

High income families

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The characteristics of families with low incomes are often studied in detail in order to assist in the development of policies and programs that will improve their economic position. In contrast, there is generally very little analysis of the characteristics of families at the top of the income ladder, possibly because of a lack of data on this small group. The Census of Canada is the only survey with a large enough sample base to allow an analysis of many of the characteristics of very small segments of the Canadian population.

A study entitled *Characteristics of High Income Families* was published in 1986 based on data collected in the 1981 Census. It examined the main features of families that constituted the top one percent of income distribution, and noted that the "impact of high income families on the rest of society is considerable. The incomes of these families are generally well above their consumption needs. Thus, their savings become a very important source of funds required for investment and stimuli for economic activity. [These] families often hold responsible positions in the socio-economic structure. Thus, they may be involved in decisions which have a direct impact on a large segment of society."

Using information from the 1991 Census, this article examines income and other characteristics of families that formed the top percentile in 1990 (See *Data source and definitions*).

The unique position of the top percentile

The range of family incomes is extensive, but most increments within that range are gradual ([Chart A](#)). The average family income in 1990 was \$51,300. About one-fifth of all families were within 15%, and over one-quarter were within 20%, of this overall average.



Chart A **In the upper ranges, the income ladder becomes very steep.**

The average family income at the lowest step of the income ladder (first 5% of family) was less than \$6,000. Families required an additional amount of \$3,000 to \$6,000 to reach each of the next 15 steps, and less than \$10,000 to move into each of the next 2 steps. Beyond this level, however, the average income leaped from \$99,100 in the 91st to 95th percentiles, to \$164,400 for families forming the last 5%.

The top percentile was made up of families with an income of at least \$185,000. For the purposes of this study, the 73,600 families in the top percentile were designated "high income families." Their average income in 1990 was \$295,300. This group of families occupied a unique position; while the difference in the average incomes between the 97th and 98th percentile was \$13,400 and that between the 98th and 99th was \$25,700, the difference between the 99th and the top percentile was \$133,000.

Although the top percentile is treated as a homogeneous group for comparisons with other families, certain variations do exist within this group. On the one hand, about 19% of these families had an income of less than \$200,000 and 24% had an income between \$200,000 and \$225,000. On the other hand, 5% had an income between \$400,000 and \$500,000, while 7% had a total family income of at least half a million dollars. Thus, some families had annual incomes several times greater than those near the lower threshold (\$185,000).

Role of wives

Nearly 14% of all wives had no income in 1990, and others were generally concentrated in the lower income groups ([Chart B](#)). Over one-half of all wives had an income of less than \$20,000. Only one wife in ten had an income of \$35,000 or more. The overall average income of wives was \$15,800.



Chart B **Nearly one in five wives in high income families had an income of at least \$100,000.**

In contrast, while 7% of the wives in the top percentile reported no income in 1990, over a quarter of them had an income between \$50,000 and \$100,000, and nearly one-fifth (18%) of them had an income of \$100,000 or more. Their average income in 1990 was \$59,700, nearly four times the average income of all wives, 67% above that of all husbands, and 9% above the overall average family income. [\(1\)](#) There were 71,700 husband-wife families with an income of at least \$185,000. Without the income of wives,

only 40,600 or 57% of them would have reached this level of family income.

Incidence of income sources

In 1990, 86% of all families and 98% of high income families received one of the three types of employment income ([Table 1](#)). ⁽²⁾ Compared with the overall rate of 83%, the incidence of wages and salaries among high income families was 91% in 1990. ⁽³⁾ The families in the top percentile were four times more likely to receive income from self-employment in a non-farm business or professional practice - 42% as opposed to 10% for all families. About 6% of high income families, compared with less than 4% of all families, reported farm income.



Table 1 Selected family income indicators, 1990

Compared with one-half of all families, four out of five families in the top percentile reported income from non-employment sources, with the incidence of investment income (77%) significantly above average (42%). The incidence of retirement pensions in the high income families (14%) was very close to the overall average (13%). However, among families with at least one person 70 years or over, the incidence was significantly higher in the top percentile (69%) than among all families (53%).

