



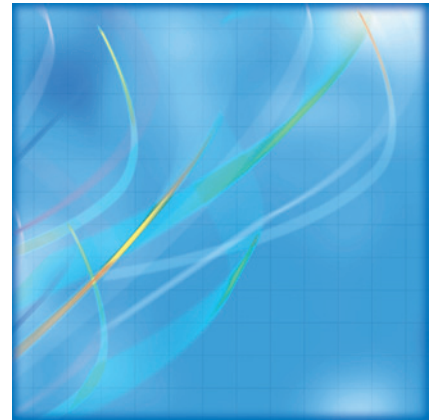
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## **2001 Census: analysis series**

### **Income of Canadian families**

This document provides detailed analysis of the 2001 Census of Population data released May 13, 2003.

To access the complete report, including colour maps, charts and tables, please consult Statistics Canada's website ([www.statcan.ca](http://www.statcan.ca)). On the home page, choose Census.





Statistics Canada  
Census Operations Division

# 2001 Census: analysis series

## Income of Canadian families

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### Note of appreciation

*Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.*

# Income of Canadian families

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# Canada

## Overview

### High-income families make gains, while incomes remain stable for rest

The median income of Canadian families was essentially unchanged between 1990 and 2000 after adjusting for inflation, according to new data from the 2001 Census. The median income was \$55,016 in 2000 and \$54,560 in 1990.

Incomes of families at the bottom half of the income distribution showed little or no improvement through the 1990s. On the other hand, the 10% of Canadian families with the highest incomes experienced substantial gains.

In 2000, the combined income of the 10% of Canadian families with the highest incomes accounted for 28% of total family income, up from 26% in 1990. The 10% of families with the lowest incomes made up less than 2% of all family income, similar to what was observed in 1990.

Census data also showed that in line with improved economic conditions, the proportion of total income among working-age families that came from government transfer payments declined from 6.4% to 5.6% between 1990 and 2000. However, the proportion has continued to increase through the 1990s for the 30% of families at the bottom end of the income distribution.

The census showed that, based on before-tax income, an estimated 18.4% of children were living in low income in 2000. This proportion was essentially unchanged from a decade earlier, and it was down slightly from the 1980 rate of 19.4%.

Among the population of seniors who were not institutionalized, the low-income rate based on income before-tax declined from 20.4% to 16.8% between 1990 and 2000. This continued a long-term downward trend that has seen the low-income rate among seniors aged 65 and over nearly cut in half over the past two decades. As a result, in the 2001 census, unlike the 1981 and 1991 censuses, the low-income rate among seniors was lower than that among children.

The census does not collect income tax information. The tax system is an important mechanism for redistributing income. When possible, comparisons were made to another source (the Survey of Labour and Income Dynamics) to verify that trends based on income after tax were similar. The important decrease in low income among seniors over the past two decades is also observed when after-tax incomes are considered. Based on income after tax, the low-income rate was 7.3% for seniors and 12.5% for children in 2000.

Lone-parent families with one or more children under 18 made particularly big gains between 1990 and 2000, the result of greater labour market activity and increased government transfers. In 2000, the median income of these lone-parent families was around \$26,008, up 19.3% from \$21,797 in 1990.

## Analyzing family income

Family income is the combined income of all family members from all sources before income taxes are deducted. "Income" includes wages and salaries, net income from self-employment, investment income, retirement pensions, other money income and all government transfer income.

All incomes are adjusted for price inflation and expressed in constant 2000 dollars using the Consumer Price Index. According to this index, 46.2 cents in 1980 and 82.2 cents in 1990 were equivalent to one dollar in 2000.

For the purposes of this report, income is analyzed on a 10-year basis, from one peak of the economic cycle to the next. The 2001 Census provides data on incomes in 2000, which are then compared to incomes in 1980 and 1990 from the 1981 and 1991 censuses, respectively.

Families are defined according to the concept of "census family" that relates household members according to their nuclear family structure. See the *2001 Census Dictionary* for a detailed definition. Individuals living without a spouse and without children of their own, that is, non-census family persons, are excluded from the analysis that focuses on families.

Several important changes were made to the definition of census family for the 2001 Census. These changes affect both the number of families that are counted in the census and, in some cases, the composition of families. As a result, part of the change in the income of families that is observed between previous censuses and the 2001 Census reflects the change in definition. All data in this report have been derived using both the original definition of census families and the new definition to ensure that the main findings are not a consequence of the change in definition. A methodological note, appended to this report, provides some indication of the magnitude of the impact of the change in definition on median incomes.

Statistics Canada determines whether a family is in low-income by comparing the income of an economic family to a low-income cutoff (LICO), which varies according to family size and the size of the area of residence.

The LICO values are chosen by estimating at what income families spend 20 percentage points more than the average on food, shelter and clothing. The estimation is based on incomes and expenditure patterns of Canadian families in 1992 when they on average spent 35% of their before-tax income on necessities. Except when it is noted otherwise, all low-income rates in this report are based on before-tax incomes of families.

When examining the proportion of income that is accounted for by government transfers, the analysis focuses on working-age families. These are defined as families where spouses or parent(s) are aged between 18 and 64.

## **Total income**

### **Median family income unchanged from 1990**

The median income of Canada's 8,371,020 families in 2000 was \$55,016. Median income represents the middle point, so that one half of incomes are above this level and one half are below.

Median income in 2000 was virtually the same as it was in 1990, after adjusting for inflation, although during the decade it declined somewhat and then rebounded. According to the 1996 Census, median income of families in 1995 had fallen to \$51,120.

Median family income was also up by 6.5%, from its value of \$51,698, in 1980.

A family refers to a married couple or a couple living common-law, with or without children of their own; or a lone parent of any marital status, with at least one child living in the same dwelling.

Among the 4.5 million individuals living without a spouse or children of their own – people termed “non-family persons” by the census – median income reached just over \$20,213. This was a 6.9% increase from \$18,910 in 1990, and above the level of \$17,355 in 1980.

### **Top tenth of families accounted for more than a quarter of all income**

For the purposes of this analysis, families were divided into 10 groups based on their income levels, each group representing 10% of the total number of families. These “deciles” are used to describe differences between families at the high end, low end and middle of the income distribution.

In 2000, the top 10% of families had incomes above \$117,850. The combined income of these families accounted for 28% of the total income of all Canadian families. They accounted for 26% of the total income in 1990.

At the other end of the scale, the bottom 10% of families had incomes below \$18,990. The combined income of these families accounted for less than 2% of total Canadian family income, a share similar to what was observed in 1990.

A relative measure of income inequality is the ratio of income of the highest income families to that of the families with the lowest income. Based on before-tax income, the 10% of families with the highest incomes in 2000 had an income of \$18 for every \$1 of income among the 10% of families with the lowest incomes.

The census does not collect after-tax income data. However, using data from the Survey of Labour and Income Dynamics this ratio for 2000 declines by a third using income after-tax.

### **Families with highest incomes experienced biggest gains**

The 10% of families with the highest incomes experienced the biggest income gains between 1990 and 2000, according to the census.

After adjusting for inflation, the average income of the 10% of Canadian families with the highest incomes increased 14.6%, bringing the average from \$161,460 in 1990 to \$185,070 in 2000.

This gain contrasts sharply with families in the middle and bottom end of the income distribution where inflation-adjusted incomes have been essentially stable through the past decade.

The average income of the 10% of families with the lowest incomes was \$10,341 in 2000, only a slight increase from \$10,260 a decade earlier. Average incomes for the 10% of families in the fifth lowest decile were \$50,423, again only a slight increase from \$50,256 in 1990.

This mirrors 2001 Census findings on earnings which were released on March 11, 2003 in the report *Earnings of Canadians*. This report pointed to substantial gains in the number of people who earned \$100,000 or more during the 1990s. At the same time, the number of Canadians who were making \$20,000 or less in 2000 changed little during the decade.

## **Employment earnings account for four-fifths of all family income**

Employment income remained by far the largest component of total family income in 2000.

Earnings accounted for about 80 cents of every dollar of family income. Government transfer payments, such as old-age pensions, employment insurance benefits, child tax benefits and Goods and Services Tax credits, contributed 10 cents of every dollar of income.

Investment income represented four cents of every dollar, while other income sources such as private pensions contributed six cents.

These components varied widely between families at the top of the income distribution and those at the bottom. For the 10% of families with the highest incomes, earnings represented 88 cents on the dollar, and government transfer payments only one cent. For the 10% of families with the lowest incomes, earnings represented only 31 cents on the dollar, and government transfer payments 62 cents.

