

# DISTRIBUTION OF NON-FARM INCOMES IN CANADA BY SIZE <br> 1961 



DOMINION BUREAU OF STATISTICS
Central Research and Development Staff

# DISTRIBUTION OF NON-FARM INCOMES IN CANADA BY SIZE 

## 1961

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## PREFACE

This report is the seventh in a series of reports on the distribution of nonfarm incomes in Canada. The results are based mainly upon a sample survey of approximately 10,500 families and unattached individuals conducted for the Central Research and Development Staff by the Special Surveys Division, in March and April 1962. Estimates for earlier years were based upon similar surveys. For convenient reference information on the previous reports is provided on the opposite page of this publication.

Another survey in the series is planned for the spring of 1964. It will be comparable in scope to the 1955 and 1958 survey; non-farm familles will be asked to report on income in 1963 and on their asset and debt position at the time of the survey.

The 1961 Census of Canada also collected income data from a sample of one-fifth of all non-farm households in Canada. Three preliminary reports have been published containing income data (Catalogue Nos, 98-515, 98-516 and 98-517) and the main body of the findings is forthcoming in Census of Canada, 1961, Volume IV (Catalogue Nos. 98-501 to $98-506$ ) to be released during the latter part of 1964. The income concept used in these census publications is identical with the income concept used in this publication; however, the grouping of individuals into family units is slightly different.

This report was prepared in the Central Research and Development Staff by Mrs, G. Oja under the direction of Miss J.R. Podoluk.

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## SYMBOL

The interpretation of the symbol used in the tables throughout this publication is as follows:
-- sample too small to provide an estimate.

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## INTRODUCTION

This report presents estimates of the non-farm income distribution for the yeaf 1961. It is the seventhin the serles of reports published periodically by the Dominion Bureau of Statistics on incomes and other aspects of consumer finances. The first report issued, DBS Publication 13-503 Distribution of Non-Farm Incomes in Canada by Size 1951, contalned estimates of the income distribution of non-farm families and unattached individuals well as estimates of all non-farm individual incomes. The reports for $1951,1954,1957$ and 1959 wete similar in scope to the present report; the reports for 1955 and 1958, in addition to income statistics, contained data on the disttibution of selected asset holdings and consumer indebtedness. ${ }^{1}$

The estimates in the present report, as in the earlief reports, are based ptimatily upon survey data obtained from a sample of non-fatm households. The first section of the repott contains two serles of income estimates - income size distribution of nonfarm families and unattached individuals and the distribution of non-farm individual incomes. Families and individuals whose income lafgely originates in net income from farming or military pay are excluded.

Approximately 10,500 farmlies and individuals supplied complete data on their sources of income in a sample survey conducted in March and April, 1962. The estimates contained in Tables 1, 2, 18, 19 and 20 are based upon the survey results with some further adjustments from income tax statistics for the year 1961, as collected by the Department of National Revenue. ${ }^{2}$ All other tables in the report are derived from the survey results with no further adjustments.

The estimates in Tables 1 to 17 present data on the incomes of familles and unattached individuals by size of income and other characteristics such as age of head, size of family, tenure, and so forth. Some tables are for familles and unattached individuals combined, while other tables are restricted to families only, as for many purposes statistics for families only are wanted separately. A family in these estimates is defined as consisting of two or more persons living in the same household and related by blood, marriage, or adoption. Unattached individuals are persons living by themselves or rooming in a household where they are not related to other household members.

Tables 18 to 27 contain estimates of individual incomes by size cross-classified by other characterlstics such as sex and age. In this series of tables individuals are all persons aged 14 and over who feceived income in 1961, and whose major source of income is other than net income from farming of military pay and allowances. Table 27 provides some indication of the relationship of the

[^0]Individual income series to the family income distribution. Many individuals with income are not heads of family units but rather subsidiary contributors to family income.

The concepts underlying the estimates are similar to those in the earlier surveys. The definition of the family unit has been described above. The incomes measured are the total money income receipts from the following sources: wages and salartes (before deductions for taxes, pensions, etc.), net unincorporated business income (net income from self-employment or independent professional practice), investment income (bond interest, dividends, etc.), transfer payments (such as family allowances and old age pensions), and miscellaneous income (retirement pensions, alimony, etc.). The income estimates refer to the total money Income recelpts for the calendar year 1961.

This income concept is not identical with the concept of personal income as measured in the National Accounts. The latter measures the income received by the personal sector of the economy and, although households (and families) are the most important part of the personal sector, they do not comprise the whole sector. In general, the income concepts of the estimates in this report are similar to the money income components of personal income received by non-farm households.

The present estimates also have a less comprehensive coverage than the personal income series by excluding some segments of the population, such as the institutional population, military personnel and farm population. The relationship between the survey estimates and the National Accounts is discussed more fully in the Appendix on page

It should be noted, too, that the estimates are for total money income receipts during the year, not all recelpts of money. The estimates exclude amounts received from inheritances, bequests, capital gains or cash from the sale of investments of property, income tax or pension fund refunds or gambling gains.

A new feature of this report, presented in Section II, is an analysis of work experience during the year by income level and personal characteristics. Individuals were asked about their labour force activity in 1961 -how many weeks they worked, how many weeks they were unemployed and how many weeks they were outside the labour force (neither worked not looked for work). In addition, questions were asked about the occupation and industry of their longest job during the year and their reasons for not participating in the labour force for the full year. Tables 28 to 35 in Section II are based on data supplied by approximately 12,000 individuals (out of a sample of 16,300 individuals with income). Another 1,500 individuals failed to answer questions on work experience and approximately 2,800 individuals had at no time during 1961 either worked or looked for work.

## SECTION I-INCOME DISTRIBUTION BY SIZE, 1961

## Highlights of the Income Distribution

## Incomes of Families and Unattached Individuals

The average income of all non-farm families and unattached individuals rose from $\$ 4,521$ in 1959 to $\$ 4,815$ in 1961. The proportion of family units with incomes in the lowest income group continued to decline and the proportion in the highest income brackets to rise. In 1961, 20.3 per cent of all units had incomes below $\$ 2,000$ and 5.4 per cent over $\$ 10,000$ compared to 21.9 per cent and 4.5 per cent respectively in 1959.

This is a continuation of a trend that has been evident for the past decade, since the beginning of the surveys of non-farm incomes in 1951. In this ten year period incomes in current dollars have been rising steadily with average family income in current dollars more than 50 per cent higher in 1961 than in 1951. The increase in average real income, on the other hand, has been lower-approximately 30 per cent, because of increases in the general price level. Despite a general rise in incomes there has been very little change in the degree of inequality in the distribution of income among family units, If Lorenz curves are charted for each of these years no discernible change can be seen in the curves of 1951 and 1961. ${ }^{\text { }}$ The Lorenz curve shows the cumulative proportion of aggregate income received against the cumulative proportion of family units receiving the income.

When families and unattached individuals are classified into three main groups by their major source of income, the two groups whose major source of income is earned income both show increases in average income of approximately 8 per cent. For wage earning families average income rose from $\$ 4,892$ in 1959 to $\$ 5,286$ in 1961 , and for families whose major source of income came from selfemployment the rise has been from $\$ 5,852$ in 1959 to $\$ 6,291$ in 1961.

The third group whose income comes mainly from other sources than earnings experienced a minor rise (less than two per cent) in average income between 1959 and 1961. The largest number of people in this group depend on government transfer payments as their major source of income and no major increases in their income have occurred between 1958 and 1961, because of the unchanged level of transfer payments during this period. Old age pensions comprise about a quarter (and all transfer payments about forty-four per cent) of the total income received by the group whose major source of income is "other money income".

Over the ten year period from 1951 to 1961 average income for families and unattached individuals whose income came mainly from other

[^1]sources than earnings rose from $\$ 1,465$ to $\$ 2,251$ in current dollars; in fact, it rose proportionately somewhat less than the average income for the two other groups whose income originated mostly in earnings. ${ }^{2}$ This analysis, however, overlooks the fact that over the ten year period important changes in the family position of the older age groups occurred. There is reason to believe that increases in the income of the older population has allowed them to become self-supporting family units independent of relatives. There is some supporting evidence that such a movement has been taking place. The proportion of the older population living independently appears to be higher in 1961 than in 1951. The majority of such new units would become part of the group whose income comes mainly from other sources than earnings, and they would probably be found at the lower end of the distribution and thus lower the average income for the group. The number of family units in the group "major source-other money income" has increased more than the total number of family units from 1951 to 1961 . $^{3}$ An examination of individual incomes shows that individuals whose income came from transfer payments, retirement pensions and other non-earned income sources have not lagged behind the other groups in income increases.

If the incomes of unattached individuals and families proper are examined separately it is evident that the income patterns of each differ greatly. The average income of unattached individuals rose to $\$ 2,123$ in 1961. This constitutes an increase in current dollars of approximately 56 per cent compared to 1951 and 8 per cent compared to 1959. Nearly half of all unattached individuals had incomes below $\$ 1,500$ in 1961 , ten years ago 46.8 per cent had incomes below $\$ 1,000$.

Families proper averaged $\$ 5,317$ in 1961. Of these, 6.4 per cent had incomes above $\$ 10,000$, in 1951 only 2.0 per cent of all families had incomes above this level.

Unattached individuals in low income groups. An examination of the 48.9 per cent of unattached individuals with incomes below $\$ 1,500$ shows that not all groups are proportionately represented in

[^2]CHART - 1


CHART - 2

this lower income group. When selected characteristics such as sex, age, labour force status and tenure are considered, a higher than average proportion of unattached individuals with the following characteristics are found in the income group under \$1,500:

1. Females
2. Persons over 65 years old
3. Persons not in the labour force
4. Owners of their own homes

It is obvious that these characteristics are frequently concurrent and that most unattached individuals in the lower income groups are elderly retired persons who may own their own home. Here the inadequacy of current income as a measure of economic status becomes apparent; although these elderly people have low current incomes, they also are likely to hold more assets and be less in debt than the rest of the population. ${ }^{5}$

The percentage of unattached individuals with selected characteristics in the income group below $\$ 1,500$ is:

## By sex

Male ......................................................................................................................................................

[^3]
## By age

24 and under ......................................................... 43.1
25-34 .................................................................. 26.0
35-44 ................................................................ 29.0
45-54 ................................................................. 32.4
55-64 ....................................................................... 47.6
65 and over ......................................................... 75.3
By labour force status at time of survey
Employee............................................................. 30.5
Employer or own account ................................... 29.5
Not in Labour Force .......................................... 81.6

## By tenure

Owner ................................................................. 60.8
Renter .................................................................. 35.6
Other ..................................................................... 51.2
All unattached individuals ................................... 48.9

Families in low income groups. - Approximately 22 per cent of all families (consisting of two or more persons) had incomes below $\$ 3,000$. Again an examination by selected characteristics shows that certain types of families are more likely to have incomes below $\$ 3,000$ than others. Groups that are overrepresented in this lower income group are families consisting of a married couple only or families that consist of related individuals with no married couple present. Also proportionately more families headed by women or by older persons (over 65 years old) belong into the under $\$ 3,000$ group than the national
average for all families. In terms of tenure the picture is different for families than for unattached individuals; families who are roomers, lodgers, employees or receive free accommodations are overrepresented in the under $\$ 3,000$ group whereas home owners and renters seem to be represented roughly in proportion to their overall weight.

Percentage of families with selected characteristics in the income group below $\$ 3,000$ is:

## By age of head

24 and under ........................................................ 31.3
25-34 ................................................................. 16.0
35-44 ................................................................ 14.0
45-54 .................................................................. 16.1
55-64 ................................................................ 25.2
65 and over ......................................................... 53.0
By sex of head
Male ........................................................................ 19.4
Female ............................................................... 49.6

## By employment status of head at time of survey

Fmployee.............................................................. 13.7
Employer or own acct......................................... 21.6
Not in the Labour Force .................................... 62.1
By tenure
Owner .................................................................. 21.2
Renters ................................................................ 22.1
Others .................................................................. 39.2

## By family characteristics

Married couple only ........................................... 35.1
Married couple with single children ................ 14.7
Married couple with married children and/or other relatives
9.8

Other ........................................................................ 44.3
All families ........................................................... 21.9

Composition of family incomes. - Table 17 shows the importance of different sources of income in the total income of all families and unattached individuals. For all income brackets except the highest and the lowest (under $\$ 2,000$ and above $\$ 15,000$ ) wage and salary income accounts, on the average, for more than one half of the total family income. Among families with incomes above $\$ 15,000$ net income from self-employment is an important source in addition to wages and salaries. At the lowest end of the income distribution, for family units with incomes below $\$ 1,000$, government transfer payments (old age pensions, family allowances, unemployment insurance benefits, relief, etc.) constituted the major source of income. Above this as families move up the income scale transfer payments form a decreasing share of total family income.

However, transfer payments as a source of income for non-farm families and unattached individuals have, on the whole, increased in importance over the ten year period 1951 to 1961. In 1951, this
source of income a ccounted for 5.2 per cent of total income, reached a peak of 7.4 per cent in 1958 and then declined slightly to 7.0 per cent in 1961 . This minor decline from 1958 to 1961 is likely a reflection of the fact that there were few changes in the major social security programs such as old age pensions and family allowances. At the same time, income from other sources showed moderate increases, resulting in a proportionate decline for transfer payments as a source of income.

Although family units whose income comes mainly from net income from self-employment showed the largest increase in average income - from $\$ 3,961$ in 1951 to $\$ 6,291$ in 1961, net income from selfemployment as a source for all non-farm families shows a decline as a proportion of total income over the period. In 1961 only 9.3 per cent of total income originated in net income from businesses or professions. In 1954 and 1955 the corresponding figure (averaged over two surveys) exceeded 12 per cent.

The explanation for this lies mainly in the decrease in numbers of families and unattached individuals with self-employment income as major source. This in turn is a reflection of the accelerated rate of the incorporations of smaller businesses. For example, many owners of family businesses after incorporation shift from the group with major source "net unincorporated business income" into the group with major source "wages and salaries". because most of their earnings from the business are considered for tax and other purposes to be wages and salaries. That is, the status of the individual changes from that of a self-employed person to that of a salaried manager.

Family income by occupation of head. - In Table 11 income distributions are presented of families and unattached individuals classified by the broad occupational groups to which the head of family belonged at the time of the survey. Families with heads not in the labour force are excluded from the table. The classification by occupation division follows the broad occupational categories of other DBS statistics such as labour force surveys and the census except in those cases where the sample was too small and groups of occupations had to be combined. ${ }^{6}$ For example, because of the exclusion of family units whose major source of income came from operating a farm, the sample contained only a small number of family heads who were selfemployed farmers at the time of the survey. These plus farm workers had to be combined with other occupations in primary industries such as loggers, fishermen, trappers and hunters - all groups represented by very small numbers in the sample. In addition miners had to be combined with craftsmen, production process and related workers. This grouping of occupational divisions, which in themselves are broad heterogeneous groups, detracts from the analytical usefulness of the table.

[^4]All families and unattached individuals whose head was in the labour force at the time of the survey (either working or looking for work) reported an average family income of $\$ 5,213$, substantially higher than the average for all units including those whose heads were not labour force participants in March of $1962{ }^{7}$

Family units with heads in managerial occupations reported the highest average family income$\$ 7,052$, followed by units headed by professionals and technical people who averaged $\$ 6,247$. The groups consisting of family units headed mainly by farm workers, loggers, fishermen etc. reported the lowest family income $-\$ 3,108$.

Table 11 also presents the average income of the head for each occupational group. For all family units with heads in the labour force about 85 per cent of family income was received by the head, In the professional and technical group this proportion rises to over 90 per cent. In case of family units headed by labourers, other family members become more important contributors to family income, only 78 per cent of family income, on the average, is received by the head.

## Individual Incomes

Total income for all individuals in receipt of income averaged $\$ 3,191$ in 1961, a rise of approximately six per cent from $\$ 2,998$ in 1959. Compared to 1951 the increase exceeds fifty per cent in terms of current dollars for all individuals; the equivalent average in 1951 was $\$ 2,086$. Price increases between 1951 and 1961 have absorbed some of this increase, and the rise in real terms is estimated to amount to approximately 35 per cent.

Classified by their major source of income, highest incomes were reported, as in the past, by individuals whose income came mainly from operating an unincorporated business or from a professional practice. Their income averaged $\$ 4,640$ in 1961, compared to $\$ 4,449$ in 1959 and $\$ 2,517$ in 1951.

[^5]The lowest average income $\$ 1.528$ was reported by the group receiving mainly "other money income"this is a heterogeneous group consisting of persons whose income originates from sources other than earnings-largely transfer payments, investment income or miscellaneous sources. The majority of these individuals or 54 per cent reported incomes between $\$ 500$ and $\$ 999$, a reflection of the large number of persons whose sole income was the $\$ 660$ received from federal old age pensions.

For individuals whose income came mainly from wages and salaries total average income amounted to $\$ 3,465$, an increase of approximately 8 per cent compared to 1959 when the average was $\$ 3,212$. This is a continuation of the steady growth in incomes that has taken place for this group since 1951. Usually as incomes rise the distribution shifts upward along the income scale and income groups at the lower end of the distribution come to contain proportionately less individuals. It is interesting to note that the lowest income group. that containing wage-earners with an income of less than $\$ 500$, has not conformed to this pattern. This income group decreased in absolute as well as relative terms from 1951 to 1957. However, in 1959 this trend was reversed and this group contained an increased proportion of wage-earners. For 1961 a further increase is recorded. In 1961, 447,000 or 8 per cent of all wage-eamers reported incomes under $\$ 500$ against a low of 375,000 or 7.4 per cent of all wage-earners in 1957. A closer examination of the group with incomes under $\$ 500$ showed that in 1961 nearly half of the wage and salary earners in this group were 14 to 19 years old. It is possible that the large numerical increase in this age group is largely responsible for the increased proportion of individuals in the lowest income group. Many of these youngsters taking summer or part time jobs would have only small amounts of earnings to report.

It should be noted that the income distributions by age shown for individuals as well as for family units break with past series in the earlier reports. The change has been made so that age groups presented are consistent with other statistical series produced by DBS, as for example the census and labour force statistics. To provide a link with past surveys the table below is presented by the age groupings used in past estimates and is comparable with Table 25 which is based on new age groups:

Average Incomes of Individuals by Age and by Sex, 1961.


For the age groupings adopted for this report, highest incomes were reported by males in the 35 to 44 age bracket, an average of $\$ 4,940$. The same is true for males whose major source of income came from wages and salaries, who reported, on the average, a total income of $\$ 4.985$. For females
highest incomes, an average of $\$ 2,073$, were reported by the 45 to 54 age group. On the other hand, for females with income mainly from wages and salaries incomes show a rise up to the age group 65 and over with one exception, a dip which shows up in the 35 to 44 age group.

CHART-3


A classification of indi viduals with income by their relationship to family head in 1961 indicates that 15.1 per cent were wives and 15.4 per cent were sons and daughters; in both cases these are significantly different from the proportions in 1951. During the ten years the proportion of individuals with incomes who are wives has increased and the proportion who are sons and daughters has de-
creased, Although complex demographic and social factors may influence these changes it is most likely that the increase in the labour force participation rate for married women and the extension of school leaving age are the most important causes for these changes. In families with more than one earner the wife appears to have become the most important secondary contributor to family income.

## NOTES AND DEFINITIONS

The family is defined as a group of individuals sharing a common dwelling unit and related by blood, marriage or adoption. Thus, all relatives living together were considered to comprise one family unit whatever the degree of family relationship; aside from single sons and daughters other relatives most commonly found living in the household were married sons and daughters and widowed parents. Unattached individuals are persons living by themselves or rooming in a household where they are not related to other household members.

The definition of the family used in the present study is a common definition of what constitutes a family unit. It is recognized, however, that it is not a concept which is suitable for all studies which may be made in respect to families and that for many purposes a modified definition would be useful. In fact, other definitions are employed for other purposes. Demographic studies made in connection with population censuses nomally use a more restricted classification - the family consists of a husband, wife, and any unmarried children resident with them, or one parent and unmarried children. Thus, families of the first two categories shown in Table 14 are what might be termed "census" families. For budget studies which investigate patterns of family expenditure, the important criterion is whether or not relatives living together pool their incomes for expenditure purposes; that is, whether they constitute one spending unit or several spending units. In this definition it is allocation of income as well as relationship which determines what constitutes a family (although in Canadian studies unmarried children are included as members of their parents' family and not treated as separate units).

The designation "economic family" has been used to identify the family as defined in income surveys. An unpublished study examining the relationship between the "economic family" and the spending unit showed that there are approximately 2 to 3 per cent more spending units than economic families.

The family, as defined in this survey is the family as constituted when the survey was conducted (March and April 1962). No recall or adjustment was inade to account for persons who were members of the family unit for part of the year and who left because of marriage, death or other reasons. Some family units existing at survey time were not family units during the whole year - for example, a couple who married in the middle of 1961. Income data were collected from each family member and considered to be part of the family's income in 1961 even if, in some cases, certain family members were part of another family unit part of the year. One exception, however, was made; families who had immigrated to Canada during 1961 and had earned some income abroad and some income in Canada
were only classified by their Canadian income. Thus, some families are classified at incomes which are somewhat lower than actual receipts because income prior to arrival in Canada was not included. Income from abroad of Canadian residents at the time of the survey was included in the income distribution.

Census families are also enumerated as they are constituted at the census date with no adjustment for changes in family composition over the year. The more restricted census definition of a family yields a higher estimate of families and correspondingly a lower average income. A series of studies is being carried out to examine the effect of definitional differences on the income distribution.

In the text family unit was used as a collective term to designate unattachedindividuals and families with two of more members. This was a convenient way to distinguish between families proper (a group of individuals related by blood, marriage or adoption) and units in the family incomes series, which in most cases also include unattached individuals. Table headings always specify whether families only or families and unattached individuals are included. The estimates exclude families containing one or more persons whose major source of income was net income from fanning operations or military pay and allowances. The estimates also exclude inmates of institutions, persons residing on Indian reservations, residents of the Yukon and Northwest Territories and Canadians temporarily abroad.

All family income distributions by income group refer to the income group classification of total income earned or received in the calendar year 1961.

Total income consists of income from the following sources:

1. Wages and Salaries: gross wages and salaries earned before deduction for such items as income taxes, unemployment insurance and pension funds. Commission income received by salesmen is also included in this category. All income in kind such as meals or living accommodation is excluded.

Where individuals received military pay in the form of reserve army pay, and where this was a minor part of total income, such income was included in the distribution and comhined with wages and salaries.
2. Net Unincorporated Business Income: net income (gross income minus expenses) earned from self-employment either on own account of in an unincorporated business or in independent professional practice. Included here is net income earned from roomers and boarders and, possibly, in a few instances, net farm income where this is a minor component of income.

