

Income, pensions, spending and wealth

The job market slump and stock market declines eroded wealth in the fourth quarter of 2008, so many Canadians changed their approach to spending and saving as they faced the first recession in 16 years.

Suddenly cautious, Canadian households in the fourth quarter curtailed their net borrowing to its lowest level since 2005. Those who invest repatriated funds to the security of assets in Canada.

Personal disposable income continued to advance in the last three months of 2008 (0.4%), as increases in labour income and government transfers to people more than offset lower investment income. Labour income increased 0.7%, a similar rate to the third quarter, while average weekly earnings were up.

After decelerating since the start of the year, personal spending pulled back in the fourth quarter for the first time since

the fourth quarter of 1995. Both goods and services contributed to the 0.8% decline. Spending on services was down 0.4%. This was the first decrease since the second quarter of 2001. Personal spending excluding housing fell 1.2%.

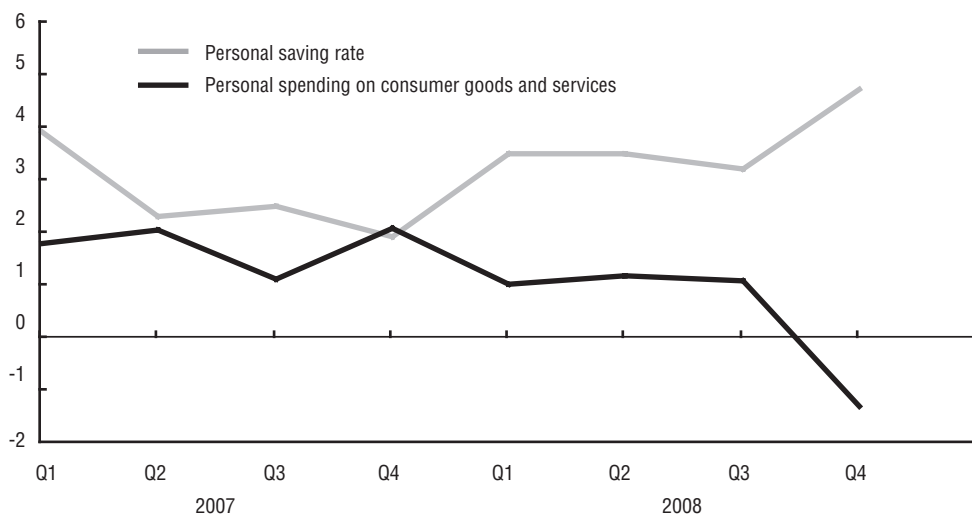
Personal spending declines

Spending on new and used vehicles dropped 5.5% in the fourth quarter of 2008, following declines earlier in the year. Still, with the stimulus of manufacturers' incentives and a one percentage point reduction in the GST early in the year, spending on motor vehicles increased 3.7% in 2008.

After 15 quarterly advances, spending on furniture, furnishings, and household equipment and maintenance fell 2.3% in the fourth quarter. Purchases of food, beverages and tobacco also fell, as did clothing and footwear purchases.

Chart 18.1
Personal savings and spending rates

quarterly % change



Note: Seasonally adjusted at annual rates.

Source: Statistics Canada, CANSIM table 380-0004.

Personal saving increases

The downturn in spending (in nominal terms), combined with the increase in disposable income, led to \$45 billion worth of personal saving in the fourth quarter of 2008 alone, \$15 billion higher than in the third quarter. This level of personal saving was the highest since the fourth quarter of 1995, and produced a saving rate of 4.7%, the highest rate recorded for Canadians since the first quarter of 2002.

Table 18.a
Spending and saving, 2008

	Q1	Q2	Q3	Q4
	\$ millions			
Personal spending	891,924	901,228	889,132	886,216
Savings	31,848	29,876	47,152	45,060
Disposable income	948,596	955,512	960,852	955,260
	%			
Saving rate	3.4	3.1	4.9	4.7

Note: Seasonally adjusted at annual rates.

Source: Statistics Canada, CANSIM table 380-0004.

Spending patterns

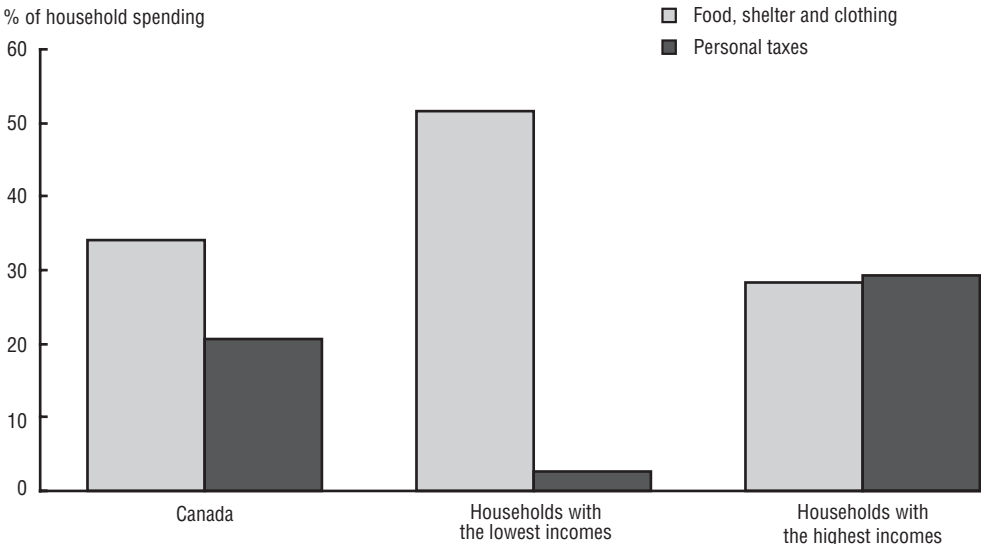
People in the lowest income groups generally spend more of their income to provide the basics for their household. In 2007, the one-fifth of Canadian households with the lowest incomes spent an average of \$22,340 on the basics.

More than half (52%) of that total spending went to food, shelter and

clothing, whereas personal taxes took 3% of their budget.

By comparison, the one-fifth of households with the highest incomes spent an average of \$143,360 in 2007. They spent 28% of that on food, shelter and clothing; 29% of their total spending went to pay personal taxes.

Chart 18.2
Average household spending by income group, 2007



Source : Statistics Canada, Catalogue no. 62-202-X.

Household spending

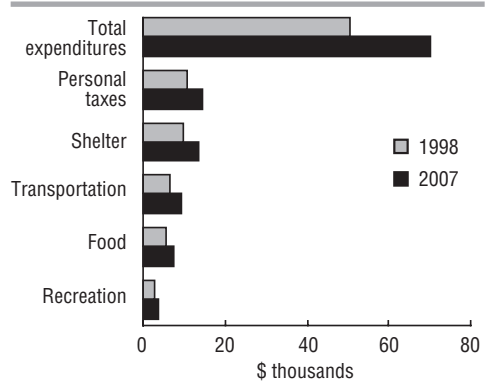
Household spending averaged \$69,950 in 2007, up 3.3% from the year before. This increase was sharper than the 2.2% annual rate of inflation measured by the Consumer Price Index (CPI).

Personal taxes accounted for 21% of the average household's budget in 2007, while shelter represented 20%, transportation 13%, and food 10%. These shares changed only slightly from 2006.

Spending on personal taxes averaged \$14,450; spending on shelter rose to \$13,640, a 5.1% increase. A 10.6% increase in mortgage payments lifted shelter spending.

Households spent an average \$9,400 on transportation, up 1.7%. A 6.9% increase in spending on gasoline and other fuels was offset by a 6.3% decline in average spending for automobile purchases.

Chart 18.3
Average household spending, selected expenditures



Source: Statistics Canada, CANSIM table 203-0001.