## **Government transfers**

### **Share of income from government sources declines for working-age families**

The census also highlights changes in the proportion of income that government transfer payments represented for working-age families, those in which the spouse or parent(s) were aged between 18 and 64. These families accounted for 83% of all families.

While government transfers accounted for 10 cents on every dollar of income among families of all ages in 2000, they accounted for only 5.6 cents on every dollar among the working-age families.

This difference reflects the fact that working-age families are less likely to receive public pension income, such as old-age security and guaranteed income supplement benefits, as well as Canada Pension Plan benefits.

The proportion of working-age family income that comes from government transfers had been growing since 1980. In 1980, transfers represented 5.3 cents on every dollar of income. They rose to 6.4 cents in 1990 and 7.9 cents in 1995. This upward trend halted during the latter half of the 1990s, when the share fell to its current level of 5.6 cents.

## **Lower-income families more reliant on government transfers**

The proportion of income from government sources did not decline for all working-age families between 1990 and 2000.

The 30% of working-age families with the lowest incomes experienced an increasing share between 1990 and 2000, while the remaining 70% of families saw declining proportions.

The lowest 10% of working-age families rely most heavily on transfer payments. Between 1990 and 2000, the proportion of their income that came from government transfers increased from 58.4% to 62.2%. Over the same period, the government transfer share for the 10% with the second lowest incomes increased from 26.7% to 30.4% and for the 10% with the third lowest incomes from 15.1% to 16.7%.

The lowest 10% of working-age families received an average of \$5,776 in government transfers payments in 2000, up from \$5,552 in 1990 and \$4,953 in 1980. Among the 10% with the highest incomes, average government transfers increased from approximately \$2,210 in 1980 to \$2,260 in 1990, but then decreased to \$1,410 in 2000.

Over the last 20 years, the proportion of the income of the second and third deciles that came from government sources increased by more than 50%. For working-age families in the second lowest decile, 30.4% of their before-tax income came from government transfers in 2000, up from 19.6% in 1980. The share for families in the third lowest decile rose from 10.5% to 16.7%.

## **Child benefits redistributed during the past two decades**

An important part of redistribution of government transfers to families with lower incomes has been the transition from the "universal" family allowance to the current income-tested Canada Child Tax Benefit.

According to the 1981 Census, the 10% of families with the lowest incomes received \$1,276 on average in child benefits in 1980, while the 10% with the highest incomes received \$1,283.

In sharp contrast, the 10% of families with the lowest incomes received \$2,378 on average in child benefits in 2000. The 10% of families with the highest incomes received only \$26.

## **Low income**

### **Low-income rate among families unchanged during 1990s**

Median income of Canadian families was essentially unchanged during the 1990s, and so was the incidence of low income.

In total, approximately 1,050,000 families were below Statistics Canada's 2000 low-income cutoffs based on before-tax income, up from just over 935,000 a decade earlier. While the number of all families increased 13.8% during the 1990s, the number of low-income families rose at a slightly lower rate, 11.6%.

In 2000, the low-income rate of families based on before-tax income was at 12.6%.



## **Proportion of seniors in low income now below the proportion of children**

The proportion of all children living in low income based on income before-tax was virtually unchanged between 1990 and 2000, around 18%. In contrast, the proportion of all seniors aged 65 and over in low income declined from 20% to 17% over the past decade.

In total, nearly 1,245,700 children were living in low income in 2000, a 3.5% increase from a decade earlier. However, their numbers were below the total of approximately 1.3 million in 1980.

More than 600,000 seniors were living in low income in 2000, a 2.9% increase from 1990 but a 5.4% decrease from 1980. Between 1980 and 2000 the population aged 65 and over increased by 68 percent.

The decline in the low-income rate for seniors would have been even more important if income after-tax had been measured. According to data from the Survey of Labour and Income Dynamics, 12.5% of children under 18 were living in low income in 2000, based on after-tax income. This proportion has been virtually stable over the past two decades. In contrast, the percentage of seniors aged 65 and over in low income, based on after-tax income, decreased from 21% in 1980 to 10% in 1990 and 7% in 2000.

It should be noted that in addition to those living in Canada's three territories and on Indian reserves, low-income statistics exclude people living in institutions. The latter restriction is particularly relevant for the population aged 65 and over. This is because 4.4% of men and 8.4% of women in this age group were living in institutions in 2001, according to the census.

Low-income rates among individuals in the working-age population also remained stable during the past two decades.

In 2000, roughly 15% of individuals aged 18 to 64 were in low income. There were almost 2.9 million of these individuals in 2000, up from 2.5 million in 1990 and 2.2 million in 1980.

## **Half of children in low income lived in two-parent nuclear families**

One-half of the 1,245,700 children under 18 living in low income in 2000 were living in nuclear families with two parents.

About 21% lived in two-parent families in which only one parent had employment earnings; about 17% in families in which both parents had earnings; and another 12% in families in which neither parent reported earnings.

Low income among children was disproportionately concentrated in lone-parent families, and in particular, in lone-parent families in which the single parent had no employment earnings.

According to the census, 14% of all children lived in lone-parent families in 2000. However, these families accounted for 39% of all children in low income.

In addition, 4% of all children lived in lone-parent families in 2000 where the single parent had no earnings. But these families accounted for 20% of all children in low income.

## **One-third of children with recent immigrant parents in low income**

While low income among young children with Canadian-born parents has declined during each of the past two decades, the low-income rate among children with immigrant parents has increased.

In 2000, almost 231,000 children with at least one immigrant parent who arrived in Canada during the 1990s were living in low income.

The low-income rate among children where at least one parent immigrated in the previous decade was at 33% in 2000, up from 27% in 1990, and 20% in 1980. When both parents had immigrated in the last decade, the low-income rates were even higher (39% in 2000, 33% in 1990 and 22% in 1980). In contrast, among children with Canadian-born parents, 16% were in low income in 2000, compared with 17% in 1990, and 19% in 1980.

An additional 162,000 children with immigrant parents that arrived in Canada before 1990 were living in low income in 2000.

Census earnings data reveal that despite the fact that immigrants of the 1990s were more educated, they have had more difficulty matching the earnings of their Canadian-born counterparts than did immigrants of the 1970s and 1980s.

### **Low-income rate among Canadians aged 65 and over fell by nearly half over past 20 years**

Seniors aged 65 and over experienced substantial declines in their low-income rates over the past two decades.

In 2000, 17% of seniors were living in low income, down from 20% a decade earlier and 30% in 1980.

Of the seniors living in low income in 2000, the vast majority, 71%, or almost 428,300, were women, and 29%, or just over 173,000, were men.

Put another way, 21% of senior women were living in low income in 2000, almost double the proportion of 11% among senior men.

This gap is due to a number of factors, but leading the list is the higher incidence of living alone among senior women, which in turn reflects their higher life expectancy compared to males. It also underlines the fact that senior women are less likely to be receiving private pension income than their male counterparts.

### **Seniors living alone particularly likely to be in low income**

Seniors who lived alone, especially women, were far more likely to be in low income than others, according to the census. About 413,200 seniors who were living alone were in low income in 2000. They represented more than two-thirds of the non-institutional senior population in low income.

The rate was higher among senior women living alone (43%), compared with a rate of 31% for their male counterparts. In contrast, only 11% of senior women and 8% of senior men who lived with relatives were in low income. The proportions were even lower among those living with a spouse.

Despite the higher incidence of low income among the senior population living alone, these rates were down substantially from two decades ago. In 1980, 65% of the population aged 65 and over who lived alone were in low income, compared with 40% in 2000.

The low-income rate was also down for seniors who live with a spouse. In 2000, their low-income rate was 6%, well below the rate of 15% in 1980.

## **Senior women with lowest incomes had biggest income gains**

Although their low-income rate remained high in 2000, women aged 65 and over who live alone experienced significant gains in income during the past 20 years. The biggest increases between 1990 and 2000 were among those at the low end of the income distribution.

After adjusting for inflation, the average income of the bottom 10% of senior women living alone was \$11,150 in 2000, a 40% increase from \$8,000 in 1980.

The 10% of these women with the highest incomes had an average income of \$63,000, up 13% from 1980.

Except for the women with the highest incomes, gains in average incomes during the past two decades for senior women living alone have increased by at least 20% across the entire income distribution. This increase was three times the gain of 6% observed among all Canadian families.

