



The Daily

Statistics Canada

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Income of Canadians

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Families had an estimated median income after taxes of \$58,300 in 2006, up 2.1% from 2005 in real terms. It was the third consecutive annual increase. In 2006, the increase was mainly the result of gains in both market income and government transfers.

The gain in after-tax income was shared by most family types, including senior families, those in which the main income earner was aged 65 and over, and younger, working-aged families. Senior families had a median after-tax income of \$42,400, up 2.9%. Working-aged families had a median of \$62,000, a 1.8% gain.

Both senior and working-aged family median after-tax income increased by roughly 18% in real terms since 1996.

Persons living alone or "unattached individuals" had a median after-tax income of \$22,800 in 2006, up 4.6% from 2005.

Two of the three main elements of after-tax income, market income and transfers from governments, increased in 2006, while median personal income taxes remained virtually unchanged.

For the third consecutive year, Alberta families had the highest median after-tax income, at \$70,500. They were followed by families in Ontario and British Columbia.

The incidence of low income in Canada remained relatively stable in 2006. An estimated 633,000 families were below Statistics Canada's after-tax low-income cutoff, 7.0% of the total. About 760,000 children aged 18 and under, 11.3% of the total, lived in low-income families.

Market income: Gains for working-aged families

Working-aged families (whose main income earner was aged 64 or less) had a median market income of \$66,800, up 1.8% from 2005.

Market income for both senior families and lone-parent families headed by women remained

Note to readers

This release examines the income of unattached individuals and families along with information related to low income. Analysis of income is presented separately for families and unattached individuals, focusing mainly on 2005 and 2006 comparisons.

Since families exclude unattached individuals, family income provides only a partial picture of the income situation. For distributional analysis, particularly for long-term trends, analysis should use income adjusted for family size. This allows one to take into account the growth of people living on their own and the fact that family size is on a long-term decline. This kind of analysis is not part of this report, but will be included in subsequent analyses.

Note that this report examines family income on the basis of medians. The median is the point at which half of all families have higher income than the rest, and half had less. All income estimates are expressed in constant 2006 dollars to factor in inflation and allow for comparisons across time in real terms.

Market income is the sum of earnings from employment and net self-employment income, investment income (excluding capital gains), and private retirement income. It is also called income before taxes and transfers. Analysis is not done separately for the various components of market income. After-tax income is the total of market income and government transfers, less income tax.

For definition purposes, a 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.

Statistics Canada's low-income rate measures the percentage of unattached individuals and families below the low-income cutoff (LICO). The LICO is the after-tax income below which most Canadians spend at least 20 percentage-points more than the average on food, shelter and clothing.

This report is based on the Survey of Labour and Income Dynamics. The survey includes individuals living in private households in the 10 provinces, excluding persons living on Indian reserves or in military barracks.

For further information, consult the article On Poverty and Low Income (13F0027XIE) available free online.

unchanged in 2006. However, during the past 10 years, both groups have experienced significant gains, reflecting increases in their employment levels and higher earnings.

Senior families had a median market income of \$23,300 in 2006, up 40% from 1996 after adjusting for inflation. Single mothers had a median market income of \$23,100, compared with a 30-year low of only \$8,700 in 1996.

Families and unattached individuals earned the lion's share of their total income from market income. For every \$100 in total income, working-aged

families received \$93 in market income, and the remaining \$7 from government transfers. In comparison, senior families received \$39 from government transfers and \$61 from market income for every \$100 of total income in 2006.

Increase in government transfers, while no change in taxes

Families as well as unattached individuals saw an increase in government transfers in 2006 with the introduction of new programs. At the same time, the personal taxes they paid remained virtually unchanged.

Families reported a median government transfer of \$4,500 in 2006, up \$500 from 2005, while they paid a median level of \$9,000 in taxes, which remained the same as the previous year.

Government transfers to senior families remained virtually unchanged at \$22,600, the largest amount of all family types.

Two-parent families with children saw an increase in the amount of government transfers received from \$2,800 in 2005 to \$3,300 in 2006, in part because of modifications to programs, such as the new Universal Child Care Benefit. In 2006, 3.6% more families received a child tax benefit than in the previous year.

For unattached individuals, median government transfers increased from roughly \$500 to \$600; they paid \$2,100 in taxes.

According to the Survey of Labour and Income Dynamics, an estimated \$78.2 billion was transferred to families in 2006, up 5.9% from 2005. An estimated \$25.3 billion was distributed to people living alone, up 2.8%.

Improvements in after-tax income for almost all income classes

For the purpose of this analysis, families were equally divided into five groups according to their after-tax income, with each group representing 20% of all families.

After-tax income improved for families in all five income groups, except for those at the top, where it remained stable.

The one-fifth of families with the lowest income had an average after-tax income of \$24,600 in 2006, up 5.6% from 2005. In contrast, average after-tax income in 2006 for the 20% of families with the highest incomes was virtually unchanged at \$133,900 (in real terms).

Nevertheless, the dollar difference between the average after-tax income of the one-fifth of families

with the highest and lowest incomes remained stable in 2006.