On average, households spent \$7,310 on food, up 3.7%, the fastest annual increase since 2002. Food prices measured by the CPI rose 2.7%.

Are near-retirees informed about pensions?

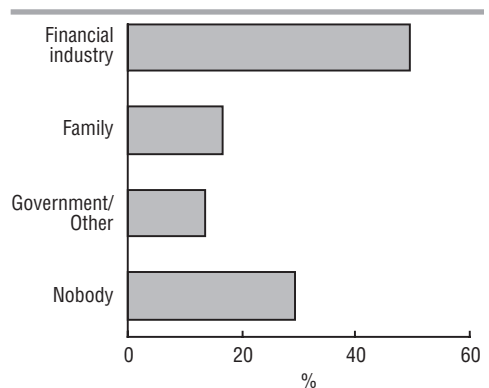
Most Canadians nearing retirement receive financial advice and information about retirement plans and programs, but almost 3 in 10 do not. The proportion not receiving advice is far larger among lower-income households and recent immigrants.

The same holds true for knowledge of public retirement income programs. Most near-retirees say they understand the programs and the basic structure of their pension, but a significant proportion say they do not.

Almost one in six near-retirees with pension coverage (paid employees only) do not know what type of pension plan they have.

Individuals not receiving financial advice are less likely to expect their retirement income to be adequate than those who do. This is the case even when

Chart 18.4
Near-retirees' sources of financial advice, 2007



Note: Total exceeds 100% because respondents could identify more than one source.

Source: Statistics Canada, Catalogue no. 11-008-X.

other characteristics such as income, pension coverage and registered retirement savings plan assets are taken into account.

Table 18.1 Average total income, by economic family type, 1993 to 2007

	1993	1994	1995	1996	1997	1998
	\$ 2007 constant					
All family units	55,700	56,300	56,500	56,700	57,100	59,700
Economic families, two or more people	67,600	68,800	69,100	69,800	70,500	74,200
Elderly families ¹	50,800	51,200	53,300	51,300	52,100	51,300
Married couples	47,400	47,400	48,600	48,100	49,200	50,200
Other elderly families	58,900	60,800	65,700	60,500	60,500	55,200
Non-elderly families ²	70,400	71,800	71,800	72,800	73,500	78,000
Married couples	67,200	67,400	67,900	69,900	70,600	76,200
No earner	32,800	33,100	32,800	34,000	33,900	34,400
One earner	53,200	55,900	55,300	59,400	56,400	60,500
Two earners	78,700	78,000	78,400	80,700	81,900	89,300
Two-parent families ³	75,900	77,800	77,700	78,200	79,800	84,600
No earner	24,400	23,600	22,000	23,000	23,300	24,900
One earner	55,500	57,800	55,600	58,200	58,000	66,800
Two earners	79,100	81,700	81,400	81,500	83,100	87,000
Three or more earners	97,000	98,600	99,200	100,800	101,900	103,800
Married couples with other relatives	95,600	96,100	94,400	99,900	98,500	102,400
Lone-parent families ³	33,000	34,600	34,500	32,800	33,600	35,600
Male lone-parent families	46,100	47,400	46,800	50,000	48,800	53,000
Female lone-parent families	30,800	32,500	32,500	30,100	31,000	32,500
No earner	19,300	19,400	19,500	17,600	16,900	17,400
One earner	33,900	34,600	35,100	34,800	34,200	34,700
Two or more earners	49,600	54,900	54,600	48,000	52,100	53,900
Other non-elderly families	54,900	55,400	58,000	61,200	61,100	66,700
Unattached individuals	29,000	28,900	29,400	28,700	28,800	29,400
Elderly male	28,500	32,000	30,800	30,800	30,100	31,700
Non-earner	26,900	28,600	28,400	28,400	28,000	28,100
Earner	40,700	60,300 ^E	50,900	48,500	44,500	53,900 ^E
Elderly female	22,200	22,500	24,400	23,800	23,800	24,900
Non-earner	21,600	22,000	23,400	23,200	23,200	24,000
Earner	37,600	37,200	45,900	38,200	35,600	38,200
Non-elderly male	32,700	32,900	32,600	32,100	32,400	33,000
Non-earner	13,500	14,100	13,500	12,500	12,600	11,300
Earner	38,300	37,800	37,300	37,300	37,700	38,700
Non-elderly female	28,800	27,100	28,100	26,800	26,900	26,700
Non-earner	14,400	15,900	14,200	13,900	13,600	11,900
Earner	33,600	31,700	32,800	31,600	32,200	32,700

Note: 'Average total income' refers to income from all sources, including government transfers, and before deduction of federal and provincial income taxes.

1. Families in which the major income earner is 65 years of age and older.

2. Families in which the major income earner is less than 65 years of age.

3. Families with children less than 18 years of age.

Source: Statistics Canada, CANSIM table 202-0403.

1999	2000	2001	2002	2003	2004	2005	2006	2007
\$ 2007 constant								
61,300	63,100	64,000	64,000	63,700	64,800	65,400	66,900	68,800
75,800	78,600	79,800	79,600	79,000	80,900	81,700	83,500	86,300
53,200	53,600	53,800	54,500	54,300	55,300	57,500	58,700	61,600
52,500	52,000	52,900	52,800	53,200	55,100	55,600	56,800	60,100
55,800	59,400	57,400	60,800	58,200	56,200	64,300	65,600	66,700
79,500	82,700	84,100	83,700	83,200	85,400	85,900	87,900	90,700
75,400	76,400	81,200	79,700	77,500	78,300	81,000	83,000	86,100
36,200	37,200	42,500	39,000	37,100	36,800	37,000	40,300	41,600
62,800	61,300	66,600	60,900	61,700	65,400	67,600	65,900	67,900
86,800	87,100	91,400	91,400	87,500	87,200	91,000	93,400	95,900
86,700	89,900	91,200	91,800	92,900	96,300	93,300	95,500	100,100
24,200	24,000	26,400	26,700	24,400	25,800	22,400	26,800	30,000
65,800	65,800	67,100	71,000	72,800	70,500	66,900	67,800	70,300
88,400	91,900	92,400	92,600	93,100	96,400	94,700	95,400	99,500
107,500	111,900	114,600	111,900	113,300	120,100	115,900	120,400	125,500
107,300	114,600	110,400	109,600	109,700	112,700	118,400	122,100	122,700
36,800	40,000	40,900	38,900	39,800	39,800	46,400	46,800	46,600
53,900	58,800	55,300	55,500	60,100	56,100	66,900	68,500	63,000
33,600	36,200	37,900	35,100	35,200	36,100	41,800	41,800	42,900
18,400	17,400	18,400	17,500	17,300	18,700	18,500	20,900	18,200
35,100	36,200	37,700	35,400	34,800	36,200	43,000	41,700	43,200
53,000	58,500	60,700	53,000	55,500	52,700	55,200	56,500	58,800
67,400	70,200	70,400	72,200	66,700	70,100	68,200	69,700	71,800
31,200	31,200	32,100	32,700	33,300	33,200	33,600	35,000	35,700
30,500	29,200	31,100	30,800	32,100	31,500	32,500	33,100	36,000
28,600	27,200	29,100	27,900	28,100	29,300	27,900	28,700	31,000
42,900	40,100	42,700	42,900	46,200	40,000	50,700	49,500	53,600
24,900	25,500	26,500	27,100	26,900	28,000	27,000	29,100	28,800
24,200	24,700	25,400	26,500	26,000	26,800	25,800	28,000	27,300
36,700	37,400	41,900	34,700	34,500	38,400	38,000	38,500	40,000
34,700	36,000	36,600	36,800	37,800	36,900	38,300	40,100	40,200
11,000	11,000	12,900	12,700	13,400	13,000	13,400	13,600	14,800
39,600	40,700	41,100	41,800	43,000	41,500	43,800	44,700	45,000
30,500	28,700	29,500	31,100	31,300	31,300	31,100	31,700	33,300
11,700	11,600	13,200	13,100	14,100	14,000	15,800	14,800	15,000
37,300	34,500	34,900	36,600	36,300	36,500	35,100	36,100	38,100

