# poverty profile 1985

a report by the national council of welfare

october 1985



## POVERTY PROFILE

## 1985

October 1985



Gouvernement du Canada

of Welfare

National Council Conseil national du Bien-être social



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#### INTRODUCTION

Poverty in Canada declined substantially during the 'seventies. In 1969, 4,851,000 men, women and children - close to a quarter of the population - were poor. By 1981, the number of Canadians with incomes below the poverty line had dropped to 3,495,000 or less than 15 percent of the population.

However poverty is on the increase in the 'eighties. The recession, with its double-digit jobless rates, clearly has taken its toll. The most recent figures, for 1984, show that 4,349,000 Canadians live below the poverty line - a marked increase of 874,000 in just four years.

For the fourth year in a row, family poverty has gone up. There were over one million Canadian families with low incomes in 1984 - 262,000 more than in 1980. Family poverty doubled in Alberta between 1981 and 1984, and British Columbia and Newfoundland also have experienced large increases. Younger families - those with heads under age 44 - are facing considerably worse odds. It is no coincidence that the unemployment rate rose significantly during the same period in Alberta, British Columbia and Newfoundland, as well as for families.

Certain groups are particularly vulnerable to poverty. Half of one-parent families headed by women are poor. Four in ten unattached women (those who live alone or with non-relatives) are poor. Almost half of unattached Canadians below the age of 25 were poor at last count, as were 50 percent of the unattached elderly. Families headed by persons under 25 also face high odds - three in ten had low incomes in 1984.

Families with children face a rising risk of poverty. The number of poor children under 16 has increased steadily from 896,000 in 1980 to 969,000 in 1981, 1,113,000 in 1982, 1,131,000 in 1983 and an estimated 1,200,000 in 1984. Poverty now affects one Canadian child in five. The 'feminization of poverty' is a striking trend. In 1969, 16.6 percent of low-income families were headed by women; by 1984, their proportion had doubled to 33.5 percent. Women comprise 61.6 percent of poor unattached individuals. Females are overrepresented among Canada's poor: They make up 55.6 percent of all children and adults living on low incomes as opposed to 50.8 percent of the population as a whole.

There is also evidence that the gap between rich and poor - always large - has widened in recent years. The small share of income going to families and unattached individuals at the bottom of the income ladder has decreased steadily since 1981, while those in the top income group had an even larger share of income in 1984 than at the beginning of the decade. The average incomes of low and middle-income Canadians have generally declined in recent years, while the affluent have held their own.

However there are some promising trends as well. Unattached Canadians were less likely to be poor in 1984 than in 1983. Poverty still hits young people hard - 31 percent who head families and 47 percent who are unattached had low incomes at last count - but 1984 brought modest improvements over 1983.

The real success story is the substantial progress made against poverty among elderly Canadians, especially those who live alone. In 1980, 61.5 percent of unattached seniors were below the low-income line. That percentage has declined steadily since, reaching an estimated 50.4 percent for 1984 - still high, but much better than before. Improvements in federal Guaranteed Income Supplement benefits largely take the credit for reducing poverty among the unattached elderly, most of whom are widows.

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#### DEFINITIONS

Every year Statistics Canada conducts a household survey of families and unattached individuals to obtain information on the distribution of income as well as the nature and extent of poverty in Canada. The survey on which this report is based, conducted in April of 1985, sampled approximately 35,200 private households from all parts of the country except for the Yukon and Northwest Territories, Indian reserves and institutions (prisons, mental hospitals, homes for the elderly, and so on). As a result, the survey underestimates the true extent of poverty in this country. The study looked at incomes for the 1984 calendar year.

Statistics Canada releases its findings in two stages each year. The preliminary results are based on partially edited survey data, while the final revised version presents a more accurate and comprehensive picture of the incomes of Canadians.

The 1984 statistics presented in this report are taken from Statistics Canada's <u>Income Distributions by Size in Canada: Preliminary</u> <u>Estimates, 1984</u> (Ottawa: Minister of Supply and Services Canada, September 1985). Experience has shown that the preliminary estimates tend to slightly overstate poverty statistics and to understate average incomes, though the difference between the preliminary and final figures is relatively small. In addition, some supplementary information is provided for 1983 because it is the most recent data available; these are final estimates.

The poverty statistics that follow are broken down according to families and unattached individuals. The survey which gathered the data defines a **"family"** as "a group of individuals related by blood, marriage or adoption, who shared a common dwelling unit at the time of the survey". An **"unattached individual"** is a "person living alone or in a household where he/she is not related to other household members".

In families consisting of married couples with or without children, the husband is considered to be the **"head"**. In single-parent

families with unmarried children, the parent is defined as the head, while the member who is the major breadwinner is the head in one-parent families with married children. In families where relationships are neither husband-wife nor parent-child, the eldest member normally is considered as the head.

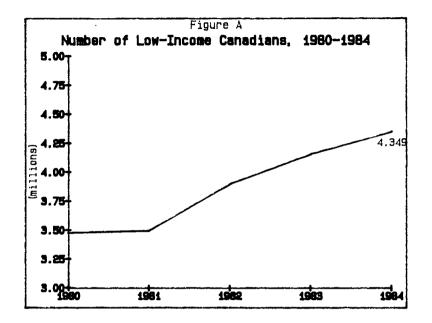
"Income" is money income reported by all family members 15 years or older from the following sources: wages and salaries (before deductions for taxes, pensions, etc.), net income from self-employment, investment income, government transfer payments (e.g., family allowances, the child tax credit, Old Age Security, and provincial tax credits), pensions and miscellaneous (e.g., scholarships, alimony). The definition of income excludes gambling wins and losses, capital gains or losses, receipts from the sale of property or personal belongings, income tax refunds, loans received or repaid, lump sum settlements of insurance policies and income in kind (e.g., free meals, living accommodation, food or fuel produced on the family's or individual's own farm).

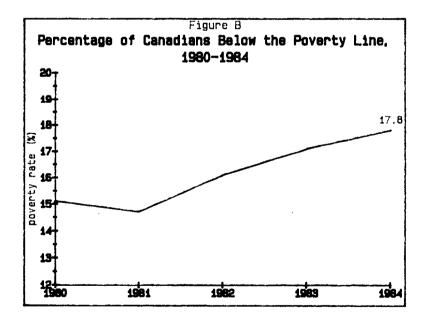
Statistics on the low-income population are calculated using Statistics Canada's **"low income cut-offs"**, which are set at levels where, on average, 58.5 percent of income (20 percentage points above the average) goes to food, clothing and shelter. The low income cut-offs vary according to size of family and of community. We use the terms "low income cut-off" and "poverty line" synonymously.

The Appendix gives the low income lines used to produce the poverty statistics presented in this report. The 1984 preliminary estimates are based on the 1984 low income cut-offs, while the 1983 final figures are based on the 1983 low income cut-offs. (The National Council of Welfare's March 1985 publication <u>1985 Poverty Lines</u> explains the low income cut-offs and gives estimates for 1985 and final figures for 1980 through 1984).

A **"poor"** or **"low-income"** family (we use the terms synonymously) has an income below the poverty line, while a "non-poor" family has an income above the poverty line. The same thing applies for unattached individuals. The tables in the following two chapters give two types of information. The **number** of poor families and unattached individuals simply indicates the actual number of families or unattached persons in each category, while the **poverty rate** expresses the number of low-income families or unattached persons as a percentage of all families or unattached persons in a particular category. (The term "incidence of poverty" is sometimes used as a synonym for poverty rate). The higher the poverty rate, the greater the risk of poverty for a family or unattached individual in a given category.

The trend statistics analyzed in this report look at the years 1969 and 1980 through 1984. For technical reasons, we cannot include in our discussion poverty statistics for most of the 'seventies.





## POVERTY TRENDS

## a. the general picture (Table 1, Figures A to F)

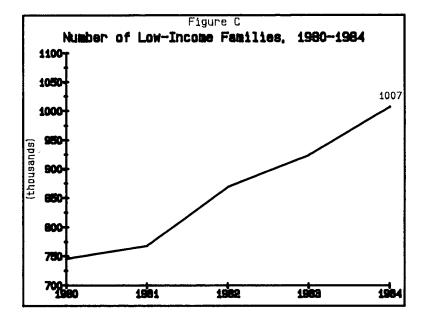
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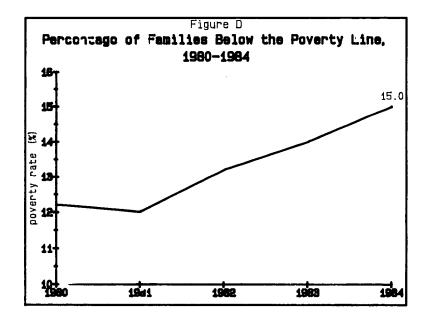
At the end of the 'sixties, 21 percent of Canadian families - one in five - were below the poverty line. The most recent statistics, for 1984, show family poverty at 15 percent - one family in seven. The incidence of poverty was cut by one-quarter from 1969 to 1984.

#### TABLE 1

#### Poverty Trends, 1969 to 1984

	<u>Fami</u>	lies	Unatta Indivi		All Persons		
	poverty <u>rate</u>	number	poverty <u>rate</u>	number	poverty rate	number	
1969	20.8%	1,002,000	42.8%	693,000	23.1%	4,851,000	
1979	13.1	788,000	40.3	1,011,000	15.7	3,728,000	
1980	12.2	745,000	39.6	1,041,000	15.1	3,475,000	
1981	12.0	768,000	37.8	962,000	14.7	3,495,000	
1982	13.2	869,000	37.4	998,000	16.1	3,897,000	
1983	14.0	924,000	41.3	1,091,000	17.1	4,155,000	
1984	15.0	1,007,000	38.4	1,040,000	17.8	4,349,000	
percentage change							
1969/84	-27.9%	0.5%	-10.3%	50.1%	-22.9%	-10.3%	
1980/84	23.0	35.2	- 3.0	- 0.1	17.9	25.2	
1983/84	7.1	9.0	- 7.0	- 4.7	4.1	4.7	





However the recession of the early 'eighties has reversed the long-term decline in family poverty. The family poverty rate dropped from 13.1 percent in 1979 to 12.2 percent in 1980 and 12.0 percent in 1981. In 1982, it increased to 13.2 percent and moved up to 14.0 percent in 1983 and an estimated 15.0 percent in 1984.