## **Decline in low income among senior women due to higher government transfers**

During the past 20 years, 99% of the income gain of the 10% of elderly women living alone with the lowest incomes was from higher government transfer payments.

In contrast, among the 10% of these women with the highest incomes government transfers accounted for only one-quarter of the gain in income. Instead, private pensions and investment income accounted for 63% of their increase in income.

Among the 20% of women in the middle of the income distribution, government transfers accounted for more than 80% of their gain.

This dovetails with the findings of previous Statistics Canada research studies that showed that the impressive income gains among low-income seniors during the 1980s and early half of the 1990s were driven by a combination of two factors: rising benefits from old-age security and guaranteed income supplements, and the maturity of the CPP/QPP program since 1976, when the first group to receive full benefits turned 65.

Together, these programs have produced substantial gains in incomes for seniors, after adjusting for inflation, and substantially reduced income inequality within this age group.

## **Old-age security makes up two-thirds of income of low-income seniors**

In 2000, two-thirds of the income of Canada's low-income seniors came from old-age security benefits and guaranteed income supplement benefits.

An additional 20% of the income of these seniors came from Canada Pension Plan and Quebec Pension Plan benefits. Together, public pensions accounted for approximately 85 cents out of every dollar of income for the estimated 601,300 seniors living in low income in 2000.

In comparison, public pensions accounted for 39 cents out of every dollar of income for seniors who were not living in low income.

Instead, the majority of the income for seniors not in low income came from market sources. About 28% came from private pensions, such as pensions from a former employer, as well as registered retirement savings plans. An additional 15% came from investment income, and 13% came from employment income.

## Couple and lone-parent families

### Significant gains for nuclear families with young children

Although the median income of all Canadian families was stable through the 1990s, nuclear families with young children experienced significant gains in inflation-adjusted incomes.

The median income of couples with children under 18 increased 5.9% to nearly \$66,000. Couples with children who were aged 18 and over had a median income of just over \$80,500, up 3.7% from 1990.

However, lone parents with children under 18 experienced the largest increase (19.4%). Between 1990 and 2000, their median income rose from \$21,800 to \$26,000.

Although the median income of these nuclear families increased, the median among all families was stable because the population and families have been aging. Older families tend to have lower incomes since they are less likely to have employment earnings. In addition, there were proportionally more lone-parent families in 2000 than in 1990, and lone-parent families tend also to have lower incomes.

Lone-parent families with children under 18 experienced strong gains in income during the 1990s. Even so, their before-tax median income in 2000 was still only 40% the median before-tax income of couples with children under 18. This income gap in part reflects the fact that in 2001, more than 75% of those couples had dual-earners.

### Percentage of lone-parent families in low income declines

For the first time in two decades, the proportion of lone-parent families with children under 18 living in low income fell below the half-way mark. Based on their before-tax income, 46% of lone-parent families with children were in low income in 2000, compared with 54% a decade earlier and 55% in 1980.

While the number of lone-parent families with children under 18 increased 70% between 1980 and 2000, the number of these families in low income rose only 40%.

Between 1990 and 2000 the low-income rate of couple families with young children edged up slightly from 10.5% to 11.2%. The low-income rates of families with older children, and couples without children, were essentially unchanged over the past decade.

At 46%, the low-income rate in 2000 among lone-parent families with young children was still four times higher than the rate of 11% observed among two-parent families with children.

### Half the decline in low-income rate among lone-parents due to rising market income

Just over one-half the decline in the low-income rate among lone parents with children under 18 was due to rising market incomes, as opposed to increased support from government transfer payments.

Based on their before-tax income from all sources, the proportion of lone-parent families with children in low income declined 7.6 percentage points between 1990 and 2000.

Gains in market income of these lone-parent families accounted for 4.2 percentage points of this 7.6-percentage-point drop. The remaining 3.4 percentage points were attributable to rising income from government transfers.

If these lone-parent families had received no government transfer payments, the low-income rate of lone-parent families in 2000 would have been 57% instead of 46%, a difference of 11 percentage points.

The impact of government transfers in reducing low-income rates has been increasing. In 1980, the proportion of these families in low income would have been six percentage points higher without transfers. In 1990, it would have been seven percentage points higher.

## **Proportion of lone parents with employment income on rise**

Lone-parent families with young children were more likely to have labour market earnings in 2000 than they were a decade earlier.

In 2000, 74% of lone parents with children under 18 reported employment earnings, compared with 68% in 1990. The proportion was at 65% in 1980.

In 2000, 76% of families with children under 18 consisted of dual earners, up only slightly from 73% in 1990. This was a relatively small gain compared to what was observed in 1980 when the proportion was only 57%.

The share of lone parents with children under 18 who reported employment earnings increased in every province between 1990 and 2000, except for Newfoundland and Labrador and British Columbia.

The highest proportion was in the Yukon, where 90% of lone parents with young children reported having employment earnings. Among the provinces, the highest proportion was in Prince Edward Island, where the proportion with earnings was 87% in 2000, up from 74% in 1990. Alberta followed with 83%, up from 76% in 1990. The lowest proportion was in Newfoundland and Labrador (53%).

# Provinces and territories

## Biggest gains in median income in Alberta and Saskatchewan

Families in Alberta and Saskatchewan experienced the largest increases in median total income between 1990 and 2000 after adjusting for inflation, according to the census.

The largest gain among the provinces occurred in Alberta where median family income surpassed the \$60,000-mark. Alberta joined Ontario, the Yukon and Northwest Territories as the only provinces or territories with before-tax median family incomes higher than \$60,000.

In addition, Ontario and Alberta were the only provinces in which family incomes were above the national median of \$55,016.

In Alberta, the median increased 7.1%, from \$56,140 to \$60,142, which was the biggest gain in the nation. That is, half of families had incomes higher, and half lower. In Saskatchewan, it rose 5.0% to \$49,264.

Median family income was highest in the Northwest Territories, at \$69,046, a decrease of 1.2%. The Yukon followed with a median of \$63,490, and Ontario was in third place at \$60,142.

Median family income failed to keep pace with rising prices during the 1990s in three provinces and two territories: Newfoundland and Labrador, British Columbia, Nova Scotia, the Yukon and the Northwest Territories.

The median in Newfoundland and Labrador declined 3.7% during the decade from \$42,792 to \$41,214, the lowest level in the country. It fell 2.2% in British Columbia, 1.9% in Nova Scotia and 1.6% in the Yukon.

Inflation-adjusted family incomes have been virtually stable during the past decade in Ontario and Quebec.

## Family income most unequally distributed in Nunavut

To provide an overview of how incomes varied between the top and bottom of the income distribution, families in each province and territory were sorted into 10 groups based on their income levels. The average income of the 10% of families with the highest incomes was then compared to the average for the 10% with the lowest incomes.

In Nunavut, the lowest 10% had an average income of \$6,100, while those in the highest 10% had an average of \$151,400. This meant that for every \$1 in income of the bottom 10% of families in Nunavut, the top 10% had \$24.70. The average income of the bottom 10% in Nunavut was the lowest in the country.

Among the ten provinces, Ontario and British Columbia had the most unequal distribution of family income. In these provinces, the highest 10% of families received just under \$20 for every \$1 in families in the lowest 10%.

Family income was distributed most equally in Prince Edward Island. Families in the lowest 10% had an average income of \$11,600, while those in the highest 10% had an average of \$134,300.

Consequently, for every \$1 in income of the bottom 10% of families in Prince Edward Island, the top 10% had \$11.50.

## **Share of income from government sources down in most provinces and territories**

The proportion of working-age family income that comes from government transfer payments declined substantially in almost every province and territory during the 1990s. (Working-age families are those in which the oldest member is aged 18 to 64.) The exceptions were Saskatchewan and British Columbia.

Government transfer payments range from provincial welfare payments to old-age pensions, employment insurance benefits, child tax benefits and Goods and Services Tax credits, among others.

Working-age families in Newfoundland and Labrador received \$7,500 on average in government transfer payments in 2000. These payments together accounted for \$14.30 of every \$100 in family income before-tax in Newfoundland, the highest proportion in the country.

The only regions in addition to Newfoundland and Labrador where the government transfer proportion of income exceeded \$10 in every \$100 of income were Nunavut (\$12.10) and Prince Edward Island (\$11.10)

On average, such families in Ontario and Alberta received the lowest government transfer payments in 2000, both in terms of amounts and as a proportion of family income. In both provinces, government transfers accounted for less than \$5 of every \$100 in family income. Amounts received were under \$3,400.

