

Canadian Income Survey, 2022

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The median after-tax income of Canadian families and unattached individuals was \$70,500 in 2022, a decrease from \$73,000 in 2021 (-3.4%), adjusted for inflation. Despite market income remaining relatively stable, median government transfers declined in 2022, as benefits related to the COVID-19 pandemic were discontinued and pandemic-related modifications to the Employment Insurance (EI) program were removed during the year. The annual inflation rate in 2022 was 6.8%, which also contributed to the decline in income from the previous year. Dollar amounts in this analysis are expressed in constant 2022 values. Canada's official poverty rate was 9.9% in 2022, increasing by 2.5 percentage points from 7.4% in 2021 and approaching the 2019 pre-pandemic rate of 10.3%.

Improvements to the Canadian Income Survey for the 2022 reference year

The Canadian Income Survey (CIS) methods and data sources used to produce income and poverty estimates were improved with the release of the 2022 reference year estimates.

As the foremost improvement, the sample size for a large subset of the CIS content was doubled. Estimates for 2022 also reflect an improved weighting methodology and an extended target population, from people aged 16 years and older to people aged 15 years and older.

The goal of these updates is to stabilize and improve current and future income and poverty estimates and generate more reliable estimates in smaller domains for the CIS.

Refer to the article "[Improvements to the Canadian Income Survey Methodology for the 2022 Reference Year](#)" for a detailed explanation and impact analysis of all the methodological changes to the CIS for the 2022 reference year.

Lower government transfers contribute to a decrease in after-tax income

By mid-2022, all benefits related to the pandemic were fully phased out and before the end of 2022, pandemic-related modifications to the eligibility requirements of the EI program were removed. Notably, in fall 2022 the number of insurable hours required to qualify for EI benefits in many parts of the country was raised back to the 2019 requirement. This contributed to the decrease in the number of EI recipients from 4.0 million in 2021 to 2.9 million in 2022. Similarly, the median EI income for recipients decreased by a little over 40% (from \$10,100 in 2021 to \$5,900 in 2022).

For Canadian families and unattached individuals, these program changes contributed to a \$4,100 decline (-28.9%) in median government transfers, from \$14,200 in 2021 to \$10,100 in 2022. This marked the second consecutive yearly decline in median government transfers, after these transfers reached an all-time high of \$18,100 in 2020. However, the 2022 amount remained above the 2019 pre-pandemic level of \$9,100.

The share of government transfers in total income returned to its pre-pandemic level (13% in 2022), after two consecutive years in which these transfers represented a disproportionately high share of total income (15% in 2021 and 19% in 2020).

Median market income remained relatively unchanged in 2022, at \$65,100 for Canadian families and unattached individuals. Although market income held steady in 2022, the median was higher than the pre-pandemic value of \$63,600 because of the growth in 2021, which was led by employment income, as the labour market recovered from the pandemic.



With the decrease in government transfers and relatively no change in market income, the median after-tax income of Canadian families and unattached individuals was reduced to \$70,500 in 2022—a drop of \$2,500 (-3.4%) compared with 2021. Most provinces (7 out of 10) experienced declines in after-tax income in 2022, led by Nova Scotia (-\$5,800), New Brunswick (-\$4,400) and Prince Edward Island (-\$3,400). The after-tax income for Quebec, Saskatchewan and Alberta remained relatively unchanged.

Repayment of benefits related to the COVID-19 pandemic

Starting in 2022, the Canadian Income Survey (CIS) collects repayments of pandemic-related benefits that were received in error or for which the eligibility criteria were not met. These repayments are identified through T1 and T4 filings, which are among the sources used for the CIS estimates. The process of recording overpayments or payments made to ineligible recipients of pandemic-related benefits in the CIS may take several years to complete. Because the repayments represent a non-discretionary expense, they were deducted from disposable income when calculating the Market Basket Measure poverty estimates.