Table 18.2 Average total income, by economic family type and by province, 2007

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia
	\$ 2007 constant			
All family units	68,800	59,200	56,700	58,200
Economic families, two or more people	86,300	70,800	68,100	73,100
Elderly families ¹	61,600	41,400	50,700	52,100
Married couples	60,100	42,000	49,300	53,600
Other elderly families	66,700	39,900	F	47,400
Non-elderly families ²	90,700	76,700	71,600	77,400
Married couples	86,100	69,200	69,100	72,100
No earner	41,600	F	F	45,800
One earner	67,900	60,500	50,400	63,100
Two earners	95,900	77,100	76,000	79,400
Two-parent families ³	100,100	88,900	77,400	87,200
No earner	30,000	F	F	F
One earner	70,300	73,600	F	53,600
Two earners	99,500	89,800	75,500	86,700
Three or more earners	125,500	99,500	93,500	111,600
Married couples with other relatives	122,700	100,100	99,000	101,800
Lone-parent families ³	46,600	39,100	37,000	39,900
Male lone-parent families	63,000	F	F	F
Female lone-parent families	42,900	35,800	36,400	36,500
No earner	18,200	F	F	F
One earner	43,200	31,000	28,700	37,700
Two or more earners	58,800	F	F	F
Other non-elderly families	71,800	67,600	59,600	71,200
Unattached individuals	35,700	25,400	27,100	29,600
Elderly male	36,000	21,300	F	34,800 ^E
Non-earner	31,000	18,800	F	34,000 ^E
Earner	53,600	F	F	F
Elderly female	28,800	20,300	27,900	27,900
Non-earner	27,300	20,300	27,500	27,600
Earner	40,000	F	F	F
Non-elderly male	40,200	29,600	25,700	30,900
Non-earner	14,800	F	F	12,800 ^E
Earner	45,000	38,100	29,500	34,700
Non-elderly female	33,300	25,600	28,800	28,100
Non-earner	15,000	12,000 ^E	F	13,700 ^E
Earner	38,100	33,600	32,800	31,800

Note: 'Average total income' refers to income from all sources, including government transfers, and before deduction of federal and provincial income taxes.

1. Families in which the major income earner is 65 years of age and older.

2. Families in which the major income earner is less than 65 years of age.

3. Families with children less than 18 years of age.

Source: Statistics Canada, CANSIM table 202-0403.

New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
\$ 2007 constant						
56,300	58,100	75,600	63,800	64,300	83,200	67,300
68,000	74,800	92,300	80,900	81,500	104,600	86,300
48,500	49,300	68,000	62,700	59,500	64,400	70,700
47,600	47,700	66,400	60,800	61,100	61,100	69,500
52,400	55,000	72,700	69,900	51,200	80,400 ^E	76,000
71,700	79,300	96,800	84,000	85,800	109,900	89,300
64,700	74,200	92,800	77,700	83,700	107,600	88,300
35,900	40,000	37,600	F	F	F	F
48,000	59,200	69,900	68,600	62,600	97,300	69,300
74,700	82,500	106,400	84,100	90,300	111,700	97,900
84,100	91,600	103,800	88,800	96,100	120,700	96,100
F	F	F	F	F	F	F
51,300	63,800	63,100	62,900	80,200	116,200	74,200 ^E
84,200	92,700	106,400	79,400	89,200	112,000	95,400
108,800	113,400	129,900	130,000	120,300	144,100	117,900
99,500	107,600	128,300	130,400	116,300	149,700	118,600
34,200	44,900	51,200	39,200	37,600	54,200	41,300
F	60,300	72,200	F	F	66,500	58,200
32,400	39,300	47,800	36,900	36,400	51,100	38,300
F	18,700	19,000	F	F	F	F
31,800	37,800	50,200	35,400	34,000	46,800	40,900
F	57,100	66,900	F	47,200	62,000	48,600
58,900	60,900	76,600	78,100	66,100	79,600	72,900
28,300	31,300	38,900	32,000	32,300	44,600	34,700
26,300	28,800	44,600	31,400	34,400	29,900	40,000
23,500	25,600	36,200	26,900	29,200	30,600	35,200
F	41,400	69,500 ^E	F	47,200 ^E	F	F
23,600	27,300	32,100	25,100	27,600	27,900	28,600
23,500	25,900	30,900	24,800	25,000	26,300	25,200
F	37,800	42,100	F	42,500 ^E	F	44,100
33,400	35,200	41,600	36,800	37,700	55,400	37,100
10,900 ^E	14,200	14,800	20,000 ^E	F	F	15,300 ^E
38,500	40,000	46,900	39,400	40,500	58,200	41,800
24,400	29,300	37,600	31,100	28,600	36,200	33,100
F	14,200	15,300	F	11,300 ^E	14,200	18,600 ^E
26,300	34,200	44,700	33,300	32,200	39,000	36,100

Table 18.3 Average income after tax by economic family type, 1993 to 2007

	1993	1994	1995	1996	1997	1998
	\$ 2007 constant					
All family units	45,300	45,600	45,600	45,600	45,900	47,900
Economic families, two or more people	54,800	55,500	55,600	55,900	56,400	59,300
Elderly families ¹	44,400	44,500	45,900	44,100	44,700	43,800
Married couples	41,400	41,300	41,900	41,400	42,100	42,500
Other elderly families	51,400	52,800	56,200	52,100	52,400	48,300
Non-elderly families ²	56,600	57,400	57,300	57,800	58,400	61,800
Married couples	53,200	53,300	53,600	54,400	55,100	59,100
No earner	28,500	29,100	28,900	29,200	29,000	29,500
One earner	42,900	44,700	44,200	45,800	44,600	47,700
Two earners	61,500	61,000	61,200	62,500	63,200	68,500
Two-parent families ³	60,400	61,500	61,300	61,500	62,700	66,400
No earner	23,800	23,200	21,700	22,500	22,600	24,200
One earner	45,100	46,000	44,700	46,200	45,600	51,200
Two earners	62,400	64,000	63,500	63,800	64,800	68,100
Three or more earners	77,600	78,300	78,600	79,500	81,000	82,600
Married couples with other relatives	77,300	77,100	75,400	79,000	78,300	81,400
Lone-parent families ³	29,400	30,600	30,400	28,900	29,600	31,500
Male lone-parent families	38,300	38,400	38,300	40,600	39,900	43,500
Female lone-parent families	28,000	29,200	29,200	27,100	27,900	29,300
No earner	19,100	19,200	19,200	17,500	16,800	17,200
One earner	30,100	30,600	30,800	30,500	30,200	30,900
Two or more earners	43,700	47,200	47,000	41,900	45,000	47,800
Other non-elderly families	45,800	46,400	48,400	51,000	51,000	55,500
Unattached individuals	24,000	23,900	24,100	23,700	23,700	24,200
Elderly male	24,700	26,700	26,100	26,100	25,800	27,000
Non-earner	23,800	24,800	24,600	24,600	24,400	24,600
Earner	32,300	42,800 ^E	37,800	37,700	35,600	42,100
Elderly female	20,300	20,700	21,600	21,300	21,400	22,100
Non-earner	19,900	20,300	21,000	20,800	21,000	21,500
Earner	30,600	30,800	35,800	31,300	29,300	30,900
Non-elderly male	26,100	26,200	25,900	25,600	25,700	26,300
Non-earner	12,600	13,100	12,500	11,700	11,800	10,700
Earner	30,000	29,600	29,300	29,300	29,500	30,400
Non-elderly female	23,500	22,300	22,900	22,100	22,100	22,000
Non-earner	13,300	14,400	13,200	12,900	12,500	11,100
Earner	26,900	25,500	26,300	25,500	25,900	26,400

Note: 'Average income after tax' refers to total income, which includes government transfers, minus income tax.

1. Families in which the major income earner is 65 years of age and older.

2. Families in which the major income earner is less than 65 years of age.

3. Families with children less than 18 years of age.

Source: Statistics Canada, CANSIM table 202-0603.

1999	2000	2001	2002	2003	2004	2005	2006	2007
\$ 2007 constant								
49,500	50,700	52,700	52,900	52,500	53,500	54,100	55,400	57,400
61,100	63,000	65,500	65,600	65,000	66,600	67,500	69,100	71,900
45,700	45,400	46,900	47,600	47,300	48,200	50,200	51,200	54,200
44,700	44,000	45,800	46,100	46,200	47,800	48,300	49,300	52,700
49,200	50,300	51,300	53,000	51,300	50,100	57,200	57,900	59,300
63,600	65,900	68,600	68,500	68,000	69,800	70,500	72,300	75,000
59,100	59,900	64,700	63,900	62,200	62,900	65,300	67,200	70,000
30,400	31,000	35,700	32,000	32,100	30,400	31,900	35,000	36,500
49,500	48,500	53,700	50,000	49,800	52,400	54,500	53,700	56,400
67,500	67,800	72,300	72,800	69,900	70,000	73,100	75,300	77,500
68,600	71,100	73,700	74,500	75,000	77,800	76,100	78,000	82,000
23,700	23,200	26,100	26,000	24,200	25,500	22,100	26,600	28,700
51,900	51,900	54,100	56,900	57,700	56,900	54,900	56,100	58,700
69,500	72,200	74,400	74,800	75,000	77,500	76,800	77,500	81,400
86,200	89,900	93,300	92,200	92,700	97,500	95,500	98,800	102,500
86,200	91,300	90,900	90,000	90,400	92,600	96,800	99,800	101,100
32,600	35,200	36,600	34,900	35,600	35,700	40,500	41,100	41,800
43,500	47,000	45,800	46,400	49,300	47,000	53,700	55,700	52,100
30,500	32,800	34,600	32,200	32,500	33,200	37,500	37,800	39,500
17,800	17,400	18,300	17,500	17,200	18,600	18,500	20,500	18,000
31,500	32,500	34,200	32,400	32,200	33,100	37,900	37,200	39,300
47,900	52,200	54,600	47,700	49,700	47,900	50,300	51,400	54,200
56,700	57,100	60,200	61,700	57,400	60,300	58,800	60,400	62,500
25,400	25,600	26,800	27,400	27,700	27,600	28,100	29,100	29,800
26,100	25,100	27,000	26,900	27,700	27,400	28,100	28,500	31,000
25,000	23,900	25,700	25,100	24,900	26,100	25,000	25,600	27,600
33,800	31,800	35,100	35,000	37,400	32,100	40,500	39,000	42,800
22,200	22,500	23,900	24,400	23,900	24,800	24,100	26,100	25,800
21,700	21,900	23,000	24,000	23,300	24,000	23,200	25,300	24,700
29,500	30,600	35,700	29,600	28,400	32,200	32,100	33,000	33,800
27,600	28,800	29,700	30,100	30,700	30,000	31,200	32,400	32,700
10,400	10,300	12,100	11,700	12,400	11,900	12,100	12,100	13,400
31,200	32,200	33,100	33,900	34,500	33,500	35,300	35,900	36,400
24,300	23,400	24,600	25,800	25,900	25,900	26,200	26,600	27,800
10,500	10,500	12,200	12,000	12,900	12,800	14,400	13,600	13,700
29,300	27,700	28,800	30,000	29,700	29,800	29,400	29,900	31,500

Table 18.4 Average income after tax, by economic family type, and by province, 2007

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia
	\$ 2007 constant			
All family units	57,400	50,000	48,500	48,700
Economic families, two or more people	71,900	59,500	58,300	60,900
Elderly families ¹	54,200	38,300	45,800	46,300
Married couples	52,700	38,500	44,800	46,900
Other elderly families	59,300	37,900	F	44,500
Non-elderly families ²	75,000	63,800	60,800	64,000
Married couples	70,000	57,200	57,500	58,700
No earner	36,500	F	F	41,600
One earner	56,400	49,800	43,600	51,100
Two earners	77,500	63,400	62,600	64,200
Two-parent families ³	82,000	72,500	65,900	71,600
No earner	28,700	F	F	F
One earner	58,700	60,800	F	46,900
Two earners	81,400	72,500	63,600	70,600
Three or more earners	102,500	82,800	80,000	91,100
Married couples with other relatives	101,100	82,600	81,700	83,500
Lone-parent families ³	41,800	35,700	34,600	35,900
Male lone-parent families	52,100	F	F	F
Female lone-parent families	39,500	33,700	34,400	34,200
No earner	18,000	F	F	F
One earner	39,300	29,400	28,000	34,900
Two or more earners	54,200	F	F	F
Other non-elderly families	62,500	59,800	53,100	60,600
Unattached individuals	29,800	22,200	23,300	25,300
Elderly male	31,000	20,200	F	31,300 ^E
Non-earner	27,600	18,500	F	30,900 ^E
Earner	42,800	F	F	F
Elderly female	25,800	19,400	24,300	24,800
Non-earner	24,700	19,400	23,800	24,500
Earner	33,800	F	F	F
Non-elderly male	32,700	25,000	22,000	26,000
Non-earner	13,400	F	F	11,800 ^E
Earner	36,400	31,700	25,000	29,000
Non-elderly female	27,800	21,700	24,500	23,600
Non-earner	13,700	11,200 ^E	F	12,800
Earner	31,500	27,900	27,500	26,300

Note: 'Average income after tax' refers to total income, which includes government transfers, minus income tax.

1. Families in which the major income earner is 65 years of age and older.

2. Families in which the major income earner is less than 65 years of age.

3. Families with children less than 18 years of age.

Source: Statistics Canada, CANSIM table 202-0603.

New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
\$ 2007 constant						
47,900	48,100	62,700	53,100	53,600	68,900	57,600
57,800	61,800	76,600	67,100	67,700	86,600	73,700
44,100	43,800	59,300	54,500	51,800	56,900	62,400
43,300	42,200	57,700	52,800	52,700	53,900	61,400
47,500	49,700	64,100	60,900	46,700	71,500 ^E	66,600
60,400	65,000	79,800	69,300	70,700	90,500	75,900
54,100	59,600	75,200	63,400	68,100	87,200	73,800
31,200	34,400	33,100	F	F	F	F
41,500	48,900	58,300	55,000	52,300	79,400	58,400
61,900	65,700	85,500	68,700	73,000	90,200	81,300
69,800	74,400	84,600	73,200	78,600	98,700	81,600
F	F	F	F	F	F	F
44,700	53,100	54,000	52,100	64,400	90,800	62,700
69,900	75,000	86,500	67,000	73,500	91,600	80,700
88,600	91,600	104,500	102,800	97,500	120,100	101,100
82,700	87,800	105,600	104,800	95,700	123,600	99,600
32,200	40,000	45,500	35,700	34,900	48,000	38,300
F	49,300	60,000	F	F	55,400	49,900
31,000	36,700	43,100	34,300	34,500	46,100	36,300
F	18,000	18,900	F	F	F	F
30,900	35,300	44,600	33,000	32,500	41,400	38,300
F	52,600	60,600	F	44,200	57,500	46,400
52,300	53,000	66,600	65,700	57,000	69,100	64,600
24,400	26,000	32,100	27,200	27,400	36,900	29,800
24,300	25,100	36,700	27,500	29,400	27,200	36,000
22,300	23,100	31,000	24,700	25,800	28,000	32,500
F	33,100	53,500	F	38,200	F	F
22,200	24,100	28,500	23,100	24,700	26,000	25,600
22,100	23,100	27,600	22,900	23,000	25,000	23,200
F	31,600	36,100	F	34,500 ^E	F	36,600
27,500	28,400	34,000	30,000	30,700	44,300	31,000
10,300 ^E	12,600	13,400	17,600 ^E	F	F	14,300 ^E
31,500	32,000	38,000	31,900	32,900	46,400	34,600
21,200	24,500	30,500	26,300	24,600	31,000	28,700
F	12,900	14,300	F	10,500 ^E	13,400	15,800 ^E
22,800	28,200	35,700	28,000	27,500	33,200	31,400

Table 18.5 Family characteristics and employment income, by number of children, 2006

	Families with or without children	Families with no children	Families with one child	Families with two children	Families with three or more children
	number				
Type of family					
Single-earner-male couple families	1,198,280	588,600	242,240	228,720	138,720
Single-earner-female couple families	497,590	289,530	105,860	71,400	30,800
Dual-earner couple families	4,607,760	1,654,780	1,148,190	1,291,310	513,480
Lone-parent families	942,670	.	551,370	288,080	103,220
	\$				
Median employment income¹					
Single-earner-male couple families	30,700	18,100	36,100	48,200	42,100
Single-earner-female couple families	19,100	17,000	21,600	24,300	19,100
Dual-earner couple families	74,900	68,500	74,400	82,300	77,400
Lone-parent families	26,100	.	26,700	26,900	20,800

Note: Only families with positive employment income are included in this table. Excluded families consist of: couple families where both spouses or partners reported zero or negative employment incomes; couple families where only one spouse or partner reported negative employment income; and single-parent families where the parent reported zero or negative employment income.

1. Employment income includes wages and salaries, commissions from employment, training allowances, tips and gratuities, and net self-employment income (business, professional, commission, farming and fishing income).

Source: Statistics Canada, CANSIM table 111-0020.

Table 18.6 Earnings by sex, 2002 to 2007

	2002	2003	2004	2005	2006	2007
	\$					
Females						
Average earnings	27,300	26,900	27,300	27,900	28,400	29,200
Median earnings	20,600	20,700	20,700	21,100	21,300	22,000
Males						
Average earnings	43,400	42,800	43,100	43,700	43,800	44,400
Median earnings	33,700	33,600	33,600	34,100	33,800	34,300
	%					
Female-to-male earnings ratio						
Average earnings	62.8	62.9	63.4	64.0	64.7	65.7
Median earnings	61.0	61.7	61.7	61.8	63.1	64.2

Note: Includes both full-time and part-time workers.

Source: Statistics Canada, CANSIM table 202-0102.

Table 18.7 Taxfilers and dependents, by income tax, deductions and benefits, 2002 to 2006

	2002	2003	2004	2005	2006
	number				
Taxfilers and dependents¹					
Total income	22,798,980	23,070,200	23,408,890	23,715,660	24,113,140
Total income taxes paid	15,639,760	15,826,980	16,185,170	16,290,250	16,484,590
Federal taxes	15,490,560	15,679,040	15,933,920	15,983,860	15,998,540
Provincial taxes	14,019,130	14,104,840	14,678,320	14,801,880	15,224,320
Quebec abatement ²	3,763,520	3,805,390	3,857,230	3,837,440	3,803,250
Capital gains received ³	1,043,090	1,220,910	1,827,800	2,220,970	2,502,180
Employment Insurance premiums	13,873,380	14,057,370	14,329,720	14,573,390	14,787,860
Canada Pension Plan and Quebec Pension Plan premiums	14,540,150	14,877,510	15,157,120	15,433,340	15,630,400
Registered pension plan premiums	3,773,640	4,056,610	4,152,860	4,236,170	4,241,760
Annual union, professional or like dues	5,257,840	5,289,240	5,359,730	5,413,350	5,493,840
Employment Insurance benefits	2,408,590	2,415,970	2,373,690	2,296,870	2,298,550
Canada Pension Plan and Quebec Pension Plan benefits	4,614,390	4,751,530	4,885,460	5,017,190	5,179,680
	\$ thousands				
Amount claimed on income tax form					
Total income	736,538,862	764,005,577	804,477,155	851,595,902	910,890,542
Total income taxes paid	131,945,856	137,361,112	145,807,259	154,372,475	166,405,851
Federal taxes	86,563,273	90,164,811	94,490,517	97,827,644	105,531,361
Provincial taxes	48,317,707	50,257,718	54,509,957	59,720,213	64,176,947
Quebec abatement ²	2,935,125	3,061,416	3,193,216	3,175,383	3,302,457
Capital gains received ³	15,371,376	18,324,208	24,438,514	33,397,382	41,272,012
Employment Insurance premiums	7,343,744	7,183,444	6,977,046	7,089,330	6,724,261
Canada Pension Plan and Quebec Pension Plan premiums	15,110,760	16,447,784	17,174,876	18,172,785	19,084,324
Registered Pension Plan premiums	7,621,762	8,539,553	9,793,052	10,802,601	11,402,976
Annual union, professional or like dues	2,669,327	2,797,471	2,911,456	3,008,687	3,134,877
Employment Insurance benefits	12,375,522	12,611,872	12,551,987	12,317,055	12,886,696
Canada Pension Plan and Quebec Pension Plan benefits	26,007,618	27,149,428	28,750,331	30,180,437	31,692,330

Note: Taxfilers are people who filed a tax return for the reference year and were alive at the end of the year.

1. A dependent is a member of a family who did not file a personal income tax return for the reference year.

2. The Quebec abatement reduces the federal income tax payable by Quebec residents. Residents and people operating a business in Quebec are allowed a 16.5% abatement from the federal tax.

3. Capital gains are reported following the sale or disposal of property, such as the sale of real estate, farm property, corporation shares, bonds and other types of properties. Line 127 of the T1 income tax return shows taxable capital gains or three-quarters of the capital gains actually received. The information in this table has been grossed up to represent the total capital gains received.

Source: Statistics Canada, CANSIM table 111-0026.

Table 18.8 People with low income after tax, by age group, sex and economic family type, 1993 to 2007

	1993	1994	1995	1996	1997	1998
	%					
Both sexes	14.1	14.0	14.5	15.2	15.0	13.7
0 to 17 years	17.0	16.3	17.5	18.4	17.4	15.7
18 to 64 years	13.6	14.1	14.4	15.0	15.2	13.9
65 and older	10.7	8.6	8.7	9.7	9.0	8.6
Males	13.1	12.9	13.6	14.2	14.2	12.9
0 to 17 years	16.8	15.9	17.2	18.5	17.8	16.2
18 to 64 years	12.7	13.1	13.7	13.9	14.2	12.8
65 and older	6.2	4.2	4.0	5.1	5.5	5.4
Females	15.1	15.1	15.4	16.2	15.8	14.5
0 to 17 years	17.2	16.7	17.8	18.3	17.0	15.1
18 to 64 years	14.5	15.1	15.1	16.0	16.2	15.0
65 and older	14.1	11.9	12.3	13.2	11.7	11.1
Economic families, two or more people	11.1	11.0	11.4	12.0	11.8	10.4
Males	10.1	10.1	10.7	11.1	10.9	9.6
Females	12.0	11.8	12.2	12.9	12.6	11.1
Children 0 to 17 years	16.9	16.1	17.3	18.3	17.3	15.6
Children in two-parent families	10.7	10.6	11.7	11.6	11.4	10.0
Children in female lone-parent families	49.6	48.2	50.7	56.0	51.2	46.2
Children in other economic families	25.1	27.5	24.1	23.1	21.4	22.7
18 to 64 years	9.6	9.9	10.2	10.7	10.7	9.3
Males	7.9	8.5	8.9	9.1	9.0	7.8
Females	11.2	11.2	11.4	12.2	12.2	10.6
65 and older	3.0	2.3	1.9	2.3	2.8	3.3 ^E
Males	3.1	2.2	1.8	2.0	2.9	2.7 ^E
Females	2.9	2.5	1.9	2.6	2.8	3.9 ^E
Unattached individuals	35.3	35.0	35.0	36.1	36.2	35.2
Males	34.4	33.0	34.1	34.7	35.6	33.8
Females	36.1	36.9	35.9	37.6	36.9	36.5
0 to 64 years	38.3	39.7	39.1	40.4	41.6	40.4
Males	36.8	36.1	37.3	37.7	38.7	36.5
Females	40.5	44.6	41.7	44.2	45.6	45.8
65 and older	27.4	22.6	24.1	25.4	22.4	20.9
Males	20.0	13.3	14.4	17.7	17.0	17.5
Females	29.9	25.6	27.3	28.1	24.3	22.1

