



Catalogue no. 75-202-XIE

Income in Canada

2002



Statistics
Canada

Statistique
Canada

Canada

How to obtain more information

Specific inquiries about this product and related statistics or services should be directed to: Income in Canada, Statistics Canada, Ottawa, Ontario, K1A 0T6 (telephone: (888) 297-7355).

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 single price of CDN \$36.00 per issue. 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:

United States a single issue at a price of CDN \$6.00.

Other countries a single issue at a price of 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 **infostats@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 in Canada

Income in Canada

2002

Published by authority of the Minister responsible for Statistics Canada

© Minister of Industry, 2004

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.

May 2004

Catalogue no. 75-202-XIE

ISSN 1492-1499

Frequency: Annual

Ottawa

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

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 standard symbols are used in Statistics Canada publications:

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

Custom tabulations of SLID data

For clients with specialized data needs, custom tabulations can be produced on a cost-recovery basis. Contact Client Services, Income Statistics Division (1 (888) 297-7355 or (613) 951-7355; income@statcan.ca).

Remote access to SLID data

Remote access is an initiative that enables external researchers to access and use SLID data.

Under this arrangement, researchers contact the Income Statistics Division to indicate their interests in remote access to SLID data and provides a short abstract outlining the objectives for their research. Upon approval of their access request, researchers are provided with a copy of the SLID retrieval software (SLIDRET), as well as an empty SLID database structure.

Researchers write and test their own computer programs, then send these programs to Statistics Canada over the Internet. We submit their programs, vet the output for confidentiality, and e-mail the results back. This process opens up our complex data set to even more researchers and increases research volume.

This service is an alternative to Statistics Canada's Research Data Centres and regional offices.

Contact Client Services, Income Statistics Division (1 (888) 297-7355 or (613) 951-7355; income@statcan.ca).

Research Data Centres

Research Data Centres are part of an initiative by Statistics Canada, the Social Sciences and Humanities Research Council (SSHRC) and university consortia to help strengthen Canada's social research capacity and to support the policy research community.

Table of contents

Highlights	12
Related products	15
Chapter 1 — Introduction	19
Chapter 2 — Market income	21
Improvement in the labour market in 2002	21
Little change in market income in 2002 after five consecutive years of growth	21
After increasing between 1996 and 2001, a generalized pause in market income in 2002 for the main family types	21
Market income of working age unattached women had increased since 1996	22
Difference in market income between all men and women narrowed in 2002	22
Market income trend varied among quintiles	22
Chapter 3 — Government transfers	36
Average government transfers were stable in 2002 as compared to 2001	36
Employment insurance benefits had second year of strong growth	36
Transfers were higher for seniors than for people of working age	37
The 20% lowest-income families received 30% of government transfers	37
Share of transfers to lowest income families was stable	38
Transfers to families with children in the absence of earnings	38
Chapter 4 — Total income	51
After five years of growth, a pause for average total income for non-elderly families	51
Senior families' total income stable from 2001 to 2002	51
Income redistribution: impact of government transfers	52
Chapter 5 — Income taxes	67
Second recent decline in average tax paid by families	67
Estimated declines of 2% or more in average income tax in most provinces in 2002	67
Implicit tax rates by family type	68
Shares of total income tax by income quintile	68
Chapter 6 — After-tax income	81

Table of contents – continued

After five consecutive years of growth, after-tax income experienced a pause in 2002	81
Differences from province to province between 1996 and 2002	81
Government transfers and taxes helped to reduce disparities between the different family types	82
Lowering the disparity among income quintiles	82
Disparities between quintiles varied by family types	82
Chapter 7 — Family income: income inequality	98
Has income inequality changed in recent years?	98
Incomes improved over several years, across the distribution	98
Slight narrowing of the gap in 2002 (in dollar terms), after it widened from 1996 to 2001	98
Income inequality in relative terms	99
Increasing ratio of the top to the bottom	100
The Gini coefficients declined for market income and remained stable for after-tax income in 2002	101
Chapter 8 — Low income	118
After five years of consecutive reductions, in 2002, low income rate for families stopped dropping	118
Low-income rate varied, depending on family type and number of earners	118
Low-income rate for female lone-parent families increased after five consecutive years of decline	119
Low-income rate for children continued its downward trend, while the rate for all Canadians grew slightly	120
Crossing the LICO line	121
Low income touched more than one in five people over a six-year period	121
Chapter 9 — Background Tables	151
Data quality, concepts and methodology	
Notes and definitions	154
Methodology	168
Survey content	173
Charts	
Chart 2.1 Average market income of economic families and unattached individuals, 1980 to 2002	22
Chart 2.2 Average market income, Canada and provinces, percentage change between 1996 and 2002	23

Table of contents – continued

Chart 2.3 Average market income by major family type, 1996 and 2002	23
Chart 2.4 Share of market income by quintiles, 1996 and 2002	24
Chart 3.1 Implicit transfer rates for seniors are higher than for non-seniors, 1993 to 2002	37
Chart 3.2 Market income and government transfers for families by after-tax income quintiles, 2002	38
Chart 3.3 Average government transfers by family type, 2002	39
Chart 4.1 Average total income of families and unattached individuals, 1980 to 2002	52
Chart 4.2 Market income made up majority of total income for non-elderly families in 2002	53
Chart 4.3 Government transfers increased shares of total income for lower quintiles, 2002	53
Chart 5.1 Average income tax of families and unattached individuals, 1980 to 2002	68
Chart 5.2 Shares of total income and income tax of families by after-tax income quintiles, 2002	69
Chart 5.3 Average income tax by family type, 2001 and 2002	69
Chart 6.1 Average after-tax income of families, Canada and provinces, 2002	83
Chart 6.2 Averages in market income, total income and after-tax income of families followed similar trends, 1980 to 2002	83
Chart 6.3 Change in average market income and after-tax income by family type, 1992 and 2002	84
Chart 6.4 Female lone-parent families earned only 33% of average market income, but 45% of average after-tax income of two-parent families, 2002	84
Chart 6.5 Single-earner two-parent families received 74% of after-tax income of dual-earner families, 2002	85
Chart 6.6 Transfers and taxes reduced the income difference between elderly and non-elderly families, 2002	85
Chart 6.7 Lower income quintiles families had larger shares of aggregate income, after transfers and taxes, 2002	86
Chart 7.1 Average after-tax income of families by quintiles, for years 1996, 2000 and 2002	99
Chart 7.2 Shares of aggregate after-tax income by quintiles, 1980 to 2002	100

Table of contents – continued

Chart 7.3 Ratio of average income of the highest quintile families to the lowest, showing market income and after-tax income, 1980 to 2002	101
Chart 7.4 Gini Coefficients for families, 1980 to 2002	102
Chart 8.1 Majority of families with no earner were in low income, 2002	119
Chart 8.2 Low-income rates of children, adults of working age, and seniors, 1980 to 2002	120
Chart 8.3 Persons experiencing low income at least one year at some time during six years from 1996 to 2001	122

Statistical tables

Table 2.1-1 Average market income by selected family types, Canada, 1993-2002	25
Table 2.1-2 Average market income by selected family types, Newfoundland and Labrador, 1993-2002	26
Table 2.1-3 Average market income by selected family types, Prince Edward Island, 1993-2002	27
Table 2.1-4 Average market income by selected family types, Nova Scotia, 1993-2002	28
Table 2.1-5 Average market income by selected family types, New Brunswick, 1993-2002	29
Table 2.1-6 Average market income by selected family types, Quebec, 1993-2002	30
Table 2.1-7 Average market income by selected family types, Ontario, 1993-2002	31
Table 2.1-8 Average market income by selected family types, Manitoba, 1993-2002	32
Table 2.1-9 Average market income by selected family types, Saskatchewan, 1993-2002	33
Table 2.1-10 Average market income by selected family types, Alberta, 1993-2002	34
Table 2.1-11 Average market income by selected family types, British Columbia, 1993-2002	35
Table 3.1-1 Government transfers by after-tax income quintiles, Canada, 2001 and 2002	40
Table 3.1-2 Government transfers by after-tax income quintiles, Newfoundland and Labrador, 2001 and 2002	41
Table 3.1-3 Government transfers by after-tax income quintiles, Prince Edward Island, 2001 and 2002	42

Table of contents – continued

Table 3.1-4 Government transfers by after-tax income quintiles, Nova Scotia, 2001 and 2002	43
Table 3.1-5 Government transfers by after-tax income quintiles, New Brunswick, 2001 and 2002	44
Table 3.1-6 Government transfers by after-tax income quintiles, Quebec, 2001 and 2002	45
Table 3.1-7 Government transfers by after-tax income quintiles, Ontario, 2001 and 2002	46
Table 3.1-8 Government transfers by after-tax income quintiles, Manitoba, 2001 and 2002	47
Table 3.1-9 Government transfers by after-tax income quintiles, Saskatchewan, 2001 and 2002	48
Table 3.1-10 Government transfers by after-tax income quintiles, Alberta, 2001 and 2002	49
Table 3.1-11 Government transfers by after-tax income quintiles, British Columbia, 2001 and 2002	50
Table 4.1-1 Average total income by selected family types, Canada, 1993-2002	54
Table 4.1-2 Average total income by selected family types, Newfoundland and Labrador, 1993-2002	55
Table 4.1-3 Average total income by selected family types, Prince Edward Island, 1993-2002	56
Table 4.1-4 Average total income by selected family types, Nova Scotia, 1993-2002	57
Table 4.1-5 Average total income by selected family types, New Brunswick, 1993-2002	58
Table 4.1-6 Average total income by selected family types, Quebec, 1993-2002	59
Table 4.1-7 Average total income by selected family types, Ontario, 1993-2002	60
Table 4.1-8 Average total income by selected family types, Manitoba, 1993-2002	61
Table 4.1-9 Average total income by selected family types, Saskatchewan, 1993-2002	62
Table 4.1-10 Average total income by selected family types, Alberta, 1993-2002	63
Table 4.1-11 Average total income by selected family types, British Columbia, 1993-2002	64
Table 4.2 Average total income received by income sources, Canada, 1993-2002	65
Table 5.1-1 Income tax by after-tax income quintiles, Canada, 2001 and 2002	70
Table 5.1-2 Income tax by after-tax income quintiles, Newfoundland and Labrador, 2001 and 2002	71

Table of contents – continued

Table 5.1-3 Income tax by after-tax income quintiles, Prince Edward Island, 2001 and 2002	72
Table 5.1-4 Income tax by after-tax income quintiles, Nova Scotia, 2001 and 2002	73
Table 5.1-5 Income tax by after-tax income quintiles, New Brunswick, 2001 and 2002	74
Table 5.1-6 Income tax by after-tax income quintiles, Quebec, 2001 and 2002	75
Table 5.1-7 Income tax by after-tax income quintiles, Ontario, 2001 and 2002	76
Table 5.1-8 Income tax by after-tax income quintiles, Manitoba, 2001 and 2002	77
Table 5.1-9 Income tax by after-tax income quintiles, Saskatchewan, 2001 and 2002	78
Table 5.1-10 Income tax by after-tax income quintiles, Alberta, 2001 and 2002	79
Table 5.1-11 Income tax by after-tax income quintiles, British Columbia, 2001 and 2002	80
Table 6.1-1 Average after-tax income by selected family types, Canada, 1993-2002	87
Table 6.1-2 Average after-tax income by selected family types, Newfoundland and Labrador, 1993-2002	88
Table 6.1-3 Average after-tax income by selected family types, Prince Edward Island, 1993-2002	89
Table 6.1-4 Average after-tax income by selected family types, Nova Scotia, 1993-2002	90
Table 6.1-5 Average after-tax income by selected family types, New Brunswick, 1993-2002	91
Table 6.1-6 Average after-tax income by selected family types, Quebec, 1993-2002	92
Table 6.1-7 Average after-tax income by selected family types, Ontario, 1993-2002	93
Table 6.1-8 Average after-tax income by selected family types, Manitoba, 1993-2002	94
Table 6.1-9 Average after-tax income by selected family types, Saskatchewan, 1993-2002	95
Table 6.1-10 Average after-tax income by selected family types, Alberta, 1993-2002	96
Table 6.1-11 Average after-tax income by selected family types, British Columbia, 1993-2002	97
Table 7.1 Average income by selected family types, showing different income concepts, Canada, 2001 and 2002	103
Table 7.2-1 Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002	104

Table of contents – continued

Table 7.2-2 Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002	105
Table 7.2-3 Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002	106
Table 7.2-4 Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002	107
Table 7.2-5 Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002	108
Table 7.3-1 Gini coefficients of market income, total income and after-tax income by selected family types, Canada, 1993-2002	109
Table 7.3-2 Gini coefficients of market income, total income and after-tax income by selected family types, Canada, 1993-2002	110
Table 7.3-3 Gini coefficients of market income, total income and after-tax income by selected family types, Canada, 1993-2002	111
Table 7.4-1 Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002	112
Table 7.4-2 Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002	114
Table 7.4-3 Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002	116
Table 8.1-1 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Canada, 1993-2002	123
Table 8.1-2 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Canada, 1993-2002	124
Table 8.1-3 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Newfoundland and Labrador, 1993-2002	125
Table 8.1-4 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Newfoundland and Labrador, 1993-2002	126
Table 8.1-5 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Prince Edward Island, 1993-2002	127
Table 8.1-6 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Prince Edward Island, 1993-2002	128
Table 8.1-7 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Nova Scotia, 1993-2002	129
Table 8.1-8 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Nova Scotia, 1993-2002	130
Table 8.1-9 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, New Brunswick, 1993-2002	131
Table 8.1-10 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, New Brunswick, 1993-2002	132

Table of contents – continued

Table 8.1-11 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Quebec, 1993-2002	133
Table 8.1-12 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Quebec, 1993-2002	134
Table 8.1-13 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Ontario, 1993-2002	135
Table 8.1-14 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Ontario, 1993-2002	136
Table 8.1-15 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Manitoba, 1993-2002	137
Table 8.1-16 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Manitoba, 1993-2002	138
Table 8.1-17 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Saskatchewan, 1993-2002	139
Table 8.1-18 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Saskatchewan, 1993-2002	140
Table 8.1-19 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Alberta, 1993-2002	141
Table 8.1-20 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Alberta, 1993-2002	142
Table 8.1-21 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, British Columbia, 1993-2002	143
Table 8.1-22 Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, British Columbia, 1993-2002	144
Table 8.2 Persistence of low income, after-tax income, (1992 LICO base) by selected characteristics, 1996-2001	145
Table 8.3-1 Low income after tax (92 LICOs base), by selected family types, Canada, 1993-2002 - Prevalence	146
Table 8.3-2 Low income after tax (92 LICOs base), by selected family types, Canada, 1993-2002 - Estimated number	147
Table 8.3-3 Low income after tax (92 LICOs base), by selected family types, Canada, 1993-2002 - Average income gap	148
Table 8.4-1 Low income after tax cut-offs (92 LICOs base), 1998-2002	149
Table 8.4-2 Low income after tax cut-offs (92 LICOs base), 1993-1997	150
Table 9.1 Number of persons by selected family types, Canada, 1993-2002	152
Table 9.2 Number of families by selected family types, Canada, 1993-2002	153

Highlights

2002 income: an overview

- After five consecutive years of growth, after-tax family income remained virtually unchanged between 2001 and 2002, as the three main components — market income, government transfers and personal income taxes — each remained more or less stable.
- After-tax income for families of two people or more amounted to an estimated \$60,500, virtually unchanged from \$60,300 in 2001, after adjusting for inflation.
- This lack of growth was in contrast to the increase of 3.2% in annual average after-tax income for these families between 1996 and 2001.
- Family income is correlated with economic conditions. After reaching a peak at \$53,900 in 1989, average family income declined through the recession of the early 1990s and stayed below \$52,000 up to and including 1996. Since then, it has rebounded in step with the recovering economy.
- The low-income rate among families of two people or more edged up slightly in 2002 after five consecutive years of declines. A small increase in the low income rate was experienced by those aged 18 and over. However, the proportion of children aged under 18 and living in low income was marginally lower, continuing its long-term decline.
- Unlike most other family types, average after-tax income declined in 2002 for single-parent families headed by women. However, their income gains were among the strongest between 1996 and 2002 because of the increase in labour force participation by single mothers.
- For unattached individuals, after-tax income amounted to \$25,900 in 2002, up 2.4% from 2001 and 17% from 1996. An estimated 1 million of these individuals lived in low income in 2002, about 25% of the total, down from 34% in 1996.

Main components all hold relatively steady

- The three main components of after-tax income - market income, transfers from governments and personal income taxes - were all relatively unchanged from 2001.
- Market income is the sum of paid employment and self-employment earnings, and income from investments and pensions, and represents the lion's share of family income, particularly for non-elderly families. In 2002, it remained at the same average level as in 2001 (approximately \$66,000) for families of two or more people. This compares with an annual average gain of 2.7% during the previous five years.
- Families of two or more people paid an estimated \$12,800 on average in personal income taxes in 2002, about \$300 less than in 2001 after adjusting for inflation.

- This decline, equal to about 2.3%, came on the heels of a 7.1% decrease in 2001 when federal and provincial tax changes included increases in exemption and income threshold levels, and cuts in tax rates. The implicit tax rate for families was 17.4% in 2002, down from 17.8% in 2001.
- Government transfers cover a range of programs such as Employment Insurance, old-age security, child tax benefits and so on. They remained virtually unchanged from 2001 at an estimated \$7,300. In 1996, transfers amounted to \$7,900 on average.
- The number of families receiving Employment Insurance benefits rose 8.4% in 2002, following an 11.2% gain in 2001. Average EI benefits rose from \$5,500 in 2001 to \$5,900 in 2002. These increases are attributed mainly to the program changes that expanded parental benefits.

After-tax income down for female single-parents

- On average, the after-tax income for the estimated 500,000 single-parent families headed by women declined from \$32,500 in 2001 to \$30,800 in 2002 mainly due to a drop in their market income from \$27,300 to \$25,600.
- Even when including the decline in 2002, the annual average rate of increase of market income for female lone-parent families was 5.5% between 1996 and 2002. This was one of the largest increases among the different family types. As a result the 2002 after-tax income of female single parents was still much higher than in 1996 (\$25,300).

Continuous growth of after-tax income for senior families

- Among senior families — those in which the major income recipient was aged 65 and over — after-tax income was estimated \$43,400, up from \$39,000 in 1996.
- After-tax income of senior families steadily grew for the past five years, primarily due to the increase of their market income. Between 1996 and 2002, after-tax income for senior families has increased 11%, compared with 18% for all younger families.
- In 2002, senior families received on average an estimated \$20,200 in government transfers, accounting for 41% of their total income before taxes.

Low-income rate among children down for sixth straight year

- Although the change is not significant the low-income rate among children under 18 based on after-tax income, declined for the sixth consecutive year in 2002.
- An estimated 702,000 young people, or 10.2% of the total, were living in low-income families. This level was down from 713,000 children in 2001 (10.4%).
- The proportion of children living in low-income families has been declining since 1996, when it peaked at 16.7%. This decline follows overall improvements in the Canadian economy during the late 1990s.

Slight rise in low-income rate of families

- After five consecutive years of declines, the proportion of families living in low income rose slightly to 7.0% in 2002 from 6.6% the year before. The 6.6% level in 2001 was the lowest rate for families since 1980.

- An estimated 605,000 families were in low income in 2002, compared with 564,000 in 2001 and 870,000 in 1996.
- The long-term downward trend in the low-income rate reflected a healthy labour market in the latter part of the 1990s, as well as recent increases in transfers and cuts in income taxes.
- Of the estimated 500,000 lone-parent families headed by women, 34.8% were in low income in 2002, up from 30.1% in 2001. This was the first increase in the low-income rate for these families in five years. Their low-income rate peaked at 49.0% in 1996.
- For the population as a whole in the 10 provinces, about 2.9 million people, or 9.5%, were living in low income in 2002.

Income inequality among families remained stable

- One measure of income inequality is the ratio of average market income received by the 20% of families with the highest income compared with the 20% of families with the lowest income.
- In 2002, this ratio was about 11.7 to one. That is, the 20% of families with the highest income received about \$11.70 in market income for every \$1 received by the 20% with the lowest.
- However, taxes and transfers moderate the differences between the quintiles of the income distribution.
- In 2002, after taxes and transfers, the one-fifth of families with the highest income received \$5.20 in market income for every \$1 received by the one-fifth with the lowest. Historically, this ratio remained stable at about 4.8 to 1 for several years up to 1995. It then rose in 1996 and 1997 to 5.3 and, since then has remained at 5.2 to 5.3.

Provinces: After-tax income remained stable in most cases

- Families of two people or more recorded at least marginal increases in after-tax income in most provinces in 2002, but there was the occasional exception.
- In Alberta, after-tax income declined from \$65,600 in 2001 to \$64,300 in 2002. On the other hand, the proportion of these families living in low income in Alberta fell from 5.9% to 4.8%.
- The biggest gain was in Nova Scotia where after-tax income for families of two or more people rose from \$49,800 to \$51,500.
- Families of two or more people in Newfoundland and Labrador received government transfers estimated at \$11,300 on average in 2002, highest in Canada and well above the national average of \$7,300.

Related products

Selected publications from Statistics Canada

13F0022XCB	Income trends in Canada
13F0022XIE	Income trends in Canada
75F0011XIE	Survey of Labour and Income Dynamics - A survey overview
75F0026XIB	Survey of Labour and Income Dynamics electronic data dictionary
75-203-XIE	Analysis of income in Canada

Selected CANSIM tables from Statistics Canada

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

202-0408	Distribution of total income, by census family type, 2002 constant dollars
202-0409	Average total income, by census family type and living arrangement, 2002 constant dollars
202-0410	Average total income, by census family type, 2002 constant dollars
202-0411	Median total income, by economic family type, 2002 constant dollars
202-0501	Income tax, by economic family type and after-tax income quintiles, 2002 constant dollars
202-0601	Distribution of after-tax income, by economic family type, 2002 constant dollars
202-0602	Distribution of after-tax income of individuals, 2002 constant dollars
202-0603	Average after-tax income, by economic family type, 2002 constant dollars
202-0604	Upper income limits and income shares of after-tax income quintiles, by economic family type, 2002 constant dollars
202-0605	Median after-tax income, by economic family type, 2002 constant dollars
202-0701	Market, total and after-tax income, by economic family type and income quintiles, 2002 constant dollars
202-0702	Market income, government transfers, total income, income tax and after-tax income, by economic family type, 2002 constant dollars
202-0703	Market, total and after-tax income, by economic family type and after-tax income quintiles, 2002 constant dollars
202-0704	Government transfers and income tax, by economic family type and after-tax income quintiles, 2002 constant dollars
202-0705	Gini coefficients of market, total and after-tax income, by economic family type
202-0706	Market, total and after-tax economic family income, by adjusted after-tax income quintiles, 2002 constant dollars
202-0801	Low income cut-offs before and after tax for rural and urban areas, by family size
202-0802	Persons in low income
202-0803	Families in low income before and after tax, by age and sex of major income earner
202-0804	Families in low income, by economic family type, 2002 constant dollars

202-0805	Low income gap, by economic family type, 2002 constant dollars
202-0806	Transitions of persons into and out of low income before and after tax, by selected characteristics
202-0807	Persistence of low income, by selected characteristics

Selected surveys from Statistics Canada

3889	Survey of Labour and Income Dynamics
3205	Survey of Consumer Finances

Selected tables of Canadian statistics from Statistics Canada

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

Introduction

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

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* (product number 13F0022XCB) -- 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.

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 lowpoint 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 2001 edition described the continued rise of after-tax income for families and individuals mainly as a result of increases in government transfers and decreases in income taxes. The present edition shows stability of income for families and individuals between 2001 and 2002, after 5 year upward trend (1996-2001).

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 7.4-1, income is not adjusted for family size. Since changes in family size can account for changes in average incomes, it is worth noting that the average number of members in economic families of two or more persons decreased slightly over the period of analysis, from about 3.14 in the early 1990s to 3.08 in 2002.

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

Market income

Market income includes the earnings that Canadians receive from employment. Also included in market income is investment and private pension income. For the majority of Canadians, particularly those of "working age" (aged 16 to 64), money from employment constitutes the highest proportion of market income. In 2002, 89% of aggregate market income came from employment.

Improvement in the labour market in 2002

Market income is closely linked to labour market conditions. According to data from the Labour Force Survey, there was a rise of 1.0% in the employment rate (i.e. the number of people employed compared to the working age population) from 2001 to 62% in 2002. This increase was due mainly to a 1.3% growth in the participation rate, which climbed in 2002 to 67%. In contrast, the unemployment rate rose between 2001 and 2002. It was at 7.7% in 2002 compared to a rate of 7.2% in 2001. The increase in the unemployment rate in 2002 was largely caused by more working age people looking for work. In 2002, real GDP per capita increased by 3.4%.

Little change in market income in 2002 after five consecutive years of growth

Average market income for Canadian families of two or more people was estimated at \$65,900 in 2002, virtually unchanged from 2001 (-0.2%) after adjusting for inflation (as measured by changes in the Consumer Price Index). This represents a pause after five consecutive years of growth. Average market income has increased by over 17% (on average 2.7% per year) since the low in 1996, when it was estimated at \$56,200.

Average market income for persons not living in families (unattached individuals) was \$25,600 in 2002 compared to \$25,200 in 2001 (+1.6%). Unattached persons' average market income has not declined since 1996 and grew by 20% between 1996 and 2002.

For all provinces, average market income for families of two or more people changed only slightly in 2002. Nevertheless, between 1996 and 2002, average market income increased in all provinces from a minimum of 6.9% in Prince Edward Island to a maximum of 22.8% in Nova Scotia.

After increasing between 1996 and 2001, a generalized pause in market income in 2002 for the main family types

Market income for two parent families was estimated at \$78,100 in 2002, virtually unchanged from 2001 (\$78,000). In contrast, average market income for all two parent families increased between 1996 and 2002 by 19%. This growth corresponds to an average increase in average market income of \$2.9% per year.

Average market income for female lone parent families rose from \$18,500 to \$27,300 between 1996 and 2001. In 2002, this figure was \$25,600. In all cases, the average annual increase between 1996 and 2002 was 5.6%.

Elderly families (in which the major income recipient is 65 or older) saw their average market income increase by 16% between 1996 and 2002. During this period, there was steady growth in the average market income, which rose from \$25,500 to \$29,600.

Finally, the average market income of married couples without children who are not elderly persons rose from \$61,500 in 1996 to \$69,500 in 2002, an increase of 13%. In contrast, this income was virtually unchanged from 2001 to 2002 (-1.6%).

Market income of working age unattached women had increased since 1996

Average market income for unattached working age women jumped 27% between 1996 and 2002, while that of their male counterparts rose by 19%. The gap in average market income between unattached working-age men and women fell from \$5,100 in 1996 to \$4,400 in 2002.

Difference in market income between all men and women narrowed in 2002

The difference in average market income (for recipients of market income of all ages) between all men and women rose steadily until 2001 when it reached \$15,200. In 2002, the difference narrowed slightly, as market income for men was \$38,200 compared to \$23,500 for women.

Market income trend varied among quintiles

Between 1996 to 2002, average market income for families in the lowest quintile increased by \$3,200 (+35%), while the increase for families in the highest quintile was \$21,100 (+17%).

Chart 2.1

Average market income of economic families and unattached individuals, 1980 to 2002

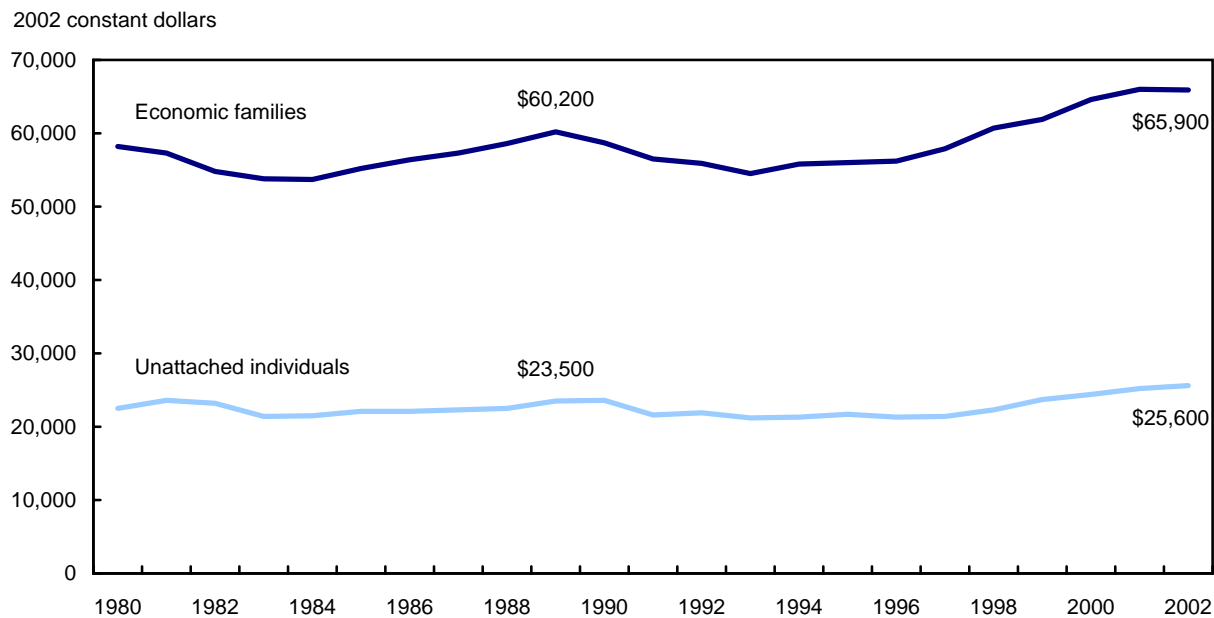


Chart 2.2

Average market income, Canada and provinces, percentage change between 1996 and 2002

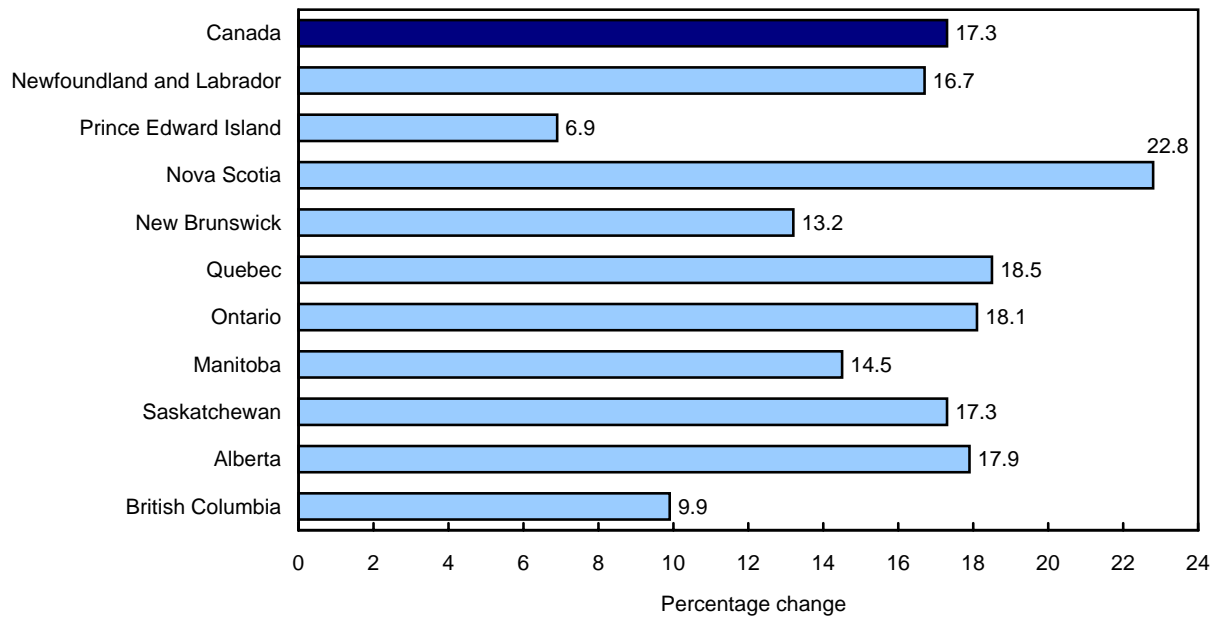


Chart 2.3

Average market income by major family type, 1996 and 2002

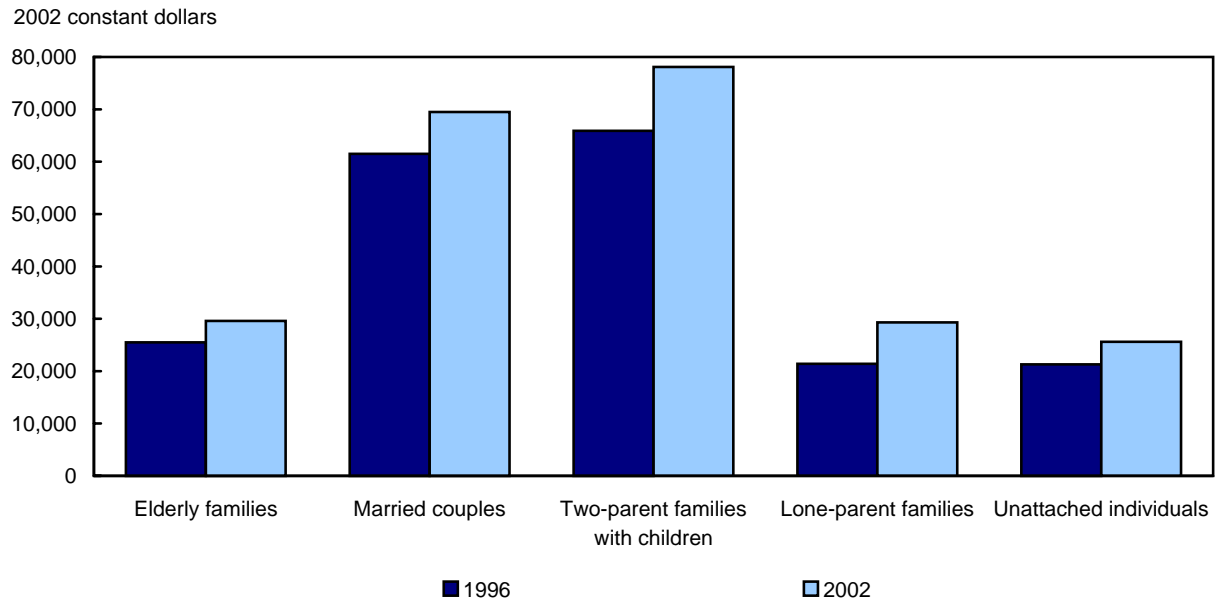


Chart 2.4

Share of market income by quintiles, 1996 and 2002

Market income share

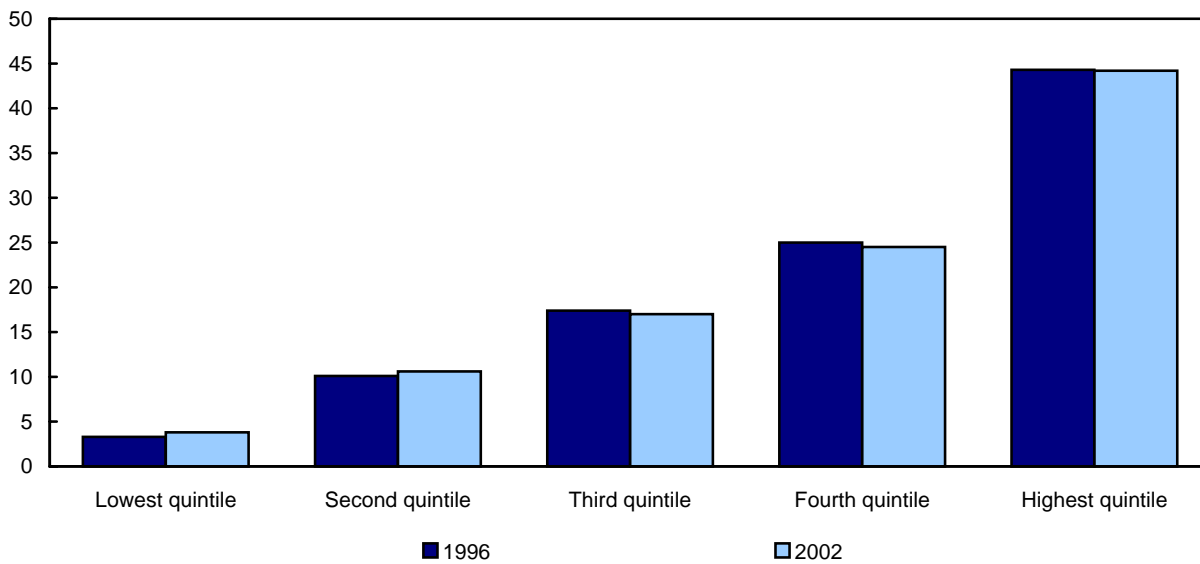


Table 2.1-1

Average market income by selected family types, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	54,500	55,800	56,000	56,200	57,900	60,700	61,900	64,600	66,000	65,900
Elderly families	28,300	26,900	29,600	25,500	25,500	26,300	28,100	28,800	28,800	29,600
Married couples	24,500	23,200	24,400	24,500	24,500	25,300	27,400	27,200	27,900	28,300
Other families	36,700	35,800	42,100	29,200	28,800	29,900	30,600	34,400	32,200	34,500
Non-elderly families	59,100	60,900	60,800	61,000	63,100	66,200	67,400	70,400	72,000	71,700
Married couples	59,000	58,900	59,600	61,500	64,100	66,100	64,900	66,400	70,600	69,500
No earners	17,700	17,200	15,100	20,700	20,700	19,900	21,900	22,100	25,200	23,700
One earner	45,900	45,400	44,800	43,800	46,400	48,300	50,700	49,800	53,600	49,900
Two earners	69,100	69,400	70,300	73,600	75,100	78,100	75,700	76,500	80,200	79,600
Two-parent families with children	63,900	65,900	65,800	65,900	68,600	72,200	73,800	76,700	78,000	78,100
No earners	2,700	2,300	2,900	4,100	5,000	4,500	4,700	6,000	6,500	8,200 ^E
One earner	43,200	45,900	43,300	46,900	46,400	52,600	51,700	51,500	53,100	55,200
Two earners	66,600	69,200	69,500	69,100	71,600	74,700	75,600	78,700	79,000	78,300
Three or more earners	85,000	85,600	85,600	87,600	90,000	89,900	94,000	97,400	98,600	97,200
Married couples with other relatives	81,700	83,300	81,200	85,300	86,200	89,200	92,700	97,700	96,400	95,300
Lone-parent families	19,600	21,000	22,200	21,400	22,300	25,100	25,500	29,400	30,300	29,300
Male	33,200	34,600	35,800	39,400	39,500	43,000	42,400	47,700	44,000	44,300
Female	17,400	18,800	20,000	18,500	19,300	21,900	22,300	25,600	27,300	25,600
No earners	1,500	1,900	2,800	2,000	1,300	2,100	2,400	1,300	2,300	2,200 ^E
One earner	23,500	24,500	25,600	25,100	24,300	24,800	25,300	27,100	27,800	26,600
Two or more earners	33,400	39,300	41,000	38,300	40,000	42,700	41,100	46,500	48,200	42,100
Other non-elderly families	42,700	44,000	44,300	48,300	47,700	51,900	53,200	56,200	56,500	58,500
Unattached individuals	21,200	21,300	21,700	21,300	21,400	22,300	23,700	24,400	25,200	25,600
Elderly males	11,000	14,000	13,700	14,600	15,000	15,200	14,600	13,700	16,000	14,900
Non-earner	9,200	10,100	10,700	11,500	11,800	11,200	11,900	10,700	12,600	11,500
Earner	24,900	44,600	38,200	37,100	32,900	38,200	30,600	28,000	31,900	27,300
Elderly females	7,400	6,600	8,600	10,100	10,000	9,300	9,500	10,300	10,900	11,400
Non-earner	6,700	6,000	7,900	9,100	9,000	8,400	8,600	9,100	9,700	10,700
Earner	23,300	20,100	24,100	29,300	22,600	19,900	22,400	24,500	25,500	19,800
Non-elderly males	27,900	29,000	28,200	27,200	27,200	29,100	30,100	32,000	32,500	32,400
Non-earner	3,700	4,200	3,800	2,800	3,000	2,800	2,800	2,500	4,000	4,100
Earner	33,600	34,200	33,200	32,600	32,500	34,300	35,000	36,400	36,700	37,000
Non-elderly females	24,000	22,500	23,700	22,100	22,300	23,200	26,200	25,500	26,300	28,000
Non-earner	4,900	6,300	5,000	3,700	4,300	3,800	4,300	4,100	4,700	5,000
Earner	29,100	28,200	29,200	27,900	27,700	29,200	32,700	31,400	31,700	33,100

Table 2.1-2

Average market income by selected family types, Newfoundland and Labrador, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	35,800	38,700	37,600	37,800	38,000	39,300	42,100	42,300	42,700	44,100
Elderly families	12,600	13,300	13,700	10,200	12,700	10,600	12,200	12,300	12,000	14,000^E
Married couples	6,000	9,600	13,000	10,400	12,700	10,200	10,900	11,700	11,000	13,200 ^E
Other families	21,300	17,600	14,700	9,800	12,700	11,500	15,100	14,000	14,400	15,700 ^E
Non-elderly families	39,600	43,200	41,700	41,800	41,900	43,700	46,700	47,100	47,400	49,000
Married couples	39,200	37,700	37,700	40,700	40,400	40,800	40,700	38,200	40,900	46,200
No earners	10,400	10,300	6,700	17,900	14,700	14,600	12,300	11,700	11,600	10,500 ^E
One earner	29,200	24,600	37,400	34,600	39,200	31,600	34,900	35,800	31,000	35,000
Two earners	50,300	53,200	50,500	52,900	49,600	52,200	53,500	48,800	54,500	58,400
Two-parent families with children	40,400	47,500	43,200	44,800	46,100	49,200	50,600	51,500	52,300	52,200
No earners	500	3,100	200	1,300	3,300	300	F	5,800	F	F
One earner	22,000	32,200	23,400	30,200	25,600	28,900	31,500	26,900	22,600	37,700 ^E
Two earners	43,000	51,800	53,700	51,500	52,600	54,800	55,900	60,100	56,800	54,600
Three or more earners	61,700	64,400	68,900	61,400	69,300	73,000	71,600	66,500	68,000	65,400
Married couples with other relatives	52,200	54,900	59,100	54,500	54,000	55,200	65,300	68,200	66,200	64,000
Lone-parent families	15,900	14,500	12,900	13,900	13,700	16,300	14,600	16,800	20,800	18,800
Male	F	F	F	F	F	F	F	F	F	F
Female	14,100	13,100	10,500	13,000	12,400	15,300	12,800	16,200	20,000	17,200 ^E
No earners	1,000	700	400	1,800	1,400	600	900	1,000	F	F
One earner	19,400	21,100	F	20,500	22,500	21,600	21,200	17,300	18,700	21,400 ^E
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	28,600	25,100	22,000	29,900	28,600	26,600	32,600	33,400	31,000	37,200
Unattached individuals	13,700	16,200	13,700	14,300	12,200	11,600	11,900	12,900	13,100	14,600
Elderly males	2,500	6,800	F	8,900	10,100	6,600	F	F	F	F
Non-earner	2,400	F	F	7,800	8,000	4,500	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	1,100	3,700	4,800	1,800	3,400	3,200	4,300	4,300	3,100	7,100^E
Non-earner	1,100	3,700	4,800	1,800	2,100	2,100	3,300	3,500	2,500	5,100 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	20,000	21,600	23,700	20,700	18,000	18,000	15,100	16,900	19,000	16,600
Non-earner	300	F	F	1,800	1,100	2,100	700	600	1,400	1,500 ^E
Earner	27,100	28,200	36,200	30,000	28,000	27,900	23,100	22,600	25,800	26,800
Non-elderly females	19,500	23,500	15,300	15,800	11,500	11,500	15,000	16,800	17,200	17,800^E
Non-earner	1,700	F	F	2,000	1,600	1,700	2,900	8,200	5,000	2,900 ^E
Earner	28,300	26,400	21,900	23,600	19,400	18,700	23,100	22,400	23,500	25,600

Table 2.1-3

Average market income by selected family types, Prince Edward Island, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	41,200	43,200	41,800	44,700	44,600	47,400	46,300	47,400	47,400	47,800
Elderly families	18,100	26,300	14,200	21,400	15,600	18,600	20,100	19,100	19,300	22,000
Married couples	15,500	20,800	13,800	28,000	19,700	24,000	20,800	19,600	18,700	22,400 ^E
Other families	23,600	32,500	14,900	F	8,000	F	18,800	18,100	20,700	F
Non-elderly families	45,900	46,300	47,000	48,800	50,300	53,100	51,700	53,000	52,800	52,000
Married couples	43,600	47,100	45,400	47,900	54,000	51,100	44,900	52,500	51,100	54,700
No earners	F	F	F	F	F	F	F	F	F	F
One earner	F	44,100	F	F	F	F	33,200	46,900	39,600	37,700 ^E
Two earners	48,300	49,100	47,600	53,600	61,500	58,500	52,800	57,500	58,600	61,600
Two-parent families with children	50,100	51,200	51,200	54,800	53,200	54,900	50,600	53,700	53,900	55,700
No earners	F	F	F	F	F	F	F	F	F	F
One earner	30,400	31,900	34,300	35,400	F	F	23,100	F	F	F
Two earners	51,700	50,200	50,800	52,100	51,300	53,700	45,300	52,300	51,800	54,700
Three or more earners	56,500	63,100	58,900	69,500	64,500	64,700	71,700	70,600	69,000	67,600
Married couples with other relatives	56,800	53,700	58,500	59,800	64,800	80,600	89,700	74,000	77,500	65,700
Lone-parent families	19,500	20,600	18,200	19,100	18,700	23,400	22,200	26,200	23,300	19,600
Male	F	F	F	F	F	F	F	F	F	F
Female	17,600	17,100	18,300	18,300	18,600	22,800	21,700	25,600	22,400	17,300
No earners	F	F	F	F	F	F	F	F	F	F
One earner	18,300	16,600	14,300	F	F	F	15,900	16,900	18,600	15,900
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	33,200	31,100	33,900	34,000	30,600	37,800	51,500	43,200	44,500	41,300
Unattached individuals	14,000	14,800	14,800	14,100	13,200	13,400	14,400	16,600	15,800	15,600
Elderly males	4,900	7,300	7,500	F	F	F	F	F	F	5,600^E
Non-earner	F	F	F	F	F	F	F	F	F	5,500 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	7,600	5,700	4,800	7,200	8,000	8,700	7,200	8,200	7,000	5,500^E
Non-earner	6,600	3,600	4,600	7,200	7,100	9,200	6,700	5,600	6,500	4,900 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	17,600	22,200	19,100	18,900	17,200	17,400	19,300	21,000	20,300	22,700
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	19,800	25,200	23,700	21,500	17,900	17,700	21,900	22,100	21,300	24,400
Non-elderly females	19,100	18,700	21,400	17,100	14,300	14,300	15,800	18,700	18,000	19,200
Non-earner	3,200	F	F	F	F	F	F	F	F	F
Earner	27,100	22,600	24,900	19,300	17,000	16,700	19,900	20,900	20,400	23,000

Table 2.1-4

Average market income by selected family types, Nova Scotia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	44,800	45,500	43,600	44,300	44,800	46,900	49,300	51,300	51,500	54,400
Elderly families	17,600	21,800	19,900	23,400	24,400	27,700	23,900	23,400	25,000	23,900
Married couples	16,200	16,800	15,200	17,000	16,800	21,200	21,400	22,400	23,900	23,400
Other families	20,500	30,000	27,000	34,600	36,000	37,800	29,300	25,700	27,600	25,100 ^E
Non-elderly families	50,100	50,300	48,600	48,100	48,400	50,500	53,900	56,300	56,100	60,000
Married couples	51,100	50,900	47,800	44,600	44,800	48,800	49,500	50,600	54,400	58,900
No earners	29,400	13,500	17,500	21,600	17,900	17,200	23,700	24,800	17,200	24,300 ^E
One earner	42,700	37,200	36,300	36,800	31,900	36,100	40,100	41,400	44,600	51,200
Two earners	58,200	61,200	59,400	54,500	55,000	62,200	59,600	60,200	65,600	66,200
Two-parent families with children	56,100	56,200	56,200	56,600	57,200	60,100	62,400	62,100	62,200	64,800
No earners	F	F	F	F	F	F	F	F	F	F
One earner	42,700	32,500	39,400	41,300	39,300	40,700	49,900	45,100	47,300	43,300
Two earners	58,300	58,000	57,900	59,300	61,900	62,700	63,100	65,300	63,400	65,200
Three or more earners	73,300	79,000	73,400	77,700	74,500	75,900	80,600	76,800	77,100	86,600
Married couples with other relatives	66,400	63,500	59,900	66,700	69,700	66,000	76,100	77,200	76,300	90,100
Lone-parent families	11,300	15,100	13,300	13,200	11,400	12,600	18,400	22,800	20,800	18,400
Male	F	F	F	F	F	F	F	F	F	F
Female	10,700	13,500	12,800	10,800	10,100	10,800	17,200	19,900	18,700	18,700
No earners	1,700	1,300	2,200	2,500	2,900	800	F	F	F	F
One earner	16,800	19,200	18,900	16,300	16,100	12,300	20,100	23,500	21,800	21,100
Two or more earners	20,700	F	F	F	F	F	F	F	F	F
Other non-elderly families	31,200	29,400	30,200	30,600	34,600	30,700	34,000	48,500	42,400	43,300
Unattached individuals	17,900	14,100	14,000	14,200	14,900	15,900	17,100	17,400	17,500	18,600
Elderly males	6,300	8,500	8,600	8,000	11,200	10,000	9,200	8,300	12,100	11,600 ^E
Non-earner	4,400	8,200	6,800	7,500	10,800	8,700	8,600	7,400	11,200	11,400 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	4,600	5,600	4,700	5,700	6,000	5,800	6,500	7,400	8,800	10,000 ^E
Non-earner	4,000	5,200	4,500	5,600	5,200	5,200	6,300	6,500	6,900	8,800 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	25,500	19,800	18,000	19,000	20,100	21,900	21,700	22,100	22,500	22,700
Non-earner	5,000	5,100	5,700	4,300	6,900	7,400	7,900	7,600	4,000	4,700 ^E
Earner	30,500	23,800	22,600	22,700	22,900	25,600	25,000	25,700	26,500	27,100
Non-elderly females	23,700	16,000	18,600	17,200	17,300	17,300	21,700	21,300	19,400	22,100
Non-earner	5,600	2,800	4,700	5,000	5,500	6,500	3,200	3,800	2,900	5,600 ^E
Earner	28,100	21,900	23,400	22,800	21,700	22,000	28,700	26,500	24,700	25,100