Poverty rate approaches pre-pandemic level

According to the Market Basket Measure, Canada's Official Poverty Line, 9.9% of the population—approximately 3.8 million Canadians—lived below the poverty line in 2022, up from 7.4% in 2021. This marks the second consecutive annual increase and brings the poverty rate close to the pre-pandemic level of 10.3% in 2019.

The poverty rate for children under 18 years old increased by 3.5 percentage points to 9.9% in 2022, up from 6.4% in 2021 and comparable to the pre-pandemic level of 9.4% in 2019. For seniors aged 65 years and older, the poverty rate was 6.0% in 2022, compared with 5.6% in 2021 and the pre-pandemic level of 5.7% in 2019.

Among the provinces, Quebec had the lowest poverty rate in 2022, at 6.6%, up from 5.2% in 2021. Conversely, Nova Scotia had the highest rate, at 13.1%, up from 8.6% in 2021.

Unattached individuals are nearly four times more likely to experience poverty than those living in a family

In 2022, over one-quarter (26.0%) of unattached individuals were below the poverty line, a 4.1 percentage point increase from 2021 (21.9%) and nearly four times the 2022 poverty rate for people in families (6.6%). The 2022 poverty rates of both family types were comparable to their 2019 pre-pandemic poverty rates, at 26.9% for unattached individuals and 7.0% for people in families.

Similarly, for unattached seniors, the poverty rate (13.8%) was more than four times the rate for people in senior families (3.3%) in 2022, though the poverty rate for unattached seniors was less than half of the poverty rate for unattached non-seniors (31.0%).

Female-led one-parent families are more likely to be in poverty

After their poverty rate dropped to a low of 13.5% in 2020, nearly one-quarter (22.6%) of people living in one-parent families were below the poverty line in 2022—a proportion similar to the 2019 pre-pandemic level of 22.0%. People in female-led one-parent families were almost four times more likely (23.8%) to live below the poverty line than people in couple families with children (6.3%).

Racialized groups are more likely to live below the poverty line

In 2022, the poverty rate for individuals who are members of racialized groups was 13.0%, up 3.5 percentage points from 2021 (9.5%). The 2022 poverty rates for the three largest racialized groups in Canada were 11.5% for South Asian Canadians, 15.6% for Chinese Canadians and 13.9% for Black Canadians.

Among the other racialized groups, Filipino Canadians were the only group less likely to experience poverty than non-racialized Canadians, at a rate of 6.2%, but this was an increase of 3.3 percentage points from 2021 (2.9%). About 81% of [Filipino Canadians](#) lived in families with two or more earners, compared with 55% of non-racialized Canadians. Having more earners in the family was strongly associated with lower poverty rates.

The gap between Indigenous and non-Indigenous people is widening

In 2022, 17.5% of the Indigenous population aged 15 years and older lived below the poverty line. This is nearly double the poverty rate of the non-Indigenous population (9.6%). Although this 7.9 percentage point difference represents the second consecutive year of a widening gap, the gap is still smaller than it was before the pandemic in 2019. The poverty rate among First Nations people aged 15 years and older living off reserve was 22.1% in 2022, nearly double the rate for Métis (11.9%). Separate estimates for Inuit could not be published because of a smaller sample.

People with a disability are at a higher risk of poverty

In 2022, 12.3% of people with a disability aged 15 years and older lived below the poverty line, a 1.7 percentage point increase from 2021 (10.6%). Despite this increase, the rate was still lower than it was in 2019 (13.7%), before the pandemic.

Similar to the trend observed for the overall population, unattached individuals with a disability aged 15 years and older (29.4%) were more than four times as likely to experience poverty as those in families (7.3%).

Recent immigrants face higher poverty rates, but these remain lower than before the pandemic

In 2022, 10.7% of immigrants aged 15 years and older lived below the poverty line, a 2.6 percentage point increase from 2021 (8.1%). The more recent an immigrant's arrival, the more likely they are to be below the poverty line. For example, the poverty rate in 2022 for immigrants who arrived within the previous 10 years was 14.0%, while the poverty rate for immigrants who arrived within the previous 5 years was 16.4%.