Nationally, government transfers accounted for \$5.60 in every \$100 in income among working-age families.

## Sub-provincial

### Median family income highest in Ottawa-Hull, Oshawa

Among the census metropolitan areas with the ten highest median family incomes in 2000, eight are located in Ontario. The remaining two are Calgary and Edmonton. The highest median family income was in Ottawa-Hull (now known as Ottawa-Gatineau) at \$69,518, followed by Oshawa, which was only slightly lower at \$68,800. The ranking of Ottawa-Hull, followed by Oshawa, is unchanged from 1990.

In addition to Ottawa-Hull and Oshawa, median family income was above \$60,000 in Windsor (\$65,649), Calgary (\$65,488), Toronto (\$63,700), Kitchener (\$63,477), Hamilton (\$63,031), and Edmonton (\$60,817). Rounding out the top ten are London and Thunder Bay.

With the exception of Trois-Rivieres (\$47,571) and Sherbrooke (\$48,969), median family income was above \$50,000 in all of Canada's 27 large urban areas.

### Windsor experiences biggest increase in median family income

Between 1990 and 2000, median family income in Windsor increased by 13.3% from \$57,967 to \$65,649. This represents the largest increase among all census metropolitan areas. The median at the national level was essentially unchanged over this period.

The only other census metropolitan areas to experience increases above 5% were Calgary (+6.6%), Kitchener (+6.5%), and Sherbrooke (+5.8%).

Median family incomes decreased over the past decade in 11 census metropolitan areas. The decreases were above 2% in Sudbury (-7.7%), Toronto (-4.2%), and Vancouver (-3.9%).

### Family income most unequally distributed in Toronto and Vancouver

To provide an overview of how incomes varied within census metropolitan areas, families in each CMA were sorted into 10 groups based on their incomes. The average income of the 10% of families with the highest incomes was then compared to the average for the 10% with the lowest incomes.

In Toronto, the lowest 10% had an average income of \$9,600, while those in the highest 10% had an average of \$261,000. The average income of the top 10% was higher in Toronto than in any other census metropolitan area in the country.

This means that for every \$1 of income of the 10% of Toronto families with the lowest incomes, the 10% with the highest had \$27.30.

Next to Toronto, family incomes were most unequal in Vancouver where the bottom 10% of families had an average income of \$8,700 and the top 10% had \$205,200 on average. The average income of the bottom 10% was lower only in Saint John.

This means that for every \$1 of income of the 10% of Vancouver families with the lowest incomes, the 10% with the highest had \$23.50.

Family incomes were most equally distributed in Quebec City (\$12.00 for the top 10% for every \$1 of the bottom), Oshawa (\$12.20 to \$1), Sherbrooke (\$12.50 to \$1), and Victoria (\$12.90 to \$1).



## **Government transfer share of family income highest in St. John's**

On average, families in St. John's received \$5,100 in government transfer payments in 2000. Together these payments represented 8.1% of all family income in St. John's, the highest proportion among Canada's 27 large urban areas.

The proportion of family income that comes from government transfers exceeded 7% in four other census metropolitan areas: Trois-Rivieres (8.0%), Saint John (7.5%), Chicoutimi-Jonquière (7.4%), and Sherbrooke (7.4%).

Average government transfers received were less than \$3,000 in three census metropolitan areas: Toronto (\$2,900), Calgary (\$2,900), and Oshawa (\$2,900). Government transfers represented 3.4% of all family income in Toronto, 3.4% in Calgary, and 3.7% in Oshawa.

# Highlights of selected census metropolitan areas

## St. John's

The median income of families in the census metropolitan area of St. John's declined 1.8% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in St. John's had income above \$52,548 and one-half below, which was down from a median of \$53,492 a decade earlier. This was substantially higher than the provincial median for Newfoundland and Labrador of \$41,214, but lower than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in St. John's were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$9,700, while those in the highest 10% had an average of \$162,600.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$16.70.

On average, families in St. John's received \$5,100 in government transfer payments in 2000. These payments represented 8.1% of all family income in St. John's.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## Halifax

The median income of families in the census metropolitan area of Halifax declined 0.8% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Halifax had income above \$55,885 and one-half below, which was down from a median of \$56,336 a decade earlier. This was substantially higher than the provincial median for Nova Scotia of \$46,523, and slightly higher than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Halifax were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$10,600, while those in the highest 10% had an average of \$172,000.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$16.20.

On average, families in Halifax received \$3,700 in government transfer payments in 2000. These payments represented 5.5% of all family income in Halifax.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Saint John**

The median income of families in the census metropolitan area of Saint John declined 1.8% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Saint John had income above \$50,163 and one-half below, which was down from a median of \$50,190 a decade earlier. This was substantially higher than the provincial median for New Brunswick of \$45,558, but lower than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Saint John were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$8,700, while those in the highest 10% had an average of \$152,900.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$17.70.

On average, families in Saint John received \$4,500 in government transfer payments in 2000. These payments represented 7.5% of all family income in Saint John.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Quebec City**

The median income of families in the census metropolitan area of Quebec City was essentially unchanged between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Quebec City had income above \$54,312 and one-half below. This was substantially higher than the provincial median for Quebec of \$50,242, but slightly lower than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Quebec City were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$12,700, while those in the highest 10% had an average of \$151,600.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$12.00.

On average, families in Quebec City received \$3,900 in government transfer payments in 2000. These payments represented 6.0% of all family income in Quebec City.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Montréal**

The median income of families in the census metropolitan area of Montréal was essentially unchanged between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Montréal had income above \$53,385 and one-half below. This was higher than the provincial median for Quebec of \$50,242, but lower than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Montréal were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$10,400, while those in the highest 10% had an average of \$179,700.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$17.30.

On average, families in Montréal received \$4,000 in government transfer payments in 2000. These payments represented 6.0% of all family income in Montréal.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Ottawa-Hull**

The median income of families in the census metropolitan area of Ottawa-Hull increased 2.1% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Ottawa-Hull had income above \$69,518 and one-half below, which was up from a median of \$68,088 a decade earlier. This was substantially higher than the provincial median for Ontario of \$61,024 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Ottawa-Hull were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$12,800, while those in the highest 10% had an average of \$214,000.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$16.70.

On average, families in Ottawa-Hull received \$3,200 in government transfer payments in 2000. These payments represented 3.9% of all family income in Ottawa-Hull.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Oshawa**

The median income of families in the census metropolitan area of Oshawa increased 1.5% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Oshawa had income above \$68,810 and one-half below, which was up from a median of \$67,771 a decade earlier. This was substantially higher than the provincial median for Ontario of \$61,024 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Oshawa were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$14,100, while those in the highest 10% had an average of \$171,500.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$12.20.

On average, families in Oshawa received \$2,900 in government transfer payments in 2000. These payments represented 3.7% of all family income in Oshawa.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Toronto**

The median income of families in the census metropolitan area of Toronto declined 4.2% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Toronto had income above \$63,700 and one-half below, which was down from a median of \$66,520 a decade earlier. This was higher than the provincial median for Ontario of \$61,024 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Toronto were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$9,600, while those in the highest 10% had an average of \$261,000.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$27.30.

On average, families in Hamilton received \$2,900 in government transfer payments in 2000. These payments represented 3.4% of all family income in Hamilton.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Hamilton**

The median income of families in the census metropolitan area of Hamilton increased 2.9% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Hamilton had income above \$63,031 and one-half below, which was up from a median of \$61,260 a decade earlier. This was slightly higher than the provincial median for Ontario of \$61,024 and substantially higher than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Hamilton were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$11,800, while those in the highest 10% had an average of \$198,000.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$16.80.

On average, families in Hamilton received \$3,300 in government transfer payments in 2000. These payments represented 4.2% of all family income in Hamilton.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## Windsor

The median income of families in the census metropolitan area of Windsor increased 13.3% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Windsor had income above \$65,649 and one-half below, which was up from a median of \$57,697 a decade earlier. This was substantially higher than the provincial median for Ontario of \$61,024 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Windsor were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$11,500, while those in the highest 10% had an average of \$195,800.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$17.00.