In the survey, data were collected on gross rather than net receipts from roomers and boarders since the estimation of net income in this instance is difficult; during editing net income from this source was assumed to beone-third of gross receipts. Payments for room and board by relatives living in the same household were not included as income for the person receiving such payments.
3. Investment Income: bond interest, dividends, mortgage interest, net rents, estate income, bank interest and other investment income.
4. Govermment Transfer Payments: municipal, provincial and federal government payments of relief, old age, disability and blind pensions, veterans' pensions and allowances, family allowances, mothers' allowances, workmen's compensation, and unemployment insurance. Although family allowance payments are made to the mother, the survey treated them as part of the income of the father.
5. Miscellaneous Income: retirement pensions, annuities, alimony, and other items not specified or included in the above categories.

Families and unattached individuals were classified into subgroups based on the major source of income. Major source of income refers to the largest source of total family income; the groupings used are wages and salaries (item 1 above), net unincorporated business income (item 2 above) and other money income (items 3, 4 and 5 above).

Receipts of gifts, lump-sum settlements from insurance policies, income tax or pension plan refunds, capital gains and losses, receipts from the sale of assets, and inheritances or bequests were excluded as was all income in kind such as meals or living accommodation.

Tables 1 to 17 are analyses of family incomes while Tables 18 to 27 analyse individual incomes. It should be noted that Tables 1, 2, 18, 19 and 20
are primarily based upon survey data but adjusted by income tax statistics. Tables 3 to 12 and 21 to 27 are derived entirely from the sample survey with no adjustment from tax statistics. Adjustments were not made to all series for two reasons; income tax statistics are not available in sufficient detail and the amount of work involved to adjust in each case would be too great.

Aggregate income of all families in Table 2 is not equivalent to the aggregate incomes of all individuals in Table 19 because some individuals with wages or other non-farm income were members of families where other family members received net farm incomes as their major source of income. Families in which one or more members received their major income from farming were excluded from the family income estimates.

Several points should be noted:
(a) In Table 14 the following classifications of family characteristics are used: (i) Married couple-families consisting of a married couple with no other relatives living with them (ii) Married couple, unmarried children-families composed of a married couple and unmarried single children of any age, (iii) Married couple, children and other relatives - these are family units headed by married couples and including unmartied children and other adult relatives such as parents, as well as possibly married children. These families consist largely of what have been termed "doubled-up" families, (iv) All other families - this classification includes families of one parent and unmarried children, and families consisting of two or more related adults such as brothers and sisters. For the distribution of incomes of unattached individuals see Table 12.
(b) In classifying individuals by their relationship to the heads of families (Table 27), wives and husbands of married children living with their in-laws are included in the group "son or daughter". Mothers-in-law and fathers-in-law are also grouped with "parents" when they reside with their married children.

## INCOME TABLES, PART I F FAMILIES AND UNATTACHED INDIVIDUALS

Table

1. Distribution of Families and Unattached Individuals (number and per cent) by Income Groups and by Major Source of Income, 1961.
2. Distribution of Aggregate Incomes of Families and Unattached Individuals (amount and per cent) by Income Groups and by Major Source of Income, 1961.
3. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Regions, 1961.
4. Percentage Distribution of Families by Income Groups, by Regions, and by Metropolitan and Non-Metropolitan Centres, 1961.
5. Percentage Distribution of Families and Unattached Individuals by Income Groups, by Regions, and by Metropolitan and Non-Metropolitan Centres, 1961.
6. Percentage Distribution of Families and Unattached Individuals whose Major Source of Income is Wages and Salaries by Income Groups, by Regions, and by Metropolitan and Non Metropolitan Centres, 1961.
7. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Age and Sex of Head, 1961.
8. Percentage Distribution of Families and Unattached Individuals whose Major Source of Income is Wages and Salaries, by Income Groups and by Age and Sex of Head, 1961.
9. Percentage Distribution of Families and of Unattached Individuals by Income Groups and by Age of Head, 1961.
10. Percentage Distribution of Families by Income Groups, by Employment Status and by Sex of Head, 1961.
11. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Occupation of Head, 1961.
12. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Size of Family, 1961.
13. Percentage Distribution of Families by Income Groups and by Number of Children Under 16 Years, 1961.
14. Percentage Distribution of Families by Income Groups and by Family Characteristics, 1961.
15. Average Size of Income Units, Average Number of Children, Average Number of Income Recipients and Average Number of Income Earners by Income Groups, 1961.
16. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Tenure, 1961.
17. Percentage Composition of Incomes of Families and Unattached Individuals by Income Groups, 1961.

TABLE 1. Distribution of Families and Unattached Individuals ${ }^{1}$ (mumber and per cent) by Income Groups and by Major Source of Income, 1961

| Income group | All families and unattached individuals |  | Major source of income |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Wages and salaries |  | Net unincorporated business income |  | Other money income |  |
|  | number ('000) | per cent | $\begin{aligned} & \text { number } \\ & \text { ('000) } \end{aligned}$ | per cent | number ('000) | per cent | number $(\prime 000)$ | per cent |
| Under \$1,000 ....................................................... | $475^{2}$ | 9.9 | 126 | 3.4 | 14 | 4.2 | 262 | 36.0 |
| \$ 1,000-\$ 1,499 ................................................ | 278 | 5.8 | 125 | 3.4 | 11 | 3. 3 | 142 | 19.5 |
| 1.500-8,999 ............................................... | 223 | 4.6 | 96 | 2.6 | 15 | 4.5 | 112 | 15.4 |
| 2,000-2,499 ................................................ | 287 | 6.0 | 197 | 5. 4 | 19 | 5.7 | 71 | 9.8 |
| 2,500-2,999 ................................................ | 288 | 6.0 | 217 | 5.9 | 33 | 9.9 | 38 | 5.2 |
| 3,000-3,499 .............................................. | 323 | 6.7 | 262 | 7.1 | 35 | 10.4 | 26 | 3.6 |
| 3,500-3,999 ............................................. | 339 | 7.1 | 303 | 8.3 | 23 | 6.9 | 13 | 1.8 |
| 4,000- 4,499 ............................................... | 356 | 7.4 | 321 | 8.8 | 28 | 8.4 | 7 | 1.0 |
| 4,500 - 4,999 ............................................. | 350 | 7.3 | 323 | 8.8 | 18 | 5.4 | 9 | 1.2 |
| 5,000- 5,499............................................. | 310 | 6.5 | 284 | 7.7 | 22 | 6.5 | 4 | 0.6 |
| $5,500-5,999$............................................. | 286 | 6.0 | 263 | 7.2 | 16 | 4.8 | 7 | 1.0 |
| 6,000-6.499 .............................................. | 257 | 5.4 | 236 | 6.4 | 16 | 4.8 |  |  |
| 8,500-6,999 | 174 | 3.6 | 165 | 4.5 | 7 | 2.1 | 7 | 1.0 |
| 7,000-7,999 .............................................. | 280 | 5.8 | 260 | 7.1 | 14 | 4.2 | 6 | 0.8 |
| 8,000- 9.999 .................................................. | 313 | 6.5 | 286 | 7.8 | 22 | 6.5 | 5 | 0.7 |
| 10,000-14,999 ............................ce................... | 188 | 3.9 | 161 | 4.4 | 21 | 6.3 | 6 | 0.8 |
| 15,000 and over ............................................. | 73 | 1.5 | 40 | 1.1 | 21 | 6.3 | 12 | 1. 7 |
| Totals | 4,800 | 100.0 | 3,665 | 100.0 | 335 | 100.0 | 727 | 100.0 |
| Average income ${ }^{\text {S }}$.......................................... \$ |  | 4.815 |  | 5,286 |  | 6,291 |  | 2, 251 |
| Median income ${ }^{\text {3 }}$............................................ \$ |  | 4,282 |  | 4.786 |  | 4. 317 |  | 1,359 |

${ }^{1}$ Distribution of families and unattached individuals are shown separately in Table 12.
${ }^{3}$ This figure includes 73,000 units with no income during the year; these consist of newly formed units (largely unattached in dividuals).

- Averages calculated from unrounded figures.

TABLE 2. Distribution of Aggregate Incomes of Families and Unattached Individuals (amount and per cent) by Income Groups and by Major Source of Income, 1961


TABLE 3. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Regions, 1961

| Income group | Atlantic Provinces |  | Quebec |  | Ontrio |  | Prairle Provinces |  | British Columbia |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Unattached individuals | Familles | Unattached individuals | Families | Unattached individuals | Families | Unattached individuals | Families | Unattached individuals | Famlies |
|  | per cent |  |  |  |  |  |  |  |  |  |
| Under $\$ 1.000$ | 44.4 | 6.3 | 43.0 | 3.7 | 33.0 | 2.0 | 39.1 | 4.4 | 30.0 | 2.8 |
| \$ 1,000-\$ 1,499 ................ | 14.4 | 8.0 | 10.0 | 3.9 | 12.3 | 2.4 | 14.2 | 4.9 | 12.2 | 3.3 |
| 1,500-1,999 ................. | 8.1 | 7.9 | 10.9 | 3.8 | 7.0 | 2.9 | 7.9 | 4.6 | 9.7 | 5.0 |
| 2,000-2,499 ................. | 7.8 | 9.2 | 6.1 | 5.4 | 8.9 | 4.1 | 7.8 | 5.3 | 10.2 | 4.9 |
| 2,500-2,999 ................ | 9.8 | 9.0 | 7.3 | 5.7 | 6.3 | 4.3 | 7.0 | 6.7 | 7.7 | 4.5 |
| $3.000-3.499$................ | 4.0 | 7.9 | 7.9 | 8.8 | 6.1 | 4.9 | 8.8 | 5.9 | 7.7 | 4.4 |
| 3,500- 3.999 | 4.3 | 9.3 | 4.5 | 7.6 | 7.2 | 5.7 | 4.4 | 8.7 | 4.2 | 8.7 |
| 4.000- 4.499 | 2.0 | 8.1 | 3.4 | 8.7 | 6.6 | 7.7 | 3.9 | 9.8 | 5.8 | 8.6 |
| 4,500- 4,999 | 2.6 | 5.8 | 2.4 | 7.9 | 3.7 | 9.0 | 1.0 | 8.9 | 4.7 | 7.2 |
| 5,000- 5,499 ................. | 0.6 | 5.4 | 1.3 | 9.0 | 1.9 | 9.0 | 2.6 | 6.5 | 4.5 | 7.9 |
| 5,500 - 5,999 ................. | 0.6 | 3.6 | 0.7 | 6.8 | 1.7 | 7.8 | 0.6 | 6.7 | 1.4 | 7.0 |
| 6.000-6.499 ................. | -. | 4.9 | 0.1 | 5.0 | 1.6 | 8.6 | 0.8 | 5.3 | 1.3 | 7.4 |
| 6.500-6.999 ................ | 0.6 | 2.4 | 0.2 | 3.8 | 0.8 | 5.4 | 0.5 | 5.1 | -- | 5.5 |
| 7,000- 7.999 ................ | 0.9 | 4.4 | 0.5 | 6.0 | 1.2 | 8.6 | 0.8 | 6.8 | 0.8 | 6.9 |
| 8,000- 9,999 ................. |  | 4.5 | 0.3 | 7.4 | 0.9 | 10.2 | -- | 5.9 |  | 7.4 |
| 10,000-14,999 ................. |  | 2.2 | 1.4 | 4.5 | 0.3 | 5.8 | -- | 3.0 |  | 7.0 |
| 15,000 and over ................. |  | 1.3 |  | 2.2 | 0.3 | 1.5 | 0.3 | 1.4 |  | 1.4 |
| Totals ........................ | 100.0 | 100.0 | 100.0 | 100.0 | 100, 0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income .............. * | 1,629 | 4,156 | 1.841 | 5.294 | 2.375 | 5.773 | 1,927 | 4.836 | 2. 279 | 5,491 |
| Median income ................. \$ | 1.194 | 3.591 | 1.350 | 4,652 | 1.836 | 5,389 | 1.384 | 4.485 | 1.902 | 5.038 |

${ }^{2}$ Percentage distributions of families and unattached individuals by income groups for Canada are contained in Table 12.

TABLE 4. Percentage Distribution of Families, by Income Groups, by Regions, and by Metropolitan and Non-Metropolitan Centres. ${ }^{1} 1961$

| Income groud | Canada |  | Atlantic Provinces |  | Quehec |  | Ontario |  | Prairie Provinces |  | British Columbis |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Met. | NonMet. | Met. | Non- <br> Met. | Met. | NonMet. | Met. | NonMet. | Met. | NonMet. | Met. | NonMet. |
|  | per ceat |  |  |  |  |  |  |  |  |  |  |  |
| Under \$1.000 | 1.9 | 5.5 | 3.6 | 7.3 | 1.8 | 7.0 | 1.3 | 3.2 | 2.5 | 7.4 | 2.4 | 3.5 |
| \$ 1,000-\$ 1,499 | 2.1 | 6.4 | 2.5 | 10.2 | 2.0 | 7.3 | 1.9 | 3.3 | 2.3 | 9.2 | 2.9 | 3.9 |
| 1,500-1,999 ................. | 2.7 | 6.2 | 3.6 | 9.6 | 2.4 | 6.5 | 2.2 | 4.1 | 3.0 | 7.3 | 4.8 | 5.3 |
| 2,000- 2.499 | 3.3 | 8.1 | 3.6 | 11.5 | 3.4 | 9.0 | 3.2 | 5.7 | 2.9 | 9.1 | 3.7 | 6.5 |
| 2,500-2,999. | 4.1 | 7.8 | 6.2 | 10.2 | 4.2 | 8.6 | 3.2 | 6.2 | 5.2 | 9.2 | 4.2 | 4.9 |
| 3,000-3,499 ................. | 5.3 | 8.1 | 5.8 | 8.7 | 7.1 | 11.8 | 4.4 | 5.7 | 4.8 | 7.8 | 3.5 | 5.8 |
| $3.500-3.999$ | 6.9 | 8.0 | 11.5 | 8.4 | 7.8 | 7.3 | 5.1 | 6.9 | 8.3 | 9.4 | 7.4 | 10.5 |
| 4,000-4,499 | 8.4 | 8.4 | 10.6 | 7.1 | 8.5 | 9.1 | 7.3 | 8.4 | 10.9 | 7.9 | 7.7 | 10.0 |
| 4.500-4.999 | 8.5 | 7.8 | 6.6 | 5.5 | 8.3 | 7.2 | 9.0 | 9.1 | 9.3 | 8.4 | 6.9 | 7.6 |
| $5.000-5.499$ | 9.0 | 7.0 | 6.0 | 5.1 | 10.0 | 7.1 | 9.0 | 9.1 | 7.7 | 4.6 | 9.5 | 5.6 |
| $5.500-5.999$ | 7.5 | 5.9 | 5.7 | 2.7 | 7.7 | 5.0 | 7.6 | 8.2 | 8.3 | 3.9 | 6.0 | 8.3 |
| $6.000-6.499$ | 7.5 | 5.3 | 7.7 | 3.8 | 6.3 | 2.6 | 8.4 | 9.0 | 7.1 | 2.4 | 8.1 | 6.4 |
| 6,500-6.999 | 5.7 | 2.9 | 4.0 | 1.7 | 4.5 | 2.3 | 7.0 | 2.7 | 5.8 | 3.9 | 5.2 | 5.9 |
| $7.000-7.999$ | 8.9 | 4.2 | 8.7 | 2.6 | 7.5 | 3.2 | 10.0 | 6.0 | 9.0 | 3.1 | 8.7 | 4.4 |
| $8.000-9,999$ | 9.9 | 5.0 | 7.9 | 3.1 | 9.6 | 3.2 | 11.4 | 8.0 | 7.2 | 3.7 | 9.7 | 4.1 |
| 10,000-14,999 | 6.0 | 3.0 | 3.2 | 1.8 | 5.8 | 2.0 | 6.9 | 3.9 | 3.6 | 2.0 | 7.6 | 6.3 |
| 15,000 and over | 2.3 | 0.6 | 2.8 | 0.6 | 3.0 | 0.7 | 2.1 | 0.6 | 1.9 | 0.5 | 1.6 | 1.0 |
| Tocala | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income ............... \& | 5,956 | 4.361 | 5.496 | 3.606 | 6,020 | 3.963 | 6.190 | 5,039 | 5,424 | 3.865 | 5.817 | 5,028 |
| Median income ................ | 5.378 | 3,994 | 4,697 | 3.069 | 5.225 | 3,492 | 5,724 | 4.857 | 5, 052 | 3,500 | 5.342 | 4,480 |

[^6]TABLE 5. Percentage Distribution of Famflies and Unattached Individuals by Income Groups, by Regions, and by Metropolitan and Non-Metropolitan Centres, ${ }^{1} 1961$

| Income group | Atlantlc Provinces |  |  | Quebec |  |  | Ontario |  |  | Prairie Provinces |  |  | British Columbia |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Met. | Nonhet. | Total | Met. | NonMet. | Total | Set. | NonMet. | Total | Met. | NonMet. | Total | Met. | NonMet. |
| Under \$1,000..................... | 12. 4 | 7.9 | 14.2 | 9.1 | 6.8 | 13.5 | 8. 9 | 6.7 | 13.2 | 13.6 | 9.0 | 20.2 | 9.7 | 9.4 | 10. 2 |
| \$ 1,000-\$ 1,499 .............. | 9.0 | 4.3 | 11.0 | 4.7 | 3.1 | 7.9 | 4. 6 | 4.5 | 4.8 | 7.4 | 4.3 | 11.8 | 5. 5 | 5. 5 | 5.6 |
| 1,500-1,999 | 7.9 | 3.8 | 9. 6 | 4.8 | 4. 1 | 6.2 | 3.8 | 3.4 | 4.5 | 5. 5 | 4.2 | 7.3 | 6.2 | 6.8 | 5. 3 |
| 2,000-2,499 | 9.0 | 4.4 | 10.8 | 5.5 | 4.0 | 8.3 | 5. 2 | 5.0 | 5.6 | 5.9 | 4. 5 | 8.0 | 6.2 | 5.9 | 6.7 |
| $2.500-2.999$ | 9.1 | 7.9 | 9.7 | 6.0 | 4.8 | 8.2 | 4.8 | 4.4 | 5.4 | 6.8 | 5.9 | 8.1 | 5.3 | 4.9 | 6.0 |
| $3.000-3.499$ | 7.2 | 5.5 | 8.0 | 8.6 | 7.5 | 10.9 | 5.1 | 5.2 | 5.0 | 6.7 | 6.4 | 7.2 | 5.3 | 5.1 | 5.5 |
| 3,500- 3,999 | 8.5 | 11.2 | 7.4 | 7.2 | 7.4 | 6.7 | 6.0 | 5.9 | 6.4 | 7.6 | 7.8 | 7.3 | 7.6 | 6.6 | 9.0 |
| 4,000-4,499 ............... | 7.1 | 9.2 | 6.3 | 7.9 | 7.8 | 8.2 | 7.5 | 7.5 | 7.5 | 8.2 | 9.5 | 6.4 | 7.9 | 7.1 | 9.2 |
| 4,500- 4,999 ............... | 5.3 | 5. 6 | 4. 8 | 7.2 | 7.5 | 6.6 | 7.8 | 7.9 | 7.7 | 6. 8 | 7.5 | 5. 9 | 5.6 | 5.4 | 6.9 |
| $5.000-5,499$.............. | 4.6 | 5.4 | 4.3 | 7.9 | 8.7 | 6.4 | 7.4 | 7.3 | 7.8 | 5.5 | 6.8 | 3. 6 | 7.0 | 7.3 | 6.6 |
| 5,500- 5,999 .............. | 3.1 | 4.7 | 2.4 | 5.9 | 6.6 | 4.6 | 6.4 | 6.2 | 7.0 | 5.1 | 6.5 | 3.1 | 5.6 | 4. 9 | 6.6 |
| $6,000-6,499$.......osesece. | 4.2 | 6.5 | 3.2 | 4.3 | 5.4 | 2.3 | 7.1 | 6.8 | 7.6 | 4.2 | 5.8 | 1.9 | 5.9 | 6.2 | 5.3 |
| $6.500-6.999$ | 2.1 | 3.5 | 1.4 | 3.3 | 3.9 | 2.1 | 4.4 | 5.6 | 2.2 | 3.9 | 4.8 | 2. 6 | 4.1 | 3.8 | 4.7 |
| $7,000-7,999$ | 3.8 | 7.3 | 2.4 | 5.2 | 6.4 | 2.9 | 6.9 | 7.8 | 5.3 | 5.2 | 7.2 | 2.4 | 5.3 | 6.4 | 3.9 |
| 8,000- 9,999 .............. | 3.8 | 6. 6 | 2.5 | 6.4 | 8.2 | 2.9 | 8.1 | 8.9 | 6.5 | 4.3 | 5.5 | 2. 5 | 5. 5 | 7.0 | 3.2 |
| 10,000-14.999 ............... | 1.8 | 2.7 | 1.5 | 4.1 | 5. 2 | 1.8 | 4.6 | 5.3 | 3.2 | 2.2 | 2.8 | 1.4 | 5.3 | 5.5 | 5.0 |
| 15.000 and over .............. | 1.1 | 2.4 | 0.5 | 1.9 | 2.5 | 0.6 | 1.3 | 1.7 | 0.5 | 1.1 | 1.6 | 0.3 | 1.0 | 1.2 | 0.8 |
| Totals ........................ | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income ............. \$ | 3,751 | 4, 952 | 3. 256 | 4.817 | 5.418 | 3.647 | 5, 014 | 5,330 | 4,413 | 4,064 | 4. 704 | 3,143 | 4.678 | 4,825 | 4.449 |
| Median income ............... s | 3, 181 | 4,272 | 2.727 | 4, 259 | 4,800 | 3,271 | 4. 763 | 4.968 | \&, 340 | 3,770 | 4. 416 | 2, 667 | 4. 266 | 4. 408 | 4.092 |

${ }^{1}$ See footnote 1. Table 4.