Finally, government transfer payments were, on the whole, the second most common source of family income in 1990. Compared with 80% of all families, 69% of high income families received some form of transfer payment. The relatively high incidence of these payments in the top percentile was primarily because of family allowances, which were not related to family income. ⁽⁴⁾ The proportion of recipients of family allowances among high income families (49%) was very similar to the overall average (51%). However, while three out of five families received both family allowances and child tax credits, families in the top percentile received family allowances only. The incidence of other transfer payments among high income families (23%) was substantially lower than among all families (43%).

Combination of sources

Not only was the incidence of various income sources higher among the top percentile families, these families were also more likely to be recipients of multiple sources. On the whole, 40% of all families, but only 11% of high income families, received their entire income from wages. Compared with 32% of all families, 41% of high income families reported wages and at least one income source other than self-employment. The most important difference concerned families reporting both wages and self-employment income, mostly with another source of income. Compared with the overall proportion of

11%, there were 40% such families in the top percentile.

Average income from sources

While the incidence of wages and salaries among high income families was only about 8 percentage points higher than the overall rate, the average wage received by the top percentile was nearly four times larger (\$176,100 versus \$45,900). For families reporting income from non-farm self-employment, the average for high income families (\$154,600) was six times larger than the national average (\$26,700). Similar differences were present for self-employment income from farming.

Investment income showed the largest relative difference. Not only were the families in the top percentile almost twice as likely to report investment income, but their average receipt (\$68,000) was nearly ten times larger than the overall average (\$7,100). And while the amount of government transfer payments to high income families was smaller, their average income from both retirement pensions and the catch-all category "other money income" was, as may be expected, significantly larger.

Share of income

In 1990, families in the top percentile received nearly 6% of all family income. However, their shares in the total incomes from various sources differed widely ([Table 2](#)).



Table 2 Shares of aggregate family income from various sources, 1990

High income families' share of wages and salaries was over four times their relative strength. Nearly one-quarter of all income from non-farm self-employment went to the top percentile of families. Their share in the aggregate income from farm self-employment was also very high (11%). The top percentile received over 17% of the aggregate investment income of all families.

Not only do top percentile families differ from all other families, they also differ significantly from families close to them on the income scale. Thus, *on a per percentile basis*, families in the 91st to 95th percentiles received 2.2% of all wages, and those in the 96th to 99th percentiles received 2.5%, but the share of the top percentile amounted to 4.2%. The spread was much wider for non-farm self-employment in which the share of the top percentile was 23.9%, compared with 5.7% per percentile for the 96th to 99th percentiles and 2.0% per percentile for the 91st to 95th percentiles. The top percentile's share in total investment income occupied a similar position.

High income families work longer

In general, families tend to move into higher income brackets as they gain work experience, so that young families are unlikely to have very large family incomes. The 1991 Census data show that the age profile of families in the top percentile differed significantly from the overall picture. The median age of all male parents was 45 years and that of all female parents was 42 years; the respective median ages of parents in the top percentile were 50 and 47 years. [\(5\)](#)

The incidence of work beyond the usual age of retirement was much higher among parents in high income families ([Chart C](#)). While the overall incidence of work began to drop sharply beyond 54 years, the decline was much slower among the top percentile families. Even in the 70 years and over group, where overall work activity is minimal, 59% of male and 24% of female parents in high income families worked in 1990.



Chart C Parents in high income families are more likely to work beyond age 65.

More entrepreneurial activity

A major distinguishing feature of families in the top percentile is the distribution of parents by class of worker.

On the whole, 70% of male parents were paid workers, 13% were self-employed, [\(6\)](#) and 17% did not work ([Chart D](#)). In high income families, only 4% of male parents did not work, and the rest were almost equally divided between paid work and self-employment. In the case of female parents, 16% of those in the top percentile were self-employed, compared with the overall average of 5%. Thus, the entrepreneurial activity was 3.5 times more common among parents in high income families (32%) than in all families (9%).



Chart D Self-employment is much more frequent among high income families.

