Research and Statistics Division

Income and Economic Well-being of Canadian Lone-Parent Families, 2001 to 2021

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1 Executive Summary

Between 2001 and 2021, Canadian lone-parent families – defined as a family with one parent and at least one child who live in the same dwelling – experienced substantial shifts in their financial wellbeing. This report includes an analysis of the economic status of lone-parent families over a 21-year period, focusing on income trends, low-income statistics, and sources of income, including market income, government transfers, and support payments. There is also an analysis of the financial wellbeing of Indigenous, disabled, and immigrant lone parents. Key findings include:

- The median after-tax income of lone-parent families was consistently higher than persons not in a census family but lower than couple families (with or without children) between 2001 and 2021.
- Compared to other family types, lone-parent families experienced the greatest proportional increase in median total after-tax family income.
- The proportion of lone-parent families living in low income decreased between 2001 and 2021, representing the largest decrease among all family types.
- Similar to trends observed among women more generally, female lone-parent families consistently earned less than their male counterparts. However, female lone parents saw a proportionally higher income growth over the 21-year period.
- Compared to other income sources, lone parents' median market income saw the largest proportional increase.
- Government transfers to supplement income were particularly vital to lone parents' financial well-being during nation-wide economic downturns, such as the first year of the COVID-19 pandemic when many people lost their employment. Government support payments, including the Universal Child Care Benefit (UCCB) and the Canada Child Benefit (CCB), were likely one contributing factor in the decrease observed among lone-parent families living in low income.
- The median yearly spousal and child support payment received by lone-parent families remained unchanged between 2012 and 2022 when taking the rising Consumer Price Index into consideration. In 2022, male and female lone parents received the same median yearly support payments for spousal and child support.
- Not all lone-parent families experienced the same improvement in their financial well-being. Indigenous, disabled, and certain racialized immigrant lone-parent families experienced distinct forms of economic disadvantage and were more likely to be living in low income compared to their non-Indigenous, non-disabled and non-racialized immigrant counterparts.

2 Introduction

The demographic and socioeconomic characteristics of Canadian families have shifted through history as a result of social, economic and cultural factors. In the 1960s, the majority of children lived with their married parents; very few lived in lone-parent families.[1] Following a number of societal changes, including the introduction of the 1968 *Divorce Act* and the increase in women's higher education and labour force participation, the number of children living in lone-parent families increased as of the 1970s.[2]

Couple families continue to represent the largest majority of census families;[3] however, the number of lone-parent families is continuously increasing. While the most significant rise in this family type occurred prior to the new millennium, the number of families headed by a lone parent (sometimes referred to as one-parent families, single-parents or solo-parents) increased by 7%, from 1,406,400 families to 1,510,180 families between 2001 and 2021.[4]

Research has previously reported on the financial challenges that lone-parent families are more likely to experience compared to couple families.[5] Not only are lone-parent families historically more likely to be living in low income, but they are also more likely to remain in low income for longer periods compared to couple families.[6] This is likely due to the fact that there is only one potential earner for the family with at least one child requiring support. Understanding the income and economic well-being of lone-parent families is important, as a higher prevalence of these families living in low income has ramifications on the lone-parent and their children. Income is a social determinant of crime, meaning that families living in low income are more likely to experience victimization and more likely to engage in criminal activities.[7] Previous studies have also reported on the intergenerational effects of being raised in low-income families; these individuals were less likely to attend post-secondary education and more likely to have lower family incomes as adults.[8] Monitoring trends in the income of lone-parent families, including making comparisons with other family types and looking at intersectional data, where available, also helps inform the Department of Justice Canada's ongoing policy development of the *Federal Child Support Guidelines*.

This report aims to answer the following questions:

- How has the income of lone parents changed between the period of 2001 to 2021? How does the income of female lone parents compare to their male counterparts and to other family types? Are there any differences in the income of lone parents based on Indigenous identity, gender, age, immigration status, or disability status?
- How many lone-parent families are counted as living in low income? How has this number changed between 2001 and 2021? How does this number differ by gender, Indigenous identity, immigration status, or disability status?
- What are the main sources of income for lone parents (i.e., government transfers, support payments, or market income)? How has this changed over the specified timeframe? How has the introduction of child tax benefits/COVID-19 support payments impacted the financial stability of lone-parent families?

This report is divided into three sections. The first presents the data sources and methodological considerations. The second analyzes the data on the income and economic well-being of lone-parent families between 2001 and 2021, focusing on income trends, low-income statistics, and sources of income, including market income, government transfers, and support payments. Where data are available, the report also presents information on the experiences of Indigenous people, people with disabilities, and immigrants by racialized identity. The last section presents a discussion around three key questions that summarize the overall trends found, the impact of government transfers, and the disproportionate experiences of certain lone-parent families.

3 Methodology

This analysis is based primarily on data from the Census of Population (2001 to 2021) and T1 Family File (2001 to 2021), with some data from various Statistics Canada surveys, including the Canadian Income Survey (2012 to 2022), the Labour Force Survey (2001 to 2021) and the Canadian Survey on Disability (2015 and 2020). Since the Census of Population is the main data source and the last Census data are from 2021, this report will analyze trends between 2001 and 2021. It is important to note that the reference period (2001 to 2021) includes years impacted by the COVID-19 pandemic,[9] which substantially impacted the finances of Canadians nation-wide.[10]

Statistics Canada uses three concepts to measure income among groups of people living together: census families, economic families, and households. In this report, the concept of census families is used for most of the analysis. Please consult the Glossary for the definitions of key concepts used throughout the report. Ideally, an analysis should focus on only one low-income measure and only one concept of the family. However, this report used what data were publicly available online; as such, multiple low-income measures and family concepts were used.

In assessing the economic well-being of lone-parent families, several low-income measures are used, including the Census Family Low Income Measure – After Tax (CFLIM-AT), the Low Income Measure – After Tax (LIM-AT), and the Market Basket Measure (MBM). Both the CFLIM-AT and LIM-AT define a family as living in low income if their adjusted after-tax income falls below the total population's median adjusted after-tax income.[11] The total population median adjusted after-tax income is determined based on the number of people living within a household (or within a census family for the CFLIM-AT). Some limitations of the CFLIM-AT and the LIM-AT is that they do not account for the cost of living, region nor community size. However, they provide common measures for all of Canada.

Meanwhile, the MBM is based on the cost of a specific basket of goods and services (e.g., food, shelter, transportation, clothing) representing a modest, basic standard of living for a reference family in a specific geographical location. These costs are compared to the disposable income of families to determine whether or not they fall below the poverty line. Since the introduction of the *Poverty Reduction Act* in 2019,[12] the MBM has been used to designate the official Canadian poverty line. While MBM statistics will be prioritized in this report, CFLIM-AT and LIM-AT measures will be used when MBM statistics are not available.[13]

It is important to note that comparisons between lone-parent families, couple families and persons not in a census family do not take into consideration the different costs of living in each household. Cost of living varies by location. For example, families living in a more remote area or in the North will generally have a higher cost of living, which may lead them to spend more money. There are also limited data available that breakdown the number of family members (i.e., one child, two children, three children).

Another challenge with estimating the difference in living costs between family types is because available data tend to be limited to the household expenses families are incurring, as opposed to the amount of money they need to spend. While the amount a family spends will depend on the number of people living in the household, it will also vary based on the family's income. For example, couple families might spend more money if both adults are in the workforce and they have a larger disposable income. At the same time, household expenses might also be higher for a couple family with two children compared to a lone-parent family with two children because there are more people living in the first household (4 in the couple family with two children versus 3 in the lone-parent family with two children). Note that when there are comparisons between income amounts, the income is presented in constant dollars, meaning that the income amounts have been adjusted based on the Consumer Price Index. Constant dollars provide more accurate results when conducting trend analyses over time since the income amounts reflect their actual value (i.e., not just the price increases of items over time).

A Gender-Based Analysis Plus approach is used in this paper as a tool to help understand the complex landscape of family financial stability. Gender-Based Analysis Plus refers to an appreciation of the unique context of an individual's life based on how they define themselves by factors such as gender, Indigenous identity, and culture.[14] This analysis considers how these factors may interact to impact a family's economic well-being.

4 Findings

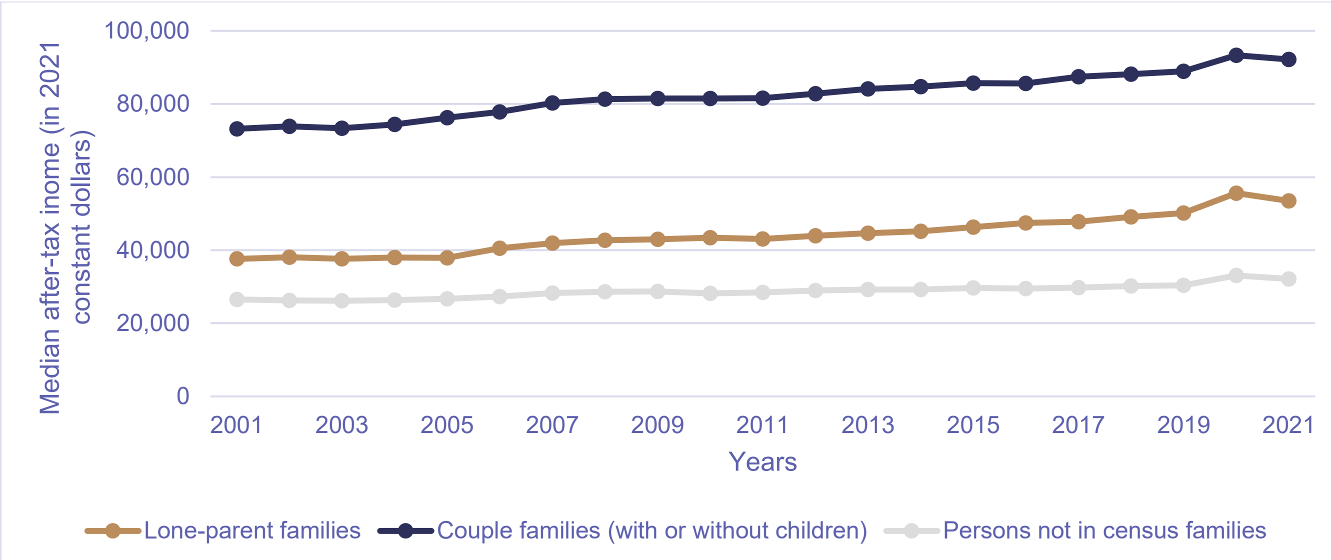
4.1 Income Status of Lone-Parent Families[15]

The after-tax median family income for lone parents[16] between 2001 and 2021 rose from $37,601 to $53,440 in constant 2021 dollars[17], an increase of 42%. The income growth experienced by lone-parent families outpaced all types of couple families with children, including those with one child (+36% for lone-parent families with one child compared to +31% for couple families with one child), with two children (+47% compared to +42%), and with three or more children (+60% compared to +38%). However, despite their higher income growth, lone-parent families continued to earn less than couple families with or without children, who saw their median income rise from $73,203 in 2001 to $92,140 in 2021.[18]

While lone-parent families' median after-tax income was consistently lower than couple families', they earned more than persons not in census families. Persons who are not in census families experienced the lowest income growth, rising 21% between 2001 ($26,510) and 2021 ($32,130).