By comparison, 8.6% of the Canadian-born population aged 15 years and older lived below the poverty line in 2022.

The low-income measure is increasing at a steady rate and is similar to the pre-pandemic level

Statistics Canada also reports low income based on the low-income measure. The Canadian low-income rate increased by 1.3 percentage points for a second consecutive year, rising from 10.6% in 2021 to 11.9% in 2022. The 2022 low-income rate was little changed from the pre-pandemic level of 12.1% in 2019.

Food insecurity increases

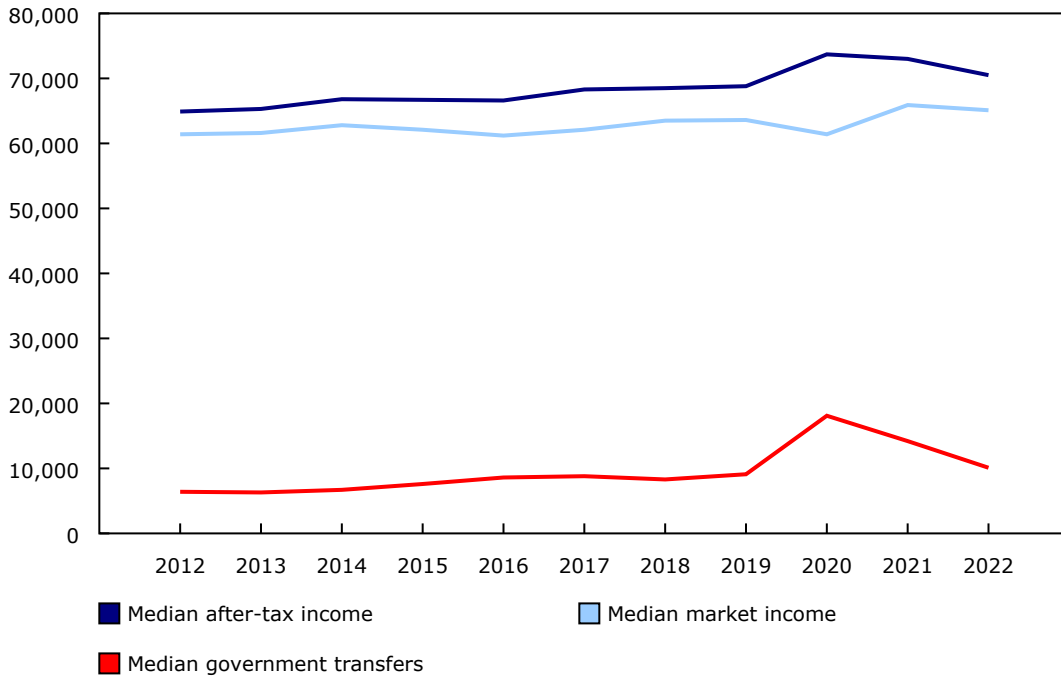
In 2022, approximately 8.7 million people, or 22.9% of the population, lived in households that reported some form of food insecurity. This is an increase of just under 1.8 million from the previous year, when the rate was 18.4%, and marks the second consecutive year of increases since the beginning of the pandemic. The proportion of those who were marginally food insecure remained relatively stable, at 6.0%, while the proportions of those who were moderately (10.9%) and severely (6.0%) food insecure both increased.

People in one-parent families (43.4%) and unattached non-seniors (30.5%) remained at a particularly high risk of food insecurity. People in non-senior couples (17.9%) and couples with children (24.7%) had somewhat lower rates, though all were higher than the rates for people in senior families (10.8%) or unattached seniors (13.4%).

Food insecurity data was collected during the Canadian Income Survey interview, which was conducted from January to June 2023, and is being released with the reference year 2022 income estimates. Food insecurity is the inadequate or insecure access to food due to financial constraints, and refers to the 12-month period prior to the interview. Statistics Canada refers to these as 2022 estimates, but some users may prefer to use the more precise timing of January to June 2023.