Table 2.1-5

Average market income by selected family types, New Brunswick, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	44,000	43,900	42,800	44,700	44,600	46,200	49,000	50,000	49,600	50,600
Elderly families	17,200	20,500	18,500	22,900	22,900	25,800	25,800	24,100	23,500	22,500
Married couples	12,900	20,400	17,000	21,300	21,600	24,200	24,400	24,500	24,500	21,500
Other families	24,400	20,700	20,600	27,200	26,600	31,700	30,400	23,200	20,700	25,600 ^E
Non-elderly families	49,200	48,300	47,600	48,500	48,400	49,600	53,100	54,400	53,800	55,100
Married couples	46,100	47,500	44,700	47,000	45,500	45,300	51,100	51,500	50,500	53,800
No earners	13,900	11,500	14,400	9,100	9,600	11,200	16,800	15,400	20,400	21,400 ^E
One earner	40,800	40,600	33,000	37,100	40,900	40,500	43,200	39,700	38,400	39,300
Two earners	53,000	56,200	54,100	59,800	54,400	54,000	59,200	60,800	59,700	63,000
Two-parent families with children	53,800	52,000	53,800	54,000	54,600	57,400	58,100	59,000	59,900	59,900
No earners	F	F	1,100	F	F	F	F	F	F	F
One earner	39,000	35,100	40,400	36,600	37,400	40,600	41,700	38,200	39,500	41,900
Two earners	53,200	53,800	55,900	58,100	58,200	60,800	60,100	62,400	60,900	60,200
Three or more earners	73,300	68,700	69,800	71,500	72,700	72,700	72,400	70,200	74,400	77,000
Married couples with other relatives	65,900	62,400	61,000	69,300	68,700	70,500	77,200	77,000	73,500	73,300
Lone-parent families	13,400	20,900	13,400	13,600	15,900	18,300	17,000	21,300	19,900	20,600
Male	F	F	F	F	F	F	F	F	F	F
Female	13,400	16,400	10,500	12,100	13,300	15,500	15,000	19,600	19,000	18,600
No earners	500	500	4,100	1,200	1,600	800	600	F	1,300	F
One earner	16,400	19,600	13,000	15,700	18,800	20,600	19,600	21,100	21,800	19,600
Two or more earners	F	32,100	F	F	F	F	F	F	37,100	F
Other non-elderly families	35,700	30,500	37,000	27,700	30,800	31,100	36,700	40,900	38,400	38,600
Unattached individuals	16,000	15,500	16,800	15,700	16,400	16,500	17,000	16,700	18,100	15,100
Elderly males	7,500	5,100	9,400	10,300	29,800	24,800	18,600	21,900	15,100	6,900^E
Non-earner	5,600	4,900	8,600	6,700	23,200	22,500	15,700	18,400	15,300	5,100 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	5,400	5,600	5,800	6,900	6,200	6,400	7,300	7,700	7,900	6,700
Non-earner	4,500	5,500	5,200	6,800	5,600	6,300	7,100	6,900	7,600	6,200
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	24,000	24,800	24,200	20,100	19,400	19,100	21,000	20,900	24,900	20,400
Non-earner	3,200	1,400	1,400	1,700	2,700	F	1,900	1,700	3,800	F
Earner	27,100	29,600	27,500	24,100	23,900	22,100	26,700	26,100	30,200	24,300
Non-elderly females	17,700	16,300	20,300	18,000	18,100	20,400	20,300	17,700	18,600	18,200
Non-earner	1,300	2,500	4,900	3,400	4,400	6,200	F	F	F	2,800 ^E
Earner	23,800	21,200	23,700	22,600	22,000	23,900	22,500	20,200	21,600	21,200

Table 2.1-6

Average market income by selected family types, Quebec, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	47,100	49,400	49,600	49,100	50,100	52,900	53,800	57,300	58,200	58,200
Elderly families	22,700	22,100	21,800	20,000	19,400	21,500	22,700	23,300	23,500	23,000
Married couples	19,200	19,900	17,700	20,700	20,400	20,000	22,300	21,700	22,900	23,900
Other families	29,800	26,200	29,800	17,600	16,400	26,400	23,700	28,100	25,800	20,400
Non-elderly families	50,900	54,100	54,300	53,700	54,900	57,700	59,100	62,800	63,700	63,800
Married couples	48,300	51,000	51,500	51,600	52,700	54,300	56,100	60,100	64,800	61,700
No earners	15,700	12,200	14,100	14,600	14,200	17,100	18,000	19,900	22,700	21,900 ^E
One earner	34,700	42,600	36,600	36,900	35,600	42,500	45,900	50,500	58,900	46,900
Two earners	59,400	61,000	63,800	64,700	66,300	66,000	68,700	70,600	73,600	73,300
Two-parent families with children	56,800	58,700	59,600	59,500	61,100	63,900	65,400	69,300	69,200	71,900
No earners	1,200	1,500	3,000	2,000	1,800	2,000	2,700	8,800	1,400	F
One earner	40,500	39,900	38,100	39,800	39,100	38,500	41,300	43,000	43,800	43,700
Two earners	63,300	64,500	66,100	67,000	67,400	70,300	71,300	73,100	72,200	75,500
Three or more earners	70,000	79,400	79,000	75,200	82,600	85,800	83,600	93,400	93,200	89,300
Married couples with other relatives	69,200	78,300	73,600	76,100	77,900	81,100	86,700	90,300	87,000	87,100
Lone-parent families	20,500	19,300	23,500	23,300	21,800	23,500	23,300	25,900	27,700	27,500
Male	34,100	30,000	40,100	39,700	35,900	39,800	38,900	38,000	43,500	40,200
Female	18,000	17,200	19,600	20,000	18,900	20,300	19,800	23,000	23,700	23,800
No earners	900	2,200	2,600	2,700	800	1,200	1,400	1,100	3,000	2,800 ^E
One earner	25,500	25,600	27,600	29,800	25,200	27,800	25,100	27,400	26,200	25,700
Two or more earners	29,300	33,900	40,400	36,900	34,300	31,200	34,500	40,500	39,500	38,200
Other non-elderly families	31,600	36,600	36,100	39,000	38,900	44,300	43,800	47,600	47,200	47,500
Unattached individuals	17,800	18,200	18,300	19,500	18,700	19,300	20,000	21,300	21,900	22,900
Elderly males	9,400	11,900	8,300	10,600	11,200	9,800	8,500	7,700	9,300	14,200^E
Non-earner	7,400	7,300	7,000	7,700	6,400	5,200	6,000	4,700	5,300	12,600 ^E
Earner	F	F	F	F	F	36,200	F	21,200	F	F
Elderly females	5,300	5,100	5,400	8,300	8,300	6,900	7,000	8,000	9,000	9,900
Non-earner	5,200	4,500	4,900	7,200	7,500	6,600	6,500	7,100	7,300	8,900
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	23,700	23,900	23,600	24,800	22,900	24,500	25,300	28,100	28,800	28,400
Non-earner	4,300	2,800	2,700	2,500	2,200	2,900	2,600	1,700	4,400	4,200 ^E
Earner	30,300	30,200	29,700	31,400	29,000	30,800	30,000	32,800	33,100	33,200
Non-elderly females	20,500	19,600	20,900	20,800	21,000	22,000	22,800	23,200	23,200	25,900
Non-earner	4,000	5,500	4,700	2,300	3,000	3,800	5,400	5,200	6,000	5,800 ^E
Earner	27,600	26,200	27,500	28,900	29,200	30,700	31,400	31,100	29,900	31,800

Table 2.1-7

Average market income by selected family types, Ontario, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	60,500	61,800	62,500	63,000	65,000	68,800	70,800	74,000	75,000	74,400
Elderly families	33,300	31,100	37,200	30,100	29,700	29,900	32,400	33,000	32,600	36,900
Married couples	28,700	25,500	28,200	27,400	27,400	28,900	30,800	30,400	30,900	32,600
Other families	42,500	45,100	58,500	41,600	37,300	33,600	38,800	42,400	39,200	53,000
Non-elderly families	65,300	67,200	67,200	67,900	70,500	74,900	76,900	80,600	81,700	80,300
Married couples	66,200	64,000	65,000	69,400	74,100	77,400	74,100	74,800	79,400	78,600
No earners	18,000	18,400	15,000	21,100	22,100	22,800	26,200	26,000	27,500	26,800
One earner	49,200	49,100	46,200	51,000	57,800	57,100	57,300	54,900	53,900	48,800
Two earners	78,500	76,900	78,200	83,200	86,200	92,500	86,400	86,100	91,300	90,200
Two-parent families with children	70,500	73,000	72,900	72,300	75,300	80,400	83,800	87,500	87,800	86,400
No earners	3,500	2,500	4,000	4,000	5,100	5,700	6,200	3,000	5,600	4,900 ^E
One earner	46,400	52,200	47,000	54,000	56,400	66,800	62,500	60,900	66,000	67,300
Two earners	73,300	76,400	77,100	74,800	77,500	82,100	84,500	89,600	87,800	85,400
Three or more earners	94,000	93,400	94,000	95,000	96,700	93,800	104,400	106,300	107,100	106,000
Married couples with other relatives	90,500	89,500	89,600	95,800	94,800	99,300	101,700	110,600	106,900	103,200
Lone-parent families	19,000	21,900	22,300	22,400	24,500	28,500	29,100	34,400	35,100	33,300
Male	30,300	33,600	32,600	43,900	43,200	51,700	46,900	51,100	43,200	49,600
Female	17,400	20,100	21,100	19,500	21,600	24,200	26,100	31,000	33,500	29,700
No earners	1,600	1,600	2,500	1,200	1,100	2,600	2,200	1,800	1,600	2,100 ^E
One earner	25,000	26,300	26,600	25,900	27,200	25,900	28,000	30,700	31,800	29,000
Two or more earners	34,800	46,300	46,100	44,100	49,600	48,800	48,900	52,600	60,600	49,700
Other non-elderly families	51,200	51,900	49,800	53,700	53,100	57,200	61,400	64,200	65,900	66,500
Unattached individuals	23,800	23,900	24,400	23,000	23,800	25,400	27,400	27,700	29,200	29,600
Elderly males	9,900	20,300	15,900	19,500	17,400	16,900	16,300	16,900	20,700	15,800
Non-earner	8,900	13,000	13,400	15,000	13,400	13,000	12,600	12,900	15,900	11,400
Earner	18,200	60,400	F	48,000	39,200	F	33,200	33,400	40,900	31,400 ^E
Elderly females	9,000	7,400	10,500	11,200	11,100	10,600	11,000	11,700	12,500	13,800
Non-earner	8,400	6,800	9,700	10,100	10,400	10,300	9,900	10,500	11,700	13,200
Earner	24,100	17,800	30,100	29,600	19,200	14,100	24,000	24,200	21,500	21,800 ^E
Non-elderly males	30,800	32,600	31,300	28,700	31,000	34,700	34,500	36,300	37,700	37,600
Non-earner	3,400	4,500	4,000	2,600	3,800	2,400	2,400	3,400	4,100	5,300 ^E
Earner	37,700	38,700	36,000	34,200	36,800	40,100	39,300	40,700	42,100	42,000
Non-elderly females	28,800	24,900	27,200	25,000	24,800	25,700	31,800	29,800	30,500	33,000
Non-earner	5,800	6,500	3,600	5,600	6,800	3,900	3,200	3,300	3,600	4,500 ^E
Earner	33,600	31,800	33,600	29,900	29,700	31,400	38,400	35,900	35,800	39,200

Table 2.1-8

Average market income by selected family types, Manitoba, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	50,800	50,700	52,700	51,100	51,400	55,000	54,000	54,700	57,300	58,500
Elderly families	28,600	21,900	25,300	21,800	18,200	20,900	24,800	25,800	25,900	25,400
Married couples	27,800	17,600	21,400	19,200	16,500	19,500	23,200	24,700	24,400	25,200
Other families	30,800	34,600	37,900	30,700	24,100	25,600	32,300	31,800	33,500	26,400 ^E
Non-elderly families	55,700	56,800	58,100	56,400	57,300	61,100	59,200	59,900	62,700	64,400
Married couples	52,200	55,200	58,500	59,700	61,100	64,300	57,900	58,500	62,100	60,300
No earners	F	17,700	21,500	F	F	F	F	F	F	F
One earner	39,500	37,500	50,900	43,900	41,300	44,900	42,400	42,900	49,100	44,600
Two earners	57,300	62,800	63,700	67,000	68,400	72,600	63,800	64,400	67,500	65,100
Two-parent families with children	59,500	60,400	59,800	58,300	59,200	63,000	63,900	64,000	67,400	69,300
No earners	F	F	F	F	F	F	F	F	F	F
One earner	37,800	36,600	38,900	39,100	35,100	44,300	38,200	41,900	47,200	44,600 ^E
Two earners	61,400	62,700	62,200	58,400	60,300	59,700	60,700	62,200	65,200	68,900
Three or more earners	75,200	72,600	72,900	79,200	76,200	87,000	86,400	82,600	83,700	81,800
Married couples with other relatives	84,800	79,100	87,000	87,300	85,900	92,900	86,300	88,800	90,500	101,500
Lone-parent families	21,800	20,200	23,200	17,900	19,400	19,900	20,400	24,100	26,000	26,700
Male	36,800	F	F	27,700	F	35,000	F	F	F	32,600 ^E
Female	19,400	18,300	20,700	15,500	16,000	16,200	16,900	20,600	23,800	25,500
No earners	1,200	1,100	3,000	1,200	F	F	400	F	F	F
One earner	21,900	22,400	23,300	19,100	15,100	15,700	19,800	20,300	21,700	25,100
Two or more earners	F	F	F	F	F	F	F	F	F	41,400
Other non-elderly families	45,100	40,600	40,500	41,900	46,300	53,200	51,000	50,700	53,800	51,900
Unattached individuals	17,300	17,800	18,300	17,700	18,600	18,900	19,900	21,300	21,700	21,900
Elderly males	11,900	8,000	10,200	11,800	12,600	12,500	15,200	11,400	12,900	11,800^E
Non-earner	11,500	7,500	8,800	11,300	12,600	12,600	11,400	10,900	13,500	9,800 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	6,700	7,000	8,800	8,500	8,400	8,100	9,400	9,200	9,300	8,600
Non-earner	6,500	6,800	8,400	7,100	6,600	6,000	8,300	8,000	7,700	8,300
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	23,900	25,700	26,600	26,400	27,500	27,200	26,200	30,200	29,200	28,700
Non-earner	4,400	2,200	7,500	9,100	F	3,000	2,100	1,500	F	4,900 ^E
Earner	27,900	30,900	30,200	30,100	30,900	31,700	32,300	35,700	31,900	32,000
Non-elderly females	19,900	20,900	19,900	18,500	19,900	21,200	23,100	23,000	25,300	25,100
Non-earner	4,200	4,900	3,200	2,400	2,800	3,400	3,600	6,000	6,300	8,000 ^E
Earner	23,600	25,500	23,200	24,400	25,900	26,800	26,500	25,600	29,500	28,100

Table 2.1-9

Average market income by selected family types, Saskatchewan, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	47,700	48,700	51,700	48,100	50,300	51,500	52,700	54,300	55,700	56,400
Elderly families	25,300	26,100	28,700	22,300	21,500	22,800	23,100	24,300	24,900	24,600
Married couples	22,800	19,800	27,900	21,200	20,100	21,200	22,800	23,800	24,600	26,000
Other families	35,200	48,800	32,100	26,700	26,800	28,200	24,800	26,900	26,600	17,300 ^E
Non-elderly families	53,000	53,900	56,800	53,700	56,600	58,000	58,500	60,500	62,300	63,100
Married couples	52,300	54,600	53,700	51,300	54,400	59,900	54,900	58,000	60,800	59,300
No earners	23,200	F	F	F	F	F	F	F	F	F
One earner	42,000	43,800	43,700	32,900	31,300	39,400	41,600	39,000	47,700	39,000
Two earners	58,400	59,800	58,900	58,700	59,700	66,500	60,700	65,000	66,000	66,200
Two-parent families with children	57,200	58,000	61,600	61,800	64,400	64,300	64,400	67,100	67,900	70,800
No earners	F	F	F	F	F	F	F	F	F	F
One earner	36,100	42,300	39,600	34,500	35,900	41,500	33,300	37,800	39,500	45,000
Two earners	58,600	58,200	59,500	61,100	65,300	63,400	65,200	64,800	67,600	70,200
Three or more earners	74,700	74,000	83,300	80,400	80,400	84,400	84,600	95,200	88,400	90,100
Married couples with other relatives	78,800	77,500	80,100	74,500	81,400	81,400	91,400	85,100	88,600	87,100
Lone-parent families	16,000	17,300	19,600	15,500	18,100	21,700	20,600	21,300	22,600	21,100
Male	F	F	F	F	F	F	F	F	F	F
Female	15,400	16,500	17,600	13,900	16,800	18,500	19,400	20,100	20,600	17,700 ^E
No earners	900	200	2,800	1,700	F	F	1,500	F	F	1,300 ^E
One earner	21,300	20,700	20,200	17,300	18,800	17,900	19,700	21,800	21,900	18,500
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	34,100	33,200	45,700	43,700	42,000	40,900	46,600	52,900	55,700	53,600
Unattached individuals	18,200	18,300	19,800	18,300	19,400	19,700	19,400	20,400	20,800	21,100
Elderly males	11,500	11,300	11,600	14,600	14,400	15,200	16,800	14,500	17,700	16,700
Non-earner	9,100	9,600	10,200	7,500	8,700	13,000	13,600	12,200	13,500	14,100 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	7,400	7,600	7,500	10,100	9,800	8,900	8,400	9,000	10,000	8,700
Non-earner	6,800	6,600	6,800	9,700	9,600	8,700	8,200	8,800	9,900	8,200
Earner	F	F	F	F	F	F	F	F	11,000	12,700 ^E
Non-elderly males	25,200	26,200	30,200	26,000	28,500	27,800	24,600	27,100	28,400	28,400
Non-earner	5,800	2,800	2,300	3,200	3,800	2,800	4,500	4,000	1,000	2,100 ^E
Earner	27,400	30,300	34,000	30,100	32,000	32,000	27,300	31,200	32,500	31,600
Non-elderly females	21,400	21,300	21,100	16,300	17,700	19,700	23,500	23,500	20,200	22,400
Non-earner	4,100	6,500	5,900	5,100	3,900	4,000	2,200	1,000	4,100	6,300 ^E
Earner	25,500	24,700	24,700	19,100	20,900	23,000	28,000	27,600	22,800	25,900

Table 2.1-10

Average market income by selected family types, Alberta, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	60,100	59,100	56,700	60,200	64,500	67,200	64,900	68,600	73,000	71,000
Elderly families	34,200	32,300	30,100	25,700	28,100	27,900	28,500	27,700	31,700	28,700
Married couples	27,600	29,300	26,700	25,800	29,100	27,200	29,200	27,700	32,000	28,800
Other families	50,300	40,100	38,800	25,400	24,600	30,400	26,300	27,800	30,100	27,700 ^E
Non-elderly families	63,900	62,700	60,800	64,800	69,200	72,300	70,000	73,800	78,400	76,800
Married couples	72,300	61,200	63,300	64,900	71,600	75,700	68,800	70,700	77,900	75,700
No earners	20,200	29,900	F	F	F	F	F	F	F	F
One earner	48,100	43,300	45,100	40,900	58,800	58,300	49,600	46,500	50,700	62,000
Two earners	80,300	68,100	69,000	73,100	76,400	82,200	75,800	78,500	84,900	82,000
Two-parent families with children	65,900	67,700	63,700	70,500	75,500	77,700	73,600	77,300	81,300	77,900
No earners	F	F	F	F	F	F	F	F	F	F
One earner	46,100	46,300	47,200	58,800	46,200	56,700	55,500	54,500	56,900	51,400
Two earners	64,700	68,400	64,600	67,400	76,100	79,000	73,400	77,600	79,400	75,200
Three or more earners	89,800	85,100	76,900	98,400	100,600	92,300	91,200	93,300	101,300	102,200
Married couples with other relatives	86,300	85,100	81,100	86,100	84,700	95,200	95,200	102,700	107,900	109,100
Lone-parent families	22,900	25,000	23,300	26,800	28,700	27,600	34,600	37,100	41,700	36,000
Male	30,600	F	F	F	49,700	34,800	F	80,900	80,000	61,400
Female	21,700	21,600	20,100	22,900	23,300	25,900	27,800	27,100	32,000	27,000
No earners	3,500	3,700	F	F	F	F	F	F	F	F
One earner	24,200	23,700	20,000	25,800	24,100	27,600	28,100	26,600	30,600	28,500
Two or more earners	F	31,400	F	F	F	34,800	40,000	F	F	F
Other non-elderly families	38,800	44,500	48,200	51,400	51,800	52,800	51,800	56,000	56,700	62,000
Unattached individuals	21,700	24,500	23,900	22,700	23,100	24,400	24,500	25,400	26,300	27,900
Elderly males	10,000	8,700	16,500	11,200	12,600	24,400	20,100	17,800	19,000	19,700^E
Non-earner	7,300	8,100	12,800	9,400	9,500	13,300	19,000	14,200	15,800	15,300 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	6,200	7,700	7,300	13,000	11,000	10,300	10,800	11,800	12,800	12,600
Non-earner	5,500	7,200	6,400	11,600	10,000	9,400	9,400	10,400	11,900	11,900
Earner	F	F	F	F	F	F	F	F	F	16,100 ^E
Non-elderly males	28,600	32,700	31,200	28,500	29,600	29,500	29,800	32,700	34,100	35,100
Non-earner	5,000	5,200	5,600	3,600	1,900	2,100	2,800	1,000	5,000	F
Earner	31,700	34,700	34,700	32,000	32,800	32,000	33,300	36,300	37,400	38,100
Non-elderly females	20,900	24,200	23,200	20,000	20,500	22,400	23,400	22,500	22,800	26,100
Non-earner	6,400	7,900	9,400	4,700	2,900	5,200	3,000	1,200	3,600	2,600 ^E
Earner	24,200	26,900	25,900	23,300	24,000	25,300	27,800	26,100	25,800	29,700

Table 2.1-11

Average market income by selected family types, British Columbia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	58,600	60,200	60,600	59,400	60,500	61,200	62,300	62,900	64,700	65,300
Elderly families	29,300	27,800	31,200	29,100	29,800	29,000	32,600	34,600	32,100	29,700
Married couples	25,900	25,700	28,100	29,000	28,600	29,300	32,600	33,000	31,300	29,700
Other families	38,400	37,100	43,000	29,800	35,900	27,400	32,600	41,600	36,000	29,800
Non-elderly families	64,300	66,100	66,100	64,400	65,700	66,600	67,000	67,500	69,800	70,800
Married couples	63,100	67,700	68,100	69,600	69,000	65,800	67,700	67,400	70,100	71,700
No earners	19,400	23,800	15,900	42,400	F	F	24,100	23,600	39,500	27,800 ^E
One earner	65,000	50,100	63,400	45,700	40,400	40,300	55,400	48,200	55,400	60,800
Two earners	68,300	77,000	74,800	79,100	78,100	75,600	75,500	75,700	75,900	78,100
Two-parent families with children	70,400	71,000	70,400	66,900	69,800	73,200	74,300	73,800	77,500	77,100
No earners	F	2,200	F	F	F	F	F	F	F	F
One earner	47,600	52,400	48,900	42,800	46,400	52,100	53,000	49,800	45,200	55,000 ^E
Two earners	69,000	73,700	72,000	70,000	71,200	73,300	75,300	75,200	80,200	78,100
Three or more earners	93,700	90,900	91,500	91,700	90,000	94,600	95,300	98,700	101,000	94,700
Married couples with other relatives	90,700	91,200	84,100	88,100	96,000	87,700	87,000	86,100	90,700	90,100
Lone-parent families	21,300	22,700	24,500	18,400	19,500	24,800	21,900	26,800	24,900	27,000
Male	43,500	40,800	F	39,000	F	F	33,000	52,300	34,400	39,300 ^E
Female	16,100	19,600	23,700	15,600	17,700	23,100	19,300	22,000	22,600	24,500
No earners	1,600	2,900	3,900	1,500	1,000	F	6,000	F	2,100	1,400 ^E
One earner	17,900	23,000	31,100	22,600	22,600	23,800	22,700	24,500	26,700	27,500
Two or more earners	33,900	41,500	F	F	F	48,400	F	F	F	40,100 ^E
Other non-elderly families	46,200	44,400	48,800	58,900	54,600	62,900	61,400	58,900	58,700	62,200^E
Unattached individuals	24,300	22,900	24,500	24,200	23,400	24,000	26,700	26,600	26,400	25,300
Elderly males	18,800	12,700	20,600	14,600	18,600	18,000	17,200	15,200	18,200	14,800^E
Non-earner	16,100	12,200	12,000	13,600	18,600	15,400	15,500	12,800	15,300	10,300 ^E
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	9,700	6,300	12,000	12,200	13,100	12,400	11,900	12,800	12,200	11,300
Non-earner	7,600	6,000	11,300	11,200	10,800	9,600	10,700	11,500	10,800	10,900
Earner	F	F	F	F	F	F	F	21,000	F	F
Non-elderly males	30,800	30,900	29,900	30,300	27,400	28,900	34,900	35,000	32,000	32,400
Non-earner	1,900	8,700	4,600	1,900	2,800	2,500	3,200	1,900	3,300	3,600 ^E
Earner	35,200	34,200	34,100	35,000	32,300	34,000	40,600	38,600	36,200	37,400
Non-elderly females	24,700	24,100	25,400	23,500	23,800	24,000	25,100	24,700	28,400	26,500
Non-earner	5,800	8,500	7,000	2,800	3,100	2,000	4,900	4,100	3,900	4,600 ^E
Earner	28,000	28,400	29,300	29,400	27,800	29,100	29,400	29,400	34,200	29,700

Government transfers

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

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

In addition to what is provided in this chapter, Chapter 4 (Table 4.2) and Chapter 7 (Tables 7.1 and 7.2-1) include data on government transfers.

Average government transfers were stable in 2002 as compared to 2001

Average government transfers remained relatively constant in 2002. Those paid to all families of two or more people stood at \$7,300 while those paid to unattached individuals were \$5,300. However, average government transfers to families were 7.6% below the 1996 level of \$7,900.

The average transfers remained stable for most family types, for example average transfers to all two-parent families with children and to female lone-parent families respectively were both virtually unchanged in 2002 at \$4,900 and \$8,200 respectively. In contrast, average transfers to two-parent families with two earners grew by 9.8% in 2002 from \$4,100 to \$4,500. The growth for this group was almost entirely driven by a growth in the amount of Employment Insurance benefits received.

Employment insurance benefits had second year of strong growth

The number of families receiving Employment Insurance (EI) benefits rose by 8.4% in 2002 after rising 11.2% in 2001. The average EI benefits paid to such families was substantially higher as well: \$5,900 in 2002 as compared to \$5,500 in 2001 and \$5,000 in 2000. This increase brought the average benefits paid back to the 1996 level. As in 2001, part of the increase is attributable to policy changes that became effective December 31st 2000 for persons seeking parental leave: aggregate EI payments for parental leave more than doubled in 2002. This increase was equal to 56% of the change in total benefits that year.¹ A second substantial part of the change is most likely due to the higher amount of regular benefits paid out. While the number of unattached individuals receiving EI benefits was relatively stable at 393,000 recipients, the average amount received increased by 27%, from \$4,100 in 2001 to \$5,200 in 2002. This might be explained by more frequent unemployment spells or spells of longer duration because of the higher average unemployment rate: 7.7% in 2002 as compared to 7.2% in 2001.

1. Administrative data on Employment insurance payments by type are published every month by Statistics Canada's Employment insurance statistics program. They can be accessed in *The Daily* or CANSIM table 276-0005.

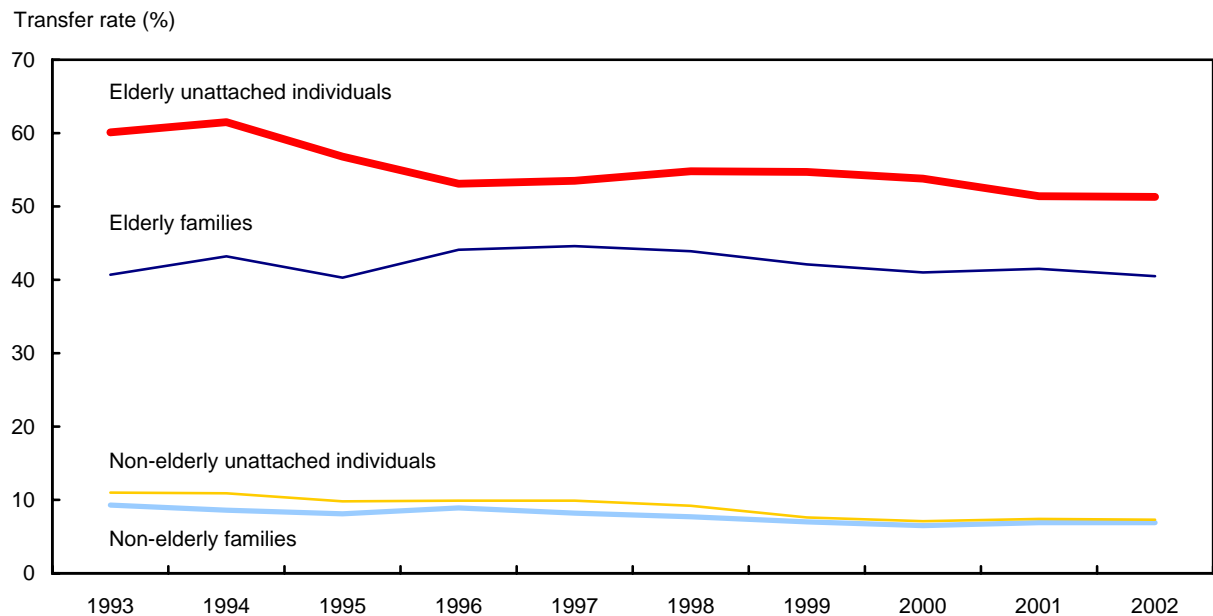
Transfers were higher for seniors than for people of working age

Elderly families received an estimated \$20,200, on average, in government transfers in 2002, compared to an average \$5,300 for non-elderly families. These amounts can also be expressed as a proportion of total income, called the implicit transfer rate. In 2002, elderly families and elderly unattached individuals received 41% and 51%, respectively, of their total income before tax in the form of transfers, while non-elderly families and non-elderly unattached individuals had corresponding implicit transfer rates of 6.9% and 7.3%.

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.

Chart 3.1

Implicit transfer rates for seniors are higher than for non-seniors, 1993 to 2002

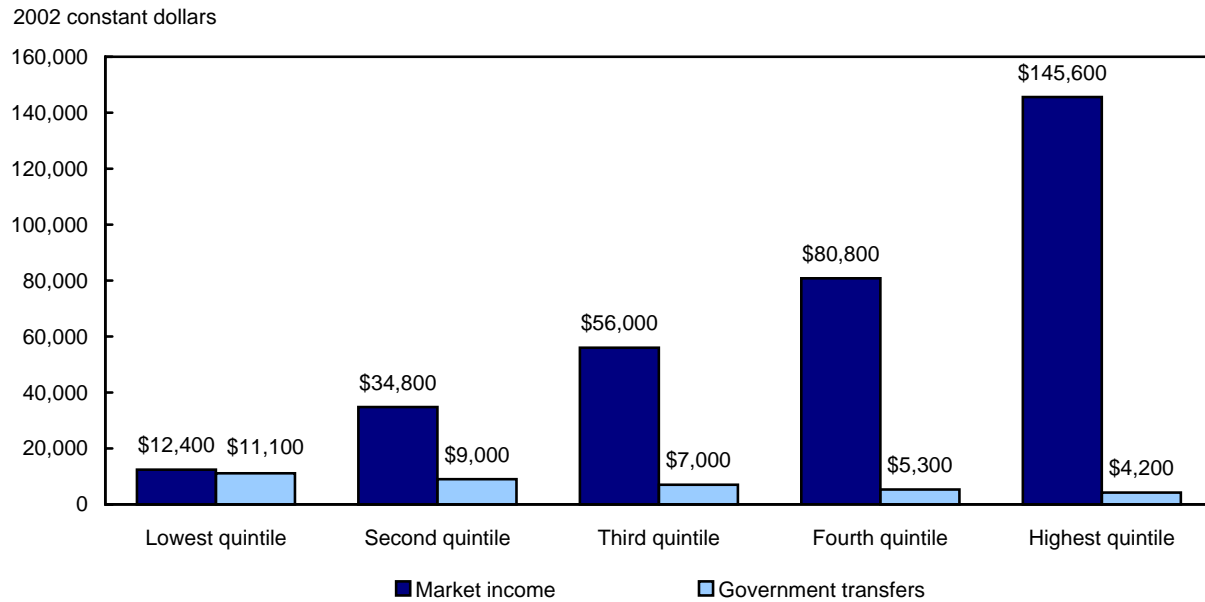


The 20% lowest-income families received 30% of government transfers

Some, but not all, government transfers are needs-based, meaning they are designed to supplement the incomes of lower-income families and individuals. This is evident in the distribution of transfers over the population when ranked from lowest to highest after-tax income. The share of transfers paid to families in the lowest after-tax income quintile is typically the highest — it was 30% in 2002. The share to the second lowest quintile was the second highest, at 25%, and so on. The families in the highest income quintile received 11.5% of all transfers paid to families.

Chart 3.2

Market income and government transfers for families by after-tax income quintiles, 2002



Share of transfers to lowest income families was stable

In the late 1990s, the share of all government transfers going to families in the lowest income quintile had generally been rising. It rose from 28% in 1996 to a peak of 31% in 2000, and was closer to 30% in 2002. 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 average amount each family received from federal and provincial sources rose from an estimated \$1,800 on average in 1996 to \$2,300 in 2002 — an increase of about 28%. The share of all government transfers going to the highest income quintile inched back up in 2002 to 11.5%, but was still below the 1996 level of 12.1%.

Transfers to families with children in the absence of earnings

Two-parent families with no earnings for the whole year received on average \$16,800 in government transfers in 2002, or 67% 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 from ex-spouses.

Chart 3.3

Average government transfers by family type, 2002

2002 constant dollars

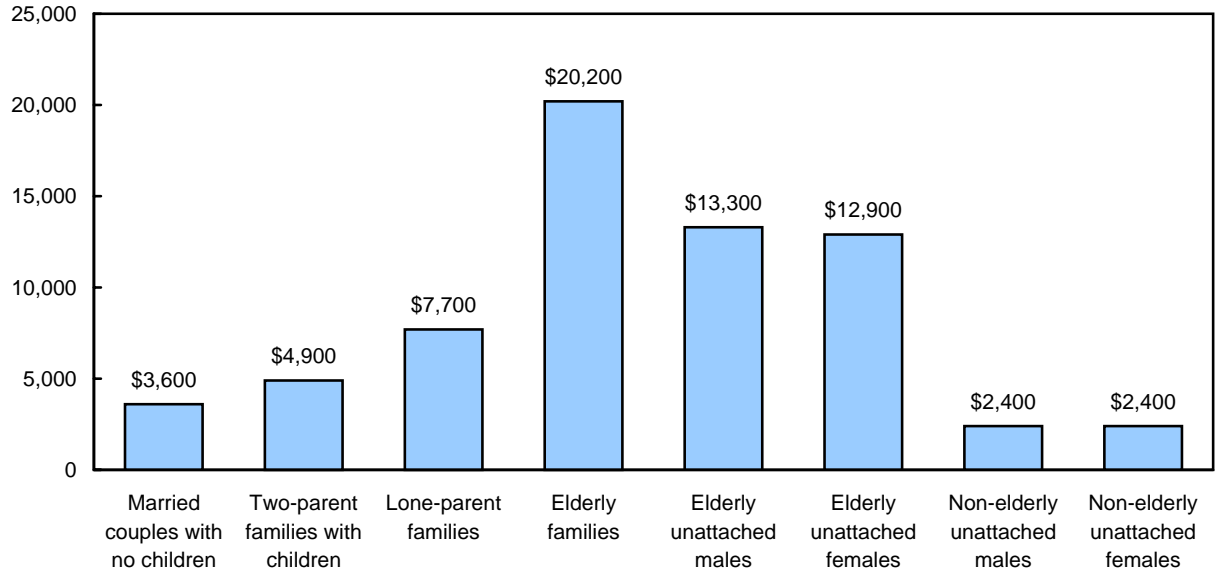


Table 3.1-1

Government transfers by after-tax income quintiles, Canada, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,700	11.2	100.0	6,700	11.2	100.0
Lowest quintile	7,400	53.7	22.2	7,400	55.3	22.0
Second quintile	8,600	28.0	25.7	8,800	29.3	26.4
Third quintile	7,100	14.8	21.4	7,200	15.1	21.6
Fourth quintile	6,000	8.3	17.9	5,700	8.0	17.1
Highest quintile	4,300	3.2	12.8	4,300	3.2	12.9
Two persons or more						
Total	7,300	10.0	100.0	7,400	10.1	100.0
Lowest quintile	11,100	47.2	30.3	11,300	48.2	30.6
Second quintile	9,000	20.5	24.5	9,300	21.5	25.2
Third quintile	7,000	11.2	19.2	6,900	11.1	18.8
Fourth quintile	5,300	6.2	14.5	5,400	6.3	14.4
Highest quintile	4,200	2.8	11.5	4,100	2.7	11.0
Unattached individuals						
Total	5,300	17.1	100.0	5,200	17.2	100.0
Lowest quintile	4,700	59.3	17.9	4,400	58.8	16.8
Second quintile	9,300	57.7	35.1	9,300	60.0	35.9
Third quintile	6,000	24.2	22.8	6,400	26.8	24.7
Fourth quintile	4,000	10.8	15.0	3,600	9.8	13.8
Highest quintile	2,500	3.6	9.3	2,300	3.4	8.8

Table 3.1-2

Government transfers by after-tax income quintiles, Newfoundland and Labrador, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	10,400	21.4	100.0	10,800	22.7	100.0
Lowest quintile	9,100	72.3	17.6	9,500	76.1	17.7
Second quintile	13,900	52.5	26.6	13,300	52.5	24.7
Third quintile	11,400	28.6	21.8	13,100	34.9	24.2
Fourth quintile	11,100	18.7	21.3	10,500	18.2	19.4
Highest quintile	6,700	6.3	12.8	7,500	7.2	14.0
Two persons or more						
Total	11,300	20.4	100.0	11,600	21.3	100.0
Lowest quintile	13,800	72.1	24.4	13,500	72.9	23.3
Second quintile	13,700	42.4	24.2	14,400	46.1	24.8
Third quintile	12,600	27.3	22.4	13,900	31.3	23.9
Fourth quintile	9,700	14.4	17.1	8,900	13.4	15.3
Highest quintile	6,700	6.0	11.8	7,400	6.6	12.7
Unattached individuals						
Total	6,800	31.7	100.0	7,500	36.5	100.0
Lowest quintile	4,100 ^E	74.9	12.4 ^E	4,500	67.6	12.2
Second quintile	8,500	74.1	25.0	8,800	70.4	23.1
Third quintile	10,400	65.6	31.7	12,500	82.8	33.9
Fourth quintile	6,900 ^E	25.7 ^E	20.9	8,200	34.6	21.5
Highest quintile	3,600 ^E	7.4 ^E	10.0 ^E	3,500	7.8	9.4

Table 3.1-3

Government transfers by after-tax income quintiles, Prince Edward Island, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,800	18.6	100.0	8,400	18.1	100.0
Lowest quintile	8,200	60.1	18.6	7,000	52.3	16.6
Second quintile	10,300	39.9	23.5	10,900	43.2	25.8
Third quintile	9,600	24.4	21.9	9,200	24.1	21.9
Fourth quintile	9,100	15.8	20.5	8,500	14.9	20.0
Highest quintile	6,900	6.8	15.5	6,600	6.6	15.7
Two persons or more						
Total	9,800	17.0	100.0	9,400	16.5	100.0
Lowest quintile	12,800	58.0	26.4	12,700	59.8	27.2
Second quintile	10,900	29.7	22.2	11,000	31.1	23.5
Third quintile	10,400	20.7	21.2	8,500	16.8	17.9
Fourth quintile	7,500	11.1	15.2	7,800	11.4	16.7
Highest quintile	7,400	6.6 ^E	15.0	6,900	6.3	14.7
Unattached individuals						
Total	6,400	29.1	100.0	6,100	28.0	100.0
Lowest quintile	5,300 ^E	57.5	16.7	3,400	37.6	11.0
Second quintile	9,400	66.9	29.3	8,500	61.4	27.8
Third quintile	9,000	47.8	28.2	7,600	41.5	24.8
Fourth quintile	5,200 ^E	20.1 ^E	16.1	6,700	25.9	21.9
Highest quintile	3,200 ^E	7.4 ^E	9.8 ^E	4,500	10.4	14.5

Table 3.1-4

Government transfers by after-tax income quintiles, Nova Scotia, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,500	14.6	100.0	7,600	15.6	100.0
Lowest quintile	7,600	59.6	20.2	7,400	63.3	19.4
Second quintile	9,300	34.6	24.8	9,600	38.1	25.2
Third quintile	8,300	20.0	22.1	8,400	20.9	22.0
Fourth quintile	7,200	11.5	19.1	7,000	11.6	18.5
Highest quintile	5,200	4.6	13.9	5,700	5.3	14.8
Two persons or more						
Total	8,200	13.0	100.0	8,300	13.9	100.0
Lowest quintile	11,000	53.1	27.0	11,200	55.7	27.1
Second quintile	10,200	27.7	25.0	10,100	27.9	24.4
Third quintile	8,100	15.1	19.9	8,100	15.4	19.5
Fourth quintile	7,500	10.3	18.4	6,900	9.5	16.5
Highest quintile	3,900	3.1	9.6	5,100	4.4	12.4
Unattached individuals						
Total	5,900	24.1	100.0	6,100	25.9	100.0
Lowest quintile	3,800 ^E	51.8 ^E	13.2 ^E	3,400	58.7	11.4
Second quintile	9,500	65.8	31.4	8,800	67.0	28.8
Third quintile	7,800	38.3 ^E	26.5	8,200	43.6	26.9
Fourth quintile	4,500	15.0 ^E	15.3	5,800	20.5	19.0
Highest quintile	4,100 ^E	8.0 ^E	13.6	4,300	8.2	14.0

Table 3.1-5

Government transfers by after-tax income quintiles, New Brunswick, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,200	16.9	100.0	8,200	16.8	100.0
Lowest quintile	7,600	65.2	18.6	8,000	66.5	19.5
Second quintile	11,000	44.5	26.8	10,700	41.5	26.0
Third quintile	9,000	22.1	21.9	9,400	22.9	22.8
Fourth quintile	8,200	13.5	19.9	7,500	12.6	18.4
Highest quintile	5,300	5.0	13.0	5,500	5.2	13.4
Two persons or more						
Total	8,900	14.9	100.0	8,900	15.2	100.0
Lowest quintile	12,300	60.4	27.8	12,200	59.4	27.4
Second quintile	11,300	30.6	25.4	11,200	30.6	25.1
Third quintile	8,800	16.7	19.7	9,100	17.5	20.3
Fourth quintile	6,900	9.8	15.6	6,700	9.6	15.1
Highest quintile	5,100	4.3	11.4	5,400	4.7	12.1
Unattached individuals						
Total	6,500	30.2	100.0	6,400	26.2	100.0
Lowest quintile	3,200	51.1	9.7	3,500	51.0	10.9
Second quintile	9,400	71.7	28.9	8,900	67.4	27.7
Third quintile	10,100	59.9	30.8	9,200	50.5	28.5
Fourth quintile	6,400	25.9 ^E	19.7	7,300	26.9	22.6
Highest quintile	3,500 ^E	7.5 ^E	10.8 ^E	3,300	5.8	10.3

Table 3.1-6

Government transfers by after-tax income quintiles, Quebec, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,000	13.3	100.0	7,100	13.5	100.0
Lowest quintile	8,000	60.9	22.7	7,800	62.6	21.9
Second quintile	8,700	31.5	24.9	9,000	33.4	25.4
Third quintile	7,700	18.2	22.0	7,900	18.9	22.3
Fourth quintile	6,300	10.1	18.0	6,200	10.0	17.6
Highest quintile	4,400	3.7	12.5	4,600	3.8	12.9
Two persons or more						
Total	7,800	11.8	100.0	8,000	12.0	100.0
Lowest quintile	11,900	53.9	30.8	12,300	54.5	30.8
Second quintile	9,600	24.3	24.7	10,200	26.0	25.7
Third quintile	7,400	13.4	19.2	7,200	13.0	18.2
Fourth quintile	6,200	8.1	16.0	6,000	7.9	15.2
Highest quintile	3,600	2.7	9.4	4,000	3.0	10.1
Unattached individuals						
Total	5,700	19.8	100.0	5,500	20.0	100.0
Lowest quintile	5,800	70.9	20.7	5,000	68.1	18.4
Second quintile	9,300	59.9	33.0	9,600	66.7	35.0
Third quintile	6,200	26.3	22.1	6,500	30.0	23.5
Fourth quintile	3,800	11.1	13.4	4,100	12.5	14.9
Highest quintile	3,100 ^E	5.0 ^E	10.8 ^E	2,300	3.7	8.2

Table 3.1-7

Government transfers by after-tax income quintiles, Ontario, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,500	9.6	100.0	6,500	9.6	100.0
Lowest quintile	7,500	47.4	23.1	7,800	49.8	24.0
Second quintile	8,300	23.6	25.6	8,700	24.8	26.7
Third quintile	6,900	12.4	21.2	6,700	12.3	20.6
Fourth quintile	5,500	6.8	17.0	5,100	6.4	15.7
Highest quintile	4,300	2.8	13.1	4,200	2.8	13.0
Two persons or more						
Total	7,100	8.7	100.0	7,200	8.7	100.0
Lowest quintile	10,800	41.0	30.7	11,600	43.6	32.5
Second quintile	8,500	16.9	24.0	8,900	18.2	24.9
Third quintile	6,500	9.1	18.4	6,100	8.8	17.1
Fourth quintile	5,400	5.7	15.3	4,900	5.2	13.6
Highest quintile	4,100	2.5	11.7	4,200	2.5	11.9
Unattached individuals						
Total	5,200	14.8	100.0	5,100	14.9	100.0
Lowest quintile	4,800	55.9	18.6	4,800	59.7	19.0
Second quintile	9,400	52.9	36.6	9,900	56.2	39.0
Third quintile	5,900	21.1	22.8	5,700	20.6	22.4
Fourth quintile	3,600	8.9	13.8	2,800	6.9	11.1
Highest quintile	2,100 ^E	2.7 ^E	8.2 ^E	2,200	2.8	8.4

Table 3.1-8

Government transfers by after-tax income quintiles, Manitoba, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,300	11.9	100.0	6,400	12.3	100.0
Lowest quintile	7,000	51.0	22.4	7,700	56.5	24.3
Second quintile	8,400	29.1	26.6	8,500	30.3	26.5
Third quintile	7,000	16.3	22.4	6,200	14.3	19.6
Fourth quintile	5,800	9.1	18.6	5,600	8.7	17.6
Highest quintile	3,100	2.8	10.0	3,800	3.5	11.9
Two persons or more						
Total	6,800	10.5	100.0	6,700	10.4	100.0
Lowest quintile	10,600	46.1	31.2	10,400	45.7	31.3
Second quintile	9,300	23.2	27.3	8,200	19.8	24.4
Third quintile	7,300	12.5	21.3	7,000	12.3	21.0
Fourth quintile	4,200	5.4	12.2	4,300	5.6	13.0
Highest quintile	2,800	2.2	8.1	3,500	2.8	10.3
Unattached individuals						
Total	5,100	19.0	100.0	5,700	20.9	100.0
Lowest quintile	4,000	51.3	15.5	5,300	58.3	18.5
Second quintile	9,600	58.6	37.4	9,500	59.8	33.2
Third quintile	5,900	24.5	22.6	7,100	32.2	24.8
Fourth quintile	4,300	12.6 ^E	17.1	4,600	13.9	16.1
Highest quintile	1,900 ^E	3.6 ^E	7.4 ^E	2,100	3.8	7.4

Table 3.1-9

Government transfers by after-tax income quintiles, Saskatchewan, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,800	13.2	100.0	6,700	13.2	100.0
Lowest quintile	7,000	56.2	20.5	7,100	60.4	21.2
Second quintile	9,700	36.1	28.6	8,900	33.4	26.5
Third quintile	7,700	18.3	22.7	8,000	19.0	23.7
Fourth quintile	5,500	8.6	16.2	6,200	9.8	18.5
Highest quintile	4,100	3.6	12.1	3,400	3.1	10.1
Two persons or more						
Total	7,400	11.6	100.0	7,300	11.6	100.0
Lowest quintile	11,900	54.9	32.3	11,200	52.8	30.6
Second quintile	9,300	24.2	25.1	9,800	25.2	26.6
Third quintile	7,200	12.7	19.4	7,800	13.9	21.2
Fourth quintile	4,600	6.0	12.5	4,500	6.0	12.4
Highest quintile	3,900 ^E	3.1 ^E	10.7 ^E	3,400	2.7	9.2
Unattached individuals						
Total	5,600	21.0	100.0	5,500	20.9	100.0
Lowest quintile	3,000 ^E	41.9	10.7 ^E	3,100	50.7	11.5
Second quintile	9,800	67.0	34.8	9,700	66.4	34.9
Third quintile	7,000	33.1	25.0	7,300	34.3	26.7
Fourth quintile	5,700	17.2	20.2	4,500	14.2	16.3
Highest quintile	2,600 ^E	4.5 ^E	9.3 ^E	2,900	5.0	10.5

Table 3.1-10

Government transfers by after-tax income quintiles, Alberta, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	5,500	8.8	100.0	5,500	8.7	100.0
Lowest quintile	6,000	41.7	21.6	6,200	43.4	22.5
Second quintile	7,300	21.8	26.3	7,600	23.1	27.4
Third quintile	5,900	11.1	21.4	6,000	11.2	21.9
Fourth quintile	5,200	6.7	18.6	4,500	5.8	16.3
Highest quintile	3,300	2.5	12.0	3,300	2.3	11.9
Two persons or more						
Total	6,100	8.0	100.0	5,900	7.5	100.0
Lowest quintile	9,700	36.1	31.7	9,600	36.5	32.7
Second quintile	7,300	15.0	23.7	7,500	15.1	25.5
Third quintile	6,400	9.3	20.9	5,300	7.6	17.8
Fourth quintile	3,900	4.3	12.8	4,200	4.5	14.1
Highest quintile	3,400	2.2	10.9	2,900	1.8	9.8
Unattached individuals						
Total	4,300	13.3	100.0	4,700	15.2	100.0
Lowest quintile	3,300	44.4	15.6	3,600	45.4	15.2
Second quintile	8,100	48.2	37.8	8,500	50.3	35.9
Third quintile	4,500 ^E	18.0 ^E	21.0	5,900	24.3	25.0
Fourth quintile	3,300	8.3	15.4	2,900	7.7	12.2
Highest quintile	2,200 ^E	3.0 ^E	10.3 ^E	2,800	4.0	11.7

Table 3.1-11

Government transfers by after-tax income quintiles, British Columbia, 2001 and 2002

	Government transfers					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,400	11.3	100.0	6,300	11.1	100.0
Lowest quintile	6,600	54.6	20.5	6,000	56.5	19.2
Second quintile	8,300	29.2	25.8	7,500	26.5	24.0
Third quintile	6,400	13.9	20.0	7,000	15.1	22.3
Fourth quintile	5,600	8.2	17.5	5,900	8.4	18.8
Highest quintile	5,200	4.0	16.2	5,000	3.9	15.8
Two persons or more						
Total	7,200	9.9	100.0	7,300	10.1	100.0
Lowest quintile	9,600	45.5	26.8	9,400	46.4	25.8
Second quintile	8,700	20.6	24.3	8,700	20.4	24.0
Third quintile	6,500	10.6	18.3	7,000	11.0	19.2
Fourth quintile	6,100	7.1	17.0	6,800	7.8	18.6
Highest quintile	4,900	3.2	13.6	4,500	3.1	12.3
Unattached individuals						
Total	5,200	16.9	100.0	4,600	14.8	100.0
Lowest quintile	4,100	52.2	15.8	3,500	53.0	15.1
Second quintile	8,900	57.1	34.3	8,200	53.7	35.8
Third quintile	6,200	24.7	24.5	5,600	22.5	24.2
Fourth quintile	4,000	10.3 ^E	15.4	3,500	8.9	15.2
Highest quintile	2,600 ^E	4.0 ^E	10.0 ^E	2,200	3.2	9.7

Total income

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

Considering all sources of income, economic families of two persons or more received an estimated \$73,200 in average total income in 2002, virtually unchanged from the previous year (-0.3%) after adjusting for inflation. Over the six year period, 1996 to 2002, total family income grew by 14%; an average annual increase of 2.2%. Average total income for unattached individuals was estimated at \$30,900 in 2002, slightly increased (+1.6%) from the previous year. Between 1996 and 2002, their total income has increased by 15%, equivalent to a 2.4% annual increase.