Top percentile dominated by managers and professionals

Overall, male workers are dispersed across the entire spectrum of occupations, while female workers are concentrated in a few occupations. In the case of high income families, this pattern does not hold. In these families, about 62% of male parents and 51% of female parents were concentrated in two major occupation groups.

Compared with 17% of all male parents, 42% of those in high income families were in managerial, administrative and related occupations. The comparable proportions for female parents were 11% and 23% ([Table 3](#)). Within this major occupation group, the incidence of general managers and other senior officials in the top percentile was eight times the overall average for male parents and six times higher for female parents.



Table 3 Occupations of parents* in all families and high income families, 1990

About 2% of all male parents and 9% of all female parents were in the medical and health occupations. Among the top percentile families, 19% of male parents and 14% of female parents belonged to this major occupation group. Over one-quarter of all parents who were physicians, surgeons and dentists belonged to high income families.

Although occupations in social sciences and related fields accounted only for about 2% of all parents, 8% of male parents and 6% of female parents in the top percentile were in this group, mostly in the legal profession.

Educational attainment and work activity

Two characteristics most closely associated with income are education and work activity. The higher the educational attainment and the more extensive the work activity, the higher the income is likely to be. Since both spouses contribute significantly to family income, the status of both husbands and wives is taken into account in the following analysis (**restricted to husband-wife families**).

The educational attainment of high income families is substantially above the overall average. In 1991, about 15% of all husbands and 10% of all wives had a university degree. In the top percentile, 58% of the husbands and 36% of the wives were degree holders. Compared with 6% of all husband-wife families, both spouses had a university degree in 31% of the top percentile families ([Table 4](#)). At the other end of the educational spectrum, compared with 24% of all families, in only 8% of high income families did both spouses have less than secondary school education.



Table 4 Husband-wife families by educational attainment of spouses

In 1990, 81% of all husbands and 66% of all wives worked, compared with 95% of the husbands and 74% of the wives in high income families. On the whole, 56% of all husbands and 32% of all wives worked full year, full time. The proportions among the top percentile were 74% for husbands and 37% for wives.

The contribution of spouses towards family income varied by their work activity and educational attainment. This variation was much more pronounced in the case of wives. In 1990, wives' contribution ranged from 24% for those with less than secondary school education, to 36% for those with a university degree, and from 14% for those who did not work, to 40% for those who worked full year, full time ([Chart E](#)). The trend was similar in the case of high income families.



Chart E Wives' contribution to the income of husband-wife families varies by work activity and by education.

Changes in education and work profiles

The average income of all husband-wife families in constant (1990) dollars increased by 30% between 1970 and 1980 and by a further 9% between 1980 and 1990. [\(7\)](#) The average income of husband-wife families in the top percentile increased by 23% in the seventies and by 16% in the eighties ([Table 4](#)). Changes in both the educational profiles and work patterns of husband-wife families played a major role in augmenting family incomes.

In 1970, both spouses had less than secondary school certificate in 52% of all husband-wife families, and at least one spouse had a university degree in less than 9% of the families. By 1990, the proportions changed to 24% and 19%. In contrast, compared with 47% in 1970, at least one spouse had a university degree in 63% of high income families.

Although the overall proportion of non-working husbands increased from 10% in 1970 to 19% in 1990, this was more than compensated by the increase in the proportion of working wives, from 44% in 1970 to 66% in 1990. As a consequence of these changes, the proportion of husband-wife families in which both spouses worked increased from 42% in 1970 to 54% in 1980 and 62% in 1990.

These changes were even more substantial in the case of high income husband-wife families. The proportion of working wives in these families more than doubled, from 36% in 1970 to 74% in 1990. Furthermore, while the overall increase in the proportion of full-year, full-time working wives amounted to 15 percentage points, their proportion in the top percentile increased by 24 points. In 1970, both spouses worked in 36% of high income families. This proportion increased to 59% in 1980, and to 74% in 1990.

On the whole, the contribution of wives towards family income increased from 15% in 1970 to 29% in 1990. There was a similar doubling of wives' contribution in the high income families, from 10% in 1970 to 20% in 1990.