Chart 1
Median after-tax income, median market income and median government transfers for families and unattached individuals, Canada, 2012 to 2022

2022 constant dollars



Source(s): Table 11-10-0190-01.

Table 1
Income statistics by selected family type, Canada, 2019, 2021 and 2022

	After-tax income			Market income			Government transfers		
	2019	2021	2022	2019	2021	2022	2019	2021	2022
	median (2022 constant dollars)								
Economic families and persons not in an economic family	68,800	73,000	70,500	63,600	65,900	65,100	9,100	14,200	10,100
Economic families	96,500	101,600	99,800	95,600	98,300	98,500	10,900	17,900	13,700
Senior families	70,800	74,600	74,200	42,600	46,800	47,700	33,300	34,600	34,300
Non-senior families	104,400	110,100	109,500	110,400	111,700	115,600	6,800	11,400	8,600
Couples without children or other relatives	90,000	98,400	96,700	99,900	109,000	109,300	900	2,200	2,000
Two-parent families with children	116,700	121,500	122,000	123,600	123,900	129,700	8,800	14,300	10,700
Lone-parent families	65,000	65,400	63,100	49,600	49,100	48,400	14,900	18,200	15,700
Persons not in an economic family	35,500	38,600	37,800	29,600	32,300	32,800	3,100	8,000	3,200
Seniors	32,600	33,500	33,600	13,700	14,100	14,500	21,200	21,100	21,400
Non-seniors	37,300	42,300	40,100	38,500	43,800	41,600	1,000	1,000	1,300

Source(s): Table [11-10-0190-01](#).

Table 2
Median after-tax income of families and unattached individuals, Canada and provinces, 2018 to 2022 (2022 constant dollars)

	2018	2019	2020	2021	2022
Canada	68,500	68,800	73,700	73,000	70,500
Newfoundland and Labrador	65,200	61,700	65,400	66,300	63,100
Prince Edward Island	62,100	63,100	65,600	66,700	63,300
Nova Scotia	58,300	58,800	63,400	64,300	58,500
New Brunswick	60,500	60,500	62,700	64,100	59,700
Quebec	59,300	61,100	65,900	65,500	64,600
Ontario	73,000	71,800	77,400	78,000	74,600
Manitoba	67,700	66,900	69,500	69,100	66,900
Saskatchewan	71,200	71,100	74,700	72,800	72,100
Alberta	84,300	82,100	85,700	82,300	82,700
British Columbia	67,300	69,500	74,400	73,200	70,600

Source(s): Table [11-10-0190-01](#).

Table 3
Persons living below the poverty line (Market Basket Measure, 2018 base), Canada, 2018 to 2022

	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	thousands					% of population				
All persons	4,065	3,793	2,357	2,762	3,772	11.2	10.3	6.4	7.4	9.9
Persons under 18										
years ¹	744	665	333	462	735	10.6	9.4	4.7	6.4	9.9
In two-parent families	459	408	178	248	403	7.8	7.0	3.0	4.2	6.8
In female lone-parent families	226	204	124	142	252	31.0	28.6	16.9	18.4	26.9
Persons 18 to 64 years	2,952	2,760	1,817	1,917	2,607	12.8	11.8	7.8	8.2	11.1
In economic families	1,460	1,355	672	821	1,192	7.7	7.1	3.5	4.3	6.3
Not in an economic family	1,492	1,405	1,145	1,096	1,415	35.6	33.6	27.1	25.8	30.8
Persons 65 years and over	369	369	207	383	430	6.0	5.7	3.1	5.6	6.0
In economic families	118	135	59	115	173	2.7	3.0	1.3	2.4	3.3
Not in an economic family	251	234	148	268	256	13.7	12.0	7.4	13.0	13.8

1. Data do not add up to the total, as some components have been excluded.

Source(s): Table [11-10-0135-01](#).