In 2002, average total income of families in all provinces experienced no significant changes over the previous year. When comparing 1996 to 2002, the largest increases in total family income were found in Nova Scotia (+17.7%) followed by Alberta (+16.6%). For both provinces, market income accounted for a large percentage of the total income (87% and 92% respectively).

For the first time since 1996, in 2002, average total income in Ontario did not increase from the previous year (-0.9%). However, Ontario remained the province where families had the highest average total income (\$81,400). Alberta was second in 2002 as family average total income was \$77,100. The province where the families had the lowest average total income was Newfoundland and Labrador with \$55,400. Over the six year period, 1996 to 2002, total family income in Newfoundland and Labrador grew by 13%.

After five years of growth, a pause for average total income for non-elderly families

In 2002, non-elderly families received on average an estimated \$77,000 in total income, virtually unchanged from 2001 (-0.4%). From 1996 to 2002, their average total income went up by 14.9%. Unattached individuals of working-age (16 to 64 years of age) received in 2002 an estimated average total income of \$33,000 representing an increase of 18% since 1996. In 2001, their total income was \$32,300.

Senior families' total income stable from 2001 to 2002

The average total income of families, whose main income earner was a senior, gradually increased each year between 1996 and 2002. Comparing 1996 to 2002, the average total income grew 9.2%. This trend is primarily due to an annual average increase in market income of 2.5%. The estimated total incomes for 2002 and 2001 were \$49,800 and \$49,100 respectively.

Among elderly unattached individuals, women's average total income climbed by 7.5% since 1996, partially due to a 12.9% growth rate in market income. In 2002, average total income was estimated at \$24,300. The picture is slightly different for senior unattached men who experienced almost no change in total income between 1996 and 2002 (+0.7%). Their total income was estimated at \$28,200 in 2002.

In aggregate terms, in 2002, market income accounted for 60% the total income of seniors living in families, almost unchanged from 2001 (59%). The rest of their income came mostly from transfers such as public retirement pensions (18%) and Old Age Security (19%).

Income redistribution: impact of government transfers

In 2002, families in the lowest income quintile received only 3.8% of aggregate market income, but their share of total income was larger: 6.4%. Conversely, families in the highest income quintile received 44% of aggregate market income but 41% of total income.

Before government transfers, those in the highest income quintile received, on average, \$11.70 for each \$1 earned by those in the lowest quintile. After transfers, this ratio was reduced to \$6.40 to \$1.

Government transfers also reduced the income differences between various family types. Before transfers in 2002, the average income of non-elderly families was 2.4 times that of elderly families. After transfers, this ratio was reduced to 1.5.

Chart 4.1

Average total income of families and unattached individuals, 1980 to 2002

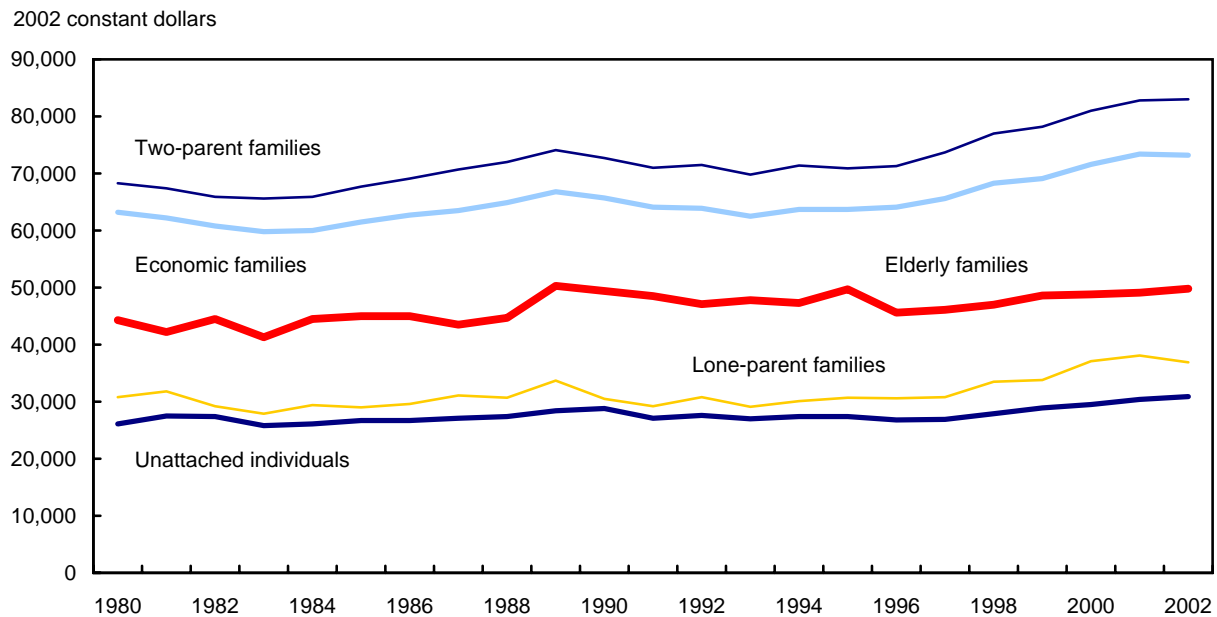


Chart 4.2

Market income made up majority of total income for non-elderly families in 2002

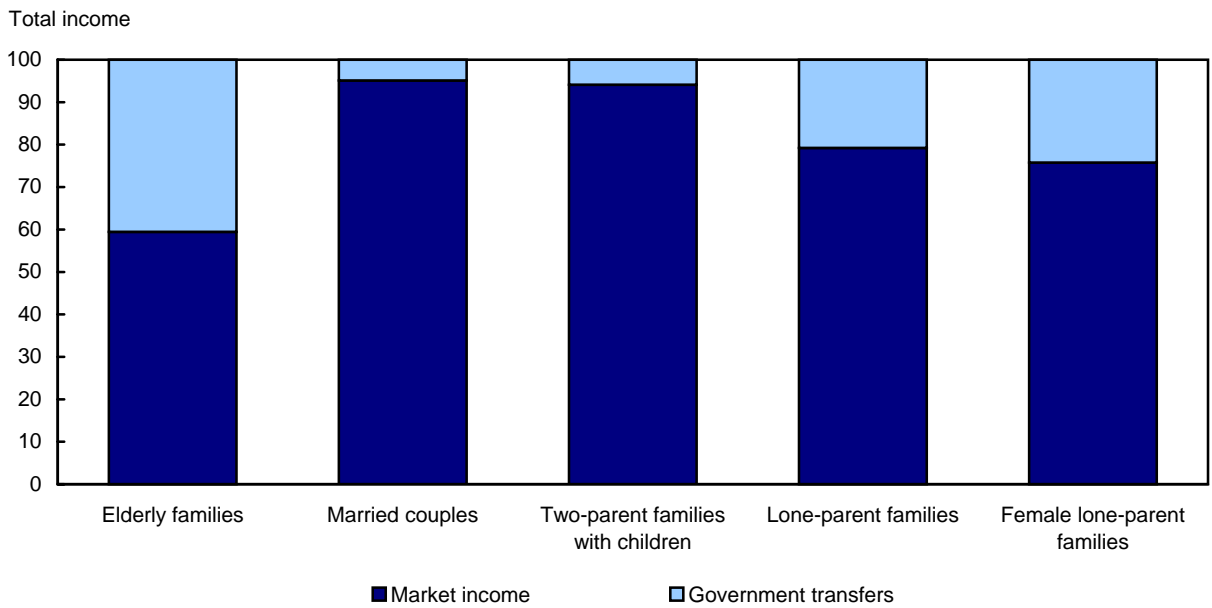


Chart 4.3

Government transfers increased shares of total income for lower quintiles, 2002

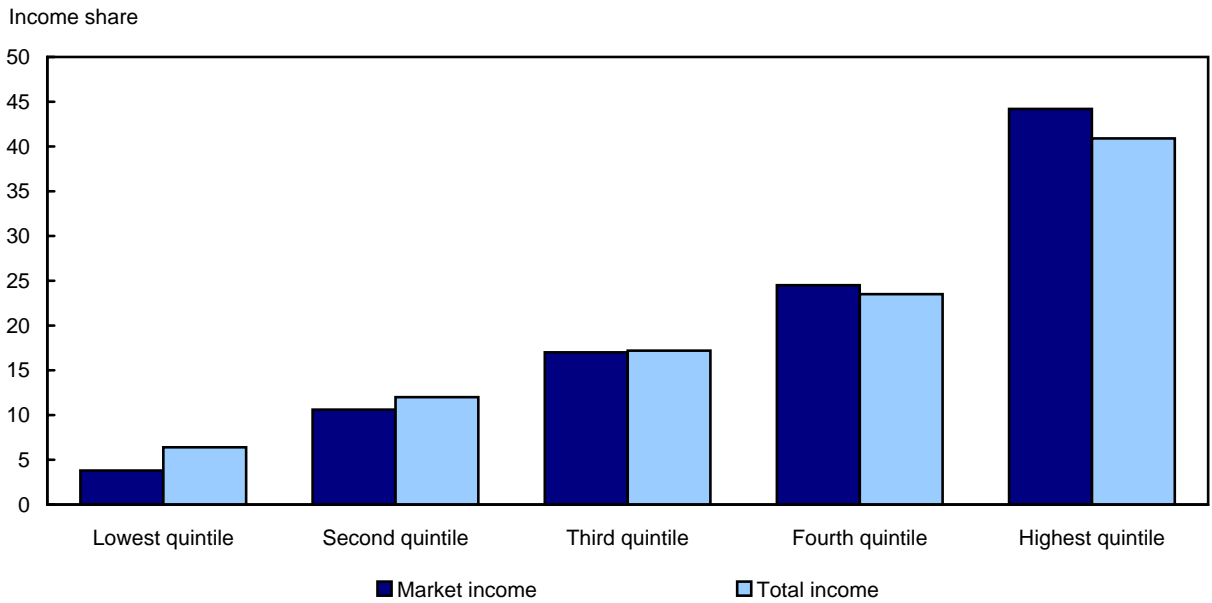


Table 4.1-1

Average total income by selected family types, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	62,500	63,700	63,700	64,100	65,600	68,300	69,100	71,600	73,400	73,200
Elderly families	47,800	47,300	49,700	45,600	46,100	47,000	48,600	48,800	49,100	49,800
Married couples	43,800	43,600	44,400	44,400	44,800	45,700	47,700	47,200	48,100	48,400
Other families	56,400	56,300	62,100	50,200	50,300	51,400	51,500	54,100	53,100	55,200
Non-elderly families	65,100	66,600	66,200	67,000	68,700	71,700	72,500	75,300	77,300	77,000
Married couples	63,200	62,900	63,400	65,500	68,200	70,100	68,500	69,700	74,200	73,200
No earners	28,900	29,400	27,400	31,600	32,000	31,100	32,300	32,800	36,700	34,900
One earner	51,500	51,000	50,300	49,600	53,000	55,200	56,200	55,100	59,400	55,900
Two earners	71,800	71,700	72,500	76,000	77,400	80,300	77,600	78,300	82,400	81,800
Two-parent families with children	69,800	71,400	70,900	71,300	73,700	77,000	78,200	81,000	82,800	83,000
No earners	21,800	20,900	19,500	21,400	23,200	22,300	21,800	21,700	23,900	25,000
One earner	50,600	53,200	50,500	54,100	53,300	59,600	58,200	57,700	59,600	61,500
Two earners	71,400	73,700	73,700	73,700	75,900	78,600	79,200	82,300	83,100	82,800
Three or more earners	90,300	90,500	90,100	92,200	94,200	93,900	97,600	101,100	103,100	101,400
Married couples with other relatives	87,900	89,300	87,000	91,200	91,800	94,900	97,800	102,900	102,100	100,400
Lone-parent families	29,100	30,100	30,700	30,600	30,800	33,500	33,800	37,100	38,100	36,900
Male	41,100	41,200	41,900	46,000	45,800	49,500	48,300	52,400	49,500	49,900
Female	27,200	28,300	28,900	28,000	28,200	30,600	31,100	33,900	35,600	33,800
No earners	17,200	16,800	17,300	16,200	15,200	15,700	16,500	15,700	16,700	15,900
One earner	30,000	31,200	31,600	32,300	31,200	32,100	32,300	34,000	34,900	33,500
Two or more earners	41,300	46,000	47,500	44,500	46,600	49,700	48,200	53,800	55,100	49,400
Other non-elderly families	51,000	52,700	51,900	58,300	57,300	61,700	62,400	65,400	66,100	67,900
Unattached individuals	27,000	27,400	27,400	26,800	26,900	27,900	28,900	29,500	30,400	30,900
Elderly males	24,200	27,900	27,100	28,000	28,500	28,800	28,100	27,100	29,300	28,200
Non-earner	22,600	24,200	24,200	25,100	25,400	25,000	25,500	24,300	26,100	25,100
Earner	36,400	57,000	50,500	49,500	45,600	51,000	43,200	40,500	44,000	39,600
Elderly females	19,700	20,000	21,500	22,600	22,800	22,300	22,400	23,000	23,800	24,300
Non-earner	19,000	19,500	20,900	21,700	21,700	21,400	21,600	22,100	22,600	23,700
Earner	35,300	31,900	35,300	40,600	36,000	33,300	33,500	35,300	37,600	31,500
Non-elderly males	31,300	32,100	31,100	30,000	30,000	31,700	32,400	34,200	34,800	34,800
Non-earner	12,600	13,000	12,000	10,700	10,200	10,200	9,900	9,900	11,600	10,900
Earner	35,700	36,000	35,000	34,300	34,300	36,000	36,400	37,900	38,200	38,600
Non-elderly females	27,000	25,900	26,600	24,900	25,000	25,900	28,700	27,800	28,800	30,500
Non-earner	13,000	14,900	13,100	10,500	11,300	10,700	10,600	10,500	12,000	12,400
Earner	30,800	29,700	30,600	29,400	29,100	30,600	34,000	32,500	33,000	34,400

Table 4.1-2

Average total income by selected family types, Newfoundland and Labrador, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	49,200	49,800	50,200	48,800	49,100	50,300	52,900	53,000	54,300	55,400
Elderly families	34,700	34,400	36,200	30,900	32,900	31,200	33,100	32,600	32,900	35,100
Married couples	26,500	29,700	34,800	30,900	32,600	30,500	31,600	31,800	31,800	34,100
Other families	45,500	40,100	38,300	31,100	33,300	32,800	36,400	34,800	35,700	37,400
Non-elderly families	51,500	52,500	52,500	51,400	51,500	53,300	56,000	56,200	57,600	58,800
Married couples	47,500	45,000	45,700	47,500	47,300	47,800	47,600	45,300	47,700	52,900
No earners	21,400	22,200	19,300	25,100	24,300	24,400	23,800	23,100	22,700	21,400
One earner	38,700	33,200	46,400	43,100	46,900	39,500	42,500	45,200	40,400	42,600
Two earners	57,400	58,300	55,900	58,700	55,300	57,900	58,600	53,300	58,800	63,800
Two-parent families with children	53,300	57,000	54,400	54,300	55,100	58,100	59,300	60,700	62,600	61,800
No earners	21,100	19,800	17,200	17,500	18,800	14,800	F	21,900	F	F
One earner	37,100	43,600	36,900	40,400	36,100	39,400	42,700	38,500	36,700	50,200 ^E
Two earners	54,600	59,700	63,100	59,400	60,900	62,800	63,400	67,900	65,700	63,200
Three or more earners	73,800	74,200	78,800	72,200	76,200	80,900	78,900	74,800	77,900	74,300
Married couples with other relatives	66,600	65,200	71,600	63,800	64,500	64,900	75,000	76,700	77,400	75,600
Lone-parent families	24,000	23,600	23,000	23,500	23,800	26,200	25,600	27,500	31,500	30,600
Male	F	F	F	F	F	F	F	F	F	F
Female	22,400	22,200	20,300	22,800	22,600	25,400	24,200	26,800	30,700	28,800
No earners	13,100	13,300	12,600	14,900	14,700	13,900	16,100	15,700	F	F
One earner	25,000	27,400	F	26,900	29,300	30,000	29,600	26,400	28,600	31,600
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	41,800	36,200	34,800	45,100	44,300	43,300	47,400	46,700	46,500	53,100
Unattached individuals	20,800	23,000	21,100	21,200	19,400	18,900	19,100	20,300	20,600	21,300
Elderly males	15,600	21,800	F	21,900	23,100	19,800	F	F	F	F
Non-earner	15,300	F	F	20,800	21,000	17,800	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	14,400	16,500	17,700	14,800	16,500	16,100	16,900	16,700	16,300	19,800
Non-earner	14,400	16,500	17,700	14,800	15,200	15,000	16,000	16,000	15,700	17,900
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	24,900	25,100	28,000	25,600	23,100	23,400	20,300	22,800	23,500	21,400
Non-earner	8,500	F	F	10,000	8,700	10,500	8,700	8,700	9,900	9,300
Earner	30,800	30,100	39,100	33,200	31,600	31,400	26,700	27,600	28,600	29,600
Non-elderly females	22,600	26,400	18,400	19,600	15,600	15,600	18,200	20,000	21,800	21,200
Non-earner	8,100	F	F	8,800	7,800	8,200	8,000	13,800	12,900	9,300 ^E
Earner	29,800	27,700	23,200	25,700	21,900	20,900	25,000	24,000	26,400	27,400

Table 4.1-3

Average total income by selected family types, Prince Edward Island, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	52,300	54,500	52,800	54,600	54,200	56,800	55,600	56,700	56,800	57,600
Elderly families	40,900	47,400	36,800	41,600	35,400	38,100	40,000	39,300	39,100	41,900
Married couples	37,700	42,400	35,200	48,000	40,200	43,500	40,300	39,600	38,600	42,700
Other families	47,400	53,100	39,900	F	26,700	F	39,400	38,800	40,400	F
Non-elderly families	54,600	55,800	55,900	56,900	57,900	60,500	58,900	60,200	60,200	60,100
Married couples	49,800	55,100	51,800	53,200	58,300	56,800	50,300	57,600	56,200	60,200
No earners	F	F	F	F	F	F	F	F	F	F
One earner	F	53,000	F	F	F	F	40,500	53,500	47,700	45,600
Two earners	53,900	56,200	53,300	58,500	64,800	63,500	56,800	61,500	62,200	66,200
Two-parent families with children	59,200	60,200	60,300	62,700	61,000	62,100	58,700	61,500	62,200	64,000
No earners	F	F	F	F	F	F	F	F	F	F
One earner	39,300	40,900	41,900	44,000	F	F	33,900	F	F	F
Two earners	60,000	59,100	59,600	60,200	59,200	60,900	53,700	59,900	60,000	63,600
Three or more earners	66,700	71,800	68,600	76,500	71,800	72,000	78,100	77,700	76,900	73,800
Married couples with other relatives	66,700	66,200	69,100	68,800	71,500	87,100	95,500	80,800	83,600	72,900
Lone-parent families	28,300	30,000	27,200	27,800	28,100	33,500	31,500	35,200	32,700	29,800
Male	F	F	F	F	F	F	F	F	F	F
Female	26,800	26,900	27,400	26,700	27,500	32,900	30,800	34,800	32,100	27,800
No earners	F	F	F	F	F	F	F	F	F	F
One earner	27,000	24,900	23,300	F	F	F	24,800	25,200	26,900	25,700
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	44,400	43,700	45,200	48,600	45,700	49,900	59,100	52,300	54,300	54,900
Unattached individuals	21,400	22,800	22,500	21,000	19,900	20,100	20,500	22,200	21,900	22,000
Elderly males	17,400	20,200	20,200	F	F	F	F	F	F	19,100
Non-earner	F	F	F	F	F	F	F	F	F	18,800
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,700	19,300	17,500	19,200	20,100	21,100	19,600	20,000	19,200	18,000
Non-earner	18,800	17,300	17,600	18,900	19,000	21,400	19,100	17,400	18,700	17,400
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	22,100	27,000	24,700	23,400	21,800	22,000	23,200	24,700	24,300	25,800
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	23,700	29,300	28,700	26,000	22,400	22,300	25,400	25,500	24,900	27,100
Non-elderly females	23,700	22,600	25,100	20,300	17,300	17,400	18,400	20,500	20,600	22,000
Non-earner	13,000	F	F	F	F	F	F	F	F	F
Earner	29,100	25,000	27,100	22,200	19,000	18,400	21,700	22,200	22,100	24,700

Table 4.1-4

Average total income by selected family types, Nova Scotia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	54,600	54,500	52,400	53,200	53,400	55,500	57,500	59,400	59,700	62,600
Elderly families	39,200	42,800	40,400	44,300	45,300	48,200	44,100	43,900	45,200	44,200
Married couples	37,500	37,800	35,700	38,100	37,800	42,100	41,800	43,000	43,900	44,200
Other families	42,800	51,100	47,600	55,300	57,000	57,900	49,200	45,700	48,200	44,300 ^E
Non-elderly families	57,600	56,900	55,000	54,800	54,800	56,900	59,900	62,200	62,300	65,900
Married couples	56,700	55,800	52,700	49,400	49,700	53,100	53,900	55,100	59,200	62,900
No earners	42,400	24,500	27,800	31,700	27,300	26,600	34,500	33,900	27,000	35,600
One earner	49,600	44,000	43,400	42,200	37,700	41,500	45,400	47,100	51,100	56,600
Two earners	62,000	64,500	62,200	57,700	58,700	64,800	62,300	63,300	68,700	68,600
Two-parent families with children	62,900	62,500	61,800	62,300	62,600	65,700	67,600	67,500	67,700	70,600
No earners	F	F	F	F	F	F	F	F	F	F
One earner	49,800	40,200	46,900	46,900	45,700	47,700	56,100	52,600	53,400	51,300
Two earners	64,300	63,700	62,800	64,600	66,600	68,000	67,600	69,700	68,400	70,300
Three or more earners	80,200	84,900	78,500	83,300	79,600	80,400	85,800	81,600	82,300	91,000
Married couples with other relatives	76,700	71,600	67,400	74,100	77,100	73,300	82,400	83,000	82,600	96,800
Lone-parent families	22,400	24,000	23,000	23,200	20,800	22,800	27,800	31,500	30,200	27,400
Male	F	F	F	F	F	F	F	F	F	F
Female	22,000	22,600	22,900	21,100	19,900	21,300	27,400	29,500	28,900	27,600
No earners	16,500	14,300	15,800	16,700	15,700	14,200	F	F	F	F
One earner	24,800	25,900	26,500	23,400	23,100	22,200	27,800	30,300	29,600	28,400
Two or more earners	30,500	F	F	F	F	F	F	F	F	F
Other non-elderly families	41,000	39,200	39,900	42,900	45,000	41,300	44,000	58,000	52,000	52,800
Unattached individuals	24,500	21,000	20,900	20,600	21,200	22,000	22,900	23,200	23,500	24,600
Elderly males	20,300	22,300	23,000	22,400	25,300	23,700	22,600	21,700	25,300	24,500
Non-earner	18,500	22,100	21,600	21,700	24,900	22,600	22,200	21,100	24,600	24,500
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	17,500	18,900	17,900	18,200	18,500	18,300	18,800	19,800	21,500	22,900
Non-earner	17,100	18,500	17,700	18,100	17,800	17,700	18,900	19,100	19,700	21,700
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	29,200	23,700	21,700	22,800	23,500	25,600	24,400	25,000	25,600	25,700
Non-earner	11,900	13,600	13,800	10,800	15,800	15,300	14,400	13,900	12,900	11,000 ^E
Earner	33,400	26,300	24,700	25,700	25,100	28,100	26,800	27,700	28,500	29,300
Non-elderly females	26,300	19,400	21,900	19,700	19,800	19,900	24,100	23,900	22,300	24,300
Non-earner	13,100	11,200	13,600	10,300	11,900	12,700	8,800	10,100	10,300	12,100 ^E
Earner	29,500	23,200	24,700	24,000	22,800	23,000	29,800	28,000	26,200	26,600

Table 4.1-5

Average total income by selected family types, New Brunswick, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	54,000	53,500	52,200	54,300	53,800	55,300	57,300	58,200	58,500	59,500
Elderly families	39,200	42,300	40,100	43,800	43,400	46,100	45,500	44,400	44,000	43,000
Married couples	34,200	41,400	37,500	41,500	41,800	44,400	43,900	44,200	44,600	41,800
Other families	47,600	43,900	44,000	50,100	47,900	52,300	51,100	44,900	42,400	46,500
Non-elderly families	56,800	55,600	54,600	56,200	55,600	56,800	59,400	60,500	60,900	62,100
Married couples	51,900	53,300	50,000	53,000	51,000	51,000	55,600	55,800	56,400	59,000
No earners	24,400	23,100	27,900	23,400	21,800	24,300	26,900	25,200	33,400	30,900
One earner	46,900	47,300	39,300	43,400	47,000	47,300	49,000	45,400	45,100	46,600
Two earners	58,200	60,700	57,900	63,600	58,300	57,900	62,400	63,800	64,200	67,000
Two-parent families with children	61,400	59,300	60,800	60,800	61,000	63,200	63,700	64,500	66,300	66,600
No earners	F	F	16,600	F	F	F	F	F	F	F
One earner	46,900	43,400	48,600	43,400	43,900	47,100	48,300	44,100	47,500	51,400
Two earners	60,600	60,600	61,700	64,600	63,900	65,900	65,300	67,500	66,800	66,200
Three or more earners	80,400	75,400	76,800	78,300	79,200	78,400	77,100	76,000	80,300	82,700
Married couples with other relatives	74,800	70,600	68,300	76,400	76,200	78,600	83,600	83,900	80,800	81,900
Lone-parent families	22,600	29,000	22,700	23,400	25,700	28,600	27,200	30,600	29,500	30,800
Male	F	F	F	F	F	F	F	F	F	F
Female	22,500	24,800	20,200	21,800	23,700	25,500	25,700	29,800	28,800	29,200
No earners	12,900	13,000	16,100	13,200	14,300	14,100	15,600	F	15,300	F
One earner	24,200	25,800	21,100	24,200	27,600	28,400	28,000	30,700	29,400	28,300
Two or more earners	F	39,100	F	F	F	F	F	F	46,000	F
Other non-elderly families	45,800	39,900	46,000	42,200	43,100	42,900	47,700	52,000	49,800	47,800
Unattached individuals	22,600	22,600	23,500	21,700	22,000	22,500	23,100	22,800	24,500	21,600
Elderly males	20,400	18,600	23,200	24,200	42,100	38,000	31,400	34,300	28,500	20,300
Non-earner	18,500	18,700	22,500	20,500	36,400	36,200	28,900	31,100	28,600	18,700
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	18,100	18,700	19,100	19,700	18,900	19,200	19,800	20,400	20,900	19,800
Non-earner	17,200	18,600	18,600	19,600	18,300	19,200	19,700	19,600	20,700	19,400
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	27,100	28,700	27,500	23,700	22,200	22,200	24,500	24,300	28,500	23,500
Non-earner	10,300	9,200	10,600	8,100	7,000	F	8,700	8,500	10,600	F
Earner	29,700	32,700	30,000	27,000	26,300	24,900	29,100	28,600	33,000	26,700
Non-elderly females	21,300	19,800	22,600	20,200	20,500	22,700	22,200	19,800	20,800	20,800
Non-earner	8,200	10,600	12,500	9,300	11,000	12,600	F	F	F	8,800 ^E
Earner	26,100	23,000	24,900	23,700	23,300	25,100	24,100	21,800	23,200	23,100

Table 4.1-6

Average total income by selected family types, Quebec, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	55,400	57,800	57,700	57,400	58,200	60,800	61,600	64,600	66,100	66,000
Elderly families	42,100	42,500	42,300	39,600	39,600	41,400	42,700	43,000	43,900	43,400
Married couples	38,000	39,900	37,600	39,600	39,800	39,400	41,900	41,000	42,700	43,800
Other families	50,300	47,200	51,300	39,400	38,800	48,200	45,100	48,900	48,000	42,400
Non-elderly families	57,500	60,400	60,300	60,200	61,200	63,900	64,800	68,100	69,700	69,600
Married couples	53,100	55,400	55,700	56,300	57,600	59,100	60,300	63,800	68,900	65,600
No earners	26,300	23,700	25,400	24,900	24,600	27,500	27,900	30,200	34,700	32,300
One earner	40,900	47,800	41,500	43,500	42,800	49,500	50,800	54,800	63,600	52,300
Two earners	62,600	63,800	66,400	67,500	69,400	68,800	71,200	72,900	76,200	75,700
Two-parent families with children	63,400	65,100	65,700	66,300	67,200	69,700	70,700	73,900	74,600	77,300
No earners	19,900	19,600	19,400	21,800	22,700	21,300	20,800	23,500	21,300	F
One earner	48,800	48,200	45,400	48,000	46,700	47,100	49,300	49,700	50,900	50,200
Two earners	68,700	69,600	71,200	72,700	72,600	74,900	75,300	77,000	76,600	80,400
Three or more earners	75,800	84,700	84,600	79,800	86,500	89,700	87,900	96,700	97,900	94,200
Married couples with other relatives	76,500	84,600	79,600	82,500	84,000	87,100	91,800	95,700	93,500	92,200
Lone-parent families	28,500	28,100	31,800	31,400	29,700	31,400	31,300	33,300	35,500	35,100
Male	41,500	36,000	45,500	45,700	42,500	44,900	45,000	43,400	48,200	45,500
Female	26,200	26,600	28,600	28,600	27,000	28,800	28,200	30,900	32,200	32,100
No earners	15,100	16,400	17,100	17,100	14,800	15,400	14,300	15,300	17,400	15,700
One earner	30,700	31,400	33,200	34,800	30,500	33,600	31,900	33,300	33,200	32,900
Two or more earners	34,800	41,900	46,200	40,900	40,100	39,600	40,500	46,900	47,400	45,100
Other non-elderly families	41,700	47,100	45,200	48,200	48,200	53,700	53,400	57,200	57,500	58,000
Unattached individuals	24,000	24,400	24,000	25,100	24,500	25,300	25,500	26,700	27,400	28,600
Elderly males	23,100	25,500	22,300	23,600	24,700	23,300	21,700	21,000	22,300	26,900
Non-earner	21,300	21,300	20,900	20,900	20,100	19,000	19,500	18,500	18,600	25,500
Earner	F	F	F	F	F	48,100	F	32,200	F	F
Elderly females	17,700	18,300	18,100	20,500	20,700	19,600	19,600	20,500	21,700	22,400
Non-earner	17,600	17,700	17,700	19,500	20,000	19,300	19,200	19,700	19,900	21,400
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	27,400	27,400	26,900	28,100	26,300	28,000	28,100	30,800	31,700	31,700
Non-earner	11,400	10,900	10,200	10,200	8,900	10,200	10,000	9,000	12,000	10,600
Earner	32,900	32,400	31,700	33,500	31,300	33,200	31,900	34,700	35,100	35,900
Non-elderly females	24,000	23,700	24,200	24,200	24,500	25,600	26,100	26,300	26,400	28,800
Non-earner	11,700	13,700	12,400	9,800	10,600	11,200	11,900	11,700	13,200	13,300
Earner	29,300	28,300	29,100	30,400	30,800	32,400	33,200	32,700	31,500	33,400

Table 4.1-7

Average total income by selected family types, Ontario, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	68,400	69,900	70,000	70,900	72,900	76,400	77,800	80,800	82,100	81,400
Elderly families	52,700	51,800	56,900	50,500	50,700	51,300	53,200	53,200	53,200	57,000
Married couples	48,200	46,300	48,300	47,600	47,900	49,900	51,600	50,900	51,200	52,700
Other families	61,900	65,300	77,500	62,800	60,000	56,500	59,400	61,600	60,500	72,800
Non-elderly families	71,200	73,100	72,500	73,900	76,300	80,300	81,800	85,300	86,700	85,300
Married couples	70,100	68,200	69,000	73,400	78,300	81,400	77,400	77,800	82,700	81,800
No earners	29,900	32,300	29,700	34,400	35,700	35,000	36,700	37,900	39,700	39,200
One earner	54,700	55,100	52,300	56,700	65,000	63,600	63,100	60,500	60,100	55,300
Two earners	80,800	78,800	80,100	85,300	88,200	94,400	87,800	87,400	92,900	91,900
Two-parent families with children	76,200	78,400	77,600	77,400	80,200	84,500	87,700	91,200	92,100	90,900
No earners	24,500	23,400	22,200	22,200	23,400	26,200	25,800	23,400	24,900	22,000
One earner	53,700	59,300	54,300	60,900	63,100	72,800	68,100	66,400	71,900	73,100
Two earners	77,900	80,700	80,600	78,900	81,500	85,400	87,900	92,800	91,500	89,500
Three or more earners	98,700	98,200	97,900	99,400	100,700	97,200	107,300	109,400	111,400	110,000
Married couples with other relatives	95,800	95,500	95,000	101,600	100,200	105,200	106,900	115,700	112,100	107,800
Lone-parent families	30,000	32,600	31,800	32,800	34,200	37,500	37,600	41,800	42,600	40,600
Male	39,900	42,700	40,300	50,300	49,700	59,400	52,900	55,100	49,500	54,300
Female	28,600	31,000	30,700	30,500	31,800	33,300	35,000	39,100	41,200	37,600
No earners	19,100	18,100	18,600	17,000	16,100	17,200	17,400	16,300	16,300	16,100
One earner	32,100	34,200	32,800	34,600	35,300	34,000	35,300	37,600	38,600	35,500
Two or more earners	43,800	53,300	52,900	51,300	57,000	54,400	55,800	59,500	66,000	57,000
Other non-elderly families	58,500	60,100	57,200	64,800	63,800	67,600	71,200	73,600	75,800	75,800
Unattached individuals	29,700	30,200	30,200	28,700	29,500	31,000	32,600	32,700	34,300	34,800
Elderly males	22,700	34,700	29,000	33,000	31,000	30,800	30,400	30,700	34,000	29,600
Non-earner	21,900	27,500	26,800	28,600	26,900	27,000	26,900	27,000	29,700	25,500
Earner	30,300	74,200	F	60,600	53,500	F	46,400	46,700	52,400	44,100
Elderly females	20,700	21,200	23,300	24,000	24,300	24,000	24,100	24,500	25,500	26,900
Non-earner	20,100	20,700	22,600	23,000	23,400	23,500	23,100	23,500	24,800	26,500
Earner	34,700	29,700	41,000	41,800	35,800	28,900	35,000	35,100	33,500	32,100
Non-elderly males	34,500	35,700	34,000	31,200	33,600	36,800	36,400	38,200	39,700	39,300
Non-earner	14,400	14,300	13,600	11,100	12,500	10,000	10,300	11,200	12,500	12,500
Earner	39,600	40,300	37,600	35,500	38,200	41,300	40,300	41,800	43,300	43,000
Non-elderly females	31,700	28,300	30,300	27,700	27,400	28,200	33,900	31,700	32,800	35,300
Non-earner	15,300	15,700	12,900	12,700	13,500	11,000	9,600	9,900	11,700	12,500
Earner	35,200	33,000	35,000	31,500	31,100	32,800	39,500	36,700	36,900	40,300

Table 4.1-8

Average total income by selected family types, Manitoba, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	58,200	58,200	59,900	58,300	58,400	62,000	60,500	61,300	64,000	65,300
Elderly families	47,900	41,800	45,200	41,300	38,200	41,100	44,900	45,500	46,000	45,100
Married couples	47,400	38,300	41,400	39,200	37,000	40,300	43,500	44,300	44,600	44,800
Other families	49,200	52,300	57,600	48,700	42,500	43,700	52,200	51,700	53,300	46,800
Non-elderly families	60,400	61,700	62,800	61,300	62,000	65,700	63,300	64,200	67,100	68,900
Married couples	55,800	58,500	61,600	62,500	63,800	67,100	60,500	61,400	64,700	63,100
No earners	F	28,300	32,100	F	F	F	F	F	F	F
One earner	44,800	43,200	57,100	48,700	46,100	49,500	48,200	48,700	54,100	50,300
Two earners	60,000	64,900	65,400	68,700	69,900	74,000	65,300	66,300	69,200	66,800
Two-parent families with children	63,800	65,100	64,100	62,900	63,400	67,100	67,400	67,700	71,500	73,600
No earners	F	F	F	F	F	F	F	F	F	F
One earner	43,300	43,400	44,200	44,700	40,600	49,800	44,400	48,100	52,500	52,400 ^E
Two earners	65,000	66,600	65,800	62,700	64,100	63,700	63,900	65,600	69,300	73,000
Three or more earners	79,300	76,800	77,500	82,800	80,200	90,700	89,600	86,200	86,700	85,100
Married couples with other relatives	89,200	83,400	91,200	92,400	91,200	96,200	90,100	92,800	94,200	104,900
Lone-parent families	29,800	28,000	31,200	26,600	27,100	28,300	28,200	31,900	33,900	34,200
Male	41,600	F	F	35,500	F	40,800	F	F	F	37,800
Female	27,900	26,300	29,300	24,400	23,900	25,100	25,500	29,100	32,100	33,500
No earners	16,100	15,600	19,100	14,900	F	F	14,600	F	F	F
One earner	28,000	27,900	29,300	25,700	22,600	24,100	27,000	27,900	29,200	31,100
Two or more earners	F	F	F	F	F	F	F	F	F	48,700
Other non-elderly families	51,800	49,800	48,100	50,500	55,000	61,200	57,900	58,000	61,800	60,300
Unattached individuals	23,700	24,400	24,400	24,300	25,100	25,300	26,100	27,200	27,400	27,100
Elderly males	24,800	21,500	23,300	25,300	26,000	26,400	28,000	24,400	26,300	25,300
Non-earner	24,900	21,400	22,000	25,000	26,100	26,100	24,300	24,100	27,100	23,400
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,400	20,300	21,800	21,300	21,300	21,000	22,200	22,000	22,300	21,500
Non-earner	19,200	20,200	21,300	19,900	19,500	19,100	21,200	20,800	20,800	21,200
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	27,100	28,200	28,600	28,800	29,600	29,400	28,800	32,400	30,900	30,300
Non-earner	11,900	8,700	14,400	15,500	F	10,400	10,700	10,600	F	9,500 ^E
Earner	30,200	32,600	31,300	31,600	32,200	32,900	33,400	36,600	33,000	33,200
Non-elderly females	22,800	24,100	22,200	21,500	22,500	23,500	25,100	25,100	27,400	27,200
Non-earner	13,400	13,600	11,700	10,200	9,700	8,800	9,800	12,900	13,400	14,600 ^E
Earner	25,000	27,100	24,300	25,600	27,000	28,000	27,800	26,900	30,500	29,400

Table 4.1-9

Average total income by selected family types, Saskatchewan, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	55,200	56,000	58,600	55,500	57,500	58,700	59,800	61,100	63,100	63,800
Elderly families	44,800	45,900	47,800	41,900	41,000	42,500	43,000	43,800	45,100	44,400
Married couples	42,100	39,500	47,300	40,900	39,600	40,900	42,500	43,500	45,000	45,600
Other families	55,900	68,800	50,200	45,500	46,200	47,700	46,200	45,100	45,600	37,500
Non-elderly families	57,700	58,400	61,000	58,500	61,100	62,400	63,100	64,700	66,900	67,900
Married couples	55,300	57,300	56,600	54,900	57,600	62,900	58,500	61,300	64,400	62,600
No earners	36,100	F	F	F	F	F	F	F	F	F
One earner	45,600	48,400	48,900	38,600	36,500	46,000	48,800	45,100	55,600	46,500
Two earners	60,200	61,400	60,600	61,400	62,200	68,400	62,800	67,100	68,100	68,100
Two-parent families with children	62,100	62,800	65,600	66,200	68,400	68,100	68,400	71,000	72,200	75,100
No earners	F	F	F	F	F	F	F	F	F	F
One earner	43,800	49,000	45,400	43,300	43,900	48,300	40,900	44,600	46,900	51,000
Two earners	62,800	62,300	63,100	65,000	68,600	66,800	68,600	68,300	71,400	74,200
Three or more earners	77,700	77,500	86,400	82,800	82,900	86,900	87,300	97,900	91,500	93,700
Married couples with other relatives	82,500	81,300	83,800	78,400	85,900	84,500	94,000	87,200	91,300	90,900
Lone-parent families	24,600	25,000	27,400	23,300	25,600	30,400	29,300	29,300	31,200	31,000
Male	F	F	F	F	F	F	F	F	F	F
Female	24,000	24,200	25,900	22,300	24,800	28,000	28,500	28,300	29,900	28,300
No earners	13,900	13,000	16,800	12,900	F	F	16,600	F	F	17,600
One earner	27,000	26,300	26,400	24,400	25,500	26,300	27,600	29,800	30,400	28,200
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	40,500	39,800	52,100	51,800	49,100	48,800	54,900	59,500	62,300	61,600
Unattached individuals	24,400	24,800	26,100	24,000	25,100	25,300	25,200	25,900	26,300	26,700
Elderly males	24,400	24,700	23,900	27,700	26,600	27,600	29,200	26,700	30,000	29,200
Non-earner	22,700	23,400	22,700	20,600	20,900	25,600	26,300	24,800	26,100	26,900
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,900	20,700	20,300	22,400	22,200	21,400	21,000	21,400	22,400	21,200
Non-earner	19,400	19,700	19,700	22,100	22,000	21,300	20,900	21,300	22,500	20,700
Earner	F	F	F	F	F	F	F	F	22,100	25,300
Non-elderly males	27,800	29,000	32,800	27,800	30,200	29,600	26,800	28,800	30,100	30,400
Non-earner	12,300	11,400	9,100	9,100	10,200	8,000	10,200	8,200	7,100	9,000
Earner	29,500	32,000	35,900	31,200	33,000	33,300	29,000	32,500	33,500	33,000
Non-elderly females	23,800	23,500	23,800	18,600	20,000	22,000	25,300	25,500	22,500	25,000
Non-earner	10,300	12,200	13,800	10,600	8,600	8,300	6,800	6,400	10,700	13,100 ^E
Earner	26,900	26,100	26,100	20,500	22,600	24,800	29,200	28,900	24,400	27,600

Table 4.1-10

Average total income by selected family types, Alberta, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	66,600	65,000	62,600	66,100	70,000	72,900	70,600	74,400	78,900	77,100
Elderly families	53,700	52,400	50,000	45,600	48,100	48,300	49,700	48,700	52,600	50,000
Married couples	47,300	49,700	46,900	45,900	49,300	47,600	50,100	48,500	52,500	49,900
Other families	69,000	59,100	57,800	44,300	44,300	50,600	48,300	49,400	52,800	50,700
Non-elderly families	68,400	66,700	64,600	68,900	72,900	76,100	73,400	77,700	82,300	80,800
Married couples	74,900	64,200	65,900	67,300	73,700	77,900	71,100	73,400	80,600	78,800
No earners	28,500	41,100	F	F	F	F	F	F	F	F
One earner	52,600	48,400	49,800	45,500	64,000	63,700	54,200	52,000	58,100	66,700
Two earners	82,100	69,900	70,800	74,900	77,700	83,400	77,300	80,100	86,500	84,300
Two-parent families with children	70,200	71,500	67,600	74,300	79,000	81,200	76,900	81,000	85,200	81,900
No earners	F	F	F	F	F	F	F	F	F	F
One earner	51,500	51,300	52,000	63,700	51,400	62,100	60,000	59,400	62,300	57,900
Two earners	68,100	71,600	68,100	71,000	79,000	81,900	76,400	81,000	83,100	78,900
Three or more earners	95,200	89,000	80,900	101,600	104,400	96,300	94,500	96,800	105,000	105,400
Married couples with other relatives	91,800	88,500	84,800	90,600	88,700	98,800	99,000	106,600	111,400	113,000
Lone-parent families	30,400	31,100	28,500	33,000	33,900	33,400	40,000	43,100	47,300	42,300
Male	36,700	F	F	F	55,000	40,800	F	84,400	83,500	66,200
Female	29,400	28,200	25,700	28,700	28,500	31,600	33,700	33,700	38,100	33,700
No earners	18,600	14,600	F	F	F	F	F	F	F	F
One earner	29,800	29,100	25,000	30,300	28,200	32,300	32,700	32,500	36,200	35,100
Two or more earners	F	37,400	F	F	F	40,800	44,900	F	F	F
Other non-elderly families	46,700	51,700	53,000	59,200	59,100	60,800	57,500	63,500	63,500	67,700
Unattached individuals	26,500	29,300	28,500	27,000	27,500	28,500	28,900	29,900	31,000	32,200
Elderly males	23,900	23,000	30,300	25,100	26,100	38,000	34,300	31,700	33,600	33,100
Non-earner	21,500	22,600	26,700	23,400	23,900	27,400	33,400	28,700	30,700	29,200
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,600	21,100	21,500	26,100	24,400	23,600	25,000	25,800	26,900	26,200
Non-earner	18,800	20,700	20,900	24,800	23,600	22,900	23,800	24,800	26,200	25,700
Earner	F	F	F	F	F	F	F	F	F	28,000
Non-elderly males	31,100	35,000	33,300	30,700	31,600	31,300	31,700	34,600	35,900	36,800
Non-earner	13,600	16,400	14,100	12,100	9,200	9,300	8,900	9,900	12,300	F
Earner	33,400	36,300	35,900	33,200	34,200	33,200	34,600	37,400	38,500	39,500
Non-elderly females	23,500	26,200	24,900	21,900	22,600	24,500	25,600	24,700	25,200	28,100
Non-earner	14,300	16,100	15,800	10,200	9,600	12,700	10,100	8,300	12,500	9,700
Earner	25,500	27,900	26,800	24,500	25,200	26,400	28,900	27,400	27,200	30,800

Table 4.1-11

Average total income by selected family types, British Columbia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	65,800	67,400	67,600	66,900	67,700	68,700	69,400	70,000	71,900	72,400
Elderly families	47,200	47,900	50,500	49,400	50,700	49,500	52,700	54,200	51,800	48,800
Married couples	44,300	45,500	47,600	49,200	49,800	49,800	52,700	53,000	51,700	48,700
Other families	54,700	57,800	61,300	50,600	55,200	47,900	52,800	59,200	52,600	49,200
Non-elderly families	69,500	71,000	70,800	69,700	70,600	72,000	72,100	72,500	75,100	76,100
Married couples	67,100	71,000	71,100	73,100	72,100	69,700	71,100	70,300	73,400	75,500
No earners	31,100	34,300	25,700	52,900	F	F	35,200	32,500	49,600	39,500
One earner	70,200	54,900	67,400	51,400	46,300	49,400	60,900	53,200	60,700	66,700
Two earners	70,800	79,100	76,800	81,300	79,900	77,400	77,500	77,500	78,200	80,700
Two-parent families with children	75,200	75,500	75,200	71,900	74,500	78,200	78,700	78,400	82,300	81,900
No earners	F	16,600	F	F	F	F	F	F	F	F
One earner	53,400	58,400	56,100	50,500	53,300	60,000	59,000	57,300	51,100	60,900 ^E
Two earners	73,000	77,100	75,800	74,100	75,200	77,200	79,000	78,700	84,300	82,700
Three or more earners	99,200	95,300	96,000	96,900	94,800	100,000	99,700	103,600	106,400	98,900
Married couples with other relatives	95,700	97,100	89,700	93,300	100,200	92,300	92,300	91,900	97,100	95,300
Lone-parent families	30,800	31,300	32,700	28,300	28,300	33,200	31,100	36,100	33,600	34,600
Male	49,600	44,000	F	45,000	F	F	40,100	57,400	40,700	46,300
Female	26,500	29,100	32,100	26,000	26,800	31,800	29,000	32,100	31,900	32,300
No earners	16,700	17,800	16,500	14,800	13,900	F	20,100	F	16,500	15,100
One earner	26,200	30,100	37,300	31,600	30,400	31,500	30,100	32,500	34,000	33,200
Two or more earners	42,700	47,400	F	F	F	57,200	F	F	F	48,800
Other non-elderly families	53,300	52,100	54,700	66,500	61,900	71,900	69,600	67,700	67,300	71,900
Unattached individuals	29,600	28,500	29,700	29,100	28,300	28,900	31,400	31,100	31,000	30,500
Elderly males	31,500	26,100	33,500	28,400	32,200	31,200	30,200	28,400	31,100	28,200
Non-earner	29,000	25,700	25,000	27,700	32,300	28,500	28,500	25,700	28,300	24,200
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	22,400	19,300	24,900	24,300	25,400	25,100	24,600	25,500	24,700	24,100
Non-earner	20,200	19,100	24,200	23,600	23,300	22,200	23,500	24,400	23,200	23,800
Earner	F	F	F	F	F	F	F	32,500	F	F
Non-elderly males	33,900	33,800	32,400	33,100	30,300	31,700	36,800	36,700	33,900	34,700
Non-earner	10,500	17,100	11,700	9,900	8,100	10,400	8,800	8,300	9,800	10,900 ^E
Earner	37,500	36,300	35,900	36,900	34,700	35,800	41,800	39,800	37,400	38,900
Non-elderly females	27,200	27,200	27,800	25,700	25,900	26,100	27,100	26,400	30,200	28,700
Non-earner	12,600	17,300	14,600	8,500	9,900	7,800	10,800	9,300	9,400	11,000
Earner	29,800	29,900	30,600	30,600	29,000	30,300	30,500	30,300	35,200	31,300

Table 4.2

Average total income received by income sources, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
2002 constant dollars										
Total - Economic families and unattached individuals										
Total income	51,600	52,400	52,200	52,300	53,300	55,300	56,200	58,000	59,500	59,600
Market income	48,800	50,000	49,700	49,300	50,500	52,500	53,500	55,200	56,300	56,200
Earnings	51,000	52,700	51,900	50,900	52,000	54,300	55,300	56,800	57,500	57,700
Wages, salaries and commissions	49,800	51,200	50,200	50,300	50,900	53,400	53,500	55,000	55,900	55,800
Self-employment income	20,200	21,400	22,600	15,200	17,000	17,000	20,400	20,400	19,700	21,500
Farm	14,400	13,600	15,100	8,700	7,100	5,300	8,100	7,400	8,500	8,400
Non-farm	20,700	22,300	23,300	15,900	18,300	18,600	21,900	22,000	20,900	22,900
Investment income	5,400	5,100	5,500	4,400	4,200	4,200	4,700	4,400	4,700	4,000
Retirement income	15,400	15,800	16,200	16,400	16,700	17,400	17,700	18,000	18,400	19,100
Other income	8,700	8,000	8,400	5,200	5,500	4,900	4,500	4,700	4,700	5,300
Government transfers	8,500	8,600	8,200	8,200	8,200	8,300	8,000	7,600	8,000	8,200
Old Age Security and GIS/SA	9,200	9,100	8,900	8,900	8,900	8,900	8,700	8,600	8,400	8,300
CPP/QPP	6,600	7,100	7,000	7,100	7,200	7,300	7,400	7,200	7,300	7,300
Child tax benefits ¹	2,000	2,000	1,900	1,800	1,900	2,100	2,200	2,200	2,300	2,300
Employment Insurance (EI) benefits ²	7,300	7,000	6,200	5,700	5,500	5,400	5,200	4,900	5,200	5,700
Workers compensation benefits ³	8,600	7,200	8,600	5,700	6,000	5,700	5,600	5,400	5,900	6,600
GST/HST	400	400	400	400	400	400	400	400	600	400
Provincial and territorial tax credits ⁴	300	300	300	300	300	400	400	400	300	300
Social assistance	7,000	6,900	7,400	7,200	7,000	6,700	6,600	6,600	6,400	6,300
Other government transfers	6,100	6,400	6,200	..	..	..	..	..	..	..
Two persons or more										
Total income	62,600	63,800	63,700	64,100	65,600	68,300	69,100	71,600	73,400	73,200
Market income	57,800	59,200	59,000	59,000	60,600	63,300	64,100	66,600	67,900	67,500
Earnings	57,800	59,900	59,100	58,100	59,900	62,500	63,300	65,400	66,400	66,400
Wages, salaries and commissions	56,100	57,800	56,500	57,100	58,100	60,900	60,600	62,800	63,900	63,700
Self-employment income	20,300	21,400	23,000	15,500	17,600	17,900	21,000	20,900	20,600	22,500
Farm	14,900	14,300	15,500	8,700	7,500	5,700	8,200	7,700	9,100	9,100
Non-farm	20,700	22,100	23,600	16,200	18,900	19,600	22,600	22,500	21,900	23,800
Investment income	5,500	5,300	5,700	4,500	4,200	4,400	5,000	4,800	4,900	4,200
Retirement income	17,300	17,400	18,200	18,500	18,500	19,700	19,900	20,200	20,600	21,200
Other income	9,000	8,200	8,500	5,100	5,500	5,300	4,800	5,000	4,900	5,700
Government transfers	9,200	9,300	8,900	9,000	8,900	9,000	8,800	8,300	8,700	8,900
Old Age Security and GIS/SA	10,300	10,200	9,900	9,900	10,000	10,000	9,600	9,500	9,400	9,300
CPP/QPP	7,400	7,900	7,800	8,000	8,100	8,300	8,300	8,000	8,100	8,200
Child tax benefits ¹	2,000	2,000	1,900	1,800	1,900	2,100	2,200	2,200	2,300	2,300
Employment Insurance (EI) benefits ²	7,400	7,200	6,300	5,900	5,600	5,500	5,300	5,000	5,500	5,900
Workers compensation benefits ³	8,500	6,900	8,300	6,000	6,200	5,800	5,600	5,500	6,000	6,700
GST/HST	400	500	500	500	500	500	500	500	700	400
Provincial and territorial tax credits ⁴	300	400	300	300	300	400	400	400	400	400
Social assistance	8,300	8,600	8,500	8,300	8,000	7,700	7,400	7,200	6,900	6,700
Other government transfers	6,100	6,700	6,900	..	..	..	..	..	..	..
Unattached individuals										
Total income	27,300	27,500	27,400	26,800	26,900	27,900	29,000	29,500	30,400	30,900
Market income	26,000	26,500	26,400	25,700	25,700	26,500	28,100	28,500	29,100	29,400
Earnings	29,800	30,300	30,100	28,800	28,400	30,000	32,100	32,200	32,200	32,600
Wages, salaries and commissions	29,600	30,100	30,100	29,300	28,800	30,600	32,200	32,200	32,400	32,700
Self-employment income	19,300	21,300	20,400	13,400	13,600	11,900	17,100	17,100	14,600	16,300
Farm	10,800	8,000	11,900	8,400	4,600	2,500	7,500	5,000	3,500	3,700 ^E
Non-farm	20,400	23,300	21,300	14,100	14,900	13,200	18,300	18,700	15,800	17,800
Investment income	5,100	4,600	4,800	4,000	3,900	3,800	3,600	3,300	4,000	3,600
Retirement income	11,000	12,200	11,800	11,700	12,800	12,600	12,500	12,800	13,600	14,400
Other income	7,500	7,400	8,100	5,700	5,100	3,600	3,100	3,300	3,800	3,600

See footnotes at the end of the table.