Low-income rates stable but family low income gap declines

The incidence of low income in Canada remained relatively stable in 2006. An estimated 3.4 million Canadians (or 10.5%) lived in low income (after-taxes) in 2006.

About 760,000 children under 18 years of age, or 11.3%, lived in low income families in 2006, also unchanged. About 307,000, or 40%, of these children lived in a lone-parent family headed by a woman. In fact, about one in three children living with a single mother were in low income.

An estimated 633,000 Canadian families, 7.0% of the total, were below the low-income cutoff, unchanged from 2005. Families in low income needed on average \$7,000 to climb above the low-income cutoff. This is an improvement over the 2005 low income gap of \$8,000.

Senior families, who had the lowest incidence of low income in 2006, saw their rate remain relatively stable at 2.3%.

About 29% of unattached individuals lived below the low-income threshold. This rate varied between age groups; 34% of non-seniors were in this situation compared with 16% of seniors.

The provinces: Median incomes for Alberta families far ahead of other provinces

For the third consecutive year, families living in Alberta had the highest median after-tax income (\$70,500), followed by those in Ontario (\$62,400) and British Columbia (\$60,300).

Alberta and Saskatchewan were the only two provinces for which the yearly change in after-tax family income was statistically significant. The median rose 7.0% in Alberta and 6.3% in Saskatchewan.

Median government transfers for families increased in three provinces: New Brunswick, Ontario and Alberta.

In Alberta, median government transfers doubled to \$3,000 in 2006 from \$1,500 in 2005. This large increase was generated by a one-time Energy Rebate program. The Survey of Labour and Income Dynamics estimated that this \$400 rebate per taxfiler was distributed to about 910,000 families, and amounted to roughly \$1.1 billion. In addition, approximately 454,000 unattached individuals benefited from this rebate for which \$182 million was distributed.

Available on CANSIM: tables 202-0101 to 202-0107, 202-0201 to 202-0203, 202-0301, 202-0401 to 202-0411, 202-0501, 202-0601 to 202-0605, 202-0701 to 202-0706 and 202-0801 to 202-0807.

Definitions, data sources and methods: survey numbers, including related surveys, 3502 and 3889.

For more information, or to enquire about concepts, methods or data quality of this release, contact Client

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

A more detailed report, *Income in Canada, 2006* (75-202-XWE, free), is available today. This report contains analysis and 15 tables at the Canada and province level. Also available today, the 2006 *Income Trends in Canada* (13F0022XIE, free) provides 40 tables at the Canada and province level as well as some data at the census metropolitan area level.

Selected income concepts by main family types

	2005				2006			
	Market income	Government transfers	Income taxes	After-tax income	Market income	Government transfers	Income taxes	After-tax income
	median (2006 constant dollars)							
Economic families, two persons or more	58,800	4,000	8,700	57,100	59,600	4,500	9,000	58,300
Senior families	22,600	22,400	3,000	41,200	23,300	22,600	2,800	42,400
Non-senior couples without children	65,000	200	10,600	56,800	65,400	700	10,500	57,900
Two-parent families with children	74,200	2,800	11,800	67,000	74,900	3,300	12,000	67,900
Female lone-parent families	22,600	6,900	500	30,900	23,100	7,400	700	31,700
Unattached individuals	18,400	500	2,000	21,800	18,900	600	2,100	22,800

Low income rates (1992 base after-tax income LICO¹) by main family types

	1996	1998	2000	2002	2004	2005	2006
	%						
Economic families, two persons or more	12.1	10.1	9.0	8.6	8.0	7.4	7.0
Senior families	3.3	3.9	3.1	2.9	2.1	1.6	2.3
Non-senior couples without children	8.4	6.7	6.9	7.1	6.4	6.4	5.7
Two-parent families with children	10.8	8.6	8.3	6.6	6.9	6.7	6.6
Female lone-parent families	52.7	42.9	36.3	39.4	36.0	29.1	28.2
Unattached individuals	37.2	35.2	32.9	29.5	30.1	30.4	29.2

1. (LICO) Low-income cutoff.

Percentage of persons in low income (1992 base after-tax income LICO¹)

	1996	1998	2000	2002	2004	2005	2006
	%						
Persons under 18 years old	18.5	15.5	13.8	12.3	13.0	11.7	11.3
In two-parent families	12.4	9.9	9.5	7.4	8.4	7.8	7.7
In female lone-parent families	55.8	46.1	40.1	43.0	40.4	33.4	32.3
Person 18 to 64 years old	15.7	14.0	12.9	12.1	11.9	11.4	11.3
Person 65 and over	9.8	8.6	7.6	7.6	5.6	6.1	5.4

1. (LICO) Low-income cutoff.