Table 4
Persons living below the poverty line¹, by selected demographic group, Canada, 2019 to 2022

	2019	2020	2021	2022	2019	2020	2021	2022
	thousands				% of population			
All persons	3,793	2,357	2,762	3,772	10.3	6.4	7.4	9.9
Visible minority population	..	802	1,033	1,437	..	8.0	9.5	13.0
South Asian	..	192	194	346	..	7.5	7.0	11.5
Chinese	..	185	247	273	..	9.6	11.7	15.6
Black	..	111	179	233	..	7.5	11.5	13.9
Filipino	..	37	33	77	..	3.6	2.9	6.2
Arab	..	79	114	157	..	10.0	12.8	18.7
Latin American	..	57	41	85	..	8.7	6.8	11.3
Southeast Asian	..	56	54	73	..	10.3	9.1	12.3
Other visible minority	..	84	173	193	..	8.0	14.4	16.2
Not a visible minority	..	1,555	1,728	2,335	..	5.8	6.5	8.7
Persons 15 years and over ²	3,177	2,054	2,363	3,164	10.4	6.7	7.6	9.9
Indigenous people	133	89	102	167	18.6	11.8	13.9	17.5
First Nations living								
off-reserve ³	80	54	55	112	22.9	14.2	17.2	22.1
Métis ⁴	47	28	42	50	13.6	8.1	10.5	11.9
Inuit	F	F	F	F	F	F	F	F
Recent immigrants ⁵	412	219	279	373	17.2	8.6	10.3	14.0
Very recent immigrants ⁶	288	148	179	239	21.8	11.2	12	16.4
Persons with a disability ⁷	1,165	761	979	1,110	13.7	8.5	10.6	12.3

.. not available for a specific reference period

F too unreliable to be published

1. Based on the Market Basket Measure (2018 base).

2. Persons 16 years and over for years prior to 2022.

3. Persons who identified as First Nations only (those who reported multiple identities are excluded).

4. Persons who identified as Métis only (those who reported multiple identities are excluded).

5. Who arrived in Canada in the previous 10 years.

6. Who arrived in Canada in the previous 5 years.

7. Disability-related estimates are produced using a different weighting methodology and comparisons with estimates produced from the entire survey should be made with caution.

Source(s): Tables [11-10-0093-01](#) and [11-10-0090-01](#).

Table 5
Persons living in a household that experienced food insecurity¹, by selected family type and demographic group, Canada, 2019 to 2022

	2019	2020	2021	2022	2019	2020	2021	2022
	thousands				% of population			
All persons	5,844	5,839	6,906	8,689	15.9	15.7	18.4	22.9
Persons in economic families	4,630	4,666	5,629	7,038	15.1	15.1	18.1	22.3
Persons in senior families	335	359	398	577	7.6	7.8	8.3	10.8
Persons in non-senior families	4,295	4,308	5,232	6,461	16.3	16.4	19.8	24.6
Persons in couples without children	492	485	527	744	10.9	10.8	11.9	17.9
Persons in couple families with children	2,122	2,117	2,800	3,329	16.4	16.4	21.1	24.7
Persons in lone-parent families	649	576	695	891	38.7	33.7	38.8	43.4
Persons in male lone-parent families	114	69	86	128	32.1	21.0	23.9	32.3
Persons in female lone-parent families	535	507	609	763	40.5	36.7	42.6	46.0
Persons not in an economic family	1,214	1,173	1,277	1,651	19.8	18.9	20.2	25.6
Seniors	194	223	253	249	10.0	11.2	12.3	13.4
Non-seniors	1,020	950	1,023	1,402	24.3	22.4	24.0	30.5
Visible minority population	..	2,081	2,657	3,007	..	20.7	24.5	27.3
South Asian	..	405	580	698	..	15.7	21.0	23.8
Chinese	..	289	376	346	..	14.9	17.9	19.0
Black	..	329	610	615	..	22.4	39.2	40.4
Filipino	..	294	336	308	..	28.1	29.2	27.0
Arab	..	211	241	210	..	26.6	27.0	25.8
Latin American	..	190	119	236	..	29.0	20.0	31.1
Southeast Asian	..	124	131	170	..	22.8	22.0	25.3
Other visible minority	..	238	266	426	..	22.7	22.1	31.4
Not a visible minority	..	3,759	4,249	5,682	..	13.9	16.0	21.0

.. not available for a specific reference period

1. Marginal, moderate and severe food insecurity are included.

Source(s): Tables 13-10-0834-01 and 13-10-0835-01.