Table 4.2 – continued

Average total income received by income sources, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Government transfers	6,900	7,100	6,600	6,500	6,500	6,600	6,400	6,200	6,400	6,700
Old Age Security and GIS/SA	7,800	7,800	7,400	7,400	7,300	7,300	7,300	7,200	7,000	6,900
CPP/QPP	5,300	5,800	5,700	5,600	5,600	5,700	5,800	5,700	5,800	5,900
Child tax benefits ¹	1,000	1,900	F	F	F	F	F	F	F	F
Employment Insurance (EI) benefits ²	6,900	6,100	5,600	4,800	5,200	5,000	4,400	4,400	4,100	5,200
Workers compensation benefits ³	9,600	9,000	10,000	4,600	5,300	5,200	5,700	4,600	5,200	6,100 ^E
GST/HST	300	300	300	300	300	300	300	300	400	300
Provincial and territorial tax credits ⁴	300	300	300	300	300	300	400	300	300	300
Social assistance	4,800	4,700	5,400	5,300	5,200	5,000	5,300	5,500	5,600	5,600
Other government transfers	6,100	5,700	4,700	..	..	..	..	..	..	..

1. Source: Income Statistics Division, Statistics Canada.

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

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

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

Income taxes

Income taxes include both federal and provincial taxes. The implicit tax rate shows taxes as a proportion of total income.

In addition to what is provided in this chapter, Chapter 7 (Tables 7.1 and 7.2-1) includes data on income taxes.

Second recent decline in average tax paid by families

Canadian families of two persons or more paid an estimated \$12,800 on average in income taxes in 2002, or about \$300 less (or -2.3%) than in 2001 (after adjusting for inflation). This followed a decline of about 7% in 2001, a year when the federal government and several provincial governments made changes in their income tax policies in the direction of lower taxation. In 2002, the average amount of federal income tax paid by families was about the same as in 2001. However, the average amount of provincial tax paid by families dropped 6%.

Estimated declines of 2% or more in average income tax in most provinces in 2002

There were estimated declines of 2% or more in average income tax paid by families in six of the ten provinces in 2002. The largest change in average tax paid by families in 2002 occurred in Nova Scotia, where it increased by about 12%, or \$1,200 from \$9,900 in 2001.

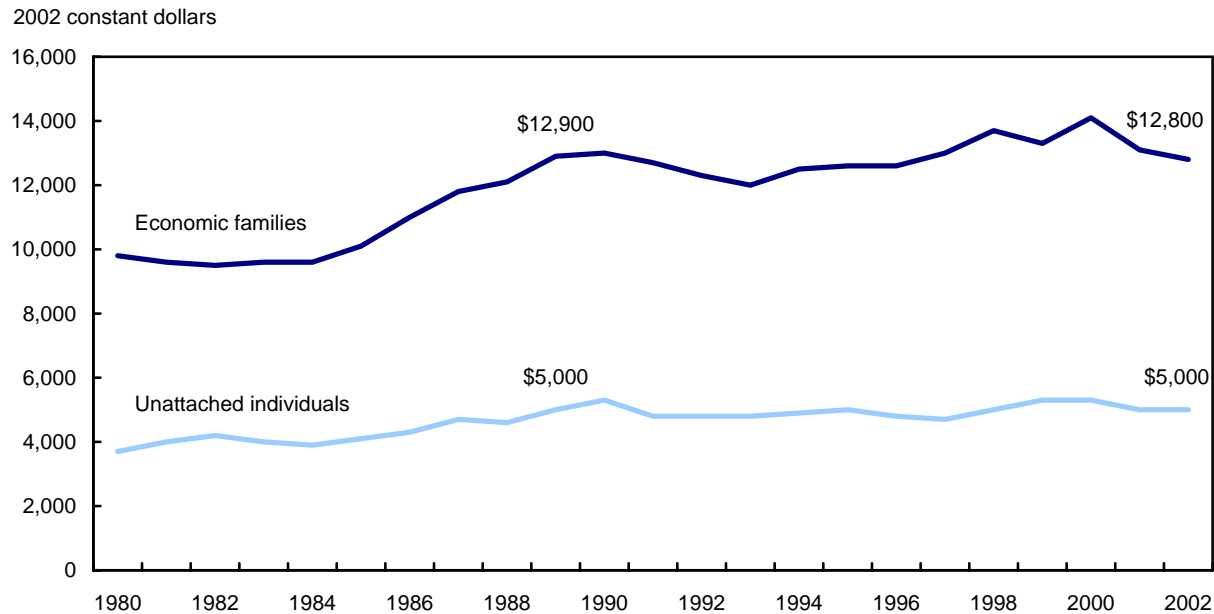
Average taxes paid by unattached individuals were stable at the national level between 2001 and 2002. Unattached individuals paid on average \$5,000 in income taxes in those years, representing a 4.2% increase from 1996. Provincially, there were no significant changes in average taxes paid by unattached individuals between 2001 and 2002.

The relatively large increase in estimated average taxes in Nova Scotia in 2002 may be partially due to the fact that their tax-transfer system changed little while the average market income of non-elderly families — most of which would be taxable — increased by about 6.0%. Nova Scotia did not increase its basic personal, spousal and eligible dependent exemption amounts or its statutory tax rates from 2001 levels.

The relatively large decrease in average tax paid by families in Manitoba, where it dropped by 5.7% in 2002, can be attributed to changes in taxation, which included increases in exemption amounts, a decrease in the statutory tax rate for the second income tax bracket (from 16.2% to 15.4%) and a rise in the income threshold for the third income tax bracket (from \$61,089 to \$65,000). Although market income increased in Manitoba, changes in the tax-transfer system appear to have more than offset the effects of increased market income in that province.

Chart 5.1

Average income tax of families and unattached individuals, 1980 to 2002



Implicit tax rates by family type

The implicit tax rate for Canadian families was 17.4% in 2002, down from 17.8% in 2001 and a lengthy plateau of 19 to 20 percent for several years before that. Unattached individuals had a similar decrease, posting an implicit tax rate of 16.3% in 2002, down from 16.6% in 2001, and a plateau fluctuating about 18% since 1996.

Families of two or more persons in which the major income earner was under age 65 and unattached individuals aged less than 65 had average implicit tax rates of 17.9% in 2002. In contrast, elderly families and elderly unattached individuals had lower average implicit tax rates of 12.9% and 10.8%, 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 2002, 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 (20%, 19% and 19%, respectively).

Shares of total income tax by income quintile

In 2002, families in the highest after-tax income quintile paid on average \$33,500 in income taxes, or just over half (53%) 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, 44%. 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 \$1,200 in income tax. This was equal to 1.9% of the total income tax collected from families, while the share they held of the aggregate market income of families was 3.8%.

Chart 5.2

Shares of total income and income tax of families by after-tax income quintiles, 2002

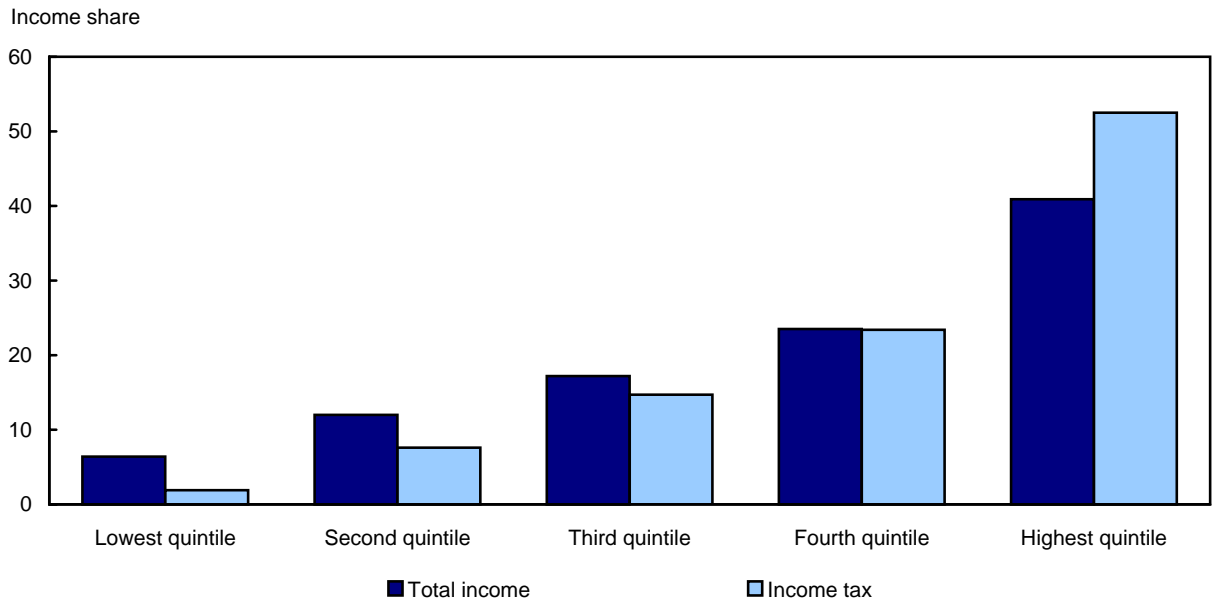


Chart 5.3

Average income tax by family type, 2001 and 2002

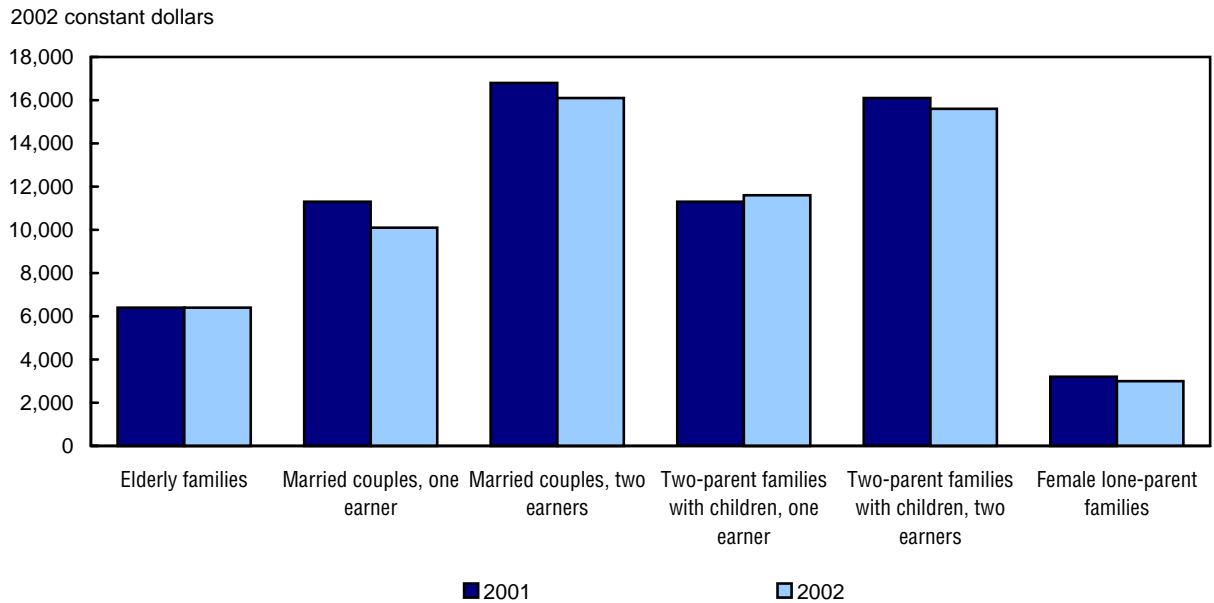


Table 5.1-1

Income tax by after-tax income quintiles, Canada, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	10,300	17.2	100.0	10,500	17.6	100.0
Lowest quintile	700	4.9	1.3	700	5.0	1.3
Second quintile	3,100	10.1	6.0	3,000	9.9	5.7
Third quintile	6,700	13.9	13.0	6,800	14.2	13.0
Fourth quintile	11,900	16.5	23.1	12,200	17.1	23.2
Highest quintile	29,000	21.7	56.6	29,800	22.1	56.8
Two persons or more						
Total	12,800	17.4	100.0	13,100	17.8	100.0
Lowest quintile	1,200	5.1	1.9	1,100	4.8	1.7
Second quintile	4,800	11.0	7.6	4,900	11.2	7.4
Third quintile	9,300	14.8	14.7	9,600	15.3	14.6
Fourth quintile	14,900	17.3	23.4	15,000	17.6	23.0
Highest quintile	33,500	22.3	52.5	34,900	22.9	53.3
Unattached individuals						
Total	5,000	16.3	100.0	5,000	16.6	100.0
Lowest quintile	200 ^E	1.9 ^E	0.6 ^E	200	3.3	1.0
Second quintile	600	3.9	2.5	600	3.8	2.3
Third quintile	2,900	11.7	11.6	2,700	11.3	10.7
Fourth quintile	6,000	16.3	23.8	6,100	16.8	24.4
Highest quintile	15,500	22.5	61.5	15,600	22.8	61.6

Table 5.1-2

Income tax by after-tax income quintiles, Newfoundland and Labrador, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,500	15.4	100.0	7,200	15.2	100.0
Lowest quintile	300 ^E	2.5 ^E	0.9 ^E	300	2.2	0.8
Second quintile	1,700	6.5	4.5	1,500	6.0	4.2
Third quintile	4,500	11.5	12.1	3,800	10.1	10.5
Fourth quintile	9,300	15.7	24.8	8,800	15.3	24.3
Highest quintile	21,800	20.6	57.8	21,800	20.8	60.3
Two persons or more						
Total	8,700	15.6	100.0	8,400	15.5	100.0
Lowest quintile	500 ^E	2.6 ^E	1.2 ^E	400	2.0	0.9
Second quintile	2,400	7.3	5.4	2,100	6.6	4.9
Third quintile	5,800	12.6	13.6	5,100	11.5	12.1
Fourth quintile	11,400	16.9	26.2	10,700	16.2	25.5
Highest quintile	23,200	20.7	53.6	23,900	21.3	56.6
Unattached individuals						
Total	2,900	13.5	100.0	2,600	12.7	100.0
Lowest quintile	100 ^E	1.3 ^E	0.5 ^E	100	1.8	0.9
Second quintile	200 ^E	1.6 ^E	1.3 ^E	200	1.9	1.8
Third quintile	600 ^E	3.7 ^E	4.2 ^E	400	2.5	2.9
Fourth quintile	3,800 ^E	14.2	27.2	2,900	12.0	21.5
Highest quintile	10,200	21.0	66.9	9,600	21.1	72.8

Table 5.1-3

Income tax by after-tax income quintiles, Prince Edward Island, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	6,500	13.7	100.0	6,700	14.4	100.0
Lowest quintile	400 ^E	3.0 ^E	1.3 ^E	500	3.8	1.5
Second quintile	1,700	6.7	5.4	1,800	7.2	5.4
Third quintile	4,300	10.9	13.2	4,300	11.2	12.8
Fourth quintile	7,800	13.5	23.8	7,800	13.7	23.1
Highest quintile	18,400	18.1	56.3	19,300	19.2	57.2
Two persons or more						
Total	8,200	14.2	100.0	8,400	14.7	100.0
Lowest quintile	500 ^E	2.4 ^E	1.3 ^E	500	2.6	1.3
Second quintile	3,400	9.2	8.2	3,100	8.7	7.4
Third quintile	6,000	12.0	14.7	6,500	12.9	15.4
Fourth quintile	10,000	14.9	24.5	10,400	15.2	24.9
Highest quintile	21,000	18.7	51.3	21,500	19.6	51.0
Unattached individuals						
Total	2,300	10.6	100.0	2,600	12.0	100.0
Lowest quintile	100 ^E	1.1 ^E	0.9 ^E	100	1.3	0.9
Second quintile	300 ^E	2.1 ^E	2.5 ^E	400	2.9	3.1
Third quintile	1,200 ^E	6.5 ^E	10.4 ^E	1,400	7.5	10.4
Fourth quintile	2,900	11.1	24.1	3,100	12.0	23.7
Highest quintile	7,300	17.1	62.1	8,300	19.2	61.9

Table 5.1-4

Income tax by after-tax income quintiles, Nova Scotia, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,900	17.3	100.0	8,000	16.2	100.0
Lowest quintile	600 ^E	4.4	1.3 ^E	300	2.7	0.8
Second quintile	2,400	9.1	5.5	2,000	7.9	5.0
Third quintile	5,500	13.2	12.3	5,100	12.7	12.9
Fourth quintile	10,700	17.2	24.1	10,100	16.6	25.5
Highest quintile	25,200	22.1	56.8	22,300	20.8	55.8
Two persons or more						
Total	11,100	17.7	100.0	9,900	16.6	100.0
Lowest quintile	900 ^E	4.1 ^E	1.6 ^E	600	3.2	1.3
Second quintile	3,700	9.9	6.6	3,400	9.5	6.9
Third quintile	8,200	15.2	14.8	7,700	14.7	15.5
Fourth quintile	12,900	17.6	23.3	12,600	17.4	25.3
Highest quintile	29,700	23.2	53.6	25,200	21.4	50.9
Unattached individuals						
Total	3,600	14.8	100.0	3,300	14.1	100.0
Lowest quintile	300 ^E	3.9 ^E	1.6 ^E	100	0.9	0.3
Second quintile	600 ^E	4.3 ^E	3.3 ^E	300	2.2	1.8
Third quintile	1,900 ^E	9.3	10.4 ^E	1,400	7.2	8.2
Fourth quintile	4,400	14.7	24.5	4,100	14.4	24.5
Highest quintile	11,000	21.6	60.2	10,800	20.9	65.3

Table 5.1-5

Income tax by after-tax income quintiles, New Brunswick, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,600	15.7	100.0	7,700	15.9	100.0
Lowest quintile	300 ^E	2.6	0.8 ^E	400	3.5	1.1
Second quintile	1,700	6.9	4.5	2,100	8.2	5.4
Third quintile	5,000	12.4	13.2	5,000	12.2	12.9
Fourth quintile	9,200	15.2	24.2	9,500	15.9	24.6
Highest quintile	21,900	20.6	57.3	21,700	20.6	56.1
Two persons or more						
Total	9,600	16.1	100.0	9,400	16.0	100.0
Lowest quintile	600 ^E	2.9 ^E	1.2 ^E	800	3.9	1.7
Second quintile	3,500	9.6	7.4	3,400	9.2	7.2
Third quintile	7,200	13.6	14.9	7,100	13.7	15.2
Fourth quintile	11,800	16.7	24.6	11,700	16.7	25.1
Highest quintile	24,900	21.3	51.9	23,900	20.9	50.8
Unattached individuals						
Total	2,700	12.6	100.0	3,700	15.2	100.0
Lowest quintile	100 ^E	1.1 ^E	0.5 ^E	500	7.8	2.9
Second quintile	400 ^E	2.9 ^E	2.8 ^E	300	2.5	1.8
Third quintile	900 ^E	5.1	6.3 ^E	1,200	6.5	6.3
Fourth quintile	3,000	11.9	21.8	3,500	12.9	18.7
Highest quintile	9,400	19.8	68.6	13,100	22.8	70.3

Table 5.1-6

Income tax by after-tax income quintiles, Quebec, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	9,900	18.8	100.0	10,100	19.2	100.0
Lowest quintile	600 ^E	4.6 ^E	1.2 ^E	600	4.5	1.1
Second quintile	3,100	11.0	6.2	2,800	10.5	5.6
Third quintile	6,100	14.5	12.3	6,300	15.0	12.5
Fourth quintile	11,100	17.7	22.3	11,700	18.6	23.1
Highest quintile	28,800	24.2	58.0	29,100	24.4	57.7
Two persons or more						
Total	12,500	19.0	100.0	12,800	19.4	100.0
Lowest quintile	1,100 ^E	5.2 ^E	1.8 ^E	900	3.9	1.4
Second quintile	4,300	10.8	6.8	4,400	11.2	6.9
Third quintile	8,400	15.1	13.4	8,900	16.0	13.9
Fourth quintile	14,000	18.3	22.3	15,100	19.6	23.5
Highest quintile	34,800	25.5	55.5	34,900	25.5	54.4
Unattached individuals						
Total	5,100	17.9	100.0	5,000	18.2	100.0
Lowest quintile	200 ^E	2.6 ^E	0.8 ^E	400	5.6	1.7
Second quintile	600 ^E	3.8 ^E	2.3 ^E	500	3.3	1.9
Third quintile	3,000	12.5	11.6	2,400	11.1	9.5
Fourth quintile	6,300	18.5	24.7	6,200	18.9	24.8
Highest quintile	15,700	25.4	60.6	15,500	25.5	62.1

Table 5.1-7

Income tax by after-tax income quintiles, Ontario, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	11,800	17.4	100.0	12,100	17.8	100.0
Lowest quintile	800	4.8	1.3	900	5.7	1.5
Second quintile	3,600	10.3	6.2	3,600	10.1	5.9
Third quintile	7,900	14.1	13.4	7,800	14.3	13.0
Fourth quintile	13,500	16.5	22.9	13,100	16.4	21.7
Highest quintile	33,100	22.1	56.2	35,000	22.7	57.9
Two persons or more						
Total	14,300	17.5	100.0	14,800	18.0	100.0
Lowest quintile	1,400	5.2	1.9	1,500	5.7	2.0
Second quintile	5,800	11.7	8.2	5,600	11.4	7.6
Third quintile	10,600	15.0	14.9	10,500	15.0	14.2
Fourth quintile	16,200	17.1	22.7	16,000	17.1	21.7
Highest quintile	37,300	22.6	52.2	40,300	23.4	54.5
Unattached individuals						
Total	5,800	16.6	100.0	5,700	16.7	100.0
Lowest quintile	100 ^E	1.5 ^E	0.5 ^E	100	1.8	0.5
Second quintile	900	5.2	3.2	800	4.7	2.9
Third quintile	3,200	11.4	11.0	3,100	11.3	10.9
Fourth quintile	6,300	15.7	21.9	6,800	16.4	23.8
Highest quintile	18,400	23.0	63.4	17,800	23.1	61.8

Table 5.1-8

Income tax by after-tax income quintiles, Manitoba, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	7,900	15.0	100.0	8,500	16.3	100.0
Lowest quintile	600	4.7	1.6	600	4.2	1.4
Second quintile	2,600	9.1	6.6	2,600	9.3	6.2
Third quintile	5,400	12.5	13.7	6,100	14.0	14.5
Fourth quintile	9,800	15.3	24.9	11,000	17.1	25.9
Highest quintile	20,900	18.5	53.1	22,000	20.1	52.0
Two persons or more						
Total	9,900	15.2	100.0	10,500	16.5	100.0
Lowest quintile	900	3.9	1.8	800	3.6	1.6
Second quintile	3,700	9.3	7.6	4,600	11.1	8.7
Third quintile	8,000	13.9	16.3	8,600	14.9	16.2
Fourth quintile	12,200	15.7	24.6	13,900	17.9	26.3
Highest quintile	24,700	19.3	49.8	25,000	20.5	47.2
Unattached individuals						
Total	3,800	14.0	100.0	4,300	15.6	100.0
Lowest quintile	100 ^E	1.3 ^E	0.5 ^E	300	3.3	1.4
Second quintile	600 ^E	3.8 ^E	3.3 ^E	600	3.8	2.8
Third quintile	2,700	11.5	14.4	2,400	10.8	11.2
Fourth quintile	5,300	15.3	28.2	5,400	16.3	25.3
Highest quintile	10,300	19.3	53.5	12,700	22.4	59.3

Table 5.1-9

Income tax by after-tax income quintiles, Saskatchewan, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	8,600	16.6	100.0	8,400	16.5	100.0
Lowest quintile	400	3.3	0.9	300	2.9	0.8
Second quintile	2,400	8.8	5.6	2,300	8.6	5.4
Third quintile	5,700	13.5	13.3	5,500	13.0	13.0
Fourth quintile	10,600	16.7	24.8	10,500	16.6	25.0
Highest quintile	23,700	21.1	55.4	23,500	21.2	55.7
Two persons or more						
Total	10,800	16.9	100.0	10,600	16.7	100.0
Lowest quintile	800 ^E	3.5	1.4 ^E	600	2.9	1.2
Second quintile	3,800	9.9	7.0	3,700	9.5	7.0
Third quintile	8,400	14.9	15.6	8,300	14.7	15.6
Fourth quintile	13,600	17.7	25.3	13,200	17.6	25.0
Highest quintile	27,300	21.7	50.6	27,000	21.8	51.2
Unattached individuals						
Total	4,100	15.4	100.0	4,100	15.6	100.0
Lowest quintile	100 ^E	1.3 ^E	0.4 ^E	0	0.6	0.2
Second quintile	400 ^E	2.6 ^E	1.8 ^E	400	2.8	2.0
Third quintile	2,100	9.9	10.2	2,000	9.3	9.8
Fourth quintile	5,300	16.0	25.6	4,900	15.4	23.8
Highest quintile	12,800	22.1	62.0	13,200	22.8	64.3

Table 5.1-10

Income tax by after-tax income quintiles, Alberta, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	10,400	16.5	100.0	10,600	16.6	100.0
Lowest quintile	700 ^E	4.8	1.3 ^E	800	5.7	1.6
Second quintile	3,300	9.8	6.3	3,200	9.8	6.1
Third quintile	7,500	14.1	14.5	7,400	13.8	14.0
Fourth quintile	12,600	16.3	24.3	12,300	16.0	23.3
Highest quintile	27,800	20.5	53.5	29,200	20.7	55.1
Two persons or more						
Total	12,800	16.6	100.0	13,300	16.9	100.0
Lowest quintile	1,400	5.3	2.2	1,500	5.6	2.2
Second quintile	5,300	11.0	8.3	5,600	11.3	8.4
Third quintile	10,200	14.9	16.0	10,100	14.7	15.2
Fourth quintile	15,100	16.6	23.6	15,300	16.8	23.1
Highest quintile	31,900	21.2	49.8	34,000	21.5	51.1
Unattached individuals						
Total	5,200	16.1	100.0	4,700	15.2	100.0
Lowest quintile	200 ^E	2.2 ^E	0.6 ^E	500	5.8	2.0
Second quintile	600 ^E	3.7	2.4 ^E	600	3.8	2.7
Third quintile	2,600 ^E	10.6	10.1	2,400	9.9	10.2
Fourth quintile	6,500	16.6	25.3	5,800	15.6	24.6
Highest quintile	16,100	22.1	61.6	14,300	20.7	60.5

Table 5.1-11

Income tax by after-tax income quintiles, British Columbia, 2001 and 2002

	Income tax					
	2002			2001		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	dollars	percent		dollars	percent	
Total - Economic families and unattached individuals						
Total	9,000	15.8	100.0	9,500	16.7	100.0
Lowest quintile	800 ^E	6.7 ^E	1.8 ^E	400	3.6	0.8
Second quintile	2,500	8.7	5.5	2,600	9.1	5.5
Third quintile	5,900	12.9	13.2	6,400	13.8	13.5
Fourth quintile	10,500	15.2	23.3	11,500	16.4	24.3
Highest quintile	25,300	19.4	56.2	26,600	20.7	55.9
Two persons or more						
Total	11,700	16.1	100.0	12,200	16.9	100.0
Lowest quintile	1,500 ^E	7.3 ^E	2.6 ^E	900	4.4	1.5
Second quintile	4,000	9.5	6.9	4,500	10.5	7.4
Third quintile	8,300	13.3	14.2	9,200	14.6	15.1
Fourth quintile	13,500	15.9	23.2	14,700	16.9	24.2
Highest quintile	31,000	20.4	53.1	31,600	21.5	51.8
Unattached individuals						
Total	4,400	14.4	100.0	5,000	16.0	100.0
Lowest quintile	200 ^E	2.0 ^E	0.7 ^E	100	1.2	0.3
Second quintile	600 ^E	3.6	2.5 ^E	600	3.7	2.3
Third quintile	2,600	10.3	12.0	2,600	10.7	10.7
Fourth quintile	5,900	15.1	26.6	6,400	16.4	26.0
Highest quintile	12,800	19.7	58.1	15,200	21.8	60.7

After-tax income

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

After five consecutive years of growth, after-tax income experienced a pause in 2002

After adjustment for inflation, average after tax income for families of two or more people reached \$60,500 in 2002, remaining virtually unchanged from 2001 (+ 0.3%). This change was significantly less than what these families experienced between 1996 and 2001, when the average annual increase was 3.2%. As with after tax income, market income (-0.2%) and total income (-0.3%) remained relatively stable from 2001 to 2002. Nevertheless, after tax income had risen 18% since 1996.

The income of lone parent families headed by women climbed from \$25,300 to \$30,800 (+22%) between 1996 and 2002. In 2001, it was \$32,500.

Families of two or more people whose main income earner was under 65 years of age received after tax income in 2002 of \$63,200, virtually the same as that of the previous year (+0.2%). However, the average after tax income of these families had risen by almost \$9,800, or close to 18%, since 1996.

In recent years, average after tax income of elderly families increased steadily, rising from a low of \$39,000 in 1996 to a high of \$43,400 in 2002. However, since 1996, these families had experienced slower growth (+11%) than families whose main income earner was under 65 years of age (+18%), by a difference of 7 percentage points.

Average after tax income for unattached individuals was \$25,900 in 2002, relatively unchanged from 2001 (+2.4%). These people had experienced steady growth in their income (+17%) since 1996.

Differences from province to province between 1996 and 2002

After tax income of families with two or more people had risen in all provinces since 1996. Between 1996 and 2002, the national growth rate for this type of family was 18%, but rates varied considerably from province to province. Alberta and Ontario both exceeded the national average with growth rates of 20% and 18% respectively. The growth rates in the other provinces varied between 8.3% (Prince Edward Island) and 17% (Nova Scotia and Quebec). Between 2001 and 2002, after tax income for these families remained relatively stable for all provinces.

Similarly, after tax income for unattached individuals increased unevenly among the provinces. Since 1996, it had seen growth of 17% for Canada as a whole. As was the case for families of two or more people, the income of unattached individuals also rose in Ontario and Alberta, which respectively saw increases of 22% and 20% between 1996 and 2002. Compared to 2001, after tax income in 2002 remained the same in all provinces and did not see any significant changes.

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

In 2002, families of two or more people earned an average of \$7,300 in transfers and paid \$12,800 in taxes for a net contribution of \$5,500. This amount was equal to 7.5% of their income before transfers and taxes. This means that the average family retained 92.5% of its market income.

Two earner couples with no children had the lowest proportion, retaining 83% of their market income. At the other end of the spectrum, this ratio was 147% and 120% respectively for families whose main income earner was an elderly person and for lone parent families headed by women. In other words, these families received more in transfers than they paid in taxes.

Personal income taxes and government transfers reduce the income disparities among the various types of families. While average market income for elderly families was 56% of average market income for non elderly families, the ratio was 88% for after tax income. Average market income of lone parent families headed by women was 48% of the average market income of all other families, but rose to 62% after transfers and taxes.

Lowering the disparity among income quintiles

In 2002, families of two or more people whose market income was in the top quintile received \$11.70 for every dollar received by families in the bottom quintile. After transfers and taxes, the disparity was down to \$5.20 for every dollar.

The impact was even greater for unattached individuals. Those in the top quintile received \$20.70 for every dollar earned by unattached individuals in the bottom quintile. After transfers and taxes, unattached individuals in top quintile received \$6.80 for every dollar received by those in the bottom quintile.

Average after tax income for families of two or more people experienced virtually the same evolution in both the lowest and highest quintiles, which was not the case for average market income where there were greater differences. Thus, for the bottom quintile, average after tax income remained relatively stable compared to 2001 (-0.4%) at around \$22,300 and much the same happened with the top quintile (-0.8%) where after tax income was \$116,400 in 2002.

Since 1996, average after tax income in the first quintile saw a smaller increase (+17% or \$3,200) than market income (+35% or \$3,200). There was less of a disparity in the change in after tax income and market income in the last quintile, with after tax income increasing 20% (or \$19,300) and market revenue increasing 17% (or \$21,100).

For unattached individuals, the increase in after tax income in the first quintile was greater than for families of two or more people and rose 8.3% from 2001. In 2002, it was about \$7,800. For the highest quintile, the after tax income for unattached individuals was \$53,200 in 2002, virtually unchanged from 2001 (+0.8%). Unattached individuals in the lowest quintile had seen their after tax income increase by 22% (or \$1,400) since 1996, while those in the highest quintile received an increase of 17% or \$7,600.

Disparities between quintiles varied by family types

Since 1996, the disparity in the after tax income of persons in the first quintile and that of those in the last quintile increased but to differing degrees depending on family type.

In 1996, the disparity between the after tax income of the two quintile extremes for families of two or more people was \$78,000. In 2002, this gap had widened to \$94,100 or an increase of 20.6% in six years.

For unattached individuals, the disparity observed between the lowest quintile and the highest quintile climbed from \$39,200 in 1996 to \$45,000 in 2002, an increase of 15.8%.

Chart 6.1

Average after-tax income of families, Canada and provinces, 2002

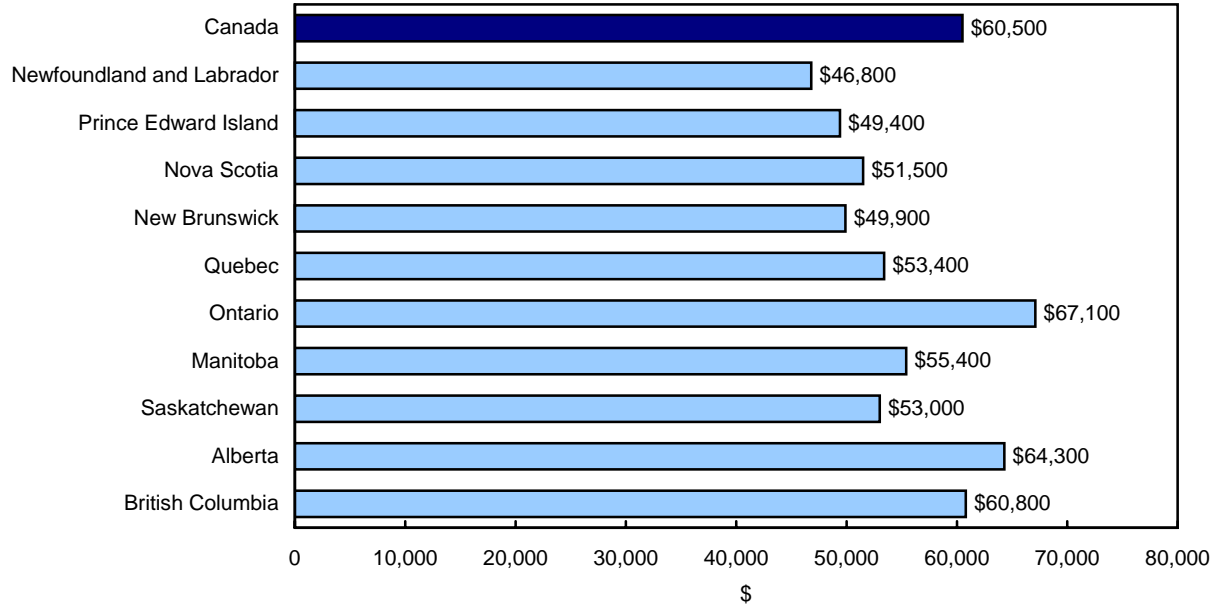


Chart 6.2

Averages in market income, total income and after-tax income of families followed similar trends, 1980 to 2002

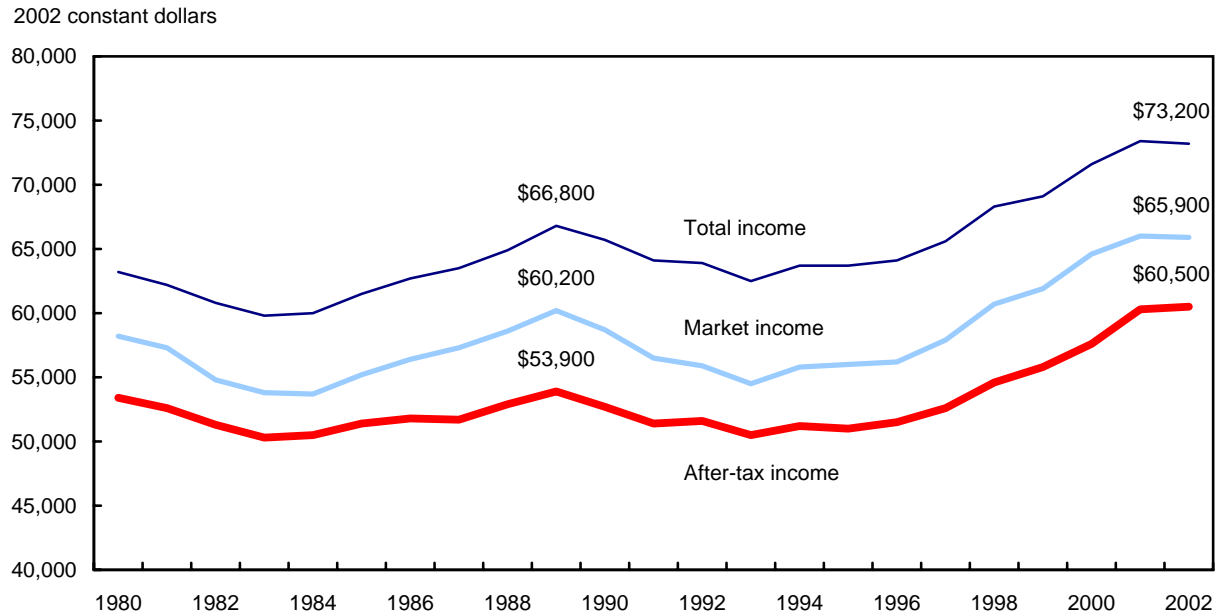


Chart 6.3

Change in average market income and after-tax income by family type, 1992 and 2002

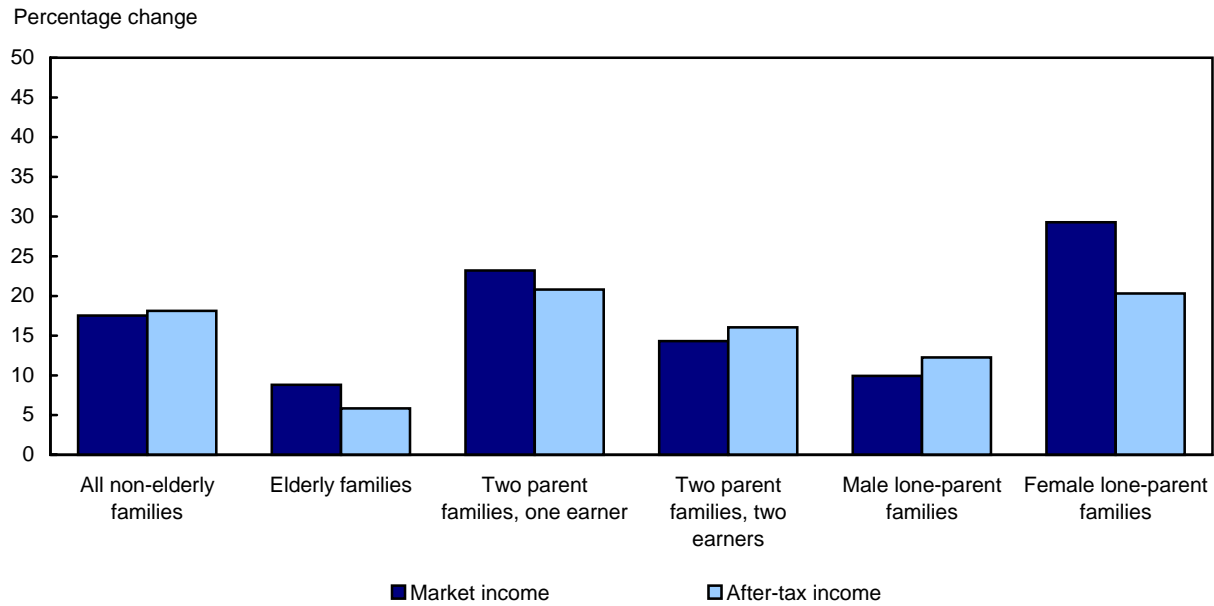


Chart 6.4

Female lone-parent families earned only 33% of average market income, but 45% of average after-tax income of two-parent families, 2002

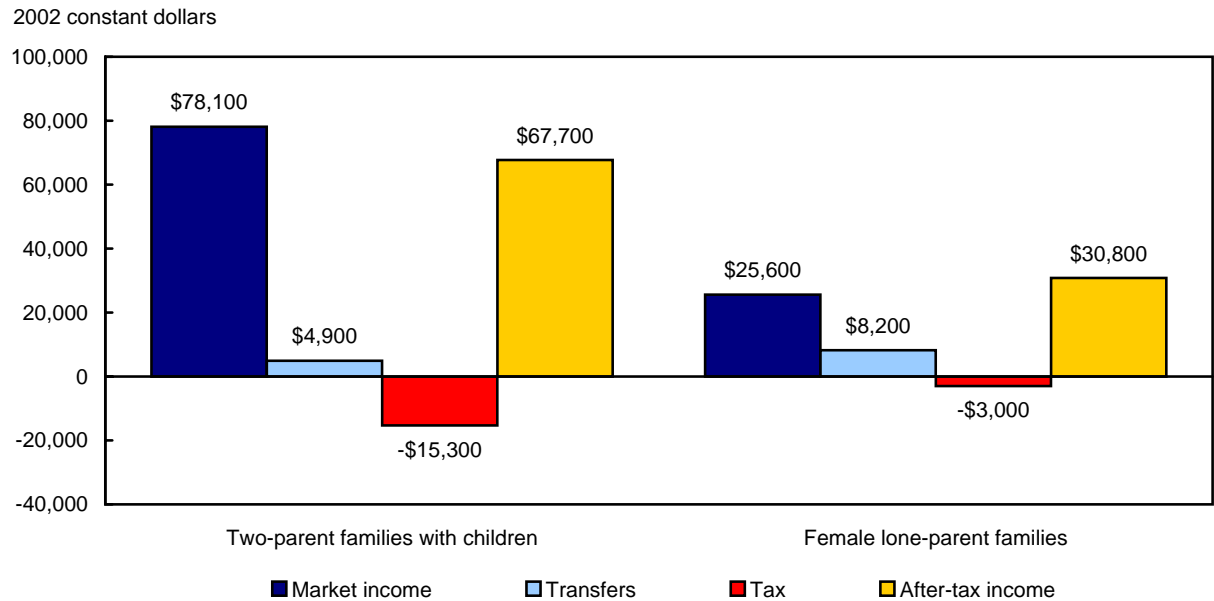


Chart 6.5

Single-earner two-parent families received 74% of after-tax income of dual-earner families, 2002

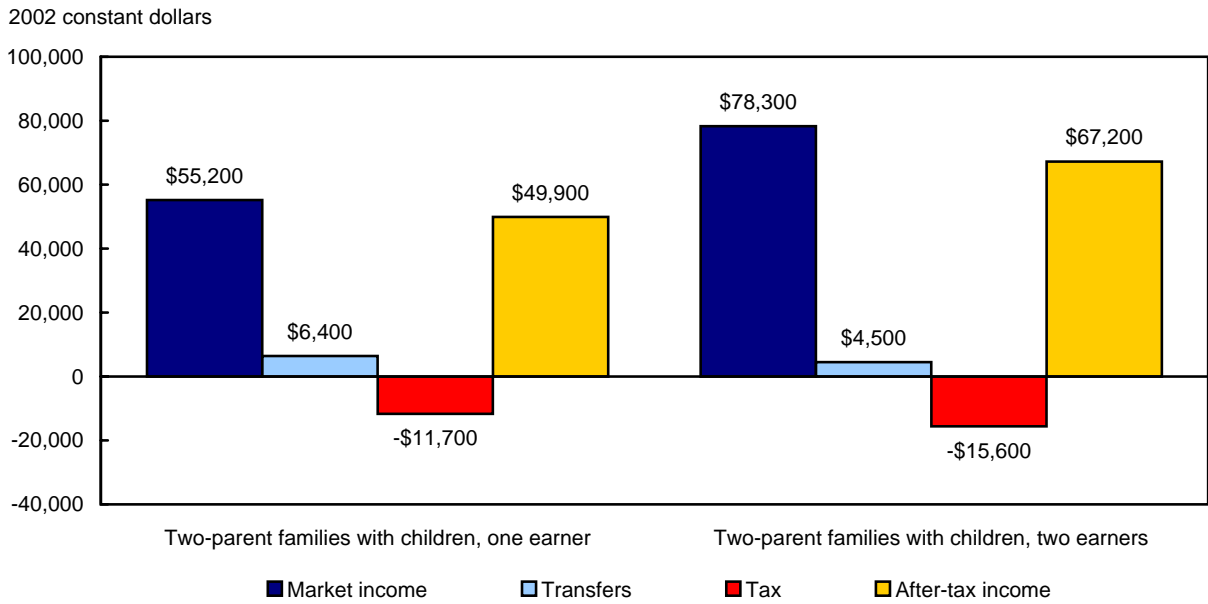


Chart 6.6

Transfers and taxes reduced the income difference between elderly and non-elderly families, 2002

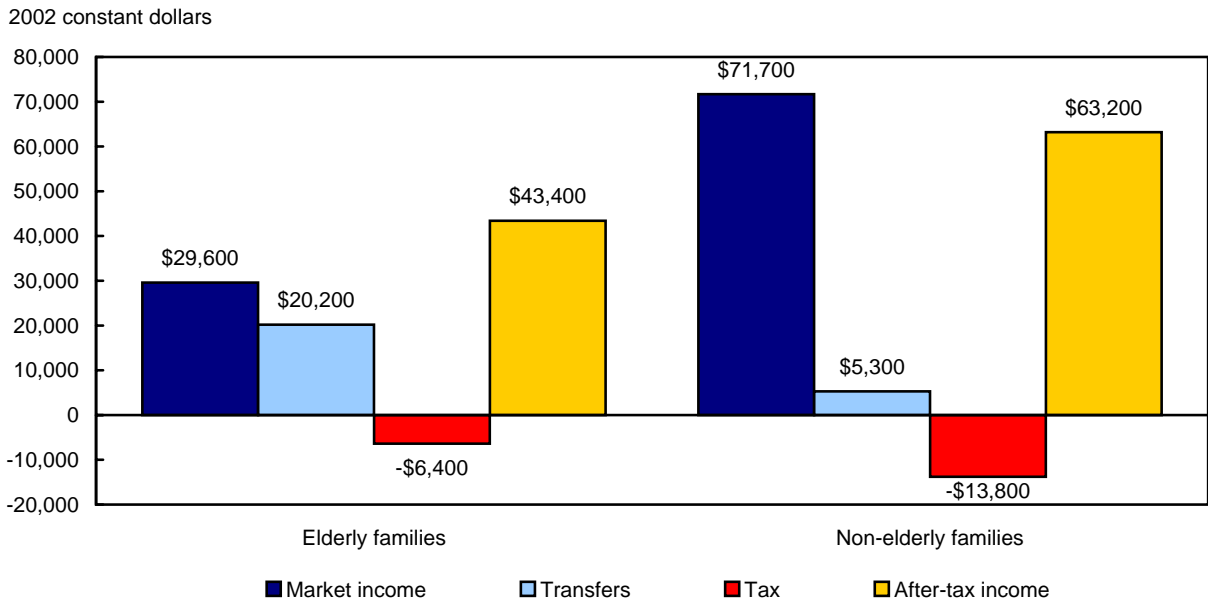


Chart 6.7

Lower income quintiles families had larger shares of aggregate income, after transfers and taxes, 2002

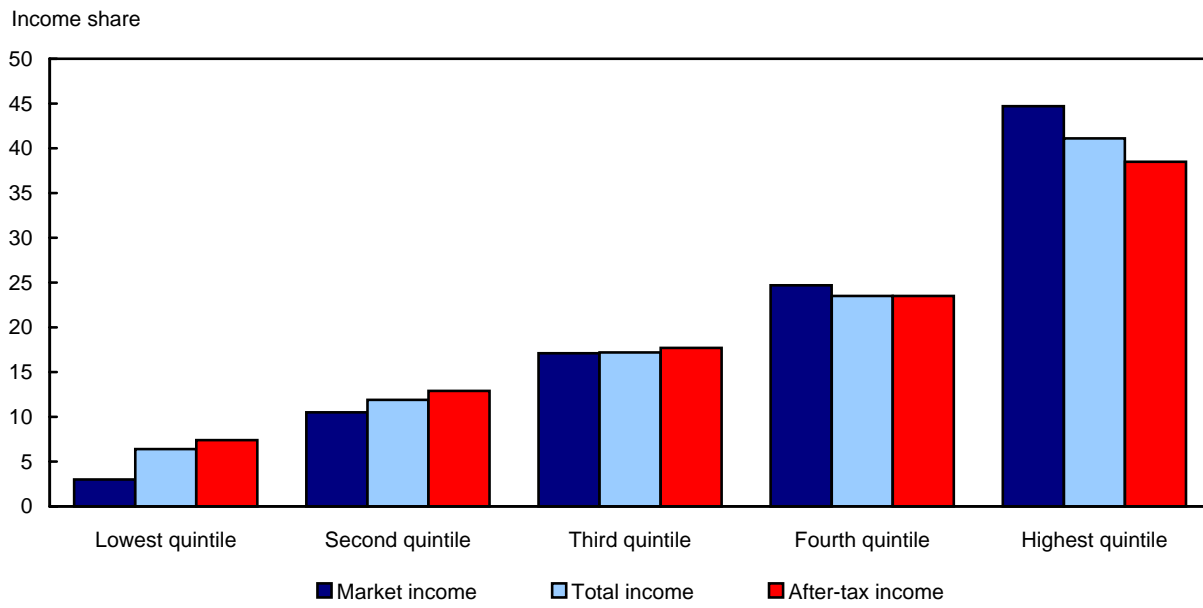


Table 6.1-1

Average after-tax income by selected family types, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	50,500	51,200	51,000	51,500	52,600	54,600	55,800	57,600	60,300	60,500
Elderly families	41,400	41,000	42,600	39,000	39,500	40,000	41,600	41,200	42,700	43,400
Married couples	38,000	37,900	38,300	37,700	38,200	38,700	40,500	39,900	41,500	42,000
Other families	48,700	48,600	52,800	43,700	44,000	44,700	45,200	45,700	47,300	48,400
Non-elderly families	52,100	53,000	52,600	53,400	54,700	56,900	58,100	60,200	63,100	63,200
Married couples	49,600	49,500	49,700	51,300	53,100	54,500	53,900	54,800	59,300	59,000
No earners	25,200	26,000	24,300	26,800	26,900	26,600	27,100	27,300	30,900	28,800
One earner	41,100	40,700	40,000	39,600	42,200	43,600	44,500	43,700	48,100	45,800
Two earners	55,800	55,800	56,300	59,000	59,800	61,800	60,800	61,400	65,500	65,700
Two-parent families with children	55,500	56,300	55,900	56,500	58,100	60,500	62,100	64,300	67,100	67,700
No earners	21,300	20,500	19,200	21,000	22,500	21,700	21,400	20,900	23,500	24,200
One earner	41,100	42,200	40,600	42,600	41,100	45,800	46,000	45,900	48,200	49,900
Two earners	56,300	57,700	57,400	58,100	59,700	61,600	62,500	64,900	67,000	67,200
Three or more earners	71,900	71,800	71,400	73,300	75,300	75,000	78,400	81,600	84,500	83,800
Married couples with other relatives	70,400	71,000	69,200	72,700	73,200	75,400	78,600	82,200	83,700	82,700
Lone-parent families	25,900	26,500	26,900	27,100	27,300	29,500	29,900	32,600	34,100	33,000
Male	34,300	33,300	34,000	37,800	37,700	40,600	39,100	42,200	41,200	42,100
Female	24,600	25,400	25,700	25,300	25,500	27,500	28,200	30,600	32,500	30,800
No earners	17,100	16,600	17,000	16,100	15,100	15,500	16,100	15,600	16,600	15,800
One earner	26,500	27,400	27,500	28,500	27,600	28,400	28,900	30,400	31,600	30,400
Two or more earners	36,300	39,500	40,400	39,100	40,900	43,900	43,400	48,000	49,600	44,400
Other non-elderly families	42,500	43,700	43,100	48,800	48,300	51,300	52,400	53,700	56,400	58,000
Unattached individuals	22,300	22,400	22,500	22,100	22,200	22,800	23,600	24,100	25,300	25,900
Elderly males	21,300	23,600	23,200	23,700	24,200	24,300	23,900	23,200	25,200	24,600
Non-earner	20,300	21,400	21,500	21,800	22,100	21,800	22,300	21,400	23,000	22,500
Earner	29,700	41,000	37,600	37,700	35,300	38,700	33,200	31,500	35,200	32,400
Elderly females	18,100	18,400	19,300	20,000	20,100	19,800	19,900	20,300	21,400	21,900
Non-earner	17,700	18,100	18,900	19,400	19,400	19,200	19,400	19,600	20,500	21,500
Earner	28,600	26,500	28,500	32,000	28,900	27,400	26,900	28,600	31,700	26,800
Non-elderly males	24,800	25,200	24,600	23,900	24,100	25,200	25,700	27,300	28,200	28,400
Non-earner	11,700	12,000	11,100	10,000	9,500	9,600	9,300	9,200	10,800	10,100
Earner	27,800	27,900	27,300	27,000	27,300	28,200	28,700	30,000	30,800	31,300
Non-elderly females	21,900	21,100	21,600	20,500	20,600	21,200	23,000	22,600	23,900	25,200
Non-earner	11,900	13,500	12,100	9,900	10,400	9,900	9,600	9,500	11,000	11,300
Earner	24,600	23,800	24,400	23,800	23,700	24,700	27,000	26,200	27,200	28,300

Table 6.1-2

Average after-tax income by selected family types, Newfoundland and Labrador, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	41,400	41,500	41,300	40,800	41,000	41,800	43,900	44,200	45,900	46,800
Elderly families	32,200	32,000	32,800	29,000	30,100	29,000	30,400	29,800	30,600	32,200
Married couples	25,400	27,800	30,700	28,600	29,700	28,200	29,100	29,100	29,600	31,100
Other families	41,000	37,000	35,800	29,900	31,000	31,000	33,400	31,500	33,100	34,800
Non-elderly families	42,900	43,200	42,700	42,500	42,700	43,800	45,900	46,500	48,300	49,200
Married couples	39,100	36,900	37,000	38,700	38,400	38,700	39,100	37,500	40,000	43,800
No earners	19,800	20,100	17,300	22,000	21,400	21,600	21,300	20,900	20,800	19,800
One earner	32,800	28,500	36,400	34,700	37,900	32,100	34,700	37,400	34,400	35,600
Two earners	46,400	46,500	45,300	47,400	44,400	46,400	47,600	43,400	48,400	52,300
Two-parent families with children	44,100	46,400	44,200	44,400	45,100	47,200	48,500	49,800	52,100	51,000
No earners	19,900	19,200	16,700	17,400	18,400	14,800	F	20,700	F	F
One earner	31,700	35,700	31,700	34,200	31,100	32,700	35,900	33,100	32,700	41,000
Two earners	44,900	48,000	50,400	47,800	49,000	50,400	51,000	54,700	53,800	51,800
Three or more earners	60,300	60,700	62,400	58,800	61,600	65,700	64,600	62,500	65,400	62,000
Married couples with other relatives	55,500	54,200	57,400	53,100	54,100	53,700	59,500	62,400	63,700	64,100
Lone-parent families	21,600	21,300	20,400	21,300	21,600	23,600	23,300	25,300	28,500	27,600
Male	F	F	F	F	F	F	F	F	F	F
Female	20,400	20,200	18,600	20,900	20,800	23,000	22,200	24,800	28,000	26,400
No earners	13,000	13,300	12,600	14,800	14,600	13,900	16,100	15,700	F	F
One earner	22,300	24,300	F	24,000	25,700	26,500	26,600	24,500	26,600	28,400
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	36,000	31,600	30,400	39,100	38,300	37,500	41,400	39,900	41,100	46,400
Unattached individuals	17,700	19,200	18,100	17,700	16,400	16,000	16,600	17,700	18,000	18,500
Elderly males	15,200	20,100	F	18,500	19,800	17,700	F	F	F	F
Non-earner	14,800	F	F	17,400	18,400	16,400	F	F	F	F
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	14,300	15,700	16,800	14,500	15,700	15,200	16,000	15,300	15,700	18,000
Non-earner	14,300	15,700	16,800	14,500	14,800	14,500	15,400	14,700	15,300	16,900
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	19,900	20,200	22,400	20,400	18,500	18,300	17,100	19,300	19,400	18,100
Non-earner	8,200	F	F	9,400	8,500	9,900	8,500	8,600	9,400	8,900
Earner	24,000	23,800	30,400	25,800	24,400	23,600	21,900	23,000	23,200	24,400
Non-elderly females	18,500	20,700	15,600	16,300	13,300	13,400	15,600	17,200	18,800	18,300
Non-earner	7,800	F	F	8,300	7,500	8,000	7,700	12,700	11,700	8,900 ^E
Earner	23,800	22,100	19,100	20,800	17,900	17,300	20,900	20,200	22,500	23,100

Table 6.1-3

Average after-tax income by selected family types, Prince Edward Island, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	44,200	45,700	44,600	45,600	45,300	46,900	47,000	47,400	48,400	49,400
Elderly families	36,900	41,800	33,500	36,000	31,800	33,700	35,300	34,700	35,200	37,000
Married couples	34,300	37,100	31,800	40,300	35,300	37,500	35,200	34,800	34,600	37,400
Other families	42,300	47,100	37,000	F	25,500	F	35,400	34,700	36,500	F
Non-elderly families	45,700	46,500	46,700	47,400	47,900	49,600	49,400	49,900	51,000	51,400
Married couples	41,000	44,700	42,900	43,300	46,400	45,500	41,600	46,100	46,500	49,900
No earners	F	F	F	F	F	F	F	F	F	F
One earner	F	41,000	F	F	F	F	33,800	41,800	39,000	37,900
Two earners	44,200	46,200	44,200	47,000	50,800	50,300	46,700	49,700	51,500	54,800
Two-parent families with children	49,100	49,800	49,700	51,600	50,600	51,300	49,500	51,000	52,800	54,700
No earners	F	F	F	F	F	F	F	F	F	F
One earner	34,900	34,800	35,200	36,400	F	F	30,200	F	F	F
Two earners	48,900	48,400	48,400	49,400	48,600	49,600	45,200	49,000	50,500	53,700
Three or more earners	56,100	59,800	57,900	63,300	60,100	60,900	65,800	65,200	65,100	63,800
Married couples with other relatives	56,400	55,800	58,800	58,300	59,500	68,800	78,400	67,100	70,100	62,500
Lone-parent families	25,400	26,700	25,000	25,100	25,300	29,600	28,500	32,000	30,000	28,000
Male	F	F	F	F	F	F	F	F	F	F
Female	24,500	24,600	25,200	24,100	24,700	29,300	28,100	31,600	29,700	26,600
No earners	F	F	F	F	F	F	F	F	F	F
One earner	24,800	23,200	21,700	F	F	F	23,200	23,600	25,100	24,600
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	38,400	38,300	39,000	42,400	40,100	43,300	50,200	45,000	47,600	48,800
Unattached individuals	18,600	19,500	19,200	18,200	17,200	17,600	17,900	19,200	19,300	19,600
Elderly males	16,500	18,700	18,300	F	F	F	F	F	F	18,000
Non-earner	F	F	F	F	F	F	F	F	F	17,800
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	18,200	17,800	16,700	17,500	18,000	19,000	18,000	18,300	17,900	17,100
Non-earner	17,500	16,600	16,800	17,400	17,300	19,200	17,700	16,400	17,600	16,700
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	18,500	21,500	20,200	19,800	18,100	18,700	19,700	20,400	20,700	22,500
Non-earner	F	F	F	F	F	F	F	F	F	F
Earner	19,600	23,100	23,200	21,800	18,700	19,000	21,500	21,200	21,200	23,500
Non-elderly females	19,900	19,100	20,700	17,300	15,100	15,100	15,900	17,900	18,000	19,100
Non-earner	12,700	F	F	F	F	F	F	F	F	F
Earner	23,600	20,800	21,900	18,700	16,300	15,800	18,600	19,200	19,200	21,200

Table 6.1-4

Average after-tax income by selected family types, Nova Scotia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	44,900	44,900	43,400	44,100	44,300	45,600	47,400	49,100	49,800	51,500
Elderly families	35,600	37,900	36,500	38,500	39,400	41,600	38,400	38,400	39,600	38,700
Married couples	33,900	33,900	32,400	33,800	33,600	37,000	36,200	37,100	38,200	38,400
Other families	39,100	44,500	42,700	46,600	48,400	48,900	43,200	41,200	43,100	39,500
Non-elderly families	46,700	46,300	44,900	45,100	45,200	46,400	49,100	51,100	51,700	53,900
Married couples	44,800	44,800	42,600	40,500	40,600	42,300	43,200	44,800	48,400	50,500
No earners	32,400	22,200	24,600	27,300	22,600	22,300	27,700	26,700	23,700	30,000
One earner	39,400	36,300	35,800	34,600	31,700	33,100	36,100	37,900	41,700	45,200
Two earners	49,000	51,000	49,500	47,000	47,500	51,400	50,000	51,700	56,000	55,000
Two-parent families with children	50,200	50,300	49,900	50,400	50,700	52,900	54,800	55,100	55,300	57,700
No earners	F	F	F	F	F	F	F	F	F	F
One earner	40,000	34,000	38,300	38,500	37,300	38,700	44,800	42,800	43,500	42,600
Two earners	51,200	50,700	50,400	52,300	53,900	54,400	54,700	56,600	55,500	57,300
Three or more earners	63,900	68,000	63,000	66,300	64,500	65,500	69,700	67,600	68,200	74,100
Married couples with other relatives	63,100	59,000	54,800	61,200	63,800	60,700	68,100	68,200	69,000	77,500
Lone-parent families	20,900	21,900	21,200	21,500	19,300	21,100	25,700	28,400	27,800	25,200
Male	F	F	F	F	F	F	F	F	F	F
Female	20,600	20,900	21,100	19,800	18,600	20,000	25,800	27,500	27,200	25,400
No earners	16,300	14,200	15,600	16,400	15,500	14,200	F	F	F	F
One earner	22,400	23,400	23,600	21,300	20,900	20,900	25,900	28,000	27,600	26,000
Two or more earners	28,400	F	F	F	F	F	F	F	F	F
Other non-elderly families	35,900	33,800	35,200	37,600	39,300	36,000	38,300	48,100	45,200	45,500
Unattached individuals	20,600	18,200	18,100	18,000	18,400	18,800	19,100	19,600	20,200	20,900
Elderly males	18,600	20,400	20,900	20,400	22,500	20,800	20,200	18,300	22,200	21,700
Non-earner	17,500	20,200	19,700	20,000	22,300	20,100	20,000	17,700	21,700	21,700
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	16,500	17,700	16,900	17,100	17,300	17,000	15,800	17,400	19,600	20,300
Non-earner	16,200	17,400	16,800	17,000	16,900	16,600	17,400	17,100	18,200	19,400
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	23,400	19,500	17,900	19,000	19,700	21,100	20,300	20,800	21,400	21,400
Non-earner	11,000	12,100	12,200	9,700	13,500	13,400	12,400	11,900	12,000	10,200 ^E
Earner	26,400	21,400	20,000	21,300	21,000	23,100	22,200	22,900	23,500	24,200
Non-elderly females	21,400	16,600	18,400	17,100	16,700	17,000	19,800	20,200	19,000	20,600
Non-earner	11,900	10,700	12,300	9,100	10,400	11,400	7,900	9,100	9,700	11,000 ^E
Earner	23,700	19,300	20,400	20,700	19,000	19,300	24,200	23,400	22,000	22,400

Table 6.1-5

Average after-tax income by selected family types, New Brunswick, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	44,800	44,000	43,200	44,800	44,500	45,500	47,200	48,200	49,200	49,900
Elderly families	35,800	37,600	36,200	38,200	37,600	39,100	39,100	38,500	38,800	38,400
Married couples	31,600	36,200	33,500	36,300	36,000	37,800	37,400	38,000	38,700	37,100
Other families	43,000	40,200	40,200	43,600	41,800	44,000	44,800	39,900	39,400	42,300
Non-elderly families	46,500	45,200	44,500	46,000	45,700	46,600	48,700	49,800	50,800	51,700
Married couples	42,200	42,700	40,300	43,100	41,200	41,600	45,200	45,500	46,500	48,300
No earners	21,600	20,600	24,300	21,100	19,800	21,600	22,700	21,900	28,200	26,700
One earner	38,700	38,400	32,500	35,800	37,400	38,200	40,300	37,800	37,700	38,700
Two earners	46,700	48,100	45,900	51,100	47,000	47,000	50,400	51,500	52,600	54,400
Two-parent families with children	49,700	47,800	49,100	49,300	49,600	50,900	51,800	52,700	54,900	55,100
No earners	F	F	16,300	F	F	F	F	F	F	F
One earner	38,300	35,600	39,200	36,400	36,400	38,400	39,500	36,700	39,900	42,100
Two earners	48,900	48,500	49,700	51,600	51,500	52,700	52,800	54,500	55,000	54,800
Three or more earners	65,200	60,400	61,900	64,100	64,800	63,700	63,200	63,400	66,800	68,000
Married couples with other relatives	61,700	57,900	56,200	61,700	61,900	63,700	67,400	68,700	67,500	68,600
Lone-parent families	20,600	25,100	20,700	21,500	23,700	26,100	24,900	27,900	27,200	28,500
Male	F	F	F	F	F	F	F	F	F	F
Female	20,500	22,400	19,000	20,300	22,200	23,600	23,900	27,600	26,700	27,300
No earners	12,700	12,900	15,800	13,200	14,300	14,000	15,600	F	15,300	F
One earner	22,200	22,900	19,500	22,200	25,400	25,600	25,300	28,300	26,900	26,300
Two or more earners	F	34,700	F	F	F	F	F	F	42,100	F
Other non-elderly families	38,500	34,100	38,800	36,600	37,500	37,700	41,100	44,700	43,700	41,700
Unattached individuals	19,200	19,100	19,700	18,600	18,800	19,300	19,800	19,500	20,800	18,900
Elderly males	18,600	17,300	20,600	20,800	35,400	32,700	27,000	28,800	25,500	18,900
Non-earner	17,300	17,400	20,100	18,500	31,500	30,800	25,200	26,700	25,500	17,700
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	16,800	17,400	17,800	18,000	17,400	17,500	18,300	18,500	18,700	18,300
Non-earner	16,200	17,400	17,400	17,900	17,100	17,500	18,200	17,900	18,700	18,000
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	21,800	22,800	22,000	19,700	18,500	18,600	20,300	20,300	23,100	19,900
Non-earner	9,100	8,800	9,800	7,900	6,800	F	8,000	8,000	9,700	F
Earner	23,700	25,600	23,700	22,200	21,700	20,600	23,900	23,600	26,500	22,400
Non-elderly females	18,000	16,600	18,400	17,100	17,100	19,000	18,800	16,900	18,000	17,900
Non-earner	7,900	10,100	11,500	8,400	9,800	11,200	F	F	F	8,200 ^E
Earner	21,800	18,900	20,000	19,800	19,300	20,900	20,300	18,500	19,800	19,700

Table 6.1-6

Average after-tax income by selected family types, Quebec, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	44,400	45,800	45,800	45,700	46,100	47,400	48,500	50,700	53,300	53,400
Elderly families	36,800	36,600	36,600	34,200	34,200	35,000	36,100	36,300	37,800	37,600
Married couples	33,400	34,200	32,800	33,600	33,800	33,200	34,900	34,400	36,400	37,400
Other families	43,500	41,100	44,100	35,900	35,500	41,200	39,500	42,000	42,400	38,300
Non-elderly families	45,600	47,400	47,300	47,500	48,000	49,300	50,600	53,000	55,800	56,000
Married couples	41,500	42,800	42,900	43,900	44,700	44,900	45,600	47,800	53,100	51,400
No earners	22,800	21,200	22,300	21,500	21,300	23,100	23,300	24,700	29,100	27,100
One earner	33,100	37,500	33,300	34,800	34,800	38,100	38,100	41,300	49,100	41,500
Two earners	48,000	48,600	50,100	51,800	52,900	51,700	53,600	54,200	58,400	58,900
Two-parent families with children	50,000	51,100	51,400	51,800	51,900	53,400	55,400	57,800	59,900	62,100
No earners	19,800	19,400	19,100	21,700	22,500	20,500	20,300	22,000	21,300	F
One earner	39,600	39,500	37,400	38,400	34,700	37,500	40,600	40,000	42,800	41,800
Two earners	53,400	53,900	54,700	56,200	56,000	56,700	58,100	59,500	60,900	63,700
Three or more earners	60,100	65,600	66,000	62,400	67,700	68,600	69,100	76,200	78,300	76,400
Married couples with other relatives	60,500	64,600	62,400	64,100	65,900	67,200	70,700	73,500	74,500	73,900
Lone-parent families	24,800	24,600	27,200	27,200	26,000	26,900	27,200	28,900	31,500	31,300
Male	33,900	29,300	35,700	37,400	35,000	35,500	35,900	34,800	39,000	38,000
Female	23,100	23,600	25,200	25,100	24,100	25,300	25,300	27,500	29,600	29,300
No earners	15,100	16,100	16,700	16,800	14,800	15,100	14,100	15,200	17,400	15,600
One earner	26,200	27,000	28,300	29,300	26,400	28,500	28,100	29,200	30,100	29,800
Two or more earners	30,400	35,800	38,700	35,300	35,100	36,000	35,900	41,000	42,900	40,700
Other non-elderly families	34,800	38,700	37,200	40,200	40,300	42,600	43,500	46,700	48,300	48,800
Unattached individuals	19,600	19,700	19,400	20,300	20,000	20,200	20,500	21,600	22,400	23,500
Elderly males	20,600	21,700	19,700	20,100	21,300	20,000	19,000	18,500	19,700	22,900
Non-earner	19,400	19,100	18,900	18,400	18,600	17,500	17,700	17,300	17,300	21,900
Earner	F	F	F	F	F	34,900	F	23,800	F	F
Elderly females	16,600	16,800	16,600	18,100	18,500	17,600	17,600	18,400	19,700	19,900
Non-earner	16,500	16,400	16,200	17,500	18,000	17,300	17,300	17,900	18,200	19,200
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	21,400	21,300	20,800	22,000	20,900	21,400	22,100	24,100	24,900	25,300
Non-earner	10,400	10,300	9,500	9,500	8,200	9,500	9,500	8,700	11,400	9,700
Earner	25,200	24,500	24,100	25,800	24,500	24,900	24,700	26,800	27,300	28,400
Non-elderly females	19,100	18,900	19,400	19,400	19,600	20,100	20,600	20,800	21,400	23,500
Non-earner	10,800	12,300	11,400	9,300	9,900	10,200	10,600	10,300	11,900	11,800
Earner	22,700	22,000	22,600	23,800	24,100	24,800	25,500	25,500	25,100	26,900

Table 6.1-7

Average after-tax income by selected family types, Ontario, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	55,000	55,900	55,800	56,700	58,300	61,000	63,100	65,100	67,400	67,100
Elderly families	45,100	44,700	48,200	42,900	43,300	43,700	45,600	44,500	46,200	49,100
Married couples	41,300	40,200	41,500	40,400	40,800	42,200	44,000	42,800	44,300	45,700
Other families	53,000	55,600	64,200	53,400	51,800	49,300	51,500	50,500	53,400	61,600
Non-elderly families	56,700	57,900	57,200	58,700	60,600	63,700	65,900	68,400	70,800	70,000
Married couples	54,800	53,500	54,000	56,900	60,400	63,100	61,500	61,800	66,200	66,200
No earners	26,500	28,800	26,900	30,000	30,400	30,700	30,700	31,700	33,500	33,700
One earner	44,000	44,000	42,200	44,900	51,000	50,100	51,300	48,700	49,900	46,400
Two earners	62,300	61,000	61,800	65,400	67,400	72,500	69,200	69,000	73,700	73,800
Two-parent families with children	60,200	61,300	60,500	61,000	63,200	66,400	69,500	72,000	74,200	73,900
No earners	24,100	22,900	21,800	21,700	22,600	25,800	25,300	23,000	24,600	21,300
One earner	43,600	45,700	43,200	47,100	47,900	53,900	52,300	51,500	55,800	57,100
Two earners	60,900	62,800	62,100	62,100	64,100	67,200	69,400	72,700	73,400	72,600
Three or more earners	78,200	77,800	77,000	79,100	80,900	78,000	86,800	88,400	91,500	91,000
Married couples with other relatives	76,500	76,400	75,300	80,400	80,000	83,800	87,300	93,200	92,300	89,000
Lone-parent families	27,000	28,600	27,900	29,200	30,300	32,900	33,500	37,000	38,200	36,000
Male	33,700	34,600	33,400	40,700	41,300	49,000	43,600	45,400	42,400	45,700
Female	26,100	27,700	27,200	27,600	28,600	29,900	31,800	35,300	37,400	33,800
No earners	19,000	18,100	18,400	16,900	16,000	17,100	17,400	16,200	16,200	16,100
One earner	28,400	30,000	28,400	30,600	31,200	30,300	31,500	33,700	34,800	31,700
Two or more earners	38,500	44,900	44,200	45,300	49,600	47,100	50,200	53,300	59,100	50,700
Other non-elderly families	47,900	49,400	47,400	54,300	53,600	56,800	60,500	61,900	65,000	64,900
Unattached individuals	24,300	24,700	24,600	23,700	24,500	25,600	26,600	26,800	28,500	29,000
Elderly males	20,400	27,900	25,000	27,300	25,800	25,800	25,800	26,000	28,700	26,000
Non-earner	19,800	23,800	23,600	24,300	23,000	23,200	23,600	23,500	25,600	23,200
Earner	25,600	50,900	F	45,900	41,100	F	35,700	36,700	41,800	36,000
Elderly females	18,900	19,600	20,500	21,200	21,400	21,400	21,400	21,500	22,800	24,400
Non-earner	18,500	19,200	20,100	20,500	20,800	21,000	20,700	20,800	22,300	24,100
Earner	28,500	25,500	31,200	34,000	29,000	24,900	29,500	29,400	28,600	27,900
Non-elderly males	27,100	28,000	26,900	25,100	27,100	29,300	29,200	30,600	32,200	32,000
Non-earner	13,500	13,300	12,800	10,600	11,600	9,500	9,900	10,200	11,300	11,400
Earner	30,600	31,200	29,400	28,200	30,400	32,600	32,100	33,300	35,000	34,800
Non-elderly females	25,400	23,200	24,400	22,800	22,900	23,500	26,900	25,800	27,400	29,000
Non-earner	14,000	14,300	12,100	11,800	12,400	10,300	8,900	9,300	11,000	11,600
Earner	27,800	26,500	27,800	25,600	25,700	27,000	31,000	29,600	30,600	32,700

Table 6.1-8

Average after-tax income by selected family types, Manitoba, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	47,700	47,700	48,900	47,700	47,700	50,200	49,800	50,600	53,500	55,400
Elderly families	40,900	37,600	39,800	36,300	33,900	35,900	39,100	39,300	40,100	40,200
Married couples	40,100	34,800	36,600	34,300	32,800	35,100	37,600	38,100	38,800	39,800
Other families	42,900	46,100	49,900	43,000	38,000	38,600	46,200	45,800	46,900	42,600
Non-elderly families	49,200	49,900	50,800	49,800	50,100	52,700	51,700	52,700	55,800	58,100
Married couples	45,200	46,700	49,400	49,200	50,100	52,300	48,200	49,100	52,300	52,600
No earners	F	24,300	27,900	F	F	F	F	F	F	F
One earner	37,200	35,800	45,800	39,100	36,900	40,200	39,500	39,900	44,100	42,100
Two earners	48,200	51,300	52,300	53,900	54,500	57,300	51,800	52,800	55,700	55,500
Two-parent families with children	51,900	52,400	51,500	51,300	51,500	54,200	54,900	55,500	59,200	61,700
No earners	F	F	F	F	F	F	F	F	F	F
One earner	36,400	36,400	36,700	36,800	33,600	40,100	36,800	39,800	42,300	45,200 ^E
Two earners	52,300	52,900	52,200	51,100	51,500	51,700	51,700	53,200	57,000	60,500
Three or more earners	64,500	62,600	63,100	67,000	66,100	73,000	73,100	71,900	73,200	72,600
Married couples with other relatives	70,900	67,400	72,700	72,300	71,800	75,400	73,100	75,700	79,600	87,900
Lone-parent families	26,800	24,900	27,600	24,000	24,000	25,500	25,400	28,700	30,400	31,200
Male	34,800	F	F	31,200	F	34,000	F	F	F	33,200
Female	25,500	23,800	26,500	22,200	21,900	23,400	23,600	26,800	29,300	30,700
No earners	16,100	15,500	19,000	14,800	F	F	14,600	F	F	F
One earner	25,700	25,000	26,000	23,400	20,900	22,600	24,800	25,900	26,900	28,400
Two or more earners	F	F	F	F	F	F	F	F	F	44,400
Other non-elderly families	42,700	41,200	40,600	44,100	47,000	50,400	48,900	49,100	52,800	52,300
Unattached individuals	20,300	20,500	20,500	20,500	20,900	21,000	21,700	22,400	23,200	23,300
Elderly males	22,000	19,600	20,000	22,100	22,400	22,400	23,100	20,400	23,800	22,200
Non-earner	22,000	19,700	19,100	21,800	22,400	22,000	20,800	19,800	24,400	21,000
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	18,100	18,600	19,800	19,100	18,800	18,900	19,800	19,400	20,000	19,700
Non-earner	18,000	18,600	19,500	18,300	17,700	17,700	19,200	18,700	19,000	19,500
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	22,200	22,500	22,800	22,900	23,600	23,600	23,100	25,600	25,200	25,400
Non-earner	11,100	8,200	12,600	12,700	F	9,700	10,300	10,300	F	8,900 ^E
Earner	24,500	25,700	24,700	25,100	25,600	26,200	26,400	28,500	26,900	27,700
Non-elderly females	19,300	19,800	18,600	18,100	18,700	19,200	20,800	20,900	22,600	23,200
Non-earner	12,500	12,300	11,100	9,800	9,000	8,100	8,900	11,600	11,400	12,900
Earner	20,900	21,900	20,100	21,200	22,000	22,600	22,900	22,300	25,100	25,000

Table 6.1-9

Average after-tax income by selected family types, Saskatchewan, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	45,200	45,400	46,200	45,500	46,600	47,600	48,800	50,100	52,500	53,000
Elderly families	38,600	39,100	39,700	36,200	35,300	36,600	37,200	38,100	39,700	39,000
Married couples	36,200	34,400	39,100	35,200	33,900	34,900	36,700	37,600	39,300	39,800
Other families	47,900	55,900	42,400	40,300	40,600	42,300	40,300	40,200	41,400	35,000
Non-elderly families	46,800	46,900	47,700	47,500	49,100	50,100	51,100	52,500	55,200	56,000
Married couples	44,400	45,600	43,600	44,400	46,100	49,800	47,000	49,100	52,400	50,900
No earners	30,400	F	F	F	F	F	F	F	F	F
One earner	37,200	38,500	37,200	31,500	30,300	36,300	38,700	36,800	45,900	38,700
Two earners	48,100	48,600	46,700	49,400	49,500	54,200	50,500	53,400	55,200	55,000
Two-parent families with children	50,100	50,300	50,900	52,800	54,000	53,700	54,800	57,100	59,400	61,500
No earners	F	F	F	F	F	F	F	F	F	F
One earner	36,700	39,100	34,900	36,500	36,900	38,500	34,700	37,900	40,200	42,500
Two earners	50,500	49,800	49,200	51,800	53,600	52,400	54,500	55,200	58,500	60,400
Three or more earners	62,100	62,000	66,300	65,100	65,700	68,900	69,900	76,700	75,000	77,000
Married couples with other relatives	65,700	63,600	66,700	64,300	69,200	68,500	75,200	70,500	74,400	75,100
Lone-parent families	22,500	22,700	24,000	21,400	23,400	27,500	26,900	26,600	28,800	28,600
Male	F	F	F	F	F	F	F	F	F	F
Female	22,100	22,200	23,100	20,600	22,900	25,800	26,500	26,000	28,100	26,600
No earners	13,900	13,000	16,400	12,800	F	F	16,500	F	F	17,600
One earner	24,300	23,800	23,300	22,600	23,500	24,100	25,600	27,400	28,500	26,700
Two or more earners	F	F	F	F	F	F	F	F	F	F
Other non-elderly families	34,600	33,300	41,900	43,700	41,700	41,700	46,400	50,400	52,600	52,000
Unattached individuals	20,400	20,600	21,100	20,000	20,700	20,800	20,800	21,600	22,200	22,600
Elderly males	21,100	21,100	20,600	22,900	22,300	22,600	24,100	22,700	25,400	25,200
Non-earner	20,200	20,200	19,900	18,600	18,800	21,800	22,700	22,000	23,200	23,700
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	18,100	18,600	18,100	19,600	19,400	18,900	18,700	18,900	20,000	19,200
Non-earner	17,700	18,000	17,700	19,400	19,200	18,800	18,700	18,900	20,100	18,900
Earner	F	F	F	F	F	F	F	F	19,400	21,800
Non-elderly males	22,400	23,000	24,800	22,500	23,800	23,400	21,600	23,300	24,500	24,800
Non-earner	11,200	10,800	8,800	8,300	9,000	7,400	9,200	7,500	7,100	8,800
Earner	23,700	25,200	26,900	25,000	25,900	26,100	23,300	26,000	27,100	26,800
Non-elderly females	19,500	19,000	19,300	15,700	16,800	18,300	20,300	21,000	19,400	21,100
Non-earner	9,400	11,100	12,400	9,500	7,800	7,700	6,600	6,300	10,000	11,800
Earner	21,900	20,800	20,900	17,300	18,800	20,500	23,300	23,600	20,900	23,200

Table 6.1-10

Average after-tax income by selected family types, Alberta, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	54,200	52,900	51,300	53,600	55,900	58,200	57,300	60,500	65,600	64,300
Elderly families	46,100	45,000	43,100	39,400	40,800	41,000	43,300	42,500	46,700	44,500
Married couples	41,200	42,400	40,300	39,500	41,300	40,200	43,100	42,100	46,100	44,000
Other families	58,000	51,700	50,200	39,000	39,200	44,400	44,200	45,000	49,900	47,400
Non-elderly families	55,400	54,000	52,600	55,600	57,900	60,500	59,200	62,800	68,100	67,000
Married couples	58,500	51,700	53,200	53,700	57,600	60,500	56,500	58,800	66,000	64,400
No earners	24,900	35,200	F	F	F	F	F	F	F	F
One earner	42,000	39,100	40,600	36,200	48,600	49,200	43,500	42,500	49,300	54,900
Two earners	63,800	56,100	57,000	59,700	61,000	64,700	61,200	64,100	70,500	68,700
Two-parent families with children	57,000	57,500	54,800	59,000	61,900	63,900	61,600	64,800	70,100	67,800
No earners	F	F	F	F	F	F	F	F	F	F
One earner	41,700	41,700	42,100	48,400	41,300	47,800	47,600	47,800	51,700	48,900
Two earners	55,000	57,200	54,800	57,100	61,500	64,200	61,000	64,400	68,200	65,300
Three or more earners	78,000	72,000	66,500	79,800	82,400	77,300	76,400	78,600	86,600	86,400
Married couples with other relatives	74,900	71,600	69,000	74,900	71,500	80,000	80,300	87,200	91,900	93,500
Lone-parent families	27,100	27,400	25,500	28,900	28,900	29,300	34,200	36,100	40,800	37,400
Male	31,100	F	F	F	42,400	34,000	F	63,500	65,300	55,200
Female	26,500	25,400	23,600	25,900	25,500	28,200	30,200	29,900	34,600	31,100
No earners	18,000	14,300	F	F	F	F	F	F	F	F
One earner	26,700	25,900	23,000	26,900	25,000	28,400	28,900	28,400	32,800	32,200
Two or more earners	F	33,800	F	F	F	36,900	40,500	F	F	F
Other non-elderly families	40,500	43,800	44,000	50,200	50,400	51,700	48,900	53,800	55,100	58,500
Unattached individuals	22,300	24,000	23,700	22,500	22,800	23,600	24,100	24,900	26,300	27,000
Elderly males	21,300	20,900	25,300	22,100	22,800	31,400	29,200	26,200	28,400	28,100
Non-earner	19,700	20,500	23,400	21,000	21,000	25,400	29,000	24,400	26,500	25,600
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	18,500	19,400	19,900	22,700	21,300	21,100	22,400	23,000	23,900	23,300
Non-earner	17,900	19,100	19,500	21,800	20,900	20,400	21,600	22,300	23,700	22,900
Earner	F	F	F	F	F	F	F	F	F	25,100
Non-elderly males	25,400	27,600	26,900	24,900	25,400	25,300	25,700	27,900	29,700	30,200
Non-earner	12,400	14,700	13,000	11,200	8,800	9,000	8,200	9,600	11,600	F
Earner	27,100	28,600	28,800	26,800	27,400	26,700	28,000	30,000	31,700	32,300
Non-elderly females	19,900	21,700	20,900	18,700	19,100	20,700	21,400	20,900	21,900	23,800
Non-earner	13,300	14,500	14,000	9,500	9,300	12,100	9,400	7,600	11,900	9,400
Earner	21,400	22,900	22,300	20,600	21,100	22,100	24,000	23,100	23,500	26,000

Table 6.1-11

Average after-tax income by selected family types, British Columbia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	2002 constant dollars									
Economic families, two persons or more	53,300	54,200	54,400	53,800	54,800	56,000	56,200	56,200	59,800	60,800
Elderly families	41,300	41,700	43,500	40,900	42,900	42,000	44,700	44,600	44,600	43,000
Married couples	38,800	39,500	40,900	40,300	42,000	41,800	44,400	44,000	44,100	42,700
Other families	48,000	50,700	53,600	43,300	46,900	42,600	46,100	47,600	47,000	44,500
Non-elderly families	55,600	56,500	56,400	55,900	56,800	58,400	58,000	58,100	62,200	63,500
Married couples	52,900	55,900	55,700	57,000	56,600	55,500	56,500	56,000	59,800	61,600
No earners	26,700	29,400	23,100	40,500	F	F	29,900	28,100	41,300	25,700 ^E
One earner	53,000	43,600	50,200	41,000	37,700	41,700	47,500	42,700	49,100	55,000
Two earners	56,400	61,900	60,600	63,200	62,500	60,900	61,600	61,600	63,800	66,200
Two-parent families with children	59,600	59,400	59,500	57,500	59,600	62,900	62,400	63,300	67,500	68,200
No earners	F	16,500	F	F	F	F	F	F	F	F
One earner	42,700	45,200	43,700	40,300	42,400	46,900	46,100	46,300	43,000	51,100
Two earners	58,000	60,200	60,000	58,800	60,000	62,000	62,700	63,200	68,700	68,000
Three or more earners	77,700	76,100	76,400	78,500	76,400	81,300	79,000	84,100	87,500	84,100
Married couples with other relatives	76,700	78,600	72,100	76,200	80,900	75,000	75,200	74,400	81,500	80,700
Lone-parent families	27,600	27,400	28,600	25,600	25,900	29,800	27,700	32,000	30,200	31,600
Male	41,200	35,200	F	36,700	F	F	33,400	45,600	35,400	39,800
Female	24,500	26,100	28,200	24,100	24,700	29,000	26,300	29,400	28,900	30,000
No earners	16,500	17,200	16,100	14,800	13,900	F	17,500	F	16,500	15,100
One earner	24,100	26,700	32,000	28,700	27,700	28,600	27,400	29,300	30,300	30,700
Two or more earners	38,100	40,800	F	F	F	51,300	F	F	F	44,400
Other non-elderly families	45,400	43,800	46,100	54,600	51,900	59,800	58,100	49,200	57,400	61,100
Unattached individuals	24,100	23,500	24,400	23,500	23,200	23,600	25,200	25,300	26,000	26,100
Elderly males	26,400	23,000	27,200	24,100	27,000	26,300	25,200	24,500	26,700	25,000
Non-earner	24,600	22,700	22,100	23,700	27,000	24,400	23,800	22,600	24,500	22,300
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	19,800	18,000	21,800	21,100	21,700	21,600	21,400	21,700	21,900	21,800
Non-earner	18,500	17,800	21,300	20,700	20,300	19,900	20,700	21,000	20,900	21,500
Earner	F	F	F	F	F	F	F	26,100	F	F
Non-elderly males	26,500	26,700	25,900	25,900	24,400	25,400	28,500	29,100	28,100	29,100
Non-earner	10,100	14,900	10,900	9,400	7,900	10,100	8,200	7,900	9,300	10,400
Earner	29,000	28,500	28,400	28,600	27,700	28,300	32,200	31,400	30,900	32,300
Non-elderly females	22,600	22,500	23,000	21,200	21,400	21,500	22,300	21,900	25,100	24,500
Non-earner	11,700	15,400	13,400	8,100	9,200	7,500	9,300	8,500	8,800	10,300
Earner	24,500	24,500	25,100	24,900	23,700	24,700	25,100	25,000	28,900	26,600

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 Data quality, concepts and methodology — 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.

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

In relative terms, the distribution of after-tax income for the whole period from 1996 to 2002 changed very little.

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 had been on the rise since 1996. Most of the increase occurred over the five years from 1997 to 2001. Average after-tax income for families changed minimally between 2001 and 2002 (up 0.3%).

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 1996. The same is true for market income.

Slight narrowing of the gap in 2002 (in dollar terms), after it widened from 1996 to 2001

The dollar difference between the average after-tax income of the highest and lowest quintiles increased yearly, from \$78,000 in 1996 to \$94,900 in 2001. In 2002, this gap narrowed slightly to \$94,100 (-0.8%). Over the period from 1996 to 2002, the average after-tax income of the highest 20% of families of two or more persons rose by an estimated \$19,300 or 20%. Although the lowest quintile had a \$3,200 increase in average income, this was a 17% improvement. The middle three quintiles

had increases of 15% to 16% in their average after-tax income. In short, the absolute gains of the highest quintile were the largest, in dollar terms and as a percentage of the income they started with. The lowest quintile had the smallest gains in dollar terms, but had the second highest gains as a percentage of the income they started with.

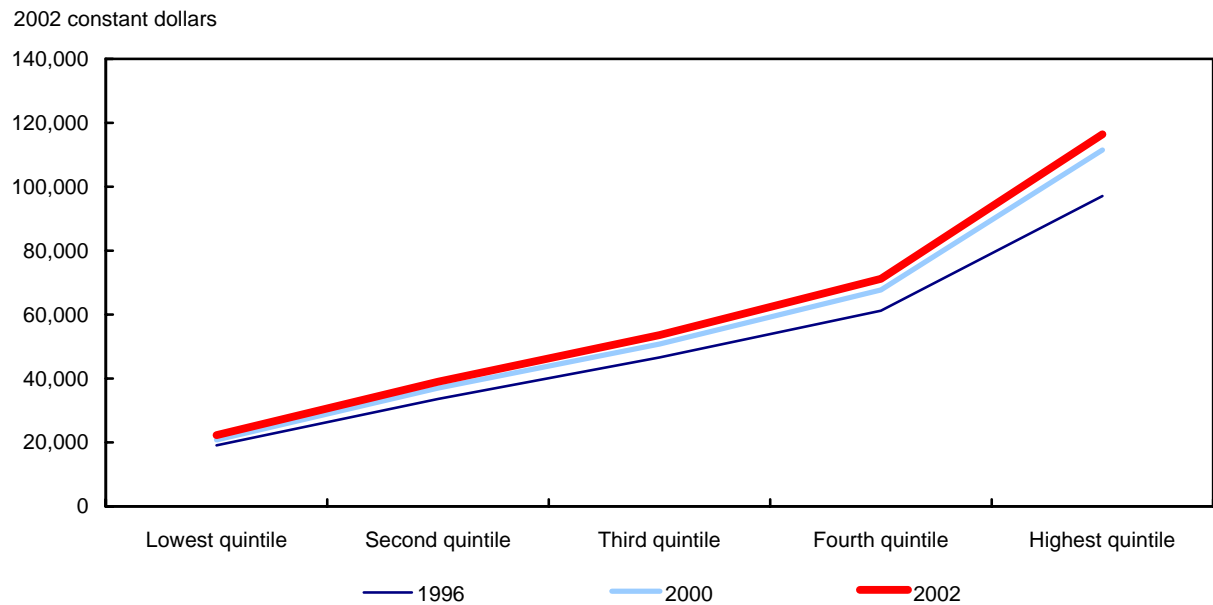
Looking at market income over the same period, the bottom two quintiles (still defined on an after-tax basis) had much larger percentage improvements in income than they did on an after-tax basis, but their market income is so low that even a small variation in dollar terms appears as a large percentage change. For example, the lowest quintile had an increase in average market income of 35% between 1996 and 2002, while the second quintile had an increase of 23%. But in dollar terms, the lowest quintile gained \$3,200 in average market income and the second quintile gained \$6,400, contrasted with a gain by the highest quintile of \$21,100. For the highest quintile, this gain represented a 17% increase in their average market income.

Chart 7.1 shows the average after-tax income for families in each quintile, at three points in time covering the period 1996 to 2002. A line drawn between the points of each adjacent pair of quintiles shows the degree of inequality in the distribution between the five groups of the population, in absolute terms. An increase in the steepness of the line between two years suggests that the distribution has become less equal, while a flatter line suggests it has become more equal.

Between 1996 and 2000, the line in chart 7.1 shifted upwards and became steeper. This is true for all segments of the line, but especially between the fourth and fifth quintiles. This suggests that the inequality of the distribution of income grew across all five quintiles, but especially between the highest quintile and all other families. Between 2000 and 2002, the line shifted upwards slightly, but did not become much steeper. This suggests that the inequality of the distribution did not change much between 2000 and 2002.

Chart 7.1

Average after-tax income of families by quintiles, for years 1996, 2000 and 2002



Income inequality in relative terms

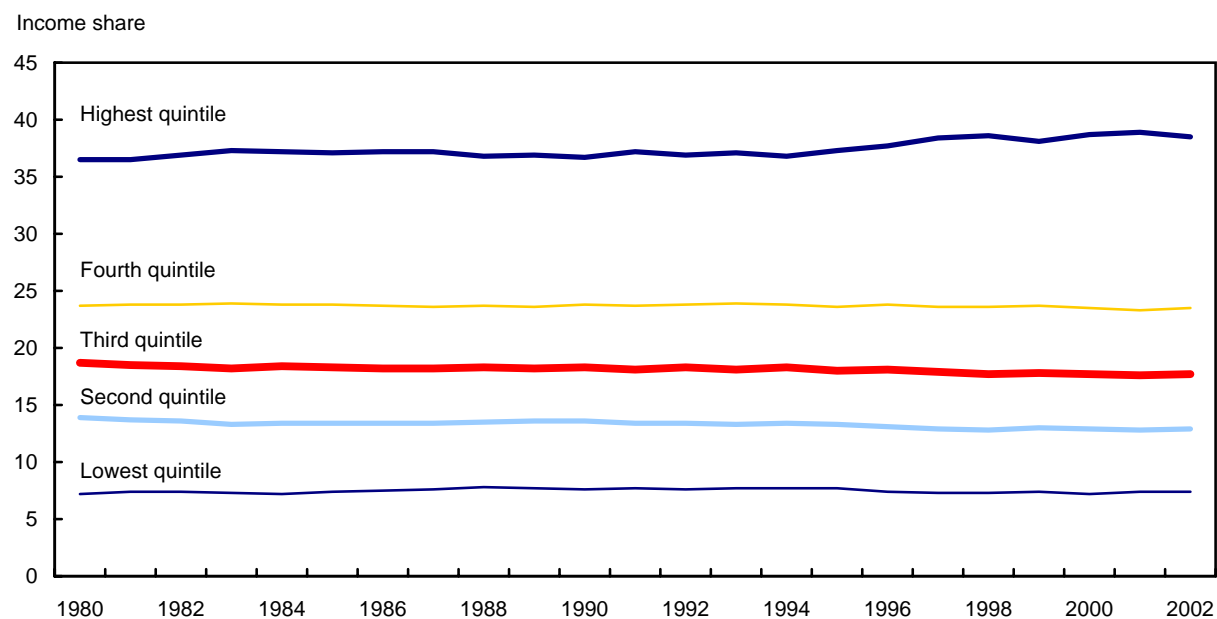
By expressing the income of each quintile as a share of the income of all families, we concentrate on relative changes among quintiles. Any increase to a particular quintile is necessarily a decrease for

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 1996 to 1998, as their share of after-tax income rose from 38% to 39%. Their share did not fluctuate between 1998 and 2002, at an average of 39%. Any changes in the shares of market income were even less evident over the period from 1996 to 2002.

Chart 7.2

Shares of aggregate after-tax income by quintiles, 1980 to 2002



Increasing ratio of the top to the bottom

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

This ratio shows quite starkly the impact that taxes and transfers have in moderating differences between the outer ends of the distribution. In terms of market income, the ratio of average income received by the families in the highest quintile versus those in the lowest quintile was 11.7 to 1 in 2002, i.e., \$11.70 held by the highest quintile for every one dollar held by the lowest quintile. However, after taxes and transfers, the ratio was much lower, 5.2 to 1.

As for the movement in the after-tax income ratio of top to bottom, it remained stable at about 4.8 to 1 for several years up to 1995. It then rose in 1996 and 1997 to 5.3 and fluctuated very little in the four years leading up to 2002, when it was estimated to be 5.2 to 1.

While this measure would suggest that income inequality increased during 1996 and 1997, the interpretation of changes in this ratio has to be done carefully. A given dollar increase or decrease for the lowest quintile will always be larger in percentage terms than for the highest quintile. With the ratio measure in particular, when the income of the lower quintile is rising, the value of the ratio can decrease, even while the gap in dollar terms between the top and the bottom is widening.

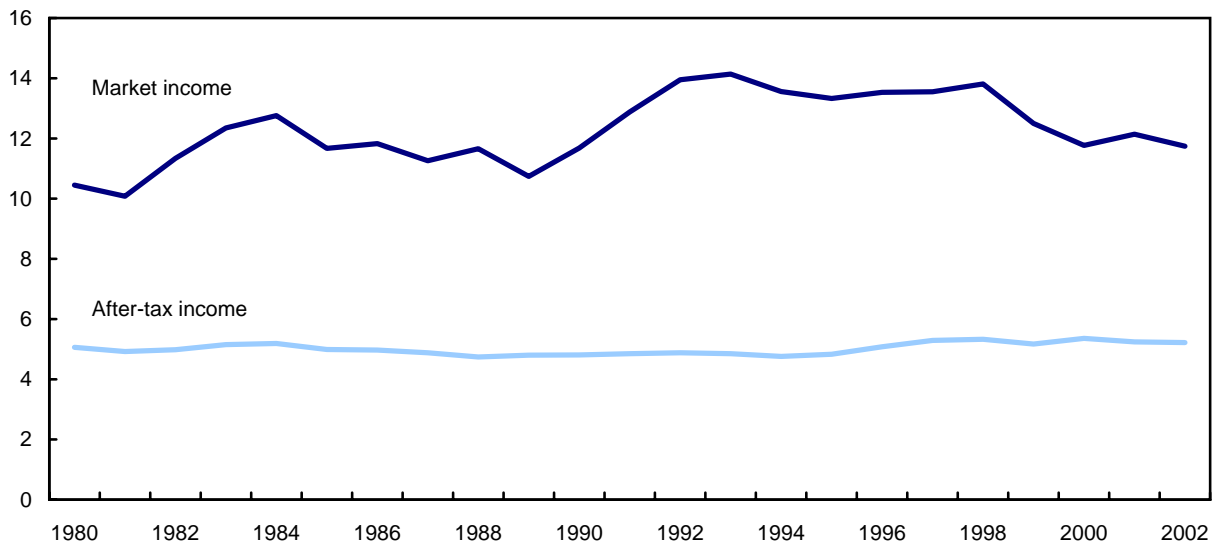
This apparent contradiction occurred, in fact, when the ratio for market income fell between 1998 and 2000. Over that period, the gap in average market income between the lowest 20%

of families and the highest 20% increased by over \$4,600, as a result of a \$2,300 increase for the lowest quintile and a \$6,900 increase for the highest quintile - clearly a larger dollar gain for the higher quintile. But because it represented a 23% increase for the lowest quintile and only a 5.0% increase for the higher quintile, the ratio of average market income of the top to the bottom declined; it fell from 13.8 to 1 in 1998, to 11.8 to 1 in 2000. The ratio of average market income of the top to the bottom then rose to 12.1 to 1 in 2001, but fell again in 2002 to 11.7 to 1.

Chart 7.3

Ratio of average income of the highest quintile families to the lowest, showing market income and after-tax income, 1980 to 2002

Average income ratio:
Highest to lowest quintile



The Gini coefficients declined for market income and remained stable for after-tax income in 2002

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

The Gini coefficients 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 two years. After this point, Gini coefficients for market income declined slowly to 0.42 in 2002 and Gini coefficients for after-tax income remained stable at 0.31.

Chart 7.4

Gini Coefficients for families, 1980 to 2002

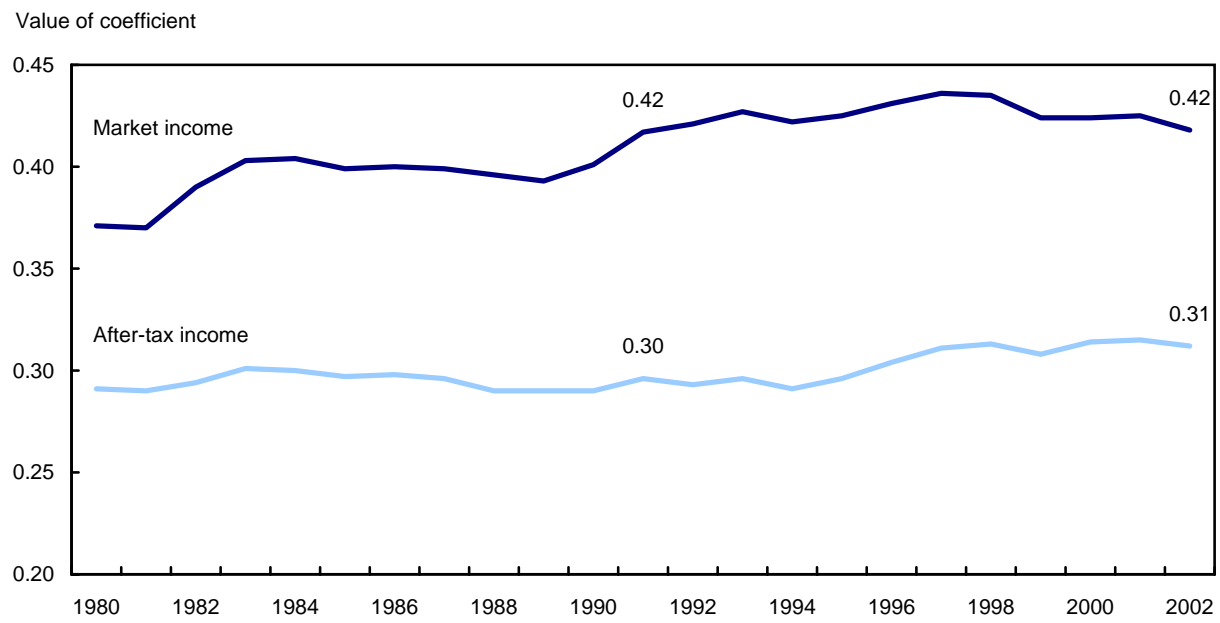


Table 7.1

Average income by selected family types, showing different income concepts, Canada, 2001 and 2002

	2002					2001				
	Average market income	Average government transfers	Average total income	Average income tax	Average after-tax income	Average market income	Average government transfers	Average total income	Average income tax	Average after-tax income
Economic families, two persons or more	65,900	7,300	73,200	12,800	60,500	66,000	7,400	73,400	13,100	60,300
Elderly families	29,600	20,200	49,800	6,400	43,400	28,800	20,400	49,100	6,400	42,700
Married couples	28,300	20,000	48,400	6,300	42,000	27,900	20,200	48,100	6,600	41,500
Other families	34,500	20,700	55,200	6,800 ^E	48,400	32,200	21,000	53,100	5,800	47,300
Non-elderly families	71,700	5,300	77,000	13,800	63,200	72,000	5,300	77,300	14,100	63,100
Married couples	69,500	3,600	73,200	14,200	59,000	70,600	3,600	74,200	14,900	59,300
No earners	23,700	11,200	34,900	6,100 ^E	28,800	25,200	11,500	36,700	5,800	30,900
One earner	49,900	5,900	55,900	10,100	45,800	53,600	5,900	59,400	11,300	48,100
Two earners	79,600	2,200	81,800	16,100	65,700	80,200	2,100	82,400	16,800	65,500
Two-parent families with children	78,100	4,900	83,000	15,300	67,700	78,000	4,800	82,800	15,700	67,100
No earners	8,200 ^E	16,800	25,000	800 ^E	24,200	6,500	17,400	23,900	400	23,500
One earner	55,200	6,400	61,500	11,600	49,900	53,100	6,500	59,600	11,300	48,200
Two earners	78,300	4,500	82,800	15,600	67,200	79,000	4,100	83,100	16,100	67,000
Three or more earners	97,200	4,200	101,400	17,600	83,800	98,600	4,500	103,100	18,700	84,500
Married couples with other relatives	95,300	5,100	100,400	17,700	82,700	96,400	5,600	102,100	18,300	83,700
Lone-parent families	29,300	7,700	36,900	3,900	33,000	30,300	7,800	38,100	4,100	34,100
Male	44,300	5,600	49,900	7,800	42,100	44,000	5,500	49,500	8,300	41,200
Female	25,600	8,200	33,800	3,000	30,800	27,300	8,300	35,600	3,200	32,500
No earners	2,200 ^E	13,700	15,900	100 ^E	15,800	2,300	14,400	16,700	0	16,600
One earner	26,600	6,800	33,500	3,100	30,400	27,800	7,000	34,900	3,300	31,600
Two or more earners	42,100	7,300	49,400	5,000	44,400	48,200	6,900	55,100	5,500	49,600
Other non-elderly families	58,500	9,400	67,900	9,900	58,000	56,500	9,600	66,100	9,600	56,400
Unattached individuals	25,600	5,300	30,900	5,000	25,900	25,200	5,200	30,400	5,000	25,300
Elderly males	14,900	13,300	28,200	3,600	24,600	16,000	13,200	29,300	4,100	25,200
Non-earner	11,500	13,600	25,100	2,700 ^E	22,500	12,600	13,500	26,100	3,100	23,000
Earner	27,300	12,300	39,600	7,200	32,400	31,900	12,000	44,000	8,800	35,200
Elderly females	11,400	12,900	24,300	2,400	21,900	10,900	12,900	23,800	2,400	21,400
Non-earner	10,700	13,000	23,700	2,200	21,500	9,700	12,900	22,600	2,100	20,500
Earner	19,800	11,700	31,500	4,600	26,800	25,500	12,100	37,600	5,900	31,700
Non-elderly males	32,400	2,400	34,800	6,400	28,400	32,500	2,300	34,800	6,600	28,200
Non-earner	4,100	6,800	10,900	800 ^E	10,100	4,000	7,600	11,600	800	10,800
Earner	37,000	1,600	38,600	7,300	31,300	36,700	1,500	38,200	7,500	30,800
Non-elderly females	28,000	2,400	30,500	5,200	25,200	26,300	2,500	28,800	4,800	23,900
Non-earner	5,000	7,400	12,400	1,100 ^E	11,300	4,700	7,300	12,000	900	11,000
Earner	33,100	1,300	34,400	6,100	28,300	31,700	1,300	33,000	5,800	27,200

Table 7.2-1

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Average market income										
2002 constant dollars										
All family units										
Total	44,000	44,900	45,200	45,100	46,200	48,400	49,600	51,600	52,800	53,000
Lowest quintile	4,400	4,600	4,900	4,600	4,900	4,800	5,100	5,900	6,000	6,400
Second quintile	16,700	16,700	17,500	16,700	17,000	18,200	19,400	20,400	21,300	22,000
Third quintile	34,700	36,100	35,700	35,100	35,200	36,800	38,300	39,900	40,600	41,100
Fourth quintile	57,400	58,600	58,100	58,400	59,100	61,600	62,800	64,900	65,700	66,000
Highest quintile	106,900	108,500	109,700	110,800	115,100	120,600	122,100	126,800	130,500	129,400
Economic families, two persons or more										
Total	54,500	55,800	56,000	56,200	57,900	60,700	61,900	64,600	66,000	65,900
Lowest quintile	8,400	8,900	9,200	9,200	9,600	9,900	10,900	12,200	12,200	12,400
Second quintile	27,900	29,000	29,300	28,400	28,600	30,300	31,900	33,300	34,100	34,800
Third quintile	47,900	49,400	48,400	48,900	49,600	51,500	53,100	54,900	55,800	56,000
Fourth quintile	69,300	70,900	70,700	70,200	71,800	75,300	77,100	79,200	80,000	80,800
Highest quintile	118,800	120,700	122,600	124,500	130,100	136,700	136,300	143,600	148,100	145,600
Unattached individuals										
Total	21,200	21,300	21,700	21,300	21,400	22,300	23,700	24,400	25,200	25,600
Lowest quintile	2,900	3,100	3,100	2,800	2,800	2,800	2,900	3,300	3,100	3,200
Second quintile	4,600	5,300	5,600	4,900	5,200	5,500	5,900	5,700	6,200	6,800
Third quintile	12,500	11,000	13,300	12,200	12,800	13,900	14,600	16,300	17,600	18,900
Fourth quintile	28,400	28,300	28,600	28,200	28,000	29,300	30,000	31,600	32,900	32,800
Highest quintile	57,500	58,800	57,800	58,500	58,200	60,300	65,200	65,000	66,000	66,200
Income shares										
percent										
All family units										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	2	2	2	2	2	2	2	2	2	2
Second quintile	8	7	8	7	7	8	8	8	8	8
Third quintile	16	16	16	16	15	15	16	16	15	16
Fourth quintile	26	26	26	26	26	25	25	25	25	25
Highest quintile	48	48	48	49	50	50	49	49	49	49
Economic families, two persons or more										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	3	3	3	3	3	3	4	4	4	4
Second quintile	10	10	10	10	10	10	10	10	10	11
Third quintile	18	18	17	17	17	17	17	17	17	17
Fourth quintile	26	25	25	25	25	25	25	24	24	24
Highest quintile	44	43	44	44	45	45	44	44	45	44
Unattached individuals										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	3	3	3	3	3	2	2	3	2	2
Second quintile	4	5	5	5	5	5	5	5	5	5
Third quintile	12	10	12	12	12	12	12	13	14	15
Fourth quintile	27	27	26	26	26	26	25	26	26	26
Highest quintile	54	55	53	55	54	54	55	53	52	52

Table 7.2-2

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Average transfer payments										
	2002 constant dollars									
All family units										
Total	7,400	7,400	7,000	7,100	7,000	6,900	6,600	6,400	6,700	6,700
Lowest quintile	7,800	7,800	7,500	7,000	7,100	7,300	7,100	7,100	7,400	7,400
Second quintile	9,700	10,200	9,300	9,500	9,500	9,300	8,900	8,800	8,800	8,600
Third quintile	7,800	7,700	7,400	7,800	7,700	7,500	7,200	6,800	7,200	7,100
Fourth quintile	6,300	6,200	6,100	6,200	6,000	5,800	5,400	5,200	5,700	6,000
Highest quintile	5,200	4,900	4,800	5,100	4,800	4,700	4,300	4,200	4,300	4,300
Economic families, two persons or more										
Total	8,000	7,900	7,600	7,900	7,700	7,600	7,200	7,000	7,400	7,300
Lowest quintile	11,600	11,700	11,300	11,100	11,100	11,300	11,000	10,900	11,300	11,100
Second quintile	10,000	10,200	9,400	9,900	9,900	9,800	9,400	9,000	9,300	9,000
Third quintile	7,400	7,400	7,400	7,400	7,100	7,100	6,500	6,300	6,900	7,000
Fourth quintile	6,100	5,700	5,500	6,200	5,800	5,200	4,900	4,800	5,400	5,300
Highest quintile	5,100	4,600	4,500	4,800	4,600	4,600	4,400	4,100	4,100	4,200
Unattached individuals										
Total	5,900	6,100	5,700	5,500	5,500	5,500	5,200	5,100	5,200	5,300
Lowest quintile	4,500	4,600	4,300	3,700	3,700	4,100	3,800	3,900	4,400	4,700
Second quintile	9,700	9,400	9,100	8,800	8,700	9,000	8,700	9,200	9,300	9,300
Third quintile	8,200	9,200	7,800	7,900	7,600	7,500	7,200	6,700	6,400	6,000
Fourth quintile	4,400	4,900	4,400	4,600	4,800	4,400	4,300	3,700	3,600	4,000
Highest quintile	2,700	2,500	2,900	2,600	2,900	2,600	2,200	2,000	2,300	2,500
Shares										
	percent									
All family units										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	21.3	21.2	21.5	19.8	20.1	21.2	21.4	22.3	22.0	22.2
Second quintile	26.3	27.6	26.6	26.7	27.0	26.8	27.1	27.4	26.4	25.7
Third quintile	21.1	21.0	21.1	21.9	22.1	21.8	21.9	21.1	21.6	21.4
Fourth quintile	17.1	16.9	17.3	17.3	17.2	16.6	16.5	16.2	17.1	17.9
Highest quintile	14.2	13.2	13.6	14.3	13.7	13.6	13.1	13.0	12.9	12.8
Economic families, two persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	29.0	29.5	29.6	28.2	28.9	29.7	30.4	31.1	30.6	30.3
Second quintile	24.9	25.6	24.7	25.2	25.8	25.6	26.0	25.6	25.2	24.5
Third quintile	18.4	18.7	19.5	18.8	18.4	18.7	18.0	18.1	18.8	19.2
Fourth quintile	15.2	14.4	14.4	15.7	14.9	13.8	13.5	13.6	14.4	14.5
Highest quintile	12.7	11.7	11.8	12.1	12.0	12.2	12.0	11.6	11.0	11.5
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	15.2	15.0	15.0	13.4	13.4	15.1	14.7	15.3	16.8	17.9
Second quintile	33.0	30.8	32.1	31.8	31.4	32.5	33.2	36.0	35.9	35.1
Third quintile	27.8	30.1	27.3	28.8	27.5	27.2	27.5	26.3	24.7	22.8
Fourth quintile	14.8	16.0	15.4	16.6	17.2	15.9	16.3	14.6	13.8	15.0
Highest quintile	9.2	8.1	10.1	9.4	10.5	9.3	8.3	7.7	8.8	9.3

Table 7.2-3

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Average total income										
2002 constant dollars										
All family units										
Total	51,400	52,300	52,200	52,200	53,300	55,300	56,100	58,000	59,500	59,600
Lowest quintile	12,200	12,400	12,500	11,700	11,900	12,200	12,200	13,000	13,300	13,800
Second quintile	26,400	26,800	26,900	26,200	26,400	27,500	28,300	29,200	30,200	30,600
Third quintile	42,500	43,900	43,100	42,900	42,900	44,400	45,500	46,600	47,800	48,200
Fourth quintile	63,700	64,800	64,200	64,600	65,100	67,300	68,300	70,100	71,500	71,900
Highest quintile	112,100	113,400	114,400	115,900	119,800	125,300	126,500	131,000	134,800	133,700
Economic families, two persons or more										
Total	62,500	63,700	63,700	64,100	65,600	68,300	69,100	71,600	73,400	73,200
Lowest quintile	20,100	20,600	20,500	20,200	20,700	21,200	21,900	23,100	23,500	23,500
Second quintile	37,900	39,200	38,700	38,300	38,500	40,100	41,300	42,200	43,500	43,800
Third quintile	55,300	56,800	55,800	56,300	56,700	58,600	59,600	61,200	62,700	63,000
Fourth quintile	75,400	76,600	76,200	76,400	77,600	80,500	82,000	84,000	85,400	86,100
Highest quintile	123,900	125,400	127,100	129,300	134,700	141,300	140,700	147,700	152,200	149,900
Unattached individuals										
Total	27,000	27,400	27,400	26,800	26,900	27,900	28,900	29,500	30,400	30,900
Lowest quintile	7,400	7,700	7,400	6,500	6,500	7,000	6,800	7,200	7,400	8,000
Second quintile	14,300	14,600	14,800	13,700	13,900	14,400	14,500	15,000	15,600	16,100
Third quintile	20,700	20,200	21,100	20,200	20,400	21,400	21,800	23,000	24,000	25,000
Fourth quintile	32,700	33,200	33,000	32,700	32,700	33,600	34,200	35,300	36,500	36,700
Highest quintile	60,200	61,300	60,700	61,100	61,100	62,900	67,400	67,000	68,300	68,700
Income shares										
percent										
All family units										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	5	5	5	4	4	4	4	4	4	5
Second quintile	10	10	10	10	10	10	10	10	10	10
Third quintile	17	17	16	16	16	16	16	16	16	16
Fourth quintile	25	25	25	25	24	24	24	24	24	24
Highest quintile	44	43	44	44	45	45	45	45	45	45
Economic families, two persons or more										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	6	6	6	6	6	6	6	6	6	6
Second quintile	12	12	12	12	12	12	12	12	12	12
Third quintile	18	18	18	18	17	17	17	17	17	17
Fourth quintile	24	24	24	24	24	24	24	23	23	24
Highest quintile	40	39	40	40	41	41	41	41	41	41
Unattached individuals										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	6	6	5	5	5	5	5	5	5	5
Second quintile	10	11	11	10	10	10	10	10	10	10
Third quintile	15	15	15	15	15	15	15	16	16	16
Fourth quintile	24	24	24	24	24	24	24	24	24	24
Highest quintile	44	45	44	46	45	45	46	45	45	44

Table 7.2-4

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Average income tax										
2002 constant dollars										
All family units										
Total	9,700	10,100	10,200	10,100	10,300	10,900	10,700	11,200	10,500	10,300
Lowest quintile	500	500	500	600	1,000	800	700	1,300	700	700
Second quintile	2,700	2,700	2,800	2,600	2,600	2,900	2,900	3,300	3,000	3,100
Third quintile	6,600	7,100	6,900	6,700	6,700	7,100	7,100	7,300	6,800	6,700
Fourth quintile	12,300	12,800	12,700	12,500	12,400	13,100	12,800	13,200	12,200	11,900
Highest quintile	26,700	27,700	28,100	28,100	29,000	30,700	30,300	31,100	29,800	29,000
Economic families, two persons or more										
Total	12,000	12,500	12,600	12,600	13,000	13,700	13,300	14,100	13,100	12,800
Lowest quintile	700	800	800	1,200	1,600	1,400	1,300	2,300	1,100	1,200
Second quintile	4,500	4,800	4,700	4,600	4,600	5,100	5,000	5,200	4,900	4,800
Third quintile	9,500	10,100	9,800	9,700	9,700	10,100	9,900	10,400	9,600	9,300
Fourth quintile	15,200	15,800	15,900	15,300	15,300	16,200	16,000	16,200	15,000	14,900
Highest quintile	30,100	31,200	32,000	32,200	33,700	35,900	34,300	36,200	34,900	33,500
Unattached individuals										
Total	4,800	4,900	5,000	4,800	4,700	5,000	5,300	5,300	5,000	5,000
Lowest quintile	100	100	100	100	200	300	300	500	200	200 ^E
Second quintile	600	700	700	500	600	600	500	600	600	600
Third quintile	2,300	1,900	2,400	2,000	2,100	2,300	2,300	2,700	2,700	2,900
Fourth quintile	6,000	6,100	6,100	5,700	5,600	6,000	5,900	6,300	6,100	6,000
Highest quintile	15,000	15,900	15,400	15,500	14,800	15,900	17,600	16,700	15,600	15,500
Shares										
percent										
All family units										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	1.0	0.9	1.0	1.3	1.9	1.4	1.3	2.3	1.3	1.3
Second quintile	5.5	5.4	5.6	5.1	5.1	5.4	5.5	5.8	5.7	6.0
Third quintile	13.5	14.0	13.5	13.3	12.9	13.0	13.1	13.0	13.0	13.0
Fourth quintile	25.2	25.2	25.0	24.8	24.0	23.9	23.8	23.5	23.2	23.1
Highest quintile	54.8	54.5	55.0	55.5	56.1	56.2	56.3	55.3	56.8	56.6
Economic families, two persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	1.2	1.3	1.3	1.9	2.4	2.0	2.0	3.2	1.7	1.9
Second quintile	7.5	7.7	7.5	7.3	7.1	7.4	7.5	7.4	7.4	7.6
Third quintile	15.8	16.1	15.5	15.5	14.9	14.8	14.9	14.8	14.6	14.7
Fourth quintile	25.3	25.2	25.1	24.2	23.6	23.7	24.0	23.1	23.0	23.4
Highest quintile	50.1	49.7	50.6	51.1	52.0	52.2	51.5	51.5	53.3	52.5
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	0.6	0.6	0.4	0.5	0.8	1.1	1.1	1.8	1.0	0.6 ^E
Second quintile	2.5	2.8	3.0	2.0	2.7	2.5	1.9	2.1	2.3	2.5
Third quintile	9.4	7.8	9.8	8.6	9.2	9.3	8.7	10.2	10.7	11.6
Fourth quintile	24.9	24.7	24.7	23.9	24.0	23.9	22.2	23.5	24.4	23.8
Highest quintile	62.6	64.2	62.1	65.0	63.3	63.2	66.1	62.4	61.6	61.5

Table 7.2-5

Average income and income shares by after-tax income quintiles, showing different income concepts, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Average after-tax income										
2002 constant dollars										
All family units										
Total	41,600	42,100	42,000	42,100	42,900	44,400	45,400	46,700	49,000	49,400
Lowest quintile	11,700	11,900	12,000	11,000	10,900	11,400	11,500	11,700	12,600	13,100
Second quintile	23,700	24,100	24,000	23,700	23,800	24,600	25,400	25,900	27,200	27,500
Third quintile	35,900	36,800	36,200	36,100	36,300	37,200	38,500	39,300	41,000	41,500
Fourth quintile	51,400	52,000	51,500	52,100	52,700	54,200	55,500	56,800	59,300	60,100
Highest quintile	85,400	85,700	86,300	87,800	90,800	94,500	96,200	99,900	105,000	104,600
Economic families, two persons or more										
Total	50,500	51,200	51,000	51,500	52,600	54,600	55,800	57,600	60,300	60,500
Lowest quintile	19,300	19,800	19,700	19,100	19,100	19,800	20,600	20,800	22,400	22,300
Second quintile	33,400	34,400	34,000	33,600	33,900	35,000	36,300	37,000	38,600	39,000
Third quintile	45,700	46,800	46,000	46,600	47,000	48,400	49,600	50,800	53,100	53,600
Fourth quintile	60,200	60,800	60,300	61,200	62,200	64,300	66,000	67,700	70,300	71,200
Highest quintile	93,700	94,200	95,100	97,100	101,000	105,500	106,400	111,500	117,300	116,400
Unattached individuals										
Total	22,300	22,400	22,500	22,100	22,200	22,800	23,600	24,100	25,300	25,900
Lowest quintile	7,300	7,500	7,300	6,400	6,300	6,700	6,500	6,800	7,200	7,800
Second quintile	13,700	14,000	14,000	13,200	13,300	13,800	14,000	14,400	15,000	15,400
Third quintile	18,400	18,200	18,700	18,100	18,300	19,100	19,500	20,300	21,300	22,000
Fourth quintile	26,800	27,100	26,900	27,100	27,100	27,600	28,300	29,100	30,400	30,800
Highest quintile	45,200	45,400	45,300	45,600	46,200	47,000	49,700	50,200	52,800	53,200
Income shares										
percent										
All family units										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	6	6	6	5	5	5	5	5	5	5
Second quintile	11	11	11	11	11	11	11	11	11	11
Third quintile	17	18	17	17	17	17	17	17	17	17
Fourth quintile	25	25	24	25	25	24	24	24	24	24
Highest quintile	41	41	41	42	42	43	42	43	43	42
Economic families, two persons or more										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	8	8	8	7	7	7	7	7	7	7
Second quintile	13	13	13	13	13	13	13	13	13	13
Third quintile	18	18	18	18	18	18	18	18	18	18
Fourth quintile	24	24	24	24	24	24	24	24	23	24
Highest quintile	37	37	37	38	38	39	38	39	39	38
Unattached individuals										
Total	100	100	100	100	100	100	100	100	100	100
Lowest quintile	6	7	6	6	6	6	6	6	6	6
Second quintile	12	12	12	12	12	12	12	12	12	12
Third quintile	17	16	17	16	16	17	16	17	17	17
Fourth quintile	24	24	24	24	24	24	24	24	24	24
Highest quintile	41	40	40	41	42	41	42	42	42	41

Table 7.3-1

Gini coefficients of market income, total income and after-tax income by selected family types, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Market income										
Economic families, two persons or more	0.427	0.422	0.425	0.431	0.436	0.435	0.424	0.424	0.425	0.418
Elderly families	0.563	0.564	0.573	0.570	0.589	0.578	0.563	0.555	0.542	0.546
Married couples	0.584	0.583	0.568	0.555	0.572	0.566	0.561	0.547	0.536	0.534
Other families	0.499	0.501	0.548	0.610	0.631	0.609	0.563	0.566	0.559	0.579
Non-elderly families	0.394	0.386	0.389	0.398	0.400	0.400	0.389	0.391	0.392	0.385
Married couples	0.378	0.364	0.382	0.393	0.401	0.405	0.379	0.371	0.392	0.379
No earners	0.635	0.638	0.655	0.624	0.634	0.605	0.605	0.599	0.618	0.598
One earner	0.400	0.376	0.420	0.384	0.418	0.420	0.400	0.401	0.428	0.397
Two earners	0.313	0.295	0.309	0.334	0.344	0.351	0.321	0.317	0.344	0.334
Two-parent families with children	0.348	0.343	0.347	0.355	0.356	0.350	0.350	0.355	0.356	0.346
No earners	0.923	0.914	0.876	0.883	0.876	0.904	0.866	0.897	0.876	0.819
One earner	0.393	0.402	0.394	0.437	0.438	0.474	0.457	0.461	0.474	0.455
Two earners	0.297	0.292	0.301	0.302	0.314	0.308	0.313	0.319	0.321	0.319
Three or more earners	0.294	0.275	0.285	0.285	0.281	0.264	0.267	0.278	0.287	0.270
Married couples with other relatives	0.302	0.317	0.318	0.317	0.323	0.316	0.303	0.338	0.328	0.324
Lone-parent families	0.593	0.593	0.576	0.576	0.563	0.537	0.526	0.498	0.494	0.496
Male	0.487	0.509	0.473	0.445	0.428	0.425	0.435	0.395	0.405	0.381
Female	0.602	0.600	0.587	0.586	0.577	0.544	0.530	0.506	0.506	0.513
No earners	0.902	0.896	0.875	0.852	0.879	0.910	0.886	0.832	0.846	0.804
One earner	0.444	0.436	0.434	0.421	0.433	0.439	0.412	0.402	0.411	0.430
Two or more earners	0.360	0.336	0.353	0.300	0.307	0.286	0.298	0.334	0.352	0.370
Other non-elderly families	0.425	0.415	0.401	0.394	0.390	0.438	0.401	0.405	0.388	0.398
Unattached individuals	0.575	0.580	0.561	0.571	0.567	0.560	0.569	0.550	0.542	0.533
Elderly males	0.685	0.716	0.673	0.695	0.684	0.699	0.680	0.685	0.675	0.630
Non-earner	0.705	0.692	0.651	0.688	0.697	0.689	0.679	0.698	0.694	0.642
Earner	0.474	0.624	0.615	0.582	0.535	0.595	0.591	0.560	0.534	0.520
Elderly females	0.708	0.722	0.714	0.687	0.692	0.673	0.681	0.681	0.666	0.671
Non-earner	0.708	0.728	0.719	0.689	0.701	0.674	0.688	0.690	0.673	0.685
Earner	0.522	0.445	0.503	0.471	0.509	0.585	0.488	0.483	0.511	0.491
Non-elderly males	0.505	0.490	0.486	0.511	0.505	0.488	0.486	0.461	0.461	0.455
Non-earner	0.892	0.881	0.874	0.908	0.902	0.899	0.907	0.918	0.900	0.879
Earner	0.410	0.405	0.402	0.421	0.415	0.402	0.407	0.391	0.395	0.384
Non-elderly females	0.491	0.513	0.488	0.513	0.511	0.508	0.540	0.512	0.499	0.484
Non-earner	0.833	0.832	0.819	0.857	0.863	0.848	0.827	0.839	0.854	0.844
Earner	0.392	0.397	0.382	0.397	0.399	0.395	0.443	0.413	0.404	0.399

Table 7.3-2

Gini coefficients of market income, total income and after-tax income by selected family types, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Total income										
Economic families, two persons or more	0.337	0.333	0.339	0.346	0.353	0.356	0.349	0.354	0.353	0.348
Elderly families	0.326	0.312	0.329	0.316	0.325	0.323	0.317	0.316	0.309	0.317
Married couples	0.318	0.300	0.300	0.302	0.310	0.311	0.312	0.302	0.300	0.303
Other families	0.315	0.307	0.355	0.359	0.364	0.354	0.329	0.351	0.334	0.359
Non-elderly families	0.332	0.327	0.333	0.340	0.346	0.349	0.343	0.348	0.347	0.341
Married couples	0.332	0.316	0.336	0.348	0.359	0.364	0.343	0.338	0.356	0.344
No earners	0.381	0.364	0.348	0.384	0.394	0.374	0.414	0.414	0.426	0.395
One earner	0.339	0.313	0.351	0.326	0.363	0.358	0.349	0.352	0.371	0.338
Two earners	0.291	0.275	0.292	0.315	0.325	0.333	0.306	0.303	0.327	0.319
Two-parent families with children	0.294	0.293	0.300	0.304	0.309	0.306	0.311	0.318	0.316	0.308
No earners	0.251	0.275	0.284	0.269	0.260	0.283	0.294	0.306	0.307	0.332
One earner	0.302	0.315	0.303	0.348	0.349	0.384	0.369	0.376	0.388	0.379
Two earners	0.258	0.258	0.268	0.264	0.278	0.277	0.284	0.291	0.288	0.285
Three or more earners	0.264	0.249	0.260	0.263	0.261	0.243	0.248	0.261	0.265	0.250
Married couples with other relatives	0.262	0.279	0.281	0.284	0.288	0.286	0.275	0.308	0.297	0.294
Lone-parent families	0.332	0.347	0.346	0.349	0.350	0.353	0.343	0.346	0.347	0.344
Male	0.334	0.368	0.345	0.348	0.337	0.346	0.343	0.326	0.327	0.310
Female	0.318	0.334	0.337	0.330	0.334	0.335	0.326	0.334	0.341	0.337
No earners	0.226	0.232	0.244	0.212	0.188	0.238	0.247	0.204	0.217	0.194
One earner	0.292	0.291	0.299	0.287	0.291	0.292	0.278	0.283	0.291	0.298
Two or more earners	0.265	0.262	0.259	0.246	0.255	0.234	0.234	0.277	0.288	0.284
Other non-elderly families	0.329	0.326	0.319	0.330	0.329	0.370	0.346	0.349	0.331	0.342
Unattached individuals	0.394	0.395	0.393	0.410	0.408	0.403	0.422	0.409	0.404	0.396
Elderly males	0.324	0.352	0.335	0.359	0.356	0.373	0.346	0.340	0.361	0.323
Non-earner	0.306	0.285	0.284	0.314	0.319	0.316	0.311	0.304	0.332	0.288
Earner	0.337	0.479	0.470	0.445	0.391	0.457	0.414	0.383	0.375	0.347
Elderly females	0.252	0.232	0.273	0.298	0.296	0.275	0.277	0.289	0.294	0.303
Non-earner	0.233	0.221	0.262	0.279	0.281	0.260	0.265	0.274	0.276	0.297
Earner	0.382	0.274	0.354	0.362	0.303	0.330	0.313	0.320	0.348	0.312
Non-elderly males	0.411	0.408	0.410	0.429	0.429	0.417	0.426	0.407	0.406	0.398
Non-earner	0.404	0.392	0.414	0.408	0.435	0.408	0.458	0.414	0.441	0.469
Earner	0.365	0.368	0.368	0.384	0.379	0.369	0.380	0.365	0.368	0.353
Non-elderly females	0.397	0.404	0.397	0.423	0.420	0.418	0.466	0.440	0.424	0.418
Non-earner	0.399	0.400	0.385	0.430	0.418	0.412	0.450	0.461	0.443	0.452
Earner	0.356	0.365	0.355	0.365	0.369	0.363	0.417	0.388	0.378	0.374

Table 7.3-3

Gini coefficients of market income, total income and after-tax income by selected family types, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
After-tax income										
Economic families, two persons or more	0.296	0.291	0.296	0.304	0.311	0.313	0.308	0.314	0.315	0.312
Elderly families	0.277	0.262	0.277	0.260	0.270	0.266	0.262	0.265	0.263	0.270
Married couples	0.263	0.245	0.244	0.242	0.251	0.250	0.252	0.247	0.251	0.255
Other families	0.275	0.266	0.308	0.308	0.318	0.306	0.283	0.305	0.296	0.315
Non-elderly families	0.294	0.289	0.294	0.302	0.307	0.310	0.305	0.310	0.311	0.307
Married couples	0.293	0.279	0.297	0.307	0.316	0.322	0.305	0.301	0.318	0.310
No earners	0.338	0.326	0.304	0.336	0.346	0.332	0.370	0.376	0.387	0.362
One earner	0.294	0.268	0.300	0.286	0.321	0.317	0.313	0.313	0.334	0.303
Two earners	0.256	0.243	0.258	0.273	0.282	0.292	0.267	0.265	0.287	0.284
Two-parent families with children	0.257	0.254	0.260	0.265	0.270	0.265	0.269	0.277	0.277	0.271
No earners	0.238	0.265	0.275	0.258	0.245	0.274	0.285	0.280	0.298	0.324
One earner	0.249	0.251	0.246	0.284	0.287	0.306	0.298	0.308	0.320	0.315
Two earners	0.220	0.220	0.228	0.227	0.239	0.237	0.242	0.248	0.249	0.248
Three or more earners	0.233	0.218	0.227	0.230	0.230	0.211	0.217	0.230	0.232	0.223
Married couples with other relatives	0.234	0.246	0.247	0.253	0.256	0.258	0.247	0.274	0.267	0.263
Lone-parent families	0.287	0.297	0.295	0.308	0.307	0.311	0.301	0.305	0.309	0.306
Male	0.290	0.303	0.286	0.322	0.295	0.312	0.296	0.283	0.284	0.281
Female	0.277	0.290	0.290	0.291	0.296	0.297	0.291	0.300	0.308	0.302
No earners	0.223	0.223	0.235	0.207	0.186	0.231	0.228	0.202	0.217	0.191
One earner	0.248	0.246	0.252	0.248	0.252	0.249	0.239	0.245	0.253	0.261
Two or more earners	0.233	0.225	0.214	0.219	0.230	0.209	0.212	0.253	0.266	0.254
Other non-elderly families	0.296	0.292	0.287	0.301	0.306	0.337	0.318	0.323	0.306	0.316
Unattached individuals	0.341	0.337	0.339	0.356	0.359	0.351	0.365	0.358	0.358	0.351
Elderly males	0.272	0.274	0.271	0.289	0.290	0.308	0.279	0.276	0.302	0.269
Non-earner	0.259	0.225	0.233	0.251	0.259	0.259	0.252	0.250	0.279	0.240
Earner	0.275	0.383	0.391	0.378	0.327	0.395	0.341	0.311	0.320	0.296
Elderly females	0.206	0.186	0.216	0.236	0.235	0.219	0.220	0.229	0.245	0.255
Non-earner	0.191	0.178	0.207	0.221	0.223	0.207	0.209	0.218	0.228	0.250
Earner	0.324	0.227	0.286	0.309	0.251	0.268	0.267	0.255	0.316	0.263
Non-elderly males	0.365	0.360	0.366	0.380	0.387	0.371	0.379	0.365	0.367	0.360
Non-earner	0.370	0.354	0.383	0.374	0.407	0.381	0.432	0.389	0.409	0.438
Earner	0.324	0.324	0.328	0.338	0.339	0.325	0.334	0.325	0.331	0.316
Non-elderly females	0.354	0.358	0.352	0.382	0.379	0.376	0.413	0.397	0.384	0.378
Non-earner	0.364	0.353	0.349	0.405	0.383	0.378	0.416	0.424	0.410	0.414
Earner	0.316	0.325	0.315	0.328	0.333	0.324	0.363	0.344	0.339	0.335

Table 7.4-1

Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002

	Market income		
	Unadjusted average	Average family size	Adjusted average
	dollars		dollars
2002			
Total - Economic families, 2 persons or more	65,900	3.08	37,500
Lowest quintile	15,000	3.15	8,200
Second quintile	37,200	3.18	20,200
Third quintile	57,600	3.16	31,800
Fourth quintile	80,500	3.08	45,100
Highest quintile	139,300	2.84	82,300
2001			
Total - Economic families, 2 persons or more	66,000	3.10	37,400
Lowest quintile	14,900	3.20	7,900
Second quintile	36,100	3.13	19,700
Third quintile	57,300	3.18	31,400
Fourth quintile	79,700	3.08	44,700
Highest quintile	142,200	2.89	83,200
2000			
Total - Economic families, 2 persons or more	64,600	3.10	36,400
Lowest quintile	14,800	3.19	8,000
Second quintile	35,500	3.13	19,400
Third quintile	56,500	3.18	31,000
Fourth quintile	79,000	3.11	44,000
Highest quintile	137,300	2.89	79,800
1999			
Total - Economic families, 2 persons or more	61,900	3.11	34,900
Lowest quintile	13,600	3.20	7,300
Second quintile	34,100	3.16	18,500
Third quintile	54,800	3.18	30,000
Fourth quintile	76,400	3.13	42,400
Highest quintile	130,500	2.88	76,500
1998			
Total - Economic families, 2 persons or more	60,700	3.11	34,300
Lowest quintile	12,500	3.20	6,700
Second quintile	32,200	3.13	17,500
Third quintile	53,200	3.23	28,900
Fourth quintile	75,100	3.14	41,600
Highest quintile	130,600	2.88	77,000
1997			
Total - Economic families, 2 persons or more	57,900	3.12	32,800
Lowest quintile	12,300	3.22	6,500
Second quintile	30,300	3.17	16,300
Third quintile	50,800	3.21	27,700
Fourth quintile	72,400	3.15	40,000
Highest quintile	123,800	2.86	73,300
1996			
Total - Economic families, 2 persons or more	56,200	3.12	31,800
Lowest quintile	11,700	3.25	6,200
Second quintile	30,100	3.17	16,200
Third quintile	50,500	3.23	27,400
Fourth quintile	70,500	3.12	39,200
Highest quintile	118,500	2.84	70,200
1995			
Total - Economic families, 2 persons or more	56,000	3.12	31,700
Lowest quintile	12,100	3.26	6,400
Second quintile	31,300	3.21	16,700
Third quintile	49,700	3.17	27,200
Fourth quintile	70,500	3.12	39,100
Highest quintile	116,600	2.82	69,200

Table 7.4-1 – continued

Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002

	Market income		
	Unadjusted average	Average family size	Adjusted average
1994			
Total - Economic families, 2 persons or more	55,800	3.13	31,400
Lowest quintile	11,700	3.23	6,200
Second quintile	31,500	3.25	16,600
Third quintile	50,400	3.25	27,200
Fourth quintile	70,700	3.12	39,300
Highest quintile	114,700	2.82	67,800
1993			
Total - Economic families, 2 persons or more	54,500	3.13	30,800
Lowest quintile	10,900	3.20	5,800
Second quintile	29,900	3.21	16,000
Third quintile	49,300	3.27	26,500
Fourth quintile	69,100	3.14	38,300
Highest quintile	113,200	2.83	67,100

Table 7.4-2

Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002

	Total income		
	Unadjusted average	Average family size	Adjusted average
	dollars		dollars
2002			
Total - Economic families, 2 persons or more	73,200	3.08	42,000
Lowest quintile	25,400	3.15	14,400
Second quintile	46,400	3.18	25,800
Third quintile	64,700	3.16	36,100
Fourth quintile	86,400	3.08	48,700
Highest quintile	143,300	2.84	84,800
2001			
Total - Economic families, 2 persons or more	73,400	3.10	41,900
Lowest quintile	25,600	3.20	14,200
Second quintile	45,500	3.13	25,600
Third quintile	64,500	3.18	35,700
Fourth quintile	85,500	3.08	48,200
Highest quintile	146,100	2.89	85,600
2000			
Total - Economic families, 2 persons or more	71,600	3.10	40,700
Lowest quintile	25,000	3.19	13,900
Second quintile	44,400	3.13	24,900
Third quintile	63,200	3.18	35,100
Fourth quintile	84,400	3.11	47,200
Highest quintile	141,200	2.89	82,200
1999			
Total - Economic families, 2 persons or more	69,100	3.11	39,300
Lowest quintile	23,800	3.20	13,200
Second quintile	43,500	3.16	24,300
Third quintile	61,600	3.18	34,200
Fourth quintile	82,000	3.13	45,800
Highest quintile	134,600	2.88	79,100
1998			
Total - Economic families, 2 persons or more	68,300	3.11	38,900
Lowest quintile	23,200	3.20	12,900
Second quintile	42,000	3.13	23,500
Third quintile	60,500	3.23	33,300
Fourth quintile	80,900	3.14	45,100
Highest quintile	135,100	2.88	79,800
1997			
Total - Economic families, 2 persons or more	65,600	3.12	37,400
Lowest quintile	22,600	3.22	12,500
Second quintile	40,500	3.17	22,500
Third quintile	58,300	3.21	32,200
Fourth quintile	78,300	3.15	43,600
Highest quintile	128,500	2.86	76,200
1996			
Total - Economic families, 2 persons or more	64,100	3.12	36,500
Lowest quintile	22,200	3.25	12,200
Second quintile	40,200	3.17	22,300
Third quintile	58,100	3.23	31,900
Fourth quintile	76,800	3.12	43,000
Highest quintile	123,300	2.84	73,200
1995			
Total - Economic families, 2 persons or more	63,700	3.12	36,300
Lowest quintile	22,600	3.26	12,500
Second quintile	40,900	3.21	22,600
Third quintile	57,100	3.17	31,700
Fourth quintile	76,400	3.12	42,700
Highest quintile	121,300	2.82	72,200

Table 7.4-2 – continued

Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002

	Total income		
	Unadjusted average	Average family size	Adjusted average
1994			
Total - Economic families, 2 persons or more	63,700	3.13	36,200
Lowest quintile	22,700	3.23	12,600
Second quintile	41,700	3.25	22,800
Third quintile	58,100	3.25	31,800
Fourth quintile	77,000	3.12	43,100
Highest quintile	119,200	2.82	70,600
1993			
Total - Economic families, 2 persons or more	62,500	3.13	35,500
Lowest quintile	21,900	3.20	12,200
Second quintile	40,000	3.21	22,100
Third quintile	57,100	3.27	31,100
Fourth quintile	75,500	3.14	42,100
Highest quintile	118,000	2.83	70,100

Table 7.4-3

Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002

	After-tax income		
	Unadjusted average	Average family size	Adjusted average
	dollars		dollars
2002			
Total - Economic families, 2 persons or more	60,500	3.08	34,600
Lowest quintile	24,100	3.15	13,600
Second quintile	41,300	3.18	23,100
Third quintile	55,200	3.16	30,800
Fourth quintile	71,400	3.08	40,300
Highest quintile	110,500	2.84	65,400
2001			
Total - Economic families, 2 persons or more	60,300	3.10	34,400
Lowest quintile	24,400	3.20	13,500
Second quintile	40,500	3.13	22,800
Third quintile	54,700	3.18	30,400
Fourth quintile	70,500	3.08	39,700
Highest quintile	111,700	2.89	65,500
2000			
Total - Economic families, 2 persons or more	57,600	3.10	32,700
Lowest quintile	22,600	3.19	12,600
Second quintile	38,800	3.13	21,900
Third quintile	52,500	3.18	29,200
Fourth quintile	68,000	3.11	38,100
Highest quintile	105,900	2.89	61,700
1999			
Total - Economic families, 2 persons or more	55,800	3.11	31,700
Lowest quintile	22,300	3.20	12,400
Second quintile	38,200	3.16	21,400
Third quintile	51,200	3.18	28,500
Fourth quintile	66,300	3.13	37,000
Highest quintile	100,900	2.88	59,300
1998			
Total - Economic families, 2 persons or more	54,600	3.11	31,100
Lowest quintile	21,500	3.20	12,000
Second quintile	36,700	3.13	20,700
Third quintile	50,000	3.23	27,500
Fourth quintile	64,600	3.14	36,100
Highest quintile	100,200	2.88	59,200
1997			
Total - Economic families, 2 persons or more	52,600	3.12	30,000
Lowest quintile	20,700	3.22	11,500
Second quintile	35,500	3.17	19,900
Third quintile	48,300	3.21	26,700
Fourth quintile	62,800	3.15	35,000
Highest quintile	95,800	2.86	56,800
1996			
Total - Economic families, 2 persons or more	51,500	3.12	29,400
Lowest quintile	20,700	3.25	11,400
Second quintile	35,200	3.17	19,700
Third quintile	48,000	3.23	26,500
Fourth quintile	61,500	3.12	34,500
Highest quintile	92,200	2.84	54,700
1995			
Total - Economic families, 2 persons or more	51,000	3.12	29,100
Lowest quintile	21,400	3.26	11,900
Second quintile	35,700	3.21	19,900
Third quintile	47,000	3.17	26,200
Fourth quintile	60,500	3.12	33,900
Highest quintile	90,400	2.82	53,800

Table 7.4-3 – continued

Average income by after-tax income quintiles, showing adjustment for family size, Canada, 1993-2002

	After-tax income		
	Unadjusted average	Average family size	Adjusted average
1994			
Total - Economic families, 2 persons or more	51,200	3.13	29,100
Lowest quintile	21,500	3.23	12,000
Second quintile	36,400	3.25	20,100
Third quintile	47,900	3.25	26,300
Fourth quintile	61,000	3.12	34,200
Highest quintile	89,100	2.82	52,900
1993			
Total - Economic families, 2 persons or more	50,500	3.13	28,700
Lowest quintile	20,900	3.20	11,700
Second quintile	35,100	3.21	19,500
Third quintile	47,300	3.27	25,900
Fourth quintile	60,300	3.14	33,700
Highest quintile	88,900	2.83	52,800

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.

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 2002, 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 \$30,576. For the same family living in a rural area, the cutoff was \$20,047.

After five years of consecutive reductions, in 2002, low income rate for families stopped dropping

After five consecutive years of decrease in the low-income rate, reflecting a well-performing economy and a decrease in income taxes, in 2002 the low-income rate stopped dropping. Since the increase from 2001 to 2002 is not statistically significant, only the subsequent years of data will allow to determine if the trend has changed. This low-income rate in 2002 represents an estimated 605,000 families.

Although the low-income rate has changed, the financial situation of families below the low-income cutoff has remained unaffected over the past 6 years. In 2002, families in low income would have needed, on average, an additional \$6,900 in after-tax dollars to reach the low-income cutoff. In relative terms, this gap was 30% of the low-income cutoff. During the years 1996 to 2001, this gap for low income families was between 30% and 32%.

Among unattached individuals, 1,015,000 or 25% were in low income in 2002, down from 34% in 1996 and 26% in 2001. Unattached individuals in low income would have needed, on average, an extra \$5,200 to reach the low-income cutoff in 2002. In relative terms, their low income gap was 36% of the low-income cutoff. During the years 1996 to 2001, this gap for low income unattached individuals varied between 37% and 39%.

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

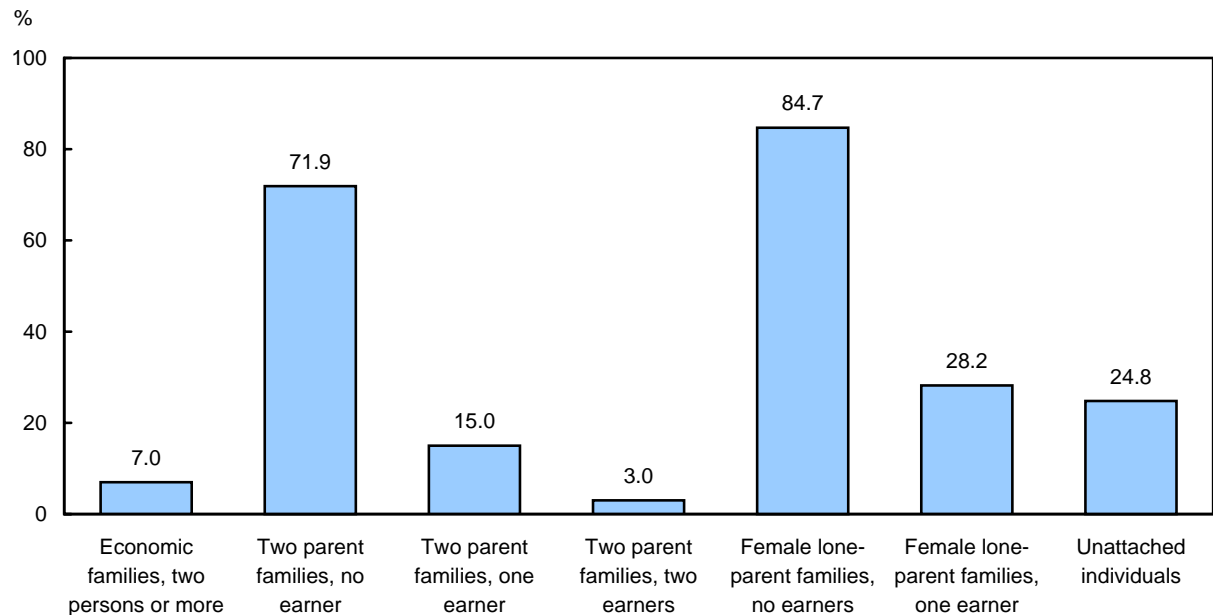
Over the last seven years, the low-income rate for elderly families did not change much, decreasing slightly from 3.0% in 1996 to 2.7% in 2002, while that for non-elderly families dropped from 11.9% to 7.7%. The difference between these rates diminished. However, there are larger differences among family types and when considering the number of earners in the family. Only 5.5% of non-elderly married

couples with no children at home were in low income in 2002. Their low-income rate approached 30% if both partners were non-earners in 2002, and was much smaller (2.3%) if both received earnings.

For the 3,124,000 two-parent families with children, the average low-income rate was 5.4%. A majority of these two-parent families (1,943,000) had two earners in 2002; the low-income rate for this group was 3.0% (2.6% in the previous year). Of the estimated 454,000 two-parent families with one earner, 15% were in low income. Although relatively few in number, 72% of the 45,000 two-parent families with no earners experienced low income in 2002. Six years earlier, the rate was even higher at 81%.

Chart 8.1

Majority of families with no earner were in low income, 2002



Low-income rate for female lone-parent families increased after five consecutive years of decline

After five uninterrupted years of decrease from 49% in 1996 to 30% in 2001 the low income rate for female lone parent families grew in 2002: of the 500,000 lone-parent families headed by women, 35% were in low income. About 82% of lone-parent families headed by women had earnings in 2002 (the same rate as in 2001) while in 1996 the corresponding figure was 65%. Although the low-income rate of female lone-parent families with one earner was about four times the average for all families (28% versus 7.0%), they fared much better than lone mothers without earnings; 85% of the latter experienced low income in 2002.

On the other hand, the low-income rate for lone-parent families headed by men declined since 1996, when it was 22%. By 2002, it halved to 11%.

Low-income rate for children continued its downward trend, while the rate for all Canadians grew slightly

After climbing throughout the early 1990s, the prevalence of low income peaked in 1996, at 14.0%, and then declined to 9.3% in 2001. In 2002, 9.5% of all Canadians were living in low income (about 2.9 million persons). Low income was more prevalent among women than men (10.1% versus 8.8% in 2002).

About 702,000 children under 18 were living in low income families in 2002, down from 1,175,000 in 1996. 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 2002, the percentage of children in low income fell to 10.2% - the lowest rate recorded from 1980 onward (the earliest year for which comparable data are available). In 2001 the rate was 10.4%.

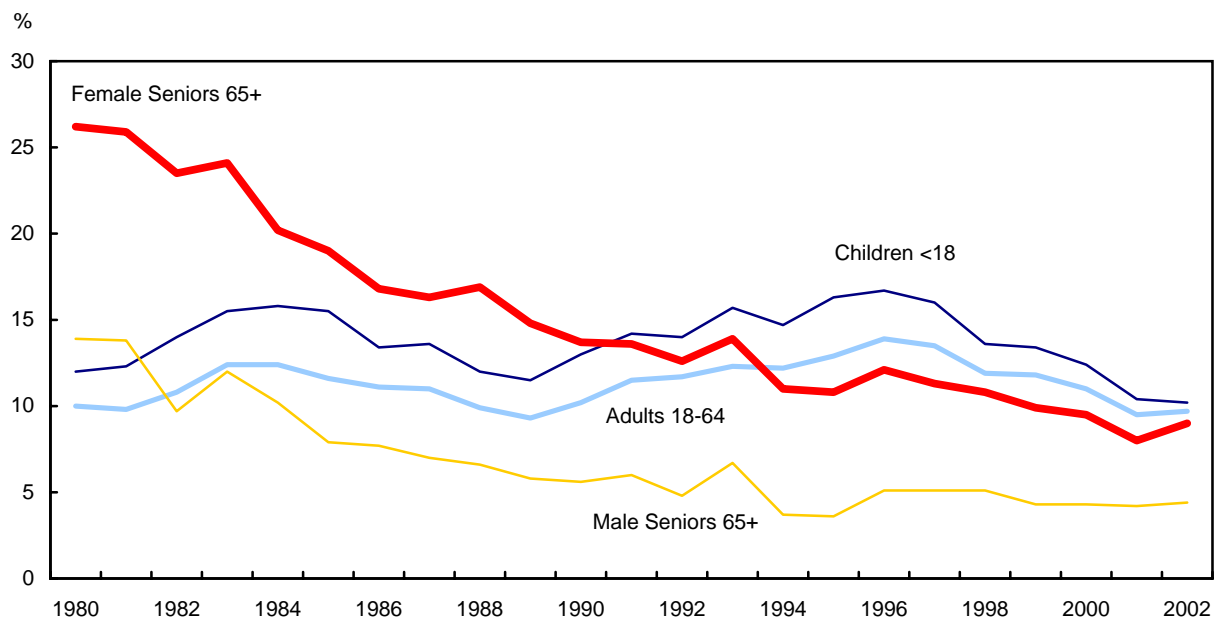
The number of children in low-income living in two-parent and female lone-parent families were comparable (341,000 and 329,000 respectively). However, at 6.0% in 2002, the low-income rate of children living in two-parent families was much lower than that of children living in female lone-parent families (39%).

Among seniors aged 65 and over, low-income rates and trends varied by gender. In 2002, the low-income rate for women aged 65 and over was 9.0%, the respective rate for men was 4.4%. Historically, low-income rates for senior women have been more than double those for senior men. From 1980 until 1992 the low-income rate for senior men has been dropping steadily from about 14% and in the early 1990's the rate stabilised at around 4% to 5%. For senior women, the low-income rate has been diminishing gradually since 1980, when the rate was about 26%. Seniors living on their own, as unattached individuals, did not fare as well as those living in families: 18% were in low income in 2002, compared with only 2.2% of seniors living in an economic family. The rate was 20% for unattached older women and 14% for unattached older men.

People in the 18 to 64 age range accounted for about two-thirds of the low-income population. Their low-income rate was close to the average rate for the population at large: 9.7% of individuals in this age group was in low income in 2002.

Chart 8.2

Low-income rates of children, adults of working age, and seniors, 1980 to 2002



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 2001, 33% were no longer below the line in 2002, while the remaining 67% stayed in low income both years. Of all people in low income in 2002, 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, even when the overall low income rate is does not change much, as was the case between 2001 and 2002. At least for some, low income is not a persistent state. However, this level of turnover also means that, over a longer period, the number of people that experienced low income at some point in time is much greater than one might conclude based on annual low income rates.

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

According to data referring to the period from 1996 to 2001, almost a quarter of all Canadians experienced low income at some time over a six-year period (24%). This reflects the fact that, for some, low income is a transitory experience. About 8.5% experienced one year of low income and 5.0% experienced two years (not necessarily consecutive). At the other extreme, 3.1% 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 1996-2001 period. About 9.6% were in low income for one year, 2.8% 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% seniors experienced six years of low income which is above the rate for all Canadians.

Chart 8.3

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

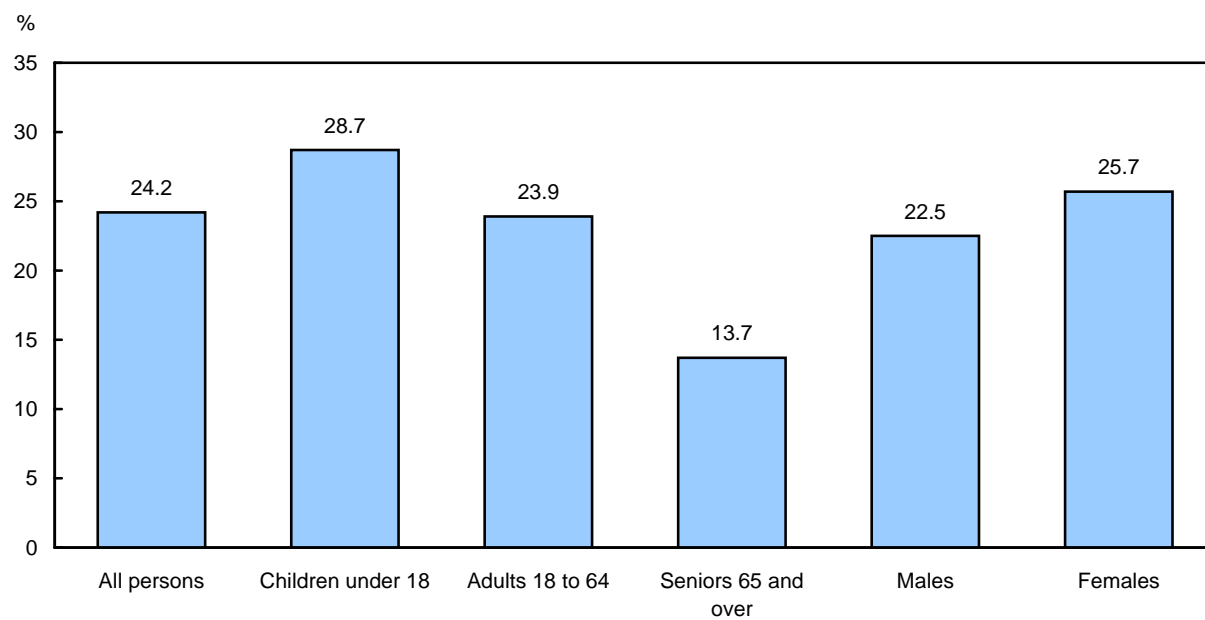


Table 8.1-1

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	12.9	12.3	13.1	14.0	13.5	11.9	11.6	10.9	9.3	9.5
Under 18 years	15.7	14.7	16.3	16.7	16.0	13.6	13.4	12.4	10.4	10.2
18 to 64 years	12.3	12.2	12.9	13.9	13.5	11.9	11.8	11.0	9.5	9.7
65 years and over	10.8	7.9	7.7	9.1	8.6	8.3	7.5	7.2	6.3	6.9
Males	11.8	11.1	12.2	13.3	12.6	11.1	11.1	9.9	8.6	8.8
Under 18 years	15.3	14.3	16.1	17.0	16.1	14.1	13.7	12.0	10.3	10.5
18 to 64 years	11.2	11.0	12.0	13.1	12.4	10.9	11.1	10.0	8.7	8.9
65 years and over	6.7	3.7	3.6	5.1	5.1	5.1	4.3	4.3	4.2	4.4
Females	14.1	13.5	14.0	14.8	14.5	12.6	12.2	11.9	10.1	10.1
Under 18 years	16.1	15.1	16.5	16.4	16.0	13.1	13.1	12.7	10.5	10.0
18 to 64 years	13.4	13.4	13.8	14.7	14.6	12.9	12.4	12.0	10.4	10.4
65 years and over	13.9	11.0	10.8	12.1	11.3	10.8	9.9	9.5	8.0	9.0
Economic family persons	10.2	9.6	10.5	11.1	10.6	9.0	8.8	8.1	6.7	7.1
Males	9.2	8.7	9.8	10.4	9.7	8.4	8.2	7.5	6.2	6.6
Females	11.3	10.5	11.3	11.8	11.5	9.7	9.3	8.8	7.2	7.6
Elderly persons	3.3	2.1	1.7	2.5	3.3	3.1	2.0	1.9	1.7	2.2 ^E
Elderly males	3.5	1.9	1.8	2.3	2.9	2.5	1.8	1.6	1.7	2.1 ^E
Elderly females	3.1	2.2	1.6	2.7	3.8	3.6	2.2	2.3	1.6	2.2 ^E
Persons under 18 years of age	15.7	14.7	16.3	16.7	16.0	13.6	13.4	12.4	10.4	10.2
In two-parent families	9.9	9.3	10.8	11.2	10.6	8.5	8.7	8.4	6.9	6.0
In female lone-parent families	48.6	48.7	51.5	52.3	49.6	42.5	40.3	37.1	34.1	38.7
In all other economic families ¹	17.9	23.9	19.6	20.9	24.5	21.6	22.8	14.5	8.9	9.7 ^E
Persons 18 to 64 years of age	8.8	8.5	9.2	9.9	9.3	8.0	7.9	7.3	6.0	6.6
Males	7.1	7.1	8.0	8.6	7.9	6.7	6.9	6.4	5.2	5.7
Females	10.3	9.7	10.4	11.1	10.7	9.2	8.8	8.2	6.8	7.5
Unattached individuals	31.4	30.7	30.6	33.7	33.0	30.5	30.2	28.5	26.1	24.8
Males	29.6	27.7	29.1	32.3	31.6	29.0	29.3	25.6	23.8	23.0
Females	33.1	33.5	31.9	35.0	34.5	32.0	31.1	31.3	28.3	26.5
Elderly persons	26.5	20.5	20.8	23.9	21.0	20.5	20.3	19.7	17.4	18.2
Elderly males	20.2	11.7	11.7	18.0	15.5	16.7	16.5	16.8	15.4	14.4
Elderly females	28.7	23.5	23.9	25.9	22.9	21.8	21.6	20.8	18.1	19.5
Persons under 65 years of age	33.3	34.7	34.3	37.3	37.5	34.3	33.9	31.7	29.3	27.3
Males, under 65 years	31.3	30.4	32.1	34.6	34.2	31.0	31.4	27.1	25.2	24.5
Females, under 65 years	36.2	40.5	37.3	41.3	42.1	38.7	37.4	37.9	34.8	31.1

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

Table 8.1-2

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	3,639	3,510	3,765	4,076	3,975	3,518	3,481	3,279	2,842	2,908
Under 18 years	1,083	1,024	1,138	1,175	1,122	951	934	855	713	702
18 to 64 years	2,214	2,230	2,373	2,596	2,555	2,276	2,280	2,160	1,895	1,946
65 years and over	342	255	254	305	298	292	267	263	234	260
Males	1,639	1,568	1,733	1,908	1,829	1,626	1,636	1,473	1,296	1,338
Under 18 years	542	512	577	613	578	504	489	427	363	369
18 to 64 years	1,006	1,004	1,104	1,221	1,174	1,044	1,079	978	866	897
65 years and over	91	52	51	74	77	78	68	69	68	72
Females	2,000	1,942	2,033	2,168	2,146	1,892	1,845	1,805	1,546	1,570
Under 18 years	541	513	561	562	544	447	445	429	351	332
18 to 64 years	1,208	1,226	1,269	1,374	1,381	1,232	1,200	1,182	1,029	1,049
65 years and over	250	203	202	231	221	214	199	194	166	189
Economic family persons	2,513	2,390	2,631	2,804	2,705	2,325	2,279	2,127	1,778	1,893
Males	1,116	1,073	1,214	1,301	1,228	1,067	1,059	968	815	873
Females	1,397	1,317	1,417	1,504	1,477	1,258	1,220	1,160	963	1,020
Elderly persons	71	46	39	58	79	75	49	49	43	57 ^E
Elderly males	39	22	21	27	35	32	23	21	22	29
Elderly females	32	24	18	31	44	43	27	28	21	28
Persons under 18 years of age	1,083	1,024	1,138	1,175	1,122	951	934	855	713	702
In two-parent families	561	540	632	656	617	489	501	482	394	341
In female lone-parent families	477	414	456	461	433	394	363	329	290	329
In all other economic families ¹	45	71	50	58	73	68	70	44	29	32
Persons 18 to 64 years of age	1,359	1,319	1,454	1,571	1,503	1,299	1,296	1,222	1,022	1,134
Males	535	539	616	661	614	531	547	520	430	475
Females	824	780	838	911	889	768	748	703	592	660
Unattached individuals	1,125	1,120	1,134	1,272	1,270	1,193	1,201	1,152	1,064	1,015
Males	523	495	519	607	601	559	577	506	481	466
Females	602	625	615	664	669	634	624	646	583	550
Elderly persons	271	209	215	247	219	217	218	214	191	204
Elderly males	53	30	31	47	42	46	45	48	45	43
Elderly females	218	179	185	201	177	170	173	166	146	161
Persons under 65 years of age	855	911	919	1,024	1,052	977	984	938	874	812
Males, under 65 years	471	465	488	561	559	513	532	458	436	423
Females, under 65 years	384	446	431	464	492	464	452	480	438	389

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

Table 8.1-3

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Newfoundland and Labrador, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	13.0	14.4	15.9	14.3	12.9	13.4	13.4	12.8	10.2	9.6
Under 18 years	16.8	18.9	20.7	19.3	17.6	18.2	19.2	17.6	12.9	12.9
18 to 64 years	12.7	14.1	16.4	14.5	13.2	13.5	13.4	12.8	10.5	9.9
65 years and over	4.5	4.5	0.5	0.9	0.9	2.8	2.1	3.2	2.8	2.3 ^E
Males	12.1	13.2	14.5	14.4	13.3	13.7	13.0	12.6	10.8	9.6
Under 18 years	16.4	18.2	19.6	21.0	20.4	20.4	19.6	19.6	15.1	13.7 ^E
18 to 64 years	11.4	13.0	14.5	13.6	12.3	13.2	12.7	11.9	10.8	9.5
65 years and over	4.6	0.4	0.6	2.1	1.9	1.5	F	1.3	1.6	1.6 ^E
Females	13.9	15.6	17.3	14.2	12.6	13.2	13.8	12.9	9.5	9.6
Under 18 years	17.2	19.6	21.9	17.6	14.8	15.9	18.7	15.5	10.7	11.9 ^E
18 to 64 years	14.1	15.3	18.4	15.4	14.0	13.9	14.1	13.6	10.3	10.2
65 years and over	4.5	7.8	0.5	F	F	3.9	3.8	4.7	3.7	2.8 ^E
Economic family persons	11.6	13.4	14.7	12.9	11.1	11.4	11.5	11.3	8.6	7.6
Males	10.6	12.3	13.5	12.9	11.4	11.7	10.8	11.1	9.0	7.5
Females	12.7	14.5	16.0	12.9	10.8	11.2	12.1	11.4	8.3	7.7
Elderly persons	2.5	2.1	0.7	1.0	1.1	1.0	0.3	1.1	0.8	0.9^E
Elderly males	3.3	0.4	0.7	1.9	2.2	1.4	F	1.5	1.5	1.8 ^E
Elderly females	1.8	3.9	0.8	F	F	0.6	0.7	0.7	F	F
Persons under 18 years of age	16.8	18.9	20.7	19.3	17.6	18.2	19.2	17.6	12.9	12.9
In two-parent families	12.1	13.9	15.3	15.3	12.6	13.7	13.7	12.0	9.7	8.2 ^E
In female lone-parent families	58.0	59.8	65.7	64.6	65.3	56.3	60.1	54.4	36.1	40.7 ^E
In all other economic families ¹	19.1	25.8	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	10.4	12.4	14.0	11.9	9.9	10.4	10.2	10.5	8.2	6.9
Males	8.8	11.2	12.6	11.0	9.1	9.8	9.0	9.3	7.9	6.2 ^E
Females	12.0	13.6	15.4	12.9	10.7	10.9	11.4	11.5	8.6	7.6
Unattached individuals	32.1	28.2	30.9	31.6	36.1	38.1	37.5	30.9	28.9	33.9
Males	35.2	27.8	30.2	34.2	38.4	42.2	42.1	30.4	32.8	36.9
Females	29.3	28.6	31.4	29.3	34.1	34.9	33.5	31.4	25.2	31.3 ^E
Elderly persons	10.9	11.5	F	F	F	9.3	7.7	10.4	9.4	8.2^E
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	15.5	F	F	F	11.1	10.7	14.0	11.5	11.3 ^E
Persons under 65 years of age	42.7	37.2	50.0	44.2	51.1	51.4	53.0	40.9	39.4	44.5
Males, under 65 years	41.3	34.8	39.6	40.6	45.1	49.3	52.7	36.4	39.0	44.4
Females, under 65 years	44.4	39.9	60.9	48.5	59.0	54.0	53.2	48.3	40.1	44.6 ^E

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

Table 8.1-4

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Newfoundland and Labrador, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	74	81	89	79	70	72	72	68	54	51
Under 18 years	25	27	29	26	23	22	23	20	15	14
18 to 64 years	47	52	60	52	47	48	48	46	38	35
65 years and over	F	F	F	F	F	F	F	F	F	F
Males	35	37	40	39	36	37	35	33	28	25
Under 18 years	13	13	14	14	13	13	12	12	9	8 ^E
18 to 64 years	21	24	26	24	22	23	23	21	19	17
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	40	44	48	39	34	36	37	35	26	26
Under 18 years	13	14	15	11	9	10	11	9	6	6 ^E
18 to 64 years	26	28	33	28	25	25	25	24	18	18
65 years and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	62	70	76	66	56	57	57	55	42	37
Males	28	32	35	33	29	29	27	27	22	18
Females	33	38	41	33	27	28	30	28	20	19
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	25	27	29	26	23	22	23	20	15	14
In two-parent families	16	17	18	18	14	15	14	12	9	F
In female lone-parent families	8	8	10	8	8	8	9	8	F	6 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	36	42	47	40	33	34	34	35	27	23
Males	15	19	21	18	15	16	15	15	13	10 ^E
Females	21	23	26	22	18	18	19	20	15	13
Unattached individuals	12	11	12	13	14	15	15	13	12	13
Males	6	F	F	6	7	7	8	6	7	7 ^E
Females	6	6	7	6	7	8	7	6	5	7 ^E
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 65 years of age	11	10	12	13	14	14	14	11	10	13
Males, under 65 years	6	F	F	6	7	7	8	6	6	7 ^E
Females, under 65 years	5	F	7	6	7	7	6	5	4	6 ^E

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

Table 8.1-5

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Prince Edward Island, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	4.9	6.1	8.0	8.5	8.3	7.2	8.2	7.7	6.2	6.1
Under 18 years	4.8	7.6	9.4	8.7	9.3	6.4	6.7	6.2	4.6	6.2 ^E
18 to 64 years	5.7	6.1	8.0	8.8	8.6	7.7	9.5	8.9	7.3	6.2
65 years and over	1.0	3.1	4.9	6.2	4.5	6.2	5.0	4.7	3.6	5.4 ^E
Males	4.6	5.7	7.2	7.8	6.7	6.9	7.3	7.4	5.2	5.5 ^E
Under 18 years	5.4	7.5	8.3	8.2	7.1	7.7	6.2	7.0	3.7	6.3 ^E
18 to 64 years	5.1	5.3	7.3	9.0	7.7	7.1	8.5	8.4	6.3	5.3 ^E
65 years and over	F	F	3.6	F	0.4	3.6	2.9	1.9	1.7	5.3 ^E
Females	5.1	6.6	8.8	9.1	9.8	7.4	9.1	8.1	7.1	6.7
Under 18 years	4.1	7.7	10.6	9.3	11.5	5.0	7.2	5.4	5.5	6.2 ^E
18 to 64 years	6.3	6.9	8.7	8.7	9.5	8.2	10.4	9.3	8.2	7.2 ^E
65 years and over	1.7	3.0	5.8	10.8	7.5	8.2	6.6	6.9	5.0	5.4 ^E
Economic family persons	3.0	4.5	5.8	6.1	5.7	5.0	5.4	5.2	4.1	3.9 ^E
Males	2.8	3.6	4.8	5.3	3.8	4.5	4.4	5.0	3.3	3.5 ^E
Females	3.1	5.3	6.8	6.9	7.5	5.4	6.3	5.4	4.8	4.4 ^E
Elderly persons	F	F	0.9	3.6	2.7	5.0	4.1	3.1	2.6	1.5 ^E
Elderly males	F	F	0.9	F	F	F	2.2	1.5	2.1	F
Elderly females	F	F	0.8	F	F	F	F	F	3.1	F
Persons under 18 years of age	4.8	7.6	9.4	8.7	9.3	6.4	6.7	6.2	4.6	6.2 ^E
In two-parent families	2.1	3.3	5.5	6.6	4.5	3.2	3.9	4.5	3.0	4.2 ^E
In female lone-parent families	21.9	38.3	42.9	33.6	43.3	33.0	28.4	19.8	11.5	14.5 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	2.5	3.6	4.8	5.2	4.4	4.3	5.0	5.1	4.1	3.4 ^E
Males	1.9	2.2	3.6	4.7	2.8	3.4	3.9	4.6	3.3	2.4 ^E
Females	3.2	4.9	6.0	5.8	6.0	5.1	6.0	5.6	4.8	4.3 ^E
Unattached individuals	21.1	20.2	26.1	28.1	29.3	24.5	30.4	26.7	22.1	22.8
Males	21.9	24.4	28.6	30.2	30.7	25.7	31.2	25.7	19.5	23.6 ^E
Females	20.5	16.7	24.1	26.2	27.9	23.3	29.7	27.6	24.6	22.3 ^E
Elderly persons	F	8.9	13.4	11.9	8.9	9.2	7.4	8.8	6.2	13.4 ^E
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	7.2	13.0	15.3	10.6	7.7	7.5	10.2	8.2	12.8 ^E
Persons under 65 years of age	31.8	27.8	33.3	36.8	38.9	31.9	40.3	34.6	29.0	27.9
Males, under 65 years	29.3	28.9	32.2	36.3	35.5	27.9	35.5	29.4	23.1	25.9 ^E
Females, under 65 years	34.7	26.5	34.8	37.6	44.4	38.4	46.5	42.2	37.4	30.1 ^E

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

Table 8.1-6

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Prince Edward Island, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	6	8	11	11	11	10	11	11	8	9
Under 18 years	F	F	3	F	3	F	F	F	F	F
18 to 64 years	5	5	7	7	7	6	8	8	6	6
65 years and over	F	F	F	F	F	F	F	F	F	F
Males	3	4	5	5	4	5	5	5	4	4^E
Under 18 years	F	F	F	F	F	F	F	F	F	F
18 to 64 years	2	2	3	4	3	3	4	4	3	2 ^E
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	3	4	6	6	7	5	6	6	5	5
Under 18 years	F	F	F	F	F	F	F	F	F	F
18 to 64 years	2	3	4	4	4	3	5	4	4	3 ^E
65 years and over	F	F	F	F	F	F	F	F	F	F
Economic family persons	3	5	7	7	7	6	6	6	5	F
Males	F	F	3	3	2	F	3	3	F	F
Females	2	3	4	4	5	F	4	3	3	F
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	F	F	3	F	3	F	F	F	F	F
In two-parent families	F	F	F	F	F	F	F	F	F	F
In female lone-parent families	F	F	F	F	F	F	F	F	F	F
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	2	3	4	4	3	3	4	4	3	F
Males	F	F	F	F	F	F	F	F	F	F
Females	1	2	2	2	2	F	2	2	2	F
Unattached individuals	3	3	4	4	4	4	5	4	4	4
Males	F	2	2	2	2	F	2	2	F	2 ^E
Females	2	1	2	2	2	2	2	2	2	2 ^E
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 65 years of age	3	2	3	3	4	3	4	4	3	3^E
Males, under 65 years	F	1	2	2	F	F	2	2	F	F
Females, under 65 years	1	F	F	F	2	F	2	2	2	F

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

Table 8.1-7

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Nova Scotia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	12.1	12.6	13.6	13.1	13.1	13.0	10.5	10.3	9.5	8.6
Under 18 years	17.5	15.9	18.1	17.1	18.1	15.3	11.2	11.3	12.3	11.4 ^E
18 to 64 years	11.3	13.4	13.7	13.3	12.9	13.7	11.6	11.0	9.8	8.7
65 years and over	5.4	2.5	4.3	4.9	5.5	5.2	3.6	4.8	2.8	3.7 ^E
Males	11.1	12.2	13.1	10.6	10.3	10.4	10.1	9.8	9.2	8.5
Under 18 years	17.7	17.5	19.0	15.7	15.6	13.8	12.4	12.0	12.0	12.1 ^E
18 to 64 years	9.8	11.7	12.6	10.3	9.6	10.2	10.8	10.0	9.3	8.6
65 years and over	3.1	2.1	1.7	1.0	2.8	4.0	1.5	3.8	2.5	1.3 ^E
Females	13.1	13.1	14.1	15.6	15.8	15.4	10.9	10.8	9.8	8.7
Under 18 years	17.3	14.3	17.2	18.6	20.7	16.9	10.0	10.6	12.6	10.6 ^E
18 to 64 years	12.8	15.0	14.8	16.3	16.0	17.1	12.5	12.0	10.3	8.8
65 years and over	7.1	2.8	6.1	7.7	7.4	6.1	5.2	5.5	3.1	5.4 ^E
Economic family persons	10.6	10.3	11.2	10.7	10.8	10.5	7.8	7.9	7.2	6.6
Males	9.4	9.7	10.2	8.5	8.6	8.7	7.7	7.7	6.8	6.3
Females	11.7	10.9	12.1	12.8	13.1	12.3	7.9	8.1	7.5	6.8
Elderly persons	1.0	0.7	1.9	0.5	3.2	2.3	0.9	2.1	1.2	1.5^E
Elderly males	1.2	0.8	1.6	0.2	3.3	2.8	0.7	2.6	1.5	0.7 ^E
Elderly females	0.8	0.6	2.1	0.9	3.1	1.9	1.1	1.7	0.9	2.2 ^E
Persons under 18 years of age	17.5	15.9	18.1	17.1	18.1	15.3	11.2	11.3	12.3	11.4^E
In two-parent families	8.3	8.4	9.7	8.4	7.2	5.9	6.3	7.7	8.2	5.8 ^E
In female lone-parent families	64.0	54.2	62.8	64.3	70.9	66.4	38.2	34.2	39.2	36.9 ^E
In all other economic families ¹	18.5	33.8	F	25.5	33.0	25.6	24.0	18.6	13.7	37.3 ^E
Persons 18 to 64 years of age	9.0	9.4	9.6	9.5	9.0	9.8	7.5	7.4	6.1	5.6
Males	6.9	7.6	7.5	6.5	6.3	7.3	6.9	6.7	5.6	4.9 ^E
Females	11.0	11.1	11.6	12.3	11.5	12.2	8.1	8.1	6.6	6.2
Unattached individuals	23.6	30.4	31.8	31.6	30.0	31.0	30.1	27.6	26.0	23.2
Males	25.5	32.7	36.3	28.6	25.1	24.2	28.4	27.5	28.0	25.4 ^E
Females	22.2	28.5	28.1	34.0	33.8	36.6	31.5	27.7	24.4	21.3
Elderly persons	14.9	6.6	9.5	14.4	10.4	12.3	10.1	11.1	6.6	8.9^E
Elderly males	11.7	F	F	F	F	F	F	F	F	F
Elderly females	15.9	6.3	12.1	17.9	13.9	13.8	11.7	11.7	6.3	10.5 ^E
Persons under 65 years of age	28.2	42.4	43.1	40.2	39.9	39.1	39.2	35.0	34.7	29.8
Males, under 65 years	28.7	39.7	44.2	34.5	31.4	27.8	33.3	31.8	32.0	29.7 ^E
Females, under 65 years	27.7	45.4	41.8	46.5	48.8	51.2	46.7	38.2	37.9	29.9

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

Table 8.1-8

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Nova Scotia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	109	114	123	119	119	118	96	95	87	79
Under 18 years	38	35	39	37	38	32	23	23	25	22 ^E
18 to 64 years	64	76	79	77	75	80	69	66	59	52
65 years and over	6	F	5	6	6	6	4	6	F	4 ^E
Males	48	53	57	47	46	46	45	44	41	38
Under 18 years	20	19	21	17	17	15	13	13	12	12 ^E
18 to 64 years	27	33	35	29	27	29	31	29	27	25
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	60	60	65	72	74	72	51	51	46	41
Under 18 years	19	15	18	20	21	17	10	11	12	10 ^E
18 to 64 years	37	43	43	48	47	51	38	36	31	27
65 years and over	5	F	F	5	5	4	F	F	F	F
Economic family persons	84	82	89	85	87	84	63	63	58	53
Males	37	38	40	33	34	34	30	31	27	25
Females	47	44	49	52	53	50	32	33	30	28
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	38	35	39	37	38	32	23	23	25	22^E
In two-parent families	15	15	17	15	12	10	11	13	14	F
In female lone-parent families	22	17	22	20	23	20	10	8	10	10 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	45	47	48	48	46	50	39	38	32	29
Males	17	18	18	16	16	18	17	17	14	12 ^E
Females	28	28	30	32	30	32	22	21	18	17
Unattached individuals	24	32	34	34	33	34	34	31	29	26
Males	11	15	17	13	12	12	15	13	14	13 ^E
Females	13	17	16	21	21	22	19	18	15	13
Elderly persons	5	F	F	5	4	4	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	4	F	F	5	4	F	F	F	F	F
Persons under 65 years of age	19	29	30	29	29	30	30	27	27	23
Males, under 65 years	10	14	17	13	12	11	14	12	13	13 ^E
Females, under 65 years	9	15	13	16	17	19	16	15	14	10

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

Table 8.1-9

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, New Brunswick, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	10.7	11.2	12.3	10.4	11.0	10.3	9.4	8.5	7.4	8.3
Under 18 years	14.3	14.5	19.5	12.7	12.7	13.0	12.4	10.1	8.0	8.6 ^E
18 to 64 years	10.5	11.1	11.5	10.8	12.1	10.6	9.4	9.0	8.2	9.3
65 years and over	4.4	5.1	2.2	4.3	2.6	3.3	3.7	3.2	2.2	2.8 ^E
Males	9.8	10.0	11.4	9.6	10.4	10.0	8.7	8.2	7.2	8.1
Under 18 years	14.2	16.0	20.0	12.8	13.6	14.0	12.1	11.6	8.7	8.7 ^E
18 to 64 years	9.4	8.8	9.7	9.5	10.8	10.1	8.7	8.3	7.7	9.0
65 years and over	1.7	2.5	1.4	3.0	1.2	0.6	1.8	0.9	0.8	1.4 ^E
Females	11.5	12.4	13.2	11.3	11.6	10.5	10.0	8.7	7.6	8.5
Under 18 years	14.4	13.0	18.9	12.6	11.7	11.8	12.7	8.5	7.2	8.6 ^E
18 to 64 years	11.5	13.4	13.3	12.1	13.3	11.1	10.1	9.7	8.7	9.5
65 years and over	6.5	7.1	2.9	5.2	3.7	5.4	5.1	4.9	3.3	3.9 ^E
Economic family persons	8.7	9.2	10.9	8.1	8.7	8.1	7.5	6.1	5.1	6.1
Males	7.7	8.4	10.2	7.1	7.8	7.5	6.5	5.8	4.6	5.4 ^E
Females	9.7	9.9	11.7	9.1	9.6	8.7	8.4	6.4	5.5	6.8
Elderly persons	0.2	0.4	0.9	1.6	1.3	0.7	1.0	0.3	0.6	0.5^E
Elderly males	0.1	0.3	1.4	1.8	1.4	0.7	1.1	0.2	0.6	F
Elderly females	0.4	0.5	0.5	1.4	1.2	0.8	0.8	0.4	0.6	1.0 ^E
Persons under 18 years of age	14.3	14.5	19.5	12.7	12.7	13.0	12.4	10.1	8.0	8.6^E
In two-parent families	7.1	7.8	11.7	6.3	6.1	6.7	6.4	6.1	3.0	4.6 ^E
In female lone-parent families	65.0	56.5	64.2	56.9	57.7	49.0	51.0	42.4	43.2	33.7 ^E
In all other economic families ¹	F	25.6	20.0	21.6	9.0	19.6	16.2	9.4	14.1	F
Persons 18 to 64 years of age	7.5	8.1	8.8	7.2	8.2	7.3	6.6	5.5	4.7	6.0
Males	5.9	6.2	7.2	5.5	6.4	5.9	5.1	4.4	3.7	4.9
Females	9.0	10.0	10.3	8.9	10.0	8.7	7.9	6.5	5.6	7.1
Unattached individuals	27.7	28.5	23.4	29.2	29.7	27.0	23.6	26.4	24.6	24.7
Males	29.4	24.3	22.4	31.2	33.1	31.4	26.6	27.3	26.8	28.7
Females	26.2	32.0	24.2	27.4	26.8	23.3	21.0	25.6	22.6	20.9
Elderly persons	13.9	15.2	5.0	11.4	6.3	9.7	9.7	9.7	5.7	7.7^E
Elderly males	10.5	11.4	F	F	F	F	F	F	F	F
Elderly females	14.8	16.6	6.2	11.0	7.8	12.0	10.6	11.2	6.8	8.0 ^E
Persons under 65 years of age	35.0	35.8	33.6	36.8	39.5	35.1	30.6	34.4	34.2	33.8
Males, under 65 years	33.2	27.6	27.6	33.4	37.7	36.1	30.0	31.2	31.2	33.7
Females, under 65 years	37.8	46.5	41.0	41.8	41.9	33.6	31.6	39.3	38.9	34.0

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

Table 8.1-10

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, New Brunswick, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	78	82	90	77	81	75	69	63	55	61
Under 18 years	26	26	34	22	22	22	20	16	13	14 ^E
18 to 64 years	49	52	54	51	57	51	45	43	40	45
65 years and over	4	4	F	F	F	F	F	F	F	F
Males	36	36	41	35	38	36	32	30	26	29
Under 18 years	13	15	18	11	12	12	10	10	7	7 ^E
18 to 64 years	22	21	23	22	26	24	21	20	19	22
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	43	46	49	42	43	39	37	33	29	32
Under 18 years	13	11	16	11	10	10	10	7	6	7 ^E
18 to 64 years	27	31	31	29	32	27	24	23	21	23
65 years and over	F	4	F	F	F	F	F	F	F	F
Economic family persons	57	60	72	53	57	53	49	40	33	40
Males	25	27	33	23	25	24	21	19	15	17 ^E
Females	32	33	38	30	31	28	28	21	18	23
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	26	26	34	22	22	22	20	16	13	14^E
In two-parent families	11	11	16	9	9	9	9	8	F	F
In female lone-parent families	15	12	16	12	12	11	11	7	8	F
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	31	34	37	30	34	31	28	23	20	26
Males	12	13	15	11	13	12	11	9	8	10
Females	19	21	22	19	21	19	17	14	12	16
Unattached individuals	21	22	19	24	24	23	20	23	21	22
Males	10	9	8	12	13	12	11	11	11	12
Females	11	13	11	12	12	10	10	12	10	9
Elderly persons	4	4	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	3	F	F	F	F	F	F	F	F
Persons under 65 years of age	17	18	17	21	23	20	17	20	20	19
Males, under 65 years	10	8	8	11	13	12	10	11	11	12
Females, under 65 years	8	10	9	10	10	8	7	9	9	7

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

Table 8.1-11

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Quebec, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	15.6	15.2	15.4	17.4	17.8	15.6	14.2	13.3	11.7	10.6
Under 18 years	16.9	15.5	17.0	18.9	21.3	17.2	14.6	14.6	13.0	9.9
18 to 64 years	15.5	15.4	15.4	17.2	17.3	15.1	14.3	13.1	11.7	10.6
65 years and over	13.4	13.1	12.1	15.3	14.0	15.0	12.9	12.2	10.0	11.2
Males	14.2	13.9	14.1	16.5	16.7	14.5	12.9	11.6	10.1	9.0
Under 18 years	16.0	16.0	16.6	19.3	21.5	17.9	15.3	14.5	12.8	10.7
18 to 64 years	14.4	14.1	14.6	16.8	16.3	14.1	13.0	11.4	10.0	9.0
65 years and over	8.2	6.7	4.4	7.3	7.4	9.3	6.4	6.2	4.8	6.0 ^E
Females	16.9	16.4	16.6	18.2	18.9	16.6	15.5	15.1	13.3	12.1
Under 18 years	17.7	15.0	17.3	18.5	21.0	16.5	13.9	14.7	13.3	9.1
18 to 64 years	16.5	16.7	16.1	17.5	18.3	16.1	15.5	14.8	13.3	12.3
65 years and over	17.2	17.7	17.7	21.1	18.9	19.1	17.6	16.7	13.8	15.0
Economic family persons	12.0	11.2	11.5	13.4	14.0	11.6	10.2	9.6	8.3	7.5
Males	10.9	10.3	10.7	13.0	12.9	10.8	9.3	8.8	7.5	6.8
Females	13.1	11.9	12.3	13.9	15.1	12.4	11.1	10.5	9.0	8.3
Elderly persons	3.4	3.8	1.9	3.6	4.1	5.4	3.2	2.7	1.2	3.3^E
Elderly males	3.4	3.4	1.8	3.1	3.5	5.4	3.1	2.9	0.8	3.5 ^E
Elderly females	3.4	4.2	2.0	4.2	4.8	5.4	3.4	2.5	1.5	3.0 ^E
Persons under 18 years of age	16.9	15.5	17.0	18.9	21.3	17.2	14.6	14.6	13.0	9.9
In two-parent families	11.4	9.8	11.5	13.5	15.0	11.5	9.1	9.0	9.0	5.3 ^E
In female lone-parent families	52.2	54.7	49.2	52.3	56.7	45.2	43.8	42.9	36.6	37.8
In all other economic families ¹	16.7	22.1	23.7	20.1	32.9	35.3	27.8	19.7	8.6	9.3 ^E
Persons 18 to 64 years of age	11.0	10.3	10.5	12.5	12.4	10.3	9.5	8.7	7.5	7.3
Males	9.5	8.8	9.3	11.6	10.6	8.6	7.8	7.3	6.5	5.8
Females	12.3	11.7	11.6	13.3	14.2	11.8	11.1	10.1	8.6	8.7
Unattached individuals	38.6	40.2	39.4	40.9	40.1	38.5	36.7	34.0	30.9	27.3
Males	36.1	35.9	36.7	37.3	38.8	36.3	33.1	27.7	24.5	21.9
Females	41.0	44.4	41.7	44.5	41.4	40.6	40.1	39.6	36.9	32.3
Elderly persons	31.7	33.3	34.3	39.8	34.5	34.6	34.3	32.6	28.8	27.6
Elderly males	24.3	20.5	15.7	26.1	23.4	25.2	22.6	20.3	20.8	16.0 ^E
Elderly females	34.4	37.6	40.4	44.1	38.2	37.9	37.8	36.7	31.7	31.6
Persons under 65 years of age	41.3	42.6	41.1	41.3	42.1	39.9	37.5	34.4	31.6	27.3
Males, under 65 years	38.3	38.2	40.0	38.9	41.2	38.1	34.5	28.9	25.2	22.9
Females, under 65 years	45.4	48.4	42.3	44.8	43.4	42.3	41.5	41.4	40.0	32.8

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

Table 8.1-12

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Quebec, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	1,098	1,074	1,094	1,241	1,278	1,122	1,025	968	855	774
Under 18 years	282	259	282	313	347	277	232	229	201	152
18 to 64 years	713	713	715	803	814	718	681	631	565	519
65 years and over	102	102	96	124	117	127	111	108	90	103
Males	495	485	496	582	591	516	459	415	363	327
Under 18 years	137	137	141	163	180	147	125	117	101	84
18 to 64 years	332	326	340	394	385	336	311	276	245	220
65 years and over	26	22	F	25	26	33	23	23	18	23 ^E
Females	602	589	597	659	687	606	566	553	492	447
Under 18 years	145	122	141	150	167	130	108	113	100	68
18 to 64 years	381	387	375	409	429	382	370	355	320	299
65 years and over	76	80	82	99	91	94	88	85	72	80
Economic family persons	729	681	702	824	862	715	628	593	510	468
Males	327	312	325	393	393	330	284	269	230	210
Females	402	369	376	432	469	385	343	324	280	257
Elderly persons	16	20	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	282	259	282	313	347	277	232	229	201	152
In two-parent families	160	139	160	187	202	151	119	112	111	65 ^E
In female lone-parent families	113	106	108	117	123	102	93	101	82	79
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	430	402	409	491	491	407	376	348	302	295
Males	182	167	179	221	203	167	151	143	127	115
Females	249	235	230	271	288	240	226	204	175	180
Unattached individuals	369	393	392	416	416	408	397	375	345	307
Males	169	173	171	190	198	187	175	147	134	117
Females	200	220	221	227	218	221	222	228	212	190
Elderly persons	86	82	86	104	93	96	92	92	83	82
Elderly males	18	13	F	F	16	18	F	F	16	F
Elderly females	68	69	76	88	77	78	78	78	67	70
Persons under 65 years of age	283	311	306	312	323	312	305	283	262	224
Males, under 65 years	151	160	161	173	182	169	161	132	118	105
Females, under 65 years	132	151	145	139	141	143	144	151	145	119

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

Table 8.1-13

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Ontario, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	11.3	10.1	11.6	12.3	11.4	10.0	10.0	9.2	7.4	8.3
Under 18 years	14.5	13.0	15.1	15.5	14.0	12.8	12.6	11.3	8.5	9.5
18 to 64 years	10.0	9.8	11.1	12.0	11.1	9.7	9.8	9.1	7.5	8.6
65 years and over	11.7	5.4	7.2	7.2	7.5	6.1	5.8	5.6	5.1	5.0
Males	10.4	9.0	10.6	11.9	10.6	9.2	9.6	8.3	6.9	7.8
Under 18 years	14.4	12.2	14.2	16.5	14.2	13.0	12.4	10.2	8.0	9.3
18 to 64 years	9.3	8.8	10.4	11.3	10.1	8.7	9.4	8.4	7.0	8.0
65 years and over	7.9	2.6	3.3	4.0	4.8	3.8	3.8	3.3	3.7	3.4 ^E
Females	12.1	11.2	12.6	12.7	12.1	10.7	10.3	10.1	7.9	8.8
Under 18 years	14.6	13.8	16.1	14.6	13.7	12.7	12.7	12.6	9.0	9.6
18 to 64 years	10.8	10.9	11.8	12.6	12.1	10.6	10.1	9.8	7.9	9.1
65 years and over	14.5	7.5	10.1	9.6	9.5	8.0	7.3	7.3	6.1	6.3
Economic family persons	9.1	8.1	9.4	9.9	8.9	7.9	7.7	7.1	5.4	6.6
Males	8.1	7.3	8.5	9.3	8.3	7.2	7.3	6.3	5.0	6.1
Females	10.0	8.9	10.3	10.4	9.6	8.7	8.2	7.8	5.9	7.0
Elderly persons	3.8	1.7	1.4	1.6	3.0	2.3	1.4	1.8	1.8	1.6^E
Elderly males	4.0	1.6	1.6	1.7	2.8	1.5	1.2	1.1	2.1	1.2 ^E
Elderly females	3.6	1.7	1.2	1.6	3.2	3.1	1.7	2.5	1.6	2.0 ^E
Persons under 18 years of age	14.5	13.0	15.1	15.5	14.0	12.8	12.6	11.3	8.5	9.5
In two-parent families	9.2	8.4	9.6	9.6	8.9	7.6	8.0	8.0	5.9	5.9
In female lone-parent families	42.3	41.0	50.0	53.5	47.3	45.2	39.0	34.9	29.6	38.3
In all other economic families ¹	10.6	21.7	21.9	18.6	19.4	16.4	21.8	9.5	6.0	7.4 ^E
Persons 18 to 64 years of age	7.4	6.9	8.1	8.6	7.7	6.7	6.6	6.1	4.7	6.2
Males	5.7	5.9	6.9	7.2	6.4	5.5	6.0	5.5	4.2	5.5
Females	9.0	7.8	9.1	10.0	8.8	7.8	7.3	6.7	5.3	6.8
Unattached individuals	27.7	24.9	27.8	30.1	29.4	25.2	26.6	25.1	22.2	21.6
Males	27.7	22.1	26.7	31.2	28.3	24.8	27.5	23.9	21.3	21.2
Females	27.7	27.6	28.8	29.0	30.4	25.6	25.8	26.1	23.0	22.1
Elderly persons	28.9	14.0	20.5	20.1	18.3	15.5	16.8	15.5	14.1	14.1
Elderly males	27.2	7.4	11.6	15.4	14.5	14.8	17.4	15.2	12.5	14.0 ^E
Elderly females	29.5	16.1	23.4	21.6	19.6	15.8	16.6	15.7	14.6	14.1
Persons under 65 years of age	27.2	29.4	30.8	34.2	33.9	29.2	30.5	28.8	25.2	24.6
Males, under 65 years	27.8	24.5	29.4	33.9	30.7	26.7	29.2	25.5	22.8	22.5
Females, under 65 years	26.2	36.2	32.8	34.7	38.1	32.6	32.0	32.8	28.3	27.4

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

Table 8.1-14

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Ontario, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	1,194	1,082	1,258	1,351	1,268	1,129	1,140	1,069	875	998
Under 18 years	373	340	398	415	375	346	340	309	233	259
18 to 64 years	681	677	769	844	794	700	721	683	570	667
65 years and over	141	66	90	92	98	83	79	78	72	72
Males	544	477	568	644	582	515	541	476	402	464
Under 18 years	190	164	192	226	196	179	173	142	113	131
18 to 64 years	313	299	358	396	359	313	345	314	266	311
65 years and over	41	14	18	F	27	F	23	20	23	21 ^E
Females	649	605	690	707	685	614	600	593	474	535
Under 18 years	182	175	207	189	179	167	167	167	120	128
18 to 64 years	368	378	411	448	435	387	376	369	305	356
65 years and over	99	53	72	70	71	60	56	57	49	51
Economic family persons	842	763	898	958	879	791	780	724	567	696
Males	370	340	401	447	402	356	365	321	259	320
Females	472	422	497	511	477	435	414	402	308	376
Elderly persons	31	14	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	373	340	398	415	375	346	340	309	233	259
In two-parent families	190	183	214	214	200	169	180	182	135	136
In female lone-parent families	172	132	166	179	154	156	134	115	89	114
In all other economic families ¹	F	25	F	22	21	21	27	F	F	F
Persons 18 to 64 years of age	438	409	487	529	476	423	425	397	315	420
Males	162	169	202	213	193	169	186	174	136	182
Females	275	240	285	315	283	254	239	223	179	237
Unattached individuals	352	320	360	393	389	338	361	346	308	303
Males	174	137	167	198	180	159	176	155	142	144
Females	178	183	193	196	209	179	185	191	166	159
Elderly persons	109	52	78	78	71	61	65	59	53	55
Elderly males	24	F	F	F	F	F	F	F	F	F
Elderly females	85	46	67	63	57	46	48	44	41	40
Persons under 65 years of age	243	268	283	316	318	277	296	286	255	247
Males, under 65 years	150	130	156	183	166	144	159	140	130	129
Females, under 65 years	93	138	126	132	152	133	137	146	125	118

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

Table 8.1-15

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Manitoba, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	14.0	13.9	14.0	15.1	15.1	13.1	13.5	12.6	9.8	10.2
Under 18 years	18.8	17.5	18.5	20.0	20.4	16.3	17.7	16.1	13.3	13.7
18 to 64 years	13.1	13.1	13.5	14.1	13.9	12.4	12.8	12.0	8.7	9.2
65 years and over	8.9	10.5	7.7	10.5	11.2	10.4	8.8	9.4	8.1	8.3
Males	13.1	12.2	12.6	13.1	13.1	11.6	12.8	11.6	8.9	9.4
Under 18 years	20.8	16.3	18.6	18.5	19.4	16.4	19.4	16.5	13.6	13.9 ^E
18 to 64 years	11.7	12.0	11.6	12.1	11.7	10.8	11.9	10.9	7.8	8.4
65 years and over	3.0	4.2	4.4	5.7	6.8	5.7	3.7	5.2	4.8	5.1 ^E
Females	14.9	15.5	15.4	17.1	17.1	14.6	14.2	13.6	10.6	10.9
Under 18 years	16.6	18.8	18.4	21.5	21.4	16.2	15.9	15.7	13.1	13.5 ^E
18 to 64 years	14.5	14.1	15.4	16.1	16.0	14.0	13.8	13.1	9.7	10.0
65 years and over	13.3	15.2	10.1	14.0	14.5	14.1	12.7	12.7	10.5	10.7
Economic family persons	11.2	10.4	11.1	12.3	12.4	10.0	10.7	9.7	7.4	7.8
Males	10.7	9.1	10.0	10.9	11.2	9.0	9.8	8.6	6.5	7.2
Females	11.7	11.8	12.1	13.8	13.6	11.0	11.5	10.8	8.3	8.4
Elderly persons	2.4	1.6	1.2	3.0	3.1	3.1	1.6	1.9	1.5	2.4 ^E
Elderly males	1.0	0.7	0.8	3.1	3.6	1.7	1.6	1.5	1.4	2.6 ^E
Elderly females	3.8	2.5	1.5	3.0	2.6	4.6	1.5	2.4	1.5	2.1 ^E
Persons under 18 years of age	18.8	17.5	18.5	20.0	20.4	16.3	17.7	16.1	13.3	13.7
In two-parent families	12.0	9.9	12.8	15.4	14.9	11.3	11.0	9.9	7.8	9.7 ^E
In female lone-parent families	58.7	63.5	59.6	53.7	58.5	43.7	58.3	53.3	44.2	38.6
In all other economic families ¹	18.8	39.3	18.7	26.9	26.5	36.2	17.7	20.4	17.0	16.4 ^E
Persons 18 to 64 years of age	9.0	8.4	9.1	10.1	10.2	8.1	8.9	8.1	5.7	6.1
Males	7.3	6.9	7.3	8.4	8.5	6.6	6.5	6.0	3.9	4.8
Females	10.6	9.9	10.9	11.8	11.8	9.6	11.1	10.0	7.3	7.3
Unattached individuals	32.4	36.1	32.8	32.7	32.2	32.7	31.1	30.5	24.4	24.7
Males	30.2	34.0	31.7	28.7	26.2	29.2	31.9	29.8	23.4	23.3
Females	34.3	37.9	33.7	35.9	37.3	35.7	30.4	31.3	25.4	26.1
Elderly persons	21.3	26.4	19.0	22.0	23.9	22.3	21.0	22.5	19.6	21.3
Elderly males	10.4	17.0	16.4	13.7	16.1	17.3	10.2	16.5	15.3	16.4 ^E
Elderly females	25.1	29.5	19.9	25.1	27.0	24.3	25.4	24.9	21.5	23.0
Persons under 65 years of age	38.2	41.5	40.7	39.5	37.3	38.9	36.9	34.9	26.9	26.2
Males, under 65 years	34.9	38.1	36.0	33.3	29.3	32.8	37.7	33.1	25.5	24.7
Females, under 65 years	42.7	46.3	46.3	47.4	47.8	47.2	35.6	37.8	29.2	28.4

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

Table 8.1-16

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Manitoba, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	149	147	149	161	162	140	145	136	105	109
Under 18 years	51	47	50	54	54	43	47	42	35	35
18 to 64 years	85	85	88	93	91	82	86	80	59	62
65 years and over	13	15	11	15	16	15	13	14	12	12
Males	69	64	67	69	69	62	68	62	48	50
Under 18 years	29	23	26	25	27	22	26	22	18	18 ^E
18 to 64 years	38	39	38	40	39	36	40	37	27	29
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	80	83	83	92	92	79	77	74	58	59
Under 18 years	22	25	24	28	28	21	20	20	16	17 ^E
18 to 64 years	47	46	50	52	52	46	46	44	33	34
65 years and over	11	12	8	11	12	12	10	10	9	9
Economic family persons	103	96	102	114	115	92	99	90	69	72
Males	49	42	46	50	52	41	45	39	30	33
Females	54	54	56	64	63	51	54	51	39	39
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	51	47	50	54	54	43	47	42	35	35
In two-parent families	26	22	29	35	33	25	24	21	16	21 ^E
In female lone-parent families	22	20	19	15	17	13	21	19	16	13 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	50	47	51	58	58	46	51	46	33	35
Males	20	19	20	24	24	18	18	17	11	13
Females	30	28	31	34	34	28	33	30	22	21
Unattached individuals	46	51	47	47	47	48	46	46	37	37
Males	20	22	20	19	18	20	23	23	18	17
Females	26	29	27	29	29	28	23	23	19	20
Elderly persons	10	13	10	12	13	12	11	12	10	9
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	9	11	8	10	11	10	10	9	8	8 ^E
Persons under 65 years of age	35	38	37	35	34	36	35	34	26	28
Males, under 65 years	18	20	18	17	15	17	22	20	16	15
Females, under 65 years	17	18	19	18	19	18	13	14	11	12

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

Table 8.1-17

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Saskatchewan, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	12.7	11.7	12.3	11.4	9.8	9.0	9.0	9.3	8.6	7.8
Under 18 years	17.6	16.1	18.2	15.3	11.2	9.7	10.4	11.5	9.7	8.8 ^E
18 to 64 years	12.4	11.8	12.0	11.7	10.8	10.1	9.8	9.9	9.5	8.7
65 years and over	3.8	2.4	2.3	3.0	3.2	3.2	2.6	2.4	2.8	2.5 ^E
Males	11.7	11.0	11.0	10.4	8.5	8.2	8.4	8.8	7.7	7.5
Under 18 years	17.6	16.8	17.7	14.4	9.6	8.6	9.2	10.6	8.7	8.1 ^E
18 to 64 years	10.9	10.1	9.9	10.3	9.4	9.3	9.4	9.5	8.5	8.4
65 years and over	2.4	1.7	1.3	2.4	1.8	2.3	1.9	1.4	1.5	2.0 ^E
Females	13.6	12.4	13.6	12.5	11.2	9.8	9.5	9.7	9.4	8.1
Under 18 years	17.6	15.3	18.7	16.2	12.9	10.8	11.7	12.4	10.6	9.4 ^E
18 to 64 years	14.0	13.5	14.1	13.2	12.3	10.9	10.2	10.3	10.4	9.0
65 years and over	5.0	3.0	3.1	3.5	4.3	4.0	3.2	3.2	3.8	2.9 ^E
Economic family persons	11.0	10.0	11.0	9.1	7.3	6.5	6.5	7.2	6.2	5.6
Males	10.0	9.1	9.8	7.8	6.1	5.6	5.4	6.1	5.2	4.7 ^E
Females	12.1	10.8	12.2	10.3	8.5	7.4	7.6	8.3	7.2	6.5 ^E
Elderly persons	1.3	0.8	0.9	1.6	0.6	1.4	1.2	0.3	1.0	1.1
Elderly males	1.6	1.4	0.9	2.2	0.8	1.1	1.4	F	0.5	1.8 ^E
Elderly females	0.9	F	0.8	1.0	0.4	1.8	0.9	0.7	1.5	0.2 ^E
Persons under 18 years of age	17.6	16.1	18.2	15.3	11.2	9.7	10.4	11.5	9.7	8.8
In two-parent families	10.0	9.1	12.0	7.5	7.6	7.9	5.9	6.4	5.0	3.6 ^E
In female lone-parent families	55.8	54.6	58.8	53.4	30.5	18.2	30.1	34.5	30.4	33.4 ^E
In all other economic families ¹	38.3	38.6	37.6	17.5	9.8	7.1	18.9	14.9	14.9	14.9 ^E
Persons 18 to 64 years of age	9.2	8.3	8.9	7.1	6.5	5.7	5.5	6.4	5.5	4.9
Males	7.3	6.3	7.1	5.3	5.3	4.8	4.2	4.9	4.3	3.6 ^E
Females	11.0	10.2	10.7	8.9	7.6	6.7	6.7	7.7	6.6	6.1
Unattached individuals	23.5	23.0	21.0	26.8	26.1	25.2	24.2	21.8	23.0	21.5
Males	23.7	24.3	19.5	27.6	24.0	25.9	26.6	24.9	22.7	23.8
Females	23.4	21.9	22.4	26.1	28.0	24.6	21.7	18.6	23.4	19.0
Elderly persons	8.8	5.5	4.9	5.8	8.0	6.9	5.3	6.2	6.4	5.3
Elderly males	5.8	F	F	F	F	F	F	F	F	F
Elderly females	9.9	6.2	5.8	6.8	9.1	7.0	5.9	6.2	6.8	6.1 ^E
Persons under 65 years of age	32.0	33.4	30.5	38.6	36.2	34.8	34.8	30.5	31.7	29.6
Males, under 65 years	28.3	29.3	24.4	33.9	28.9	31.2	32.3	29.4	26.7	27.7
Females, under 65 years	37.9	39.3	38.8	45.6	46.7	39.7	39.2	32.4	40.1	33.3

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

Table 8.1-18

Persons in low income after tax (92 LICO base), showing prevalence and estimated number, Saskatchewan, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	121	112	118	111	95	88	87	89	82	74
Under 18 years	46	42	48	40	29	25	26	28	23	21 ^E
18 to 64 years	70	66	68	67	62	59	57	58	55	51
65 years and over	5	F	F	4	4	F	F	F	F	F
Males	56	52	53	50	41	40	40	42	37	36
Under 18 years	24	23	24	19	13	11	12	13	11	10 ^E
18 to 64 years	31	29	28	30	27	27	28	28	25	25
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	65	60	66	60	55	48	46	47	45	39
Under 18 years	23	20	24	20	16	13	14	15	12	11 ^E
18 to 64 years	39	38	40	37	35	32	30	30	30	26
65 years and over	4	F	F	F	F	F	F	F	F	F
Economic family persons	92	83	92	76	61	54	54	60	51	46
Males	42	38	41	33	26	23	22	25	21	19 ^E
Females	50	45	51	43	35	31	32	35	30	27 ^E
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	46	42	48	40	29	25	26	28	23	21^E
In two-parent families	22	20	27	16	16	16	12	13	9	F
In female lone-parent families	22	18	18	22	12	8	13	14	12	12 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	45	40	43	35	32	28	27	32	27	24
Males	17	15	17	13	13	12	10	12	10	9 ^E
Females	27	25	26	22	19	17	17	20	17	16
Unattached individuals	29	29	27	35	34	34	32	29	31	29
Males	14	14	12	17	15	17	18	17	15	17
Females	15	15	15	17	19	17	14	12	15	12
Elderly persons	4	F	F	F	4	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	3	F	F	F	F	F	F	F	F	F
Persons under 65 years of age	25	26	25	32	30	30	30	26	28	26
Males, under 65 years	14	14	11	17	14	16	18	16	15	16
Females, under 65 years	12	13	13	15	16	15	12	10	13	10

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

Table 8.1-19

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Alberta, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	13.7	12.6	13.3	14.2	13.3	11.5	10.4	9.9	8.7	7.5
Under 18 years	16.2	14.4	16.7	17.2	14.5	12.2	11.7	11.6	9.7	7.8
18 to 64 years	13.4	12.6	13.2	14.1	14.0	12.1	11.2	10.4	9.2	8.3
65 years and over	8.7	7.0	4.1	6.0	5.1	5.2	1.8	2.3	2.3	1.9 ^E
Males	12.0	11.0	12.8	12.9	12.7	11.4	10.2	9.4	8.5	7.3
Under 18 years	15.4	13.1	19.0	15.2	14.1	12.6	11.9	12.1	10.6	7.7 ^E
18 to 64 years	11.3	10.9	11.4	13.2	13.2	11.9	10.9	9.5	8.5	8.1
65 years and over	4.9	4.6	3.2	3.8	4.1	3.3	0.5	0.8	2.3	0.1 ^E
Females	15.5	14.2	13.8	15.4	13.9	11.6	10.6	10.5	8.9	7.8
Under 18 years	17.1	15.8	14.3	19.3	14.9	11.8	11.5	11.1	8.8	7.8 ^E
18 to 64 years	15.5	14.3	15.0	15.0	14.9	12.4	11.5	11.4	10.0	8.4
65 years and over	11.7	8.8	4.9	7.9	5.9	6.8	2.9	3.6	2.3	3.4 ^E
Economic family persons	11.0	10.3	11.5	11.2	10.4	8.6	7.7	7.4	6.4	5.1
Males	9.7	8.9	11.4	10.0	9.8	8.4	7.5	7.1	6.3	4.7
Females	12.2	11.7	11.7	12.4	11.0	8.8	7.9	7.6	6.5	5.5
Elderly persons	2.0	2.3	2.0	3.7	3.0	2.3	0.2	0.4	1.2	0.3^E
Elderly males	3.1	2.4	3.0	2.3	2.2	1.3	0.3	F	1.8	F
Elderly females	0.8	2.2	0.7	5.1	3.9	3.5	F	0.8	0.6	0.6 ^E
Persons under 18 years of age	16.2	14.4	16.7	17.2	14.5	12.2	11.7	11.6	9.7	7.8
In two-parent families	10.8	9.6	11.0	13.5	10.3	8.5	9.7	9.4	7.6	5.7 ^E
In female lone-parent families	50.1	50.1	58.9	41.2	37.1	34.2	29.1	36.2	31.9	30.0 ^E
In all other economic families ¹	27.1	14.8	17.1	27.6	36.7	26.4	F	F	F	F
Persons 18 to 64 years of age	9.3	9.2	10.1	9.2	9.3	7.7	6.8	6.3	5.5	4.5
Males	7.5	7.5	8.5	8.4	8.5	7.3	6.3	5.8	4.9	4.0 ^E
Females	11.1	10.7	11.6	10.0	10.1	8.1	7.3	6.8	6.1	5.0
Unattached individuals	32.9	28.2	25.3	34.3	33.1	31.0	28.8	27.0	24.2	23.9
Males	27.2	24.9	22.4	30.9	30.5	29.2	27.5	23.6	22.6	23.9
Females	39.0	31.9	28.4	38.5	36.3	33.2	30.4	30.9	26.1	23.9
Elderly persons	24.9	17.0	9.0	12.1	10.4	13.1	6.3	7.2	4.8	6.2^E
Elderly males	14.6	14.8	F	10.6	12.3	13.4	F	F	F	F
Elderly females	28.3	17.7	10.3	12.7	9.6	13.0	7.9	7.9	4.7	7.7 ^E
Persons under 65 years of age	34.9	31.5	30.0	39.9	38.9	35.3	34.4	32.4	29.8	28.6
Males, under 65 years	28.5	26.1	24.3	33.3	32.8	31.0	30.1	25.5	24.6	26.2
Females, under 65 years	43.9	39.6	38.4	50.7	48.6	42.3	41.1	42.9	37.8	32.3

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

Table 8.1-20

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, Alberta, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	360	333	357	387	371	329	303	293	261	230
Under 18 years	117	104	121	125	106	91	87	86	72	57
18 to 64 years	223	213	225	247	252	225	212	200	182	167
65 years and over	20	17	F	15	13	14	F	F	F	F
Males	158	147	173	178	178	164	150	140	129	113
Under 18 years	57	49	71	56	53	48	45	46	40	29 ^E
18 to 64 years	96	93	99	117	120	112	105	93	85	83
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	202	186	184	209	193	165	153	153	132	117
Under 18 years	59	55	50	68	52	43	42	40	31	28 ^E
18 to 64 years	128	120	127	130	132	112	107	107	97	84
65 years and over	15	12	F	F	F	10	F	F	F	F
Economic family persons	251	238	270	267	253	215	195	189	166	135
Males	112	103	134	118	118	104	94	92	82	63
Females	139	135	137	149	135	111	100	97	84	72
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	117	104	121	125	106	91	87	86	72	57
In two-parent families	65	58	67	82	64	53	62	61	49	36 ^E
In female lone-parent families	44	41	49	33	29	28	23	24	21	20 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	131	131	146	136	141	120	108	102	92	77
Males	52	52	60	60	63	55	49	46	40	34 ^E
Females	79	79	86	76	79	65	59	56	52	44
Unattached individuals	109	95	86	119	118	114	108	104	95	95
Males	46	44	39	59	60	60	56	48	47	50
Females	63	51	47	60	58	54	52	56	48	45
Elderly persons	17	13	F	F	F	9	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	14	10	F	F	F	F	F	F	F	F
Persons under 65 years of age	93	82	80	111	111	105	104	98	90	90
Males, under 65 years	44	41	39	57	57	57	56	47	46	49
Females, under 65 years	49	41	41	54	53	48	48	51	45	40

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

Table 8.1-21

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, British Columbia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income (%)										
All persons	12.7	13.1	12.8	14.1	13.4	11.1	13.5	12.3	11.5	12.9
Under 18 years	14.8	16.5	15.2	15.9	14.1	10.3	15.3	11.4	11.2	14.7
18 to 64 years	12.2	12.5	12.8	14.3	14.1	12.1	13.7	13.3	12.2	12.8
65 years and over	11.5	9.6	7.9	9.5	8.3	7.6	9.3	8.6	8.3	10.6
Males	11.1	11.7	12.5	13.6	12.6	10.6	13.3	11.5	11.0	12.6
Under 18 years	13.5	15.3	15.2	17.1	14.6	12.1	16.1	11.7	11.7	15.8
18 to 64 years	10.9	11.8	12.7	13.3	13.1	11.0	13.4	12.0	11.5	12.3
65 years and over	6.9	3.1	5.0	7.5	5.3	4.8	7.2	7.8	7.4	8.6 ^E
Females	14.4	14.4	13.1	14.7	14.1	11.6	13.7	13.0	11.9	13.2
Under 18 years	16.3	17.8	15.3	14.6	13.6	8.4	14.3	11.2	10.8	13.5
18 to 64 years	13.6	13.1	12.9	15.4	15.0	13.1	14.1	14.5	12.9	13.4
65 years and over	15.1	14.7	10.2	11.0	10.7	9.9	10.9	9.2	8.9	12.2
Economic family persons	9.7	10.1	10.2	10.9	10.1	7.8	10.5	9.2	8.2	10.0
Males	8.3	8.9	9.9	10.5	9.1	7.6	10.3	8.7	7.7	9.9
Females	11.0	11.2	10.6	11.4	11.0	8.1	10.7	9.7	8.7	10.2
Elderly persons	5.0	1.4	2.7	3.2	4.4	2.9	3.3	2.7	2.9	3.9^E
Elderly males	5.6	1.6	2.3	3.1	3.2	2.4	2.7	2.4	2.8	4.4 ^E
Elderly females	4.3	1.1	3.1	3.4	5.7	3.4	4.1	2.9	3.0	3.2 ^E
Persons under 18 years of age	14.8	16.5	15.2	15.9	14.1	10.3	15.3	11.4	11.2	14.7
In two-parent families	8.1	10.4	11.3	10.5	9.0	5.7	10.0	8.2	6.4	7.7 ^E
In female lone-parent families	48.7	49.3	43.0	50.4	47.0	36.0	39.8	26.4	38.0	48.0
In all other economic families ¹	26.5	30.5	9.6	23.2	19.1	9.7	29.8	27.1	16.3	17.3 ^E
Persons 18 to 64 years of age	8.1	8.5	9.2	10.0	9.2	7.6	9.7	9.3	7.9	9.2
Males	6.3	7.1	8.6	8.7	7.7	6.4	9.0	8.4	6.9	8.4
Females	9.7	9.8	9.7	11.2	10.7	8.7	10.3	10.1	8.8	9.9
Unattached individuals	30.1	30.0	27.0	31.7	31.5	28.7	29.4	28.6	28.6	28.2
Males	26.1	27.0	26.8	29.4	30.2	25.8	27.8	25.1	27.4	25.9
Females	34.4	33.1	27.2	34.1	32.9	32.0	31.2	32.5	30.0	30.7
Elderly persons	26.0	26.0	18.8	24.2	18.1	19.1	21.6	21.4	19.7	24.1
Elderly males	11.8	9.0	15.2	27.8	15.7	16.4	22.9	26.8	24.4	23.8 ^E
Elderly females	32.2	32.4	20.3	22.9	19.0	20.1	21.0	19.0	17.7	24.2
Persons under 65 years of age	31.5	31.4	29.8	33.9	35.2	31.6	32.0	30.9	31.7	29.7
Males, under 65 years	28.6	29.9	28.8	29.6	32.0	27.0	28.6	24.8	27.9	26.3
Females, under 65 years	35.5	33.6	31.2	40.4	40.2	38.5	37.6	40.2	37.2	35.0

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

Table 8.1-22

Persons in low income after tax (92 LICOs base), showing prevalence and estimated number, British Columbia, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Estimated number ('000)										
All persons	450	475	477	539	519	434	532	487	460	523
Under 18 years	124	142	134	141	125	91	134	100	97	125
18 to 64 years	277	292	308	355	355	306	353	345	321	343
65 years and over	49	42	35	44	39	37	45	43	42	55
Males	195	212	233	258	244	205	261	226	219	253
Under 18 years	58	67	69	78	67	55	72	52	52	69
18 to 64 years	124	139	154	165	166	140	172	156	150	163
65 years and over	F	F	F	F	F	F	F	F	F	F
Females	255	263	245	281	276	229	272	261	241	270
Under 18 years	66	74	65	63	59	36	61	47	45	56
18 to 64 years	153	153	154	190	189	167	181	189	170	179
65 years and over	36	36	25	28	28	26	30	25	25	35
Economic family persons	290	311	324	353	330	258	349	306	277	342
Males	124	137	155	167	147	122	167	142	127	165
Females	166	174	169	186	183	136	182	165	150	176
Elderly persons	F	F	F	F	F	F	F	F	F	F
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	F	F	F	F	F	F	F	F	F	F
Persons under 18 years of age	124	142	134	141	125	91	134	100	97	125
In two-parent families	55	73	82	78	66	41	70	59	45	52 ^E
In female lone-parent families	58	57	48	55	52	47	49	31	45	67 ^E
In all other economic families ¹	F	F	F	F	F	F	F	F	F	F
Persons 18 to 64 years of age	152	165	182	202	190	157	205	198	170	203
Males	58	67	83	84	75	63	90	85	71	88
Females	94	98	99	118	115	94	114	113	100	115
Unattached individuals	160	165	153	186	190	176	183	181	183	181
Males	71	76	78	91	97	83	94	84	92	88
Females	89	89	76	95	93	93	89	96	91	93
Elderly persons	34	38	27	33	24	27	34	34	32	41^E
Elderly males	F	F	F	F	F	F	F	F	F	F
Elderly females	29	34	21	23	19	21	23	20	20	29
Persons under 65 years of age	125	127	126	153	166	149	149	147	151	140
Males, under 65 years	66	72	71	81	91	77	82	71	80	76
Females, under 65 years	59	55	55	72	75	72	66	76	71	64

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

Table 8.2

Persistence of low income, after-tax income, (1992 LICO base) by selected characteristics, 1996-2001

	0 years in low income	1 year in low income	2 years in low income	3 years in low income	4 years in low income	5 years in low income	6 years in low income
All age groups	75.8	8.5	5.0	3.2	2.4	1.9	3.1
Under 18 years	71.3	9.6	6.6	4.1	3.2	2.5	2.8
18 to 24 years	62.0	15.3	10.5	5.3	2.8 ^E	2.2 ^E	1.9 ^E
25 to 54 years	78.5	7.5	4.0	2.9	2.1	1.9	3.2
55 to 64 years	77.5	8.3	4.4	2.6	1.8 ^E	1.6 ^E	3.8
65 years and over	86.3	4.2	1.9 ^E	1.2 ^E	1.6 ^E	0.8 ^E	4.2
Both sexes	75.8	8.5	5.0	3.2	2.4	1.9	3.1
Males	77.5	8.3	4.9	2.9	2.3	1.7	2.4
Females	74.3	8.6	5.1	3.6	2.4	2.2	3.8
All education levels	75.8	8.5	5.0	3.2	2.4	1.9	3.1
Less than high school	71.3	9.1	5.8	3.8	3.1	2.4	4.5
Graduated high school	79.2	7.5	4.9	2.2	1.8 ^E	1.8 ^E	2.5 ^E
Some postsecondary without degree, certificate or diploma	70.7	10.0	7.5	4.5	2.8 ^E	1.7 ^E	3.0 ^E
Non-university with certificate or diploma	81.9	7.3	3.5	2.6	1.7	1.3 ^E	1.7
University degree	86.3	6.3	1.9 ^E	2.4 ^E	1.0 ^E	1.2 ^E	0.9 ^E
Education level unknown	70.2	12.4 ^E	6.8 ^E	2.5 ^E	1.9 ^E	3.7 ^E	2.4 ^E

Table 8.3-1

Low income after tax (92 LICOs base), by selected family types, Canada, 1993-2002 - Prevalence

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Prevalence of low income	percent									
Economic families, two persons or more	10.0	9.4	9.9	10.7	10.2	8.8	8.5	7.9	6.6	7.0
Elderly families	4.1	2.5	2.1	3.0	3.8	3.6	2.7	2.9	2.2	2.7^E
Married couples	2.6	1.3	1.4	1.9	1.9	1.6	1.1	1.2	1.6	1.7 ^E
Other families	7.3	5.5	3.7	6.7	10.3	10.7	8.3	9.1	4.5	6.4 ^E
Non-elderly families	11.1	10.6	11.3	11.9	11.2	9.6	9.5	8.7	7.3	7.7
Married couples	6.6	6.3	6.8	7.1	6.5	5.6	6.7	5.8	5.0	5.5
No earners	32.4	31.5	32.7	29.2	27.4	29.4	36.3	35.0	31.9	29.5
One earner	7.5	6.9	10.3	10.3	10.0	6.9	8.4	8.8	8.0	8.4
Two earners	2.7	2.4	2.2	2.9	2.7	2.1	2.1	1.7	1.5	2.3 ^E
Two-parent families with children	8.8	8.3	9.7	9.7	9.3	7.4	7.6	7.4	5.9	5.4
No earners	78.8	78.2	82.4	80.8	69.7	75.8	79.4	83.4	72.7	71.9
One earner	17.0	17.3	20.7	21.2	23.2	18.7	20.2	21.0	19.3	15.0
Two earners	4.7	3.8	5.1	4.5	5.0	3.6	3.7	3.6	2.6	3.0
Three or more earners	2.0	2.1	2.7	2.7	1.8	1.4	2.0	1.2	0.7	1.4 ^E
Married couples with other relatives	2.7	3.8	3.7	3.7	3.7	3.5	2.6	3.5	3.8	3.9^E
Lone-parent families	41.4	42.1	42.5	45.3	41.3	35.5	34.1	29.5	26.7	30.1
Male	18.7	26.5	20.6	22.4	18.1	15.7	16.4	11.5	11.1	10.7 ^E
Female	44.9	44.7	46.0	49.0	45.3	39.1	37.5	33.2	30.1	34.8
No earners	76.2	79.6	81.0	88.0	87.9	84.6	87.3	87.5	88.1	84.7
One earner	31.7	29.5	32.5	31.1	30.5	29.0	25.4	24.0	21.4	28.2
Two or more earners	19.5	13.6	12.1	12.1	10.2	5.8	8.5	7.1	5.4	12.1 ^E
Other non-elderly families	13.2	13.9	11.8	12.9	12.3	12.4	10.5	9.5	7.4	9.0
Unattached individuals	31.4	30.7	30.6	33.7	33.0	30.5	30.2	28.5	26.1	24.8
Elderly males	20.2	11.7	11.7	18.0	15.5	16.7	16.5	16.8	15.4	14.4
Non-earner	21.8	13.1	12.9	19.9	17.8	18.7	18.6	19.0	18.3	15.5
Earners	7.7	F	F	4.3	2.6	5.3	4.2	6.1	2.1	10.6 ^E
Elderly females	28.7	23.5	23.9	25.9	22.9	21.8	21.6	20.8	18.1	19.5
Non-earner	29.6	24.3	24.7	26.5	24.2	23.0	22.8	22.0	19.1	20.1
Earners	7.1	2.3	F	12.7	6.8	6.8	5.7	6.1	6.2	12.9 ^E
Non-elderly males	31.3	30.4	32.1	34.6	34.2	31.0	31.4	27.1	25.2	24.5
Non-earner	77.8	74.1	77.1	81.9	84.6	84.9	84.4	85.4	82.7	81.4
Earners	20.4	21.3	22.9	24.2	23.2	20.3	21.9	18.4	16.7	15.4
Non-elderly females	36.2	40.5	37.3	41.3	42.1	38.7	37.4	37.9	34.8	31.1
Non-earner	71.5	68.3	73.2	82.0	81.4	80.6	79.5	81.7	77.4	76.8
Earners	26.7	30.7	26.7	28.6	30.2	25.8	25.0	25.9	24.0	21.0

Table 8.3-2

Low income after tax (92 LICOs base), by selected family types, Canada, 1993-2002 - Estimated number

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Number of families	in thousands									
Economic families, two persons or more	785	744	796	870	830	726	711	663	564	605
Elderly families	48	30	26	32	43	41	32	34	26	32 ^E
Married couples	21	11	12	16	16	14	F	F	15	16 ^E
Other families	27	19	14	16	27	27	21	23	11	16 ^E
Non-elderly families	737	714	770	837	787	685	679	629	538	573
Married couples	109	107	116	125	114	99	123	109	98	112
No earners	50	53	51	48	42	44	62	50	44	42
One earner	28	26	39	43	39	29	35	37	33	35
Two earners	31	28	26	34	33	26	26	22	20	34 ^E
Two-parent families with children	270	260	309	307	294	230	237	230	182	168
No earners	77	74	70	78	57	58	50	50	41	32
One earner	97	105	128	128	128	92	104	102	85	68
Two earners	83	69	94	87	99	71	71	71	52	59
Three or more earners	12	13	17	14	F	F	F	F	F	F
Married couples with other relatives	23	33	32	27	29	29	22	31	34	35 ^E
Lone-parent families	278	253	261	287	261	235	222	189	167	187
Male	17	22	18	20	17	16	17	13	12	13 ^E
Female	261	231	243	267	244	219	205	176	154	174
No earners	147	143	143	169	143	113	114	88	80	76
One earner	99	77	92	90	95	101	84	81	69	85
Two or more earners	14	10	F	F	F	F	F	F	F	13 ^E
Other non-elderly families	58	61	52	91	90	91	76	69	57	71
Unattached individuals	1,125	1,120	1,134	1,272	1,270	1,193	1,201	1,152	1,064	1,015
Elderly males	53	30	31	47	42	46	45	48	45	43
Non-earner	51	30	30	45	41	44	43	45	44	36
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	218	179	185	201	177	170	173	166	146	161
Non-earner	216	178	183	196	173	166	170	162	142	152
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	471	465	488	561	559	513	532	458	436	423
Non-earner	223	196	198	239	248	233	217	187	185	195
Earner	248	269	290	322	311	280	315	271	250	228
Non-elderly females	384	446	431	464	492	464	452	480	438	389
Non-earner	161	196	192	219	222	227	219	223	197	173
Earner	223	249	239	244	270	236	233	256	241	216

Table 8.3-3

Low income after tax (92 LICOs base), by selected family types, Canada, 1993-2002 - Average income gap

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Average income gap	dollars									
Economic families, two persons or more	6,700	6,900	6,900	7,000	7,000	7,300	7,000	7,000	7,000	6,900
Elderly families	5,500	4,900	3,000	6,100	5,400	5,300	3,700	5,300	5,100	4,900
Married couples	4,400	5,700	3,300	6,600	6,600	6,900	F	F	5,600	5,000 ^E
Other families	6,300	4,500	2,800	5,600	4,600	4,400	4,100	4,700	4,300	4,800 ^E
Non-elderly families	6,800	7,000	7,000	7,000	7,000	7,400	7,200	7,100	7,100	7,100
Married couples	6,000	5,300	5,500	6,100	6,000	6,600	7,300	6,900	6,100	6,200
No earners	7,100	5,700	5,600	6,900	7,800	7,600	7,800	7,800	7,000	7,600
One earner	5,200	5,300	5,700	6,500	5,700	5,600	7,500	6,400	5,700	5,900
Two earners	4,800	4,500	5,100	4,400	4,200	5,900	5,600	6,000	4,700	4,700
Two-parent families with children	7,500	8,100	8,200	8,200	7,800	7,900	7,700	7,800	8,200	8,100
No earners	9,400	10,800	11,200	10,300	10,100	11,500	10,400	10,200	10,400	10,500
One earner	7,800	7,200	7,600	7,900	8,300	7,500	7,000	7,800	7,700	8,700
Two earners	5,800	6,700	6,800	6,100	6,100	5,300	7,000	6,400	7,100	5,900
Three or more earners	4,900	8,000	8,100	12,100	F	F	F	F	F	F
Married couples with other relatives	6,600	7,700	7,100	6,400	7,000	10,100	9,200	8,200	9,400	9,900
Lone-parent families	6,600	6,600	6,500	6,000	6,500	6,700	6,200	5,900	6,000	6,200
Male	6,500	5,800	5,300	6,500	6,800	6,600	9,300	5,300	6,200	6,700
Female	6,600	6,700	6,600	6,000	6,500	6,700	6,000	6,000	5,900	6,100
No earners	6,700	6,600	7,200	6,700	7,100	7,900	6,700	6,900	6,500	7,500
One earner	6,400	7,000	5,700	4,800	5,700	5,400	5,200	4,900	5,300	5,100
Two or more earners	7,000	5,600	F	F	F	F	F	F	F	4,700
Other non-elderly families	5,900	6,500	6,300	7,700	7,300	7,800	7,400	7,400	6,800	7,000
Unattached individuals	5,100	5,000	5,100	5,600	5,600	5,400	5,700	5,600	5,500	5,200
Elderly males	3,600	2,100	2,700	2,400	2,600	3,100	2,400	3,100	3,200	2,100
Non-earner	3,600	2,100	2,700	2,400	2,500	2,900	2,200	2,900	3,200	2,300
Earner	F	F	F	F	F	F	F	F	F	F
Elderly females	2,300	2,100	2,000	2,000	1,900	1,900	2,200	2,200	2,300	2,000
Non-earner	2,300	2,000	2,000	2,000	1,900	1,900	2,200	2,200	2,200	1,900
Earner	F	F	F	F	F	F	F	F	F	F
Non-elderly males	5,900	5,700	6,000	6,100	6,400	6,100	6,400	6,200	6,200	6,000
Non-earner	6,500	6,200	6,800	7,100	7,300	7,000	7,600	6,900	6,400	7,300
Earner	5,400	5,400	5,400	5,400	5,800	5,300	5,600	5,700	6,100	4,900
Non-elderly females	5,900	5,600	5,700	6,700	6,200	6,300	6,600	6,400	6,100	6,100
Non-earner	6,300	5,700	6,100	7,300	6,800	7,100	7,500	7,600	6,800	6,900
Earner	5,600	5,500	5,400	6,100	5,700	5,500	5,900	5,300	5,500	5,500

Table 8.4-1

Low income after tax cut-offs (92 LICOs base), 1998-2002

Size of family unit	Rural areas	Urban areas			
		Urban areas, under 30,000	Urban areas, 30,000 to 99,999	Urban areas, 100,000 to 499,999	Urban areas, 500,000 and over
2002					
1 person	10,429	12,055	13,192	13,399	15,907
2 persons	12,726	14,710	16,097	16,349	19,410
3 persons	16,096	18,604	20,360	20,679	24,550
4 persons	20,047	23,172	25,358	25,755	30,576
5 persons	22,407	25,898	28,341	28,786	34,174
6 persons	24,766	28,624	31,324	31,817	37,773
7 persons or more	27,126	31,351	34,308	34,848	41,372
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 persons or more	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 persons or more	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 persons or more	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 persons or more	24,744	28,596	31,294	31,787	37,735

Table 8.4-2

Low income after tax cut-offs (92 LICOs base), 1993-1997

Size of family unit	Rural areas	Urban areas			
		Urban areas, under 30,000	Urban areas, 30,000 to 99,999	Urban areas, 100,000 to 499,999	Urban areas, 500,000 and over
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 persons or more	24,516	28,333	31,006	31,494	37,388
1996					
1 person	9,276	10,721	11,733	11,917	14,147
2 persons	11,318	13,083	14,316	14,541	17,263
3 persons	14,315	16,547	18,107	18,392	21,833
4 persons	17,829	20,608	22,552	22,907	27,194
5 persons	19,928	23,033	25,206	25,602	30,394
6 persons	22,026	25,459	27,860	28,298	33,594
7 persons or more	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 persons or more	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 persons or more	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 persons or more	23,212	26,827	29,357	29,819	35,401

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, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	estimates in thousands									
Economic families, two persons or more	24,528	24,784	25,023	25,278	25,521	25,719	25,926	26,139	26,390	26,649
Elderly families	2,707	2,716	2,815	2,399	2,494	2,516	2,581	2,563	2,540	2,594
Married couples	1,606	1,676	1,746	1,707	1,725	1,770	1,827	1,821	1,847	1,875
Other families	1,101	1,040	1,070	692	769	746	754	742	694	719
Non-elderly families	21,821	22,069	22,208	22,878	23,027	23,203	23,345	23,576	23,849	24,055
Married couples	3,296	3,405	3,394	3,522	3,521	3,557	3,639	3,761	3,896	4,055
No earners	310	336	312	329	304	300	341	287	278	282
One earner	746	753	754	841	774	850	835	843	833	843
Two earners	2,240	2,316	2,329	2,352	2,443	2,408	2,462	2,631	2,785	2,929
Two-parent families with children	12,652	12,872	12,992	12,974	12,957	12,726	12,842	12,860	12,806	12,829
No earners	402	403	361	421	354	342	277	243	235	192
One earner	2,383	2,483	2,551	2,486	2,285	2,072	2,128	2,020	1,831	1,875
Two earners	6,985	7,116	7,230	7,668	7,844	7,674	7,598	7,726	7,734	7,580
Three or more earners	2,882	2,871	2,850	2,399	2,474	2,638	2,839	2,870	3,007	3,182
Married couples with other relatives	2,901	2,978	2,981	2,553	2,707	2,931	2,988	3,074	3,101	3,101
Lone-parent families	1,869	1,664	1,706	1,806	1,762	1,887	1,848	1,851	1,812	1,829
Male	243	221	219	260	259	287	290	297	318	350
Female	1,627	1,443	1,487	1,546	1,503	1,600	1,559	1,554	1,494	1,479
No earners	553	499	519	549	457	377	368	293	265	268
One earner	828	699	741	785	821	956	886	925	872	831
Two or more earners	246	244	227	213	226	266	305	336	357	381
Other non-elderly families	1,102	1,150	1,136	2,023	2,080	2,103	2,027	2,030	2,234	2,242
Unattached individuals	3,586	3,647	3,711	3,779	3,846	3,908	3,972	4,041	4,077	4,097
Elderly males	262	256	263	259	271	277	273	285	292	297
Non-earner	232	227	234	228	229	237	234	236	240	234
Earner	30	29	29	31	42	41	39	49	52	64
Elderly females	759	763	771	776	772	780	798	799	802	823
Non-earner	729	733	740	738	714	723	745	740	740	757
Earner	30	30	31	38	58	57	53	59	62	66
Non-elderly males	1,504	1,529	1,522	1,622	1,635	1,653	1,693	1,692	1,726	1,725
Non-earner	286	265	258	292	293	274	257	219	224	239
Earner	1,218	1,264	1,264	1,331	1,341	1,379	1,436	1,472	1,502	1,486
Non-elderly females	1,060	1,099	1,155	1,121	1,169	1,198	1,208	1,265	1,258	1,252
Non-elderly females, non-earner	225	287	262	267	273	282	276	273	254	225
Earner	834	812	893	854	896	916	932	991	1,003	1,027

Table 9.2

Number of families by selected family types, Canada, 1993-2002

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	estimates in thousands									
Economic families, two persons or more	7,840	7,910	8,032	8,101	8,179	8,257	8,339	8,427	8,525	8,653
Elderly families	1,173	1,189	1,238	1,092	1,123	1,138	1,170	1,167	1,169	1,188
Married couples	803	838	873	854	862	885	914	910	923	937
Other families	369	352	366	238	261	253	256	257	245	251
Non-elderly families	6,668	6,721	6,793	7,009	7,056	7,119	7,169	7,260	7,356	7,464
Married couples	1,648	1,702	1,697	1,761	1,760	1,778	1,819	1,880	1,948	2,027
No earners	155	168	156	165	152	150	171	144	139	141
One earner	373	376	377	421	387	425	418	421	417	422
Two earners	1,120	1,158	1,164	1,176	1,221	1,204	1,231	1,315	1,392	1,465
Two-parent families with children	3,081	3,120	3,173	3,169	3,157	3,103	3,118	3,127	3,109	3,124
No earners	97	95	85	96	82	77	63	60	56	45
One earner	572	607	620	604	551	495	512	488	443	454
Two earners	1,790	1,809	1,844	1,957	1,998	1,963	1,937	1,969	1,971	1,943
Three or more earners	621	610	623	512	526	568	606	610	640	682
Married couples with other relatives	831	861	866	736	774	837	861	891	893	903
Lone-parent families	673	601	614	634	632	662	650	640	624	622
Male	92	84	85	89	92	101	104	109	112	122
Female	581	517	528	545	540	561	546	531	513	500
No earners	193	180	176	192	162	134	130	101	91	90
One earner	313	262	282	290	311	349	329	338	320	302
Two or more earners	74	74	70	62	66	77	87	92	101	109
Other non-elderly families	436	437	444	709	732	737	722	722	781	788
Unattached individuals	3,586	3,647	3,711	3,779	3,846	3,908	3,972	4,041	4,077	4,097
Elderly males	262	256	263	259	271	277	273	285	292	297
Non-earner	232	227	234	228	229	237	234	236	240	234
Earner	30	29	29	31	42	41	39	49	52	64
Elderly females	759	763	771	776	772	780	798	799	802	823
Non-earner	729	733	740	738	714	723	745	740	740	757
Earner	30	30	31	38	58	57	53	59	62	66
Non-elderly males	1,504	1,529	1,522	1,622	1,635	1,653	1,693	1,692	1,726	1,725
Non-earner	286	265	258	292	293	274	257	219	224	239
Earner	1,218	1,264	1,264	1,331	1,341	1,379	1,436	1,472	1,502	1,486
Non-elderly females	1,060	1,099	1,155	1,121	1,169	1,198	1,208	1,265	1,258	1,252
Non-elderly females, non-earner	225	287	262	267	273	282	276	273	254	225
Earner	834	812	893	854	896	916	932	991	1,003	1,027

Notes and definitions

Income

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

Classification of income by source

Market income

Earnings

Wages, salaries and commission

Self-employment income

Farm

Non-farm

Investment income

Retirement pensions

Other income

(plus) Government transfers

Child tax benefits

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

Canada Pension Plan/Quebec Pension Plan benefits

Employment Insurance benefits

Social assistance

Workers' compensation

GST/HST Credit

Provincial/territorial tax credits

Other government transfers

(equals) Total Income

(minus) Income tax

(equals) After-tax Income

The concept of income

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

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

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

Market income

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

Earnings

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

Wages, salaries and commission

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

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

Self-employment income

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

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

Investment income

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

Retirement pensions

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

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

Other income

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

Government transfers

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

Child Tax Benefits

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

The programs which were explicitly accounted for in the data for 2001 were the federal basic benefit and National Child Benefit Supplement (together called the Canada Child Tax Benefit), the Newfoundland and Labrador Child Benefit, the Nova Scotia Child Benefit, the New Brunswick Child Tax Benefit, the New Brunswick Earned Income Supplement, the Quebec Allocation familiale, the Quebec Allocation à la naissance, the Ontario Child Care Supplement for Working Families, the Saskatchewan Child Benefit, the Alberta Family Employment Tax Credit, the BC Family Bonus, and the BC Earned Income Benefit.

Old Age Security (OAS)

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

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

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

Employment Insurance

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

Social assistance

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

Workers' compensation

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

Goods and Services Tax/Harmonized Sales Tax Credit

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

Provincial/territorial tax credits

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

Other government transfers

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

Total income

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

Income tax

Income tax is the sum of federal and provincial income taxes payable (accrued) for the taxation year. Income taxes include taxes on income, capital gains and RRSP withdrawals, after taking into account exemptions, deductions, non-refundable tax credits, and the refundable Quebec abatement. The data are either taken directly from administrative records or estimated based on aggregate data from administrative records, as this yields better results than the amounts reported by interview.

After-tax income

After-tax income is total income, which includes government transfers, less income tax. It may also be called income after tax.

Family

Dwelling

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

Household

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

Adults

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

Family income

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

SLID defines households and families according to the living arrangements on December 31 of the reference year. Residents of Canada are also defined at those points in time.

Economic family type

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

Census family type

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

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

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

Major income earner

This characteristic is important for the derivation of detailed family types (see Family classification).

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

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

Family classification

SLID uses the major income earner to classify families.

Classification of family types

Economic families (or Census families), 2 persons or more

- Elderly families
 - Married couples
 - Other elderly families
- Non-elderly families
 - Married couples without children
 - No earner
 - One earner
 - Two earners
 - Two-parent families with children
 - No earner
 - One earner
 - Two earners
 - Three or more earners
 - Married couples with other relatives
- Lone-parent families
 - Male lone-parent families
 - Female lone-parent families
 - No earner
 - One earner
 - Two or more earners
- Other non-elderly families

Unattached individuals (or Persons not in census families)

- Elderly male
 - Non-earner
 - Earner
- Elderly female
 - Non-earner
 - Earner
- Non-elderly male
 - Non-earner
 - Earner
- Non-elderly female
 - Non-earner
 - Earner

Elderly family

The major income earner is aged 65 or over.

Non-elderly family

The major income earner is under age 65.

Married couples/spouses

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

Children

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

Lone-parent family

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

Relative

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

Other relative

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

Analytical concepts

Current dollars versus constant dollars

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

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

The text table 1 shows the annual rates of the Consumer Price Index. To convert current dollars of any year to constant dollars, divide them by the index of that year and multiply them by the index of the base year you choose (remember that the numerator contains the index value of the year you want to move to). For example, using this index, \$10,000 in 1997 would be \$10,548 in 2000 constant dollars ($\$10,000 \times \frac{113.5}{107.6} = \$10,548$).

Text Table 1

Consumer price index, annual rates, 1992=100

1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992
52.4	58.9	65.3	69.1	72.1	75.0	78.1	81.5	84.8	89.0	93.3	98.5	100.0
1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003		
101.8	102.0	104.2	105.9	107.6	108.6	110.5	113.5	116.4	119.0	122.3		

Earners/Income recipient

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

Mean income (average income)

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

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

Recipients versus non-recipients (zero values)

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

Negative values

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

Percentiles

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

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

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

Median income

The median income is the value for which half of the units in the population have lower incomes and half has higher incomes. To derive the median value of income, units are ranked from lowest to highest

according to their income and then separated into two equal-sized groups. The value that separates these groups is the median income (50th percentile).

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

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

Implicit rate of government transfers or taxes

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

Family size adjustment (equivalence scale)

Family income is insufficient to understand a family's financial well-being without knowing how many people share it, so one often wants to take the family size into account. Two approaches have been used to help with analysis of family income. The first approach 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 second approach is to take family size into account by adjusting the income amount for purposes of analysis. The major challenge of the second 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 adjustment is to use per capita income: to divide the family income by family size. Per capita income, however, tends to underestimate economic well-being for larger families compared to smaller families since it assumes equal living costs for each member of the family. But some costs, primarily those related to shelter, decrease proportionately with family size and 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; and
- all other family members under age 16 receive a factor of 0.3.

The LIM divides by a factor of 1.4 for computing a married couple's per person income instead of a factor of 2.0 (the family size). An income of \$56,000 for a married couple would give each adult a standard of

living equivalent to that of an adult living alone who had an 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 the income distribution. Gini coefficients are published for market income, total income and after-tax income, and are used to compare the uniformity of income allocation between different income concepts, across different populations or within the same population over time.

Values of the Gini coefficient can range from 0 to 1. A value of zero indicates income is equally divided among the population with all units receiving exactly the same amount of income. At the opposite extreme, a Gini coefficient of 1 denotes a perfectly unequal distribution where one unit possesses all of the income in the economy. A decrease in the value of the Gini coefficient can, by and large, be interpreted as reflecting a decrease in inequality, and vice versa.

Low income definitions

Low income cut-off (LICO)

Low income cut-offs (LICOs) are established using data from the Family Expenditure Survey, now known as the Survey of Household Spending. They convey the income level at which a family may be in straitened circumstances because it has to spend a greater proportion of its income on necessities than the average family of similar size. Specifically, the threshold is defined as the income below which a family is likely to spend 20 percentage points more of its income on food, shelter and clothing than the average family. There are separate cut-offs for seven sizes of family - from unattached individuals to families of seven or more persons - and for five community sizes - from rural areas to urban areas with a population of more than 500,000.

Calculation of low income cut-offs

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

Updating and rebasing the low income cut-offs

There are two reference years that play a part in the calculation of a set of low income cut-offs: 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 cut-offs that are suitable for use with income data from that year. cut-offs for other income reference years may be obtained by applying the corresponding Consumer Price Index (CPI) inflation rate to the basic set of cut-offs.

Using the CPI to update the cut-offs 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 cut-offs. The two most recent base years are 1992 and 1986. cut-offs 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 compared to the cut-off 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 cut-off. 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 cut-off. Then the family income is compared to that cut-off. 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 cut-off. 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 cut-off.

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 cut-offs, is undoubtedly a useful gauge of economic well-being no matter which income concept is used. The choice of after-tax income, total income or market income depends on whether one wants to take into account the added spending power that a family gets from receiving government transfers or its reduced spending power after paying taxes.

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

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 because they include 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.

Differences in after-tax and before-tax rates

After-tax low income cut-offs and the resulting after-tax rates have been published back to 1980. The number of people falling below the cut-offs 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. These “progressive” tax rates compress the distribution of income. Therefore, some families in low income before taking taxes into account are relatively better off and 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 cut-off. For the calculation of this gap, negative incomes are treated as zero.

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

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 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.

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 2002 edition of tables, all other changes from the 2001 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 2002 are not necessarily directly comparable to those of the 2001 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”.) With the 2002 edition of this publication, data for 2001 were revised

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.

Methodology

Survey universe

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

The sample

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

The SLID sample is composed of two panels. Each panel consists of two LFS rotation groups and includes roughly 15,000 households. A panel is surveyed for a period of six consecutive years. A new panel is introduced every three years, so two panels always overlap.

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., $100 \frac{SE}{Y}$).

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.

Suppression rules

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

Estimate	Supress IF:
Percentage, distribution, proportion/shares	
• % under the low-income cutoff (LICO)	Denominator* sample size < 25
• Income distribution	or
• Proportion of families with income=0	Denominator* sample size < 100 and numerator sample size < 5
Ratios	
• female/male earnings	Numerator sample size < 25 or Denominator sample size < 25
Quintiles (shares, means and upper income limits)	
• shares of income by quintile	sample size of all quintiles/5 < 25
• average income by quintile	or
• upper income limits	upper income limit for upper income quintile or total of quintiles
Other estimates	
• Counts	
• Mean	
• Medians	sample size < 25
• Gini coefficients	

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.

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

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

Slippage is a measure of survey coverage error. It is defined as the percentage difference between control totals (Census population projections) and weighted sample counts. Slippage rates for household surveys are generally positive because some people that should be enumerated are missed. Slippage rates have been revised back to 1996 using the 1996 Census population projections. According to the numbers in the table below, in 2002, SLID covered 84% of its target population. SLID estimation procedures use Census population projections to compensate for determined slippage.

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

Text Table 1

Slippage rates in SLID

	1997	1998	1999	2000	2001	2002
	percent					
Canada	11.12	11.85	12.02	12.64	13.40	16.02

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

Income data are especially prone to misreporting, as income is a sensitive issue and includes many items with which respondents are not always familiar. To obtain more accurate information, income data for 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. For respondents who grant Statistics Canada permission to access their tax files (the majority of respondents), SLID collects income data directly from administrative files. This procedure reduces misreporting of income in the SLID.

Non-response errors occur to some extent in any survey for reasons such as household members being on vacation during the interview period or refusing to supply requested information, despite attempts to obtain complete response from sampled units. For these individuals, the missing data are imputed either explicitly by assigning data to each non-respondent on the basis of a similar respondent record, or implicitly by redistributing the weight of the non-respondent individual to other responding individuals. The bias introduced by non-response increases with the differences between respondent and non-respondent characteristics. Methods employed to compensate for non-response make use of information available for both respondents and non-respondents in an attempt to minimize this bias.

Processing errors can occur at various stages in the survey: data capture, editing, coding, weighting or tabulation. The computer-assisted collection method used for SLID 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 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 representation in SLID

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

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

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

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.

Cross-sectional response rates, given in text table 2, range between 79.1% (2002) and 85.5% (1996).

Text Table 2

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

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	percent												
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	79.1

Imputation for non-response

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

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

Survey content

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

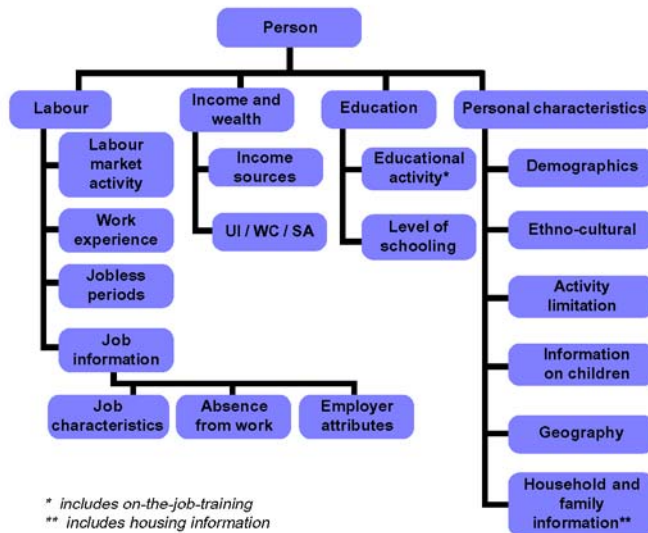
The content themes are shown in Figure 1:

- Labour
- Income and wealth
- Education
- Personal characteristics

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

Figure 1

Organization of SLID content



Labour

Labour market activity

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

- multiple job-holding spells
- work absence spells

Work experience

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

Jobless periods

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

Job characteristics*

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

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

Absences from work*

- absence dates
- reason
- paid or unpaid

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

Employer attributes

- industry

- firm size
- public or private sector

Income and Wealth

Income source

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

Receipt of Employment Insurance/social assistance/workers compensation*

- Employment Insurance
- social assistance
- workers' compensation

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

Education

Educational activity

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

Level of schooling/educational attainment*

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

*Updated annually

Personal characteristics

Demographics

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

Ethno-cultural

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

Activity limitation

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

Information on children

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

Geography and geographic mobility

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

Household and family information*

- key characteristics of other household/family members (e.g., age, sex, relationship, income, annual hours worked)
- relevant low-income cutoff
- family events (marriage, separation, deaths, births)
- dwelling type, characteristics, housing condition
- dwelling tenure, mortgage, rent payments

*Annual summary information, e.g., size, type