Notes: Prevalence of low-income shows the proportion of people living below the low-income cutoffs within a given group. After-tax low-income cutoffs (1992 base) were determined from an analysis of the 1992 Family Expenditure Survey data. Families with incomes below these limits usually spend 63.6% or more of their income on food, shelter and clothing.

Source: Statistics Canada, CANSIM table 202-0802.

1999	2000	2001	2002	2003	2004	2005	2006	2007
%								
13.0	12.5	11.2	11.6	11.6	11.4	10.8	10.5	9.2
14.6	13.9	12.2	12.4	12.7	13.0	11.8	11.4	9.5
13.4	12.9	11.7	12.0	12.2	11.9	11.4	11.2	9.9
7.9	7.6	6.7	7.6	6.8	5.6	6.1	5.4	4.8
12.4	11.4	10.3	10.7	11.0	10.8	10.5	10.1	9.0
14.9	13.5	12.1	12.8	13.1	13.2	12.3	11.4	9.9
12.7	11.7	10.6	10.9	11.4	11.3	11.1	10.9	9.7
4.8	4.6	4.6	4.9	4.4	3.5	3.3	3.4	3.3
13.6	13.6	12.1	12.4	12.2	11.9	11.2	10.9	9.4
14.3	14.4	12.3	12.0	12.4	12.9	11.3	11.4	9.0
14.0	14.0	12.8	13.1	12.9	12.5	11.8	11.6	10.2
10.4	10.0	8.3	9.7	8.7	7.3	8.4	7.0	6.0
9.7	9.3	8.1	8.6	8.7	8.2	7.5	7.3	6.0
9.2	8.4	7.4	8.0	8.1	7.7	7.1	6.9	5.7
10.3	10.1	8.7	9.2	9.2	8.8	7.9	7.8	6.3
14.5	13.8	12.1	12.3	12.5	12.9	11.7	11.3	9.4
9.4	9.5	8.3	7.4	7.9	8.4	7.8	7.7	6.5
41.9	40.1	37.4	43.0	41.4	40.4	33.4	32.3	26.6
24.9	14.6 ^E	10.5 ^E	11.2 ^E	14.3 ^E	14.9 ^E	14.5	11.0 ^E	9.5 ^E
8.8	8.4	7.3	8.1	8.1	7.4	6.9	6.8	5.5
7.8	7.3	6.3	6.9	7.1	6.3	6.0	6.1	4.9
9.8	9.4	8.4	9.3	9.0	8.4	7.7	7.5	6.2
2.3 ^E	2.1 ^E	1.9 ^E	2.4	2.2	1.7 ^E	1.2 ^E	1.4 ^E	1.1 ^E
2.1 ^E	1.7 ^E	1.9 ^E	2.3 ^E	2.0 ^E	1.7 ^E	1.1 ^E	1.1 ^E	1.2 ^E
2.4 ^E	2.5 ^E	1.9 ^E	2.4 ^E	2.3 ^E	1.6 ^E	1.3 ^E	1.7 ^E	1.1 ^E
34.1	32.9	30.8	29.5	29.7	30.1	30.4	29.2	27.4
33.0	30.0	28.4	27.1	28.4	29.2	29.8	28.8	27.4
35.2	35.7	33.3	32.0	30.9	31.0	31.0	29.6	27.5
38.8	37.3	35.3	33.2	33.9	35.0	34.3	33.7	32.0
35.5	32.1	30.3	29.0	30.7	32.0	32.3	31.2	29.7
43.6	44.3	42.2	39.0	38.1	39.3	37.1	37.1	35.1
21.1	20.6	18.1	19.4	17.7	15.4	18.5	15.5	13.9
17.2	17.6	16.8	15.9	14.7	11.5	13.6	14.0	13.0
22.5	21.7	18.6	20.7	18.9	16.9	20.3	16.1	14.3

Table 18.9 Average household expenditures, by province and territory, 2007

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec
	\$					
Total expenditures	69,946	55,007	55,574	59,987	58,205	57,308
Total current consumption	49,766	40,332	40,922	44,145	42,285	41,100
Food	7,305	6,463	6,629	6,640	6,602	7,321
Shelter	13,643	8,985	10,137	10,815	10,031	10,167
Household operation	3,287	2,968	3,097	3,304	2,945	2,601
Household furnishings and equipment	1,964	1,719	1,424	1,784	1,567	1,543
Clothing	2,948	2,588	2,112	2,412	2,312	2,368
Transportation	9,395	8,392	8,039	8,820	9,137	7,542
Health care	1,932	1,582	1,994	1,868	1,817	2,067
Personal care	1,167	1,008	1,027	1,048	1,000	1,089
Recreation	3,976	3,305	3,019	3,329	3,215	3,055
Reading materials and other printed matter	260	179	250	249	234	245
Education	1,017	579	797	1,055	1,005	633
Tobacco products and alcoholic beverages	1,536	1,636	1,474	1,628	1,426	1,354
Games of chance (net amount)	251	247	195	253	191	178
Miscellaneous	1,081	681	727	939	804	936
Personal income taxes	14,447	10,466	9,504	10,585	10,610	11,739
Personal insurance payments and pension contributions	3,946	3,171	3,694	3,550	3,811	3,595
Gifts of money and contributions	1,788	1,038	1,454	1,708	1,499	874
	% of households reporting					
Total expenditures	100.0	100.0	100.0	100.0	100.0	100.0
Total current consumption	100.0	100.0	100.0	100.0	100.0	100.0
Food	100.0	100.0	100.0	100.0	100.0	100.0
Shelter	99.8	99.6	100.0	100.0	100.0	99.9
Household operation	100.0	100.0	100.0	99.8	100.0	100.0
Household furnishings and equipment	94.1	93.3	95.0	95.5	94.3	90.4
Clothing	99.2	99.5	99.4	98.5	99.3	98.6
Transportation	98.2	93.3	97.3	97.3	97.8	97.7
Health care	98.3	97.9	97.5	98.5	98.3	98.4
Personal care	99.8	99.8	100.0	99.9	99.9	99.9
Recreation	97.6	97.3	97.5	97.8	97.8	96.1
Reading materials and other printed matter	74.5	66.6	78.7	77.5	75.4	71.7
Education	34.5	27.5	31.0	31.9	31.1	34.9
Tobacco products and alcoholic beverages	85.2	84.1	84.0	83.6	81.9	88.9
Games of chance (net amount)	53.1	52.2	54.6	55.9	55.3	56.7
Miscellaneous	91.9	83.6	89.8	90.5	90.6	91.6
Personal income taxes	93.5	81.5	92.5	88.2	89.0	90.8
Personal insurance payments and pension contributions	84.0	77.4	86.0	82.0	85.0	84.0
Gifts of money and contributions	75.5	85.6	87.3	83.1	82.2	65.6

Source: Statistics Canada, CANSIM table 203-0001.

Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut
\$							
76,654	63,303	63,944	85,912	72,621	76,997	89,075	73,747
53,938	44,701	46,089	59,288	53,394	53,929	63,369	54,400
7,383	6,518	6,073	7,491	7,745	7,078	9,096	14,057
16,341	10,852	10,711	14,955	15,056	14,058	18,249	11,547
3,666	3,063	3,161	3,768	3,357	3,831	4,110	3,445
2,136	1,715	1,873	2,608	2,036	2,707	2,466	2,082
3,420	2,482	2,434	3,548	2,818	2,915	3,844	3,345
9,600	9,651	10,412	12,678	9,896	10,775	11,439	5,456
1,721	1,786	1,738	2,259	2,177	1,603	1,306	874
1,239	1,102	1,082	1,288	1,135	1,193	1,351	1,123
4,133	3,607	4,387	5,387	4,577	4,860	6,132	6,855
281	267	218	291	233	415	312	201
1,220	869	804	1,176	1,215	739	503	F
1,459	1,441	1,615	2,124	1,624	2,236	2,792	3,506
283	311	286	340	223	308	653	465
1,055	1,037	1,293	1,374	1,303	1,212	1,116	1,144
16,403	12,411	12,215	19,766	13,297	16,437	17,751	13,312
4,177	4,003	3,923	4,331	3,850	4,961	6,228	4,742
2,137	2,188	1,716	2,527	2,080	1,670	1,727	1,293
% of households reporting							
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
99.9	99.5	99.7	99.6	99.7	99.1	98.1	99.1
100.0	100.0	100.0	100.0	100.0	100.0	97.5	99.8
96.5	93.8	92.8	94.2	94.4	97.4	90.7	91.0
99.7	99.1	99.2	99.7	98.9	100.0	98.1	98.8
98.8	98.6	98.3	99.0	98.0	98.0	96.3	81.0
98.4	98.2	98.5	98.5	97.6	98.6	92.8	82.1
99.9	99.5	99.9	99.8	99.7	99.8	96.9	97.8
98.1	98.1	98.0	98.3	98.1	99.8	97.6	95.0
74.4	78.7	77.3	79.8	74.3	84.4	78.0	48.0
32.8	34.9	34.1	37.1	38.6	31.6	29.6	F
84.0	82.5	83.7	84.2	84.5	83.9	90.4	92.9
51.0	56.8	56.2	48.8	52.6	48.5	54.4	40.8
91.6	94.1	95.4	94.8	91.7	96.3	84.8	78.1
96.9	96.2	88.5	95.3	91.7	93.8	97.7	93.6
84.2	81.8	81.1	89.2	81.9	90.8	88.2	89.7
80.6	82.8	82.5	77.3	71.4	75.1	70.0	63.7

Table 18.10 Savers' characteristics, 2002 to 2007

	2002	2003	2004	2005	2006	2007
Total savers (number)	4,524,170	4,425,850	4,385,000	4,420,570	4,707,550	5,212,320
Average age of savers (years)	54	54	55	54	54	53
Median total income of savers (\$)	25,000	25,400	26,500	27,300	28,900	31,700
	%					
Males	43	44	44	44	44	43
Females	57	56	56	56	56	57
All ages	100	100	100	100	100	100
0 to 24 years	8	7	7	7	7	7
25 to 34 years	10	10	10	10	11	12
35 to 44 years	16	15	15	15	15	15
45 to 54 years	19	19	19	19	19	19
55 to 64 years	16	17	17	17	17	17
65 years and older	32	33	33	32	31	29
	\$ thousands					
Total interest income	7,717,395	7,312,405	6,921,317	6,657,051	7,351,326	9,093,165
	\$					
Median interest income	300	300	310	300	320	380
Male savers	300	300	270	250	280	340
Female savers	400	400	360	330	360	420
	% of interest income					
Males	41	41	41	42	42	42
Females	59	59	59	58	58	58
All ages	100	100	100	100	100	100
0 to 24 years	3	2	2	2	2	2
25 to 34 years	3	3	3	3	4	4
35 to 44 years	8	8	7	8	8	9
45 to 54 years	13	14	14	14	14	15
55 to 64 years	17	18	18	18	18	19
65 years and older	56	56	56	55	53	51

Note: Savers are defined as taxpayers who reported interest and investment income on line 121 of the personal income tax return, but no dividend income on line 120.

Source: Statistics Canada, CANSIM table 111-0036.

Table 18.11 Investors' characteristics, 2002 to 2007

	2002	2003	2004	2005	2006	2007
Investors						
Total (number)	2,952,880	2,954,330	3,141,130	3,364,620	3,494,670	3,694,370
Average age (years)	54	54	55	55	55	55
Median total income (\$)	37,800	39,300	40,300	41,500	43,400	45,080
Total investment income (\$ thousands)	21,781,629	22,836,519	24,341,114	27,825,737	33,554,970	37,849,705
% of investors						
Males	51	51	50	50	50	50
Females	49	49	50	50	50	50
All ages	100	100	100	100	100	100
0 to 24 years	4	4	4	4	4	4
25 to 34 years	7	8	8	8	8	8
35 to 44 years	17	16	15	15	14	14
45 to 54 years	24	23	23	23	23	22
55 to 64 years	21	21	22	22	23	23
65 years and older	28	28	28	28	29	29
\$						
Investment income						
Median investment income	1,000	900	930	970	1,200	1,410
Males	900	800	870	910	1,170	1,380
Females	1,000	1,000	1,000	1,020	1,230	1,440
% of investment income						
Investment income from dividends	62	61	65	68	71	68
Males	58	58	58	59	60	59
Females	42	42	42	41	40	41
All ages	100	100	100	100	100	100
0 to 24 years	2	2	2	2	2	2
25 to 34 years	3	4	4	4	4	4
35 to 44 years	13	13	13	13	13	12
45 to 54 years	21	21	21	22	23	23
55 to 64 years	23	23	24	24	24	25
65 years and older	39	38	36	35	34	34

Notes: Investors are taxpayers who reported dividend income on line 120 of their personal income tax return. They may or may not have also reported interest and other investment income on line 121.

Total income is income from all sources.

Investment income includes dividend income reported on line 120 of the tax return, or interest and other investment income reported on line 121, or both.

Dividend income consists of dividends from taxable Canadian corporations (as stocks or mutual funds). Interest and other investment income includes interest from Canada Savings Bonds, bank accounts, treasury bills, investment certificates, term deposits, earnings on life insurance policies, and foreign interest and dividend income.

Source: Statistics Canada, CANSIM table 111-0037.

Table 18.12 Consumer bankruptcies, 1993 to 2008

	Total consumer bankruptcies	Total assets	Total liabilities ¹	Total deficiency
	number		\$ thousands	
1993	54,456	1,615,674	3,181,202	1,565,528
1994	53,802	1,616,605	3,033,102	1,416,498
1995	65,432	2,084,296	3,593,725	1,509,429
1996	79,631	2,386,365	4,240,090	1,853,725
1997	85,297	2,312,155	4,260,379	1,948,224
1998	75,465	2,262,007	3,950,287	1,688,279
1999	72,997	2,304,806	3,793,619	1,488,813
2000	75,137	2,477,451	4,090,506	1,613,055
2001	79,453	2,766,868	4,341,783	1,574,915
2002	78,232	2,386,961	4,421,870	2,034,909
2003	84,251	2,048,368	4,817,515	2,769,146
2004	84,426	2,020,459	4,754,302	2,733,843
2005	84,638	2,242,556	5,160,493	2,917,938
2006	79,218	2,342,350	5,146,717	2,804,367
2007	79,796	2,614,799	5,539,032	2,924,233
2008	90,610	3,807,397	7,414,488	3,607,090

1. As declared by debtors.

Sources: Office of the Superintendent of Bankruptcy Canada, and Statistics Canada, CANSIM table 177-0001.