As shown in Chart 1 (and Table 1), lone-parent families experienced significant income growth from 2001 to 2021, with the largest year-over-year increases in 2006 and 2020, 7% and 11%, respectively. In comparison, the median after-tax family income of couple families with or without children grew by 2% in 2006 from 2005, with their highest year-over-year growth occurring in 2020, rising 5% from 2019. In 2021, the median after-tax family income of lone-parent families declined by 4% while that of couple families, with or without children, decreased by 1%. See Section 5 for a discussion on the changes in after-tax median family income.

Chart 1. Median after-tax family income of census families by family type with or without children, Canada, 2001 to 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File)



Note: The conversion into 2021 dollars was conducted using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

Source: Statistics Canada, n.d.-c. Table 11-10-0017-01 – Census Families by Family Type and Family Composition Including Before and After-tax Median Income of the Family.

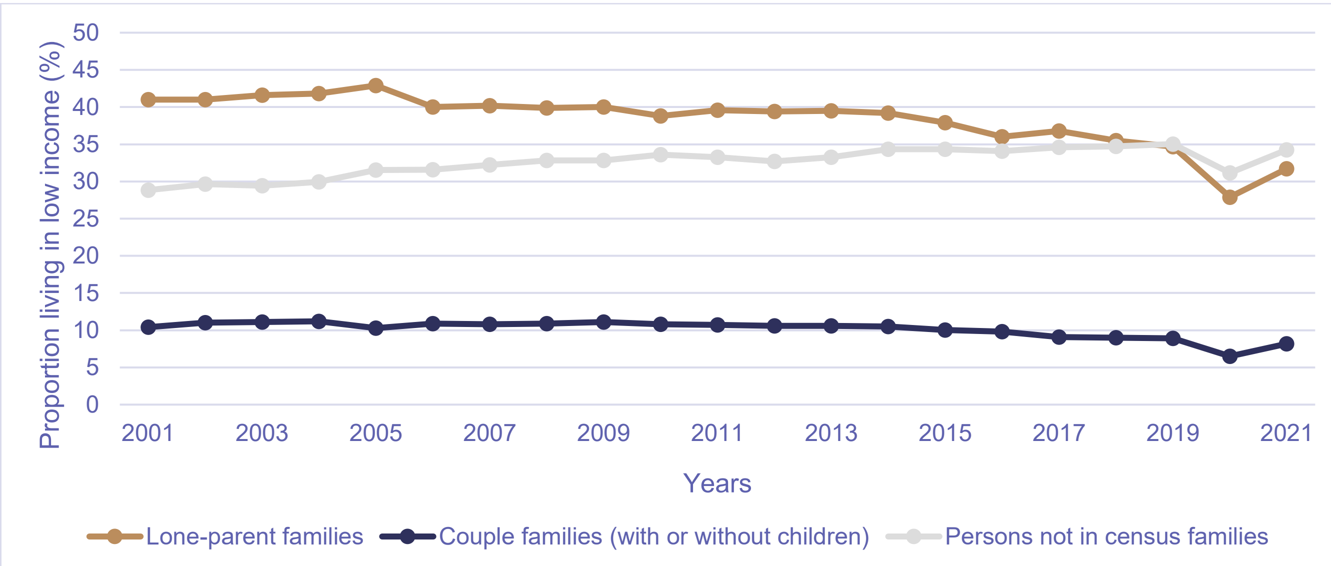
Low-Income Status[19]

As shown in Chart 2 (and Table 2), lone-parent families experienced a reduction in low-income status, with the proportion of those living in low income decreasing nine percentage points between 2001 and 2021. The proportion of couple families, with or without children, living in low income also decreased (-2 percentage points). Conversely, the proportion of persons not in a census family living in low income increased by five percentage points. During the 21-year period, lone-parent families with three children or more experienced the largest percentage point reduction in low-income status (-15 percentage points) compared to all other family types. In comparison, the proportion of couple families with three or more children living in low income decreased by 7 percentage points. [20]

Lone-parent families had the highest proportion of families living in low income between 2001 (41%) and 2018 (36%) compared to couple families with or without children and persons not in a census family. Lone-parent families experienced their second largest year-over-year decrease (-3 percentage points) in low-income status between 2005 and 2006. Additionally, between 2015 and 2019, lone-parent families generally experienced year-over-year decreases in the proportion living in low income. In particular, in 2016, the proportion of lone-parent families living in low income decreased by 2 percentage points from 2015. Within the same timeframe (2015 to 2019), persons not in a census family experienced a 1 percentage point increase in the proportion living in low income. In 2019, the proportion of persons not in a census family who were living in low income was the same as lone-parent families (35%). All three groups experienced their greatest reduction in low-income status in

2020, with the proportion of low-income lone-parent families decreasing by 7 percentage points, couple families (with or without children) by 2 percentage points, and persons not in a census family by 4 percentage points compared to the previous year. See Section 5 for a discussion around the change in low-income status.

Chart 2. Proportion of census families living in low income by family type with or without children, based on Census Family Low Income Measure After-tax (CFLIM-AT), Canada, 2001 to 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File)



Source: Statistics Canada. n.d.-b. Table 11-10-0018-01 – After-tax low income status of tax filers and dependants based on census family low income measure (CFLIM-AT), by family type and family type composition.

Impact of Age[21]

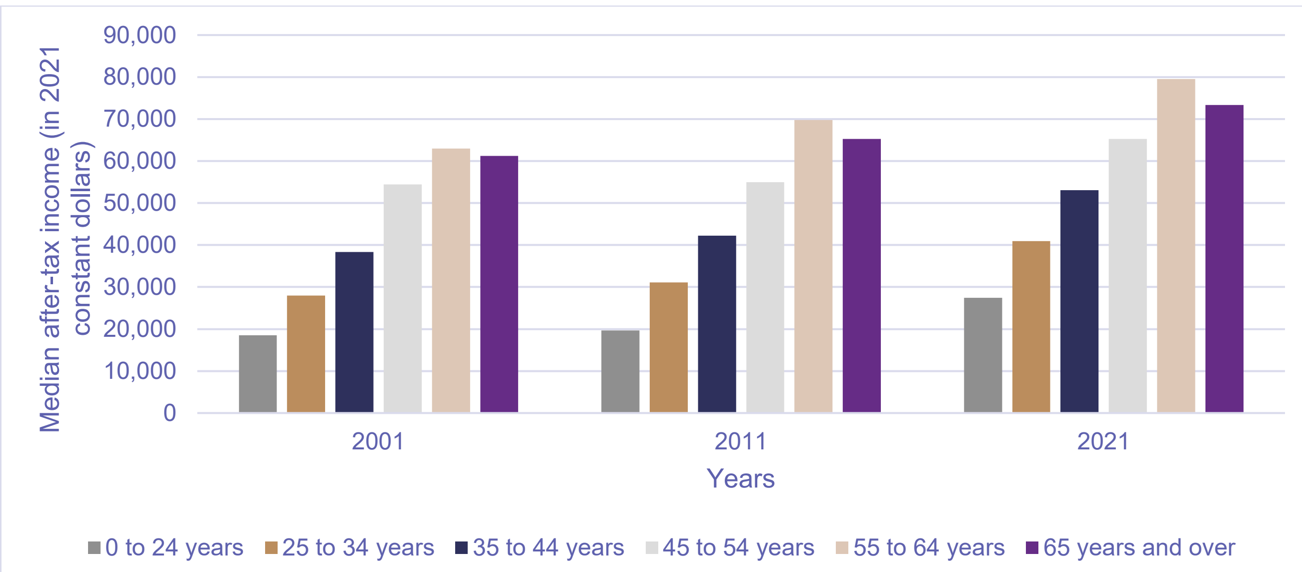
Between 2001 and 2021, the average age of lone parents increased, driven by decreases in the number of those aged 24-years-old and younger (-54%) and 25 to 34-years-old (-16%). Compared to all other age brackets, the number of lone parents between the ages of 55 to 64 saw the largest increase, rising 110% over the 21-year period (from 7% of all lone parents in 2001 to 14% in 2021).

As seen in Chart 3 (and Table 3), the median after-tax income of 55 to 64-year-old lone parents in constant 2021 dollars increased from $62,982 in 2001 to $79,560 in 2021, and lone parents within this age bracket consistently had the highest median income. Additionally, lone parents aged 35 to 44 years old and 45 to 54 years old accounted for more than half (53%) of all lone-parent families in 2021. Both age groups increased their median income from 2001 to 2021 (+38% for lone parents 35 to 44 years old and +20% for lone parents 45 to 54 years old). In comparison, lone parents 24-years-old or younger had a lower median after-tax income, which was $18,533 in 2001 and $27,430 in 2021. However, this age bracket saw the largest increase in their median after-tax income (+48%).

The number of couple families (with or without children) in which the older partner was in the 55 to 64-year-old age bracket also saw a large increase compared to younger age brackets, rising 50% from 16% of all couple families in 2001 to 20% in 2021. However, unlike lone parents, couple families in the

55 to 64-year-old age bracket did not have the highest median income, as the age bracket with the highest median family income for couple families with or without children was those where the older partner was between 45 and 54-years-old ($140,290 compared to $125,120 for those aged 55 to 64 years old in 2021). The age bracket of couple families (with or without children) that saw the largest increase in median after-tax income in constant 2021 dollars also differed from that of lone parents, with couple families aged 55 to 64 years old reporting the largest increase (+38%). Similar findings were reported among persons not in a census family, as the number of those aged 55 to 64 years increased by 96% between 2001 and 2021, and this age bracket had the largest increase in median income over this time period (+35%). The exception was that younger adults not in a census family (aged 35 to 44 years) had the highest median income instead of older age groups in comparison to couple families and lone-parent families. In contrast to lone-parent families and couple families with or without children, the highest median income of persons not in a census family was reported amongst a younger age bracket of 35-to-44-years-old (at $43,291 in 2001 and $50,620 in 2021).

Chart 3. Median after-tax family income of census lone parents by age bracket, Canada, 2001, 2011 and 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File)



Note: The conversion into 2021 dollars was conducted using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

Source: Statistics Canada. n.d.-e. Table: 11-10-0012-01 – Distribution of total income by census family type and age of older partner, parent or individual.

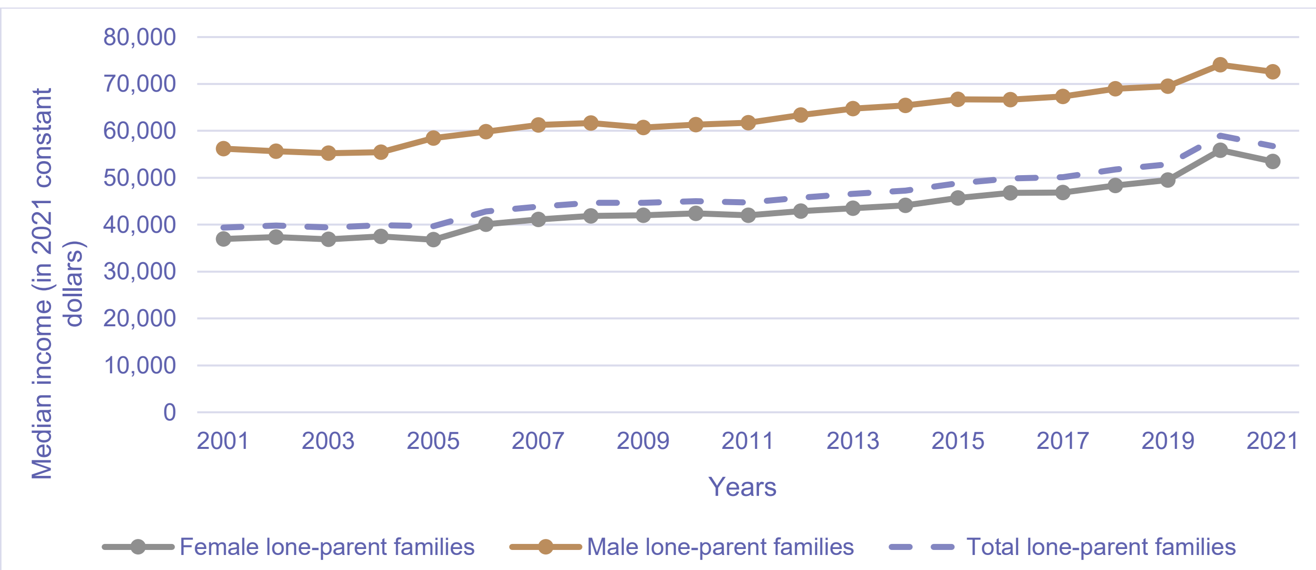
Impact of Gender[22]

Lone-parent families have been, and continue to be, headed primarily by women. In 2001, 84% of lone parents were women and 16% were men. However, between 2001 and 2021, the number of male lone-parent families grew by 49%, with 22% of lone parents in 2021 being male, while the number of their female counterparts declined by 0.4%.