On average, families in Windsor received \$3,400 in government transfer payments in 2000. These payments represented 4.3% of all family income in Windsor.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## Winnipeg

The median income of families in the census metropolitan area of Winnipeg increased 3.5% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Winnipeg had income above \$55,634 and one-half below, which was up from a median of \$53,755 a decade earlier. This was higher than the provincial median for Manitoba of \$50,934 and roughly equal to the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Winnipeg were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$11,400, while those in the highest 10% had an average of \$169,600.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$14.80.

On average, families in Winnipeg received \$3,500 in government transfer payments in 2000. These payments represented 5.2% of all family income in Winnipeg.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## Regina

The median income of families in the census metropolitan area of Regina increased 2.1% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Regina had income above \$58,946 and one-half below, which was up from a median of \$57,739 a decade earlier. This was higher than the provincial median for Saskatchewan of \$49,264 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Regina were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$11,300, while those in the highest 10% had an average of \$167,400.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$14.80.

On average, families in Regina received \$3,500 in government transfer payments in 2000. These payments represented 5.1% of all family income in Regina.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Saskatoon**

The median income of families in the census metropolitan area of Saskatoon increased 2.1% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Saskatoon had income above \$54,362 and one-half below, which was up from a median of \$53,231 a decade earlier. This was higher than the provincial median for Saskatchewan of \$49,264 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Saskatoon were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$9,000, while those in the highest 10% had an average of \$167,300.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$18.70.

On average, families in Saskatoon received \$3,800 in government transfer payments in 2000. These payments represented 5.8% of all family income in Saskatoon.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Calgary**

The median income of families in the census metropolitan area of Calgary increased 6.6% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Calgary had income above \$65,488 and one-half below, which was up from a median of \$61,408 a decade earlier. This was substantially higher than the provincial median for Alberta of \$60,142 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Calgary were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$13,000, while those in the highest 10% had an average of \$248,600.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$19.10.

On average, families in Calgary received \$2,900 in government transfer payments in 2000. These payments represented 3.4% of all family income in Calgary.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Edmonton**

The median income of families in the census metropolitan area of Edmonton increased 4.4% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Edmonton had income above \$60,817 and one-half below, which was up from a median of \$58,242 a decade earlier. This was roughly equal to the provincial median for Alberta of \$60,142, but higher than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Edmonton were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$11,900, while those in the highest 10% had an average of \$184,600.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$15.50.

On average, families in Edmonton received \$3,500 in government transfer payments in 2000. These payments represented 4.8% of all family income in Edmonton.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

## **Vancouver**

The median income of families in the census metropolitan area of Vancouver declined 3.9% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Vancouver had income above \$57,926 and one-half below, which was down from a median of \$60,254 a decade earlier. This was higher than the provincial median for British Columbia of \$54,840 and the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Vancouver were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$8,700, while those in the highest 10% had an average of \$205,200.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$23.50.

On average, families in Vancouver received \$3,300 in government transfer payments in 2000. These payments represented 4.5% of all family income in Vancouver.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.



## Victoria

The median income of families in the census metropolitan area of Victoria increased 4.9% between 1990 and 2000 after adjusting for inflation, according to the census.

In 2000, one-half of families in Victoria had income above \$59,015 and one-half below, which was up from a median of \$56,244 a decade earlier. This was slightly lower than the provincial median for British Columbia of \$54,840, but higher than the national median of \$55,016.

To provide an overview of how incomes varied between the top and the bottom of the income distribution, families in Victoria were categorized into 10 groups based on their incomes. Those in the lowest 10% had an average income of \$12,700, while those in the highest 10% had an average of \$164,000.

This means that for every \$1 in income among families in the lowest 10%, those in the highest 10% had an income of \$12.90.

On average, families in Victoria received \$3,300 in government transfer payments in 2000. These payments represented 4.9% of all family income in Victoria.

Income consists of wages and salaries, farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income.

# Methodology

## Definition of family

For the 2001 Census, several important changes were made to the concept of “census family” used in earlier censuses:

- Two persons living in a same-sex common-law relationship, along with either partner’s children, are now considered a census family.
- Children in a census family may now have been previously married. In previous censuses they had to be “never-married.”
- A grandchild living in a three-generation household where the parent is never-married is now considered a child in the census family of his or her parent. In previous censuses, the census family consisted of the two older generations and the child was considered a non-census family person.
- A grandchild of another household member, where the middle generation is not present, will now be considered a child in the census family of his or her grandparent. In previous censuses, the grandchild was considered a non-census family person.

The table below shows the effect of the new definitions on census families’ median incomes.

### Census families’ median income, by family type and 2001 and 1996 Census definitions of census families, Canada, 2000

Census family type	Median family income	
	2001 definition	1996 definition
All census families	\$55,016	\$55,352
Couples, with children under 18	\$65,962	\$66,062
Couples, no children	\$50,509	\$50,300
Couples, children 18+ only	\$80,545	\$81,262
Lone parents, children under 18	\$26,008	\$26,073
Lone parents, children 18+ only	\$43,187	\$43,693

## Low income

Low-income cutoffs are based on the 1992 Family Expenditure Survey and are calculated using the concept of economic families, which is slightly broader than census families. Once the low-income status of the economic family has been determined, it is applied to all the census families within that economic family. The incomes in all the census years examined in this analytical article are expressed in 2000 constant dollars and are compared with the appropriate low-income cutoff value in the table below.

## Low-income cutoffs<sup>1</sup> based on total income before tax, Canada, 2000

Size of economic family	Low-income cutoffs				
	Size of area of residence				
	Population of 500,000 or more	Population of 100,000-499,999	Population of 30,000-99,999	Small urban regions	Rural (farm and non-farm)
1	\$18,371	\$15,757	\$15,648	\$14,561	\$12,696
2	\$22,964	\$19,697	\$19,561	\$18,201	\$15,870
3	\$28,560	\$24,497	\$24,326	\$22,635	\$19,738
4	\$34,572	\$29,653	\$29,448	\$27,401	\$23,892
5	\$38,646	\$33,148	\$32,917	\$30,629	\$26,708
6	\$42,719	\$36,642	\$36,387	\$33,857	\$29,524
7+	\$46,793	\$40,137	\$39,857	\$37,085	\$32,340

1. Low-income cutoffs are based on the 1992 Family Expenditure Survey and are expressed in constant 2000 dollars.

Since its initial publication, Statistics Canada has clearly and consistently emphasized that the low-income cutoffs (LICOs) are not measures of poverty. Rather, LICOs reflect a consistent and well-defined methodology that identifies those who are substantially worse-off than the average. These measures have enabled Statistics Canada to report important trends, such as the changing composition of those below the LICOs over time. For a more detailed discussion of Statistics Canada's low-income measure, consult the article "On poverty and low-income" at <http://dissemination.statcan.ca/english/concepts/pauv.htm>.

For the purposes of low-income statistics, economic families and unattached individuals in the Yukon, Northwest Territories and Nunavut, in institutions, and on Indian reserves are excluded. Survey data used to estimate low-income cutoffs based on family income-expenditure patterns are not sufficient to estimate cutoffs for the entire population.

In the 2001 Census, unlike previous censuses, two people living in a same-sex common-law relationship are considered members of the same economic family. Due to this change in the definition of economic families, low-income rates from the 2001 Census are not strictly comparable to those from previous censuses. The impact of the change in definition on the low-income rate is shown in the table below.

### Low-income rates, by age group and 2001 and 1996 Census definitions of economic families, Canada, 2000

Age group	Low-income rate	
	2001 definition	1996 definition
Under 18 years	18.7	18.7
18 to 64 years	15.3	15.4
65 years and over	16.8	16.8

## Canada Child Tax Benefit

Rather than collect the Canada Child Tax Benefit information directly from respondents, the 2001 Census calculated, where applicable, benefits based on the number of children in the family and the family income.

## Census families' median income<sup>1</sup>, Canada, 1980, 1990 and 2000

	Median income <sup>1</sup> (\$)			Percentage change 1990-2000
	1980	1990	2000	
<b>All census families</b>	<b>51,698</b>	<b>54,560</b>	<b>55,016</b>	<b>0.8</b>
<b>Selected family types<sup>2</sup>:</b>				
Couple families with no children	46,190	49,071	50,509	2.9
Couple families with at least one child under 18 years	57,515	62,326	65,962	5.8
Couple families whose children are all 18 years and over	73,524	77,810	80,545	3.5
Lone-parent families with at least one child under 18 years	20,815	21,797	26,008	19.3
Lone-parent families whose children are all 18 years and over	41,423	42,907	43,187	0.7

<sup>1</sup> Median incomes are expressed in constant 2000 dollars before income tax is deducted.

<sup>2</sup> Families living in single-family households with no additional persons, e.g., grandparents, uncles and aunts, etc.

## Number of census families, Canada, 1980, 1990 and 2000

	Number of census families			Proportion of families (%)		
	1980	1990	2000	1980	1990	2000
<b>All census families</b>	<b>6,325,315</b>	<b>7,355,725</b>	<b>8,371,020</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Couple families with no children <sup>1</sup>	1,820,120	2,318,060	2,799,555	28.8	31.5	33.4
Couple families with at least one child under 18 years <sup>1</sup>	2,766,165	2,736,605	2,760,260	43.7	37.2	33.0
Couple families whose children are all 18 years and over <sup>1</sup>	495,995	718,985	882,610	7.8	9.8	10.5
Lone-parent families with at least one child under 18 years <sup>1</sup>	361,520	467,110	619,005	5.7	6.4	7.4
Lone-parent families whose children are all 18 years and over <sup>1</sup>	193,250	271,640	416,195	3.1	3.7	5.0
Other census families <sup>2</sup>	688,270	843,335	893,395	10.9	11.5	10.7

<sup>1</sup> Families living in single-family households with no additional persons, e.g., grandparents, uncles and aunts, etc.

<sup>2</sup> Census families living in single-family households with additional persons or in multiple-family households

## Average income<sup>1</sup> and share of all census families' income, by income deciles<sup>2</sup>, Canada, 2000

Census family income deciles <sup>2</sup>	Income decile range <sup>2</sup>	Average income <sup>1</sup>	Share of all census families' income
	\$	\$	%
Lowest decile	Less than \$18,991	10,341	1.6
Second decile	\$18,991 - \$28,211	23,655	3.6
Third decile	\$28,212 - \$37,216	32,813	5.0
Fourth decile	\$37,217 - \$45,859	41,497	6.3
Fifth decile	\$45,860 - \$55,015	50,423	7.6
Sixth decile	\$55,016 - \$65,018	60,000	9.1
Seventh decile	\$65,019 - \$76,661	70,680	10.7
Eighth decile	\$76,662 - \$91,971	83,813	12.6
Ninth decile	\$91,972 - \$117,849	103,183	15.6
Highest decile	More than \$117,849	185,070	28.0
All deciles	...	66,160	100.0

<sup>1</sup> Income is income before income tax is deducted.

<sup>2</sup> All census families are ranked according to their incomes, from the lowest to the highest, then divided into ten groups of equal number to create deciles.  
... not applicable

## Composition of income<sup>1</sup> of census families in the lowest and highest income deciles<sup>2</sup>, Canada, 2000

	Census families in the lowest income decile <sup>2</sup> (income less than \$18,991)	Census families in the highest income decile <sup>2</sup> (income more than \$117,849)	All census families
	%	%	%
<b>Income components:</b>			
Employment earnings	30.5	87.5	79.7
Government transfers	62.1	1.5	9.9
Investment income	2.3	7.1	4.2
Other income	5.1	3.9	6.2
<b>Total<sup>3</sup></b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

<sup>1</sup> Income is income before income tax is deducted.

<sup>2</sup> All census families are ranked according to their incomes, from the lowest to the highest, then divided into ten groups of equal number to create deciles.

<sup>3</sup> Totals may not add up to 100% due to rounding.

**Proportion of lone-parent and couple families with at least one child under 18, by number of parents with earnings, Canada, 1980, 1990, 2000**

Number of parents with earnings		1980	1990	2000
		%	%	%
Lone-parent families:	None	35.3	31.7	26.0
	One	64.7	68.3	74.0
	<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Couple families:	None	2.7	2.8	3.5
	One	40.5	23.7	20.3
	Both	56.8	73.4	76.2
	<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Average income<sup>1</sup> of women aged 65 and over and living alone, by income decile<sup>2</sup>, Canada<sup>3</sup>, 1980, 1990 and 2000**

Income deciles <sup>2</sup> of women 65 +	Average income <sup>1</sup> (\$)			Percentage change 1980-2000
	1980	1990	2000	
Lowest decile	7,981	10,296	11,149	39.7
Second decile	10,261	12,199	12,455	21.4
Third decile	10,923	13,025	13,632	24.8
Fourth decile	11,457	13,672	14,836	29.5
Fifth decile	11,802	14,986	16,200	37.3
Sixth decile	12,937	16,576	17,658	36.5
Seventh decile	15,237	19,194	20,501	34.5
Eighth decile	19,597	24,295	25,387	29.5
Ninth decile	27,021	32,809	33,578	24.3
Highest decile	55,723	65,422	62,903	12.9
All deciles	18,293	22,247	22,830	24.8

<sup>1</sup> Average incomes are expressed in constant 2000 dollars before income tax is deducted.

<sup>2</sup> All women aged 65 and over and living alone are ranked according to their incomes, from the lowest to the highest, then divided into ten groups of equal number to create deciles.

<sup>3</sup> Women aged 65 and over, except those living in the Yukon, Northwest Territories, Nunavut, on Indian reserves and in institutions.

## Composition of income of individuals aged 65 and over, by low-income status<sup>1</sup>, Canada<sup>2</sup>, 2000

Income components	Composition of income of individuals 65+	
	living in low income	not living in low income
OAS and GIS <sup>3</sup>	65.6	21.4
CPP or QPP <sup>4</sup>	19.7	17.9
Private pensions	3.3	27.6
Investment income	3.1	14.9
Employment income	0.5	12.7
Other income	7.8	5.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

<sup>1</sup> Individuals aged 65 and over living below or above the low income cut-offs (see the explanation in the methodological notes).

<sup>2</sup> Individuals aged 65 and over, except those living in the Yukon, Northwest Territories, Nunavut, on Indian reserves and in institutions.

<sup>3</sup> Old Age Security Pension and Guaranteed Income Supplement and Spouse's Allowance.

<sup>4</sup> Canada Pension Plan or Quebec Pension Plan.

## Average income<sup>1</sup> of census families in the lowest and highest income deciles<sup>2</sup>, Canada, provinces and territories, 2000

	Average income <sup>1</sup>		Income of those in the highest decile for every dollar of income of those in the lowest decile
	Lowest decile <sup>2</sup>	Highest decile <sup>2</sup>	
	\$	\$	
<b>Canada</b>	<b>10,341</b>	<b>185,070</b>	<b>17.9</b>
Newfoundland and Labrador	7,912	131,974	16.7
Prince Edward Island	11,630	134,269	11.5
Nova Scotia	8,788	145,346	16.5
New Brunswick	8,690	134,073	15.4
Quebec	10,466	156,881	15.0
Ontario	10,968	212,852	19.4
Manitoba	9,592	153,375	16.0
Saskatchewan	8,830	146,114	16.5
Alberta	11,845	198,157	16.7
British Columbia	9,727	176,762	18.2
Yukon	10,655	160,585	15.1
Northwest Territories	8,964	175,330	19.6
Nunavut	6,121	151,313	24.7

<sup>1</sup> Average incomes are before income tax is deducted.

<sup>2</sup> In each province, all census families are ranked according to their incomes, from the lowest to the highest, then divided into ten groups of equal number to create deciles.

**Average income<sup>1</sup> of census families in the lowest and highest income deciles<sup>2</sup>, Canada and census metropolitan areas, 2000**

	Average income <sup>1</sup>		Income of those in the highest decile for every dollar of income of those in the lowest decile
	Lowest decile <sup>2</sup>	Highest decile <sup>2</sup>	
	\$	\$	
<b>Canada</b>	<b>10,341</b>	<b>185,070</b>	<b>17.9</b>
St. John's	9,706	162,561	16.7
Halifax	10,597	171,953	16.2
Saint John	8,654	152,934	17.7
Chicoutimi-Jonquière <sup>3</sup>	9,901	129,781	13.1
Québec	12,653	151,587	12.0
Sherbrooke	10,984	137,127	12.5
Trois-Rivières	9,733	132,507	13.6
Montréal	10,405	179,725	17.3
Ottawa-Hull <sup>4</sup>	12,823	214,037	16.7
Kingston	11,494	177,243	15.4
Oshawa	14,104	171,547	12.2
Toronto	9,571	261,042	27.3
Hamilton	11,794	198,024	16.8
St. Catharines-Niagara	12,065	160,549	13.3
Kitchener	12,726	194,452	15.3
London	11,046	187,561	17.0
Windsor	11,486	195,775	17.0
Sudbury	10,416	157,069	15.1
Thunder Bay	11,888	165,437	13.9
Winnipeg	11,429	169,626	14.8
Regina	11,303	167,377	14.8
Saskatoon	8,962	167,345	18.7
Calgary	13,037	248,604	19.1
Edmonton	11,949	184,642	15.5
Abbotsford	11,052	145,287	13.1
Vancouver	8,723	205,199	23.5
Victoria	12,676	164,035	12.9

<sup>1</sup> Average incomes are before income tax is deducted.

<sup>2</sup> For each census metropolitan area, all census families are ranked according to their incomes, from the lowest to the highest, then divided into ten groups of equal number to create deciles.

<sup>3</sup> Now known as Saguenay.

<sup>4</sup> Now known as Ottawa-Gatineau.



**The average value and share of government transfers in the income of working-age<sup>1</sup> census families, Canada, provinces and territories, 2000**

	Average government transfers <sup>2</sup>	Proportion of families' income that is government transfers
	\$	%
<b>Canada</b>	<b>3,904</b>	<b>5.6</b>
Newfoundland and Labrador	7,450	14.3
Prince Edward Island	6,250	11.1
Nova Scotia	4,944	8.6
New Brunswick	5,403	9.8
Quebec	4,451	7.2
Ontario	3,309	4.3
Manitoba	3,827	6.2
Saskatchewan	4,183	7.0
Alberta	3,396	4.6
British Columbia	3,806	5.6
Yukon	4,001	5.6
Northwest Territories	3,940	5.1
Nunavut	6,588	12.1

<sup>1</sup> Couple census families with both spouses aged 18 to 64 and lone parents aged 18 to 64.

<sup>2</sup> Average government transfers are before income tax is deducted.

**The average value and share of government transfers in the income of working-age<sup>1</sup> census families, Canada and census metropolitan areas, 2000**

	Average government transfers <sup>2</sup>	Proportion of families' income that is government transfers
	\$	%
<b>Canada</b>	<b>3,904</b>	<b>5.6</b>
St. John's	5,101	8.1
Halifax	3,710	5.5
Saint John	4,544	7.5
Chicoutimi-Jonquière <sup>3</sup>	4,386	7.4
Québec	3,884	6.0
Sherbrooke	4,301	7.4
Trois-Rivières	4,567	8.0
Montréal	4,023	6.0
Ottawa-Hull <sup>4</sup>	3,217	3.9
Kingston	3,754	5.4
Oshawa	2,938	3.7
Toronto	2,912	3.4
Hamilton	3,266	4.2
St. Catharines-Niagara	3,779	5.6
Kitchener	3,021	4.0
London	3,601	5.0
Windsor	3,421	4.3
Sudbury	4,506	6.7
Thunder Bay	4,396	6.3
Winnipeg	3,459	5.2
Regina	3,516	5.1
Saskatoon	3,791	5.8
Calgary	2,915	3.4
Edmonton	3,504	4.8
Abbotsford	4,220	6.8
Vancouver	3,267	4.5
Victoria	3,348	4.9

<sup>1</sup> Couple census families with both spouses aged 18 to 64 and lone parents aged 18 to 64.

<sup>2</sup> Average government transfers are before income tax is deducted.

<sup>3</sup> Now known as Saguenay.

<sup>4</sup> Now known as Ottawa-Gatineau.

**The average value and share of government transfers in the income of working-age<sup>1</sup> census families, by income deciles<sup>3</sup>, Canada, 1980, 1990 and 2000**

	Average government transfers <sup>3</sup>			Proportion of families' income that is government transfers		
	1980	1990	2000	1980	1990	2000
	\$	\$	\$	%	%	%
<b>Income deciles<sup>2</sup></b>						
Lowest decile	4,803	5,569	5,789	58.5	58.4	62.2
Second decile	4,827	6,712	7,369	19.5	26.6	30.3
Third decile	3,668	5,441	5,947	10.4	15.0	16.7
Fourth decile	3,157	4,773	4,650	7.2	10.5	10.3
Fifth decile	2,991	4,208	3,774	5.8	7.8	7.0
Sixth decile	2,855	3,673	3,224	4.8	5.9	5.0
Seventh decile	2,684	3,205	2,680	3.9	4.5	3.6
Eighth decile	2,556	2,936	2,325	3.3	3.6	2.7
Ninth decile	2,485	2,577	1,874	2.6	2.6	1.7
Highest decile	2,256	2,254	1,405	1.5	1.4	0.7
All deciles	3,242	4,136	3,904	5.3	6.4	5.6

<sup>1</sup> Couple census families with both spouses aged 18 to 64 and lone parents aged 18 to 64.

<sup>2</sup> All working-age<sup>1</sup> census families are ranked according to their incomes, from the lowest to the highest, then divided into ten groups of equal number to create deciles.

<sup>3</sup> Average government transfers are expressed in constant 2000 dollars before income tax is deducted.

**Census families living in low income<sup>1</sup>, Canada, 1980, 1990 and 2000**

	Census families					
	Number in low income <sup>1</sup>			Percentage in low income <sup>1</sup>		
	1980	1990	2000	1980	1990	2000
<b>All census families</b>	<b>893,520</b>	<b>936,630</b>	<b>1,045,735</b>	<b>14.2</b>	<b>12.8</b>	<b>12.6</b>
<b>Selected family types<sup>2</sup>:</b>						
Couple families with no children	201,825	201,765	227,525	11.1	8.7	8.2
Couple families with at least one child under 18 years	320,770	284,975	304,165	11.7	10.5	11.2
Couple families whose children are all 18 years and over	27,325	37,085	50,510	5.5	5.2	5.8
Lone-parent families with at least one child under 18 years	197,980	247,015	277,970	55.3	53.5	45.8
Lone-parent families whose children are all 18 years and over	37,520	45,095	67,875	19.5	16.7	16.5

<sup>1</sup> Census families living below the low income cut-offs (see the explanation in the methodological notes).

<sup>2</sup> Families living in single-family households with no additional persons, e.g., grandparents, uncles and aunts, etc.

**Lone-parent families<sup>1</sup> with children under 18 living in low income<sup>2</sup>, before and after government transfers, Canada, 1980, 1990 and 2000**

	Proportion of lone-parent families in low income <sup>2</sup>			Change in proportion between 1990 and 2000
	1980	1990	2000	
	%	%	%	%
Market income <sup>3</sup>	61.4	60.9	56.7	-4.2
<b>Total income</b>	<b>55.3</b>	<b>53.5</b>	<b>45.8</b>	<b>-7.6</b>

<sup>1</sup> Lone-parent families living in single-family households with no additional persons, e.g., grandparents, uncles and aunts, etc.

<sup>2</sup> Lone-parent families with children under 18 living below the low income cut-offs (see the explanation in the methodological notes).

<sup>3</sup> Market income refers to total income before government transfers.

**Proportion of lone parents<sup>1</sup> with earnings, Canada, provinces and territories, 1980, 1990 and 2000**

	1980	1990	2000
	%	%	%
Canada	64.7	68.3	74.0
Newfoundland and Labrador	47.7	58.9	53.1
Prince Edward Island	64.3	73.6	86.5
Nova Scotia	59.4	60.4	64.2
New Brunswick	49.6	62.0	69.2
Quebec	51.4	65.0	73.9
Ontario	69.7	68.5	75.3
Manitoba	72.8	67.1	72.4
Saskatchewan	72.1	71.4	73.7
Alberta	79.1	75.8	83.1
British Columbia	72.6	74.1	71.1
Yukon	81.4	82.8	89.6
Northwest Territories	79.4	81.2	77.7

<sup>1</sup> Lone-parent families with at least one child under 18 years.

## Individuals living in low income<sup>1</sup>, by age, Canada<sup>2</sup>, 1980, 1990 and 2000

	Individuals <sup>2</sup>					
	Number in low income <sup>1</sup>			Percentage in low income <sup>1</sup>		
	1980	1990	2000	1980	1990	2000
Under 18 years	1,293,655	1,203,785	1,245,650	19.4	18.2	18.4
18 to 64 years	2,163,895	2,500,835	2,873,585	14.7	14.8	15.3
65 years and over	633,895	584,545	601,260	29.8	20.3	16.8
All age groups	4,091,440	4,289,165	4,720,490	17.4	16.2	16.2

<sup>1</sup> All individuals living below the low income cut-offs (see the explanation in the methodological notes).