TABLE 6. Percentage Distribution of Families and Unattached Individuals whose Major Source of Income is Wages and Salaries by Income Groups, by Regions, and by Metropolitan and Non-Metropolitan Centres, ${ }^{1} 1961$

| Income group | Atlantic Provinces |  |  | Quebec |  |  | Ontario |  |  | Prairie Provinces |  |  | British Columbia |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Met. | NonMet. | Total | Met. | Non- Met. | Total | Met. | Non- <br> Met. | Total | Met. | Non= Met. | Total | Met. | NonMet. |
| Under \$1,000 | 5. 2 | 3.4 | 6.1 | 3.6 | 2.3 | 6. 6 | 1.8 | 1.6 | 2.1 | 5. 5 | 3.4 | 9.6 | 4.0 | 3.9 | 4. 1 |
| \$ 1.000-\$ 1.499 | 6.0 | 2.5 | 7.7 | 2.5 | 1.7 | 4. 9 | 2.7 | 2.6 | 2.8 | 4.9 | 2.5 | 9.3 | 2.2 | 2.5 | 1,7 |
| 1.500-1.999. | 5.6 | 0.9 | 7.9 | 3.3 | 2.8 | 4.6 | 1.9 | 2.1 | 1.4 | 3.8 | 2. 5 | 6.4 | 3.2 | 3. 8 | 2. 3 |
| 2,000-2,499............... | 8.7 | 3.6 | 11.2 | 5.3 | 3.5 | 9.3 | 4.4 | 4.1 | 5.1 | 5.1 | 3.6 | 8.1 | 4.3 | 3.8 | 5.2 |
| 2,500-2,999... | 9.8 | 8.2 | 10.5 | 5.9 | 5.0 | 8.1 | 4.4 | 4.2 | 4.9 | 6.7 | 5.6 | 9.0 | 5. 5 | 4.5 | 7.4 |
| 3,000-3,499................ | 7.9 | 5.1 | 9.2 | 9.4 | 8.1 | 12.5 | 5.1 | 4.9 | 5.6 | 7.5 | 7.2 | 8.0 | 5.9 | 6.0 | 5.7 |
| 3.500-3.999........e........ | 10.5 | 13.1 | 9. 3 | 8.6 | 8.2 | 9.5 | 6.7 | 6.5 | 7.1 | 9.3 | 8.5 | 11.0 | 8.9 | 8.1 | 10.2 |
| 4,000- 4,499............... | 9.1 | 11.0 | 8. I | 8. 2 | 8. 6 | 10.6 | 8.5 | 8.4 | 8.7 | 10.4 | 11.0 | 9,1 | 9.7 | 8.5 | 11.7 |
| $4.500-4.999$. | 6.7 | 7.2 | 6.5 | 8.5 | 8.6 | 8.3 | 9.6 | 9.2 | 10.3 | 8.2 | 8.9 | 6.9 | 7.8 | 6.9 | 9.1 |
| 5,000- 5,499................ | 5. 5 | 6. 5 | 5.0 | 9.2 | 10.2 | 6. 8 | 8.8 | 8.2 | 10.3 | 7.3 | 8.3 | 5.4 | 8.9 | 9.0 | 8.8 |
| 5.500-5.989................ | 3.8 | 5.1 | 3.1 | 6.9 | 7.2 | 6.2 | 7.8 | 7.1 | 9.4 | 6.2 | 7.6 | 3.5 | 6.7 | 5.9 | 8.1 |
| $6.000-6.499$. | 5. 3 | 7.4 | 4.2 | 4.8 | 5.9 | 2.1 | 8.6 | 8.1 | 9.6 | 5.4 | 6.7 | 2. 8 | 7.6 | 8.2 | 6.6 |
| 6.500-6.999....e........... | 27 | 4.4 | 1.8 | 3.8 | 4.5 | 2.4 | 5.4 | 6.5 | 2.9 | 5.1 | 5.8 | 3.8 | 5.2 | 5.0 | 5.5 |
| $7.000-7.989$. | 5. 0 | 8.7 | 3.2 | 6.0 | 7.2 | 3.4 | 8.5 | 9.0 | 7.3 | 6.3 | 8.1 | 2. 7 | 6.9 | 8.4 | 4. 7 |
| $8.000-9,999 \ldots . . . . . . . . . . . .$. | 5.0 | 7.6 | 3.8 | 7.4 | 9.4 | 2.8 | 9. 8 | 10.4 | 8.6 | 4.9 | 5.7 | 3.2 | 6.9 | 8.6 | 4.1 |
| 10,000-14,999 ................. | 2.3 | 3.2 | 1.8 | 4.3 | 5.3 | 1.9 | 5.1 | 5.8 | 3.6 | 2.6 | 3.3 | 1.1 | 5.6 | 6.1 | 4.7 |
| 15,000 and over ..............- | 0.9 | 2.1 | 0.4 | 1.1 | 1.5 |  | 1.0 | 1.3 | 0.2 | 0.7 | 1.1 |  | 0.6 | 0.8 | 0.3 |
| Totals....a.t.o.................. | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100. 0 | 100.0 | 100.0 | 100. 0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income.............. \$ | 4,298 | 5. 312 | 3. 795 | 5, 103 | 5,596 | 3,954 | 5,623 | 5,789 | 5,259 | 4,621 | 5,116 | 3,644 | 5.196 | 5,401 | 4,874 |
| Median income................. \$ | 3.821 | 4. 353 | 3. 359 | 4. 624 | 5. 059 | 3,711 | 5,278 | 5,390 | 5,097 | 4,346 | 4,815 | 3.475 | 4.897 | 5.111 | 4. 593 |

[^7]TABLE 7. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Age and Sex of Head, 1961


[^8] adjusted by income tax statistics and is not strictly comparable with Table 7. See page 55 for further explanation.

TABLE 8. Percentage Distribution of Families and Unattached Individuals whose Major Source of Income is Wages and Salarles, by Income Groups and by Age and Sex of Head, 1961

${ }^{2}$ See page 18 for a distribution by income groups of all familles and unattached individuals whose major source of income is wages and salaries. It should be noted, however, that Table 1 is adjusted by income tax statistics and is not strictly comparable with Table 8 . See page 55 for further explanation.

TABLE 9. Percentage Distribution of Families and of Unattached Individuals by income Groups and by Age of Head, 1961

| Income group | $\underset{\text { Anits }}{\text { Anl }}$ | Age of head |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $24 \text { and }$ under | 25-34 | 35-44 | 45-54 | 55-64 | 65 and oves |
| Families | Der cent |  |  |  |  |  |  |
| Under \$1,000.. | 3.3 | 4.5 | 1.6 | 1.8 | 3.0 | 4.4 | 8.8 |
| \$ 1,000-\$ 1,499 | 3.8 | 4.4 | 2.2 | 1.4 | 1.6 | 4.9 | 14.0 |
| 1,500-1,999 .................................................. | 4.1 | 5.2 | 2.4 | 2.4 | 2.7 | 3.6 | 13.4 |
| 2,000-2,499 ................................................... | 5.2 | 9.6 | 3. 9 | 4.0 | 4.2 | 6. 8 | 8. 8 |
| 2,500- 2,999 .....t.t.............................................. | 5.5 | 7.6 | 5.9 | 4.5 | 4.6 | 5.5 | 8. 11 |
|  | 6.4 | 8.9 12.4 | 7.4 8.8 | 6.0 6.3 | 5.2 6.8 | 6. 7.0 | 6. 7 |
| $3.500-3.999$ $4.000-4.499$ | 8.4 | 10.9 | 12.0 | 7.8 | 8.1 | 8.9 | 4.2 |
| $4.500-4.999$ | 8.2 | 8.1 | 9.6 | 9.1 | 8.2 | 7.2 | 4.9 |
| $5.000-5.499$ | 8.2 | 5.9 | 10. 1 | 10.7 | 7.0 | 6.4 | 4.0 |
|  | 6.8 | 7.6 | 8.7 | 8.0 | 6.4 | 5.0 | 3.3 |
| 6.000-6.499 | 6.6 | 4. 1 | 7.7 | 7.6 | 7.6 | 5.3 | 3. 3 |
|  | 4.7 | 3.5 | 4.7 | 5.5 | 5.6 | 3.9 | 2. 2 |
| 7.000- 7.999 ..................................................... | 7.0 | 3.5 3.0 | 5.7 | 9.5 9.2 | 7.6 11.2 | 7.3 8.5 | 3.9 5.0 |
|  | 4.8 | 0.8 | 2.7 | 4.9 | 8.1 | 7.2 | 2.1 |
| 15.000 and over | 1.7 |  | 0.8 | 1.5 | 2.0 | 3.9 | 1.4 |
| Totals | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income ..........a..................................... | 5.317 | 4.038 | 5.057 | 5.737 | 5.985 | 5.809 | 3,737 |
| Median income ................................................... \$ | 4,866 | 3.895 | 4.797 | 5.313 | 5,400 | 4.826 | 2,809 |
| Unattached individuals |  |  |  |  |  |  |  |
| Under \$1.000......................................................... | 36.4 | 28.2 | 16.9 | 22.7 | 22.4 | 36.1 | 59.6 |
| \$ 1.000-\$ 1.499 ...........................................eco.e. | 12.4 | 14.9 | 9.1 | 6.3 | 10.0 | 11.5 | 15.7 |
| 1.500-1.999 .................................................... | 8.3 | 9.0 | 7.3 | 5.1 | 7.2 | 8.5 | 9.6 |
| 2,000- 2,499 ...................................................... | 8.3 | 10.3 | 10.2 | 8.4 | 12.1 | 8.3 | 4.6 |
| 2.500- 2.999 ..................................................... | 7.1 | 12.5 | 7.9 | 10.8 | 9.8 | 6.4 | 1.9 |
| 3,000- 3,499 | 7.0 | 6.6 | 9.6 | 9.4 | 11.4 | 7.8 | 3.2 |
| 3,500- 3,999 .................................................... | 5.6 5.1 | 8.6 5.3 | 7.4 10.5 | 13.3 5.8 | 7.6 5.0 | 3.8 7.4 | 0.9 |
| 4,000- 4.499 ............................................................................ | 3.0 | 1.1 | 7.2 | 5.1 | 3.4 | 4.5 | 1.2 |
|  | 2.2 | 2.5 | 4.1 | 2.8 | 3.9 | 1.9 | 0.4 |
| $5.500-5.999$.................................................... | 1.2 | 0.7 | 2.9 | 2.3 | 1.9 | 0.7 | 0.3 |
| 6,000-6.499 .................................................. | 1.0 | . | 2.5 | 2.1 | 2.4 | 0.4 | 0.4 |
| 6,500- 6.999 | 0.5 | - | 0.3 | -- | 0.8 | 1.8 | 0.3 |
| 7,000-7,999 | 0.9 | -- | 2.0 | 3.5 | 1.3 | 0.4 | 0.3 |
| 8,000- 9,999 ................................................... | 0.4 | - | 1.8 | 0.9 | 0.5 | - | 0.1 |
| 10.000-14.999 .................................................. | 0.4 | 0.2 | 0.3 | 1.4 | 0.3 | 0.5 | 0.1 |
| 15,000 and over ...................................................... | 0.2 |  |  |  |  |  | 0.7 |
| Totals | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income | 2.123 | 2.024 | 2,993 | 2.921 | 2, 608 | 2.093 | 1.378 |
| Median income .................................................... \$ | 1.572 | 1.883 | 2.911 | 2.847 | 2,430 | 1.641 | 831 |

${ }^{1}$ For a combined income distribution of families and unattached individuais by age of head, see Table 7 .

TABLE 10. Percentage Distribution of Families by Income Groups, by Employment Status and By Sex of Head, 1961

| Income group | Employment status of head ${ }^{2}$ |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Employee |  |  | Emploser of own account ${ }^{\text {a }}$ |  |  | Not in labour force |  |  |
|  | Total | Male | Fermale | Total | Male | Female | Total | Male | Female |
|  | cent |  |  |  |  |  |  |  |  |
| Under \$1,000.... | $\begin{aligned} & \frac{1}{1.1} \\ & 1.8 \end{aligned}$ | 1.0 | $\begin{array}{r} 6.7 \\ 5.2 \\ \hline \end{array}$ | 2.22.6 | $-1$ |  | 14.714.4 | $\begin{aligned} & 12.7 \\ & 16.8 \end{aligned}$ | 17.7 |
| \$ 1.000-\$ 1.499 .................................................. |  | 1.7 |  |  |  |  |  |  | 10.6 |
| 1,500- 1.999 .................................................... | 2.1 | 2.1 | 3.6 | 5.9 |  |  | 14.710.7 | $\begin{aligned} & 16.8 \\ & 16.7 \end{aligned}$ | 8.2 |
|  | 4.0 | 3.8 4.4 | 7.5 12.5 | 8.3 8.3 |  |  |  | 12.4 |  |
|  | 6.3 | 6.2 | 8.0 | 7.7 |  |  | 8.1 | 6.9 | 5.0 |
| 3,500- 3,999 ................................................... | 8.0 | 7.9 | 10.0 |  |  |  | 5.1 | 4.7 | 5.8 |
| 4,000- 4.499 ..................................e...............e. | 9.6 | 9.7 | 7.5 | 7.1 |  |  | 3.6 | 2.7 | 4.9 |
| 4.500-4.999 ................................................... | 9.5 | 9.5 | 7.3 |  |  |  | 4.1 | 3.7 | 4.8 |
| 5,000-5,499 ................................................... | 9.3 | 9.5 | 5.2 | 5. 6 7.6 |  |  | 3.1 | 3.0 | 3.3 |
| $5.500-5.999$.................................................. | 8.1 | 8.2 | 3. 6 | 5.2 |  |  | 2.3 | 2.0 | 2.7 |
| 6,000-6,499 ..................................................... | 7.4 | 7.5 | 5.0 | 8.4 |  |  | 2. 8 | 2.4 | 3.5 |
| 6.500: 6.999 ................................................... | 5.5 8.2 | 5.5 8.4 | 4.6 | 2.8 |  |  | 1.7 | O.9 | 2.8 |
|  | 8.7 | 8.7 | 7.3 | 4.9 |  |  | 3.5 | 2.5 | 3.5 4.6 |
| 10,000-14,999 ....................................................... | 4.9 | 4.9 | 3.4 | 8.3 |  |  | 1.7 | 1.2 | 2.5 |
| 15,000 and over | 0.8 | 0.9 |  | 7.7 |  |  | 0.9 | 0.7 | 1.3 |
| Totals | 100.0 | 100.0 | 100.0 | 100.0 |  |  | 100.0 | 100.0 | 100.0 |
| Average Income ...................................................... \$ | 5.543 | 5.583 | 4. 326 | 6.657 |  |  | 3, 200 | 2.943 | 3.592 |
| Median income ...................................................., \$ | 5.156 | 5.195 | 3,825 | 5.132 |  |  | 2.290 | 2,153 | 2.621 |

[^9]TABLE 11. Percentage Distribution of Families and linattached Individuals by Income Groups and by Occupation of Head ${ }_{8}^{2,2} 1961$

| Income group | All occupations | Managerla] | Professional and techniCal | Clerical | Sales | Services and recreation | Transpor tation and commu= nication | Farmers, loggers, fishermen | Miners, craftsmen. etc. | Labourers |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | per cent |  |  |  |  |  |  |  |  |  |
| Under \$1,000 | 4.1 | 1.5 | 8. 9 | 2.2 | 2.4 | 12.7 | 1.3 | 10.8 | 1. 3 | 5.6 |
| \$ 1,000-\$1,999 | 6.8 | 2.4 | 5.3 | 4.9 | 4.0 | 14.8 | 6.3 | 26.6 | 4.5 | 14.8 |
| 2,000-2,999 | 11.3 | 7.7 | 6.6 | 10.5 | 8.3 | 18,9 | 13.6 | 24.1 | 9.2 | 20.4 |
| 3,000- 3,999 ........................................... |  | 10.1 | 8.8 | 18.1 | 13.8 | 14.8 | 19.2 | 15. 2 | 15.8 | 21.3 |
| 4,000-4,999 | 17.2 | 11.9 | 9.5 | 22.7 | 15.7 | 12.5 | 21.5 | 9.3 | 22.1 | 16.5 |
| 5,000-5,999 ........................................ | 14.9 | 13.9 | 13.0 | 14.9 | 14.5 | 10.2 | 14.0 | 5.1 | 19.7 | 8.8 |
| $6,000-6,999$ $7,000-7,999$ | 10.8 | 13.5 | 12.3 | 11. 4 | 14.7 | 6.1 | 10.6 | 3.7 | 11.4 | 5.3 |
|  | 6. 7 | 9.5 12.7 | 9.0 13.7 | 6.5 5.7 | 7.5 7.9 | 3.8 4.6 | 6.2 4.8 4.8 | 1.6 | 6.9 6.3 | 2. 7 |
| 10,000 and over ........................................... | 6.1 | 16.6 | 12.9 | 3.0 | 11.1 | 1. 5 | 4.8 2.4 | 1.6 1.9 | 6.3 2.8 | 3.0 |
| Totals | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100. 0 | 100.0 |
| Average family income ..c.e..................... \$ | 5,213 | 7,052 | 6,247 | 4,912 | 6,094 | 3,638 | 4,742 | 3,108 | 5,087 | 3,722 |
| Median famlly income ............................ \$ | 4,756 | 6, 185 | 5, 838 | 4,630 | 5,400 | 3,243 | 4,447 | 2,523 | 4,889 | 3,432 |
| Average head's income .......................... \$ | 4,416 | 6,179 | 5,640 | 4,145 | 4,952 | 2,908 | 4, 026 | 2,626 | 4,247 | 2,904 |

[^10]${ }^{2}$ For a description of occupatlonal classification, see puge 12.

TABLE 12. Percentage Distribution of Families and Unattached Individuals by Income Groups and by Size of Family, 1961

| Income group | Unattached individuals |  | Slize of famlly (number of persons) ${ }^{4}$ |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 2 | 3 | 4 | 5 or more |
|  | per cent |  |  |  |  |  |
| Under \$1,000 | 36.4 |  |  |  |  |  |
| \$ $1,000-\$ 1,499$ | 12.4 | 3. 8 | 8.5 | 3.7 | 1.7 | 1.4 |
| 1,500- 1,999 | 8.3 | 4.1 | 7. 4 | 4.2 | 2.3 | 2.4 |
| 2,000-2,499 ..................................................... | 8.3 | 5.2 | 7. 6 | 4.4 | 3.8 | 4.6 |
| 2,500- 2,999 -.................................................... | 7.1 | 5. 5 | 7.1 | 5. 2 | 5.0 | 4.9 |
| 3,000- 3,499 ................................................... | 7.0 | 6. 4 | 6. 9 | 5.9 | 5.9 | 6.7 |
|  | 5. 6 | 7.3 | 6.8 6.9 | 8. 11 | 7. 18 | 7.5 8.9 |
| 4,500 $4,4,999$...... | 3.0 | 8.2 | 7. 1 | 8.1 | 9.8 | 8.9 |
| $5,000-5,499$.... | 2.2 | 8.2 | 5.6 | 8.8 | 10.1 | 8.8 |
| 5,500- 5,999 .. | 1.2 | 6. 8 | 5.0 | 7.1 | 8.3 | 7.2 |
| $6,000-6,499$.. | 1.0 | 6.6 | 5.0 | 7.3 | 7.6 | 7.0 |
| 6,500-6,999 ........................................................ | 0.5 | 4.7 | 3. 5 | 4.4 | 5.6 | 5.1 |
| 7,000- 7.999 $8,000-9 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ~$ | 0.9 | 7.0 | 5. 5 | 8.3 | B. 5 | 7.8 |
| 10,000-14,999 ........................................................................................ | 0.4 | 7.9 4.8 | 5.5 | 8.4 | 8. 3 | 9.3 |
| 15,000 and over ................................................................... | 0.2 | 1.7 | 1.6 | 1. 4 | 5. 1.9 | 1. 17 |
| Totals | 100.0 | 100.0 | 100. 0 | 100.0 | 100.0 | 100.0 |
| Average income .................................................... ${ }^{\text {S }}$ | 2. 123 | 5, 317 | 4.464 | 5,319 | 5, 766 | 5.728 |
| Median Income ..................................................... \$ | 1.572 | 4,368 | 3,890 | 4,994 | 5,198 | 5,170 |
| Major source of Income: Wages and salaries |  |  |  |  |  |  |
| Under $\$ 1,000$ | 15. 2 | 1. 1 | 1.9 | 2.0 | 0.6 | 0.4 |
| \$1,500-\$ 1,499 . $1,999$. | 11.7 8.5 | 1.6 | 2.7 | 2.0 2.2 | 0.8 1.5 | 1. 3 |
| 2,000- 2,499 | 11.5 | 3.9 | 6.0 | 4.1 | 2.6 | 3.4 |
| 2,500-2,999 ..................................................... | 10.8 | 4.8 | 6.9 | 4.6 | 4.7 | 3.8 |
| $3,000-3,499$-. | 10.3 | 6.3 | 7. 2 | 5.7 | 5. 8 | 6. 5 |
| 3,500- 3,999 .... | 9.0 | 8.0 | 8.1 | 8.6 | 7.5 | 7.9 |
| $\begin{array}{ll}4,000- \\ 4,500- & 4,499 \\ 4,999\end{array}$ | 7.9 | 9.4 | 9.5 8.9 | 8.7 | 10.3 | 9.1 |
| 5,000- 5,499 .................................................................................................. | 3.6 | 9.3 | 7.4 | 10.0 | 9.8 10.4 | 9.6 |
|  | 1.8 | 7. 8 | 6.9 | 7.3 | 10.8 | 8.1 |
| 6,000-6,499 ...................................................... | 1.7 | 7.6 | 6.4 | 8.0 | 8.6 | 7.5 |
| 6,500- 6,999 .........4.t........................................... | 0.7 | 5.4 | 4.9 | 4.8 | 6.3 | 5.8 |
| 7,000- 7,999 ........................................................ | 1.3 | 8.1 | 7. 8 | 8.9 | 7.0 | 8.8 |
| 8,000- 9,999 ...................................................... | 0.7 | 9.0 | 7.7 | 9.0 | 8. 8 | 10.0 |
| 10,000-14,999 $\qquad$ | 0.5 | 5.0 | 3,7 | 4.3 | 5.4 | 6.1 |
| 15,00 and over ................................................... |  | 100.0 | 1.0 | 0.8 | 1.2 | 1.2 |
| Totals |  | 100.0 | 100. 0 | 100.0 | 100.0 | 100.0 |
| Average income .................................................. \$ | 2,817 | 5.617 | 5, 216 | 5,454 | 5,760 | 5,877 |
| Median income ....................................................... * | 2,644 | 5,188 | 4,758 | 5,150 | 5,308 | 5,351 |