Data from the T1 Family File provide income estimates disaggregated by gender. These data show that female lone-parent families continue to bring in considerably lower incomes than their male counterparts. As seen in Chart 4 (and Table 4), female lone-parent families had a median total income of $36,920 in 2001 and $53,500 in 2021, compared to $56,177 in 2001 and $72,590 in 2021 for male lone-parent families.

Despite this ongoing income disparity, female lone-parent families experienced a higher growth in median income (45%) than male lone-parent families (29%) between 2001 and 2021. The highest year-over-year income growth experienced by female lone parents since 2001 was in 2020, when their median total income rose by 13% from 2019, while that of male lone parents increased by 7%. Policies implemented to slow the spread of COVID-19 may explain this discrepancy, as women's jobs accounted for 62.5% of overall employment losses at the onset of the pandemic in March 2020.[23] While this would initially appear to have a negative impact on female lone parents, the introduction of COVID-19 relief benefits more than offset declines in market income, resulting in an overall rise in income.[24] As more women began to re-enter the workplace in 2021, the median total income of female lone parents fell by 4% compared to the previous year. Meanwhile, male lone parents' median total income declined by 2%.

Chart 4. Median total income of census lone-parent families by gender, Canada, 2001 to 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File)



Note: The conversion into 2021 dollars was conducted using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

Source: Statistics Canada. n.d.-f. Table 11-10-0011-01 – Census families by age of older partner or parent and number of children.

4.2 Sources of Income of Lone-Parent Families

The total income of Canadian families is comprised of funds from various sources, including market income and government transfers. Combined, the dollar value of these income sources increased the median total income of lone parents. The following section presents data trends in all three income sources between 2001 and 2021.

Median Market Income[25]

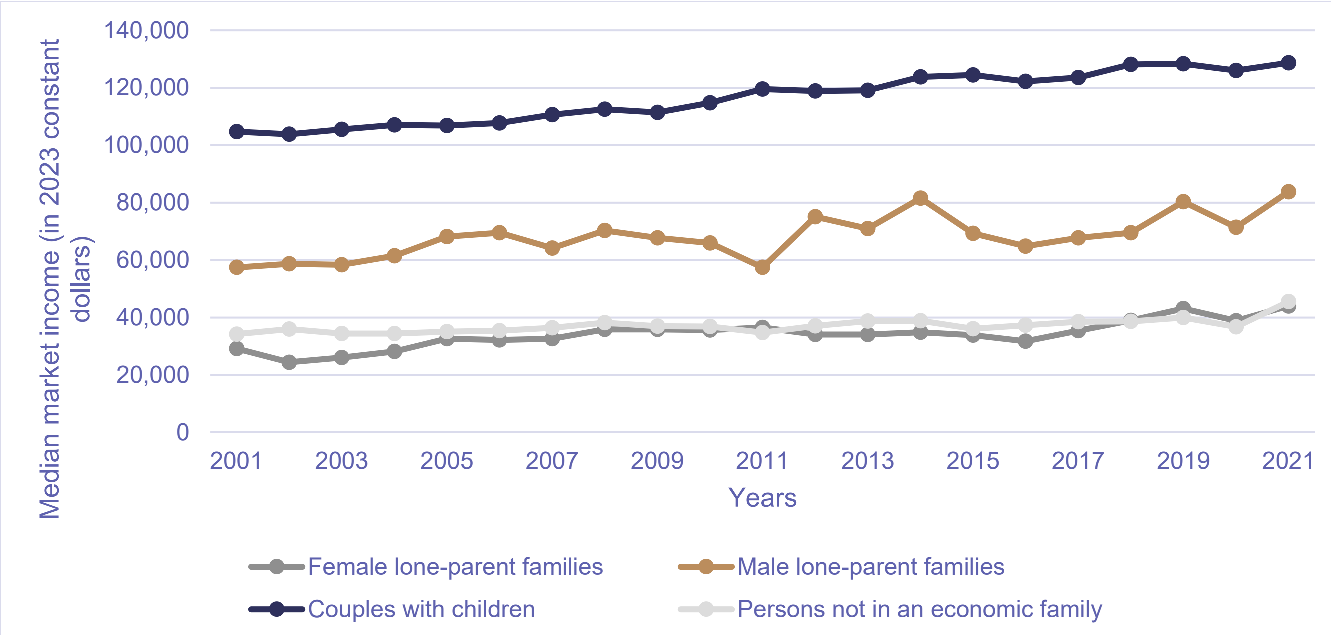
A family's market income is calculated through the sum of earnings (from employment and net self-employment), net investment income, private retirement income, and other income from market sources; it is also called income before taxes and transfers.[26] In terms of employment income, lone parents in 2019 brought in substantially higher amounts compared to 2001, as their rate of employment steadily increased. The employment rate of female lone parents and male lone parents, aged 25 and older with at least one child under the age of 18, increased by 7% each, from 70% and 79% in 2001 to 75% and 85% in 2019, respectively.[27]

As previously mentioned, (see "Impact of Gender"), national employment rates plummeted in 2020 during the COVID-19 pandemic, with female lone parents taking on the brunt of job losses. Between February and May 2020, the first wave of the pandemic, the rate of employed female lone parents, aged 25 and older with at least one child under the age of 18, decreased by 16%, compared to a decrease of 13% for male lone parents.[28] At the same time, the employment rate of couple families where both parents were employed and with at least one child under the age of 18 declined by 6%. During the same period, couple families were significantly more likely than lone parents to have voluntarily left their employment,[29] which may be due to the closure of schools and childcare facilities.[30] Lone parents may not have left their employment voluntarily in as high of proportion as couple families, as they are more likely to have lower incomes and be living in low income. Lone parents also do not have the financial and emotional support from a partner that could make it easier and more affordable for them to leave their employment voluntarily. However, across all family types, employment rates in 2021 were closer to those observed in 2019.[31]

Between 2001 and 2021, lone parents saw the largest proportional increase in median market income. As shown in Chart 5 (and Table 5), the median market income of female lone parents rose by 51% while that of male lone parents increased by 46%. Comparatively, median market income rose by 23% for couples with children[32] and 33% for persons under 65 years and not in an economic family. However, despite having the lowest proportional increase, couples with children had a median market income approximately three times higher than female lone parents and 1.5 times higher than male lone parents in 2021.

In 2020, female lone parents' median market income dropped by 10% from 2019, male lone parents' by 11%, couples with children by 2%, and persons not in an economic family by 8%. However, the median market income of all groups in 2021 was higher than before the COVID-19 pandemic in 2019. From 2020 to 2021, the median market income rose by 13% for female lone parents, 17% for male lone parents, 2% for couples with children, and 24% for persons not in an economic family.

Chart 5. Median market income, before taxes and transfers, by economic family type for non-senior families, Canada, 2001 to 2021, Canadian Income Survey



Source: Statistics Canada. n.d.-g. Table 11-10-0190-01 – Market income, government transfers, total income, income tax and after-tax income by economic family type, Canadian Income Survey.

Government Transfers[33]

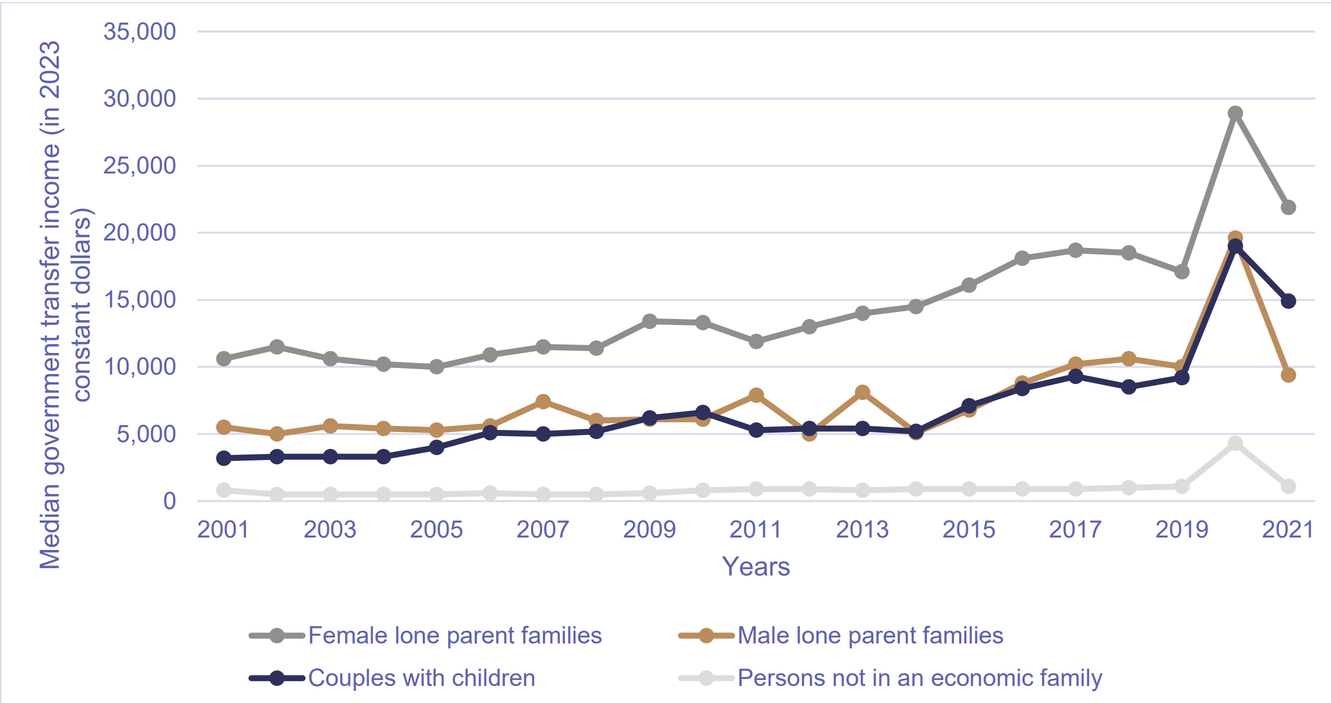
Government transfers are usually established to smooth out the impact of market income volatility for all family types. As shown in Chart 6 below, government transfers play an important role in lone parents' financial wellbeing. In Canada, government transfers are delivered through a range of benefits including social assistance benefits, federal child benefits, and Employment Insurance.