<sup>2</sup> All individuals, except those living in the Yukon, Northwest Territories, Nunavut, on Indian reserves and in institutions.

## All children and children in low-income<sup>1</sup>, by family situation and number of parents with earnings, Canada<sup>2</sup>, 2000

Family situation	Number of parents with earnings	All children	Children in low income <sup>1</sup>
		%	%
Children living in couple families <sup>3</sup>	None	2.6	12.3
	One	16.2	20.8
	Both	55.9	16.6
	Total	74.8	49.7
Children living in lone-parent families <sup>3</sup>	None	4.0	20.2
	One	10.4	19.2
	Total	14.4	39.4
Children living in other situations	Total	10.8	10.8
Total	...	100.0	99.9

... not applicable

<sup>1</sup> Children living below the low income cut-offs (see the explanation in the methodological notes).

<sup>2</sup> All children under 18, except those living in the Yukon, Northwest Territories, Nunavut, on Indian reserves and in institutions.

<sup>3</sup> Children living in single-family households with no additional persons, e.g., grandparents, uncles and aunts, etc.

## Children living in low income<sup>1</sup>, by their parents' immigration status, Canada<sup>2</sup>, 1980, 1990 and 2000

	Children					
	Number in low income <sup>1</sup>			Percentage in low income <sup>1</sup>		
	1980	1990	2000	1980	1990	2000
Immigration status						
Neither parent is an immigrant	905,380	810,370	750,155	18.8	16.8	15.5
Immigrant parent(s) in Canada less than 10 years <sup>3,4</sup>	105,490	122,960	230,880	20.2	27.0	32.7
Immigrant parent(s) in Canada 10 years or more <sup>3,5</sup>	142,375	139,195	162,060	12.8	12.6	15.0

<sup>1</sup> Children under 18 years living in a census family, the income of which falls below the low income cut-offs (see the explanation in the methodological notes).

<sup>2</sup> All children except those living in the Yukon, Northwest Territories, Nunavut, on Indian reserves, in institutions and non-permanent residents.

<sup>3</sup> The year of immigration of the parent who immigrated most recently is used.

<sup>4</sup> Includes only those immigrants who arrived, respectively, from 1970 to 1979, 1980 to 1989 and 1990 to 1999.

<sup>5</sup> Includes only those immigrants who arrived, respectively, prior to 1970, 1980 and 1990.

## Individuals aged 65 and over living in low income<sup>1</sup>, by sex and living arrangement, Canada<sup>2</sup>, 1980, 1990 and 2000

Living arrangement		Individuals <sup>2</sup> aged 65 and over in low income <sup>1</sup>					
		Number in low income <sup>1</sup>			Percentage in low income <sup>1</sup>		
		1980	1990	2000	1980	1990	2000
Men	Living with spouse	111,105	81,800	75,350	15.9	8.7	6.3
	Living with relatives	10,005	6,925	6,325	13.0	9.2	8.0
	Living with non-relatives	17,090	17,065	10,640	67.5	49.6	37.9
	Living alone	74,980	69,310	80,680	57.8	37.0	30.5
	All men aged 65 and over	213,180	175,095	172,995	22.9	14.2	11.0
Women	Living with spouse	70,230	54,860	46,750	14.5	7.8	5.2
	Living with relatives	35,545	30,135	33,040	14.5	10.9	10.6
	Living with non-relatives	23,205	20,400	15,960	71.7	57.4	49.4
	Living alone	291,730	304,050	332,520	67.0	49.2	43.2
	All women aged 65 and over	420,715	409,445	428,265	35.2	25.0	21.3
Both sexes	Living with spouse	181,335	136,660	122,100	15.3	8.3	5.8
	Living with relatives	45,555	37,060	39,360	14.1	10.5	10.1
	Living with non-relatives	40,300	37,465	26,600	69.8	53.6	44.0
	Living alone	366,710	373,360	413,200	64.9	46.3	39.9
	All individuals aged 65 and over	633,895	584,545	601,260	29.8	20.3	16.8

<sup>1</sup> All Individuals aged 65 and over living below the low income cut-offs (see the explanation in the methodological notes).

<sup>2</sup> All individuals aged 65 and over, except those living in the Yukon, Northwest Territories, Nunavut, on Indian reserves and in institutions.

**Source of the income increase between 1980 and 2000 for women aged 65 and over living alone, by income decile<sup>1</sup>, Canada<sup>2</sup>**

Women aged 65 and over living alone <sup>2</sup>	Source of the income increase, 1980-2000 (%)				
	Government transfers	Investment income	Employment income	Private pensions/ Other	Total
<b>Income deciles<sup>1</sup></b>					
Lowest decile	99.4	0.7	-0.4	0.3	100.0
Second decile	98.7	-0.1	0.0	1.4	100.0
Third decile	96.9	1.3	0.0	1.8	100.0
Fourth decile	86.7	6.6	0.5	6.2	100.0
Fifth decile	80.3	7.1	0.8	11.8	100.0
Sixth decile	81.8	2.8	1.1	14.4	100.0
Seventh decile	71.1	2.4	1.1	25.4	100.0
Eighth decile	60.3	1.2	1.2	37.4	100.0
Ninth decile	46.1	0.9	1.6	51.4	100.0
Highest decile	25.7	5.9	5.1	63.4	100.0
All deciles	61.9	3.3	1.9	32.9	100.0

<sup>1</sup> All women aged 65 and over and living alone are ranked according to their incomes, from the lowest to the highest, then divided into ten groups of equal number to create deciles.

<sup>2</sup> Women aged 65 and over and living alone, except those living in the Yukon, Northwest Territories, Nunavut, on Indian reserves and in institutions.

**Census families' median income<sup>1</sup>, Canada, provinces and territories, 1990 and 2000**

	Median income <sup>1</sup> (\$)		Percentage change 1990-2000
	1990	2000	
Canada	54,560	55,016	0.8
Newfoundland and Labrador	42,792	41,214	-3.7
Prince Edward Island	45,606	46,543	2.1
Nova Scotia	47,442	46,523	-1.9
New Brunswick	45,194	45,558	0.8
Quebec	49,891	50,242	0.7
Ontario	60,853	61,024	0.3
Manitoba	49,642	50,934	3.0
Saskatchewan	46,889	49,264	5.1
Alberta	56,140	60,142	7.1
British Columbia	56,146	54,840	-2.3
Yukon	64,504	63,490	-1.6
Northwest Territories	69,850	69,046	-1.2
Nunavut	42,005	39,424	-6.1

<sup>1</sup> Median incomes are expressed in constant 2000 dollars before income tax is deducted.

## Census families' median income<sup>1</sup>, Canada and census metropolitan areas, 1990 and 2000

	Median income <sup>1</sup> (\$)		Percentage change 1990-2000
	1990	2000	
Canada	54,560	55,016	0.8
St. John's	53,492	52,548	-1.8
Halifax	56,336	55,885	-0.8
Saint John	51,090	50,163	-1.8
Chicoutimi-Jonquière <sup>2</sup>	51,044	50,891	-0.3
Québec	54,594	54,312	-0.5
Sherbrooke	46,286	48,969	5.8
Trois-Rivières	48,465	47,571	-1.8
Montréal	53,624	53,385	-0.4
Ottawa-Hull <sup>3</sup>	68,088	69,518	2.1
Kingston	58,601	58,413	-0.3
Oshawa	67,771	68,810	1.5
Toronto	66,520	63,700	-4.2
Hamilton	61,260	63,031	2.9
St. Catharines-Niagara	54,727	55,837	2.0
Kitchener	59,627	63,477	6.5
London	58,367	59,769	2.4
Windsor	57,967	65,649	13.3
Sudbury	60,770	56,118	-7.7
Thunder Bay	60,742	59,580	-1.9
Winnipeg	53,755	55,634	3.5
Regina	57,739	58,946	2.1
Saskatoon	53,231	54,362	2.1
Calgary	61,408	65,488	6.6
Edmonton	58,242	60,817	4.4
Abbotsford	52,075	51,788	-0.6
Vancouver	60,254	57,926	-3.9
Victoria	56,244	59,015	4.9

<sup>1</sup> Median incomes are expressed in constant 2000 dollars before income tax is deducted.

<sup>2</sup> Now known as Saguenay.

<sup>3</sup> Now known as Ottawa-Gatineau.