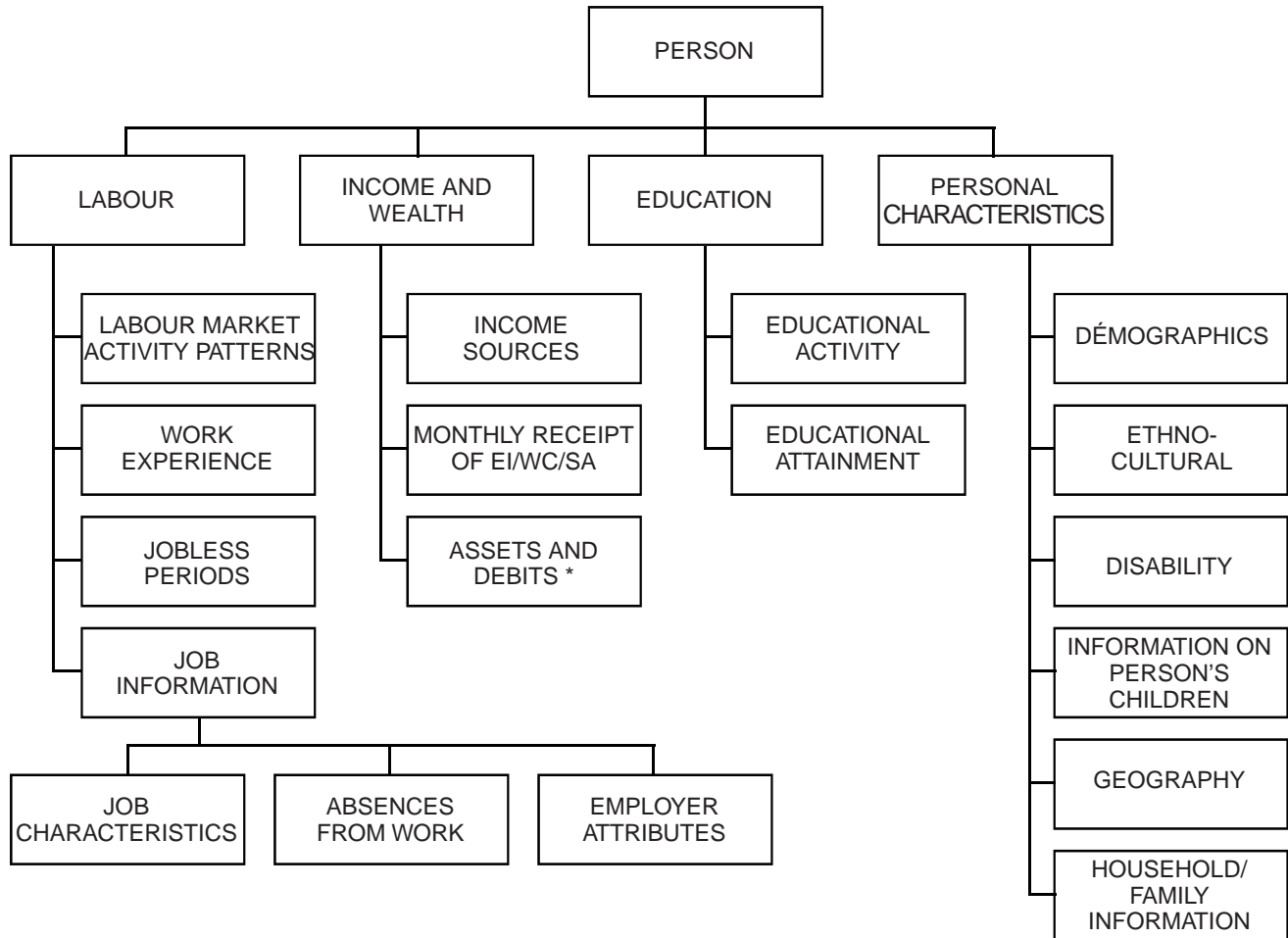
The SCF was an annual survey, conducted each April (but discontinued after April 1998) as a supplement to the Labour Force Survey (LFS), and designed to produce cross-sectional statistics on income by detailed sources. Information on labour force experience and demographic characteristics such as education, 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 cross-sectional sample comparable in size to that of the SCF. The following diagram illustrates how and when panels overlap.

Chart B

Overlapping design of SLID sample

1	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 date-related information (e.g., employment spells, jobless spells, interruption of work), is greatly improved by the use of such an interactive data capture technique. Another advantage of the CAI technology is the feeding back of details from the previous interview, helping 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 in 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 confidence interval $Y \pm 2SE$ 95 times out of 100 and within the narrower confidence interval defined by $Y \pm SE$, 68 times out of 100. Another important measure of sampling error is given by the coefficient of variation, which is computed as the estimated standard error as a percentage of the estimate Y (i.e. $100 \times SE / Y$).

To illustrate the relationship between the standard error, the confidence intervals and the coefficient of variation, let us take the following example. Suppose that the estimated average income from a given source is \$10,000, and that its corresponding standard error is \$200. The coefficient of variation is therefore equal to 2%. The 95% confidence interval estimated from this sample ranges from \$9,600 to \$10,400, i.e. $\$10,000 \pm \400 . Thus it is assumed with a 95% degree of confidence that the average income of the target population is between \$9,600 and \$10,400.

The bootstrap approach is used for the calculation of the standard errors of the estimates. For more information on standard errors and coefficients of variation, refer to the Statistics Canada publication, *Methodology of the Canadian Labour Force Survey* (Catalogue number 71-526-XPB).

Standard errors and coefficients of variation of the estimates presented in *Income Trends 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 cutoffs 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 the 1996 Census population projections. According to the numbers in the table below, in 2001, SLID covered 86.6% 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

	1997	1998	1999	2000	2001
Canada (%)	11.12	11.85	12.02	12.64	13.40

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

Income data are especially prone to misreporting, as income is a sensitive issue and includes many items with which respondents are not always familiar. To obtain more accurate information, income data for the SCF and SLID are collected after the income tax “season” when respondents are more familiar with their tax records. Respondents receive information about the income interview prior to the interviewer’s telephone call. This gives them time to consult documents and have information available at the time of the interview. Nevertheless, a comparison of data produced from the SCF with other sources suggest that certain income components such as EI benefits and self-employment earnings are under-reported 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 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 non-response adjusted weights are then further adjusted to ensure that estimates on relevant population characteristics would respect population totals from sources other than the survey. The population totals used for SCF and SLID are 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 cross-sectional 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. 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 79.0% (1990) to 82.1% (1995), while the cross-sectional response rates in SLID range between 79.1% (2001) and 85.5% (1996).

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, are derived from other information. Data obtained from the tax route are complete and do not need imputation.

Comparability with other income data sources

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

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

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

Table F
Response rate in SCF (1990-1995) and SLID (1996-2001)

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Response Rate (%)	79.0	80.0	80.7	80.0	79.5	82.1	85.5	83.6	82.3	82.8	80.8	79.1

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

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
- Estimated Numbers of Earners by Sex and Work Pattern, Canada

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, 2001 (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 "Our Products and Services", then "Browse our Internet Publications (for sale)", followed by the catalogue number.

Income Trends in Canada 13F0022XCB (\$195)

This annual CD-ROM, which includes over 2 million data points, is the complement to *Income in Canada, 2001*. It provides historical trends starting in 1980, for Canada, the provinces and 15 metropolitan areas. The data are presented in Beyond 20/20 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:

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

remote data access: enables researchers to write and test their own computer programs. They can then send these programs via the Internet to Statistics Canada, where they are run on the microdata file. The results are sent back to the client. This service is an alternative to using Statistics Canada's Data Centres or Regional Offices which are not always located in areas accessible to the researchers.

Public Use Microdata Files

Cross-sectional public use microdata files for 1996 to 2000 are available modeled on the Survey of Consumer Finances microdata files. 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 75F0002MIE2002001
- Recent Developments in the Low Income Cutoffs 75F0002MIE2001003
- 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
- Low-income Intensity during the 1990s: the Role of Economic Growth, Employment Earnings and Social Transfers 11F0019MIE2003172
- Wage Progression of less Skilled Workers in Canada: Evidence from the SLID (1993-1998) 11F0019MIE2002194
- Wives, Mothers and Wages: Does Timing Matter? 11F0019MIE2002186
- The Performance of the 1990s Canadian Labour Market 11F0019MIE2000148

The menu path to download the papers listed above is "Our Products and Services" then "Browse our Internet Publications (free)" followed by the 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
- SLID Electronic Data Dictionary 75F0026XIB

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

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* and *Income Trends in Canada CD-ROM*, 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!

SLID Custom Retrievals 75C0002

Custom data retrievals may be ordered directly from SLID staff at Statistics Canada, as an alternative to using the public use microdata or to obtain detail that is not available on the public use file. All custom products are reviewed for confidentiality of respondent information and data reliability; some suppression of information may be required as a result of this review. Prices for custom products reflect the full cost of producing them. Consultation with SLID staff about custom outputs is offered free of charge.

For more Information

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.