The number of low-income Canadian families has risen steadily during the past several years - 745,000 in 1980, 768,000 in 1981, 869,000 in 1982, 924,000 in 1983 - and pushed past the one million mark in 1984 to an estimated 1,007,000. From 1980 to 1984, their numbers went up by a substantial 35 percent.

The number of unattached individuals (Canadians who live alone or with non-relatives) increased steadily from 1981 to 1983, but dropped slightly from 1,091,000 in 1983 to an estimated 1,040,000 in 1984. Their poverty rate in 1984 was an estimated 38.4 percent - about four unattached Canadians in ten - and is an improvement over the 41.3 percent rate for 1983.

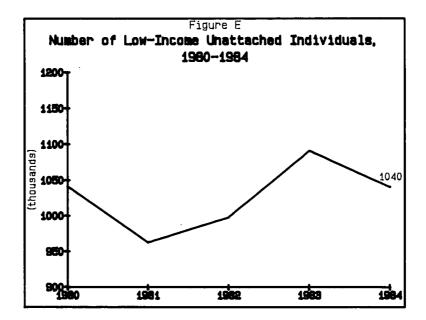
The low-income population as a whole is on the increase. In 1980, 3,475,000 men, women and children lived below the poverty line - 15.1 percent of all Canadians. Their ranks have swollen steadily since and now number an estimated 4,349,000 or 17.8 percent of the Canadian population.

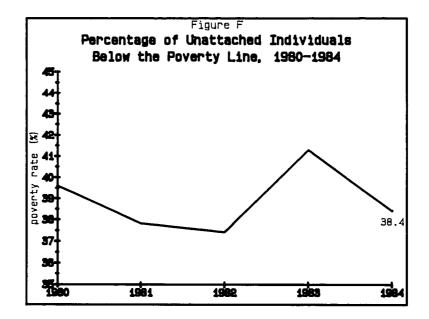
The low-income population is increasing faster than the population as a whole. From 1980 to 1984, the number of poor families rose by 35.2 percent compared to only 10.5 percent for all families. The total poverty population grew by a hefty 25.2 percent from 1980 to 1984 - more than four times the 6.2 percent increase in the number of all Canadians. Fortunately the number of poor unattached individuals was essentially the same in 1984 as in 1980, while the unattached population as a whole increased slightly (by 3 percent).

#### b. regions/provinces (Tables 2 to 5)

The Atlantic region and Quebec have the highest rates of family poverty - 18.4 percent and 17.2 percent, respectively, as shown in Table 2.

- 9 -





by Region,
þ
Poverty to 1984
Family 1980
i
Trends in

						_	ΤT	_				
sh Ibia	number	64,800	69,100	93,000	98,900	119,800				84.9%	21.1	
British	Columbia	rate	6%	9.4	12.2	12.7	15.5				61.5%	22.0
	es	number	117,700	124,400	136,400	157,100	184,300				56.6%	17.3
	Prairies	rate	11.4%	11.3	12.0	13.8	16.0				40.4%	15.9
-	<u>Ontario</u> number	number	227,200	229,600	267,700	281,800	286,000				25.9%	1.5
	Out	rate	10.2%	6 <b>°</b> 6	11.4	11.9	11.8				15.7%	- 0.8
-	ebec	number	 245,900	253,400	272,900	281,800	312,200	<u>,</u>			27.0%	10.8
	Quebec	rate	15.2%	14.8	15.6	16.2	17.2				13.2%	6.2
-	Atlantic	number	88,700	92,200	99,100	103,500	105,700				19.2%	2.1
Atl	At	rate	16.4%	16.6	17.5	18.0	18.4		ge	1	12.2%	2.2
-			 1980	1981	1982	1983	1984		percentage change		1980/84	1983/84

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TABLE 2

Table 3 indicates that Newfoundland ranks highest among the provinces. An estimated 23 percent or almost one-quarter of Newfoundland families lived on low incomes in 1984.

All regions have experienced a significant increase in family poverty in recent years. Western Canada has been hardest hit. In 1980, 11.4 percent of Prairie families had incomes below the poverty line; by 1984, 16.0 percent were poor. Their ranks went from 117,700 in 1980 to 184,300 by 1984 - a 56.6 percent increase. Quebec and Ontario have seen their low-income families increase in number by more than one-quarter since 1980.

Table 3 compares family poverty in each province for 1981 and 1984. (Figures are not available for 1980). Alberta shows an alarming increase in family poverty. In 1981, only 49,200 or 8.3 percent of Alberta families were below the low-income line, but by 1984 those figures escalated to an estimated 100,700 families or 16.3 percent of all families in the province. Family poverty doubled in Alberta between 1981 and 1984.

British Columbia also has experienced a sharp increase in family poverty. The number of low-income families grew from 69,120 in 1981 to an estimated 119,800 in 1984 - a 73 percent increase. The rate of poverty among British Columbia families rose from 9.4 percent in 1981 to an estimated 15.5 percent in 1984. Newfoundland also has been hard hit.

Table 4 shows an improvement in the poverty rate for unattached individuals in all regions from 1983 to 1984. The risk of poverty was somewhat lower in 1984 than in 1980 in Atlantic Canada, Ontario and the Prairies, though slightly higher in Quebec and British Columbia.

Table 5 compares the 1984 estimates with the 1981 figures for unattached individuals in each province. Prince Edward Island has the highest poverty rate (48.3 percent) and unattached Albertans the lowest (31.0 percent). The risk of poverty declined somewhat between 1981 and 1984 in Nova Scotia, Quebec, Manitoba and Saskatchewan and increased in the remaining provinces. As is the case for families, unattached individuals in Alberta and British Columbia were more likely to be poor in 1984 than in 1981.

			1			percentage	e increase
			1			<del>*************************************</del>	
	<u>19</u>			-	1984		/1984
	rate	number		<u>rate</u>	number	rate	number
Newfoundland	17.4%	23,000		23.0%	32,200	32.2%	40.0%
P.E.I.	15.0	4,600		12.4	4,000	-17.3	-13.0
Nova Scotia	15.4	32,300		16.0	35,200	3.9	9.0
New Brunswick	17.6	31,500		18.9	34,200	7.4	8.6
Quebec	14.8	253,400		17.2	312,200	16.2	23.2
Ontario	9.9	229,600		11.8	286,000	19.2	24.6
Manitoba	14.5	38,400		14.6	40,300	0.7	4.9
Saskatchewan	14.9	36,900		17.0	43,300	14.1	17.3
Alberta	8.3	49,200		16.3	100,700	96.4	104.7
British Columbia	9.4	69,100		15.5	119,800	64.9	73.3
Canada	12.0	768,000	ł	15.0	1,007,000	25.0	31.1

## TABLE 3

## Family Poverty, by Province, 1981 and 1984

	1	1									
sh bia	number		131,200	122,200	128,700	139,600	142,500			8.6%	2.1
British Columbia	rate		34.9%	34.1	34.4	37.6	36.4			4.3%	-3.2
, i es	number		191,400	154,900	173,700	182,200	172,600			-9.8%	-5.3
Prairies	rate		38.3%	31.0	32.7	36.3	33.2			 -13.3%	-8.5
0	number		344,600	301,100	296,400	373,100	318,200	,		-7 •7%	-14.7
Ontario	rate		36.5%	34.3	32.6	40.3	34.7			 -4.9%	-13.9
Quebec	number		282,100	314,600	325,300	326,200	337,000			19.5%	3.3
Que	rate		45.5%	48.5	47.5	47.7	46.8			2.9%	-1.9
Atlantic	number		90 <b>°</b> 06	69,300	72,900	69,800	69,700			-23.1%	- 0.1
At	rate		48 <b>.</b> 0%	43.3	44.8	45.0	43.0			-10.4%	-4.4
			1980	1981	1982	1983	1984		percentage change	1980/84	1983/84

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Trends in Poverty for Unattached Individuals, by Region, 1980 to 1984

TABLE 4

## Poverty Among Unattached Individuals, by Province, 1981 and 1984

	19	81	198	34	percentage increase 1981/1984		
	rate	number	rate	number	rate	number	
Newfoundland	42.7%	10,600	45.1%	11,400	5.6%	7.5%	
P.E.I.	46.1	4,800	48.3	4,200	4.8	-12.5	
Nova Scotia	42.9	31,700	39.5	30,200	-7.9	- 4.7	
New Brunswick	43.7	22,100	46.1	23,900	5.5	8.1	
Quebec	48.5	314,600	46.8	337,000	-3.5	7.1	
Ontario	34.3	301,100	34.7	318,200	1.2	5.7	
Manitoba	37.4	42,300	36.7	43,700	-1.9	3.3	
Saskatchewan	37.1	38,500	35.5	39,500	-4.3	2.6	
Alberta	26.2	74,100	31.0	89,400	18.3	20.6	
B.C.	34.1	122,200	36.4	142,500	6.7	16.6	
Canada	37.8	962,000	38.4	1,040,000	1.6	8.1	

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#### c. females versus males (Tables 6 to 8)

Four in ten families headed by women are poor, compared to only one in ten led by men. Families led by women are little better off today than at the end of the 'sixties. Their poverty rate was an estimated 42.9 percent in 1984 - not much improvement over the 46.9 percent figure for 1969.

Families headed by men are by no means immune to the effects of the recession. In fact their poverty rate has risen steadily and substantially since 1980 and their numbers increased by 39.1 percent from 1980 to 1984. There are now an estimated 669,700 low-income families led by men and another 337,300 by women.

#### TABLE6

#### Trends in Family Poverty, by Sex of Head, 1980 to 1984

	Fema	le Head	Male Head		
	rate	number	rate	number	
1980	43.2%	263,700	8.8%	481,300	
1981	38.1	259,600	8.9	508,400	
1982	41.9	303,300	9.7	565,700	
1983	43.4	310,500	10.4	613,500	
1984	42.9	337,300	11.3	669,700	
percentage change					
1980/84	-0.7%	27.9%	28.4%	39.1%	
1983/84	-1.2	8.6	8.7	9.2	

Unattached women run a greater risk of poverty than unattached men, though the gap between them is not as wide as it is for families headed by women and by men. Table 7 indicates that four in ten unattached women were poor in 1984 compared to about one-third of unattached men. The percentage of unattached women living in poverty declined from 1983 to 1984, in part due to the significant reduction in poverty among the unattached elderly (discussed later). The poverty rate for unattached men increased from 1981 to 1983 but decreased slightly from 1983 to 1984.