Between 2001 and 2021, female lone-parent families continuously had the highest median amount in government transfer income, followed by male lone-parent families, couples with children, and persons not in an economic family. These findings are likely attributable to the range of child benefits available to parents, and between 2001 and 2021, lone parents consistently had a higher median for government transfers than couples with children. Within the 21-year period, the median dollar amount of child benefits for lone-parent families was, on average, $2,800 higher per year (or 1.8 times higher) than that of couples with children.[34] For all types of government transfers, the median for lone parents was on average $6,300 higher per year (or 1.9 times higher) than for couples with children. Overall, lone-parent families were more economically dependent on the government transfers they received during the 21-year period. In fact, the economic dependency ratio of lone-parent families, which compares government transfer payment dollars received as benefits with every $100 earned through employment income, was higher than couple families during the 21-year period. For instance, the median economic dependency ratio for lone-parent families was $37.80 in government transfers for every $100 earned, whereas the median ratio was $12.70 in government transfers for every $100 earned by couple families.[35]

Chart 6 shows notable increases in government transfer income for both lone-parent families and couples with children, with the most significant increase for both family types occurring in 2020 (see also Table 6). However, there was variation in the annual increases experienced by each family type and gender. For example, in 2015, couples with children experienced their second greatest year-over-year increase in median government transfer income (37%) during the 21-year period, and although it was similar for male lone-parent families (33%), the increase in 2015 was less significant for female lone-parent families (11%). Among male lone-parent families, their second greatest per-year increase was in 2013 (62%), and among female lone-parent families, their second greatest annual increase was in 2009 (18%).

As mentioned above, all groups experienced their largest per-year increase in government transfer income in 2020. This is also when their economic dependency ratio reached its highest: $61.40 in government transfers for every $100 of earned by lone-parent families; $22.60 for every $100 earned by couple families; and $48.50 for every $100 earned by persons not in a census family.[36] The median government transfer income for couples with children increased by 107% from 2019 to 2020, for male lone parents by 96%, and for female lone parents by 69%. While the median government transfer income for persons not in an economic family and less than 65 years old remained fairly consistent throughout the 21-year period, 2020 was an exception, as their median government transfer income rose by 291%. In addition, between 2019 and 2020, the proportion of those living in low income declined by 20% for lone-parent families, 27% for couple families with or without children, and 11% for persons not in a census family.[37] However, the proportions of all family types living in low income rose between 2020 and 2021 following a decline in government transfers as COVID-19 pandemic lockdown restrictions began to be lifted. See Section 5.2 for a discussion on the impact of government transfers over the 21-year period.

Chart 6. Median government transfers by economic family type, for non-senior families, Canada, 2001 to 2021, Canadian Income Survey



Source: Statistics Canada. n.d.-g. Table 11-10-0190-01 – Market income, government transfers, total income, income tax and after-tax income by economic family type.

Support Payments[38]

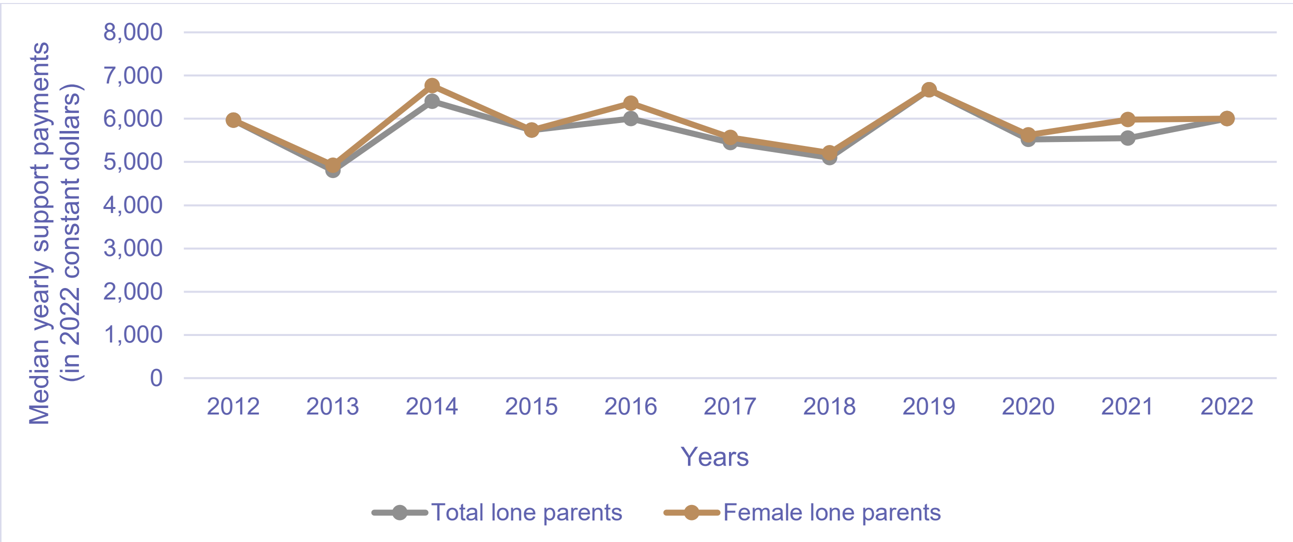
Support payments are income derived from formal agreements for child support or spousal support. Data from the Canadian Income Survey[39] show that female lone parents were considerably more likely to receive this form of income, with 29% receiving support payments in 2022, which is significantly different from the 5% of male lone parents who received these payments. Moreover, 96% of support payment recipients enrolled in a Maintenance Enforcement Program – a service that collects and enforces court-ordered support payments – were female, and 96% of payors were male.[40]

Between 2012 and 2022, female lone-parent beneficiaries' median support payment income remained stable at approximately $6,000 in constant dollars in 2012 and 2022. While data prior to 2022 for male lone parents are too unreliable to publish, in 2022, the median support payment income of male lone-parent beneficiaries was also $6,000.[41]

As shown in Chart 7 (and Table 7), the median yearly support payments for all lone parents and female lone parents were comparable. The largest difference was reported in 2021, where female lone-parent beneficiaries received a median support payment approximately $450 higher than the amount reported for all lone parents (approximately $6,000 for female lone parents and $5,550 for all lone parents). It is important to note that the median support payment data may not include all child-related expenses paid by parents. The *Federal Child Support Guidelines* allow for discretion to be used in determining an appropriate child support amount in shared parenting arrangements, and results from the 2022 National

Family Law Survey show that special or extraordinary expenses are rarely included in child support calculations.[42]

Chart 7. Median yearly support payments for spousal and child support among lone parents and female lone parents in economic families, Canada, 2012 to 2022, Canadian Income Survey



Note: The conversion into 2021 dollars was conducted using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

Source: Statistics Canada. n.-d.-k. Canadian Income Survey, 2012 to 2022. Custom tabulation. Constant dollars calculated using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

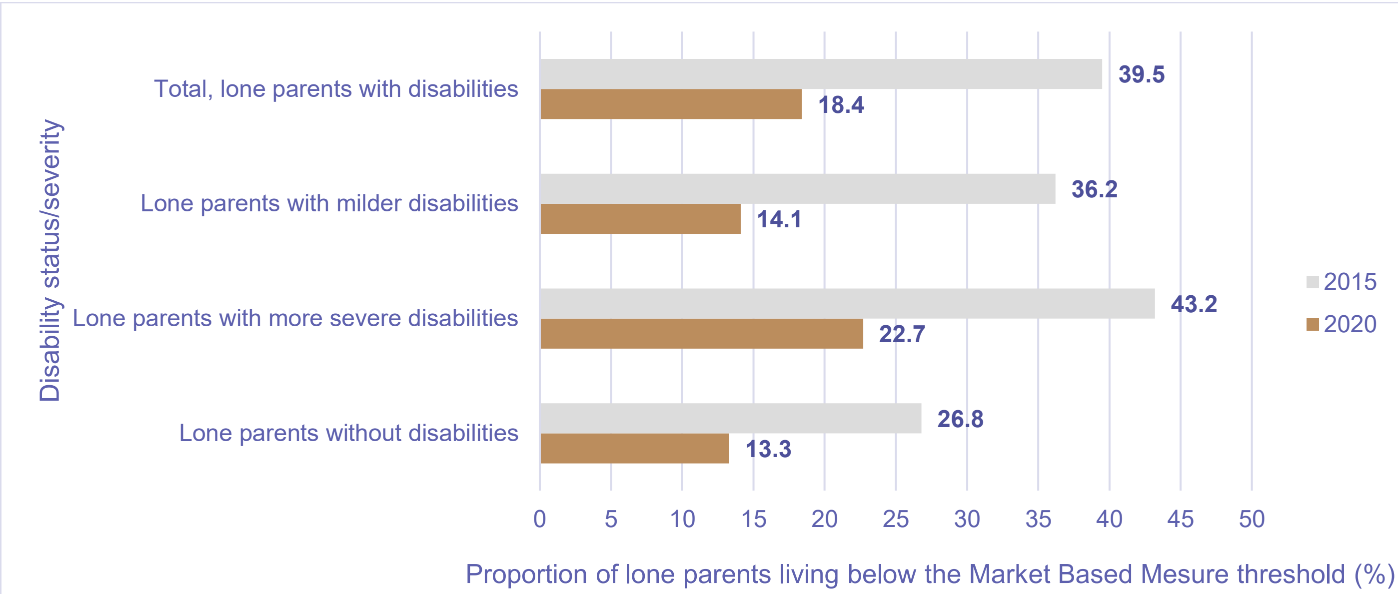
4.3 Income Status of Lone Parents with Intersectional Identities

Lone-Parent Families Headed by Persons with Disabilities[43]

Previous research has shown that people with disabilities are more likely than people without disabilities to experience social exclusion and discrimination, resulting in unequal access to social, cultural, political, and economic resources.[44] Consequent financial difficulties can be compounded when a person with a disability is also a lone parent. This reality is of particular concern considering that, in 2011, women aged 15 years and older with disabilities were significantly more likely to be lone parents (11%) compared to non-disabled women aged 15 years and older (8%).[45]

Lone parents with disabilities are also more likely than those without a disability to fall under the Market Basket Measure poverty threshold. As shown in Chart 8, approximately 40% of lone parents with disabilities were significantly more likely to be living in poverty in 2015 compared to 27% of those without disabilities. The proportion of lone-parent families living in poverty under the individual Market Basket Measure in 2015 was higher for lone parents with severe disabilities than for lone parents without disabilities (43% and 27%, respectively). In 2020, the proportion of lone parents with disabilities under the individual Market Basket Measure decreased substantially as it was less than half of the proportion in 2015 (18% in comparison to 40%). Similarly, in 2020, the proportion of lone parents without disabilities under the individual Market Basket Measure was about half that in 2015 (13% in comparison to 27%). The proportion of lone parents with disabilities (18%), particularly those with severe disabilities (23%), were significantly more likely to be living in poverty in 2020 than lone parents without disabilities (13%).

Chart 8. Proportion of economic lone-parent families living below the Individual Market Basket Measure by disability status and severity, Canada, 2015 to 2020, Canadian Survey on Disability



Note: The percentage of lone parents with milder disabilities in 2015 (36%E) should be used with caution.

Source: Hébert, B.-P., Kevins, C., Mofidi, A., Morris, S., Simionescu, D. and Thicke, M. 2024. "A demographic, employment and income profile of persons with disabilities aged 15 years and over in Canada, 2022." Statistics Canada Catalogue no. 89-654-X.

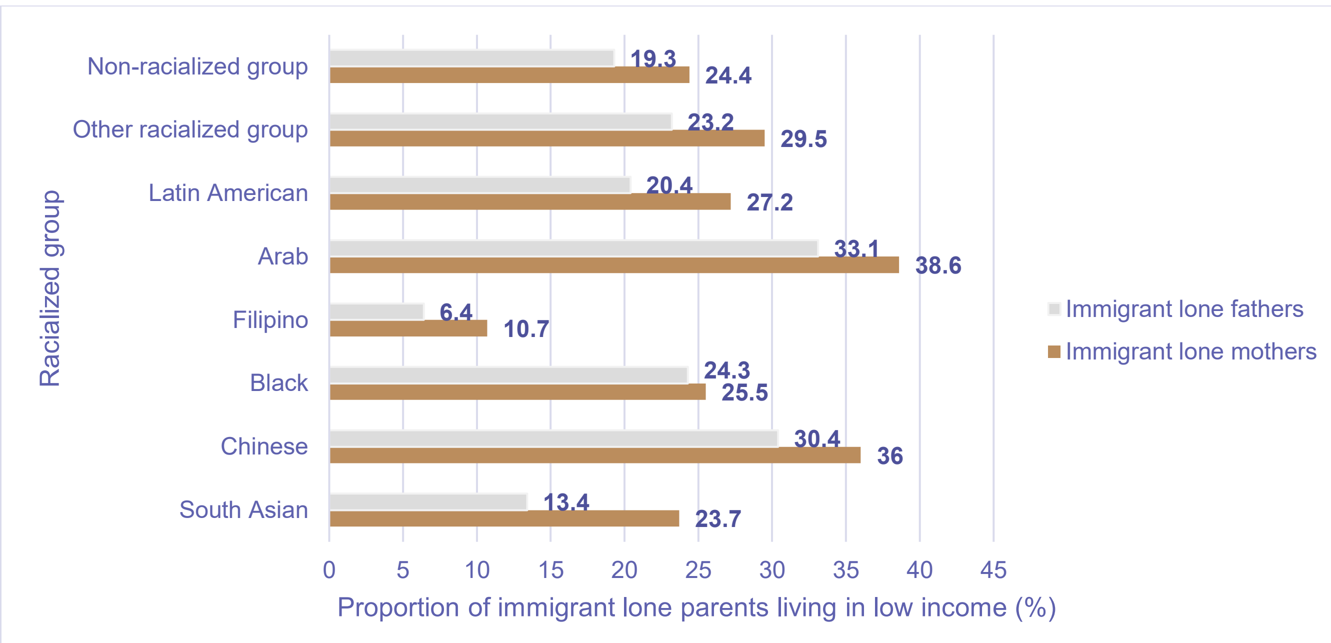
Lone-Parent Families Headed by Immigrants[46]

According to the 2021 Census, lone parents with children aged 17 and younger were four times (26%) more likely to be living in low income than couples with children aged 17 and younger (7%). When looking at the data by immigration status, lone-parent families headed by an immigrant woman[47] with children under the age of 17 were most likely to be in low income (27%), followed by lone-parent families headed by a non-immigrant woman (24%), an immigrant man (21%) and a non-immigrant man (19%). The prevalence of low income amongst immigrant lone parents also varied according to their admission category. Low-income rates of immigrant female lone parents admitted under the economic category (25%) were comparable to those of non-immigrant female lone parents (24%), while they were higher among female lone parents admitted as a refugee (31%) or sponsored by family (27%).

Furthermore, established lone-parent immigrants who have been in Canada for more than five years have a lower prevalence of living in low income than recent lone-parent immigrants.[48] Among lone-parent families that were headed by an established immigrant woman, the prevalence of living in low income was similar to lone-parent families that were headed by a non-immigrant woman (25% and 24%, respectively). In contrast, the prevalence of low income among lone-parent families that were headed by a recent immigrant woman was much higher (39%). This finding for female lone parents was similar for male lone parents but to a lesser extent (established immigrant men, 21%; non-immigrant men, 19%; and recent immigrant men, 26%).

Additionally, low-income rates among racialized immigrant lone parents were not always higher compared to their non-racialized counterparts, with Chart 9 showing variations according to the parent's racialized identity. For example, lone-parent families headed by a Filipino immigrant woman (11%) were less likely to be living in low income than lone-parent families headed by a non-racialized immigrant woman (24%). However, certain racialized immigrant groups were more likely to be lone parents living in low income, including Arab immigrant female (39%) and male parents (33%).

Chart 9. Proportion of low income (Census Low Income Measure After-Tax; LIM-AT) among persons in lone-parent families with children aged 17 years and younger and with an immigrant parent, by gender and racialized group of parents, Canada, 2021, Census of Population



Note: The low-income data on immigrant lone-parent families focus on the persons in lone-parent families, as opposed to the family.

Source: Carpino, T. 2024. "Prevalence of low income among persons in one-parent families headed by an immigrant parent: An intersectional analysis." Statistics Canada Catalogue no. 45-20-002.

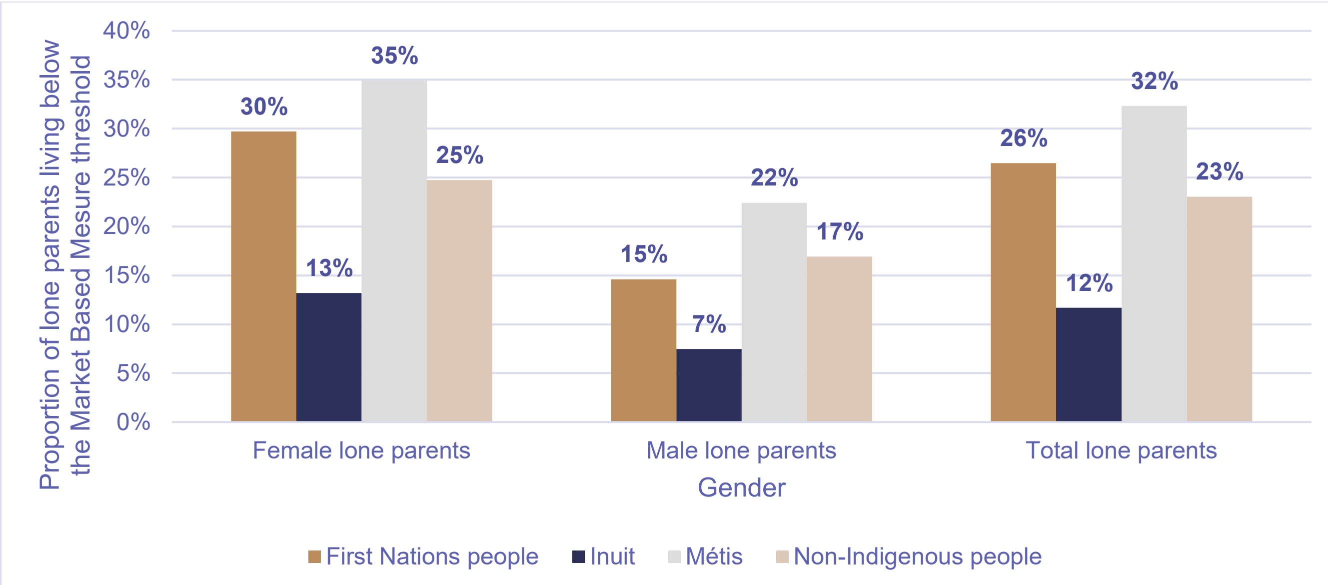
Indigenous Lone-Parent Families[49]

First Nations, Inuit, and Métis in Canada have long faced substantial economic disparities compared to their non-Indigenous counterparts.[50] In noting these disparities, it is crucial to acknowledge the long history of colonialism, displacement, discrimination, and marginalization that continue to have a profound impact on Indigenous peoples and their economic wellbeing.[51] In 2021, the overall population of Indigenous people living in the provinces[52] represented a higher proportion of those living below the individual Market Basket Measure poverty threshold than non-Indigenous people, sitting at 12% and

8%, respectively, although there was variation by Indigenous group with 14% among First Nations people living off reserve, 10% among Inuit and 9% among Métis.[53] Additionally, there were higher proportions of Indigenous lone parents than non-Indigenous representing 8% and 4% of their total populations.[54] When interpreting these data, it is important to remember that Indigenous people have a different perspective on families and many live in multigenerational home with their parents, grandparents or other family members. Although Indigenous people may be more likely to live in a lone-parent household, their family members, such as grandparents, often play an important role in helping to raise the children and pass down cultural traditions and knowledge.[55]

As shown in Chart 10, based on the 2016 Census of Population[56], over one-quarter (26%) of First Nations[57] and 32% of Métis[58] who were lone parents were living in poverty, below the Market Based Measure threshold, compared to 23% of their non-Indigenous counterparts. First Nations women and Métis women in lone-parent families were also more likely to be living in poverty (30% and 35%, respectively) compared to their non-Indigenous counterparts (25%). For male lone-parent families, Métis men (22%) were more likely than non-Indigenous men (17%) to be living in poverty. The proportions of First Nations people and Métis who are lone parents living in poverty were two and four times higher, respectively, than the proportions of First Nations people and Métis who are lone parents (26% compared to 13% for First Nations people and 32% compared to 8% for Métis, respectively), and the proportion of non-Indigenous lone parents living in poverty (23%) was 4.5 times higher than the proportion of non-Indigenous lone parents (5%).[59] This means that non-Indigenous lone-parent families represented proportionally a larger percentage of those living in poverty, compared to First Nations and Métis lone-parent families. This difference was even more pronounced among Métis and non-Indigenous male lone parents, with the proportions of these lone parents living in poverty being 7 and 8.5 times higher, respectively, than their proportions as lone parents. Among Inuit, the proportion of lone parents living in poverty was 12% in 2016, however the Market Basket Measure for the three territories was not available at the time the data were prepared, and these data may exclude a large number of Inuit as 44% of Inuit lived in Nunavut and 4% lived in the Inuvialuit region (Northwest Territories) at the time of the 2016 Census of Population.[60]

Chart 10. Proportion of lone parents in economic families living in the provinces and below the Individual Market Basket Measure by Indigenous identity and gender, Canada, 2016, Census of Population



Source: Statistics Canada, Census of Population, 2016, Census 2016: Lone parent profile by immigrant status and Indigenous identity, Canada - Community accounts and Census 2016: Lone parent families in low income profiles by Indigenous identity, Canada - Community accounts. Custom tabulation prepared by the Newfoundland & Labrador Statistics Agency, Government of Newfoundland and Labrador, 2019.

5 Discussion

This section will summarize the above findings by answering three key questions:

1. Overall, what changes have been observed in the income of lone-parent families between 2001 and 2021?
2. How has the introduction of child tax benefits and other government transfers impacted the financial stability of lone-parent families?
3. What are the financial experiences of lone parents based on Indigenous identity, age, immigration status and disability status?

5.1 Overall, what changes have been observed in the income of lone-parent families between 2001 and 2021?

Between 2001 and 2021, the economic landscape for Canadian lone-parent families began to change, marked by considerable shifts in income sources. The after-tax median family income and the government transfer income for lone-parent families increased during this time period. Their median market income also increased at a higher proportion than couples with children and persons not in an economic family. At the same time, the proportion of lone-parent families living in low income decreased.

Changes in income are the result of numerous contributing factors that are often complex.[61] For instance, across all age groups, lone parents in Canada experienced significant increases in the median total income from 2001 to 2021, and this may have impacted the increase in median income and decrease in low-income status for these families.[62] Another contributing factor to the increase in the median income and decrease in the proportion of lone-parent families living in low income was their government transfer income, which when aggregated accounted for approximately 27% of the total income for lone parents 65 years and younger in 2021.[63] Not only did their median government transfer income increase between 2001 and 2021, but lone-parent families also consistently reported the highest median government transfer income compared to other economic family types. For more information on the impact of government transfers, see subsection 4.2 above.

While many positive shifts in income occurred in the 21-year period for lone-parent families, it is also important to consider the ongoing financial realities these families experience. Although their median after-tax family income may have increased, lone-parent families continued to have a median after-tax family income almost half that of couple families (with or without children) in 2021.[64] Similarly, female and male lone-parent families had lower median market incomes in 2021, which were $84,700 and $44,900 lower than the median market income for couples with children.[65] While the number of lone-parent families living in low income decreased between 2001 and 2021, lone-parent families continued to be the family type most likely to be living in low income, with a proportion almost four times higher than that of all couple families with or without children.[66] As such, despite the increase in median income and decrease in the number and proportion of low-income status among lone-parent families in the 21-year period, lone-parent families continued to have a lower median family income and to be disproportionately represented in low-income situations. In addition, analysis of yearly spousal and child support payments showed that there were no changes in the median amount paid, in constant dollars, to lone-parent families between 2012 and 2022.

5.2 How has the introduction of child tax benefits and other government transfers impacted the financial well-being of lone-parent families?

While market income continued to be the main source of income for all economic families between 2001 and 2021, including lone-parent families and couples with children, the findings section showed that government transfers also contributed to their total income. In this subsection, the analysis will look at four periods where there were key changes in government benefits that likely contributed to a financial improvement for lone-parent families.

In 2006, the Government of Canada introduced the Universal Child Care Benefit (UCCB), a government transfer amount that provided up to $1,200 per year for each child under the age of 16.[67] This benefit was one contributing factor that led to an increase in median government transfer income for lone-parent families (+11%) and couples with children (+28%) in 2006.[68] At the same time, the median after-tax income of lone-parent families increased, along with a decrease in their low-income status. While the median after-tax income of couples with or without children also increased in 2006, there was no observed decline in their low-income status, meaning that the introduction of the UCCB potentially had a larger impact on lone-parent families.

The UCCB was reformed in 2015 to enhance the benefit provided to families with children.[69] In 2016, this benefit was subsequently replaced with the Canada Child Benefit (CCB) that provides a monthly tax-free payment to families with children under the age of 18 based on the number of children in their care and their family net income.[70] Between 2014 and 2015 as well as 2015 and 2016, there were notable increases in the median government transfer income to lone-parent families and couples with children, corresponding with the monetary increases under the reformed UCCB and the new CCB. In the same time period, there were decreases in the proportion of lone-parent families and couples with or without children living in low income. Between 2015 and 2020, fewer lone-parent families and couples with or without children were living in low income. This is likely due to changes under the CCB which, unlike the UCCB, considers the family income. Since lone-parent families had a lower median after-tax income than couples with or without children, this likely explains why more lone-parent families were able to surpass the census family low-income measure threshold.

Finally, it is important to consider the COVID-19 support benefits, which were intended to offset losses in market income, such as the Canada Emergency Response Benefit, the Canada Recovery Benefit, and the Canada Emergency Student Benefit. While the UCCB and the CCB likely led to changes in income patterns, the year that the COVID-19 support benefits were introduced saw the most profound impact on families over the course of the 21-year period. The median COVID-19 support payments paid to lone-parent families was $8,000 in 2020, $9,200 for couples with children and $8,000 for persons not in a census family.[71] Since the COVID-19 support payments did not exist prior to 2020, these benefits helped contribute to an increase in the government transfer income received by all non-senior family types. More specifically, total government transfer income received by persons not in an economic family doubled from 2019 to 2020, and it nearly doubled for couples with children and for lone parents. In 2020, COVID-19 benefits accounted for 44% of the total government transfer income received by persons not in a census family, as well as 35% of total government transfer income received by couples with children and almost one-quarter (23%) received by lone parents.[72] When COVID-19 benefits decreased in 2021, each family type had a decrease in their total government transfer income (total government transfers decreased by 33% for persons not in an economic family, by 18% for lone parents and by 12% for couples with children). While the market income of all economic families, including lone-parent families, decreased during the COVID-19 pandemic, the support payments likely contributed to the increase in the median after-tax income of lone-parent families and the decrease in the proportion of lone parents living in low income. In 2021, as the market income for lone-parent families increased, returning to pre-pandemic levels, the median after-tax family income of lone-parent families also declined, while that of couple families with or without children increased. These shifts correspond with a decrease in available COVID-19 benefits, and differences between both census family types may indicate that couple families' employment income recovered at a faster rate than lone-parent families. Future analysis looking at the difference in the income of lone-parent families during the COVID-19 support payment period and their income post-COVID-19 benefits would help to better understand the impact that these benefits have had on the income of lone-parent families.

Based on the analysis above, it is evident that the introduction of government transfer benefits had a considerable impact on the income of lone-parent families. This is also supported by Harding's (2018) analysis, which revealed a strong connection between government transfers and reduced low-income rates, particularly for female lone-parent families.[73] Harding found that, in 2016, the proportion of low-income female lone-parent families would have been at 62% had they received no government transfer income. With government transfer income, 40% of these families were classified as living in low income, a reduction of 22 percentage points. In comparison, government transfers had the effect of reducing low-income rates by about 20 percentage points for male lone-parent families and close to 13 percentage points for couples with children.

Overall, lone-parent families received the highest median amount of government transfer income between 2001 and 2021, and this is likely because they had a lower median after-tax income and were more likely to be living in low income compared to couple families with or without children. During this time period, persons not in a census family also reported a lower median after-tax income and had higher proportions living in low income. These individuals, however, received lower median government transfer income, and this is likely because government transfers include federal child benefits and persons not in an economic family would not be entitled to receive these benefits. The difference in median government transfer income received by lone-parent families and persons not in an economic family is likely one contributing factor as to why the proportion of persons not in a census family living in low income surpassed that of lone-parent families as of 2020. Future analyses will be able to comment on whether this trend continued past 2021.

5.3 What are the financial experiences of lone parents based on Indigenous identity, immigration status, disability status and gender?

While data on income and economic well-being by population group exist, there are limited disaggregated data on lone-parent families. What data are available show that higher proportions of Indigenous lone-parent families (in 2016) and lone parents with a disability (in 2015 and 2020) lived in poverty compared to their non-Indigenous and non-disabled counterparts. For both of these population groups, this difference was more pronounced among Indigenous female lone parents and female lone parents with a disability. There are no data on the experiences of Black and racialized lone-parent families; however, 2021 data on the racialized identity of immigrant lone-parent families showed that Arab, Black, Chinese and Latin American immigrant lone parents were more likely to be living in low income compared to non-racialized immigrant lone-parent families. Not only has previous research identified that lone-parent families are more likely to be economically disadvantaged, but these population groups are also more likely to experience discrimination and social exclusion, leading to unequal access to economic resources.[74] These intersecting forms of financial disadvantage, when combining the experiences of lone-parent families and their experiences as Indigenous people, persons with disabilities and racialized immigrants, likely contributed to the higher proportion of these families living in low income.

When looking at gender differences, most lone-parent families were headed by a woman. Despite the increase in the number of male lone-parent families over the 21-year period, the proportion of female lone-parent families was 3.5 times higher than the proportion of male lone-parent families in 2021.[75] While the median after-tax income of female lone-parent families increased between 2001 and 2021, including at a higher proportion than their male counterparts, female lone-parent families continued to have lower median incomes. This finding is consistent with data showing a significant nation-wide wage gap between men and women, with women between 25 and 54 years earning on average 11% less than men in 2021.[76] At the same time, female lone-parent families also saw the highest median government transfers compared to their male counterparts. However, this also points to an overreliance from these mothers in receiving government and support payments. As Harding (2018) found, government transfers had the largest effect on reducing the low-income status of female lone-parent families, pointing to the precarious nature of their financial status.[77]

As mentioned above, where disaggregated data on the economic well-being of lone-parent families exist, it is clear that not all lone-parent families have benefited equally from the shifts in income between 2001 and 2021. Higher proportions of Indigenous lone-parent families, lone parents with disabilities, and certain racialized immigrant lone-parent families were living in low income, and female lone-parent families continued to report lower median incomes and relied more heavily on government benefit and support payments to make ends meet. Additional disaggregated data on the experiences of lone-parent families would be helpful to gain a fuller picture of the financial challenges that these families face as well as any positive shifts in their economic well-being.

6 Conclusion

The economic landscape for lone-parent families in Canada has shifted considerably between 2001 and 2021. The findings from this research highlight the complex nature of these shifts, especially when considering the intersectional identities of lone parents. Overall, the median after-tax income of lone-parent families increased substantially, surpassing the growth rate of couple families with or without children. However, lone-parent families still face economic challenges, as their incomes remained considerably lower than those of couple families with or without children.

The reduction in low-income status among lone-parent families is notable, with a substantial decline over the 21-year period. The introduction of new child benefits and COVID-19 support payments played a contributing role in this reduction, positively impacting the financial stability of lone-parent families and demonstrating the importance of government transfers in mitigating income volatility. However, their reliance on these transfers also underscores the vulnerability of lone-parent families to changes in government policy and economic conditions. It is important to take this into account when exploring approaches to reduce the precarious nature of lone-parent families' income.

Despite this improvement, a higher proportion of lone-parent families continue to live in low income compared to couple families with or without children, particularly among certain population groups, including Indigenous lone parents, lone parents with disabilities, and certain racialized immigrant lone parents. These groups face intersecting forms of economic disadvantage, requiring targeted policy interventions to address their unique needs.

Gender disparities persisted within lone-parent families throughout 2001 and 2021. During the 21-year period, female lone parents have experienced a higher growth in median income compared to their male counterparts, yet they still earned less overall. The gap in low-income status between male and female lone parents has also narrowed, but female lone parents remain more likely to live in low income.

In sum, while progress has been made in improving the economic well-being of lone-parent families in Canada, significant challenges remain. Continuous monitoring of the shifts in the income and economic well-being of lone-parent families will help inform the Department of Justice Canada's ongoing policy development on the *Federal Child Support Guidelines*. While the Federal Guidelines were developed for a multitude of social, economic and political factors, one driving force was the rise in divorces in the 1970s and 1980s, which led to a rise in lone-parent families and a rise in the poverty rate among children and female lone parents. The economic well-being of lone-parent families remains a key consideration when monitoring the Federal Guidelines.

7 References

[1] Carpino, T. 2024. “Prevalence of low income among persons in one-parent families headed by an immigrant parent: An intersectional analysis.” Statistics Canada Catalogue no. 45-20-0002.

[2] Statistics Canada. 2015. “Lone-parent families: The new face of an old phenomenon.” *Canadian Megatrends*. Statistics Canada Catalogue no. 11-630-X.

[3] Statistics Canada. n.d.-a. Table 11-10-0013-01 – Census families by total income, family type and number of children.

[4] However, the number of couple families (with or without children) increased more between 2001 and 2021 compared to the number of lone-parent families (20% for couple families versus 7% for lone-parent families); *Ibid*.

[5] See for example: Carpino, *supra note* 1; Statistics Canada, *supra note* 2; and Statistics Canada. 2021. “Study: Lone-parent families, older people and people living alone are more likely to remain in low income, 2018.” *The Daily*.

[6] Statistics Canada, 2021, *supra note* 5; and Statistics Canada. n.d.-b. Table 11-10-0018-01 – After-tax low income status of tax filers and dependants based on census family low income measure (CFLIM-AT), by family type and family type composition.

[7] Kitchen, P. 2007. “Exploring the link between crime and socio-economic status in Ottawa and Saskatoon: A small-area geographical analysis.” Department of Justice Canada.

[8] Statistics Canada. 2020. “Intergenerational income mobility: The lasting effects of growing up in a lower-income family.” *Infographics*. Statistics Canada Catalogue no. 11-627-M.

[9] On March 11, 2020, the World Health Organization (WHO) officially characterized the COVID-19 virus as a pandemic. On May 5, 2023, WHO declared that the COVID-19 pandemic was no longer a Public Health Emergency of International Concern. Information provided by: World Health Organization. n.d. “Coronavirus disease (COVID-19) pandemic.”

[10] Impacts on market income caused by lockdown policies were mitigated by government support transfers such as the Canada Recovery Benefit (CRB), as shown in: Statistics Canada. 2022a. "Canadian Income Survey, 2020." The Daily.

[11] The CFLIM-AT and LIM-AT differ only in the database utilized. The CFLIM-AT uses T1 Family File data pertaining to census family income, while the LIM-AT uses Census household income data.

[12] *Poverty Reduction Act*, SC 2019, c 29, s 315.

[13] As a recently introduced measure, MBM statistics cannot be found prior to 2013.

[14] Department of Women and Gender Equality Canada. n.d. “What is gender-based analysis plus.” Government of Canada.

[15] Data on median after-tax family income in this section come from: Statistics Canada. n.d.-c. Table 11-10-0017-01 – Census families by family type and family composition including before and after-tax median income of the family. To convert the yearly support payments from current dollars into constant dollars, the following source was used: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

[16] Median after-tax family income includes income derived from all sources, including employment income, dividend and interest income, government transfers, private pensions, Registered Retirement Savings Plan/ Pooled Registered Pension Plan income, and support payments.

[17] Income in constant dollars has been converted using the Consumer Price Index to account for the changes in the price of items over time. This provides a better trend analysis than using income in the current dollars from a given year.

[18] It is important to remember that couple families (with or without children) may have two earners in the family compared to lone parents who have a single earner; this can help explain the difference in the median after-tax income in constant 2021 dollars of couple families and lone-parent families. In addition to the number of earners per family type, the higher median after-tax income among couple families (with or without children) does not consider the extra costs associated with having an additional parent in the family. Dividing the median after-tax income by the number of people in the family shows that lone-parent families continued to report lower median after-tax incomes than couple families: couple families with one child had a median after-tax income per family member that was 37% higher than that of lone-parent families with one child in 2021

($35,110 compared to $25,620), and couple families with two children had a median after-tax income per family member that was 62% higher than that of lone-parent families with two children ($30,590 compared to $18,927). See Statistics Canada, n.d.-c., *supra note* 15.

[19] Unless otherwise mentioned, data in this section come from: Statistics Canada, n.d.-b., *supra note* 6.

[20] Couple families without children accounted for one-third (34%) of the total number of couple families living in low income between 2001 and 2021. The decrease in the proportion of couple families with or without children living in low income was less pronounced than that of lone-parent families because the proportion of couple families without children increased by two percentage points between 2001 and 2021.

[21] Data presented in this section come from: Statistics Canada. n.d.-e. Table: 11-10-0012-01 – Distribution of total income by census family type and age of older partner, parent or individual. To convert the yearly support payments from current dollars into constant dollars, the following source was used: Statistics Canada, n.d.-d., *supra note* 15.

[22] Unless otherwise indicated, data presented in this section come from: Statistics Canada. n.d.-f. Table 11-10-0011-01 – Census families by age of older partner or parent and number of children. Please note that this table only includes data on male and female lone-parent families, likely because data on other gender groups were too low to report. To convert the yearly support payments from current dollars into constant dollars, the following source was used: Statistics Canada, n.d.-d., *supra note* 15.

[23] Grekou, D. and Lu, Y. 2021. "Gender differences in employment one year into the COVID-19 pandemic: An analysis by industrial sector and firm size." *Economic and Social Reports*. Statistics Canada Catalogue no. 36-28-0001.

[24] Statistics Canada, *supra note* 3.

[25] Unless specified, data presented in this subsection come from: Statistics Canada. n.d.-g. Table 11-10-0190-01 – Market income, government transfers, total income, income tax and after-tax income by economic family type.

[26] Due to a lack of data availability, this subsection will focus on the overall market income and provide breakdowns by employment income.

[27] Statistics Canada. n.d.-h. Table 14-10-0396-01 – Labour force characteristics by family structure, annual, unadjusted for seasonality. Please note that these data are not adjusted for seasonality and do not account for seasonal variations in employment for certain industries.

[28] Statistics Canada. n.d.-i. Table 14-10-0397-01 – Labour force characteristics by family structure, monthly, unadjusted for seasonality. Please note that these data are not adjusted for seasonality and do not account for seasonal variations in employment for certain industries.

[29] Statistics Canada. n.d.-j. *Canadian Labour Force Survey*, 2020. Custom tabulation.

[30] Leclerc, L. 2020. "Caring for their children: Impacts of COVID-19 on parents." Statistics Canada Catalogue no. 45-28-0001.

[31] Statistics Canada, *supra note* 27.

[32] Data are based on non-senior families where the major earner in the couple is less than 65 years old.

[33] Unless specified, data presented in this subsection come from: Statistics Canada, *supra note* 25.

[34] Statistics Canada. n.d.-k. Table 11-10-0191-01 – Income statistics by economic family type and income source. Note that the data only include families that received child benefits; any zeros were excluded from the median calculations.

[35] Statistics Canada. n.d.-l. Table 11-10-0019-01 – Economic dependency profile of census families by family type and source of income.

[36] *Ibid.*

[37] Statistics Canada, n.d.-b., *supra note* 6.

[38] Unless otherwise indicated, data presented in this section come from: Statistics Canada. n.d.-m. *Canadian Income Survey*, 2012 to 2022. Custom tabulation. To convert the yearly support payments from current dollars into constant dollars, the following source was used: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

[39] Canadian Income Survey data are only available as of 2012.

[40] Data is only representative of those enrolled in a Maintenance Enforcement Program. Provided by: Li, T. 2023. *Characteristics of child support payers and recipients*. Department of Justice Canada.

[41] The median yearly support payment amount for male lone parents should be used with caution due to a high coefficient of variation (CV) between 16% and 33%.

[42] Stumpf, B. 2024. *Child support practices in Canada: Results from the 2022 National Family Law Surveys.* Department of Justice Canada.

[43] Data on lone parents with disabilities are only available for female lone parents with disabilities. Unless indicated otherwise, data presented in this section come from: Hébert, B.-P., Kevins, C., Mofidi, A., Morris, S., Simionescu, D. and Thicke, M. 2024. "A demographic, employment and income profile of persons with disabilities aged 15 years and over in Canada, 2022." Statistics Canada Catalogue no. 89-654-X.

[44] Samuel, K., Alkire, S., Zavaleta, D., Mills, C., and Hammock, J. 2018. "Social isolation and its relationship to multidimensional poverty." *Oxford Development Studies*, 46(1).

[45] Burlock, A. 2017. "Women with disabilities." Statistics Canada Catalogue no. 89-503-X.

[46] Data in this section come from: Carpino, *supra note* 1.

[47] For this data source, "women" includes women as well as some non-binary persons, and similarly, "men" includes men and some non-binary persons.

[48] Established immigrants were defined as those who obtained immigrant status or permanent resident status prior to 2016. Recent immigrants were admitted to Canada within the five years preceding the 2021 Census of Population between January 1, 2016 and May 11, 2021. The latter date was the designated reference day for Canada's 2021 Census of Population.

[49] Unless otherwise indicated, data in this section come from: Newfoundland & Labrador Statistics Agency. 2019. Census 2016: Lone parent families in low income profiles by Indigenous identity, Canada – Community accounts and Census 2016: Lone parent profile by immigrant status and Indigenous identity, Canada – Community accounts, Government of Newfound and Labrador, custom tabulations from the 2016 Census, Statistics Canada.

[50] Indigenous Services Canada. 2023. "An update on the socio-economic gaps between Indigenous peoples and the non-Indigenous population in Canada: Highlights from the 2021 Census." Government of Canada.

[51] *Ibid*.

[52] When this report was published in 2022, the Market Basket Measure for First Nation reserves and the three territories were not available.

[53] Statistics Canada. 2022b. "Disaggregated trends in poverty from the 2021 Census of population." Analytical Product: Statistics Canada Catalogue no. 98-200-X.

[54] Statistics Canada. n.d.-n. Table 98-10-0276-01 – Household and family characteristics of persons including detailed information on stepfamilies by Indigenous identity and residence by Indigenous geography: Canada, provinces and territories.

[55] Statistics Canada. n.d.-o. "Indigenous population continues to grow and is much younger than the non-Indigenous population, although the pace of growth has slowed." *The Daily*.

[56] This section contains data from the 2016 and the 2021 Census of Population due to the lack of data availability.

[57] Includes First Nations people living in First Nations in the territories, as well as those living on or off First Nation reserves, with the exception of 14 First Nations who were not enumerated during the 2016 Census. For more information, please see the Statistics Canada website: Incompletely enumerated Indian reserves and Indian settlements.

[58] Includes people who are registered members of Métis organizations or Settlements, and those who are not registered with any Métis organization or Settlement.

[59] Statistics Canada, *supra note* 49; Statistics Canada. n.d.-p. "Aboriginal Population Profile, 2016 Census."

[60] Statistics Canada. 2022c. "Indigenous population continues to grow and is much younger than the non-Indigenous population, although the pace of growth has slowed." *The Daily*.

[61] Burkinshaw, S., Terajima, Y. and Wilkins, C. A. 2022. *Income Inequality in Canada*. Staff Discussion Paper, Bank of Canada.

[62] Statistics Canada, n.d.-b., *supra note* 6; Statistics Canada, n.d.-c., *supra note* 15; Statistics Canada, n.d.-e., *supra note* 21.

[63] Statistics Canada, *supra note* 34.

[64] Statistics Canada, n.d.-c., *supra note* 15.

[65] Statistics Canada, *supra note* 25.

[66] Calculated based on: Statistics Canada, n.d.-b., *supra note* 6.

[67] Government of Canada. 2014. "Universal child care benefit."

[68] Statistics Canada, *supra note* 25; Statistics Canada. 2008. "Income in Canada 2006." Statistics Canada Catalogue no. 75-202-X.

[69] Government of Canada, *supra note* 67.
[70] Canada Revenue Agency. 2016. "Do you have children? The new Canada child benefit many affect your family."
[71] Statistics Canada, *supra note* 34. Note that the data are based on non-senior families where the major earner is less than 65 years old.
[72] *Ibid.*
[73] Harding, A. 2018. "The Effect of Government Transfer Programs on Low-income rates: A Gender-based Analysis, 1995 to 2016." Statistics Canada Catalogue no. 75F0002M.
[74] See for example: Carpino, *supra note* 1; Statistics Canada. 2020, *supra note* 8; and Hébert et al., *supra note* 43.
[75] Calculated based on: Statistics Canada, *supra note* 22.
[76] Statistics Canada. 2022d. "Pay gap, 1998 to 2021." Catalogue no. 14280001.
[77] Harding, *supra note* 73.

8 Annex A: Glossary

A **census family** refers to a married couple with or without children, a common-law couple with or without children, and a one-parent family with at least one child living in the same dwelling. For more information on census families, please consult: Census family.

An **economic family** refers to a group of two or more people who live in the same dwelling and are related by blood, marriage, common-law union, adoption or foster relationship. The concept of an economic family is broad and can include, for example, siblings who live together but are not members of a census family. By definition, all census families are members of an economic family. All economic family types, including persons not part of an economic family, used in this report exclude elderly persons over the age of 65. This concept is used mostly in the section on Sources of Income. For more information on census, please consult: Economic family.