Table 18.13 Consumer bankruptcies by province and territory, 2008

	Total consumer bankruptcies	Total assets	Total liabilities ¹	Total deficiency
	number		\$ thousands	
Canada	90,610	3,807,397	7,414,488	3,607,090
Newfoundland and Labrador	2,133	65,380	127,502	62,122
Nova Scotia	3,970	195,651	292,034	96,383
Prince Edward Island	444	22,096	40,217	18,121
New Brunswick	2,655	125,898	240,920	115,022
Quebec	28,317	767,765	1,780,744	1,012,979
Ontario	36,200	1,902,984	3,454,236	1,551,251
Manitoba	2,025	72,231	137,266	65,035
Saskatchewan	1,451	60,786	101,050	40,264
Alberta	6,066	337,934	602,865	264,932
British Columbia	7,293	254,777	632,996	378,219
Northwest Territories	22	646	1,831	1,185
Yukon	27	759	1,995	1,236
Nunavut	7	491	832	341

1. As declared by debtors.

Sources: Office of the Superintendent of Bankruptcy Canada, and Statistics Canada, CANSIM table 177-0001.

Table 18.14 Registered Pension Plan members, by type of plan, contributory status and province, 2002 to 2008

	2002	2003	2004	2005	2006	2007	2008
	% of total						
Newfoundland and Labrador	1.8	1.8	1.8	1.8	1.8	1.6	1.6
Defined benefit	1.5	1.5	1.5	1.4	1.4	1.4	1.4
Defined contribution	3.7	3.8	3.7	3.8	3.9	2.7	2.6
Contributory	2.1	2.1	2.1	2.0	2.0	1.7	1.7
Non-contributory	1.1	1.1	1.1	0.9	1.0	1.0	1.0
Prince Edward Island	0.3	0.3	0.4	0.4	0.4	0.3	0.4
Defined benefit	0.3	0.3	0.3	0.4	0.3	0.3	0.4
Defined contribution	0.4	0.4	0.5	0.4	0.4	0.5	0.5
Contributory	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Non-contributory	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Nova Scotia	3.0	2.9	2.9	3.0	3.0	2.9	2.9
Defined benefit	2.9	2.8	2.9	2.9	2.9	2.8	2.8
Defined contribution	3.7	3.6	3.5	3.7	3.8	4.0	3.9
Contributory	3.3	3.1	3.1	3.2	3.2	3.1	3.1
Non-contributory	2.3	2.3	2.4	2.2	2.2	2.1	2.0
New Brunswick	2.3	2.3	2.3	2.3	2.3	2.1	2.1
Defined benefit	2.2	2.2	2.2	2.2	2.1	1.9	1.9
Defined contribution	2.8	2.9	2.8	3.0	3.2	3.0	3.0
Contributory	2.7	2.6	2.6	2.6	2.5	2.3	2.3
Non-contributory	1.2	1.3	1.3	1.3	1.3	1.3	1.3
Quebec	24.4	24.1	24.8	25.0	25.1	25.1	25.0
Defined benefit	25.9	25.8	26.7	27.0	27.2	27.1	27.4
Defined contribution	15.7	15.9	16.1	15.8	16.0	17.0	17.2
Contributory	28.2	28.0	28.9	28.7	28.2	28.2	28.1
Non-contributory	14.0	13.0	12.7	13.0	13.6	12.2	11.5
Ontario	38.7	39.2	38.8	38.8	38.4	38.2	38.1
Defined benefit	39.7	40.4	39.7	39.7	39.2	38.8	37.9
Defined contribution	36.6	36.6	37.6	37.9	37.1	37.7	37.3
Contributory	34.3	34.8	34.5	34.3	34.5	34.9	35.0
Non-contributory	50.7	52.1	51.9	53.6	53.3	52.1	51.6
Manitoba	4.3	4.2	4.3	4.3	4.2	4.2	4.2
Defined benefit	3.8	3.4	3.4	3.4	3.4	3.4	3.4
Defined contribution	6.1	5.9	5.8	5.8	6.0	5.8	5.8
Contributory	4.8	4.7	4.7	4.7	4.5	4.4	4.4
Non-contributory	3.1	2.8	2.8	2.9	3.2	3.3	3.4
Saskatchewan	3.6	3.6	3.6	3.6	3.6	3.5	3.5
Defined benefit	2.5	2.5	2.4	2.4	2.4	2.6	2.6
Defined contribution	10.2	10.3	10.1	10.2	10.1	8.8	9.0
Contributory	4.1	4.2	4.1	4.0	3.9	3.8	3.8
Non-contributory	2.0	2.0	2.0	2.0	2.2	2.3	2.4
Alberta	8.9	9.0	9.1	9.1	9.4	9.7	10.0
Defined benefit	8.6	8.8	8.9	8.8	9.3	9.5	9.8
Defined contribution	10.6	10.9	10.7	10.5	10.5	11.0	11.0
Contributory	8.4	8.5	8.5	8.5	8.7	8.6	8.8
Non-contributory	10.1	10.3	11.0	11.0	12.2	14.4	15.2
British Columbia	12.2	11.9	11.5	11.4	11.4	11.7	11.8
Defined benefit	12.0	11.7	11.4	11.2	11.2	11.5	11.7
Defined contribution	9.7	9.2	8.9	8.6	8.7	9.1	9.4
Contributory	11.2	10.9	10.5	11.1	11.6	11.9	11.9
Non-contributory	15.1	14.6	14.5	12.5	10.5	10.9	11.1

Note: Membership data are as of the plan's year-end in the previous calendar year.

Source: Statistics Canada, CANSIM table 280-0008.

Table 18.15 Registered Retirement Savings Plan (RRSP) contributions, by contributor characteristics, 2001 to 2007

	2001	2002	2003	2004	2005	2006	2007
	number						
Taxfilers	21,886,860	21,979,210	22,465,770	22,725,310	23,311,690	23,338,370	23,725,970
	%						
Male taxfilers	49	49	49	48	48	48	48
Female taxfilers	51	51	51	52	52	52	52
	number						
Total RRSP contributors	6,241,050	5,991,440	5,948,340	6,002,350	6,135,980	6,196,050	6,292,480
	%						
Male RRSP contributors	55	54	54	54	54	54	54
Female RRSP contributors	45	46	46	46	46	46	46
	years						
Average age of RRSP contributors	43	43	43	44	44	44	44
	%						
Age groups of RRSP contributors							
0 to 24 years	5	4	4	4	4	4	4
25 to 34 years	21	21	20	20	20	20	19
35 to 44 years	30	29	28	28	27	26	25
45 to 54 years	28	28	29	29	30	30	30
55 to 64 years	14	15	16	16	17	18	18
65 years and over	2	2	2	2	3	3	3
Income level of RRSP contributors							
less than \$20,000	10	10	9	8	8	7	6
\$20,000 to \$39,999	..	..	..	..	..	..	25
\$40,000 to \$59,999	..	..	..	..	..	..	28
\$60,000 to \$79,999	..	..	..	..	..	..	18
\$80,000 or more	13	14	15	17	19	21	23
	\$ thousands						
Total RRSP contributions	28,438,914	27,072,812	27,561,305	28,788,102	30,581,252	32,350,792	34,057,715
	%						
Male RRSP contributors	62	61	62	62	62	62	61
Female RRSP contributors	38	39	38	38	38	38	39
Income level of RRSP contributions							
less than \$20,000	3	3	3	3	2	2	2
\$20,000 to \$39,999	..	..	..	..	..	..	12
\$40,000 to \$59,999	..	..	..	..	..	..	20
\$60,000 to \$79,999	..	..	..	..	..	..	18
\$80,000 or more	33	35	37	40	44	47	49

Source: Statistics Canada, CANSIM table 111-0039.