[^11]TABLE 13. Percentage Distribution of Families by Income Groups and by Number of Children Under 16 years, 1961

| Income group | No children ${ }^{1}$ | 1 child | 2 children | 3 children | 4 or more children |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | per cent |  |  |
| Under \$1,000 | 5.0 | 3.6 | 1.5 | 2.1 | 1.9 |
| \$ 1,000- \$ 1,499. | 6.3 | 3.4 | 1.0 | 2.6 | 2.6 |
| 1,500-1,999 .................................................................... | 6.4 | 3.0 | 2.2 | 2.6 | 3.4 |
| $2.000-2.499$...........................................................a.e........ | 6.0 | 5.0 | 4.2 | 3.7 | 6.5 |
| 2.500- 2.999..................................................................... | 6.1 | 5.0 | 4.9 | 4.7 | 6.6 |
| $3.000-3.499$...................................................................... | 5.9 | 5.7 | 6.8 | 6.6 | 8.0 |
| $3.500-3.999$.................................................................... | 6.0 | 8.2 | 7.8 | 8.0 | 8.3 |
| 4,000-4,499 ................................................................... | 6.4 | 8.9 | 10.2 | 10.1 | 8.9 |
| 4.500 - 4.999 ...........e.......................................................... | 7.2 | 7.8 | 9.1 | 10.1 | 8.5 |
| 5,000 - 5,499 .....................................................................e. | 6.0 | 8.7 | 10.2 | 9.8 | 9.1 |
|  | 5.5 | 6.5 | 8.4 | 7.5 | 8.3 |
| 6,000-6.499 ....................................................................... | 5.6 | 7.6 | 7.2 | 7.3 | 6.9 |
| 6.500-6.999................................................................... | 4.2 | 4.8 | 5.5 | 5.3 | 3.5 |
| 7.000-7.999...................................................................... | 7.2 | 6.8 | 7.5 | 6.5 | 6.4 |
| 8,000- 9,999.................................................................... | 8.1 | 9.4 | 7.6 | 7.6 | 6.1 |
| $10,000=14.999$...................................................................... | 5.8 | 4.4 | 4.4 | 4.3 | 3.7 |
| 15,000 and over ..................................................................... | 2.2 | 1.1 | 1.5 | 1.1 | 1.4 |
| Totals ............................................................................... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income................................................................. | 5. 227 | 5.377 | 5. 505 | 5.332 | 5. 190 |
| Medfan income .......... .............................................................. | 4.832 | 4.962 | 5.113 | \$.975 | 4.724 |
| Under \$1,000 .......................................................................... | 1.6 | 1.5 | 0.7 | 0.6 | 0.3 |
| \$ 1,000-\$ 1,499 ....................................................................... | 2.0 | 2.1 | 0.7 | 1.7 | 1.3 |
| $1.500-1.999$ | 2.6 | 2.1 | 1.3 | 1.7 | 1.9 |
| 2,000-2.499 ......................................................................... | 4.3 | 4.5 | 3.0 | 3.3 | 4.3 |
| 2.500-2.999 ....................................................................... | 5.6 | 4.6 | 4.2 | 4.2 | 4.8 |
| $3.000-3.499$. | 5.8 | 5.5 | 6.9 | 6.3 | 7.9 |
| 3,500-3,999 ........................................................e.o.e............ | 6.8 | 8.5 | 8.1 | 8.6 | 9.4 |
|  | 7.8 | 9.7 | 10.6 | 10.0 | 10.3 |
| 4.500-4.999....................................................................... | 8.7 | 8.4 | 9.8 | 11.4 | 9.8 |
| 5.000 - 5.499 .................................................................... | 7.5 | 9.5 | 10.8 | 10.8 | 9.9 |
| 5.500-5.999 ...................................................e....e......a........ | 6.6 | 6.9 | 9.1 | 8.6 | 9.5 |
|  | 6.9 | 8.4 | 7.7 | 7.9 | 7.8 |
|  | 5.4 | 5.6 | 6.1 | 5.8 | 3.8 |
| 7.000-7.999.................................................................... | 9.3 | 7.4 | 6.0 | 7.0 | 7.4 |
| 8.000 $=9.999$..................................................................... | 10.5 | 10.0 | 7.9 | 8.0 | 6.6 |
|  | 7.1 | 4.6 | 3.9 | 3.7 | 3.8 |
| 15,000 and over ........................................................................ | 1.5 | 0.7 | 1.1 | 0.3 | 1.2 |
|  | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income .................................................................. \& | 5.860 | 5. 504 | 5.577 | 5. 393 | 5.470 |
| Median income ...........................n.o......................................... \& | 5, 320 | 5,163 | 5. 218 | 5. 102 | 4.995 |

${ }^{2}$ All familles without any chlldren undey 16.

TABLE 14. Percentage Distribution of Families by Income Groups and by Family Characteristics, 1061

| Income group | Married couple only | Marrled couple with unmarried children | Married couple with children and other relatives | All other families |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |
| Under \$1,000 | 5.2 | 1.3 | 0.7 | 12.2 |
|  | 8.3 | 1.8 | 0.8 | 9.0 |
| 1.500- 1,999.. | 7. 8 | 2.4 | 1.6 | 8.3 |
| $2.000-2.499$......................................................................... | 7.5 | 4.4 | 2.1 | 7.4 |
| 2.500- 2.999 ............................................................................ | 6.5 | 4. 8 | 4.6 | 8.4 |
| 3.000-3.499 ............................a.............................................. | 7.0 | 6.5 | 4.8 | 5.3 |
| 3,500-3.999 .......................................................................... | 6.7 | 8.1 | 3.8 | 6.4 |
| 4,000-4,499 .......................................................................... | 6.7 | 9.5 | 6.5 | 6. 6 |
|  | 7.3 | 9.2 | 5.7 | 5.9 |
| $5,000-5,499$ | 5.8 | 9.8 | 6.9 | 4.7 |
| $5,500-\quad 5,999$ | 5.4 | 7.9 | 7.3 | 3.7 |
| 6,000-6,499 .......................................................................... | 5.5 | 7.4 | 6.9 | 4.3 |
|  | 3.7 | 5.0 | 5.9 | 3.6 |
|  | 6.1 | 7.4 | 12.0 | 3.7 |
|  | 5.6 | 8.0 | 17.0 | 6.8 |
| $10,000-14.999$ | 3.1 | 5.0 | 10.9 | 3.6 |
| 15,000 and over | 1.8 | 1.6 | 2.6 | 2.0 |
|  | 100.0 | 100.0 | 100.0 | 100.0 |
|  | 4,650 | 5,595 | 6.828 | 4. 174 |
|  | 4,090 | 5,102 | 6.377 | 3.531 |

${ }^{1}$ For a description of family chapacteristics see page 16. The classifications do not include unattached individuals; for a description of the income of unattached individuals see Table 12.

TABLE 15. Average Size of Family Units, Average Number of Children. Average Number of Income Recipients and Average Number of Income Earners by Income Groups, 1961

| Income group | Average size of family units ${ }^{2}$ | Average number of children ${ }^{2}$ | Average number of Income rec Ipients ${ }^{3}$ | Average number of income espners ${ }^{4}$ |
| :---: | :---: | :---: | :---: | :---: |
|  |  | number of | persons |  |
| Under $\$ 1.000$ | 1.51 | 0.25 | 0.89 | 0.40 |
| -1,000-\$1,999 | 2.29 | 0.62 | 1.29 | 0.70 |
| 2.000-2.999 | 3.02 | 1. 17 | 1.28 | 1.01 |
| $3.000-3,999$................................................................................. | 3.41 | 1.41 | 1.32 | 1. 18 |
| 4,000-4,999 ............................................................................. | 3.69 | 1.57 | 1.43 | 1. 32 |
| 5.000- 5,999 .............................................................................. | 3,95 | 1.73 | 1. 52 | 1. 43 |
| 6,000-6,999 | 3.94 | 1.59 | 1.71 | 1.59 |
| 7.000-9,999 | 4.08 | 1.43 | 2.00 | 1.87 |
| 10,000 and over ......................................................................... | 4.18 | 1.26 | 2.19 | 1. 95 |
| Totals ....................................................................................... | 3. 30 | 1.26 | 1.48 | 1.25 |
| Under \$1,000 | 1.60 | 0.27 | 1.09 | 1. 07 |
|  | 2.27 | 0.68 | 1.15 | 1.11 |
| 2,000-2,999 .............................................................................. | 2. 84 | 1.05 | 1.22 | 1.15 |
|  | 3.42 | 1. 44 | 1. 31 | 1. 23 |
| 4,000-4,999 ............................................................................ | 3. 71 | 1.61 | 1.42 | 1. 33 |
|  | 3.95 | 1. 75 | 1.50 | 1. 43 |
|  | 3.95 | 1.59 | 1. 73 | 1.62 |
| 7,000-9,999 ........................................................................... | 4.08 | 1.43 | 2.04 | 1.91 |
| 10,000 and over ......................................................................... | 4. 32 | 1. 24 | 2.41 | 2. 20 |
|  | 3. 56 | 1.39 | 1. 54 | 1.45 |

[^12]TABLE 16. Percentage Distribution of Families and vnattached Individuals by Income Groups and by Tenure, 1961

| Income group | All families and unattached individuals |  |  | All families |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Owners | Renters | Other ${ }^{8}$ | Owners | Renters | Other ${ }^{\text {s }}$ |
|  | pee cent |  |  |  |  |  |
| Under \$1,000 | 7.6 | 7.0 | 32.3 | 3.6 | 2.5 | 6.4 |
| \$ 1,000-\$ 1,499 | 4.8 | 5.1 | 11.0 | 3.8 | 3.7 | 5.6 |
| 1,500-1,999 | 4.5 | 4.6 | 8.3 | 4.0 | 3.9 | 7.3 |
| 2,000-2,499 | 4.7 | 6.8 | 8.7 | 4.7 | 5.7 | 12.4 |
| $2.500-2.999$ | 4.9 | 7.0 | 7.3 | 5.1 | 6,3 | 7.5 |
| $3.000-3.499$................................................... | 5.6 | 7.8 | 7.8 | 5.7 | 7.8 | 7.7 |
| 3.500-3.999 ...................................................... | 5.9 | 8.9 | 6.7 | 8.3 | 9.4 | 9.3 |
| 4.000- 4.499 | 7.4 | 9.1 | 5.4 | 7.7 | 9.9 | 7.7 |
| 4,500- 4.999 | 7.4 | 8.0 | 3.5 | 7.9 | 8.9 | 7.5 |
| $5.000-5.499$ | 7.3 | 7.7 | 3.1 | 7.9 | 8.9 | 7.3 |
| 5,500-5,999 | 6.2 | 6.1 | 2.1 | 6.8 | 7.0 | 6.6 |
| 6,000-6,499 | 6.4 | 5.5 | 0.9 | 6.8 | 6.4 | 3.9 |
| 6,500-6,999 | 4.2 | 4.1 | 0.6 | 4.6 | 4.9 | 2.7 |
| 7,000-7,999 | 7.2 | 4.9 | 1.0 | 7.7 | 5.8 | 3.5 |
| $8,000-9,999$ | 8.4 | 4.7 | 0.8 | 9.2 | 5.6 | 3.5 |
| 10,000-14,999 ..................................................... | 5.6 | 2.1 | 0.3 | 6.1 | 2.5 | 0.8 |
| 15.000 and over | 2.0 | 0.7 | 0.1 | 2.1 | 0.9 | 0.4 |
| Totals | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Aversge income ................................................... | 5.252 | 4.418 | 2.295 | 3.593 | 4,873 | 3.914 |
| Median income ....................................................... | 4,811 | 4,154 | 1,904 | 5,076 | 4,545 | 3,667 |

${ }^{1}$ This includes family unlts who are roomers or lodgers. reside with their employers of receive free lodging.

TABLE 17. Percentage Composition of Incomes of Families and Unattached Individuals by Income Groups, 1961


## INCOME TABLES, PART II - INDIVIDUAL INCOMES

## Table

18. Distribution of Individuals (number and per cent) by Income Groups and by Major Source of Income, 1961.
19. Distribution of Aggregate Individual Incomes (amount and per cent) by Income Groups and by Major Source of Income, 1961.
20. Composition of Individual Income by Income Groups, 1961.
21. Percentage Distribution of Individuals by Income Groups, by Employment Status and by Sex, 1961.
22. Percentage Distribution of Individuals by Income Groups, by Regions and by Metropolitan and Non-Metropolitan Centres, 1961.
23. Percentage Distribution of Individuals whose Major Source of Income is Wages and Salaries by Income Groups, by Regions and by Metropolitan and Non-Metropolitan Centres, 1961.
24. Percentage Distribution of Individuals by Income Groups and by Regions, 1961.
25. Percentage Distribution of Individuals by Income Groups, by Age and by Sex, 1961.
26. Percentage Distribution of Individuals whose Major Source of Income is Wages and Salaries, by Income Groups and by Age and Sex, 1961.
27. Percentage Distribution of Individuals by Income Groups and by Relationship to Head of Family, 1961.

TABLE 18. Distribution of Individuals (number and per cent) by Income Groups and by Major Source of Income, 1961

| Income group | $\xrightarrow[\text { Individuals }]{\text { All }}$ |  | Major source of income |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Wages and sal sries |  | Net unincorporated business income |  | Other money income |  |
|  | $\begin{aligned} & \text { number } \\ & \text { ('000) } \end{aligned}$ | Der cent | number ('000) | Der cent | number ('000) | per cent | number <br> ('000) | per cent |
| Under \$500. | 604 | 8.2 | 447 | 8.0 | 49 | 10.8 | 108 | 8.2 |
| \$ 500-\$ 999 | 1,137 | 15. 4 | 407 | 7.3 | 20 | 4. 4 | 710 | 54.0 |
| 1,000-1,499. | 813 | 8.3 | 415 | 7.4 | 19 | 4. 2 | 179 | 13.6 |
| 1,500-1,999 ............................................... | 546 | 7.4 | 398 | 7.1 | 32 | 7.1 | 116 | 8.8 |
| 2,000-2,499 .............................................. | 817 | 8.4 | 513 | 9.2 | 35 | 7.7 | 89 | 5. 2 |
| 2,500-2,999 ............................................... | 548 | 7.4 | 475 | 8.5 | 43 | 9.5 | 30 | 2.3 |
| 3,000 - 3,499 ............................................... | 567 | 7.7 | 500 | 8.8 | 45 | 9.9 | 22 | 1.7 |
| 3,500-3,999 ............................................... | 543 | 7.4 | 493 | 8.8 | 36 | 7.9 | 14 | 1.1 |
| 4,000-4,499 ................................................ | 490 | 6.7 | 444 | 7.9 | 35 | 7.7 | 11 | 0.8 |
| 4,500-4,999 ................................................. | 405 | 5.5 | 380 | 6.8 | 18 | 4.0 | 7 | 0.5 |
| $5.000-5.499$ | 295 | 4.0 | 272 | 4.9 | 16 | 3.5 | 7 | 0.5 |
| 5,500-5,999 ............................................... | 237 | 3.2 | 219 | 3.9 | 11 | 2.4 | 7 | 0.5 |
| 6,000-6,999 .............................................. | 288 | 3.9 | 261 | 4. 7 | 21 | 4.6 | 6 | 0.5 |
| 7,000-7.999 ................................................ | 152 | 2.1 | 132 | 2.4 | 13 | 2.9 | 7 | 0. 3 |
| 8,000-9,999 ............................................... | 157 | 2.1 | 130 | 2. 3 | 20 | 4.4 | 7 | 0.5 |
| 10,000 and over.......a..................................... | 165 | 2.2 | 109 | 1.9 | 40 | 8.8 | 16 | 1.2 |
| Totals... | 7. 364 | 100.0 | 5.595 | 100.0 | 453 | 100.0 | 1.316 | 100,0 |
| Average income ${ }^{\text {² }}$........................................ \$ |  | 3. 191 |  | 3,465 |  | 4,640 |  | 1,578 |
| Median income ${ }^{\text {2 }}$............................................ \$ |  | 2,651 |  | 3,143 |  | 3,310 |  | 888 |

${ }^{1}$ Averages calculated from unrounded Agures,

TABLE 19. Distribution of Aggregate Individual Incomes (amount and per cent) by Income Groups and by Major Source of Income, 1961

| Income group | $\begin{gathered} \text { All } \\ \text { individuals } \end{gathered}$ |  | Major source of income |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Wages and salaries |  | Net unincorporated business income |  | Other money income |  |
|  | millions \$ | Der cent | millions \$ | per cent | millions \$ | per cent | milltons | per cent |
| Under $\$ 500$ | 133 | 0.6 | 104 | 0.5 | 1 | -* | 28 | 1.4 |
| \$ 500-\$ 999 | 819 | 3.5 | 301 | 1.8 | 14 | 0.7 | 504 | 25.1 |
| 1,000-1,499 ............................................... | 747 | 3.2 | 507 | 2.6 | 22 | 1.0 | 218 | 10.8 |
| 1,500-1.999 | 952 | 4.1 | 695 | 3.6 | 55 | 2.6 | 202 | 10.1 |
| 2,000-2,499 ........a........................................ | 1,378 | 5.9 | 1.147 | 5.9 | 78 | 3.7 | 153 | 7.6 |
| 2,500-2,999 | 1. 498 | 6.4 | 1,296 | 6.7 | 120 | 5.7 | 82 | 4.1 |
| 3,000-3,499 ................................................. | 1.834 | 7.8 | 1.619 | 8.4 | 144 | 6.9 | 71 | 3. 5 |
| 3,500-3,999 | 2.032 | 8.6 | 1,846 | 9.3 | 133 | 6.3 | 53 | 2.6 |
| 4.000-4.499 .................................................. | 2,077 | 6.8 | 1,884 | 9.7 | 146 | 7.0 | 47 | 2.3 |
| 4,500-4,999. | 1,930 | 8.2 | 1,802 | 9.3 | 85 | 4.0 | 33 | 1.6 |
| 5,000-5,499. | 1,544 | 6.6 | 1.438 | 7.4 | 82 | 3.9 | 36 | 1.8 |
| 5,500 - 5,999 ................................................. | 1.359 | 5.6 | 1.257 | 6.5 | 65 | 3.1 | 37 | 1.6 |
| 6,000-6,999 | 2. 854 | 7.9 | 1,681 | 8.7 | 132 | 6.3 | 41 | 2.0 |
| 7.000-7.999 ................................................. | 1,131 | 4.8 | 984 | 5. 1 | 96 | 4.6 | 51 | 2.5 |
| 8,000-9,999 .................................................. | 1,372 | 5.8 | 1. 142 | 5.9 | 172 | 8.2 | 58 | 2.9 |
| 10,000 and over............................................ | 2,845 | 12.1 | 1.694 | 8.7 | 754 | 35.9 | 397 | 19.7 |
| Totals .......................................................... | 23,495 | 100.0 | 19,385 | 100.0 | 2,099 | 100.0 | 2,011 | 100.0 |

TABLE 20. Composition of Individual Income by Income Groups, 1981

| Income group | $\begin{aligned} & \text { Wages } \\ & \text { and } \\ & \text { salaries } \end{aligned}$ | Net unincorporated business income | Investment income | Transfer payments | Miscell aneous | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | milltons of dollars |  |  |  |  |  |
| Under $\$ 500$. | 103 | 1 | 8 | 19 | 2 | 133 |
| \$ 500-\$ 999 | 289 | 18 | 30 | 469 | 13 | 819 |
| 1,000-1,499 | 481 | 23 | 41 | 166 | 36 | 747 |
| 1,500-1,999 | 660 | 55 | 38 | 158 | 41 | 952 |
| 2,000-2,499 | 1,074 | 75 | 43 | 146 | 40 | 1, 378 |
| $2,500=2,999$ | 1,219 | 114 | 38 | 101 | 26 | 1, 498 |
| 3,000-3,499 | 1,537 | 138 | 45 | 89 | 25 | 1,834 |
| $3.500-3.999$ | 1. 752 | 133 | 40 | 89 | 18 | 2,032 |
| $4,000-4,499$ | 1.795 | 141 | 44 | 81 | 16 | 2. 077 |
| $4,500-4.999$ | 1.722 | 76 | 43 | 68 | 11 | 1,920 |
| 5,000-5,499 | 1. 359 | 82 | 38 | 53 | 12 | 1. 544 |
| $5,500-5.999$ | 1,198 | 68 | 38 | 45 | 10 | 1. 359 |
| 6,000-6.999 ... | 1. 5988 | 133 | 53 <br> 54 | 56 34 | 14 | 1,854 |
| $\begin{aligned} & 7,000-7,999 \\ & 8,000-9,999 \end{aligned}$ | 1,931 | 99 163 | 54 76 | 34 35 | 111 | 1. 1312 |
| 10,000 and over. | 1, 641 | 677 | 454 | 27 | 46 | 2,845 |
| Totals | 18,446 | 1,996 | 1.083 | 1. 636 | 334 | 23,493 |

TABLE 21. Percentage Distribution of Individuals by Income Groups, by Employment Status and by Sex, 1961

${ }^{1}$ Individuals were classified by their employment status at the time of the survey. This is not necessarily the same as their employment status during, 1961.

Sample too small for reliable estimate.

TABLE 22. Percentage Distributions of Individuals by Income Groups, by Regions and by Metropolitan and Non-Metropolitan Centres, ${ }^{1} 1961$

| Income group | Canada |  | Atlantic |  | Quebec |  | Ontario |  | Prainie Provinces |  | BritishColumbia |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Met. | NonMet. | Met. | NonMet. | Met. | NonMet. | Met. | NonMet. | Met. | NonMet. | Met. | NonMet. |
|  | per cent |  |  |  |  |  |  |  |  |  |  |  |
| Under $\$ 500$. | 7.0 | 10.1 | 11.2 | 12.0 | 5.4 | 11.6 | 7.5 | 8.6 | 7.5 | 10.0 | 6.9 | 8.2 |
| \$ 500-\$ 999 | 12.0 | 20.3 | 12.7 | 23.7 | 11.1 | 22.0 | 11.5 | 16. 2 | 12.9 | 25.2 | 15.0 | 15.6 |
| $1.000 \cdot 1.499$ |  | 9. 8 | 8.2 | 12.8 | 7.0 | 10.8 | 6.6 | 6.9 | 8. 5 | 11.8 | 7.3 | 8.1 |
| $1.500=1.999$. | 6. 8 | 8.1 | 7.3 | 11.0 | 7.5 | 7.6 | 6. 3 | 6.7 | 6. 8 | 9.0 | 6.7 | 6. 4 |
| 2,000-2,499. | 8.0 | 8.4 | 7.5 | 9.2 | 7.9 | 10.0 | 7. 6 | 8.1 | 8.6 | 7.1 | 9. 5 | 6.8 |
| 2,500 - 2,999 | 7.2 | 7.4 | 7.8 | 7.8 | 7.9 | 8.0 | 6.8 | 6.9 | 6. 9 | 8.1 | 6.9 | 6.1 |
| 3,000-3,499 | 8.0 | 6.7 | 7.7 | 6. 2 | 10.1 | 6. 3 | 6.8 | 7.2 | 8.4 | 6. 6 | 6.7 | 7.0 |
| 3,500-3,999 | 7.9 | 6.1 | 11.1 | 4. 6 | 8.0 | 5. 7 | 7. 7 | 6. 8 | 8. 8 | 6. 6 | 5.9 | 6.4 |
| 4,000-4,499 | 8. 2 | 5. 9 | 8.1 | 4.2 | 7.9 | 4. 5 | 8.0 | 7.9 | 9. 2 | 4.4 | 8.3 | 8.7 |
| $4,500-4,999$. | 6. 2 | 4. 3 | 5.1 | 2.3 | 5. 8 | 3. 7 | 7. 1 | 5.7 | 4. 8 | 3. 1 | 5. 9 | 6. 4 |
| 5,000-5,499. | 5. 7 | 3.4 | 4. 3 | 1. 4 | 6. 1 | 3. 2 | 6. 3 | 4.4 | 4. 4 | 2.2 | 4. 9 | 5.7 |
| $5.500-5.999$ | 3. 5 | 2. 5 | 0.8 | 1.6 | 3.3 | 1.7 | 4.2 | 4. 3 | 27 | 0.9 | 3. 3 | 3. 3 |
| 6,000 - 6,999 | 5. 3 | 3. 1 | 3. 9 | 0.9 | 4. 7 | 1. 9 | 5.9 | 5. 2 | 4.6 | 20 | 6.2 | 5. 2 |
| 7,000-7,999. | 2.4 | 1. 6 | 1. 5 | 1.1 | 2. 0 | 1. 0 | 3. 0 | 2.0 | 2.0 | 1.3 | 2.2 | 2.8 |
| $8.000-9.999$. | 23 | 1.1 | 1.5 | 0.5 | 2. 3 | 0.9 | 2.5 | 1. 6 | 22 | 0.9 | 22 | 1. 2 |
| 10.000 and over. | 23 | 1.1 | 1.4 | 0.8 | 3.1 | 0.8 | 2.1 | 1.3 | 1.5 | 0.9 | 2.1 | 2.0 |
| Totals. | 100.0 | 100.0 | 100.0 | 100. 0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income.................................................. \$ | 3,453 | 2.604 | 3,006 | 2. 072 | 3,607 | 2,337 | 3. 529 | 3,066 | 3. 179 | 2, 263 | 3, 316 | 3, 240 |
| Median income..................................................... \$ | 3,113 | 2, 101 | 2,699 | 1,568 | 3, 158 | 14859 | 3. 272 | 2,754 | 2,913 | 1. 667 | 2,833 | 2,902 |

${ }^{1}$ See footnote 1 , Table 4.

TABLE 23. Percentage Distribution of Individuals whose Major Source of Income is Wages and Salaries by Income Groups, by Regions and by Metropolitan and Non-Metropolitan Centres, ${ }^{2} 1961$

${ }^{1}$ See footnote 1 . Table 4.

TABLE 24. Percentage Distribution of Individuals by Income Groups and by Regions. 1961

| Income group | All individua is |  |  |  |  | Major source of income: Wages and salaries |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Atlantic Provinces | Quebec | Ontario | Pratrie Provinces | British Columbia | Atlantic Provinces | Quebec | Ontario | Prairie Provinces | British Columbia |
|  | per cent |  |  |  |  |  |  |  |  |  |
| Under $\$ 500$ | 11.8 | 7.6 | 7.9 | 8.6 | 7.4 | 11.4 | 7.7 | 7.4 | 9.1 | 6.3 |
| ( 500-\$ 999 | 20.5 | 15.0 | 13.1 | 18.0 | 15.2 | 9.8 | 7.0 | 6.3 | 8.0 | 6.3 |
| 1.000-1.499 .............................................. | 11.5 | 8.4 | 6.7 | 9.9 | 7.6 | 11.4 | 7.6 | 5.6 | 9.0 | 5.8 |
| 1,500-1.999 | 10.0 | 7.6 | 6.5 | 7.7 | 6.6 | 10.1 | 8.0 | 5.5 | 7.2 | 5.7 |
| 2,000-2,499 | 8.7 | 8.6 | 7.8 | 8.0 | 8.5 | 9.3 | 9.7 | 8.2 | 9.3 | 8.3 |
| $2,500=2,999$ | 7.8 | 7.9 | 6.8 | 7.4 | 6.6 | 8.6 | 8.7 | 7.3 | 8.9 | 8.1 |
| 3,000-3,499 | 6.6 | 8.7 | 7.0 | 7.7 | 6.8 | 8.4 | 9.8 | 7.7 | 9.3 | 8.0 |
| $3.500-3.999$ | 6.5 | 7.2 | 7.4 | 7.9 | 6.1 | 8.5 | 8.6 | 8.5 | 9.4 | 7.5 |
| 4.000-4.499. | 5.3 | 6.7 | 8.0 | 7.2 | 8.5 | 7.1 | 7.9 | 9.2 | 8.9 | 10.6 |
| 4.500-4,999 .............................................. | 3.1 | 5.1 | 6.6 | 4.1 | 6.1 | 4.1 | 6.0 | 8.1 | 5.2 | 7.6 |
| 5,000-5,499 | 2.2 | 5.1 | 5.7 | 3.5 | 5.2 | 2.6 | 6.1 | 6.9 | 4.5 | 7.1 |
| $5.500-5.999$ | 1.4 | 2.7 | 4.3 | 1.9 | 3.3 | 1.7 | 3.2 | 5.2 | 2.4 | 4.3 |
| $6.000=6.999$ | 1.8 | 3.7 | 5.6 | 3.6 | 5.8 | 2.4 | 4.0 | 6.8 | 4.4 | 7.6 |
| $7.000-7,999$ | 1.2 | 1.7 | 2.7 | 1.7 | 2.4 | 1.6 | 1.9 | 3.1 | 1.8 | 3.0 |
| 8,000-9,999 ................................................. | 0.8 | 1.8 | 2.2 | 1.6 | 1.8 | 1.0 | 1.9 | 2.5 | 1.7 | 2.3 |
| 10,000 and over ........................................... | 0.9 | 2.2 | 1.9 | 1.2 | 2.0 | 0.8 | 1.6 | 1.6 | 1.0 | 1.4 |
| Totals. | 100.0 | 100.0 | 100.0 | 100.0 | 100. 0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| A verage income ....................................... \$ | 2.344 | 3.154 | 3.372 | 2.800 | 3.287 | 2.696 | 3,335 | 3.709 | 3.109 | 3,689 |
| Median Income ............................................ \$ | 1.810 | 2,677 | 3,086 | 2,363 | 2.856 | 2,392 | 3,066 | 3.618 | 2.916 | 3,600 |

[^13]TABLE 25. Percentage Distribution of Individuals by Income Groups, by Age and by Sex, 1961

| Income group | All ase groups ${ }^{1}$ | Age |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 24 and under | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over |
| All individuals |  |  |  |  |  |  |  |
| Under $\$ 500$ <br> \$ $500-5999$ $\qquad$ |  | 21.3 | 5.0 | 5.5 | 6.2 | 7.3 | 3.7 |
| $\$ 500-\$ .999$ |  | 14.8 | 5.6 | 4.9 | 6.3 | 11.6 | 54.3 |
|  |  | 12.3 | 6.1 | 5.9 | 5.5 | 8.3 | 11.9 |
| $1,500-1.999$ $2,000-2.499$ |  | 10.6 | 6.0 | 5.8 | 6.6 | 7.3 | 8.0 |
|  |  | 12.4 10.1 | 8.4 7.9 | 6.4 6.4 | 8.7 7.5 | 7.6 8.4 | 5.3 |
| 3,000-3,499 |  | 6.8 | 9.3 | 8.2 | 8.5 | 8.3 | 3.4 |
|  |  | 4.8 | 10.1 | 8.2 | 9.1 | 7.8 | 2.4 |
|  |  | 3.5 | 11.3 | 8.9 | 9.3 | 8.0 | 1.9 |
| 4.500-4.999 ............................-.............................. |  | 1.8 | 7.3 | 8.0 | 7.5 | 5.7 | 1.5 |
|  |  | 0.9 | 7.2 | 8.4 | 5.3 | 4.9 | 0.9 |
| 5,500-5,999 ...e., -.-.............................................. |  | 0.4 | 5.0 | 5.4 | 3.6 | 2.4 | 0.7 |
| $6.000-6,999$ 7,000 |  | 0.3 | 5.8 | 7.4 | 6. 8 | 4.8 | 0.9 |
| 8,000-9,999 -.............................................................................................. |  |  | 2.8 1.6 | 4.6 3.4 | 2.7 3.4 | 1.9 2.4 | 0.7 |
| 10,000 and over ...................................................... |  |  | 1.4 | 2.8 | 3.0 | 3.3 | 0.8 |
| Totals |  | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average Income ................................................. \$ |  | 1,759 | 3,643 | 4. 131 | 3,878 | 3. 534 | 1,584 |
| Median income ...o................................................. \$ |  | 1.575 | 3,584 | 3,921 | 3,538 | 2,970 | 926 |
| Under \$500 $\quad$.... <br> $900-\$ 99$ | 4.2 | 18.5 | 1.3 | 1.3 | 1.7 | 3.3 | 1.9 |
| \$ $1,000-$ - $1,499$. | 9.0 | 14.0 | 2.6 | 1.7 | 2.2 | 6.0 | 40.2 |
| 1,500-1,999 | 5.7 | 9.4 | 3.9 | 3.3 | 4.7 | 5.7 | 10.3 |
| 2,000-2,499 .................................................... | 7.2 | 11.4 | 6.8 | 4.9 | 6.8 | 7.0 | 7.9 |
| 2,500-2,999. | 7.0 | 10.0 | 7.5 | 5.1 | 7.0 | 8.3 | 4.9 |
| 3,000-3,499 ........................................................... | 8.3 | 7.2 | 9.1 | 8.6 | 8.9 | 9.8 | 5.2 |
| 3,500 - 3,999 .-.....................................-............. | 8.8 | 6.6 | 10.9 | 9.0 | 10.3 | 10.2 | 3.9 |
| 4,000-4,499. | 9.7 | 5.2 | 13.8 | 10.6 | 11.8 | 9.8 | 3.1 |
|  | 7.6 | 3.3 | 9.4 | 10.3 | 9.6 | 7.0 | 2.3 |
|  | 6.9 4.6 | 1.4 | 9.5 6.7 | 11.1 | 7.0 | 6.3 3.2 | 1.6 |
| 6,000-6,999 ................................................................................ | 8.4 | 0.5 | 7.7 | 7.2 9.7 | 4.9 | 3.2 6.5 | 1.1 |
| 7,000-7.999 | 3.0 | 0.1 | 2.7 | 6.1 | 3.6 | 2.6 | 1.0 |
| 8,000 - 9,999 | 2.7 | 0.1 | 2.1 | 4.6 | 4.6 | 3.2 | 0.2 |
| 10,000 and over ......................................................... | 2.6 |  | 1.9 | 3.8 | 4.2 | 4.5 | 1.3 |
| Totals | 100.0 | 100.0 | 100,0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income .omanomono................................... \$ | 3,869 | 1,981 | 4,238 | 4,940 | 4,684 | 4,24.6 | 2. 022 |
|  | 3,636 | 1,814 | 4,141 | 4.641 | 4.212 | 3,657 | 1. 286 |
| Under \$500 | 15.9 | 24.6 | 15.1 | 16.7 | 16.1 | 16.4 | 5.8 |
|  | 27.2 | 15.7 | 13.5 | 13.6 | 15.7 | 24.6 | 69.9 |
|  | 11.9 | 13.2 | 11.8 | 14.4 | 10.3 | 12.1 | 9.8 |
| 1,500-1.999 | 10.4 | 12.1 | 11.5 | 12.6 | 11.1 | 11.0 | 5.4 |
| 2,000-2,499 | 10.1 | 13.5 | 12.9 | 10.4 | 13.0 | 8.8 | 2.3 |
| 2,500-2.999 ..........-............................................. | 7.7 | 10.1 | 8.8 | 9. 8 | 8.6 | 8.6 | 1.9 |
|  | 6. 0 | 6.4 | 9.8 | 6. 9 | 7.7 | 5.0 | 1.5 |
| 3,500-3,999 ......................coene............................. | 4.2 | 2.7 | 8.0 | 6.1 | 6.4 | 2.4 | 0.7 |
|  | 2.7 1.3 | 1.4 | 4.5 1.6 | 4.2 | 3.7 2.6 | 3.7 | 0.5 0.5 |
|  | 0.8 | 0.3 | 0.9 | 1.0 | 1.5 | 1.5 | 0.1 |
| 5,500-5,999 | 0.3 |  | 0.4 | 0.4 | 0.5 | 0.7 | 0.2 |
| 6,000-6,999. | 0.6 |  | 0.5 | 1.2 | 1.4 | 0.9 | 0.4 |
|  | 0.3 |  | 0.2 | 0.5 | 0.5 | 0.3 | 0.5 |
| 8,000-9,999 ......................................................... | 0.3 |  | 0.3 | 0.1 | 0.7 | 0.5 | 0.1 |
| 10,000 and over .e.o..............................o.................... | 0.2 |  |  |  | 0.3 | 0.8 | 0.3 |
|  | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income ........................................................ | 1,692 | 1,497 | 2.041 | 1,955 | 2.073 | 1.897 | 1.097 |
|  | 1, 290 | 1. 367 | 1,917 | 1.710 | 1,858 | 1,372 | 816 |

${ }^{2}$ See Table 18, page 30 for a distribution of all individuals by income groups. St should be noted, however, that Table is la adjusted by income tax statistics and is not strictly comparable with Table 25 . See page 54 for further explanation.

TABLE 26. Percentage Distribution of Individuals whose Major Source of Income is Wages and Salaries, by Income Groups and by Age and Sex, 1961

| Income group | All age groups ${ }^{2}$ | Age |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 24 and under | $25 \cdot 34$ | 35-44 | 45-54 | 55-64 | 65 and over |
| per cent |  |  |  |  |  |  |  |
| All indiviftuals |  |  |  |  |  |  |  |
|  |  | 21.0 |  | 4.6 | 3.9 | 3.2 | 2.9 |
| \$ 500-\$ 999 ... |  | 14.3 | 5.3 | 4.3 | 4.7 | 5.7 | 5. 5 |
| $1,000-1.499$ |  | 12.4 | 5.8 | 5.3 | 5.1 | 6.7 | 7.3 |
| 1.500-1.999 |  | 10.6 | 5.8 | 5.2 | 5.6 | 6.9 | 9.7 |
| 2,000-2.499 |  | 12.6 | 8.3 | 6.3 | 8.7 | 7.8 | 10.9 |
| $2.500 \cdot 2.999$ |  | 103 | 7. 7 | 6.2 | 7.6 | 9.7 | 12.1 |
| $3,000-3.499$ |  | 6.9 | 9.2 | 8.2 | 9.4 | 10.3 | 12.0 |
| $3.500-3.999$ |  | 4.9 | 10.4 | 8. 8 | 9.5 | 10.0 | 9.6 |
| 4,000 $4,500-4,499$ |  | 3.5 | 11.9 | 9.4 | 10.4 | 9.5 | 7.3 |
| 4.500- 4.999 ..................................................... |  | 1.9 | 7.9 | 8.6 | 8.5 | 7.6 | 5.5 |
| $5,000-5,499$ $5.500-5.1 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ~$ |  | 0.8 | 7.6 | 9.0 | 6.2 | 6.1 | 5.2 |
| 5,500-5,999 ......................................................... |  | 0.4 0.3 | 5.2 6.0 | 8.0 | 3.9 | 3.5 | 2.9 |
| 7,000- 7,999 .............................................................................................. |  | 0.3 | 6.0 2.2 | 7.8 4.8 | 7.8 2.7 | 5.7 2.4 | 3.4 2.6 |
| $8,000-9.999$ |  |  | 1.4 | 3.6 | 3.5 | 2.6 | 0.8 |
| 10.000 and over |  |  | 1.1 | 1.9 | 2.5 | 2.4 | 2.3 |
| Totale |  | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100. 0 |
| Average income ................................................... \% |  | 1,773 | 3,670 | 4. 190 | 3,989 | 3,832 | 3,492 |
| Median Income ...................................................... \& |  | 1,608 | 3,668 | 4, 059 | 3,763 | 3,485 | 3,067 |
| Under $\$ 500$ $\qquad$ 500-\% 999 |  | 18.1 | 1. 2.1 | 0.8 | 0.8 | 1.3 | 2.1 |
| 1.000- 1,499 | 4.0 4.8 | 13.7 11.8 | 2.5 3.6 | 1.0 2.1 | 1. 2.7 | 2.9 5.2 | 4. 5.5 |
| 1,500-1,999. | 4.4 | 9.2 | 3.5 | 2.5 | 3.0 | 4.6 | 7. 6 |
| 2,000-2,499. | 6.9 | 11.6 | 6.5 | 4.4 | 6.2 | 6.2 | 10.7 |
| $2.500-2,999$ | 7.3 | 10.3 | 7.1 | 4.7 | 6.8 | 8.8 | 11.3 |
| 3,000-3,499. | 9.0 | 7.3 | 8.8 | 8.5 | 9.5 | 11.0 | 13.4 |
| $3.500-3.999$ | 10.0 | 6.8 | 11.1 | 9.5 | 10.7 | 12.1 | 11.1 |
| 4,000- $4,499$. | 11.1 | 5.2 | 14.5 | 11.1 | 12.8 | 11.0 | 7.5 |
| $4.500-4.999$........................................................ | 9.0 | 3.3 | 10.1 | 11.0 | 10.8 | 8.7 | 6.5 |
|  | 8. 2 | 1.4 | 10.0 | 11.9 | 8.1 | 7.4 | 6.2 |
| 5,500-5.999 ....................................................... | 5.4 | 0. 7 | 7.0 | 8. 0 | 5.3 | 4.2 | 3.5 |
| 8,000-6,999 ......................................................... | 7.5 | 0.5 | 8.1 | 10.4 | 10.5 | 7.0 | 3.8 |
| $\begin{aligned} & 7.000-7.999 \\ & 8.000-9.899 \end{aligned}$ | 3.4 2.9 | 0.1 | 2.9 | 6. 4 | 3.6 | 3.0 | 3.0 |
| 10.000 and over | 2.0 |  | 1.5 | 2.7 | 4.6 3.4 | 3. 0 | 0.6 2.7 |
| Totals | 100.0 | 100.0 | 108.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| A verage income .................................................... | 4. 099 | 1,992 | 4. 246 | 4.985 | 4,702 | 4.327 | 3.759 |
| Median Income ..................................................... \$ | 3.975 | 1,848 | 4,200 | 4.745 | 4.355 | 3.913 | 3,313 |
| Under $\$ 500$......... 500-\$ 999 | 16.6 | 24.4 | 13.4 | 14.7 | 11.5 | 8.9 | 7.1 |
| $\begin{array}{r} 500-\$ 999 \\ 1,000-1.499 \end{array}$ | 13.7 12.6 | 15.1 | 12.6 11.6 | 13.2 14.0 | 13.0 10.8 | 14.2 | 11.1 |
| 1.500-1,999 ...................................................... | 12.4 | 12.2 | 11.9 | 12.4 | 11.7 | 11.3 | 16.7 |
| 2.000-2.499 | 13.2 | 13.7 | 13.3 | 11.3 | 14.6 | 12.7 | 11.9 |
| $2,500-2,999$ | 10.2 | 10.3 | 9.1 | 10.3 | 9.6 | 12.4 | 16.7 |
| $3.000-3.499$.....---...----..................................... | 8.0 | 6.5 | 10.3 | 7.5 | 9.2 | 8.1 | 4.8 |
| 3,500- 3,999 ....................................................... | 5, 4 | 2.8 | 8.5 | 6.6 | 6.7 | 3.7 | 1.8 |
| 4,000-4.499 ....................................................... | 3.6 | 1.4 | 4.9 | 4.6 | 4.6 | 4.9 | 6.3 |
| 4,500-4.999 ....................................................... | 1.6 | 0.3 | 1.8 | 2.2 | 2.9 | 4.1 | -. |
| 5,000-5,499 ............................................иин......... | 1.0 |  | 1.0 | 1.0 | 1.7 | 2.1 | -. |
| 5,500-5,999 ....................................................... | 0.4 |  | 0.4 | 0.5 | 0.6 | 1.2 | - |
| 6,000-6,999 ......................................................... | 0.7 |  | 0.6 | 1.0 | 1.3 | 1.5 | 1.6 |
| $\qquad$ $8,000-9.999$ | 0.3 |  | 0.3 | 0.5 | 0.6 | 0.6 | -- |
| $8,000-9,999 \ldots . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ~$ . | 0.3 0.1 |  | 0.4 | 0.2 | 0.8 | -- | 1.6 |
| 10,000 and over ...........................................e.e.e....... | 0.1 |  |  |  | 0.3 | 0.5 |  |
| Totals | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average Income .................................................. | 1.938 | 1.516 | 2,124 | 2,028 | 2. 272 | 2.317 | 2,098 |
| Median Income...................................................... \$ | 1.786 | 1,398 | 2,019 | 1.827 | 2. 103 | 2,067 | 1,867 |

See Table 18, page 30 for a distribution of all individuals by income croups. It should be soted, however, that Table 18 is adjusted by income tar statistics and is not strictly comparable with Table 26. See pege 54 for further explangtion.

TABLE 27. Percentage Distribution of Individuals by Income Groups and by Relationship to Head of Family, 1961


## SECTION II - WORK EXPERIENCE IN 1961

## Analysis of Work Experience

As a special feature, questions on work experience were added to the income questionnaire. Each person with income who in 1961 had worked or looked for work (regardless of their labour force status at the time of the survey) was asked a series of questions about the number of weeks worked, the number of weeks unemployed, and the time and reasons for being outside the labour force. In addition, a description of the longest job held during the yeat and information on the duration of full time and part time work was obtained. The page of the questionnaire containing these questions is reproduced in this publication on page 59.

In the original sample, 9,243 males and 4,230 females reported having worked or looked for work in 1961. Some individuals did not complete all or some of the questions on work experience; nonresponse ranged from 11 to 14 per cent. Nonrespondents were excluded from most of the tables in this section.

In phrasing the questions and analysing the data Labour Force Survey definitions were used. One major departure from the Lahour Force Survey conventions was the treatment of unpaid family workers - the Survey of Consumer Finances treated these individuals as not being in the labour force, because most of them would have had no cash income and thus were not required to complete an Income Questionnaire. The treatment was also different for unemployed persons who, although seriously interested in finding work, were not looking for work because of certain conditions beyond their control, usually because no work was available. The design of the questions on work experience was such that these individuals were not included as unemployed, as in the Labour Force Survey, but were considered as being outside the labour force. With these exceptions and with the restriction that the population analysed consists only of individuals with income and also excludes most farm operators the classification used is comparable to standard labour force terminology.

Tables 28,29 , and 30 show percentage distributions of families and unattached individuals by the size of total family income and classified by the employment experience of the family head. As expected, family units whose head had been a labour force participant during the year reported substantially higher incomes than other family units even if some of these may have had other family members in the labour force. For unattached individuals who were in the labour force in 1961, incomes reported averaged \$2,757; for non-participants, the same average was only $\$ 972$. Families averaged $\$ 5,647$ if the head was in the labour force during 1961, and only $\$ 3,139$ if the head was retired, ill, disabled, voluntarily idle, and so forth, and had never worked or looked for work in 1961.

Tables 29 and 30 classify families by the nead's employment experience and exclude units whose head had been a labour force non-participant during the whole year. Again as expected, family incomes vary directly with the number of weeks worked by the head and inversely with the number of weeks of unemployment reported by him. Just over 18 per cent of all heads of family units reported some unemployment during the year, however, nearly 30 per cent of them reported less than nine weeks of unemployment.

Tables 31 to 35 present an analysis of individual incomes by work experience reported. Individuals who never worked or looked for work during 1961 averaged an income of $\$ 1,190$; more than threequarters of individuals in this category were retired persons aged 65 or over. As a result of this there is a high concentration of individuals in the $\$ 500$ to $\$ 999$ income bracket-mostly individuals who had no other income than old age pensions.

For individuals with some labour force experience in 1961 income averaged \$3,479. Males reported an average of $\$ 4,140$ and females an average of $\$ 1,929$. The minor difference in these averages and those reported in Table 32 are caused by the exclusion from Table 32 of individuals who did not answer the detailed questions on their work experience.

Table 32 shows that proportionately more males than females stayed in the labour force the full year and also worked the full year. More males than females reported having looked for work in 1961, only approximately 14 per cent of the 1961 female labour force reported any weeks unemployed, against approximately 23 per cent of the male.

Although in absolute terms male earnings are substantially higher for any conceivable breakdown by relevant characteristics, ${ }^{1}$ the proportion of income originating in wages, salaries and income from selfemployment for men is 93 per cent of total individual income, compared to 96 per cent for women. This is a reflection of the combined influences of several factors: proportionately more males than females receive unemployment insurance benefits and other transfer payments such as war veterans' allowances are mostly paid to male recipients. Further for the purposes of this survey family allowances are treated as part of the father's income. ${ }^{2}$ It is also possible that men may receive a greater proportion of the other sources of income such as investment income. Ry sex and relationship to family head,

[^14]male heads of families reported the highest incomes and highest earnings ( $\$ 4,606$ and $\$ 4,275$ respectively) of all males, they also reported more frequently than other males having worked the full year and less frequently than other males having been unemployed,

Among women also, family heads had the highest income $-\$ 2,426$, although daughters aged 20 and ovet reported only slightly lower incomes and earnings. The latter group seems to have the most continuous labour force attachment among all women workers, 80 per cent of grown-up daughters were in the labour force all year and 71 per cent of them worked the full year compared to 55.5 per cent for all women.

Wives, on the other hand, reported in only 50 per cent of cases that they had worked the full year. Wives constitute the largest group of women of those for whom statistics are presented in Table 32: nearly half of all women witi some labour force experience in 1961 fall into the caterory of working wives.

The work experience for sons and daughters under 20 years of age shows marked differences proportionately more girls than boys reported full year employment and less reported summer employment which is less than half a year. This is reflected in the average income figures, which do not show the usual differential between male and female earnings; daughters under 20 years of age reported average earnings of $\$ 1,024$ compared to $\$ 931$ for sons in this age group.

The 13.8 per cent of males and 36.6 per cent of females who did not stay in the labour force all year were asked to explain the reason why they did not work or look for work during the remaining weeks, The analysis of their answers shows that in order of frequency the following reasons were reported:

## Males

1. Going to school
2. Retirement
3. Illness

## Females

1. Keeping house
2. Going to school 3. Illness

If broken down by age groups the most frequently reported reason for not working or looking for work for part of the year was:

| Age group | Male | Female |
| :---: | :---: | :---: |
| 14-19 | Going to school | Going to school |
| 20-24 | Going to school | Keeping house |
| 25-34 | Illness | Keeping house |
| 35-44 | Illness | Keeping house |
| 45-54 | Illness | Keeping house |
| 55-64 | Illness | Keeping house |
| $65+$ | Retirement | Retirement |

Obviously the heavy representation of the younger age groups among males with only partyear participation causes the frequent reporting of "going to school" as the main reason for the male group.

There are significant differences between the duration of absence from the labour force reported by individuals giving different reasons for their absence. Nearly 40 per cent of individuals who gave "going to school" as their main reason reported 40-52 weeks of not working not looking for wotk. On the other hand, where illness was the main reason for not being in the labour force, the duration on the average was much shorter - approximately 40 pet cent of cases reported 9 weeks or less of not working or looking for work.

Table 33 presents the average income and average earnings of individuals who were in the labour force at the time of the Survey by their labour force status and by number of weeks worked. Table 33 presents statistics for $5,673,000$ individuals with income who were either paid workers or self-employed in March 1962. Table 32, on the other hand, presents statistics for all individuals interviewed in March 1962 who had been in the labour force at any time in 1961. The estimated number of individuals who reported having worked or looked for work in 1961 was $6,203,000$; of these 573,000 were no longer working in March 1962, but 43,000 new entrants had joined the labour force since the end of $1961 .^{3}$

Tables 34 and 35 present statistics on the income of 1961 labour force participants classified by their longest job during the year. The classification by industry divisions follows the industrial classification used in other DBS employment statistics ${ }^{4}$ except in cases where the sample was too small and industry divisions had to be combined. For example, primary industries include agriculture, forestry, fishing and trapping, and mines, quarries and oil wells. Industry groups, because of their heterogeneous occupational composition, are not ideal devices for an analysis of indi vidual income and the broad groupings further diminish the usefulness of the table.

However, some income information of interest emerges from the table. For males the highest average earnings were reported by individuals working in finance, insurance and real estate. The same group reports also the highest average earnings for full-time workers and the highest proportion of full-time workers. ${ }^{5}$ The same consistency is found for males working in primary industries - this group reported the lowest average for all three income concepts and only less than 32 per cent of all males whose longest job was in primary industries worked 50 to 52 weeks full time. On the other hand although

[^15]earnings for full-time male workers in construction are the second highest among industry groups, earnings and average total income for all individuals in this industry group rank as the second lowest for the industries given, because of the low proportion of full-time workers in construction.

In all industry groups for which estimates could be made a lower proportion of females than males reported full-time work. Among females the highest earnings for full-time workers $\$ 3,211$ were reported by women whose longest job during the year was in public administration, Average earnings were also highest for this group. Lowest earnings were reported by women working in wholesale and retail trade; only 41.6 per cent of this group reported full-time work for the year.

Table 35 presents income distributions by occupation for males and females who worked during 1961. Individuals were classified according to the description of their longest job in 1961. For males the highest average full-time earnings $\$ 6,586$ were reported by persons in professional and technical occupations followed by managers who averaged $\$ 6,437$ for full-time earnings. Managers reported on the average the highest income from other sources than earnings and also had the highest proportion of workers reporting full-time work for the whole year. Because of these circumstances the managerial group averaged the highest total income for all males - $\$ 6,567$.

On the other hand, farmers, farm workers, fishermen, hunters, trappers, loggers and related workers reported the lowest average income - $\$ 1,879$. A small number of persons reported farming as their longest job during the year although income from farming may not have been their largest source of
income. The low average income for this group is partly due to low full-time earnings $(\$ 2,355)$ and partly due to the fact that less than 25 per cent of all males in these occupations reported full-time work for the year, Males in primary occupations and labourers are the only two groups where more than fifty per cent of individuals received less than $\$ 3,000$ in cash incothe in 1961.

For females income estimates were possible only for five broad occupational groups, in other groups the size of the sample was inadequate, Women in professional and technical occupations reported average earnings of $\$ 2.554$, with full-time eamings of $\$ 3,296$, the highest average reported by any of the five occupational groups. Again low fulltime earnings and low proportion of individuals reporting full-time work combine to produce the lowest average earnings for women in services and recreation occupations - the average earnings for this group were $\$ 1,047$.

When earnings of males and females who worked full-time in 1961 in the same occupational group are compared, for three occupational groups the average full-time earnings for males are at least twice as high as for females. These three groups are: professional and technical, sales, service and recreation occupations. The lowest differential in averages is found in clerical occupations, where male earnings were approximately 1.4 times female earnings. Some of the differential between male - female earnings will disappear when broad occupation groups are standardized for the detailed occupation mix. A much more thorough analysis by detailed occupations taking a number of other factors into consideration (qualifications, experience, etc.) is required to test the proposition that women are paid less than men for equal work.

## TABLES ON WORK EXPERIENCE IN 1961

Table
28. Percentage Distribution of Families and Unattached Individuals by Income Groups, and by Labour Force Participation of Head, 1961.
29. Percentage Distribution of Families and of Unattached Individuals by Income Groups and by Work Experience of Head, 1961.
30. Percentage Distribution of Families and Unattached Individuals by Income Groups, by Employment Experience of Head, and Selected Family Characteristics, 1961.
31. Percentage Distribution of Individuals by Income Groups, by Labour Force Participation and by Sex, 1961.
32. Percentage Distribution of Individuals by Employment Experience by Relationship to Head and by Sex, 1961.
33. Average Income of Individuals by Weeks Worked, by Employment Status and by Sex, 1961.
34. Average Income of Individuals by Industry Divisions and by Sex, 1961.
35. Percentage Distribution of Individuals by Income Groups, by Occupation and by Sex, 1961.

TABLE 28 . Percentage Distribution of Families and Unattached Individuals, by Income Groups and by Labour Force Participation of Head² 1961

| Income group | Families and unattached individuals |  | Unattached individuals |  | Families |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Labour force non-participant | Labour force partictpant | Labour force non-participant | Labour force participant | Labout force non-participant | Labour force participant |
|  |  |  | per |  |  |  |
| Under \$1,000 | 39.6 | 3.7 | 73.7 | 16.0 | 16.0 | 1.4 |
|  | 25.2 | 7.4 | 17.6 | 22.4 | 30.4 | 4.5 |
| 2.000-2.999.. | 12.5 | 11.5 | 4.2 | 21.5 | 18.3 | 9.6 |
| 3,000-3.999...........-no.............................................. | 7.0 | 14.9 | 2.3 | 18.2 | 10.2 | 14.3 |
|  | 4.2 | 17.2 | 1.1 | 11.9 | 6.3 | 18.2 |
| $5.000-5.999$ | 3.4 | 14. 6 | 0.2 | 5.1 | 5.7 | 16.5 |
|  | 2.7 | 10.7 | 0.2 | 2.3 | 4.5 | 12.3 |
| 7,000-7,999 ........................................................... | 1.7 | 6.6 | 0.3 | 1.3 | 2.6 | 7.7 |
| 8,000-9,998 ........................................................ | 2.0 | 7.3 | -- | 0.7 | 3.4 | 8. 6 |
|  | 1.7 | 6.0 | 0.3 | 0.7 | 2.7 | 7.0 |
|  | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | 2. 252 | 5.185 | 972 | 2,757 | 3.139 | 5.647 |
|  | 1,413 | 4. 727 | 678 | 2,540 | 2. 197 | 5.121 |

[^16]TABLE 29. Percentage Distribution of Families and of Unattached Individuals by Income Groups and by Work Experience of Head, ${ }^{1} 1961$

| Income groud | Families and unattached individuals |  | Unattached individuals |  | Families |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Head worked |  | Head worked |  | Head worked |  |
|  | 50-52 weeks | 49 weeks or less | 50-52 weeks | 49 weeks of less | 50-52 weeks | 49 weeks or less |
|  |  |  | per |  |  |  |
| Under \$1,000.. | 1.3 | 9.6 | 7.7 | 29.8 | 0.3 | 3.8 |
|  | 2.7 | 19.2 | 13.2 | 37.7 | 1.0 | 14.0 |
|  | 8.3 | 20.6 | 23.3 | 19.7 | 5.9 | 20.9 |
| 3,000-3.999 ........................................................ | 13.8 | 18.1 | 26. 1 | 6.0 | 11.9 | 21.5 |
|  | 18.3 | 13.9 | 15.8 | 5.2 | 18.7 | 16.3 |
|  | 17.2 | 7.6 | 6.7 | 0.6 | 18. 9 | 9.6 |
| 6,000-6,999 ........................................................ | 13.5 | 4.3 | 3.4 | 0.5 | 15.1 | 5.3 |
| 7,000-7,999 .......................................................... | 8.2 | 2.0 | 1.7 | 0.3 | 9.2 | 2.5 |
| 8,000-9,999 ...c.an-.............................................. | 9.3 | 2.6 | 1.2 | -- | 10.5 | 3.3 |
| 10,000 and over ...................................................... | 7.5 | 2.1 | 0.9 | 0.2 | 8.5 | 2. 6 |
|  | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income ............................................................. | 5.857 | 3.429 | 3,334 | 1.720 | 6. 254 | 3.913 |
|  | 5,326 | 3,033 | 3,222 | 1.536 | 5,646 | 3,526 |

${ }^{1}$ Family units are classified by the number of weeks the head worked either full-time or part-time. Family units whose head never worked at any time in 1961 are exciuded from this table.

TARLE 30. Pefcentage Distribution of Families and Unattached Individuals by Income Groups, by Employment Experience of Head, ${ }^{1}$ and Selected Family Characteristics, 1961


[^17]TABLE 3I. Percentage Distribution of Individuals by Income Groups, by Labour Force Participation, and by Sex, 1961

| Income group | Labour force participants |  |  | Labour force non-participants |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | Total | Male | Female |
|  | per cent |  |  |  |  |  |
| Under \$500 ............................................................. | 8.0 | 4.1 | 16.9 | 9.8 | 4.9 | 13.2 |
|  | 7.3 | 4.3 | 14.3 | 58.1 | 51.7 | 62.5 |
| 1,000-1,489 $\qquad$ | 7.4 | 5.2 | 12.6 | 12.2 | 15.3 | 10.1 |
| $1,500-1,999$ | 7.2 | 5.1 | 12.3 | 7.7 | 11.1 | 5.4 |
| $2.000-2,499$ | 8.8 | 7.2 | 12.7 | 4. 8 | 7.7 | 2.8 |
| 2,500-2,999 ......................................................... | 8.3 | 7.5 | 10.0 | 2. 1 | 2.5 | 1.7 |
| $3,000-3,499$. | 8.6 | 9.0 | 7.8 | 1.5 | 2.1 | 1.2 |
| $3.500-3,999$....................................................... | 8.4 | 9.7 | 5.5 | 0.8 | 1.1 | 0.6 |
| 4,000-4,499 ....................................................... | 8.5 | 10.7 | 3.6 | 0.7 | 1.2 | 0.3 |
| 4,500- 4,999 .......................................................... | 6.3 | 8.4 | 1.6 | 0.6 | 0.5 | 0.6 |
| 5,000-5,499 ......................................................... | 5.6 | 7.6 | 0.9 | 0.3 | 0.3 | 0.3 |
| 5,500-5,999 ........................................................ | 3.6 | 5.0 | 0.4 | 0.3 | 0.5 | 0.2 |
| 6,000-6,999 ........................................................ | 5.2 | 7.1 | 0.7 | 0.3 | 0.2 | 0.4 |
| 7,000-7,999 ........................................................ | 2.4 | 3.3 | 0.4 | 0.3 | 0.3 | 0.3 |
| 8,000-9,999 ....................................................... | 2.2 | 3.0 | 0.3 | -- | - | 0.1 |
| 10,000 and ovet ...................................................... | 2.0 | 2.9 | 0.1 | 0.6 | 0.8 | 0.4 |
| Totals | 100.0 | 100.0 | 109.0 | 100. 0 | 100.0 | 100.0 |
| Average income ................................................... \$ | 3. 479 | 4.140 | 1,929 | 1,190 | 1.393 | 1.049 |
| Median income ...................................................... \$ | 3.174 | 3.892 | 1.752 | 846 | 936 | 794 |

${ }^{2}$ An individual was classified as a labour force participant if at any time during 1961 he worked for pay or profit or was without a job and looked for work.

TABLE 32. Percentage Distribution of Individuals ${ }^{1}$ by Employment Experience, by Relationship to llead, and by Sex, 1961


[^18]TABLE 33. Average Income of Individuals by Weeks Worked, by Employment Status, and by Sex, 1961

| s worked | Employment status ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Employee |  |  |  | Employer or awn account ${ }^{2}$ |  |  |  |
|  | Male |  | Female |  | Male |  | Female |  |
|  | Total income ${ }^{4}$ | Earned income ${ }^{3}$ | Total income | Earned income | Total income | Earned income | Total income | Earned income |
|  | dollars |  |  |  |  |  |  |  |
| 50-52 | 4,886 | 4,669 | 2,666 | 2,605 | 6,171 | 5,568 | 2,409 | 2,128 |
| 40-49 ......................................................................... | 3,560 | 3,272 | 1,659 | 1.610 |  |  |  |  |
| 30-39 .......................................................................... | 2.680 | 2,300 | 1,380 | 1.214 |  |  |  |  |
| 20-29 .................................................................. | 2,074 | 1,661 | 1,113 | 999 |  |  |  |  |
| 10-19 .................................................................... | 1,271 | 1,177 | 675 | 601 |  |  |  |  |
| 9 and under............................................................. | 667 | 343 | 276 | 226 |  |  |  |  |

${ }^{1}$ Individuals were classifled by their employment status at the time of the survey. This is not necessanly the same as their empioyment status during 1961.
${ }^{2}$ Complete data are not given for this classification because the sample was not large enough to provide reliable estimates.
See footnote 5 Table 32
See footnote 3 Table 32.
See footrote 4 Table 32 .

TABLE 34. Average Income of Individuals by Industry Divisions ${ }^{1}$ and by Sex, 1961

| Industry division | Average income |  |  | Average eamings |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | Total | Male | Female |
| Primary industrles. | 2,406 | 2,477 | * | 2.219 | 2. 261 | 6 |
| Manufecturing | 3,925 | 4.477 | 2,039 | 3,719 | 4,233 | 1,963 |
| Construction.................................................................. | 3,633 | 3,657 | * | 3,259 | 3,271 | * |
| Transportation .......................................................... | 4,163 | 4,463 | 2,373 | 3.956 | 4,231 | 2,315 |
| Trade.................................................................................. | 3,393 | 4,235 | 1.599 | 3,167 | 3,939 | 1,519 |
| Finance ...................................................................... | 4,552 | 6,651 | 2,312 | 4,226 | 6,105 | 2,222 |
| Seryices .................................................................... | 2,702 | 4,065 | 1,786 | 2,541 | 3,789 | 1.702 |
| Public administration ................................................. | 4,028 | 4,432 | 2,664 | 3.761 | 4.125 | 2,533 |
|  | Average earnings of full time workers4 |  |  | Proportion reporting full time works |  |  |
|  | Total | Male | Female | Total | Male | Female |
|  | dollars |  |  | per cent |  |  |
| Primary Industries...................................................... | 3,350 | 3,451 | - | 32. 1 | 31.8 | - |
| Manufacturing....................................................................... | 4,577 | 4,951 | 2.771 | 67.8 | 72.4 | 51.8 |
| Construction. | 4,997 | 5,128 | - | 33.7 | 32.3 | 6 |
| Transportation ........................................................... | 4,682 | 4,894 | 3.118 | 71.6 | 73.7 | 59.5 |
| Trade | 4,167 | 4,598 | 2.414 | 66.5 | 78.0 | 41.6 |
| Finance | 5,298 | 6,871 | 2,928 | 73.0 | 85,0 | 60, 2 |
| Services ................................................................................ | 3,661 | 4,778 | 2,638 | 55.8 | 67.5 | 47.9 |
| Publlc administration ................................................ | 4,488 | 4,810 | 3,211 | 75. 9 | 78.5 | 67.2 |

[^19]TABLE 35. Percentage Distribution of Individusls by Incone Groups, by Occupation, ${ }^{1}$ and by Sex, 1961

| Income group | Occupation ${ }^{\text {a }}$ |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Managerial | Profe: slonal and technical | Clerical | Sales | Services and recreation | Transpor tation and commur nication | Famers loggers, and tishermen | Miners, crafts men, etc. | Labourers |
|  | Der cent |  |  |  |  |  |  |  |  |
| Under $\$ 500$ | 1.0 | 0.5 | 3. 2 | 4.6 | 7.5 | 3.1 | 13.3 | 1.4 | 11.1 |
| \$ 500-\$ 999 | 0.5 | 1.6 | 3.3 | 5.8 | 7.4 | 3.1 | 17.8 | 2.8 | 6.5 |
| 1,000-1,499 | 1.9 | 3.0 | 4. 3 | 3.4 | 4.8 | 4. 4 | 22.0 | 3.4 | 10.9 |
| 1,500-1,999 | 1.7 | 2.8 | 3.8 | 3.3 | 8. 7 | 5. 1 | 11.1 | 4.5 | 9.7 |
| 2,000-2,499 | 3.2 | 2.8 | 6.0 | 8. 3 | 11.5 | 8.7 | 14.0 | 6.3 | 11.1 |
| 2,500-2,999 ................................................ | 6.1 | 3.8 | 6.7 | 8.0 | 10.1 | 9.8 | 5.3 | 7.7 | 11.6 |
| 3,000-3,499 | 6.2 | 3.9 | 10.1 | 9.8 | 12.5 | 10.4 | 4.1 | 9.6 | 12.3 |
| 3,500-3,999 | 6.7 | 7.4 | 11.5 | 7.6 | 9.2 | 12.2 | 3.1 | 11.9 | Q. 2 |
| 4,000-4,899 | 13.7 | 12.8 | 24. 8 | 16.4 | 18.3 | 22. 2 | 4.8 | 25.0 | 13.8 |
| 5,000-5,999 | 14.8 | 15.6 | 14.3 | 11.5 | 8.9 | 12. 2 | 1.8 | 16.1 | 3.1 |
| 6,000-9,999 | 31.8 | 35.1 | 11.8 | 16.1 | 3.4 | 8. 2 | 2.1 | 11.1 | 0.8 |
| 10,000 and over | 12.4 | 11.0 |  | 5.4 |  | 0.5 | 0.5 | 0.2 |  |
| Totals | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Average income ......................................... \$ | 6. 567 | B, 296 | 3,933 | 4,315 | 3,088 | 3,732 | 1,879 | 4,034 | 2,516 |
|  | 5,574 | 5, 104 | 4,043 | 3,949 | 3,088 | 3,721 | 1. 430 | 4,086 | 2.530 |
| Average eamings!...................................... \$ | 6. 073 | 6,045 | 3,718 | 4,008 | 2,809 | 3,494 | 1,738 | 3,758 | 2, 251 |
| Average eamings of full tme wonters*....... \$ | 6,437 | 6,586 | 4,226 | 4,757 | 3,619 | 4, 199 | 2, 355 | 4, 521 | 3,632 |
| Proportion reporting full time work ${ }^{\text {\% }}$.......... \% | 01.3 | 81.9 | 80.4 | 76.3 | 66.9 | 63.7 | 24.9 | 50.6 | 33.0 |
| Under \$500 |  | 12.7 | 9.7 | 27.1 | 28.1 |  |  | 11.6 |  |
| \$ 500-\$ 999 |  | 8.9 | 11. 1 | 20.8 | 23.8 |  |  | 12.4 |  |
| 1,000-1,499 |  | 0.1 | 9.4 | 16.8 | 17.5 |  |  | 15.2 |  |
| 1,500-1,999 |  | 10.3 | 9.7 | 15.6 | 13. 1 |  |  | 17.7 |  |
| 2,000-2,499 |  | 8. 4 | 16.6 | 8.6 | 10.1 |  |  | 16.6 |  |
| 2,500-2,999 ....................................a............ |  | 8.4 | 18.1 | 3.7 | 4. 5 |  |  | 10.0 |  |
| 3,000-3,499 |  | 11.3 | 12.1 | 2.2 | 1.7 |  |  | 7.2 |  |
|  |  | 10.5 | 6.1 | 2.3 | 0.5 |  |  | 5. 5 |  |
| 4,000-4,989 ........................................... | * | 30.3 | 7.2 | 1. 2 | 0.4 | - | * | 2.8 | - |
| 5,000-5,999 ............................................. |  | 4.0 | 1.2 | -- | 0.1 |  |  | 0.7 |  |
| 6.000 - 9,999 ............................................ |  | 5.8 | 0.8 | 0.6 |  |  |  |  |  |
| 10,000 and over ........................................... |  | 0.2 |  |  |  |  |  |  |  |
| Totals .-..................................................... |  | 100.0 | 100.0 | 100.0 | 100.0 |  |  | 100.0 |  |
| Average income ...................................... |  | 2,841 | 2,251 | 1.258 | 1,132 |  |  | 1.854 |  |
| Medren Income ........................................... \$ |  | 2.536 | 2,304 | 1.083 | 960 |  |  | 1.799 |  |
| Average earnings ${ }^{\text {s }}$.................................... \$ |  | 2. 554 | 2, 167 | 1,176 | 1,047 |  |  | 1,795 |  |
| Average eamings of full tme workersi....... \% |  | 3, 296 | 2. 964 | 2, 160 | 1,801 |  |  | 2,537 |  |
| Proportion seporting full time worts ........... \% |  | 82.0 | 57.3 | 31.9 | 35.6 |  |  | 49.9 |  |

[^20]The main income estimates presented in this report were based upon two sources of data: income statistics collected in a Survey of Consumer Finances in March and April, 1962, conducted by the Dominion Bureau of Statistics, and tabulations of income tax statistics made avallable by the Department of National Revenue.

In general, the data were collected and estimates were prepared by methods similar to those used in the estimation of the 1951, 1954, 1957 and 1959 income distributions. Full reference to publications containing these distributions is made on page 2 of this report.

## Sample Size and Enumeration

The sample interviewed in 1962 was again that portion of the labour force sample that was being used for the last time in the monthly labour force survey. The original sample comprised nearly 14,500 households; about 2,000 of these were not surveyed because they were vacant, occupied by business premises or other similar reasons. From the 12,500 households surveyed approximately $10,500^{1}$ non-farm fainilies supplied complete income information; another 760 families were farm families and did not complete income questionnaires for that reason. The overall response rate was 80 per cent. An additional 1,200 families supplied partial income information (some but not all members completed questionnaires satisfactorily). Approximately 1,400 family units refused to answer or were unable to supply income information for reasons such as illness, etc. The sample was collected from 165 primary sampling areas; of these 47 were urban centres with populations of 30,000 or more. For a detailed description of the original sample see pages 51 to 53 .

Fnumeration procedures were similar to those of surveys conducted in 1952, 1955, 1958 and 1960. The enumerator filled out control cards for each household listing information on each member of the household for household members of all ages. An income questionnaire was left for completion by each person 14 and over whose income came mainly from sources other than operating a farm as a selfemployed person. On a later visit the enumerator picked up the completed questionnaires. A copy of the control card and the income questionnaire are reproduced at the end of this Appendix.

The sample chosen consisted of the majority of those households that were interviewed for the last time in the March or April, 1962, Labour Force Surveys.

The sample represents one third of one per cent of all household with the exception of households in rural areas of Quebec, Ontario and the Prairies which were sampled at one sixth of one per cent.

[^21]
## Coverage of the Survey of Consumer Finances

## Families and unattached individuals

The Surveys of Consumer Finances have for various reasons excluded certain sections of the Canadian population. Income estinates cover nonfarm family units residing in the ten provinces; residents of the Yukon and the Northwest Territories have been excluded. In addition, the institutional population is excluded ${ }^{2}$ as well as family units whose income comes mainly from military pay and allowances.

Farm families are numerically the most important exclusion from the coverage of the surveys. There has been a significant decrease in absolute numbers of farm families over the ten year period from 1951 to 1961. When evaluating the coverage of the surveys in terms of the total population it must be borne in mind that in the earlier surveys a proportionately larger section of the total population was excluded than in more recent years. The present survey estimated that there were approximately $4,800,000$ economic family units in Canada in the spring of 1962 who met the criteria of inclusion in the income estimates. Apart from the other minor exclusions, another 437.000 family units were classified as farm families and excluded from the estimates. According to the definition used in these income surveys these were family units where at least one member of the unit received more than half his income frorn operating a farm.

There is a great deal of variation in defining the farm population in different statistical series. The various definitions yield numerically different estimates, Abstracting from the complications that arise from various ways of defining a farm, place of residence or main activity can be used as a criterion of classification. To illustrate - a popula. tion can be classified as residing:

1. On farms
2. Not on farms

Fach individual with income may be further classified by his dependence on farming as an incone source:
(a) No farm income at all,
(b) Some farm income, but minor part of total incorne,
(c) Farm income constitutes major source of income.
In the Survey of Consumer Finances where the residence criterion is irrelevant. families containing individual members in categories 1(c) and 2(c) are considered farm families. The remaining groups are considered to be non-farm population and are covered by the survey. A special feature of the survey definition is that even if several members in a family unit have some farm income, wut it is not the major source for any of them, the family is also considered to belong into sub groups (b). However, as soon as one family member reports having received more than half of his income from operating a farm, the whole family unit is classified into sub group (c) and the family income is not included in the estimates.

[^22]On the other hand, the Farm Income and Fxpenditure Survey conducted by DBS in 1958 defined as farm families groups 1(b), 1(c), 2(b), and 2(c). In the 1961 Census the definition of a farm family was based solely on the place of residence, and groups $1(a), 1(b)$ and $1(c)$ constitute the farm population according to treatment in the Census.

The 437,000 farm families (according to the definition used in this survey) were not proportionately distributed between the five regions for which income estimates are published. In the Prairie region the non-coverage because of a large farm sector exceeds 23 per cent. In British Columbia, on the other hand, approximately 97 pet cent of family units are covered. On a national basis approximately 8 to 9 per cent of all family units are excluded from income estimates because of their dependence on farm in come as their major source.

The coverage in the survey is probably more complete for unattached individuals than for families proper, because there are less unattachedindividuals among the farm population than in the non-farm household sector. On the other hand, the institutional population contains proportionately more unattached individuals, and their exclusion will bias the coverage in the opposite direction. There is also evidence that proportionately more of the older population and less of the younger age group are contained in farm households than non-farm households. Thus a sonjewhat better coverage is achieved in the Survey of Consumer Finances for family units with younger heads than for units headed by older persons.

## Individuals

When the Canadian population aged 14 years and over is examined, the estimated income distributions for 1961 cover only that part of the population that does not fall into the following categories:

1. Individuals whose major source of income came from operating a farm.
2. Individuals without any cash income in 1961.
3. Individuals whose income came mainly from military pay and allowances.
4. Individuals in institutions.
5. Individuals resident in the Yukon and Northwest Territories.

The two first groups constitute numerically the most irmportant exclusions. It was estimated that of $12,100,000$ individuals aged 14 years and over (after excluding groups 3,4 and 5 above) 7,364,000 or approximately 61 per cent are covered by the income estimates: another $3,637,000$ or 30 per cent, although belong ing into non-farm families, had no cash income to report. Approximately $1,100,000$ or 9 per cent were excluded hecause their major source of income came from farning or because they were dependants of farmers; an estimated 450,000 individuals only were farm operators, the rest were family memhers without cash income of their own. The following table presents by selected characteristics the two groups of individuals that constitute the major exclusions from the individual income series and compares them with individuals included in the series.

Percentage Distribution of Individuals Aged 14 Years and Over,
by Selected Characteristics, Spring 1961

|  | Individuals included in income estimates | Individuals excluded |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Total | Members ${ }^{1}$ of non-farm famtlies | Farmers and their dependants |
| By labour force status: |  |  |  |  |
| Males | 65.5 | 24.9 | 16.3 | 53.3 |
| Paid workers, ............................................. | 49.9 | 2.1 | 1.7 | 3.3 |
| Self-employed <br> Not in the labour force | 6.0 9.5 | 8.2 14.6 | 0.3 14.4 | 34.5 15.5 |
| Females. | 34.5 | 75.1 | 83.7 | 46.7 |
| Paid workers ............................................ | 20.1 | 2.2 | 2.5 | 0.9 |
|  | 0.9 | 0.3 72.6 | 0.3 80.9 | 0.5 |
| Not in the labour force ............................. Totals ............................................ | 13.4 | 72.6 | 80.9 | 45.3 |
| Totals ................................................. | 100.0 | 100.0 | 100.0 | 100.0 |
| By age: |  |  |  |  |
| Males: |  |  |  |  |
| 14-24 ............................................................. | 14.7 | 56.0 | 86.1 | 25.5 |
| 25-34 .......................................................... | 22.5 | 7.0 | 2.3 | 11.7 |
| $35-44$ $45-54 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ~$ | 22.6 | 9.7 11.6 | 1.6 | 17.8 |
|  | 10.9 | 9.9 | 4.3 | 15.6 |
| $65+$................................................................................................ | 12.3 | 5.9 | 2.5 | 9.2 |
| Total males ........................................... | 100.0 | 100.0 | 100.0 | 100.0 |

Percentage Distribution of Individuals Aged 14 Years and Over, by Selected Characteristics, Spring 1961 - Concluded

${ }^{1}$ Individuals without income in 1961, may have entered the labour force since the end of 1961.

The largest single group excluded from the income estimates are women who are not working and have no other source of income. ${ }^{3}$ They comprise nearly 73 per cent of the adult population not covered by the survey. More than three-quarters of these women were their husbands' dependants. If family allowances were treated differently in this survey, liundreds of thousands of these women would appear in the lowest income group of the distribution seriously distorting the income distribution.

Another substantial group among adults excluded from the income series are males in the younger age groups. Fifty-six per cent of excluded males or approximately 14 percent of all excluded individuals were males 14 to 24 years old. This group consists almost entirely of persons not in the labour force. presumably because of school attendance.

The 65 and over age group is more completely covered in the income survey than any other age group. This, of course, is a result of the universal

[^23]old age pension payable to all persons 70 and over, instances of persons in this age group being excluded because they have no cash income are rare. However, proportionately more of the older age group are excluded because they are farmers than because they are non-farm family rnembers without income.

When the two excluded groups are compared, significant differences show up in the composition of the groups. The high proportion of self-employed persons among the farm population reflects the presence of farm operators in this group. The farm group is largely, although not exclusively, resident in non-metropolitan areas, while 54 per cent of non-farm family members who have no income are resident in metropolitan areas.

When this breakdown of non-farm family members without income is compared with the breakdown of the non-farm population with income, proportionately more individuals with income are living in metropolitan areas than individuals without income. This means that non-farm families in metropolitan areas have on the average a higher ratio of persons with
income to persons without income than non-farm families in non-metropolitan areas. The most likely cause for this would seem to be a higher labour force participation rate among secondary family members in metropolitan areas.

The same difference in the relationship between non-farm individuals with income and individuals without income shows up regionally. In the Atlantic region and in Quebec the ratio of persons with income to persons without income is lower than in the rest of the country.

As has been already mentioned in the discussion of the coverage in the family series, farm families are very unevenly distributed regionally. This carries through into the individual series, and 45 per cent of all individuals are excluded because they are farmers or their dependants are concentrated in the Prairie region.

## Reliability of Estimates

Estimates based on a sample are subject to a number of types of error. There are three main categories of error: sampling error, errors arising from non-response and response errors. The sampling error is the error which arises because every one in the population under study was not included in the sample. The second type of error arises because a family or individual selected in the sample was not interviewed. This may introduce a bias because the characteristics of those who were not contacted or who were unwilling to supply the information may differ from the characteristics of those replying.

Response errors result from amissions in reporting specific types of income receipts or from inaccurate reporting of items. Errors of this type are not at present susceptible to statistical measurement, but are usually present, to some degree, in surveys such as the present one. For example, it is known that some types of income, such as investment income, are less accurately reported than other types of income such as wages and salaries. This may result from a lack of records, recall problems or deliberate concealment on the part of the respondent. The personal income estimates of the National Accounts provide a check on the aggregate income as estimated from the survey and allow some assessment as to the coverage of the survey estimates.

## Non-Response Error

A study of non-respondents in the present Survey of Consumer Finances established that the most frequent reason for not obtaining data on the income position of the individual was refusal on the part of the respondents-refusals accounted for approximately sixty per cent of the total nonresponse. In approximately thirty per cent of cases enumerators were not able to contact the respondents despite repeated calls, Other reasons such as illness in the family or language barrier caused nonresponse in less than ten per cent of cases.

When characteristics of individual nonrespondents are examined, there are no very substantial differences between respondents and nonrespondents. Younger secondary family members seem to be slightly over-represented among nonrespondents. Self-employed persons also are less likely to provide income information than paid workers or persons not in the labour force. There is also some indlcation that proportionately more males than females were non-respondents.

Some of these characteristics are associated with higher incomes, others with lower incomes. An attempt was made to estimate, on balance, the effect of non-response on the income estimates. In a special study, an attempt was made to match the records of 2,000 non-respondents in the Survey of Consumer Finances to the information supplied by the same individuals on theit 1961 Census forms as to wages and salaries earned. The results indicate that average wages and salaries (the major source of income for most people) would not be lower in the survey if non-respondents had co-operated. The study shows an average of $\$ 3,565$ for the group of non-respondents that were successfully matched and had wages and salaries to report. This is substantially higher than the weighted average for responding wage and salary earners in the survey whose average was $\$ 2,928$. Some of the difference is due to the fact that the non-respondents were only matched in larger centres where earnings are higher and the survey figure reflects earnings for the whole country. A comparison of the average of survey non-respondents to the corresponding average for the total population reporting in the census also indicates that the survey non-respondents had on the average very similar (if not higher) wages and salaries than the rest of the population.

Wherever possible, family characteristics of the non-responding family units were also examined. Here significant differences between respondents and non-respondents show up. Unattached individuals are much less likely and larger families more likely to provide income information. The over-representation of unattached individuals among non-fespondents is the most serious difference between the two groups.

However, as the weighting procedure is designed to take into account the relative importance of groups with certain characteristics there is compensation for some of the effects of non-response on income estimates. For example, unattached individuals, who because of more frequent nonresponse, are under-represented in the original sample were given a correspondingly heavier weight in the final estimates.

On the basis of these exploratory studies there is no reason to believe that serious non-response errors are present in the estimates. On the other hand, the problems of response and sampling error may be substantial. Several studies now in progress,

[^24]for exaniple, matches of respondents in this survey with census records, may provide some furtherinsight into the quality of the survey statistics.

## Sampling Error

The sample was selected from within the labour force sampling framework which uses a stratified clustered sampling scheme. Sampling errors from such a complex sampling scheme are difficult to derive and are higher than the sampling errors of simple random samples of the same size. For many lebou: force characteristics the error may be twice as high for a stratified cluster sample as for a
simple random sample. No similar calculations have been made for the income data, but the similarity of method makes it likely that the same magnitude of sampling error applies.

The following table indicates the approximate sampling variability of certain percentages when related to samples of different size where the sample is selected by simple random method. For percentage figures the chances are 95 out of 100 that a range equal to the estimated percentage plus or minus the sampling error contains the true value of the variable being estimated.

## Approximate Sampling Errors of Percentages, Plus or Minus ${ }^{1}$ <br> (Expressed in percentage points)

| Estimated percentage given by a simple random sample | Sample stze (Number of cases) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 200 | 500 | 1.000 | 2,000 | 5,000 | 7.500 | 10,000 |
| 2 or 98 ............................................................. |  |  | 0.9 | 0.6 | 0.4 | 0.3 | 0.3 |
| 5 or 95 ............................................................. | 3.1 | 2.0 | 1.4 | 1.0 | 0.6 | 0.5 | 0.4 |
| 10 or 90 ................................................................ | 4.4 | 2.7 | 1.9 | 1.3 | 0.8 | 0.7 | 0.6 |
| 25 or 75 .............................................................. | 6.2 | 3.8 | 2.7 | 1.9 | 1.2 | 1.0 | 0.9 |
| 50 ........................................................................ | 7.0 | 4.4 | 3.1 | 2.2 | 1.4 | 1.1 | 1.0 |

$\quad{ }^{5}$ This table is derived from the formula $2 \sqrt{\frac{p q}{n}}$ where $p=$ percentage given by the sample, $q=100-p$, and
$n=$ sample size.

To assist in calculating the sampling error, the composition of the original sample of families and unattached individuals and of the original sample of individuals is given below. The distribution of incomes contained in the tables of the report differs from the relative distribution shown below, since the tables are based upon the weighted sample, while this table presents the distribution of the original sample. Methods of weighting are described in the Methods of Estimation.

## Sample of Families and Unattached Individuals

| By size | Sample size |
| :---: | :---: |
| Under \$1,000 | 1,058 |
| \$ 1,000-\$ 1,499 | 581 |
| 1,500-1,999 | 531 |
| 2,000-2,499 | 591 |
| 2,500-2,999 | 584 |
| $3,000-3.499$ | 668 |
| 3,500- 3,999 | 710 |
| 4,000- 4,499 | 794 |
| 4,500- 4,999 | 743 |
| 5,000- 5,499 | 719 |
| 5,500-5,999 | 601 |
| 6,000-6,499 | 570 |
| $6,500-6,999$ | 407 |
| 7,000-7,999 | 623 |
| 8,000- 9,999 | 672 |
| 10,000-14,999 | 402 |
| 15,000 and over | 131 |
| Total | 10,385 |

By labour force status and sex of head Sample size


By major source of income
No income................................................. 168
Wages and salaries .................................... 7,940
Net unincorporated business income .... 607
Other money income ............................... 1,670
Total ...................................................... 10,385

By housing status
Owners ..................................................... 5, 5, 908
Renters ..................................................... 3, 371
Lodgers and others .................................. 1,106
Total
10,385


| By metropolitan and non-metropolitan ce by region <br> Sample size |  |  |  |
| :---: | :---: | :---: | :---: |
|  | Metro politan | Non-Metropolitan | Total |
| Atlantic Provinces.. | 325 | 813 | 1,138 |
| Quebec | 2,046 | 793 | 2,839 |
| Ontario | 2,649 | 1,017 | 3,666 |
| Prairie Provinces..... | 989 | 578 | 1,567 |
| British Columbia ..... | 716 | 459 | 1.175 |
| Totals ................. | 6,725 | 3,660 | 10,385 |

## Sample of Individuals

| By size of income | Sample size |
| :---: | :---: |
| Under \$500 | 1.396 |
| \$ 500-\$ 999 | 2,590 |
| 1,000-1,499 | 1.346 |
| 1,500-1.999 | 1,171 |
| 2,000-2,499 | 1,300 |
| 2,500-2,999 | 1,165 |
| $3.000-3.499$ | 1,216 |
| $3,500-3,999$ | 1,157 |
| 4,000-4,499 | 1,175 |
| $4,500-4,999$ | 877 |
| $5,000-5,499$ | 792 |
| $5,500-5,999$ | 494 |
| 6,000-6,999 | 710 |
| $7,000-7,999$ | 635 |
| $8,000-9,999$ | 635 |
| 10,000 and over | 275 |
| Total | 16,299 |
| By age and sex |  |
| 24 and under - Male ...... <br> - Fernale. | $\begin{aligned} & 1.523 \\ & 1.362 \end{aligned}$ |
| 25-34 -Male .... <br> - Female | $\begin{array}{r} 2,296 \\ 945 \end{array}$ |
| $\begin{aligned} 35-44 & \text {-Male } . . . . \\ & \text {-Female } . \end{aligned}$ | $\begin{array}{r} 2,311 \\ 945 \end{array}$ |
| 45-54 -Male..... <br> - Female | $\begin{array}{r} 1.741 \\ 833 \end{array}$ |
| 55-64 -Male.... <br> - Female. | $\begin{array}{r} 1,124 \\ 544 \end{array}$ |
| 65 and over $\begin{aligned} & \text { - Male ....... } \\ & \text {-Female.. }\end{aligned}$ | $\begin{aligned} & 1,376 \\ & 1,299 \end{aligned}$ |
| $\begin{aligned} \text { Total } \ldots . . . . . & \text { - Male ..... } \\ & \text { - Female. } \end{aligned}$ | $\begin{array}{r} 10,371 \\ 5,928 \end{array}$ |
| Total | 16,299 |

By labout force status and sex


| By re | Sample siz |
| :---: | :---: |
| Atlantic Provinces | 1,866 |
| Quebec | 4,354 |
| Ontario | 5,907 |
| Prairie Provinces | 2,407 |
| British Columbia | 1,765 |
| Total | 16,299 |

By labour force experience during the year

|  | Sample size |  |  |
| :---: | :---: | :---: | :---: |
|  | Male | Female | Total |
| Participating in the labour force: |  |  |  |
| Worked 50-52 weeks | 7,075 | 2.315 | 9,390 |
| Worked less than 50 weeks | 1,132 | 1,396 | 2,528 |
| Labour force experience not ascertained | 1,036 | 519 | 1.555 |
| All persons with labour force experience | $(9,243)$ | $(4,230)$ | (13.473) |
| Not in the labour force at any time $\qquad$ | $(1,128)$ | $(1,698)$ | $(2,826)$ |
| Totals | (10,371) | $(5,928)$ | $(16,299)$ |

Individuals With Labour Force Experience

| By occupation (longest job during the year) |  |  |  |
| :---: | :---: | :---: | :---: |
| Managerial | 812 | 84 | 896 |
| Professional and technical | 739 | 600 | 1,339 |
| Clerical | 666 | 1,178 | 1,844 |
| Sales | 625 | 359 | 984 |
| Services and recreation | 651 | 785 | 1,436 |
| Transportation and communication. | 739 | 85 | 824 |
| Farmers, loggers, fishermen | 352 | 18 | 370 |
| Miners, craftsmen, etc. | 2,796 | 502 | 3,298 |
| Labourers | 597 | 45 | 642 |
| Not ascertained | 1,266 | 574 | 1,840 |
| Totals | 9,243 | 4,230 | 13,473 |

By weeks unemployed

|  | Male | Female | Total |
| :---: | :---: | :---: | :---: |
| 30-52 weeks | 347 | 79 | 425 |
| 20-29 weeks | 439 | 97 | 536 |
| 10-19 weeks | 459 | 119 | 578 |
| 9 weeks or less | 499 | 213 | 712 |
| None | 6,463 | 3,203 | 9,666 |
| Not ascertained | 1,036 | 519 | 1,555 |
| Totals | 9,243 | 4,230 | 13,473 |

An example of using the above information to derive sampling error might be useful. The number of unattached individuals in the original sample was 2.045; if these had been chosen by simple random selection the sampling errors given under sample size 2,000 would be applicable. Table 12 indicates that 5.1 per cent of unattached individuals had incomes of $\$ 4,000$ to $\$ 4,499$. If the sample size had been exactly 2,000 , for a simple random sample the chances are 95 out of 100 that a range of 4.1 to 6.1 would contain the true percentage. Since the sample was actually drawn from a stratified cluster sample. in fact, the sampling error may be greater than plus or minus 1.0 .

The estimates in Tables 1, 2, 17, 18 and 19 are based upon survey estimates adjusted with income tax statistics. The remaining tables are estimated from the sample survey only, with no further adjustments and, as a result, are subject to greater sampling error. It is not possible to make adjustments from tax data to all tables, both because of the amount of work involved and the lack of sufficient information on income tax returns.

In addition to percentage distributions, the tables contain figures on two measures of central tendency, the arithmetic mean or the "average income" and the "median income". The average is obtained by dividing total income reported by the number of families and unattached individuals; the median is that value which divides the distribution in two so that one-half have less than the figure shown and one-half have more. The mean or average of a sample may be greatly affected by a few extreme values of income. The larger the sample the less is the effect of extreme values on the mean. Substantial variations have occurred from survey to survey as to the size of the largest incomes reported; for this reason changes in the means may not always be reliable. A few extreme values will have no influence on the inedian and for many purposes it is a more reliable figure than the average.

## Methods of Estimation

## Individual Incomes

Survey data were used to prepare two sets of estimates, an estimate of the distribution of individual incomes and an estimate of the distribution of family incomes.

For the individual estimates, all complete returns from persons aged 14 and over were used, including those who had no incomes; some of these individuals were members of families where other members did not answer the questionnaires.

The original survey sample was sorted on selected characteristics and then built up to predetermined regional estimates. Individuals not in the labour force were weighted by age and sex to the adult non-labour force population as estimated by the Labour Force Survey. Persons in the labour force were weighted by sex and labour force status (paid worker-employed, paid worker-unemployed, own account-non-farm, own account-farm). After these adjustments were made to account for the total population aged 14 and over, individuals without income and individuals with income mainly from farming or military pay and allowances were set aside.

Adjustments with Income Tax Data. - The income distributions for individuals in Tables 21 to 27 were derived from these weighted returns without further adjustment,

Tables 18, 19 and 20, however, are based on a different method of estimation. Here data from special tabulations of income tax returns were combined with weighted survey results to improve the income estimates for higher income groups.

From a sample of tax returns (both taxable and non-taxable) special tabulations were provided by the Department of National Revenue showing, for different groups, the estimated number of individuals at each income level and the composition of their aggregate income. By combining groups of income recipients with different earning status it was possible to construct three main groups which were approximately comparable to survey groups by main source of income:

1. Individuals whose income was derlved mainly from wages and salaries
2. Indi viduals whose income was derived mainly from professional income or business income
3. Individuals with investment income or pension income predominating.

Total income in each income group was broken down into the following income components: wages and salaries, net income from an unincorporated business, net income from professional practice, commission income, farm income (included only if it was a minor part of the total income), dividends, bond and bank interest, net rental income, mortgage interest income, annuity income, estate income, old age pension income, miscellaneous income.

The three main groups were treated separately and adjustments made by slightly different methods in each case. In general, taxation statistics were used as the basis of the estimate for upper income levels, while the survey was used for estimating incomes at the lower levels.

## A. Distribution of Incomes Derived Mainly from Wages and Salaries

1. The income components in the distribution obtained from income tax returns were grouped into income components equivalent to those used in the Survey of Consumer Finances.
2. At each income level income tax statistics were adjusted to add into total declared income an estimate for recelpts of transfer payments which are largely not taxable and for that reason not declared on tax returns. This adjustrnent was based upon the average receipt of transfer payments at the corresponding level in the survey. In addition, the amounts of net income received from self-employment, where this represented a subsidiary source of income, were also adjusted upward as the survey indicated that such receipts, for wage-earners, were consistently larger than the amounts reported on income tax returns.
3. These upward adjustments of income made it necessary to shift individuals from lowef income size groups into higher groups. This adjustment of the distribution was accomplished by using the nomographic interpolation method which assumes that all incomes in each class interval of the distribution increase by the same average amount.s
4. The adjusted income distribution from tax statistics for wage and salary eamers above $\$ 4,000$ was combined with the income distribution below $\$ 4,000$ from the survey. Minor adjustmentis were made to the combined distribution in the number of individuals and total income in the lower income groups so that the total number of individuals in the combined distribution equalled the estimated number of wage and salary earners in the survey of Consumer Finances.

## B. Distribution of Incomes Derived Mainly from Business Income

1. Income tax statistics for the distribution of business income were adjusted by basically the same method as the distribution of wage and salary earners. In addition to the adjustment for transfer payments another minor upward adjustment was made for the effect of reassessment on the net incomes.
2. After shifting individuals and aggregate income because of these adjustments into the appropriate income groups, the adjusted distribution from income tax data above $\$ 10,000$ was combined with the income distribution below $\$ 10,000$ derived from the survey. A minor adjustment was made to numbers in the lower income groups to conform to the total individuals as originally estimated from the survey.
3. To this combined distribution 33,000 individuals were added whose major source of income originated in net income from keeping roomers and boarders. The estimate of 33,000 persons and their income (in all cases below $\$ 3.000$ ) was made from the survey, although there is evidence that the reporting of this income component is very unreliable, fuctuating from

[^25]year to year, and that this income component may be substantially underreported.

## C. Distribution of "Other Money Income"

1. Persons with retirement pensions or investment income as their main source were combined into a joint distribution from tax data; survey data were used to estimate and add in receipts of non-taxable income, such as certain types of transfer payments.
2. After using the nomographic interpolation technique to shift individuals and aggregates into appropriate income groups the distribution above $\$ 3,000$ from tax data was combined with the survey distribution below $\$ 3,000$ and then combined with two other groups whose incomes were estimated from the survey; persons whose income came mainly from transfer paymients or from iniscellaneous sources.

## Family Income

For preparing the family income estimates from the survey, each household was broken down into family units. For example a household with four individuals - a married couple, their son and an unrelated boarder would become two family units, a family of three persons and an unattached individual. ${ }^{6}$

Regional estimates of the number of families and unattached individuals classified by family characteristics were used to apply weights to the original sample. Weighting characteristics were: a) whether the unit was an unattached individual or a family of two or more, b) sex of the head of the unit, c) labour force status of the head (paid worker, self-employed-non-farm, self-employedfarm, not in the labour force). Since the definition of the family differs from that employed in census statistics, independent estimates of the number of family units on the survey definition were develoned using internal data available in DBS. Farm families were included in the initial weighting, although these families were later excluded from all tabulations. Tables 3 to 17 are based on survey results collected from 10,400 non-farm family units weighted in the manner described above.

Estimates in Tables 1 and 2 were derived by a different method. Individuals in the income distribution adjusted by income tax data were regrouped into families on the basis of patterns in the survey sample.

Special tabulations were made from weighted survey data cross-classifying individual incomes by family incomes in each main income group. Then the individuals in the adjusted income distribution were distributed by family income levels and family income types in the same ratio as the weighted survey sample. Aggregate income was distributed by family income levels in the same ratio as the distribution of individuals.

As a final step, the numbers of families for each income level and type were estimated by dividing the number of redistributed individuals by the average number of income recipients in the survey at the corresponding income level and type.

[^26]
## Work Experience

The second page of the Income Questionnaire included questions on the work experience of individuals who reported any income.

Estimates in Tables 28, 29 and 30 are based on the same sample of 10,400 families and unattached individuals weighted the same way as the incomes tables in Part I. Straight survey estimates are presented without any adjustment. Tables 29 and 30 analyse families by the work experience of the family head and these tables are based on the returns of approximately 6,500 families. Another 1,000 family heads did not report on their work experience in 1961 although the questions were applicable to them. There were approximately 2,000 families in the original sample, where the family head had no work or unemployment to report for 1961, because they were retired, ill, voluntarily idle, etc.

Tables 31 to 35 describe the work experience of individuals whose income is analysed by other characteristics in income tables, Part II. Again unadjusted but weighted survey estimates were used. Of the 16,300 individual returns used for estimating the income distributions for individuals, approximately 2,800 had never worked or looked for work during 1961 and another 1,500 to 1,900 failed to report the detail about their work experience during the year - the completeness of response varied from question to question. Tables 32 to 35 are based on roughly 11,600 to 11,900 returns.

## Relation of Income Estimates to the National Accounts

The income concept used in this reference paper is similar to the monetary income received by non-farm hous eholds as measured in the personal income series in "National Accounts, Income and Expenditure". Personal income is the total current income of individuals and private non-commercial institutions, such as charitable organizations and hospitals." The personal income series include imputed income as well as monetary income. Among the imputed items are labour income received in kind, imputed rents of owner-occupied houses, and imputed banking services to individuals. Furthermore, some of the income components of the personal income series are not received directly by families and individuals during the year. Among such items are employer contributions to pension funds, the investment income of life insurance companies and the investment income of industrial pension funds. The inclusion of such items in the National Accounts introduces differences in concepts between the Accounts and the income distribution estimates. On the other hand, certain income components included in the income distribution have no equivalent in the personal income series. Examples are annuity income and retirement pensions.

[^27]It should be noted that two sources of income accruing to households are largely omitted from the survey estimates: net income from faming, and military pay and allowances. Families and individuals whose income originates mainly in farming or military pay and allowances are excluded from the income distributions. Such families and persons, in addition to farm income or service pay, would also be in receipt of other types of income such as family allowances, old age pensions, and investment income. Conversely some accounts of farm income and military pay accrue to non-farm families but it is probable that such amounts are of minor significance.

The survey estimates also do not include incomes of inmates of institutions, persons residing on Indian reservations, Canadian residents temporarily abroad and families resident in the Yukon and Northwest Territories. Thus besides differences in concepts the two series also differ as to coverage.

Adjustments were made to the personal income series of the National Accounts for 1961 to make them as comparable as possible to the income distribution estimates and comparisons were made of the two series to determine to what extent the income distributions agreed with the National Accounts.

Where comparability existed between components of the two series, comparisons were made of the two sets of aggregate income estimates. A complete reconciliation cannot be effected because of the exclusion of the farm sector in the income distribution study.

The aggregate estimates in the main tables are given below and compared with the personal income series.

|  | Survey estimates million \$ | Survey estimates as per cent of personal income estimates |
| :---: | :---: | :---: |
| Wages and salaries | 18,446 | 101 |
| Net income of non-farm un- |  |  |
| incorporated business .... <br> (Net income of non-farm | 1.996 | 87 |
| unincorporated business |  |  |
| less net income from |  |  |
| roomers and boarders).... | 1,943 | 93 |
| Investment Income | 1,083 | 57 |
| Transfer Payments............. | 1.636 | 81 |
| Totals ${ }^{1}$ | 23,161 | 95 |

[^28]For the first time since income surveys were initiated the estimate of aggregate wages and salaries exceeds the corresponding adjusted aggregate in the personal income series. Because of the incomplete coverage, survey estimates should be lower than the National Accounts estimates. Farmers, military personnel and the institutional population receive some wages and salaries that are excluded from the survey estimates. It is, of course, possible
that sampling error has produced this discrepancy either by overestimating the numbers of people with income or the amounts of wages and salaries received by them (or a combination of both). However, use of income tax data for the upper tail of the income distribution eliminates the possibility of any substantial error in the higher income brackets; if at all, the survey has possibly overestimated the number of income recipients in the lower income groups. Further investigation of the problem is required to come up with an authoritative answer.

The difference between the National Accounts estimates of net unincorporated business income and the size distribution estimates is due largely to differences in the estimate of net income received from roomers and boarders; exclusive of this item, the income distribution estimates of net unincorporated business income are 93 per cent of the National Accounts total. The differences in the aggregate estimates of income from roomers and boarders are partly due to conceptual differences and partly due to the methods used in the sample survey. The National Accounts measure, while the income size distribution does not, payments of room and board between members of the same family; the sample survey did not include, as income, payments received for room and board from relatives resident in the household. Secondly, the sample survey assumed that net income represented one-third of gross income from roomers and boarders. The National Accounts estimates are based on data collected in a family expenditures survey conducted in 1948 and assume that net income is one-half of gross. The income size distribution estimates of this item would have been $\$ 25$ million higher if the larger ratio had been used.

Some fraction of the income receipts not covered in the size distribution estimates was undoubtedly part of the total income of families of farmers and military personnel but it is impossible at the present time to estimate what percentage accrued to these sectors. A survey of farm families conducted by the Dominion Bureau of Statistics in 1958-59 will provide data on this. As yet the total discrepancy in the present income estimates cannot be calculated. The estimates account for 95 per cent of the total non-farm monetary income components of the personal income series in the Accounts. Of the remaining 5 per cent, some went to farm families in such forms as family allowances, old age pensions and rents. Excluded from these estimates as well are the incomes of persons resident in institutions and Indian reservations. This too would account for some of the discrepancy. However, the differences between the estimates of investment income in the size distribution and in the Personal Income series suggest that this particular income component may be significantly underestimated in the survey distribution. This must be considered one of the most serious defects of the present estimates. In total the differences may not appear to affect the end product to any substantial degree but the analytic value of the breaklown of certain of the individual size distributions is lessened because of these discrepancies.

## HOUSEHOLD CARD - To be completed for Each Household



FQR OFFICE USE ONLY


[^29]
H. H. $\square$ Household Record Card Line Number


## IN 1961 HOW MUCH DID YOU RECEIVE FROM

1. Wages and sniaries
(Show total weges and shlaries before deducrions for pensions, tares, savings bonds, unemployment iasurance, hospital and medical plans, and other items. Include pay for casual or partatime work)
2. Military pay and allowances
3. Net income from selfemployment, business or profession
(Show ner income - gross receiptsminus expenses - from an unincorporated business or profession in which you were engaged on your own account ith or without paid employees. Plesse report losses as well as profits. Report withdrawals from ins corporated business - except dividends - in question 1)
4. Gross income from roomers and boarders (Do not report payments made by relatives.)
5. Bond interest, dividends, and bank interest.
6. Other income from investments
(Ner rents - gross rents less expenses - intefest from morgage investments, income from estate or trust fund, etc.)
7. Family allowances
(To be reported oaly by the father or the guardian of the children.)
8. Old age pensions
(Old Age Security and Old Age Assistance peasions paid by Daminion or Provincial Governments.)
9. Unemployment Insurance $\qquad$
10. Vererans' pensions, war veterans' allowances, workmen's compensation, relief, mothers' allowances and pensions for the blind and disabled
11. Retirement pensions and annuities
(Pensions or allowances arising out of previous employment of yourself or a relarive and individually purchased annuities.)
12. Orher money income (income from broad and other income not reported above)

List item:
(Do got include gifts, inheritances, lump sum receipts from insurance policies, income tax refunds, receipts from the sale of property, or income received in kind such as meals or room and board.)
13. Toral money income
(This should equal the toral of isems 1 to 12.)
14. Did you work (either for others or yoursell) or look for work et any sime during 1961?

Yes
(Please qurn over)
$\square N_{0}$
(No further questions)

Comarents:
$\qquad$

## $800=5$

## LABOUR FORCE ACTIVITY


(c) If working and looking for work (total of (a) and (b) bove) account for iess than 52 weeks, check reason why you did not iook for work during the remsining time
(1f more than one reason is applicable, check only reason accounting for largest number of weeks)Strike
Keeping house
Going to schoolRetired, voluntmrily idleIll or disabled (exclude paid sick leave)
Other
Specify
REAS
16. If you worked ar any time during 1961 piease describe the job ar which you worked the longest in 1961:
( ${ }^{(1)}$ What kind of business or industry wis this? (fetail grocery store, building construction, ciry busline, etc.)
(b) What kind of work did you do in this job? (sales clerk, carpenter, busdriver, etc.)
(c) Are you still working in the same jab?Yes $\qquad$ No

17. When working in 1961 (see question 15 (a)), in how many weeks did you work:



Commens:


[^0]:    ${ }^{1}$ Full references to these publications are listed at the beginning of the present report. See page 2 .
    ${ }^{2}$ Published annually In Taxation Statistics, Queen's Printer, Ottawa.

[^1]:    ${ }^{1}$ The Gini index of concentration has changed from .400 in 1951 to .3912 in 1961.

[^2]:    ${ }^{3}$ The increase in average incomes for wage earning family units has been from $\$ 3,408$ in 1951 to $\$ 5,286$ in 1961 and for family units with major source of income coming from self-employment from $\$ 3,961$ in 1951 to $\$ 6,291$ in 1961 (all in current dollars).
    ${ }^{3}$ The number of unattached individuals and families Whose major source of income came from "other money income" has increased from 415,000 in 1951 to 727,000 in 1961 or by 75.2 per cent. During the same period the increase in the number of all non-farm family units amounted to approximately 33 per cent. According to census figures the total non-farm population increased by approximately 31 per cent and the number of all persons over 70 by 38.5 per cent from 1951 to 1961.

[^3]:    ${ }^{5}$ See DBS Catalogue No. 13-514, Incomes, Liquid Assets and Indebtedness of Non-Farm Families in Canada, 1958.

[^4]:    - See DBS Catalogue No. 12-506, Occupational Classification Manual, Census of Canada, 1961.

[^5]:    7 According to Table 1 the average for all units was $\$ 4,815$. This is calculated, however, after adjustment by income tax data which raises the average income above the survey average. Table 11 (as well as all other tables except Table 1, 2, 18, 19 and 20) is based on survey results only.

[^6]:    ${ }^{1}$ Metropolitan centres are centres witb a population of 30,000 and over; the rest of the country is classified as non-metropolitan.

[^7]:    ${ }^{2}$ See footnote 1 , Table 4.

[^8]:    a see page 18 for a distribution of all families and unattached individuals by income groups. It should be noted, however, that Table 1 has been

[^9]:    Heads of familles were classified by their employment status at time of survey. This is not necessarily their employment status during 1961.
    "Employer or own account." group consists mainly of males. Because of the small number of females no separate distribution by sex is shown.

[^10]:    ${ }^{1}$ Families and unattached Individuals were classified by the head's occupation at the time of the survey. This table excludes family units whose head was not in the labour force at the time of the survey.

[^11]:    ${ }^{2}$ Slae of famlly refers to the total number of persons in the family including both adults and children.

[^12]:    ${ }^{2}$ Family untt refers to both families and unattached individuals; average size is the average number of persons of any age in the unit.
    ${ }^{2}$ Average number of children under 16 years of age.

    - Average number of persons with income from any source.
    ${ }^{4}$ Average number of persons with wages and salaries or net unincorporated business income.

[^13]:    ${ }^{1}$ See Table 18 , page 30 , for a distribution of individuals for all regions combined by income groups. It should be noted, however, that Table 18 Is adjusted by income tax statistics and is not strictly comparable with Table 24. See page 54 for further explanation.

[^14]:    ${ }^{2}$ For example, females working $50-52$ weeks in 1961 earned on the average $\$ 2,562$ and males reporting the same number of weeks worked averaged $\$ 4,750$. Further evidence for the male-female earnings differential can be found in Tables 34 and 35 (by industry and occupation).
    ${ }^{2}$ See explanation on page 49.

[^15]:    ${ }^{3}$ The number of new entrants in this series is considerably lower than estimates in any other labour force series would be, because only new entrants with some income (other than earned income) in 1961 are included in the estimates. Presumably a large number of new entrants had no cash income during 1961 and these are excluded from the series in this publication.

    - DBS Catalogue No. 12-501 Standard Industrial Classification Manual.
    ${ }^{5}$ In Tables 34 and 35, and also in the discussion that follows "full-time work" refers to working 50 to 52 weeks full time (usually 35 hours or more per week).

[^16]:    - Family units were classified by head's labour force experience in 1961 , regardiess of the activities of other family members, A head was a labour force non-participant if he did not work for pay or profit or did not look actively for a job at any time during 1961.

[^17]:    1 This table excludes famlly units whose head reported no labour force participation in 1961 (see footnote 1, Table 28),
    ${ }^{2}$ All family units whose heads worked the full year in 1961 or who worked less than a full year but were not looking for work the remainingtime were classified as having experienced "no unemployment".
    ${ }^{3}$ All family units whose heads reported one or more weeks of not having a job and looking for work were classified as having experienced "some unemployment" during 1961 .
    *Number of Individuals in the family unit who reported some income from wages and salaries, or net income from self employment.

[^18]:    2 This table includes all individuals who at any time in 1961 worked or looked for work and who reported on their labour force activity. Approximately $11 \%$ of male and $12 \%$ of female labour force particlpants are excluded because they did not answer question 15 on Questionnaire (see page 59). All labour force non-participants are excluded.

    Includes sons -in-law.

    - Total income from all sources.
    - Earnings include wages and salarles and net income from self-employment.
    ${ }^{3}$ These are weeks worked in either full time or part-time employment.
    - Includes daughters-in-law.

[^19]:    Individuals were ciassitied according to their longest job in 1961 , see question 16 on questionnaire, page 59 . individuas who never woised In 1961 of who worked but whose longest fob was not ascertained were excluded from this table.
    ${ }^{2}$ See footnote 3 , Table 32.
    ${ }^{3}$ See footnote 4, Table 32 .
    re per week).
    Proportion of individusls reporting having worked $50-52$ weeks full time ( 35 hours or more per week)
    Sample too small for reliable estimates.

[^20]:    Indillduals were classined according to thelr longest job during the year. See question 16 on questlonalre, page 59.

    - For a description of occupational classification, see page 12.
    - See footnote 4, Table 32.
    - See footnote 4. Table 33.
    - See footnote 5, Table 33.
    - Sample too small tor reliable estanates.

[^21]:    ${ }^{1}$ Approximately 150 of these familles received most of their income from military pay and allowances; these families were later excluded from the tabulations.

[^22]:    ${ }^{2}$ Institutions such as prisons, penitentiaries, jalls, reformatories, mental hospitals, T.B. hospitals, sanatoriums, orphanages, homes for the aged, etc.

[^23]:    ${ }^{3}$ For the purposes of this survey family allowances are treated as having been recelved by the husband.

[^24]:    *See pages 54 and 55 for an explanation of weighting method.

[^25]:    "See "Nomographic Interpolation of Income Size Distributions" by Maurice Liebenberg in Review on Economics and Statistics, August 1956, Harvard University Press.

[^26]:    "For a definition of a family unit see "Notes and Definitions" ${ }^{\prime \prime}$ page 15.

[^27]:    ${ }^{7}$ See DBS Publication 13-502, National Accounts, Income and Expenditure, 1926-1956 (Ottawa: Queen's Printer, 1958), pp. 123-126.

[^28]:    ${ }^{1}$ These comparisons exclude miscellaneous income receipts in the income size distribution.

[^29]:    2002-7.1: 12-12-61