A **lone-parent family** is defined as a family with only parent with at least one child.

A **couple family** consists of a married or common-law couple living together at the same address with or without children. In the report, when looking at economic families, only couple families with children are included. For analyses involving census families, couple families with or without families are generally used in comparison with lone-parent families. It is important to note that couple families without children account for a significant proportion of couples with or without children, representing 51% of couple families in 2021; see Statistics Canada, n.d.-a. Where possible and relevant, analyses may look at census couple families with one child, two children and three or more children.

Persons not in an economic or census family refer to all persons who do not live in an economic or census family, such as persons living alone.

For more information on census families and economic families, please consult: Census family and Economic family.

Households is a broad concept, referring to any persons who live in the same dwelling. This can include a census family, two census families sharing a dwelling, or a group of roommates. The report uses the concept of households when presenting data on racialized and non-racialized immigrant lone-parent families; however, the data source focuses on one-census-family households, meaning that they are census families with no other persons present in the household. For more information on households, see Household.

The **median** is the midpoint, half the population have an income above the median and the other half below it. Statistics Canada calculates the median income by excluding zero values for individuals and publishes data on median income rounded to the nearest ten dollars. Throughout the report, median income and median government transfers are used as comparative measures of the economic well-being of lone-parent families, particularly in relation to couple families.

9 Annex B: Data Tables

Table 1. Median after-tax family income of census families by family type with or without children, Canada, 2001 to 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File).

	Lone-parent families	Couple families (with or without children)	Persons not in census families
Year	Median after-tax family income in 2021 constant dollars		
2001	$37,601	$73,203	$26,510
2002	$38,090	$73,873	$26,295
2003	$37,604	$73,376	$26,157
2004	$37,963	$74,411	$26,345
2005	$37,888	$76,265	$26,732
2006	$40,507	$77,861	$27,347
2007	$41,947	$80,274	$28,269
2008	$42,679	$81,287	$28,593
2009	$42,975	$81,470	$28,691
2010	$43,379	$81,520	$28,174
2011	$43,023	$81,594	$28,403
2012	$43,934	$82,784	$28,948
2013	$44,636	$84,095	$29,242
2014	$45,149	$84,779	$29,270
2015	$46,328	$85,687	$29,651
2016	$47,443	$85,578	$29,456
2017	$47,823	$87,490	$29,786
2018	$49,072	$88,176	$30,199
2019	$50,195	$88,937	$30,392

2020	$55,606	$93,332	$33,085
2021	$53,440	$92,140	$32,130

Source: Statistics Canada, n.d.-c. Table 11-10-0017-01 – Census Families by Family Type and Family Composition Including Before and After-tax Median Income of the Family. The conversion into 2021 dollars was conducted using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

Table 2. Proportion of census families living in low income by family type with or without children, based on Census Family Low Income Measure After-tax (CFLIM-AT), Canada, 2001 to 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File).

	Lone-parent families	Couple families (with or without children)	Persons not in census families
Year	Proportion of persons in low income		
2001	41.0%	10.4%	28.8%
2002	41.0%	11.0%	29.7%
2003	41.6%	11.1%	29.4%
2004	41.8%	11.2%	30.0%
2005	42.9%	10.3%	31.6%
2006	40.0%	10.9%	31.6%
2007	40.2%	10.8%	32.2%
2008	39.9%	10.9%	32.8%
2009	40.0%	11.1%	32.8%
2010	38.8%	10.8%	33.6%
2011	39.6%	10.7%	33.3%
2012	39.4%	10.6%	32.7%
2013	39.5%	10.6%	33.3%
2014	39.2%	10.5%	34.3%
2015	37.9%	10.1%	34.3%
2016	36.0%	9.8%	34.1%
2017	36.8%	9.1%	34.6%
2018	35.5%	9.0%	34.7%
2019	34.7%	8.9%	35.0%
2020	27.9%	6.5%	31.2%
2021	31.7%	8.2%	34.3%

Source: Statistics Canada. n.d.-b. Table 11-10-0018-01 – After-tax low income status of tax filers and dependants based on census family low income measure (CFLIM-AT), by family type and family type composition.

Table 3. Median after-tax family income of census lone parents by age bracket, Canada, 2001, 2011 and 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File).

	Year	2001	2011	2021
	Age of older adult	**Median total income in 2021 constant dollars**		
Lone-parent families	0 to 24 years	$18,533	$19,652	$27,430
	25 to 35 years	$27,944	$31,119	$40,910
	35 to 44 years	$38,368	$42,197	$53,040
	45 to 54 years	$54,439	$54,987	$65,230
	55 to 64 years	$62,982	$69,725	$79,560
	65 years and over	$61,244	$65,261	$73,310
Couple families (with or without children)	0 to 24 years	$42,422	$42,492	$48,910
	25 to 35 years	$77,750	$84,948	$96,130
	35 to 44 years	$95,413	$105,013	$122,720
	45 to 54 years	$110,616	$118,807	$140,290
	55 to 64 years	$90,636	$105,167	$125,120
	65 years and over	$60,086	$66,962	$77,860
Persons not in a census family	0 to 24 years	$15,058	$15,211	$19,210
	25 to 35 years	$38,802	$38,913	$43,060
	35 to 44 years	$43,291	$43,791	$50,620
	45 to 54 years	$39,671	$40,153	$46,990
	55 to 64 years	$29,102	$34,733	$39,190
	65 years and over	$25,482	$27,446	$30,180

Source: Statistics Canada. n.d.-e. Table: 11-10-0012-01 – Distribution of total income by census family type and age of older partner, parent or individual. The conversion into 2021 dollars was conducted using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

Table 4. Median total income of census lone-parent families by gender, Canada, 2001 to 2021, Annual Income Estimates for Census Families and Individuals (T1 Family File).

	Female lone-parent families	Male lone-parent families	Total lone-parent families
Year	Median total income in 2021 constant dollars		
2001	$36,920	$56,177	$39,382
2002	$37,382	$55,649	$39,790
2003	$36,915	$55,235	$39,395
2004	$37,462	$55,450	$39,897
2005	$36,790	$58,493	$39,701
2006	$40,105	$59,833	$42,830
2007	$41,096	$61,263	$43,864
2008	$41,884	$61,641	$44,664
2009	$42,022	$60,737	$44,683
2010	$42,419	$61,319	$45,032
2011	$41,984	$61,718	$44,759
2012	$42,876	$63,365	$45,784
2013	$43,495	$64,723	$46,562
2014	$44,131	$65,416	$47,253
2015	$45,668	$66,695	$48,799
2016	$46,792	$66,676	$49,869
2017	$46,867	$67,358	$50,103
2018	$48,339	$68,985	$51,747
2019	$49,539	$69,540	$52,892
2020	$55,885	$74,087	$58,976
2021	$53,500	$72,590	$56,750

Source: Statistics Canada. n.d.-f. Table 11-10-0011-01 – Census families by age of older partner or parent and number of children. The conversion into 2021 dollars was conducted using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.

Table 5. Median market income, before taxes and transfers, by economic family type for non-senior families, Canada, 2001 to 2021, Canadian Income Survey.

	Female lone-parent families	Male lone-parent families	Couples with children	Persons not in an economic family
Year	Median market income in 2023 constant dollars			
2001	$29,100	$57,400	$104,700	$34,200
2002	$24,400	$58,700	$103,800	$35,900
2003	$26,000	$58,300	$105,500	$34,400
2004	$28,100	$61,500	$107,100	$34,400
2005	$32,600	$68,200	$106,800	$35,000
2006	$32,100	$69,500	$107,700	$35,400
2007	$32,600	$64,100	$110,600	$36,400
2008	$35,800	$70,300	$112,500	$38,200
2009	$35,800	$67,700	$111,400	$37,000
2010	$35,600	$65,900	$114,700	$36,800
2011	$36,500	$57,400	$119,500	$34,700
2012	$34,100	$75,100	$118,900	$37,100
2013	$34,000	$70,900	$119,100	$38,700
2014	$34,800	$81,500	$123,800	$38,800
2015	$33,800	$69,300	$124,400	$36,100
2016	$31,700	$64,800	$122,200	$37,300
2017	$35,400	$67,700	$123,500	$38,500
2018	$39,000	$69,500	$128,100	$38,600
2019	$43,100	$80,300	$128,400	$40,000
2020	$38,800	$71,400	$126,000	$36,700
2021	$44,000	$83,800	$128,700	$45,500

Source: Statistics Canada. n.d.-g. Table 11-10-0190-01 – Market income, government transfers, total income, income tax and after-tax income by economic family type.

Table 6. Median government transfers by economic family type, for non-senior families, Canada, 2001 to 2021, Canadian Income Survey.

	Female lone parent families	Male lone parent families	Couples with children	Persons not in an economic family
Year	**Median government transfers in 2023 constant dollars**			
2001	$10,600	$5,500	$3,200	$800
2002	$11,500	$5,000	$3,300	$500
2003	$10,600	$5,600	$3,300	$500
2004	$10,200	$5,400	$3,300	$500
2005	$10,000	$5,300	$4,000	$500
2006	$10,900	$5,600	$5,100	$600
2007	$11,500	$7,400	$5,000	$500
2008	$11,400	$6,000	$5,200	$500
2009	$13,400	$6,100	$6,200	$600
2010	$13,300	$6,100	$6,600	$800
2011	$11,900	$7,900	$5,300	$900
2012	$13,000	$5,000	$5,400	$900
2013	$14,000	$8,100	$5,400	$800
2014	$14,500	$5,100	$5,200	$900
2015	$16,100	$6,800	$7,100	$900
2016	$18,100	$8,800	$8,400	$900
2017	$18,700	$10,200	$9,300	$900
2018	$18,500	$10,600	$8,500	$1,000
2019	$17,100	$10,000	$9,200	$1,100
2020	$28,900	$19,600	$19,000	$4,300
2021	$21,900	$9,400	$14,900	$1,100

Source: Statistics Canada. n.d.-g. Table 11-10-0190-01 – Market income, government transfers, total income, income tax and after-tax income by economic family type.

Table 7. Median yearly support payments for spousal and child support among lone parents and female lone parents in economic families, Canada, 2012 to 2022, Canadian Income Survey.

	Total lone parents		Female lone parents		Male lone parents	
Year	Median yearly support payments in 2022 constant dollars					
2012	$5,964	C	$5,964	C	F	
2013	$4,802	D	$4,925	D	F	
2014	$6,401	D	$6,763	D	F	
2015	$5,733	D	$5,733	D	F	
2016	$6,006	D	$6,359	D	F	
2017	$5,450	C	$5,566	C	F	
2018	$5,100	D	$5,214	D	F	
2019	$6,671	D	$6,671	D	F	
2020	$5,518	C	$5,629	C	F	
2021	$5,553	D	$5,980	D	F	
2022	$6,000	B	$6,000	C	$6,000	E

A - Excellent (CV between 0% and 2%)

B - Very good (CV between 2% and 4%)

C - Good (CV between 4% and 8%)

D - Acceptable (CV between 8% and 16%)

E - Use with caution (CV between 16% and 33.3%)

F - Too unreliable to be published

Source: Statistics Canada. n.-d.-k. Canadian Income Survey, 2012 to 2022. Custom tabulation. Constant dollars calculated using: Statistics Canada. n.d.-d. Table 18-10-0005-01 – Consumer Price Index, annual average, not seasonally adjusted.