## TABLE7

	Wor	nen	Me	en
	<u>rate</u>	number	rate	number
1980	47.4%	696,400	29.7%	344,600
1981	45.0	644,500	28.5	317,500
1982	42.4	629,700	31.3	368,300
1983	46.6	688,400	34.6	402,600
1984	43.3	640 <b>,</b> 600	32.4	399,400
percentage change				
1980/84	-8.6%	-8.0	9.1%	15.9%
1983/84	-7.1	-6.9	-6.4	-0.8

## Trends in Poverty, Unattached Individuals, by Sex, 1980 to 1984

Data on the total number of low-income Canadians (including children) of each sex are available for 1983. Table 8 shows that 2.3 million females were poor at last count. They accounted for 55.6 percent of low-income Canadians, but only 50.8 percent of all Canadians. Women are even more overrepresented among the elderly poor: They comprise 70.7 percent of all seniors below the poverty line - much more than their 57.2 percent share of the entire (poor and non-poor) aged population.

#### TABLE 8

	<u> </u>	emale	Ma	ale	<u>A11</u>		
	number	percentage distribution	<u>number</u>	percentage distribution	<u>number</u>	percentage distribution	
Children	529 300	46.8%	601,700	53.2%	1,131,00	0 100.0%	
Adults	1,360,200	56.0	1,068,800	) 44.0	2,429,00	0 100.0	
Elderly	421,400	70.7	174 600	29.3	596,00	0 100.0	
Total	2,310,200	55.6	1,844,800	) 44.4	4,155,00	0 100.0	

#### Poor Canadians, by Sex and Generation, 1983

#### d. children and parents (Tables 9 to 11, Figures G to I)

Families with children have experienced a substantial increase in poverty in recent years. The poverty rate for families with three or more children under 16 was 43 percent higher in 1984 (26.5 percent) than in 1980 (18.5 percent). Families with one or two children also face a significantly higher risk of poverty today than at the beginning of the decade.

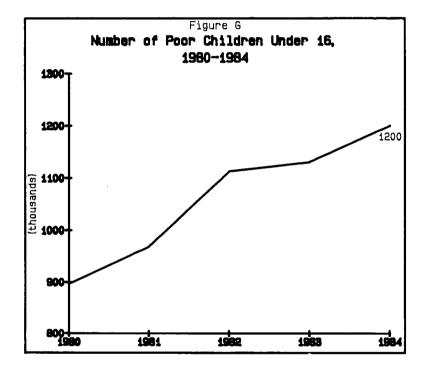
The recession added close to 200,000 families with children under age 16 to the ranks of Canada's poor. While the number of low-income families with children grew by 42 percent from 1980 to 1984, the total number of families with children (poor and non-poor together) increased by only 5 percent during the same period.

## Trends in Family Poverty, by Number of Children, 1980 to 1984

	0			1	2		3 or more	
	rate	number	rate	number	rate	number	rate	number
1980	9.5%	283,100	14.5%	181,000	13.6%	176,600	18.5%	103,600
1981	8.7	275,700	13.9	191,200	13.7	175,100	21.6	126,000
1982	8.9	296,300	16.4	226,800	16.2	212,000	24.6	133,800
1983	9.8	329,900	17.0	243,000	17.1	217,100	24.6	134,900
1984	10.1	350,400	19.4	268,900	18.4	241,700	26.5	146,000
percentage								
1980/84	6.3%	23.8%	33.8%	48.6%	35.3%	36.9%	43.2%	40.9%
1983/84	3.1	6.2	14.1	10.7	7.6	11.3	7.7	8.2

Number of Children

The number of children under 16 living in low-income families rose by more than one-third from 1980 to 1984. In 1984 more than a million children - an estimated 1,200,000 or one child in five - were poor.



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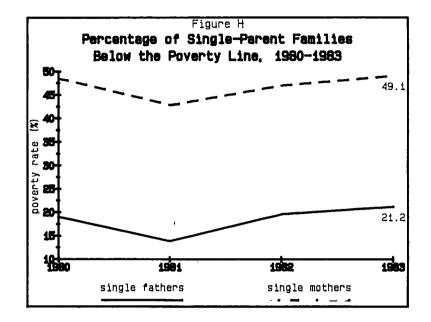
## Poverty Trends, Children Under 16, 1980 to 1984

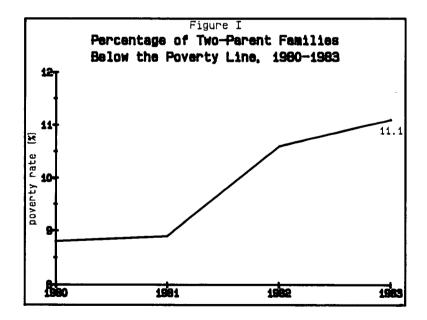
	Number of Poor Children	Poverty <u>Rate</u>
1980	896,000	15.0%
1981	969,000	16.4
1982	1,113,000	19.0
1983	1,131,000	19.3
1984	1,200,000*	20.6
percentage change		

1980/1984	33.9%	37.3%
1983/1984	6.1	6.7

\* estimate by National Council of Welfare

Table 11 shows that **one-parent families are very vulnerable to poverty.** The most recent data are for 1983. Five families in ten led by a single mother were poor, compared to two in ten headed by a single father and only one in ten with two parents.



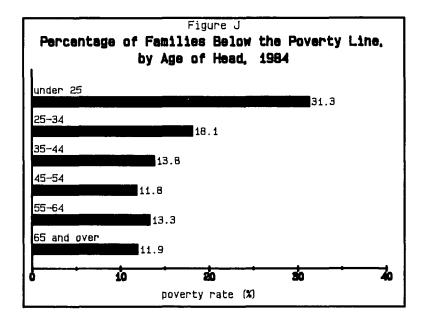


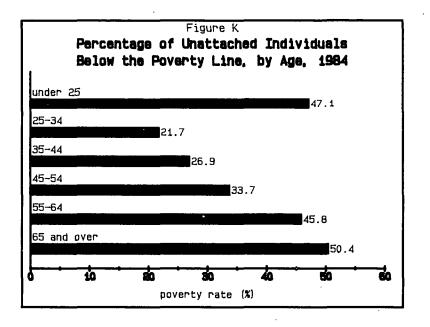
Trends in Poverty, Couples and Single Parents, 1980 to 1983								
		ale Parents Number		ale Parents Number	<u>Cou</u> <u>Rate</u>	ples Number		
1980	48.5%	236,900	19.0%	14,900	8.8%	291,300		
1981	42.8	230,400	13.8	12,300	8.9	308,000		
1982	47.0	265,900	19.6	19,100	10.6	364,100		
1983	49.1	274,400	21.2	18,500	11.1	389,000		
percentage change								
1980/83	1.2%	15.8%	11.6%	24.2%	26.1%	33.5%		
1982/83	4.5	3.2	8.2	-3.1	4.7	6.8		

Again, however, the recession has raised the risk of poverty for two-parent as well as one-parent families. The number of low-income couples with children increased by one-third from 1980 to 1983. Single fathers with incomes below the poverty line are overshadowed by single mothers, but their ranks escalated by a sizable 24.2 percent from 1980 to 1983 (compared to only 8.5 percent for single fathers from all income levels).

#### e. age (Tables 12 to 14, Figures J and K)

Poverty has increased significantly in recent years among families headed by Canadians under 65. Young families are the most vulnerable. The poverty rate for families led by persons under age 25 went from 21.1





percent in 1980 to 34.7 percent just three years later, but eased to an estimated 31.3 percent in 1984. Families led by men and women in the 25 to 34 age range also have experienced a marked increase in poverty, as have those aged 35 to 44.

The picture is better for elderly families. Their poverty rate declined from 41.4 percent in 1969 to 14.2 percent in 1980 and 11.1 percent in 1983. Their risk of poverty increased slightly in 1984 (to an estimated 11.9 percent) although the final figure likely will be lower and may not represent a statistically significant increase from 1983 to 1984. Elderly families are better off than those in the near-aged (60 to 64 year-old) category - 15.1 percent of the latter had low incomes in 1984, compared to only 11.9 percent of the former.

Unattached Canadians under 55 face a greater risk of poverty today than in 1980. Table 13 indicates that those aged 35 to 44 have experienced the largest increase, but the poverty rate also has gone up for the other age categories. Fortunately the situation appears to have improved somewhat in 1984 for the unattached under 25, 25 to 34 and 45 to 54.

The elderly unattached still run a very high risk of being poor (an estimated 50.4 percent in 1984), but their poverty rate was worse (61.5 percent) in 1980. Those aged 65 to 69 face a much lower risk of poverty than the over-70 unattached (39.3 percent as opposed to 54.4 percent, respectively). The marked reduction in poverty among the elderly unattached in 1984 (from 57.5 percent in 1983 to an estimated 50.4 percent in 1984) undoubtedly reflects improvements in the Guaranteed Income Supplement. The benefit was increased by \$25 a month in July of 1984 and by an additional \$25 a month in December for persons receiving the Guaranteed Income Supplement at the single rate.

- 25 -

Head,	
of	
Age	
By	24
in Family Poverty, By	NR to 195
Family	10
in	
Trends	

over*	number	111,800	116,700	91,200	94,200	110 <b>,</b> 800			6°0-	17.6
65 and over*	rate	14.2%	14.5	11.0	11.1	11.9			-16.2%	7.2
55-64*	number	99,800 14.2%	102,100 14.5	117,300	129,400	132,900			33.2% -16.2%	2.7 7.2
55.	rate	11.4%	10.5	11.6	12.3	13.0			16.0% 14.0%	4.5 5.7
45-54	number	120,700 11.4%	108,300 10.5	126,000 11.6	134,000 12.3	140,000			16.0%	4.5
45	rate	10.1%	0.0	10.2	10.8	11.8			16.8%	<b>6</b> •3
35-44	number	157,900	155,100	192,900	198,700	223,600			41.6%	12.5
35-	rate	11.6%	10.7	12.3	12.7	13.8			19.0%	8.7
25-34	number	192,200	203,500	247,700	260,600	298,100			55.1%	14.4
25	rate	12.2%	12.6	15.5	16.5	18.1			48.4%	9.7
Under 25	number	21.1% 62,600	81,400	94,700	107,200	101,700			62.5%	-5.1
Unde	rate	21.1%	22.7	28.4	34.7	31.3			48.3%	-9.8
		1980	1981	1982	1983	1984	nercentade	change	1980/84	1983/84

<sup>\*</sup> For 1984: 55 to 59, a poverty rate of 11.2% and number of 61,400;

<sup>60</sup> to 64, 15.1% and 71,500;

<sup>65</sup> to 69, 12.9% and 46,300; 70 and over, 11.2% and 64,500.