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Note to readers

This release covers only the 10 provinces. The release of 2022 results for the territories from the Canadian Income Survey (CIS) is scheduled for June 2024.

The CIS estimates are based on probability samples and are therefore subject to sampling variability, especially for smaller groups and geographies. As a result, year-to-year estimates will show more variability than trends observed over longer periods.

In this release, differences between estimates are statistically significant at the 95% confidence level unless otherwise noted.

Definitions

An **economic family** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. This concept differs from the census family concept used in the Annual Income Estimates for Census Families and Individuals.

Senior families refer to families in which the highest income earner is aged 65 years and older.

Non-senior families refer to families in which the highest income earner is under 65 years old.

Couples without children refer to non-senior couples without children.

Indigenous people refers to persons aged 15 years and older (persons aged 16 years and older for years prior to 2022) who self-identified as First Nations (North American Indian), Métis or Inuk (Inuit).

Racialized group is derived directly from the concept of **visible minority**. A **visible minority** refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. This act defines visible minorities as "persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese. Measurement for population groups designated as visible minorities started in 2020.

Immigrants refers to people who are, or have been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Canadian citizens by birth and non-permanent residents (persons from another country who live in Canada and have a work or study permit, or are claiming refugee status, as well as family members living here with them) are not landed immigrants.

Persons with a disability refers to persons aged 15 years and older (persons aged 16 years and older for years prior to 2022) who met the disability screening questions criteria.

This release analyzes income on the basis of medians. The **median** is the level of income at which half the population had higher income and half had lower income. Income estimates are expressed in 2022 constant dollars to factor in inflation and enable comparisons across time in real terms.

After-tax income is the total of market income and government transfers, less income tax.

Market income consists of employment income and private pensions, as well as income from investments and other market sources.

Government transfers include benefits such as Old Age Security, the Guaranteed Income Supplement, the Canada Pension Plan and the Quebec Pension Plan, Employment Insurance, social assistance, the goods and services tax credit, provincial tax credits, and child benefits.

For 2020, 2021 and part of 2022, government transfers included emergency response and recovery benefits in response to the COVID-19 pandemic.

The **low-income measure** defines an individual as having low income if their household's adjusted after-tax income falls below 50% of the median adjusted after-tax income.

The **Market Basket Measure** is based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family. These costs are compared with the disposable income of families to determine whether they fall below the poverty line. For more information please see, [Report on the second comprehensive review of the Market Basket Measure](#).

Food insecurity is the inadequate or insecure access to food due to financial constraints. Food insecurity in this release refers to people living in households that experienced marginal, moderate or severe food insecurity.

Available tables: [11-10-0066-01](#), [11-10-0080-01](#), [11-10-0087-01](#) to [11-10-0091-01](#) , [11-10-0093-01](#), [11-10-0134-01](#) to [11-10-0136-01](#) , [11-10-0190-01](#) to [11-10-0193-01](#) , [11-10-0195-01](#), [11-10-0232-01](#), [11-10-0237-01](#) to [11-10-0241-01](#) , [13-10-0834-01](#) to [13-10-0836-01](#) and [14-10-0324-01](#).

Definitions, data sources and methods: [survey number 5200](#).

The infographics "[Income of Canadians, 2022](#)" and "[Canada's Official Poverty Dashboard of Indicators: Trends, April 2024](#)" are now available.

The article "[Improvements to the Canadian Income Survey Methodology for the 2022 Reference Year](#)" is now available.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; infostats@statcan.gc.ca) or Media Relations (statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca).