

After four years of growth, the median after-tax income for Canadian families of two or more people remained virtually stable in 2008 at \$63,900. The level was unchanged in all provinces except British Columbia and Saskatchewan, where median after-tax income for families of two or more rose 5.7%. After-tax income for unattached individuals was also unchanged nationally in 2008, at \$24,900, the first time in three years with no notable change.

Having dropped to its lowest level in 30 years in 2007, the proportion of Canadians living below the low income cut-off after tax was at 9.4%, virtually unchanged from 2007. Just over 3 million Canadians lived in low income in 2008. The proportion of children in low-income families was 9.1% in 2008, half the 1996 peak of 18.4%.

For most types of families, the median amount of income taxes, federal and provincial, paid in 2008 was stable from the year before. Families of two or more people paid \$8,800 and unattached individuals paid \$2,400, both unchanged from 2007. Senior families (families with at least one person aged 65 and older) paid \$2,400, around \$500 less than in 2007.

## Pension values rebound

In 2009, the total value of pensions rebounded almost to their 2007 level. After a steep decline in 2008, pension assets increased to \$2.1 trillion, reflecting 2009's stock market advances. The value of individual registered savings plans increased 20.5%, followed by social security pensions (13.3%) and employer-based pension plans (12.8%).

In 2008, contributions to pension plans rose 0.4% overall, although contributions to individual registered savings plans fell by 2.2%, reflecting the deterioration in household finances. Withdrawals from pensions increased 3.0% in 2008, compared with 7.1% the previous year.

In 2009, membership in registered pension plans (RPPs), which are established by employers or unions for employees, edged up 0.2% from 2008 to reach 6,024,000. The entire increase came from the public sector, where RPP membership rose 2.6% to 3,026,400. In the private sector, membership fell 2.1% to 2,997,300.

The proportion of employees covered by an RPP was 39.2% in 2009 (40.4% for women and 38.1% for men). The rate for women was higher because of the high proportion of women in the public sector, where the majority (87.3%) of female employees are covered by a pension plan.

The coverage rate for RPPs in the private sector was just over 25%.

## Spending decreases

In 2009, the average Canadian household curbed spending by 0.3% to \$71,117 during the 2008–2009 recession. This was the first year-over-year decline since these data were first collected in 1997. While overall spending fell, prices rose in 2009: the annual average inflation rate measured by the Consumer Price Index was 0.3%.

Households cut back on non-essential items or those that could be postponed, such as recreation and household furnishings. Spending on home repairs and maintenance, however, rose 22% in 2009,

### To learn more about

assets and debts held by family units, average earnings by sex and work pattern, average household expenditures, average income after tax, family income, household assets, investors, net worth, pensions, persons in low income after tax, retirement savings data, savers, spending patterns in Canada, taxfilers and dependents

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likely because of the federal government's Home Renovation Tax Credit program.

Food, shelter and clothing took up the largest share of household budgets in 2009, accounting for 34% of the average household's spending, while personal taxes represented 20% and transportation, 14%. The one-fifth of households with the lowest income spent nearly 52% of their budgets on food, shelter and clothing.

## Wealth varies by family type

Married couples without children at home had the highest average total assets of any family type in 2009, at nearly \$659,000. Female lone-parent families had the lowest average total assets, at \$187,000, and unattached women aged 65 and older had the second-lowest, at \$249,000.

Debts—including money owed on a mortgage, loan, line of credit, credit card or student loan—were highest for two-parent families with children, at an average debt of just over \$130,000 in 2009. Married couples without children had an average debt of \$61,000.

**Table 18.a**  
**Spending and saving**

	2001	2006	2010
	\$ millions		
Personal spending	620,614	801,742	940,620
Saving	34,475	29,987	48,231
Disposable income	669,196	853,190	1,013,778
	%		
Saving rate	5.2	3.5	4.8

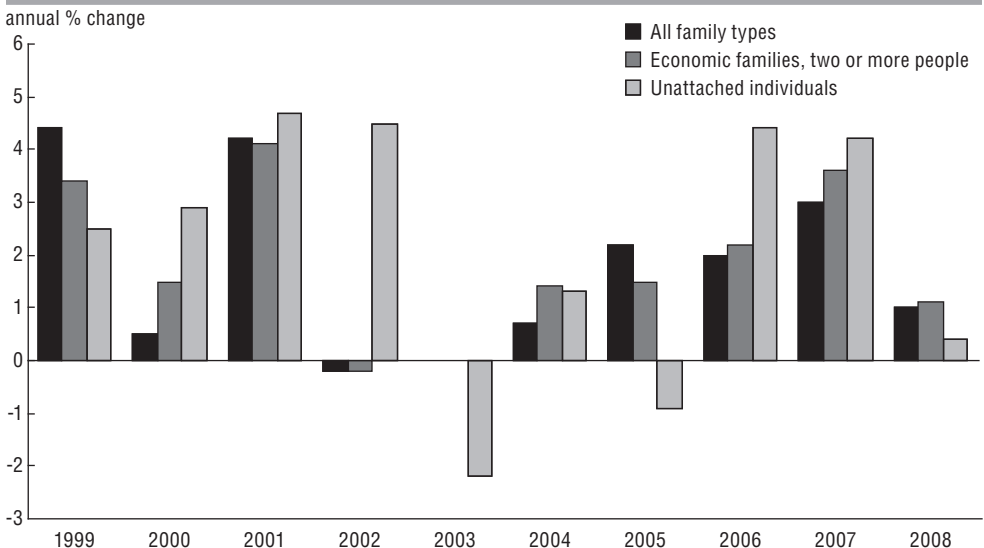
**Note:** Seasonally adjusted at annual rates.

**Source:** Statistics Canada, CANSIM table 380-0004.

Family status plays a role in net worth, which is the value of assets minus debts. In 2009, married couples without children at home had the highest average net worth, at \$597,000. Two-parent families with children had an average net worth of just over \$442,000, whereas lone-parent fathers' net worth was \$135,000 and lone-parent mothers' net worth averaged \$119,000.

For senior families, home ownership plays an important role in their income. The income generated by the equity of homeowners increases the income of retirement-age households from 10% to 13% for those aged 60 to 69 and from 12% to 15% for those aged 70 and older.

**Chart 18.1**  
**Median market income, by family type**



**Source:** Statistics Canada, CANSIM table 202-0605.

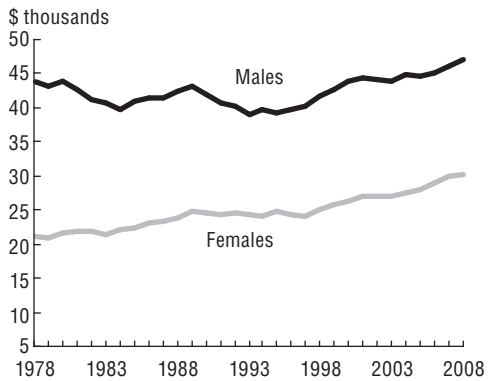
## Women's incomes

Canadian men continue to earn more than women, but women's incomes rose faster than men's over the past decade. In 2008, women had an average total income of \$30,100, compared with \$47,000 for men. Women's average income rose 14.4% from \$26,300 in 2000, compared with a growth rate of 7.3% for men.

One reason for the difference is that women are less likely than men to work full time. Income comes from employment, government transfers, investments, private retirement income and other sources.

In 2008, women in Alberta (\$34,000) and Ontario (\$31,600) had the highest average total income, while women in New Brunswick (\$24,600) and Newfoundland and Labrador (\$24,000) had the lowest. Female lone-parent families had the lowest average total income of all family types in 2008, at \$42,300, which was 70% of

**Chart 18.2**  
Average total income, by sex



Note: 2008 constant dollars.

Source: Statistics Canada, CANSIM table 202-0407.

the \$60,400 earned by male lone-parent families. Unattached women aged 16 to 64 had an average income of \$35,000, 17% less than the \$42,100 average income earned by their male counterparts.

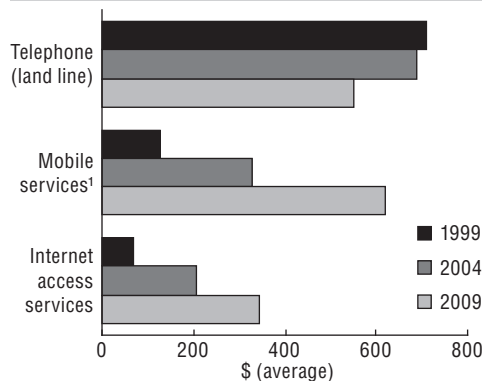
## Technology affects spending patterns

Technological changes can affect household spending patterns. From 2008 to 2009, for example, annual spending for cellphone services increased 12.5% to reach an average of \$619 per household, surpassing spending on land line telephone services for the first time. Canadian households decreased spending on land line services by 4.5% to \$551, as the proportion of households with land line service declined from 93.4% to 91.8%.

Spending on Internet access rose 10.3% to an average of \$344 per household per year, while the proportion of households with a broadband connection rose from 67% in 2008 to 72% in 2009.

From 2008 to 2009, average household spending declined 38.1% on audio players and 9.2% on digital cameras, as more

**Chart 18.3**  
Household spending on communications



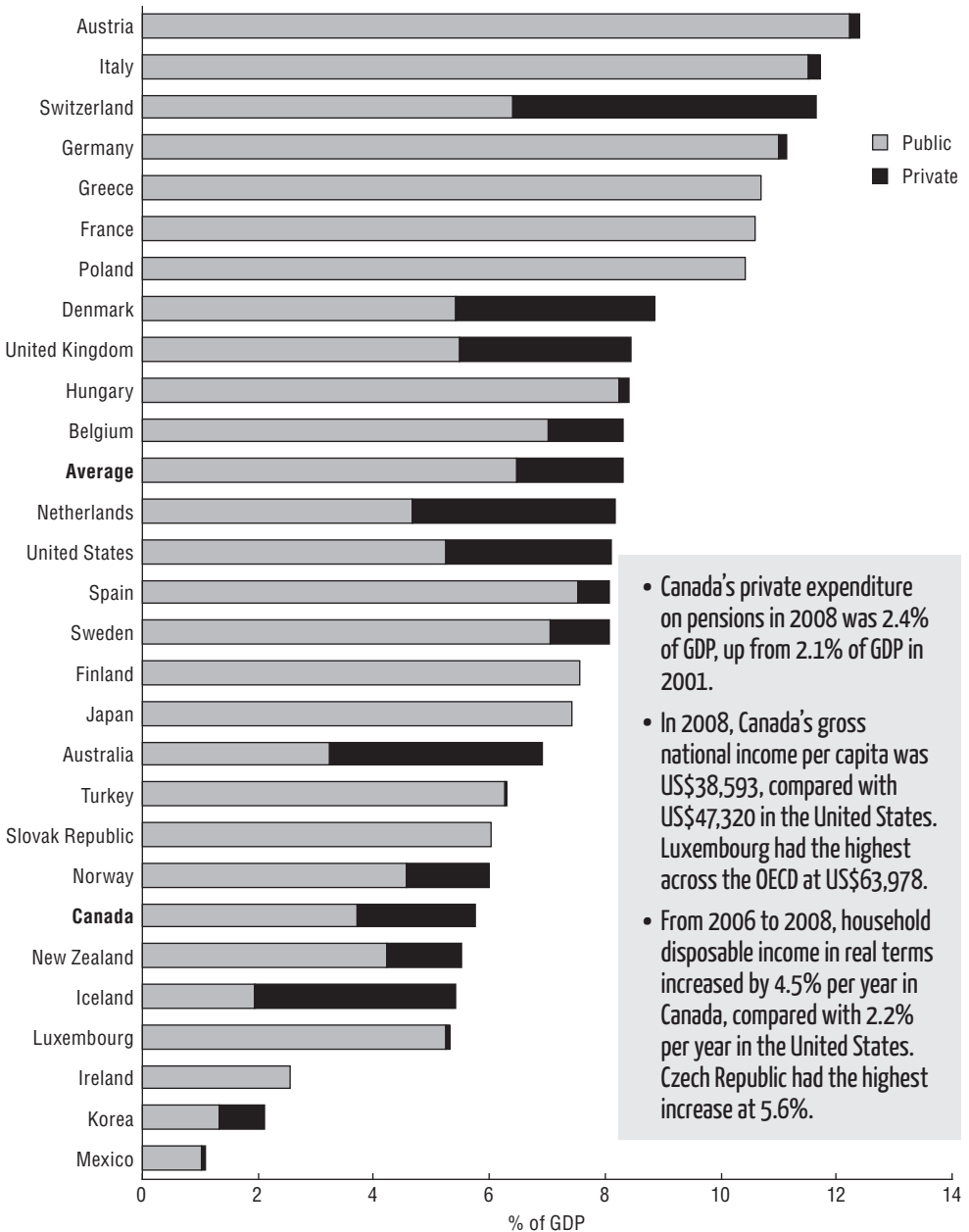
1. Includes cellphone, pager and text messaging.

Source: Statistics Canada, CANSIM table 203-0004.

cellphones included these features. Spending on computer equipment and supplies also decreased, by 6.2%. Prices for computer equipment and supplies fell 10.5% from 2008.

# INTERNATIONAL perspective

**Chart 18.4**  
Public and private spending on pensions, by selected country, 2005



- Canada's private expenditure on pensions in 2008 was 2.4% of GDP, up from 2.1% of GDP in 2001.
- In 2008, Canada's gross national income per capita was US\$38,593, compared with US\$47,320 in the United States. Luxembourg had the highest across the OECD at US\$63,978.
- From 2006 to 2008, household disposable income in real terms increased by 4.5% per year in Canada, compared with 2.2% per year in the United States. Czech Republic had the highest increase at 5.6%.

Source: Data based on OECD (2010), *OECD Factbook 2010*.

**Table 18.1 Average total income, by economic family type, 1994 to 2008**

	1994	1995	1996	1997	1998	1999
	\$ constant 2008					
<b>All families</b>	<b>57,600</b>	<b>57,800</b>	<b>58,000</b>	<b>58,400</b>	<b>61,100</b>	<b>62,700</b>
Economic families, two or more people	70,400	70,700	71,400	72,100	75,900	77,500
Elderly families <sup>1</sup>	52,400	54,600	52,500	53,300	52,500	54,500
Married couples	48,500	49,700	49,300	50,400	51,300	53,700
Other elderly families	62,200	67,200	61,900	62,000	56,500	57,100
Non-elderly families <sup>2</sup>	73,500	73,500	74,500	75,300	79,800	81,400
Married couples	69,000	69,500	71,500	72,300	78,000	77,200
No earner	33,900	33,500	34,800	34,700	35,200	37,000
One earner	57,200	56,600	60,700	57,700	61,900	64,300
Two earners	79,800	80,200	82,600	83,800	91,400	88,800
Two-parent families <sup>3</sup>	79,600	79,500	80,000	81,600	86,600	88,700
No earner	24,200	22,500	23,600	23,900	25,400	24,800
One earner	59,200	56,900	59,600	59,300	68,400	67,300
Two earners	83,600	83,300	83,400	85,100	89,000	90,400
Three or more earners	100,900	101,500	103,100	104,300	106,200	110,000
Married couples with other relatives	98,300	96,600	102,200	100,800	104,800	109,800
Lone-parent families <sup>3</sup>	35,400	35,300	33,500	34,400	36,400	37,600
Male lone-parent families	48,500	47,900	51,200	49,900	54,200	55,200
Female lone-parent families	33,200	33,300	30,800	31,800	33,200	34,400
No earner	19,800	20,000	18,000	17,300	17,800	18,800
One earner	35,400	35,900	35,600	35,000	35,500	35,900
Two or more earners	56,200	55,900	49,100	53,300	55,100	54,300
Other non-elderly families	56,700	59,300	62,600	62,600	68,300	69,000
Unattached individuals	29,600	30,000	29,400	29,500	30,100	31,900
Elderly male	32,800	31,600	31,500	30,800	32,500	31,200
Non-earner	29,300	29,000	29,100	28,700	28,700	29,200
Earner	61,700 <sup>E</sup>	52,100	49,600	45,500	55,100 <sup>E</sup>	43,900
Elderly female	23,100	24,900	24,300	24,300	25,500	25,500
Non-earner	22,500	23,900	23,700	23,800	24,500	24,700
Earner	38,000	47,000	39,100	36,400	39,100	37,500
Non-elderly male	33,600	33,300	32,900	33,100	33,700	35,500
Non-earner	14,500	13,800	12,800	12,900	11,600	11,300
Earner	38,700	38,200	38,200	38,600	39,600	40,500
Non-elderly female	27,700	28,700	27,400	27,500	27,300	31,200
Non-earner	16,200	14,600	14,200	13,900	12,200	12,000
Earner	32,400	33,600	32,300	33,000	33,500	38,200

**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 aged 65 and older.

2. Families in which the major income earner is younger than 65.

3. Families with children younger than 18.

**Source:** Statistics Canada, CANSIM table 202-0403.

# Income, pensions, spending and wealth

2000	2001	2002	2003	2004	2005	2006	2007	2008
\$ constant 2008								
<b>64,500</b>	<b>65,500</b>	<b>65,500</b>	<b>65,200</b>	<b>66,300</b>	<b>66,900</b>	<b>68,500</b>	<b>70,400</b>	<b>71,400</b>
80,500	81,700	81,500	80,900	82,800	83,600	85,400	88,300	89,700
54,800	55,100	55,800	55,500	56,600	58,800	60,100	63,500	63,200
53,200	54,100	54,100	54,500	56,300	56,900	58,100	61,900	60,400
60,800	58,800	62,200	59,500	57,500	65,800	67,100	68,700	74,000
84,700	86,000	85,700	85,100	87,400	87,900	90,000	92,800	94,500
78,200	83,100	81,500	79,300	80,100	82,900	84,900	87,900	88,200
38,100	43,500	39,900	38,000	37,600	37,900	41,200	41,300	35,900
62,700	68,200	62,300	63,100	66,900	69,200	67,400	69,300	67,700
89,100	93,500	93,600	89,500	89,200	93,100	95,600	98,100	99,900
92,000	93,400	93,900	95,000	98,600	95,400	97,800	102,400	103,500
24,500	27,000	27,300	25,000	26,400	22,900	27,400	30,700	29,600
67,400	68,700	72,600	74,500	72,100	68,500	69,400	71,900	73,700
94,000	94,600	94,700	95,200	98,700	96,900	97,600	101,800	104,000
114,600	117,300	114,500	116,000	122,900	118,600	123,200	128,400	129,100
117,300	113,000	112,100	112,300	115,300	121,200	125,000	125,500	133,000
41,000	41,800	39,800	40,700	40,700	47,500	47,900	47,600	49,000
60,200	56,600	56,800	61,500	57,400	68,500	70,100	64,400	64,600
37,100	38,800	35,900	36,100	37,000	42,800	42,800	43,900	45,400
17,800	18,800	17,900	17,700	19,100	18,900	21,400	18,600	21,100
37,100	38,600	36,300	35,700	37,100	44,000	42,700	44,200	42,700
59,800	62,100	54,200	56,800	54,000	56,500	57,900	60,200	65,700
71,800	72,000	73,900	68,200	71,800	69,800	71,300	73,400	76,800
31,900	32,800	33,500	34,100	33,900	34,400	35,800	36,500	36,800
29,800	31,800	31,500	32,900	32,200	33,200	33,900	36,900	37,500
27,800	29,800	28,600	28,700	30,000	28,600	29,300	31,800	33,700
41,000	43,700	43,900	47,300	40,900	51,900	50,600	55,000	51,300
26,100	27,200	27,800	27,500	28,700	27,700	29,800	29,400	29,500
25,300	26,000	27,100	26,600	27,400	26,400	28,700	27,900	28,200
38,200	42,900	35,500	35,400	39,300	38,900	39,400	40,900	39,200
36,900	37,500	37,700	38,700	37,800	39,200	41,100	41,100	42,100
11,200	13,200	13,000	13,700	13,300	13,700	13,900	15,200	14,900
41,700	42,100	42,800	44,000	42,500	44,800	45,700	46,000	47,400
29,400	30,200	31,800	32,000	32,000	31,800	32,400	34,000	33,500
11,900	13,500	13,400	14,400	14,300	16,200	15,200	15,300	15,900
35,300	35,700	37,500	37,200	37,400	35,900	37,000	39,000	38,600

**Table 18.2 Average total income, by economic family type and by province, 2008**

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick
	\$				
<b>All families</b>	<b>71,400</b>	<b>62,500</b>	<b>60,900</b>	<b>58,600</b>	<b>57,700</b>
Economic families, two or more people	89,700	74,800	72,700	74,100	69,400
Elderly families <sup>1</sup>	63,200	47,200	50,200	50,700	47,900
Married couples	60,400	44,900	48,100	50,400	47,000
Other elderly families	74,000	55,100	F	52,100	51,400
Non-elderly families <sup>2</sup>	94,500	80,300	77,300	78,900	73,800
Married couples	88,200	66,400	76,800	72,200	66,800
No earner	35,900	F	F	37,700	F
One earner	67,700	58,300	55,400	68,200	52,500
Two earners	99,900	75,900	88,900	78,000	76,300
Two-parent families <sup>3</sup>	103,500	97,800	86,600	90,000	85,500
No earner	29,600	F	F	F	F
One earner	73,700	61,700	F	69,600 <sup>E</sup>	54,000
Two earners	104,000	99,900	80,900	89,400	84,600
Three or more earners	129,100	126,900	105,000	109,400	106,300
Married couples with other relatives	133,000	107,200	106,000	111,500	99,500
Lone-parent families <sup>3</sup>	49,000	34,900	34,500	37,400	37,600
Male lone-parent families	64,600	F	F	F	F
Female lone-parent families	45,400	33,500	33,600	33,600	35,100
No earner	21,100	F	F	F	F
One earner	42,700	F	29,400	35,600	32,100
Two or more earners	65,700	F	F	F	F
Other non-elderly families	76,800	75,100	63,900	69,500	61,000
Unattached individuals	36,800	27,400	30,900	29,500	29,600
Elderly male	37,500	26,700 <sup>E</sup>	F	28,200	33,500
Non-earner	33,700	F	F	26,300	31,200
Earner	51,300	F	F	F	F
Elderly female	29,500	19,500	27,800 <sup>E</sup>	24,800	21,700
Non-earner	28,200	18,900	23,300	24,500	21,400
Earner	39,200	F	F	F	F
Non-elderly male	42,100	34,400	31,700	33,900	37,000
Non-earner	14,900	F	F	11,100	F
Earner	47,400	42,900 <sup>E</sup>	36,800	41,600	43,400
Non-elderly female	33,500	24,400	31,500	27,800	24,200
Non-earner	15,900	F	F	11,400	12,600 <sup>E</sup>
Earner	38,600	31,200	34,500	32,600	31,100

**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 aged 65 and older.

2. Families in which the major income earner is younger than 65.

3. Families with children younger than 18.

**Source:** Statistics Canada, CANSIM table 202-0403.

# Income, pensions, spending and wealth

Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
\$					
<b>59,300</b>	<b>77,500</b>	<b>66,900</b>	<b>69,100</b>	<b>87,800</b>	<b>72,200</b>
77,000	95,300	83,600	88,000	110,100	91,600
51,900	67,500	62,100	60,800	68,500	77,400
51,300	64,700	59,700	59,800	65,300	70,600
54,700	76,400	72,700	65,500	84,300 <sup>E</sup>	100,100 <sup>E</sup>
81,600	100,300	87,300	93,100	115,900	94,200
78,400	94,200	81,100	84,200	113,000	85,300
33,400	34,200	F	F	F	F
61,400	69,800	70,100	73,000	77,600	70,000
88,900	109,700	87,400	90,000	122,900	93,900
92,100	107,500	94,500	105,200	123,600	101,900
F	F	F	F	F	F
62,700	69,000	68,800 <sup>E</sup>	73,200	118,400 <sup>E</sup>	71,600 <sup>E</sup>
93,700	110,400	86,600	104,000	115,300	106,600
114,200	134,100	132,400	123,000	152,900	123,600
108,400	140,200	130,200	133,700	165,200	137,800
47,000	51,300	48,100	48,300	57,400	48,400
59,400	67,700	F	F	81,100	61,600 <sup>E</sup>
42,900	48,800	43,200	45,000	50,100	44,600
17,200	22,500	F	F	F	F
46,200	43,300	37,500	40,600	46,000	39,700
54,200	79,500 <sup>E</sup>	59,700	F	62,300	60,100
67,100	79,400	73,800	74,200	90,800	80,800
31,400	38,500	36,300	34,100	47,700	39,000
29,800	47,300	30,500	32,200	40,900	34,800
27,800	44,000	25,500	29,000	30,700	30,700
39,400	57,900	F	F	61,100 <sup>E</sup>	F
28,000	30,700	31,000	27,700	31,700	32,300
26,500	29,800	30,700	26,900	29,900	29,800
41,600	37,400	F	33,000	F	42,200
35,100	41,700	45,700	41,200	55,600	46,400
14,300	12,100	F	F	F	24,300 <sup>E</sup>
39,400	48,700	47,700	43,300	58,900	50,500
28,800	36,700	27,000	30,200	42,300	33,500
11,700	18,200	F	F	17,300 <sup>E</sup>	22,900 <sup>E</sup>
34,200	43,500	31,100	34,700	44,400	36,100



**Table 18.3 Average income after tax, by economic family type, 1994 to 2008**

	1994	1995	1996	1997	1998	1999
	\$ constant 2008					
<b>All families</b>	<b>46,700</b>	<b>46,700</b>	<b>46,700</b>	<b>47,000</b>	<b>49,100</b>	<b>50,600</b>
Economic families, two or more people	56,800	56,900	57,200	57,700	60,700	62,500
Elderly families <sup>1</sup>	45,600	46,900	45,200	45,800	44,800	46,800
Married couples	42,300	42,900	42,400	43,100	43,500	45,800
Other elderly families	54,100	57,500	53,300	53,600	49,400	50,300
Non-elderly families <sup>2</sup>	58,700	58,600	59,100	59,700	63,300	65,100
Married couples	54,600	54,900	55,700	56,400	60,500	60,500
No earner	29,800	29,600	29,900	29,700	30,200	31,100
One earner	45,700	45,300	46,900	45,700	48,800	50,700
Two earners	62,500	62,600	64,000	64,700	70,100	69,100
Two-parent families <sup>3</sup>	62,900	62,700	63,000	64,100	68,000	70,200
No earner	23,700	22,200	23,100	23,100	24,700	24,300
One earner	47,100	45,800	47,300	46,600	52,400	53,100
Two earners	65,500	65,000	65,300	66,400	69,700	71,200
Three or more earners	80,100	80,400	81,400	82,900	84,500	88,300
Married couples with other relatives	78,900	77,200	80,800	80,100	83,300	88,200
Lone-parent families <sup>3</sup>	31,300	31,100	29,600	30,300	32,200	33,300
Male lone-parent families	39,300	39,200	41,500	40,900	44,500	44,600
Female lone-parent families	29,900	29,800	27,800	28,500	30,000	31,300
No earner	19,600	19,700	17,900	17,200	17,600	18,300
One earner	31,300	31,500	31,200	30,900	31,600	32,300
Two or more earners	48,300	48,100	42,800	46,000	48,900	49,000
Other non-elderly families	47,500	49,500	52,200	52,200	56,800	58,000
Unattached individuals	24,400	24,700	24,200	24,300	24,800	26,000
Elderly male	27,300	26,700	26,700	26,400	27,700	26,700
Non-earner	25,300	25,200	25,100	24,900	25,100	25,600
Earner	43,800 <sup>F</sup>	38,700	38,500	36,400	43,100	34,600
Elderly female	21,200	22,100	21,700	21,900	22,700	22,700
Non-earner	20,800	21,400	21,300	21,500	22,000	22,200
Earner	31,500	36,600	32,000	30,000	31,600	30,200
Non-elderly male	26,800	26,500	26,200	26,300	26,900	28,200
Non-earner	13,400	12,800	11,900	12,000	11,000	10,600
Earner	30,300	30,000	30,000	30,200	31,100	31,900
Non-elderly female	22,800	23,500	22,600	22,600	22,500	24,900
Non-earner	14,700	13,500	13,200	12,800	11,300	10,800
Earner	26,100	26,900	26,100	26,500	27,000	30,000

**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 aged 65 and older.

2. Families in which the major income earner is younger than 65.

3. Families with children younger than 18.

**Source:** Statistics Canada, CANSIM table 202-0603.

# Income, pensions, spending and wealth

2000	2001	2002	2003	2004	2005	2006	2007	2008
\$ constant 2008								
<b>51,900</b>	<b>54,000</b>	<b>54,100</b>	<b>53,800</b>	<b>54,700</b>	<b>55,400</b>	<b>56,700</b>	<b>58,700</b>	<b>59,500</b>
64,500	67,100	67,100	66,600	68,200	69,100	70,700	73,500	74,600
46,400	48,000	48,700	48,400	49,400	51,400	52,400	55,800	55,900
45,000	46,800	47,200	47,300	48,900	49,400	50,500	54,200	53,500
51,400	52,500	54,300	52,500	51,200	58,600	59,200	61,000	65,300
67,400	70,200	70,100	69,600	71,400	72,100	74,000	76,800	78,000
61,300	66,200	65,300	63,700	64,300	66,800	68,800	71,600	71,700
31,700	36,500	32,700	32,900	31,100	32,700	35,800	36,200	32,200
49,700	55,000	51,100	50,900	53,600	55,700	55,000	57,500	56,600
69,400	74,000	74,500	71,600	71,600	74,800	77,000	79,300	80,500
72,800	75,500	76,200	76,800	79,600	77,900	79,900	83,900	84,900
23,700	26,700	26,600	24,700	26,100	22,600	27,200	29,400	27,800
53,200	55,300	58,200	59,000	58,200	56,200	57,400	60,000	61,200
73,900	76,100	76,500	76,700	79,400	78,600	79,300	83,300	84,800
92,000	95,500	94,400	94,800	99,800	97,700	101,100	104,800	106,400
93,400	93,000	92,100	92,500	94,800	99,100	102,100	103,500	108,800
36,000	37,400	35,700	36,400	36,600	41,400	42,100	42,700	43,700
48,100	46,800	47,500	50,500	48,100	54,900	57,000	53,300	54,200
33,600	35,400	33,000	33,200	34,000	38,400	38,700	40,400	41,300
17,800	18,800	17,900	17,600	19,000	18,900	20,900	18,400	20,800
33,300	35,000	33,200	32,900	33,900	38,700	38,000	40,200	39,000
53,400	55,800	48,900	50,900	49,000	51,500	52,600	55,400	58,400
58,500	61,600	63,200	58,800	61,700	60,200	61,800	63,900	66,400
26,200	27,500	28,100	28,300	28,300	28,800	29,800	30,500	31,000
25,700	27,600	27,600	28,300	28,000	28,800	29,100	31,800	32,900
24,500	26,300	25,600	25,500	26,700	25,600	26,200	28,400	30,400
32,600	35,900	35,800	38,300	32,900	41,400	39,900	44,000	42,100
23,000	24,400	25,000	24,400	25,400	24,700	26,700	26,300	26,800
22,500	23,500	24,600	23,900	24,600	23,800	25,900	25,200	25,800
31,300	36,600	30,300	29,000	33,000	32,800	33,800	34,600	34,300
29,400	30,400	30,800	31,400	30,700	31,900	33,200	33,500	34,400
10,500	12,300	12,000	12,700	12,100	12,300	12,400	13,800	13,600
33,000	33,900	34,700	35,300	34,300	36,100	36,700	37,300	38,400
23,900	25,200	26,400	26,500	26,500	26,800	27,200	28,400	28,300
10,800	12,500	12,300	13,200	13,100	14,700	14,000	14,000	14,300
28,300	29,400	30,700	30,400	30,500	30,000	30,600	32,300	32,300

**Table 18.4 Average income after tax, by economic family type and by province, 2008**

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick
	\$				
<b>All families</b>	<b>59,500</b>	<b>52,800</b>	<b>51,800</b>	<b>49,000</b>	<b>49,100</b>
Economic families, two or more people	74,600	63,000	61,700	61,800	59,100
Elderly families <sup>1</sup>	55,900	43,100	45,600	45,900	44,100
Married couples	53,500	41,000	43,800	45,100	43,000
Other elderly families	65,300	50,700	F	49,000	48,000
Non-elderly families <sup>2</sup>	78,000	67,000	65,000	65,000	62,100
Married couples	71,700	55,700	62,900	59,300	55,700
No earner	32,200	F	F	33,300	F
One earner	56,600	49,100	48,300	56,300	45,000
Two earners	80,500	63,300	71,600	63,700	63,100
Two-parent families <sup>3</sup>	84,900	79,300	71,800	73,300	71,000
No earner	27,800	F	F	F	F
One earner	61,200	52,000	F	58,000	46,400
Two earners	84,800	80,900	67,200	72,100	69,800
Three or more earners	106,400	101,600	86,200	89,400	88,300
Married couples with other relatives	108,800	89,800	89,400	89,600	84,000
Lone-parent families <sup>3</sup>	43,700	33,000	32,800	34,300	34,700
Male lone-parent families	54,200	F	F	F	F
Female lone-parent families	41,300	32,000	32,300	31,600	33,000
No earner	20,800	F	F	F	F
One earner	39,000	F	28,500	33,400	30,600
Two or more earners	58,400	F	F	F	F
Other non-elderly families	66,400	64,800	56,500	59,600	53,300
Unattached individuals	31,000	23,600	26,500	25,100	25,200
Elderly male	32,900	24,100 <sup>E</sup>	F	25,100	30,200
Non-earner	30,400	F	F	23,800	28,300
Earner	42,100	F	F	F	F
Elderly female	26,800	19,000	24,700	22,800	20,700
Non-earner	25,800	18,500	21,600	22,500	20,600
Earner	34,300	F	F	F	F
Non-elderly male	34,400	28,300	26,900	27,800	29,700
Non-earner	13,600	F	F	10,000	F
Earner	38,400	34,500	30,700	33,800	34,500
Non-elderly female	28,300	21,200	26,600	23,700	21,000
Non-earner	14,300	F	F	10,900	11,900
Earner	32,300	26,600	29,000	27,400	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 aged 65 and older.

2. Families in which the major income earner is younger than 65.

3. Families with children younger than 18.

**Source:** Statistics Canada, CANSIM table 202-0603.

# Income, pensions, spending and wealth

Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
\$					
<b>49,600</b>	<b>64,100</b>	<b>55,800</b>	<b>58,000</b>	<b>72,500</b>	<b>61,500</b>
64,100	78,700	69,500	73,500	90,800	77,900
46,000	59,400	54,400	53,800	61,200	67,900
45,400	56,700	52,500	52,800	58,400	63,200
49,200	68,000	63,100	58,700	74,800 <sup>E</sup>	83,800 <sup>E</sup>
67,500	82,100	72,100	77,200	94,900	79,800
63,000	75,900	66,000	69,400	91,400	71,900
30,600	30,500	F	F	F	F
50,600	58,300	57,300	60,300	65,000	59,800
70,700	87,300	70,800	74,100	98,900	78,700
75,900	87,500	77,600	86,400	100,600	85,400
F	F	F	F	F	F
53,100	58,200	55,900 <sup>E</sup>	61,100	95,000 <sup>E</sup>	58,400
76,900	89,100	72,100	84,700	93,900	88,900
94,000	109,600	106,300	102,700	125,700	106,200
89,600	113,700	105,500	109,600	134,900	114,000
42,000	45,000	43,800	43,900	50,900	44,400
49,800	56,300	F	F	67,400	53,300 <sup>E</sup>
39,400	43,300	40,600	41,700	45,800	41,900
17,200	21,900	F	F	F	F
41,500	39,500	35,300	37,700	41,500	37,000
50,600	66,600 <sup>E</sup>	55,500	F	57,500	56,600
58,000	68,000	62,800	64,200	77,700	72,400
26,500	32,300	30,600	29,200	39,700	33,500
26,400	40,600	27,200	29,000	35,300	31,700
25,100	38,800	23,900	26,700	28,300	28,700
33,200	46,500	F	F	49,300	F
25,300	27,700	28,600	25,500	28,600	29,600
24,300	26,900	28,500	25,000	27,100	27,500
34,700	33,000	F	28,600	F	37,800
28,500	34,000	36,700	34,000	45,100	38,500
12,800	11,600	F	F	F	20,500 <sup>E</sup>
31,800	39,400	38,100	35,600	47,600	41,800
24,300	30,500	23,100	25,600	35,800	29,100
10,800	16,500	F	F	16,000 <sup>E</sup>	19,000 <sup>E</sup>
28,700	35,600	26,400	30,000	37,500	31,500

**Table 18.5 Family characteristics and employment income, by number of children, 2008**

	Families with or without children	Families with no children	Families with one child	Families with two children	Families with three or more children
	number				
<b>Type of family</b>					
Single-earner-male couple families	<b>1,232,300</b>	626,630	239,010	225,950	140,710
Single-earner-female couple families	<b>529,620</b>	316,140	108,330	73,320	31,840
Dual-earner couple families	<b>4,776,870</b>	1,785,180	1,164,070	1,310,040	517,590
Lone-parent families	<b>946,310</b>	.	556,580	287,270	102,460
	\$				
<b>Median employment income<sup>1</sup></b>					
Single-earner-male couple families	<b>30,600</b>	17,790	38,040	50,850	43,520
Single-earner-female couple families	<b>19,820</b>	17,330	23,410	26,280	20,860
Dual-earner couple families	<b>80,330</b>	72,880	80,050	89,360	82,880
Lone-parent families	<b>28,470</b>	.	29,140	29,480	22,330

**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, 2003 to 2008**

	2003	2004	2005	2006	2007	2008
	\$					
<b>Females</b>						
Average earnings	27,600	27,900	28,600	29,000	29,900	30,200
Median earnings	21,200	21,200	21,600	21,800	22,500	22,800
<b>Males</b>						
Average earnings	43,800	44,000	44,700	44,800	45,500	46,900
Median earnings	34,400	34,400	34,900	34,600	35,100	36,200
	%					
<b>Female-to-male earnings ratio</b>						
Average earnings	62.9	63.5	64.0	64.7	65.7	64.5
Median earnings	61.7	61.7	61.8	63.1	64.2	62.9

**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, 2004 to 2008**

	2004	2005	2006	2007	2008
	number				
<b>Taxfilers and dependents<sup>1</sup></b>					
<b>Total income</b>	<b>23,408,890</b>	<b>23,715,660</b>	<b>24,113,140</b>	<b>24,351,240</b>	<b>24,731,470</b>
<b>Total income taxes paid</b>	<b>16,185,170</b>	<b>16,290,250</b>	<b>16,484,590</b>	<b>16,718,380</b>	<b>16,973,980</b>
Federal taxes	15,933,920	15,983,860	15,998,540	15,969,490	16,290,190
Provincial taxes	14,678,320	14,801,880	15,224,320	15,874,950	15,928,960
Quebec abatement <sup>2</sup>	3,857,230	3,837,440	3,803,250	3,772,960	3,849,680
Capital gains received <sup>3</sup>	1,827,800	2,220,970	2,502,180	2,795,310	1,392,610
Employment Insurance premiums	14,329,720	14,573,390	14,787,860	15,073,870	15,253,150
Canada Pension Plan and Quebec Pension Plan premiums	15,157,120	15,433,340	15,630,400	15,912,190	16,107,960
Registered Pension Plan premiums	4,152,860	4,236,170	4,241,760	4,409,710	4,466,030
Annual union, professional or like dues	5,359,730	5,413,350	5,493,840	5,594,870	5,637,350
Employment Insurance benefits	2,373,690	2,296,870	2,298,550	2,306,720	2,372,740
Canada Pension Plan and Quebec Pension Plan benefits	4,885,460	5,017,190	5,179,680	5,354,180	5,528,640
	\$ millions				
<b>Amount claimed on income tax form</b>					
<b>Total income</b>	<b>804,477.2</b>	<b>851,595.9</b>	<b>910,890.5</b>	<b>964,488.4</b>	<b>1,005,891.8</b>
<b>Total income taxes paid</b>	<b>145,807.3</b>	<b>154,372.5</b>	<b>166,405.9</b>	<b>172,695.5</b>	<b>175,923.2</b>
Federal taxes	94,490.5	97,827.6	105,531.4	107,840.5	111,401.3
Provincial taxes	54,510.0	59,720.2	64,176.9	68,171.9	67,970.9
Quebec abatement <sup>2</sup>	3,193.2	3,175.4	3,302.5	3,316.9	3,449.0
Capital gains received <sup>3</sup>	24,438.5	33,397.4	41,272.0	46,759.6	26,777.0
Employment Insurance premiums	6,977.0	7,089.3	6,724.3	6,792.8	6,816.4
Canada Pension Plan and Quebec Pension Plan premiums	17,174.9	18,172.8	19,084.3	20,269.1	21,205.3
Registered Pension Plan premiums	9,793.1	10,802.6	11,403.0	12,454.1	13,568.4
Annual union, professional or like dues	2,911.5	3,008.7	3,134.9	3,304.5	3,494.7
Employment Insurance benefits	12,552.0	12,317.1	12,886.7	13,561.1	14,139.3
Canada Pension Plan and Quebec Pension Plan benefits	28,750.3	30,180.4	31,692.3	33,289.7	35,042.4

**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 sex and age group, and by economic family type, 1994 to 2008**

	1994	1995	1996	1997	1998	1999
	%					
<b>Both sexes</b>	<b>14.0</b>	<b>14.5</b>	<b>15.2</b>	<b>15.0</b>	<b>13.7</b>	<b>13.0</b>
0 to 17 years	16.3	17.5	18.4	17.4	15.7	14.6
18 to 64 years	14.1	14.4	15.0	15.2	13.9	13.4
65 and older	8.6	8.7	9.7	9.0	8.6	7.9
<b>Males</b>	<b>12.9</b>	<b>13.6</b>	<b>14.2</b>	<b>14.2</b>	<b>12.9</b>	<b>12.4</b>
0 to 17 years	15.9	17.2	18.5	17.8	16.2	14.9
18 to 64 years	13.1	13.7	13.9	14.2	12.8	12.7
65 and older	4.2	4.0	5.1	5.5	5.4	4.8
<b>Females</b>	<b>15.1</b>	<b>15.4</b>	<b>16.2</b>	<b>15.8</b>	<b>14.5</b>	<b>13.6</b>
0 to 17 years	16.7	17.8	18.3	17.0	15.1	14.3
18 to 64 years	15.1	15.1	16.0	16.2	15.0	14.0
65 and older	11.9	12.3	13.2	11.7	11.1	10.4
<b>Economic families</b>	<b>11.0</b>	<b>11.4</b>	<b>12.0</b>	<b>11.8</b>	<b>10.4</b>	<b>9.7</b>
Males	10.1	10.7	11.1	10.9	9.6	9.2
Females	11.8	12.2	12.9	12.6	11.1	10.3
Children 0 to 17 years	16.1	17.3	18.3	17.3	15.6	14.5
Children in two-parent families	10.6	11.7	11.6	11.4	10.0	9.4
Children in female lone-parent families	48.2	50.7	56.0	51.2	46.2	41.9
Children in other economic families	27.5 <sup>E</sup>	24.1 <sup>F</sup>	23.1 <sup>E</sup>	21.4 <sup>F</sup>	22.7 <sup>E</sup>	24.9 <sup>F</sup>
18 to 64 years	9.9	10.2	10.7	10.7	9.3	8.8
Males	8.5	8.9	9.1	9.0	7.8	7.8
Females	11.2	11.4	12.2	12.2	10.6	9.8
65 and older	2.3 <sup>E</sup>	1.9 <sup>F</sup>	2.3 <sup>E</sup>	2.8 <sup>F</sup>	3.3 <sup>E</sup>	2.3 <sup>F</sup>
Males	2.2 <sup>E</sup>	1.8 <sup>F</sup>	2.0 <sup>E</sup>	2.9 <sup>F</sup>	2.7 <sup>E</sup>	2.1 <sup>F</sup>
Females	2.5 <sup>E</sup>	1.9 <sup>F</sup>	2.6 <sup>E</sup>	2.8 <sup>F</sup>	3.9 <sup>E</sup>	2.4 <sup>F</sup>
<b>Unattached individuals</b>	<b>35.0</b>	<b>35.0</b>	<b>36.1</b>	<b>36.2</b>	<b>35.2</b>	<b>34.1</b>
Males	33.0	34.1	34.7	35.6	33.8	33.0
Females	36.9	35.9	37.6	36.9	36.5	35.2
0 to 64 years	39.7	39.1	40.4	41.6	40.4	38.8
Males	36.1	37.3	37.7	38.7	36.5	35.5
Females	44.6	41.7	44.2	45.6	45.8	43.6
65 and older	22.6	24.1	25.4	22.4	20.9	21.1
Males	13.3	14.4	17.7	17.0	17.5	17.2
Females	25.6	27.3	28.1	24.3	22.1	22.5

**Notes:** Prevalence of low income shows the proportion of people living below the low income cut-offs within a given group. After-tax low income cut-offs (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.

# Income, pensions, spending and wealth

2000	2001	2002	2003	2004	2005	2006	2007	2008
%								
<b>12.5</b>	<b>11.2</b>	<b>11.6</b>	<b>11.6</b>	<b>11.4</b>	<b>10.8</b>	<b>10.5</b>	<b>9.2</b>	<b>9.4</b>
13.9	12.2	12.4	12.7	13.0	11.7	11.4	9.6	9.1
12.9	11.7	12.0	12.2	11.9	11.4	11.2	9.9	10.2
7.6	6.7	7.6	6.8	5.6	6.2	5.4	4.9	5.8
11.4	10.3	10.7	11.0	10.8	10.5	10.2	9.0	9.0
13.5	12.1	12.8	13.1	13.2	12.3	11.4	9.9	9.3
11.7	10.6	10.9	11.4	11.3	11.1	10.9	9.7	9.8
4.6	4.6	4.9	4.4	3.5	3.4	3.4	3.3	3.6
13.6	12.1	12.4	12.2	11.9	11.1	10.9	9.4	9.9
14.4	12.3	12.0	12.4	12.9	11.1	11.4	9.1	8.8
14.0	12.8	13.1	12.9	12.5	11.7	11.5	10.2	10.7
10.0	8.3	9.7	8.7	7.3	8.4	7.0	6.1	7.6
<b>9.3</b>	<b>8.1</b>	<b>8.6</b>	<b>8.7</b>	<b>8.2</b>	<b>7.5</b>	<b>7.3</b>	<b>6.0</b>	<b>6.3</b>
8.4	7.4	8.0	8.1	7.7	7.1	6.9	5.7	5.9
10.1	8.7	9.2	9.2	8.8	7.8	7.7	6.3	6.6
13.8	12.1	12.3	12.5	12.9	11.6	11.3	9.4	9.0
9.5	8.3	7.4	7.9	8.4	7.8	7.7	6.6	6.5
40.1	37.4	43.0	41.4	40.4	32.9	31.7	26.6	23.4
14.6 <sup>E</sup>	10.5 <sup>E</sup>	11.2 <sup>E</sup>	14.3 <sup>E</sup>	14.9 <sup>E</sup>	14.5 <sup>E</sup>	11.2 <sup>E</sup>	9.4 <sup>E</sup>	10.2 <sup>E</sup>
8.4	7.3	8.1	8.1	7.4	6.8	6.8	5.5	6.0
7.3	6.3	6.9	7.1	6.3	5.9	6.1	4.9	5.4
9.4	8.4	9.3	9.0	8.4	7.7	7.5	6.2	6.7
2.1 <sup>E</sup>	1.9 <sup>E</sup>	2.4 <sup>E</sup>	2.2 <sup>E</sup>	1.7 <sup>E</sup>	1.3 <sup>E</sup>	1.4 <sup>E</sup>	1.1 <sup>E</sup>	1.6 <sup>E</sup>
1.7 <sup>E</sup>	1.9 <sup>E</sup>	2.3 <sup>E</sup>	2.0 <sup>E</sup>	1.7 <sup>E</sup>	1.2 <sup>E</sup>	1.1 <sup>E</sup>	1.2 <sup>E</sup>	1.5 <sup>E</sup>
2.5 <sup>E</sup>	1.9 <sup>E</sup>	2.4 <sup>E</sup>	2.3 <sup>E</sup>	1.6 <sup>E</sup>	1.3 <sup>E</sup>	1.7 <sup>E</sup>	1.1 <sup>E</sup>	1.8 <sup>E</sup>
<b>32.9</b>	<b>30.8</b>	<b>29.5</b>	<b>29.7</b>	<b>30.1</b>	<b>30.5</b>	<b>29.2</b>	<b>27.5</b>	<b>27.2</b>
30.0	28.4	27.1	28.4	29.2	30.0	28.9	27.5	25.4
35.7	33.3	32.0	30.9	31.0	31.0	29.4	27.5	29.0
37.3	35.3	33.2	33.9	35.0	34.4	33.7	32.0	31.3
32.1	30.3	29.0	30.7	32.0	32.5	31.3	29.8	27.9
44.3	42.2	39.0	38.1	39.3	37.0	36.9	35.0	36.3
20.6	18.1	19.4	17.7	15.4	18.5	15.4	14.1	15.6
17.6	16.8	15.9	14.7	11.5	13.6	13.8	13.1	12.1
21.7	18.6	20.7	18.9	16.9	20.3	16.0	14.5	17.1



**Table 18.9 Average household expenditures, by province and territory, 2009**

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick
	\$				
<b>Total expenditures</b>	<b>71,117</b>	<b>57,605</b>	<b>56,896</b>	<b>60,867</b>	<b>61,212</b>
Total current consumption	50,734	42,416	42,236	44,634	45,379
Food	7,262	6,496	6,720	6,682	6,691
Shelter	14,095	9,534	11,107	11,524	10,627
Household operation	3,428	3,245	3,358	3,448	3,448
Household furnishings and equipment	1,896	1,933	1,518	1,708	1,635
Clothing	2,841	2,474	2,127	2,170	2,258
Transportation	9,753	9,202	7,964	8,870	9,681
Health care	2,004	1,777	1,929	1,800	2,246
Personal care	1,200	1,022	1,065	1,031	1,016
Recreation	3,843	3,531	2,727	3,378	3,853
Reading materials and other printed matter	232	165	226	228	214
Education	1,238	554	915	964	849
Tobacco products and alcoholic beverages	1,506	1,626	1,455	1,671	1,430
Games of chance (net amount)	255	234	238	281	253
Miscellaneous	1,180	622	888	881	1,179
Personal income taxes	14,399	10,677	9,564	11,090	10,720
Personal insurance payments and pension contributions	4,269	3,381	3,581	3,681	3,671
Gifts of money and contributions	1,715	1,131	1,514	1,462	1,443
	% of households reporting				
<b>Total expenditures</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total current consumption	100.0	100.0	100.0	100.0	100.0
Food	100.0	100.0	100.0	100.0	100.0
Shelter	99.8	99.9	99.8	100.0	99.8
Household operation	100.0	100.0	100.0	100.0	100.0
Household furnishings and equipment	92.2	92.6	93.3	95.9	95.3
Clothing	98.9	99.1	98.9	99.0	98.9
Transportation	98.1	95.3	96.3	97.4	97.7
Health care	97.2	97.6	98.7	98.9	98.6
Personal care	99.7	100.0	100.0	99.6	99.8
Recreation	97.4	98.4	96.9	97.9	97.9
Reading materials and other printed matter	68.7	62.9	76.3	73.8	71.7
Education	33.1	23.6	29.4	30.1	28.5
Tobacco products and alcoholic beverages	82.6	84.5	84.2	85.3	79.3
Games of chance (net amount)	67.2	67.8	67.5	75.4	70.7
Miscellaneous	91.5	81.1	88.4	90.8	92.2
Personal income taxes	93.4	85.4	90.5	91.0	86.9
Personal insurance payments and pension contributions	83.7	78.4	82.5	81.4	82.9
Gifts of money and contributions	72.6	84.1	86.1	83.4	82.4

**Note:** Data for the territories were collected in 1997, 1998, 1999 and every second year starting with 2001.

**Source:** Statistics Canada, CANSIM table 203-0001.

# Income, pensions, spending and wealth

Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut
\$								
<b>60,125</b>	<b>76,577</b>	<b>66,608</b>	<b>69,377</b>	<b>84,976</b>	<b>73,571</b>	<b>69,856</b>	<b>82,966</b>	<b>84,439</b>
43,362	53,572	46,769	49,358	59,238	55,010	50,649	58,498	60,900
7,215	7,284	6,520	6,344	7,778	7,570	7,496	9,509	14,815
11,316	15,560	12,203	12,440	16,153	16,336	13,897	17,848	12,824
2,647	3,824	3,112	3,337	4,001	3,483	3,831	3,664	4,285
1,668	1,930	1,945	1,974	2,251	2,017	1,940	2,065	2,400
2,348	3,164	2,577	2,648	3,395	2,878	2,586	3,198	4,257
8,380	10,300	9,501	10,997	11,912	9,318	8,958	10,085	6,372
2,183	1,718	1,961	1,754	2,149	2,455	1,522	1,158	711
1,073	1,294	1,094	1,168	1,397	1,160	1,018	1,176	1,220
3,165	3,742	3,906	4,284	4,976	4,561	4,579	4,661	6,698
196	250	242	229	289	214	352	292	143
663	1,551	871	945	1,351	1,760	683	505	F
1,382	1,406	1,372	1,542	1,963	1,630	2,285	2,713	4,806
207	252	287	431	383	200	211	714	452
920	1,296	1,177	1,265	1,239	1,426	1,291	911	1,354
11,985	16,133	13,484	13,481	18,830	13,157	12,905	17,668	15,781
3,904	4,807	4,171	4,454	4,697	3,482	4,539	5,174	5,198
874	2,065	2,185	2,083	2,212	1,922	1,762	1,626	2,560
% of households reporting								
<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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
99.6	99.8	99.9	99.7	99.9	99.7	99.5	99.1	98.5
100.0	99.9	100.0	100.0	99.9	100.0	100.0	99.7	100.0
88.1	93.7	95.7	93.9	94.3	91.6	93.7	79.9	96.2
98.7	98.9	99.2	98.5	99.3	98.5	99.7	96.9	98.5
97.4	98.4	98.7	98.7	99.5	98.4	96.1	93.1	69.9
97.8	96.1	98.5	97.4	97.0	98.4	94.5	86.5	78.7
99.6	99.7	100.0	99.8	99.7	99.6	99.2	98.3	99.6
96.3	97.4	98.1	98.2	98.6	97.9	96.8	92.4	98.3
66.1	68.8	76.2	74.4	72.2	66.5	79.2	65.2	40.1
34.2	31.7	32.3	31.9	37.7	34.8	29.6	25.4	F
86.1	80.6	84.2	82.0	85.2	78.7	89.6	84.6	89.7
67.0	66.5	75.2	76.6	66.8	63.1	68.6	68.9	66.9
93.0	90.6	93.5	93.4	92.7	90.6	92.3	87.8	67.2
91.6	96.4	95.5	91.3	93.9	90.9	88.6	91.7	90.4
83.7	83.2	82.5	82.4	90.4	81.9	81.8	83.9	87.8
61.8	75.2	83.2	81.6	79.6	69.8	74.7	57.9	65.6

**Table 18.10 Savers' characteristics, 2004 to 2009**

	2004	2005	2006	2007	2008	2009
<b>Savers</b>						
Total (number)	4,385,000	4,420,570	4,707,550	5,212,320	5,165,060	4,468,550
Average age (years)	55	54	54	53	53	55
Median total income (\$)	26,500	27,300	28,900	31,700	31,240	30,580
	%					
Males	44	44	44	43	44	44
Females	56	56	56	57	56	56
<b>All ages</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
0 to 24 years	7	7	7	7	7	6
25 to 34 years	10	10	11	12	12	10
35 to 44 years	15	15	15	15	14	13
45 to 54 years	19	19	19	19	19	19
55 to 64 years	17	17	17	17	18	19
65 and older	33	32	31	29	30	33
	\$ thousands					
Total interest income	6,921,317	6,657,051	7,351,326	9,093,165	9,412,075	7,785,270
	\$					
<b>Interest income</b>						
Median interest income	310	300	320	380	380	320
Males	270	250	280	340	330	280
Females	360	330	360	420	420	350
	% of interest income					
Males	41	42	42	42	42	42
Females	59	58	58	58	58	58
<b>All ages</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
0 to 24 years	2	2	2	2	2	2
25 to 34 years	3	3	4	4	4	3
35 to 44 years	7	8	8	9	8	6
45 to 54 years	14	14	14	15	15	13
55 to 64 years	18	18	18	19	19	19
65 and older	56	55	53	51	53	57

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

**Source:** Statistics Canada, CANSIM table 111-0036.

**Table 18.11 Investors' characteristics, 2004 to 2009**

	2004	2005	2006	2007	2008	2009
<b>Investors</b>						
Total (number)	3,141,130	3,364,620	3,494,670	3,694,370	3,760,370	3,731,860
Average age (years)	55	55	55	55	55	55
Median total income (\$)	40,300	41,500	43,400	45,080	45,950	46,410
Total investment income (\$ thousands)	24,341,114	27,825,737	33,554,970	37,849,705	41,616,125	43,083,955
	% of investors					
Males	50	50	50	50	50	50
Females	50	50	50	50	50	50
<b>All ages</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
0 to 24 years	4	4	4	4	4	4
25 to 34 years	8	8	8	8	8	8
35 to 44 years	15	15	14	14	13	13
45 to 54 years	23	23	23	22	22	22
55 to 64 years	22	22	23	23	23	23
65 and older	28	28	29	29	29	30
	\$					
<b>Investment income</b>						
Median investment income	930	970	1,200	1,410	1,470	1,420
Males	870	910	1,170	1,380	1,470	1,430
Females	1,000	1,020	1,230	1,440	1,480	1,410
	% of investment income					
Investment income from dividends	65	68	71	68	71	77
Males	58	59	60	59	60	60
Females	42	41	40	41	40	40
<b>All ages</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
0 to 24 years	2	2	2	2	2	2
25 to 34 years	4	4	4	4	4	4
35 to 44 years	13	13	13	12	12	12
45 to 54 years	21	22	23	23	23	23
55 to 64 years	24	24	24	25	25	25
65 and older	36	35	34	34	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 Registered Pension Plan members, by type of plan, contributory status and province, 2004 to 2010**

	2004	2005	2006	2007	2008	2009	2010
	% of total						
<b>Newfoundland and Labrador</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>
Defined benefit	1.5	1.4	1.4	1.4	1.4	1.4	1.4
Defined contribution	3.7	3.8	3.9	2.7	2.6	2.6	2.5
Contributory	2.1	2.0	2.0	1.7	1.7	1.7	1.7
Non-contributory	1.1	0.9	1.0	1.0	1.0	1.0	1.0
<b>Prince Edward Island</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.3</b>	<b>0.4</b>	<b>0.3</b>	<b>0.4</b>
Defined benefit	0.3	0.4	0.3	0.3	0.4	0.4	0.4
Defined contribution	0.5	0.4	0.4	0.5	0.5	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
<b>Nova Scotia</b>	<b>2.9</b>	<b>3.0</b>	<b>3.0</b>	<b>2.9</b>	<b>2.9</b>	<b>2.9</b>	<b>2.9</b>
Defined benefit	2.9	2.9	2.9	2.8	2.8	2.8	2.9
Defined contribution	3.5	3.7	3.8	4.0	3.9	4.0	3.8
Contributory	3.1	3.2	3.2	3.1	3.1	3.1	3.1
Non-contributory	2.4	2.2	2.2	2.1	2.0	2.0	2.2
<b>New Brunswick</b>	<b>2.3</b>	<b>2.3</b>	<b>2.3</b>	<b>2.1</b>	<b>2.1</b>	<b>2.2</b>	<b>2.3</b>
Defined benefit	2.2	2.2	2.1	1.9	1.9	2.0	2.0
Defined contribution	2.8	3.0	3.2	3.0	3.0	3.4	3.4
Contributory	2.6	2.6	2.5	2.3	2.3	2.4	2.4
Non-contributory	1.3	1.3	1.3	1.3	1.3	1.4	1.6
<b>Quebec</b>	<b>24.8</b>	<b>25.0</b>	<b>25.1</b>	<b>25.1</b>	<b>25.0</b>	<b>24.9</b>	<b>25.1</b>
Defined benefit	26.7	27.0	27.2	27.1	27.4	27.4	28.0
Defined contribution	16.1	15.8	16.0	17.0	17.2	17.2	17.3
Contributory	28.9	28.7	28.2	28.2	28.1	27.9	27.9
Non-contributory	12.7	13.0	13.6	12.2	11.5	11.4	11.1
<b>Ontario</b>	<b>38.8</b>	<b>38.8</b>	<b>38.4</b>	<b>38.2</b>	<b>38.1</b>	<b>37.6</b>	<b>37.4</b>
Defined benefit	39.7	39.7	39.2	38.8	37.9	37.0	36.4
Defined contribution	37.6	37.9	37.1	37.7	37.3	37.3	36.3
Contributory	34.5	34.3	34.5	34.9	35.0	34.7	34.8
Non-contributory	51.9	53.6	53.3	52.1	51.6	51.1	50.1
<b>Manitoba</b>	<b>4.3</b>	<b>4.3</b>	<b>4.2</b>	<b>4.2</b>	<b>4.2</b>	<b>4.3</b>	<b>4.2</b>
Defined benefit	3.4	3.4	3.4	3.4	3.4	3.5	3.7
Defined contribution	5.8	5.8	6.0	5.8	5.8	6.2	7.1
Contributory	4.7	4.7	4.5	4.4	4.4	4.4	4.3
Non-contributory	2.8	2.9	3.2	3.3	3.4	3.5	3.5
<b>Saskatchewan</b>	<b>3.6</b>	<b>3.6</b>	<b>3.6</b>	<b>3.5</b>	<b>3.5</b>	<b>3.6</b>	<b>3.6</b>
Defined benefit	2.4	2.4	2.4	2.6	2.6	2.6	2.6
Defined contribution	10.1	10.2	10.1	8.8	9.0	9.3	9.5
Contributory	4.1	4.0	3.9	3.8	3.8	3.8	3.8
Non-contributory	2.0	2.0	2.2	2.3	2.4	2.4	2.6
<b>Alberta</b>	<b>9.1</b>	<b>9.1</b>	<b>9.4</b>	<b>9.7</b>	<b>10.0</b>	<b>10.4</b>	<b>10.5</b>
Defined benefit	8.9	8.8	9.3	9.5	9.8	9.8	9.6
Defined contribution	10.7	10.5	10.5	11.0	11.0	9.3	9.5
Contributory	8.5	8.5	8.7	8.6	8.8	9.2	9.2
Non-contributory	11.0	11.0	12.2	14.4	15.2	15.8	16.5
<b>British Columbia</b>	<b>11.5</b>	<b>11.4</b>	<b>11.4</b>	<b>11.7</b>	<b>11.8</b>	<b>11.7</b>	<b>11.6</b>
Defined benefit	11.4	11.2	11.2	11.5	11.7	12.6	12.3
Defined contribution	8.9	8.6	8.7	9.1	9.4	9.8	9.6
Contributory	10.5	11.1	11.6	11.9	11.9	11.9	11.7
Non-contributory	14.5	12.5	10.5	10.9	11.1	10.8	10.9

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

Source: Statistics Canada, CANSIM table 280-0008.

**Table 18.13 Registered Retirement Savings Plan (RRSP) contributions, by contributor characteristics, 2003 to 2009**

	2003	2004	2005	2006	2007	2008	2009
	number						
<b>Taxfilers</b>	<b>22,465,770</b>	<b>22,725,310</b>	<b>23,311,690</b>	<b>23,338,370</b>	<b>23,725,970</b>	<b>24,035,930</b>	<b>24,320,760</b>
	%						
Male taxfilers	49	48	48	48	48	48	48
Female taxfilers	51	52	52	52	52	52	52
	number						
<b>Total RRSP contributors</b>	<b>5,948,340</b>	<b>6,002,350</b>	<b>6,135,980</b>	<b>6,196,050</b>	<b>6,292,480</b>	<b>6,178,900</b>	<b>5,967,710</b>
	%						
Male RRSP contributors	54	54	54	54	54	53	53
Female RRSP contributors	46	46	46	46	46	47	47
	years						
Average age of RRSP contributors	43	44	44	44	44	45	45
	% of contributors						
<b>Age groups of RRSP contributors</b>							
0 to 24 years	4	4	4	4	4	4	3
25 to 34 years	20	20	20	20	19	19	19
35 to 44 years	28	28	27	26	25	25	24
45 to 54 years	29	29	30	30	30	30	30
55 to 64 years	16	16	17	18	18	19	20
65 and older	2	2	3	3	3	3	4
<b>Income level of RRSP contributors</b>							
Less than \$20,000	9	8	8	7	6	6	5
\$20,000 to \$39,999	..	..	..	..	25	23	23
\$40,000 to \$59,999	..	..	..	..	28	27	28
\$60,000 to \$79,999	..	..	..	..	18	18	18
\$80,000 or more	15	17	19	21	23	25	26
	\$ thousands						
<b>Total RRSP contributions</b>	<b>27,561,305</b>	<b>28,788,102</b>	<b>30,581,252</b>	<b>32,350,792</b>	<b>34,057,715</b>	<b>33,314,040</b>	<b>32,999,435</b>
	% of contributions						
Male RRSP contributors	62	62	62	62	61	61	61
Female RRSP contributors	38	38	38	38	39	39	39
<b>Income level of RRSP contributors</b>							
Less than \$20,000	3	3	2	2	2	2	2
\$20,000 to \$39,999	..	..	..	..	12	10	10
\$40,000 to \$59,999	..	..	..	..	20	19	18
\$60,000 to \$79,999	..	..	..	..	18	17	17
\$80,000 or more	37	40	44	47	49	52	53

Source: Statistics Canada, CANSIM table 111-0039.