Individuals,	34
Inattached	1980 to 1984
	By Age, 1
in	
Trends	

.

65 and over*	number	469,500	427,100	410,200	446,200	366,100		-22.0% -18.0
65 an	rate	61.5%	58.6	56.2	57.5	50.4		-18.0% -12.3
55-64	rate number	124,900	125,100	123,800	138,600	147,700		18.3% 6.6
55	rate	41.5%	40.9	40.2	40.8	45.0		20.8% 8.4% 4.3 10.3
-54	number	69,700	64,500	71,900	80,700	84,200		20.8% 4.3
45-54	rate	29.7%	30.3	31.9	36.0	33.7		13.5% -6.4
35-44	number	39,600	51,900	64,900	64,400	83,200		42.3% 110.1% 14.0 29.2
35	rate	18.9%	22.4	23.8	23.6	26.9		42.3% 14.0
25-34	number	112,400	103,900	113,800	149,500	133,100		18.4% -11.0
25	rate	19.2%	18.2	18.0	25.0	21.7		13.0% -13.2
Under 25	number	224,900	189,500	214,600	211,700	224,600		-0.1% 6.1
	rate	42.1%	38.4	42.8	49.3	47.1		11.9% -4.5
		1980	1981	1982	1983	1984	percentage change	1980/84 1983/84

\* For 1984: 55 to 59, a rate of 42.5% and number of 64,500;

60 to 64, 46.9% and 83,200; 65 to 69, 39.3% and 77,000; 70 and over, 54.4% and 289,100

The two preceding tables gave information on poor families headed by persons 65 and older and those whom Statistics Canada defines as 'unattached'. Table 14 also looks at all low-income seniors, including those who live in families but are not classed as heads (e.g., spouses, relatives). The data are for 1983.

**One elderly Canadian in four lived below the poverty line in 1983.** The risk of poverty was significantly higher for aged women (31.3 percent were poor) than men (17.3 percent). The large majority of the aged poor (71 percent) are women.

Most low-income elderly Canadians (446,000 of the 596,000 total) are unattached, which means that they live alone or with non-relatives. Again, most of the unattached aged poor (79.9 percent) are women, mostly widows. Six in ten (60.4 percent) unattached elderly women are poor, compared to just under half (48.1 percent) of unattached men aged 65 or over.

Men make up the majority of poor elderly Canadians living in families. An estimated 85,000 aged men in families were below the poverty line in 1983, compared to 65,000 elderly women.

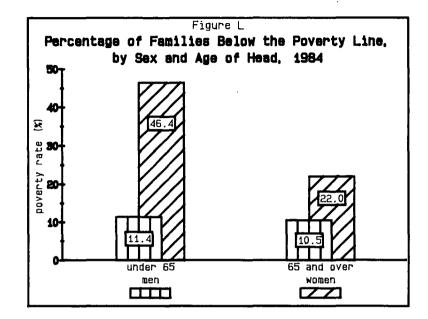
It is clear that unattached elderly Canadians, men and women alike, face a much higher risk of poverty than those who live in families. Six in ten of the unattached aged were poor in 1983 compared to only one in ten of the elderly who live in families.

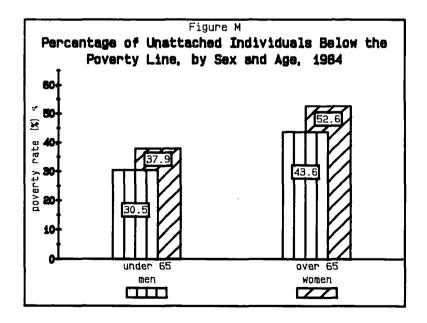
## The Elderly Poor, by Family Status and Sex, 1983

	Number	Poverty Rate	Percentage Distribution
In Families			
women	65,000	8.6%	43.1%
men	85,000	10.4	56.9
total	150,000	9.5	100.0
Unattached Individuals			
women	356,000	60.4	79.9
men	90,000	48.1	20.1
total	446,000	57.5	100.0
All Elderly			
women	421,000	31.3	70.7
men	175,000	17.3	29.3
total	596,000	25.3	100.0

# f. men versus women, over and under 65 (Tables 15 and 16, Figures L and M)

Table 15 shows recent trends in poverty rates for families headed by men and women over and under age 65.





## Trends in Family Poverty, By Sex and Age of Head, 1980 to 1984

#### Poverty Rate

	Under 65	-	<u> Over 65</u>	
	female	male	female	male
1980	46.6	8.1	21.2	13.3
1981	40.5	8.3	24.7	12.9
1982	44.7	9.7	23.2	9.4
1983	47.1	10.4	17.0	10.4
1984	46.4 (312,200)	11.4 (584,100)	22.0 (24,200)	10.5 (85,600)
percentage change				
1980/84	-0.4%	40.7%	3.8%	-21.1%
1983/84	-1.5	9.6	29.4	1.0

The risk of poverty for families headed by women under 65 is the same today (an estimated 46.4 percent in 1984) as in 1980 (46.6 percent), though the rate has moved up and down in the intervening years. While families led by non-aged men are much less likely to live on a low income, nonetheless their poverty rate has risen significantly each year since 1981.

The poverty rate for families led by elderly women changed little between 1980 and 1984, except for a sharp drop (perhaps due to sample size variation) to 17.0 percent in 1983. The risk of poverty for families headed by aged men decreased substantially from 1980 to 1982, but rose from 9.4 percent in 1982 to 10.4 percent in 1983 and an estimated 10.5 percent in 1984.

Table 16 looks at aged and non-aged unattached women and men. The odds of being poor for unattached men under age 65 were one in four from 1980 to 1982 but rose to one in three by 1983 and went down to 30.5 percent in 1984. Unattached women under 65 have seen a smaller increase in poverty since 1980, though their rate went from 31.7 percent in 1982 to 37.4 percent in 1983 and 37.9 percent in 1984.

#### TABLE 16

## Trends in Poverty, Unattached Individuals, by Sex and Age, 1980 to 1984

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	Under 65		<u> Over 65</u>	
	women	men	women	men
1980	36.7	24.6	65.4	51.9
1981	34.6	24.5	62.2	48.4
1982	31.7	29.2	60.1	43.6
1983	37.4	32.1	60.6	48.0
1984	37.9 (352,600)	30.5 (321,400)	52.6 (288,100)	43.6 (78,000)
percentage change				
1980/84	3.3%	24.0%	-19.6%	-16.0%
1983/84	1.3	-5.0	-13.2	-9.2

Poverty Rate

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Unattached women over 65 are still more poverty-prone than men, but they have seen a significant decline in their risk of poverty since 1980. The risk of poverty for aged unattached men went down from 51.9 percent in 1980 to an estimated 43.6 percent in 1984. However the poverty rate for both sexes is still very high - four in ten unattached elderly men and more than half of unattached aged women lived on low incomes in 1984.

# g. size of community (Tables 17 and 18)

The 1984 estimates do not indicate any substantial variation in the risk of poverty for families living in different sized communities. The poverty rates range from 14.2 percent in small cities (30,000 - 99,999 inhabitants) to 15.7 percent for medium-sized cities (100,000 to 499,999). The majority of low-income families - like all families regardless of income - live in urban areas of 100,000 or more, where the poverty rates have climbed steadily since 1980.

Table 18 looks at unattached individuals. Reflecting the overall trend, poverty rates for most community sizes declined from 1983 to 1984, the exception being the 100,000 to 499,999 category where the rate went up slightly. Unattached individuals living in rural areas face the lowest risk of falling below the low-income line, while those in small urban areas (30,000 - 99,999) have the highest poverty rate.

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# Trends in Family Poverty, by Community Size, 1980-1984

	number	166,100	165,100	179,900	157,100	191,300		15.2%	21.8
Rural	rate	13.9%	13.1	14.3	13.2	15.0		7.9%	13.6
er 000	number	111,800	121,300	138,200	137,700	132,900		18.9%	-3.5
Under 30,000	rate	11.3%	12.1	13.3	13.8	14.5		28.3%	5.1
30,000 - 99,999	number	76,000	66,800	73,900	84,100	9 <b>6</b> ,700		31.2%	18.5
30 <b>°</b>	rate	15.5%	12.5	13.6	14.0	14.2		-8.4%	1.4
100,000 - 499,999	number	106,500	112,900	125,100	130,300	137,000		28.6%	5.1
100,	rate	11.1%	12.1	12.9	13.6	15.7		41.4%	15.4
500,000 & over	number	284,600	302,600	352,800	414,900	446,100		56.7%	7.5
500 & 0	rate	11.6%	11.2	12.8	14.6	15.1		30.2%	3.4
		1980	1981	1982	1983	1984	percentage increase	1980/1984	1983/1984

- 34 -

	number	96,800	79,800	86,800	102,600	96,700		-0.1%	-5.8
Rural	rate	35 • 3%	33.8	32.9	41.5	34.6		-2.0%	-16.6
-000	number	186,400	136,600	144,700	168,000	146,600		-21.4%	-12.7
Under 30,000	rate	45.7%	38.4	39.2	43.0	38 . 3		-16.2%	-10.9
30,000 - 99,999	number	117,600	80,800	95,800	90,600	101,900		-13.4%	12.5
30,00	rate	46.2%	38.8	40.5	45.2	41.3		-10.6%	-8.6
100,000 - 499,999	number	173,800	142,400	147,700	171,300	148,700		-14.4%	-13.2
100,(	rate	38.4%	35.5	34.5	39.1	40.6		5.7%	3.8
500,000 & over	number	466,400	522,400	523,000	558,600	546,000		17.1%	-2.3
500,000 & over	rate	37.6%	38.9	38.2	41.0	38.0		1.1%	-7.3
		1980	1981	1982	1983	1984	percentage increase	1980/1984	1983/1984

Trends in Poverty, Unattached Individuals, by Community Size, 1980-1984

TABLE 18

#### ADDITIONAL POVERTY STATISTICS

The preliminary estimates cover a limited range of categories. The final statistics offer a more comprehensive picture of poverty. This chapter provides additional information on the low-income population for 1983, the most recent year for which final data are available.

# a. education (Tables 19 and 20)

The statistics always show a clear link between education and poverty and the 1983 figures are no exception. The lower the education of a family head or unattached individual, the greater the chance of falling below the low-income line. A family led by someone who did not get to high school is four times more likely to be poor as one headed by a university graduate.

However the risk of poverty has increased for all families in recent years, including those headed by persons who have graduated from universities, community colleges and other postsecondary institutions. Families led by Canadians with only a high school education registered the largest increase in their poverty rate from 1980 to 1983 (from 12.2 percent to 15.7 percent, which represents a 28.7 percent increase). Unattached individuals show a similar trend, though university graduates were slightly less likely to be poor in 1983 than in 1980.

# Family Poverty Trends, by Education of Head, 1980 to 1983

	Primary	Some High School	Some Postsecondary	Postsecondary Graduate	University Graduate
1980	18.8%	12.2%	7.5%	6.6%	4.5%
1981	18.9	11.6	8.4	7.0	4.7
1982	18.6	14.1	10.7	7.6	5.3
1983	19.9	15.7	9.1	7.9	5.2
percentage change					
1980/83	4.3%	28.7%	21.3%	19.7%	15.6%
1982/83	5.4	11.3	-15.0	3.9	-1.9

# Poverty Rate

# Poverty Trends, Unattached Individuals, by Education of Head, 1980 to 1983

Poverty rate					
	Primary	Some High School	Some Postsecondary	Postsecondary Graduate	University Graduate
1980	64.3%	35.1%	35.3%	23.7%	21.1%
1981	62.9	33.3	34.2	22.8	17.3
1982	62.4	34.5	33.2	23.6	18.5
1983	67.0	37.7	40.0	24.9	19.3
percentage change					
1980/83	4.2%	7.4%	13.3%	5.1%	-8.5%
1982/83	7.4	9.3	20.5	5.5	4.3

# b. the link to the labor force (Tables 21 through 30)

Not surprisingly, families whose heads are not in the labor force (i.e., are neither employed nor actively looking for work) are more poverty prone. Twenty-eight percent were poor in 1983, as opposed to only 10 percent of families with heads in the labor force.

However Table 21 illustrates that the risk of poverty has increased significantly in recent years for families headed by persons in the labor force. Table 22 shows the same trend for unattached individuals.

# Trends in Family Poverty, by Labor Force Status of Head, 1980 to 1983

# Poverty Rate

	in labor force	not in labor force
1980	8.0%	29.6%
1981	7.9	27.3
1982	9.5	27.1
1983	10.3	27.8
percentage change		
1980/83	28.8%	-6.1%
1982/83	8.4	2.6

# TABLE 22

# Poverty Trends, Unattached Individuals by Labor Force Status, 1980 to 1983

# Poverty Rate

•	in labor force	not in labor force
1980	21.7%	66.7%
1981	20.4	64.1
1982	20.6	64.1
1983	25.2	64.4
percentage change		
1980/83	16.1%	-3.4%
1982/83	22.3	0.5

Contrary to what many people believe, most poor families are headed by persons who work or are actively searching for a job. In 1980, 52.4 percent of low-income families were headed by men or women in the labor force, and that percentage increased to 57.8 percent by 1983. In contrast, most poor unattached individuals (64.1 percent in 1983) are not in the labor force.

The more weeks worked by a head who is employed, the less the chance a family will be poor. The poverty rate was a very high 43.3 percent for families whose heads worked only one to nine weeks in 1983, and the risk dropped progressively until it reached only 5.5 percent for families headed by persons working between 49 and 52 weeks. Table 23 gives the figures for families, and Table 24 indicates the same pattern for unattached Canadians.

#### TABLE 23

Weeks Worked	Poverty Rate	Number of Poor Families
0	32.4%	411,200
1 - 9	43.3	49,900
10 - 19	38.1	80,400
20 - 29	22.4	75,800
30 - 39	17.2	42,500
40 - 48	12.4	39,700
49 - 52	5.5	223,600

# Family Poverty, by Weeks Worked by Head, 1983

# Unattached Individuals, by Weeks Worked, 1983

Weeks Worked	Poverty Rate	Number of Poor Unattached Individuals
0	67.8%	704,800
1 - 9	77.5	54,600
10 - 19	70.2	81,800
20 - 29	48.3	70,900
30 - 39	39.7	37,100
40 - 48	21.7	19,600
49 - 52	11.4	123,300

Table 25 shows that families whose heads work part-time run a five times greater risk of poverty than families led by full-time workers (23.7 percent versus 4.7 percent). As expected, the poverty rate among families whose heads did not work in 1983 is even higher. The same pattern applies for unattached individuals, as Table 26 demonstrates.

#### TABLE 25

# Family Poverty, by Full/Part-Time Worker Status of Head, 1983

	Poverty Rate	Number of Poor Families
full-time	4.7%	187,600
part-time	23.7	326,200
did not work	32.4	411,200

# Unattached Individuals, by Full/Part-Time Worker Status, 1983

	Poverty Rate	Number of Poor Unattached Individuals
full-time	9.0%	89,500
part-time	49.1	296,800
did not work	67.8	704,800

Unemployment also worsens the odds. Families whose heads were out of work at some point in 1983 were twice as likely to be poor as those in which no member was unemployed. Table 27 gives the results.

#### TABLE 27

# Family Poverty, by Unemployment<br/>Experience, 1983Poverty RateNumber of Poor Familiesno one unemployed11.6%506,400head unemployed26.4316,900other members unemployed9.7

The risk of poverty is dramatically reduced for families with more than one earner. The 1983 poverty rate was 20.1 percent for families with one earner, 6.7 percent for those with two earners and only 4.4 percent for those with three or more earners. Table 28 presents the statistics.

# Family Poverty, by Number of Earners, 1983

Earners	Poverty Rate	Number of Poor Families
none	38.7%	306,800
1	20.1	379,800
2	6.7	193,100
3 or more	4.4	45,300

Families headed by persons in managerial and professional occupations are unlikely to live below the poverty line. Occupations with above-average risks of poverty include farming, fishing and services. The poverty rate for families headed by workers in service industries - a heavy employer of women increased from 16.2 percent in 1980 to 20.7 percent in 1983.

# TABLE 29

# Family Poverty, by Occupation of Head, 1983

Occupation	Poverty Rate	Number of Poor Families
managerial	2.6%	18,500
professional	7.2	54,500
clerical	11.7	46,200
sales	10.7	45,300
service	20.7	105,300
farming, fishing	22.9	74,800
processing and machining	6.6	30,500
product fabrication	8.7	49,000
construction	9.9	49,900
transport	9.7	51,700
not in labor force	28.2	399,200

Unattached individuals who work in services, sales, product fabrication, construction and transport run a substantial risk of being poor. As with families, the poverty rate for unattached men and women who work in services has increased dramatically in recent years (from 38.1 percent in 1980 to 51.5 percent in 1983). Table 30 gives the figures.

# TABLE 30

# Unattached Individuals, by Occupation, 1983

Occupation	Poverty Rate	Number of Poor Unattached Individuals
managerial	6.1%	10,900
professional	16.0	54,600
clerical	19.6	58,900
sales	23.3	26,200
service	51.5	113,500
farming, fishing	-	-
processing and machining	-	-
product fabrication	31.0	32,700
construction	31.0	25,100
transport	27.9	27,300
not in labor force	64.6	705,900

# c. major source of income (Tables 31 and 32)

Almost half of families whose major source of income is government transfer payments (e.g., social assistance, the old age pension, unemployment insurance) were poor in 1983. Two families in ten whose chief source of income is self-employment were below the poverty line.

		1980 to 1983			
	Poverty Rate				
	Wages and Salaries	Self-Employment	Government Transfers	<u>Other</u>	
1980 1981 1982 1983	5.5% 5.4 5.5 6.3	17.3% 18.1 20.1 22.5	51.6% 48.8 48.9 47.2	13.6% 13.5 14.3 10.6	
percentage change					
1980/83	14.5%	30.1%	-8.5%	-22.1%	

# Family Poverty, by Major Source of Income, 1980 to 1983

TABLE 31

The recent trend shows an increasing risk of poverty for families whose major income source is self-employment, and to a lesser extent for those living on wages or salaries. The poverty rate has declined for families dependent on government transfers and other sources. Table 32 points to the same trend for unattached individuals.

# TABLE 32

# Unattached Individuals, by Major Source of Income, 1980 to 1983

	Poverty Rate				
	Wages and Salaries	Self-Employment	Government Transfers	Other	
1980 1981 1982 1983	17.7% 18.1 17.0 19.4	- 26.5% 38.1 -	84.3% 82.0 77.9 77.6	24.8% 22.2 22.2 23.8	
percentage change					
1980/1983	9.6%	-	-7.9%	-4.0%	

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# d. immigrants and native-born (Tables 33 and 34)

The poverty rate for families with Canadian-born heads (14.2 percent) was higher than the rate for families with foreign-born heads (13.4 percent) in 1983. The risk of poverty varies according to when the family head came to Canada: 11.0 percent for those who immigrated before 1946, 8.9 percent for families whose heads immigrated between 1946 and 1960, and 17.1 percent for those who came to this country after 1960. Families whose heads immigrated after 1960 run a higher risk of poverty than other immigrants and native-born Canadians.

# TABLE 33

	Poverty Rate	Number of Poor Families
Canadian born	14.2%	734,600
Immigrated	13.4	189,400
before 1946 1946 to 1960 after 1960	11.0 8.9 17.1	20,300 45,300 124,700

# Family Poverty, by Year of Immigration of Head, 1983

Unattached Canadians not born in this country face a higher risk of poverty than those born in Canada. However, the poverty rate for unattached immigrants who came between 1946 and 1960 is lower than the figure for native-born unattached men and women.

# Unattached Individuals, by Year of Immmigration, 1983

	Poverty Rate	Number of Poor Unattached Individuals
Canadian born	40.2%	880,400
Immigrated	47.1	210,600
before 1946 1946 - 1960 after 1960	58.4 37.6 43.6	87,300 42,500 79,600

# e. homeowners versus renters, 1983 (Tables 35 and 36)

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The poverty rate for families that own their homes was only 7.9 percent in 1983 - 6.6 percent for those with a mortgage and 9.2 percent for those without a mortgage. By contrast, 29.3 percent of renters had low incomes in 1983.

# TABLE 35

# Family Poverty, by Tenure, 1983

	Poverty Rate	Number of Poor Families
Owners	7.9%	369,600
with mortgage	6.6	161,700
no mortgage	9.2	208,800
Renters	29.3	554,400

Unattached persons who rent are more likely to be poor than those who own their homes. The incidence of poverty is substantially higher for unattached homeowners who have paid off their mortgage than for those with a mortgage because many of the former are elderly persons who have lower incomes than those under 65.

# TABLE 36

# Unattached Individuals, by Tenure, 1983

	Poverty Rate	Number of Poor Unattached Individuals
Owners	33.9%	234,600
with mortgage no mortgage	14.5 41.2	28,400 206,200
Renters	44.0	856,400

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# INCOMES AND EARNINGS

The income trends are similar to the poverty trends. Longer-term improvements are overshadowed by a deterioration in the incomes of families and unattached Canadians during the 'eighties. Incomes are distributed as unequally today as they were a generation ago.

# a. income trends (Tables 37 to 44, Figures N to Q)

Families have higher average incomes today than at the end of the 'sixties. In 1969, the average family income was \$8,927, which amounts to \$27,501 in 1984 dollars. In 1984, the estimated average family income was \$35,853 - 30 percent more than in 1969. Table 37 gives the trends.

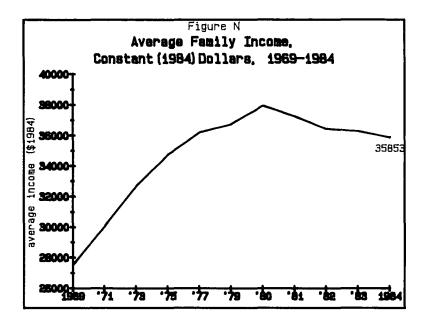
Year	actual	<u>constant (\$ 1984)</u>
1969	\$ 8,927	\$27,501
1971	10,368	30,048
1973	12,716	32,672
1975	16,613	34,731
1977	20,101	36,205
1979	24,245	36,743
1980	27,579	37,941
1981	30,440	37,228
1982	32,981	36,404
1983	34,748	36,260
1984	35,853	35,853

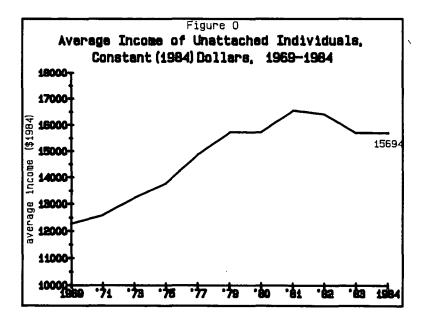
# TABLE 37

#### Average Family Income, 1969-1984

percentage	
change	

1969/1984	30.4%
1980/1984	-5.5



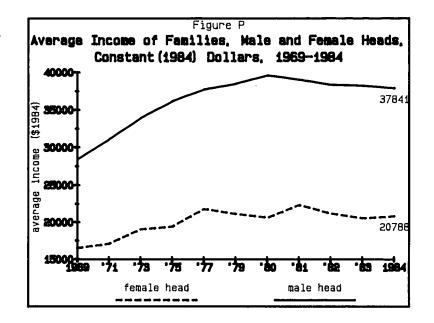


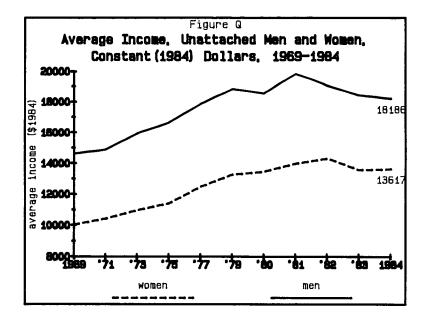
However the recent trend is not favourable. The incomes of Canadian families have decreased in real terms since 1980. The average family income in 1984 was an estimated \$35,853 - \$2,088 less than in 1980, when the average family had \$37,941 (in 1984 dollars). The final figure for 1984 probably will be a bit higher than the preliminary estimate, which means that average family income was about the same in 1984 as in 1983.

	Average	Income of	Unattached	Individuals,	1969-1984	ļ
Year			actual		constant	(\$ 1984)
1969			\$ 3,980		\$12,	
1971 1973			4,346 5,149		13,	,595 ,229
1975 1977			6,595 8,254			,787 ,867
1979 1980			10,375 11,435		15,	723 731
1981			13,535		16,	553
1982 1983			14,861 15,027		15,	,403 ,681
1984			15,694		15,	,694
percentage change						
1969/1984 1980/1984						3.0% ).2

#### TABLE 38

The long-term improvement in the incomes of unattached individuals also has ended in the 'eighties. Table 38 shows that the income of unattached Canadians averaged \$15,694 at last count (1984) - 28 percent more than in 1969 when their average income was \$3,980, or \$12,261 in constant (1984) dollars. However their income has not increased in real terms since 1979, when they averaged \$15,723 after taking into account the effect of inflation on the value of the dollar - virtually the same as their estimated \$15,694 average for 1984.





Families headed by men have enjoyed larger income increases than families led by women (mostly single-parent families) over the years. The average income of male-led families increased by one-third from 1969 to 1984, whereas families headed by women averaged 26 percent more over the same period. In 1969, the average income of families headed by women was 58 percent of the average income of male-led families; in 1984, families led by women reported an average income only 55 percent of that for male-headed families. Table 39 also shows that families led by men have seen their income decline steadily in real terms since 1980; the trend is similar for female-led families, except that their estimated average income in 1984 increased slightly over 1983.

#### TABLE 39

	F	emale Head	Male Head			
Year	<u>actual</u>	constant (\$ 1984)	actual	<u>constant (\$ 1984)</u>		
1969	\$ 5,360	\$16,512	\$ 9,217	\$28,394		
1971	5,901	17,102	10,727	31,088		
1973	7,413	19,046	13,204	33,925		
1975	9,291	19,424	17,293	36,153		
1977	12,089	21,774	20,947	37,729		
1979	13,910	21,080	25,397	38,489		
1980	14,969	20,593	28,781	39,594		
1981	18,264	22,337	31,884	38,994		
1982	19,143	21,130	34,700	38,302		
1983	19,662	20,518	36,578	38,170		
1984	20,788	20,788	37,841	37,841		
percentage						
change						
		25.04		<b>22</b>		
1969/1984		25.9%		33.3%		
1980/1984		0.9		-4.4		

# Average Family Income, by Sex of Head, 1969-1984

The trends are different for unattached women and men. Unattached women experienced a 36 percent real increase in their average income between 1969 and 1984, compared to a 24 percent increase for unattached men. As a result, the average income of unattached women as a percentage of that of men rose from 69 percent in 1969 to 75 percent in 1984. A glance down the columns marked "constant (\$ 1984)" in Table 40 shows that the average income of unattached women was about the same in 1984 as in 1980, whereas the average income of unattached men has declined steadily since 1981.

		Women	Men		
Year	<u>actual</u>	<u>constant (\$ 1984)</u>	<u>actual</u>	<u>constant (\$ 1984)</u>	
1969	\$ 3,256	\$10,030	\$ 4,746	\$14,621	
1971	3,597	10,424	5,136	14,885	
1973	4,267	10,963	6,206	15,945	
1975	5,450	11,394	7,964	16,650	
1977	6,923	12,470	9,919	17,866	
1979	8,754	13,267	12,427	18,833	
1980	9,776	13,449	13,461	18,518	
1981	11,430	13,979	16,239	19,860	
1982	12,964	14,310	17,250	19,040	
1983	12,981	13,546	17,629	18,396	
1984	13,617	13,617	18,186	18,186	
percentage change					
1969/1984		35.8%		24.4%	
1980/1984		1.3		-1.8	

TABL	Ε.	40
_	_	

# Average Income of Unattached Individuals, by Sex, 1969-1984

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Table 41 charts trends in the average incomes of families according to the age of their heads. To simplify matters, we express incomes in constant (1984) dollars.

#### TABLE 41

Average Family Income, by Age of Head, 1969-1984

	Constant (1984) dollars						
	Under 25	25-34	35-44	45-54	55-64	65 and over	
1969	\$21,247	\$26 <b>,</b> 995	\$30,322	\$32,430	\$28,684	\$16,913	
1980	26,804	35,587	41,761	44,291	40,043	26,393	
1981	26,236	34,852	41,436	45,378	38,835	25,182	
1982	23,886	33,268	39,751	44,546	38,415	26,576	
1983	22,196	33,557	40,019	43,769	38,969	25,186	
1984	22,419	33,104	40,156	43,755	37,222	26,385	
percenta change	ge						
1969/84	5.5%	22.6%	32.4%	34.9%	29.8%	56.0%	
1980/84	-16.4%	-7.0	-3.8	-1.2	-7.0	0.0	

The most striking finding is the poor position of young families. The average income of families headed by Canadians under 25 was \$22,419 in 1984 - little more than what it was in 1969. Their average income has declined in constant dollars by \$4,385 since 1980 - a hefty 16 percent drop. However the downward trend halted in 1984.

Older families, on the other hand, have experienced substantial income gains over the years. Families headed by elderly Canadians have enjoyed a 56 percent rise in their real income since the end of the

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'sixties. Again, however, families headed by persons in all age groups have seen their incomes remain the same or decline since 1980.

Table 42 finds that unattached individuals aged 65 and over enjoyed a sizable gain in their real income from 1969 to 1984. The younger unattached saw smaller increases, except for those aged 35 to 44. Those under 25 registered a larger increase (21 percent) in their income over the years than the young who head families (6 percent, as shown in the previous table). With the exception of the elderly, the average incomes of unattached Canadians for the most part have declined in the past few years. However, the decline halted in 1984 for those under 34, and 45 to 54. The unattached elderly gained a bit in 1984.

# TABLE 42

# Average Income of Unattached Individuals, by Age, 1969-1984

#### Constant (1984) Dollars

	under 25	25-34	35-44	45-54	55-64	65 and over
1969	\$ 9,698	\$17,372	\$22,091	\$14,830	\$11,934	\$7 <b>,</b> 779
1980	12,628	20,294	23,018	19,071	15,624	11,233
1981	14,065	21,393	23,625	20,101	15,399	11,619
1982	12,886	20,567	22,758	19,338	16,291	11,981
1983	11,415	19,563	23,418	18,707	16,494	11,077
1984	11,740	19,754	21,394	18,572	14,511	11,961
percenta change	ge					
1969/84	21.1%	13.7%	-3.2%	25.2%	21.6%	53.8%
1980/84	-7.0	-2.7	-7.1	-2.6	-7.1	6.5

Table 43 charts estimated average incomes from 1980 to 1984 for families in different income groups. Total income is divided into five equal groups or 'quintiles'. (Estimates are by the National Council of Welfare).

#### TABLE43

#### Constant (1984) Dollars lowest second middle fourth highest highest/ quintile quintile quintile quintile lowest quintile 1980 \$11,762 \$24,661 \$34,905 \$45,718 \$72,846 6.2 11,913 24,012 44,860 71,478 6.0 1981 34,064 1982 11,467 22,935 32,764 43,867 70,806 6.2 1983 11,241 22,300 43,693 71,614 6.4 32,271 1984 31,909 43,202 71,885 6.8 10,577 21,691 percentage change 1980/84 -10.1% -12.0% -8.6% -5.5% -1.3% 0.4 1983/84 -5.9 -2.7 -1.1 -1.1

Average Family Income, by Quintile, 1980-1984

Families in each income quintile had lower estimated average incomes in 1984 than in 1980. However families in the two lowest groups sufferred the largest loss in percentage terms, while those in the top two quintiles saw only slight reductions. As a result, the gap between the lowest and highest quintiles has widened, as indicated by the 'highest/ lowest' column in Table 43.

<u> </u>	Average income of onaccached individuals, by guintine, 1900-1904							
Constant (1984) Dollars								
	lowest quintile	second quintile	middle quintile	fourth quintile	highest quintile	highest/ lowest		
1980	\$ 3,540	\$ 7,394	\$12,192	\$20,215	\$35,316	10.0		
1981	4,138	7,863	12,994	20,774	36,997	8.9		
1982	4,019	7,792	12,631	20,422	37,236	9.3		
1983	3,763	7,448	11,369	18,974	36,929	9.8		
1984	3,610	7,690	11,849	19,225	36,096	10.0		
percentage change								
1980/84	2.0%	4.0%	-2.8%	-4.9%	2.2%			
1983/84	-4.1	3.2	4.2	1.3	-2.3			

# Average Income of Unattached Individuals, by Quintile, 1980-1984

Unattached individuals in the lowest income group had marginally better average incomes in 1984 than in 1980, but the trend has been downward since 1981. The trend is similar for those in the top income quintile, although they gained fractionally more from 1980 to 1984 and lost less from 1983 to 1984. The ratio of highest to lowest indicates that **the gap between rich and poor unattached Canadians has grown steadily since 1981.** 

# b. earnings trends (Tables 45 to 47)

Table 45 looks at trends in the average earnings of women and men from 1971 to 1982. (Data for 1984 will be published in the spring of 1986).

Women realized a substantial 21 percent real increase in their average earnings between 1971 and 1982, whereas men's average earnings increased only marginally during the same period. In 1971, the average Canadian woman earned less than half the average man earned; this ratio has improved steadily over the years, though women still earn much less than men (not much more than half at last count).

# TABLE 45

# Average Earnings, by Sex, 1971-1982

	Women		<u>M</u>	Men		
	actual	constant (\$ 1982)	actual	constant <u>(</u> \$ 1982)	women/men	
1971	\$ 3,307	\$ 8,683	\$ 7,056	\$18,526	47%	
1973	3,887	9,048	8,402	19,558	46	
1975	5,200	9,849	10,815	20,484	48	
1977	6,442	10,512	12,690	20,708	51	
1979	7,673	10,535	14,981	20,569	51	
1981	9,653	10,696	18,159	20,120	53	
1982	10,472	10,472	19,164	19,164	55	
percentage change						
1971/1982		21%		3%		
1977/1982		0		-7		
1981/1982		-2		-5		

Women's average earnings in 1982 were almost exactly the same in real terms as in 1977, as the column "constant (\$ 1982)" shows, and slipped slightly from 1981 to 1982. Men's average earnings have declined steadily since 1977; the latest figure - \$19,164 in 1982 - is 7 percent below the average for 1977, which was \$20,708 when adjusted for inflation.

The marked difference in earnings between the sexes is not simply because more women than men work part-time. The sex differential persists even we divide earnings into full-time and part-time, though it is less pronounced than when both categories are added together as in Table 45.

Table 46 shows that women working full-time averaged 64 percent of men's full-time earnings, while women with part-time jobs earned 63 percent of their male counterparts. The earnings of full-time male workers declined slightly in real value from 1977 to 1982, while women working full-time remained about the same. By contrast, both women and men working part-time experienced a loss in average earnings over the five-year period. (Table 46 gives the averages in constant 1982 dollars).

#### TABLE 46

	<u>Constant (\$ 1982)</u>						
		full-time		ł	<u>part-t</u>	ime	
	women	men	women/men	women	men	women/men	
1977 1979 1981 1982	\$15,975 16,120 16,186 16,056	\$25,745 25,451 25,434 25,096	62% 63 64 64	\$ 5,819 5,768 5,881 5,497	\$ 9,575 9,984 9,498 8,771	61% 58 62 63	
percent change	age						
1977/82 1981/82		-3% -1		-6% -7	-8% -8		

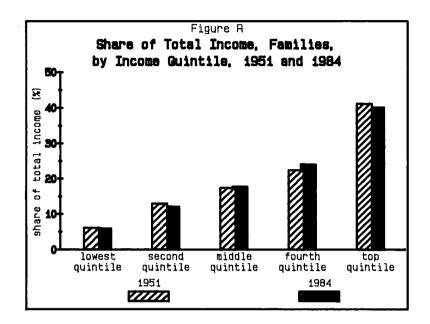
# Average Earnings, by Part-Time/Full-Time Worker Status and Sex, 1977 to 1982

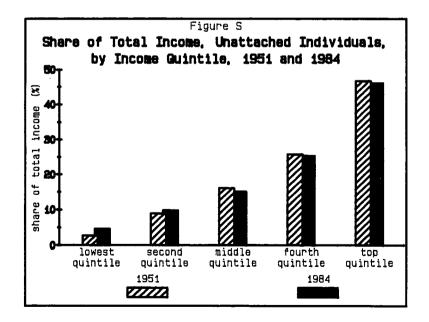
Table 47 looks at the average earnings of different age groups since 1977. Young workers under age 19 experienced a substantial drop of 32 percent in average earnings from 1977 (\$4,975 in 1982 dollars) to 1982 (\$3,400), while those in the 20 to 24 group saw their earnings decline by 16 percent during the same period. The older the age group, the smaller the decline over the years; workers 65 and over actually saw a slight increase in their average earnings.

# TABLE 47

# Average Earnings, by Age, 1977 to 1982

		<u>Constant (\$ 1982)</u>						
	under 19	20-24	25-34	35-44	45-54	55-64	65 and over	
1977	\$4,975	\$11,920	\$18,418	\$21,471	\$21,235	\$19,048	\$9,451	
1979	4,877	11,694	18,476	21,097	20,805	19,308	8,713	
1981	4,034	11,467	17,629	20,761	20,509	18,681	9,110	
1982	3,400	9,958	16,512	20,017	20,094	18,232	9,659	
percentage change								
1977/82	-32	-16	-10	-7	-5	-4	2	
1981/82	-16	-13	- 6	-4	-2	-2	6	





# THE DISTRIBUTION OF INCOME

Another way of looking at poverty is to compare the shares of income held by Canadians in different income groups. 'Income distribution', as it is termed, is very unequal in our society and the degree of inequality is on the increase.

Table 48 divides both families and unattached persons into five equal groups and then compares the share of income going to each group in 1951 and 1984. Table 49 shows the income levels which correspond to each group (known as a "quintile" or fifth). Two features stand out: **Income is distributed in a highly unequal and regressive manner, and there has been little progress in redistributing income over the last thirty-odd years.** 

	<u>Fami</u>	lies	Unattached Individual		
	1951	<u>1984</u>	1951	1984	
lowest quintile	6.1%	5.9%	2.7%	4.6%	
second quintile	12.9	12.1	8.9	9.8	
middle quintile	17.4	17.8	16.1	15.1	
fourth quintile	22.4	24.1	25.8	24.5	
highest quintile	41.1	40.1	46.6	46.0	

#### TABLE 48

# Shares of Total Income by Income Quintile, 1951 and 1984

Note: "Quintile" means fifth; total income is divided into five equal groups (see Table 49 for corresponding income levels).

#### Upper Limits of Income Quintiles, 1984

	Families	Unattached Individuals
lowest quintile	\$16,258	\$6,395
second quintile	26,911	9,180
middle quintile	37,109	15,000
fourth quintile	50,451	24,033

<u>Note</u>: Families in the lowest income quintile are those with incomes up to \$16,258; those in the second quintile have incomes between \$16,259 and \$26,911; those in the middle quintile have incomes between \$26,912 and \$37,109; and so on.

Income is divided in a highly regressive manner: The higher the income group, the greater its share. Families in the lowest income group have only 5.9 percent of total family income. The highest-income families, in contrast, enjoy 40.1 percent of total family income - seven times the poor group's share. The distribution of income among unattached individuals is even more skewed: The top group gets 46.0 percent of total income - ten times the bottom group's 4.6 percent share.

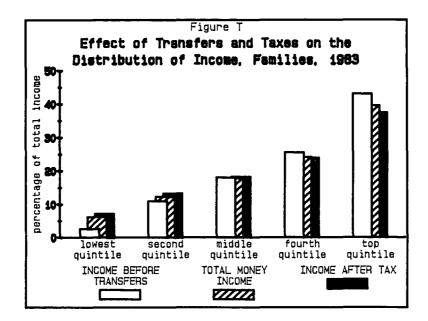
Nor has the unequal distribution of income improved much over the years. In 1951 the lowest-income group of families had 6.1 percent of family income; in 1984 their share was fractionally smaller (5.9 percent). Middle and upper-middle income families increased their share of income somewhat over the 33-year period. The top income group saw a modest decline in its share of income, though at 40.1 percent it still far exceeds the shares of other groups. The distribution of income among unattached individuals has become somewhat less regressive since 1951, but it is still more unequally apportioned than is family income.

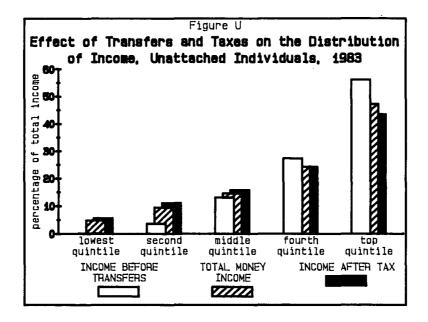
Families								
Quintile	1980	1981	1982	1983	1984			
lowest	6.2%	6.4%	6.3%	6.2%	5.9%			
second	13.0	12.9	12.6	12.3	12.1			
middle	18.4	18.3	18.0	17.8	17.8			
fourth	24.1	24.1	24.1	24.1	24.1			
highest	38.4	38.4	38.9	39.5	40.1			
	<u>U</u>	nattached In	dividuals					
Quintile	1980	1981	1982	1983	1984			
lowest	4.5%	5.0%	4.9%	4.8%	4.6%			
second	9.4	9.5	9.5	9.5	9.8			
middle	15.5	15.7	15.4	14.5	15.1			
fourth	25.7	25.1	24.9	24.2	24.5			
highest	44.9	44.7	45.4	47.1	46.0			

Shares of Total Income, by Income Quintile, 1980-1984

Table 50 looks at recent trends in the distribution of income. Since 1981, families in the lowest income group have received a steadily declining share of income, as have those in the second and middle quintiles. Upper-middle income families' share is unchanged at 24.1 percent. By contrast, upper-income families have increased their disproportionate share of income in recent years.

Unattached individuals in the bottom income group also have seen their share of income dwindle each year since 1981. There is no clear pattern for the other quintiles, although unattached Canadians in the highest group got a larger proportion of income in 1984 than in 1980.





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The gap between the rich and poor would be even wider were it not for government transfer programs and income taxes. Table 51 shows the distribution of income before and after taxes and transfers for 1983, the most recent year for which figures are available.

#### TABLE 51

	The Impact of T Distribut						
	Income Before Transfers	Total Money Income	Income After Tax				
Families							
lowest quintile	2.6%	6.2%	7.2%				
second quintile	11.0	12.3	13.3				
middle quintile	18.0	17.8	18.2				
fourth quintile	25.5	24.1	23.9				
highest quintile	43.0	39.5	37.4				
Unattached Individuals							
lowest quintile	0.2	4.8	5.6				
second quintile	3.6	9.5	11.1				
middle quintile	13.1	14.5	15.8				
fourth quintile	27.3	24.2	24.2				
highest quintile	56.3	47.1	43.4				

The first column indicates that families in the lowest income group got only 2.6 percent of total family income in 1983. Once income from government programs - e.g., old age pensions, family allowances, the child tax credit, unemployment insurance, provincial tax credits - is taken into account, families in the bottom two quintiles increase their share of total income, while those in the middle and upper levels receive less than before. (Note that the previous table shows income after transfer payments). Factor in the impact of federal and provincial income taxes, and low and middle-income families come out ahead, while those in the top two quintiles get somewhat smaller shares.

The results are similar for unattached individuals. Government transfers are essential to unattached individuals in the lowest income group, many of whom are pensioners who depend on Old Age Security, the Guaranteed Income Supplement and (where offered) provincial income supplements for most or all of their income.

On the other hand, taxes and transfers clearly have a limited redistributive impact. Even after paying income tax, families in the highest quintile receive five times the share of those in the bottom group, while upper-income unattached Canadians enjoy eight times the share of those in the lowest income category.

There is also evidence that income inequality is on the increase. Table 52 shows recent trends in the distribution of income before and after taxes and transfers.

Families and unattached individuals in the highest income quintile increased their share of total (before - taxes and transfers) income from 1981 to 1983. Taxes and transfers have not countered this trend, which means that upper-income Canadians enjoyed an even larger share of after-tax income in 1983 than in 1981. Conversely, families and unattached individuals in the lower and middle income ranges are getting smaller shares of the income pie, even after taxes and transfers are taken into account.

	Income	Income Before Transfers	nsfers	Total	Total Monev Income	amo	Inco	Income After Tav	Ta v
				5					
	1981	1982	1983	1981	1982	1983	1981	1982	1983
Families						<u> </u>			
lowest quintile	3.3%	2.8%	2.6%	6.4%	6.3%	6.2%	7.3%	7.3%	7.2%
second quintile	12.1	11.4	11.0	12.9	12.6	12.3	13.7	13.5	13 <b>.</b> 3
middle quintile	18.6	18.2	18.0	18.3	18.0	17.8	18.6	18.4	18.2
fourth quintile	25.2	25.5	25.5	24.1	24.1	24.1	23.8	23.8	23.9
highest quintile	40.8	42.1	43.0	38.4	38.9	39.5	36.6	37.0	37.4
Unattached Individuals									
lowest quintile	0.1	0	0.2	5.0	4.9	4.8	5 <b>.</b> 9	5.8	5.6
second quintile	5.2	4.5	3.6	9.5	9.5	9.5	10.9	11.0	11.1
middle quintile	15.5	14.8	13.1	15.7	15.4	14.5	16.7	16.4	15.8
fourth quintile	28.0	28.0	27.3	25.1	24.9	24.2	24.9	24.8	24.2
highest quintile	51.2	52.8	56.3	44.7	45.4	47.1	41.6	42.0	43.4

The Impact of Taxes and Transfers, 1981 to 1983

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#### CONCLUSION

Certain groups in Canadian society - single-parent families, the disabled, elderly widows, native persons, those with limited education - face a higher than average risk of poverty, whatever the state of the economy. The recession of the early 'eighties brought rising unemployment which, in turn, has added thousands more to the low-income population - an estimated 874,000 from 1980 to 1984. The 'new poor' include Canadians who normally have low poverty rates - families headed by men, Albertans, men and women in their 'prime' working years.

The national unemployment rate rose from 7.5 percent in 1980 to 11.3 percent in 1984 - a 50 percent increase in just four years. The average number of unemployed went from 865,000 in 1980 to 1,399,000 in 1984 - an increase of 62 percent.

Canadians are out of work longer now than in years past; the average duration of unemployment rose from 14.7 weeks in 1980 to 21.6 weeks in 1984. Men tend to remain unemployed longer than women. The number of Canadians without a job for a year or longer more than doubled from 136,000 in 1980 to 324,000 by 1984. The risk of unemployment for families led by men escalated from 4.2 percent in 1980 to 7.7 percent in 1984 - an increase of 83 percent; women who head families experienced a smaller percentage increase (from 10 percent in 1980 to 13.3 percent in 1984 - a one-third rise), though their jobless rate is still substantially higher. Wives' earnings are an increasingly important part of family income and a cushion against poverty; unfortunately, their jobless rate went from 7.4 percent in 1980 to 10.5 percent in 1984 - a 42 percent increase.

The poverty statistics do not mirror the unemployment figures the jobless rate eased from 11.9 percent in 1983 to 11.3 percent in 1984, while the national poverty rate continued to increase - but they have generally been moving in the same direction (upwards) during the 'eighties. There is simply no mistaking the link between unemployment and poverty in Alberta, for example. The province's family poverty rate doubled from 1981 to 1984 (from 8.3 percent to 16.3 percent) and the proportion of unattached Albertans with low incomes rose from 26 percent to 31 percent; during the same period, Alberta's unemployment rate tripled from 3.8 percent to 11.2 percent. The picture is similar in British Columbia, where family poverty rose by 65 percent and the jobless rate by 116 percent between 1981 and 1984, and Newfoundland (unemployment up by 54 percent, family poverty by 32 percent).

Youth unemployment is a serious social and economic problem, and again there is a strong link to low income. The jobless rate among Canadians under 25 went from 13.2 percent in 1980 to 19.9 percent in 1983, though it declined somewhat to 18.8 percent in 1984. The poverty trend is the same: The poverty rate for young family heads rose from 21.1 percent in 1980 to 34.7 percent by 1983 but improved to 31.3 percent in 1984. Among unattached young people, poverty went from 42.1 percent in 1980 to 49.3 percent in 1983 but eased to an estimated 47.1 percent in 1984.

Gradual improvements in the retirement income system have helped reduce the risk of poverty among elderly Canadians, particularly the large and growing number - most of them women - who end up living on their own. A series of increases in the federal Guaranteed Income Supplement - the most recent a \$50 a month raise for pensioners receiving the GIS at the single rate - have contributed to the steady decrease in the poverty rate for unattached seniors. The extension this year of the Spouse's Allowance to an additional 85,000 men and (mainly) women will help reduce the extent of poverty among 60 to 64 year-old unattached individuals, 46.9 percent of whom had low incomes in 1984.

The May 1985 Budget forecast that unemployment will remain above the 10 percent mark this year and the next, and its projections for 1987 through 1990 ranged from a low of 7.8 percent to a high of 10 percent. If the current high levels of unemployment continue, poverty probably will continue to increase as well.

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# APPENDIX

# Statistics Canada Revised (1978 Base) Low Income Cut-Offs

# Community Size

Family Size	500,000 and over	100,000 - 499,999	30,000 - 99,999	Less than 30,000	Rural
			1984		
1	\$ 9,839	\$ 9,345	\$ 8,766	\$ 8,104	\$ 7,276
2	12,981	12,321	11,495	10,666	9,510
3	17,365	16,456	15,380	14,307	12,734
4	20,010	19,017	17,778	16,537	14,720
5	23,318	22,078	20,590	19,183	17,117
6	25,468	24,062	22,492	20,920	18,687
7 or more	28,032	26,543	24,807	23,070	20,590
			1985*		
1	10,233	9,719	9,117	8,428	7,567
2	13,500	12,814	11,955	11,093	9,890
3	18,060	17,114	15,995	14,879	13,243
4	20,810	19,778	18,489	17,198	15,309
5	24,251	22,961	21,414	19,950	17,802
6	26,487	25,024	23,392	21,757	19,434
7 or more	29,153	27,605	25,799	23,993	21,414

\* estimates by National Council of Welfare

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