Selected income concepts for economic families of two persons or more by province, 2006

	Market income	Government transfers	Income taxes	After-tax income	After-tax low-income rate
	median (2006 constant dollars)				
					%
Canada	59,600	4,500	9,000	58,300	7.0
Newfoundland and Labrador	38,700	12,300	6,300	45,800	4.9
Prince Edward Island	46,500	9,400	7,100	50,000	2.9
Nova Scotia	52,300	5,500	8,200	51,600	4.5
New Brunswick	43,700	7,400	6,200	47,600	6.4
Quebec	51,800	6,700	8,200	51,500	7.1
Ontario	64,600	4,000	9,700	62,400	7.7
Manitoba	56,800	3,500	8,600	53,900	7.9
Saskatchewan	59,100	3,100	8,900	55,900	7.0
Alberta	76,300	3,000	11,400	70,500	4.0
British Columbia	61,700	3,300	8,000	60,300	8.4



National Construction Industry Wage Rate Survey

2007

The 2007 National Construction Industry Wage Rate Survey covered establishments with six or more employees in the construction industry in two provinces, Alberta and Saskatchewan.

The establishments were asked to provide wage rates for employees working full time in selected occupations and to indicate whether the workers were unionized. Data were collected for work on institutional or commercial construction sites only.

Survey data showed that average wage rates increased substantially for most construction occupations in both provinces.

In Alberta, the most highly-paid construction occupation for which data were available was elevator constructor, for which the average wage was \$39.95 per hour. This occupation was followed by sprinkler system installer and refrigeration and air conditioning mechanic. These three occupations were also among the top six highest paid occupations surveyed in 1999 and 2003.

In Saskatchewan, the most highly-paid construction occupation of those surveyed was mobile crane operator, for which the average was \$31.44 per hour. It was followed by ironworker (excluding reinforcing ironworker) and refrigeration and air conditioning mechanic.

These three occupations along with pipefitter, steamfitter and related welder and bricklayer (excluding refractory bricklayer) were consistently among the top six highest paid occupations surveyed in 1999 and 2003.

As in the previous two time periods, the lowest paid construction occupation surveyed in 2007 was trade helper/labourer (excluding asphalt layers and scaffold erectors) in Alberta and traffic accommodation person in Saskatchewan.

Note: This survey, conducted on behalf of the Labour Branch of Human Resources and Social Development Canada, helps establish wage schedules for workers on federal construction projects. It is conducted region by region on a rotating basis. It excludes Quebec, Manitoba and Yukon, where wage rates are established by the provincial or territorial government. The next round of the survey, scheduled for 2008, will cover Ontario.

Definitions, data sources and methods: survey number 2935.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-877-679-2746; sbss-info@statcan.ca), Small Business and Special Surveys Division.

For information or requests concerning the wage schedules developed from this survey data for workers on federal construction projects, contact Nathalie Nadon (819-997-3903; nathalie.nadon@hrsdcc.gc.ca), Human Resources and Social Development Canada. ■

Canadian Foreign Post Indexes

May 2008

Data on Canadian Foreign Post Indexes are now available for May.

Definitions, data sources and methods: survey number 2322.

The May 2008 issue of *Canadian Foreign Post Indexes* (62-013-XIE, free) is now available from the *Publications* module of our website.

For more information on these indexes, contact Client Services (toll-free 1-866-230-2248; 613-951-9606; infounit@statcan.ca). To enquire about the concepts, methods or data quality of this release, contact Claudio Perez (613-951-9598; claudio.perez@statcan.ca), Prices Division. ■

Asphalt roofing

March 2008

Data on asphalt roofing are now available for March.

Available on CANSIM: table 303-0052.

Definitions, data sources and methods: survey number 2123.

For more information, or to enquire about the concepts, methods or data quality of this release, contact the dissemination officer (toll-free 1-866-873-8789; 613-951-9497; manufact@statcan.ca), Manufacturing, Construction and Energy Division. ■

New products

Income Trends in Canada, 1976 to 2006
Catalogue number 13F0022XIE
(free).

Income Trends in Canada, 1976 to 2006
Catalogue number 13F0022XCB (\$65).

Foreign and Domestic Investment in
Canada, 2006 to 2008
Catalogue number 61-232-XWE
(free).

Canadian Foreign Post Indexes, May 2008
Catalogue number 62-013-XIE
(free).

Income in Canada, 2006
Catalogue number 75-202-XWE
(free).

Survey of Labour and Income Dynamics
Electronic Data Dictionary
Catalogue number 75F0026XIE
(free).

All prices are in Canadian dollars and exclude sales tax. Additional shipping charges apply for delivery outside Canada.

Catalogue numbers with an -XWE, -XIB or an -XIE extension are Internet versions; those with -XMB or -XME are microfiche; -XPB or -XPE are paper versions; -XDB or -XDE are electronic versions on diskette; -XCB or -XCE are electronic versions on compact disc; -XVB or -XVE are electronic versions on DVD and -XBB or -XBE a database.

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MAJOR RELEASES

- **Urban transit, 1996** 2
Despite the emphasis on taking urban transit, Canadians are using it less and less. In 1996, each Canadian took an average of about six rides on some form of urban transit, the lowest level in the past 25 years.
- **Productivity, hourly compensation and unit labour cost, 1996** 4
Growth in productivity among Canadian businesses and industry work force in 1996 accompanied by sluggish gains in employment and slow economic growth during the year.

OTHER RELEASES

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