Summary

One percent of all families had an income of \$185,000 or more in 1990. Compared with the overall average family income of \$51,300, the average income of these 73,600 high income families was \$295,300, with 7% having an income of at least half a million dollars. The top percentile received about 6% of total family income, nearly one-quarter of all income from self-employment and about one-fifth of total investment income.

Both the incidence of various sources and the amounts received from them were well above average among the top percentile families. Multiple sources of income were the norm in the top percentile.

About three-quarters of all family income in 1990 came from wages and salaries, compared with a little over one-half in the top percentile. Non-farm self-employment income and investment income constituted, respectively, 22% and 18% of their income, compared with 5% and 6% for all families.

Parents in high income families were more likely to work beyond the usual age of retirement. One-half of working male parents and about one-sixth of female parents in the top percentile were self-employed. They were highly concentrated in managerial, legal and medical occupations.

Compared with less than 19% of all husband-wife families, at least one spouse had a university degree in

63% of high income families. Again, compared with 81% of all husbands and 66% of all wives, 95% of the husbands and 74% of the wives in the high income families worked in 1990. The average income of wives in the top percentile was substantial at \$59,700. Over two-fifths of the families in the top percentile entered this group by virtue of the income of wives.

Between 1970 and 1990, the educational attainment of both spouses and the participation of wives in the labour force increased considerably. The changes were even more pronounced among families in the top percentile. Concomitant with these changes, the overall average contribution of wives to family income increased from 15% in 1970 to 29% in 1990, and it doubled from 10% to 20% in the top percentile.

Data source and definitions

Census family: A census family consists of a now-married couple (with or without never-married children of either or both spouses), a couple living common-law (with or without never-married children of either or both partners), or a lone parent of any marital status, with at least one never-married child living in the same dwelling.

Family income: The total income of a census family is the sum of the total incomes of all members of that family received during the calendar year preceding the census or survey. The census income concept includes wages and salaries, income from farm and non-farm self-employment, government transfer payments, investment income, retirement pensions and other money income. It does not include income in kind, such as non-monetary benefits received by employees, agricultural products produced and consumed by the self-employed on farms, social and other assistance in kind, inheritances, windfalls, or capital gains or losses, etc.

High income families: All families were arranged in order of size of their income in 1990. Those forming the top percentile were designated as "high income families." The term "high income" is not used as a synonym for "rich" or "wealthy." A young family with high income may not have yet accumulated large assets, while an elderly couple without a large current income may have substantial wealth holdings.

Constant dollars: An increase in current income generally does not amount to an equivalent increase in purchasing power because of changes in the prices of goods and services. To render historical income data in constant dollars, income estimates for years prior to 1990 were converted into 1990 dollars by an adjustment for changes in the Consumer Price Index.

Parents: For ease of reference, the correct but cumbersome terminology of "husbands, wives and lone

parents" has been replaced in this article by "parents." In the case of high income families, 99% of these "parents" were husbands and wives. It should, however, be noted that the husbands and wives, though designated as parents, may or may not have children at home. Seven out of ten high income husband-wife families had a never-married child living with them.

Work activity: Work activity of parents is described in terms of weeks worked during the reference year and whether the work was full-time or part-time. Persons who reported 30 hours or more per week of work and who worked 49 to 52 weeks in the reference year were designated as full-year, full-time workers. All persons who worked less than 30 hours (irrespective of the number of weeks worked) or who worked less than 49 weeks were classified as part-year/part-time workers.

Class of worker: Parents who reported a job were classified into (i) those who worked mainly for someone else for wages, salaries, commissions or payments "in kind," and (ii) those who worked mainly for themselves. Because of the importance of entrepreneurial activity among the high income families, two departures were made from the usual census classification of this variable. Those who reported self-employment in their own incorporated business were combined with other self-employed parents. Similarly, parents who worked without pay in a family farm, business or professional practice owned or operated by a related household member were also classified with the self-employed.

Occupation: Occupation refers to the kind of work persons were doing during the reference week, as determined by the description of the most important duties in their job. The classification used in this article is based on the 1980 Standard Occupational Classification.

Educational level: Spouses in husband-wife families were classified in three groups: those with a university degree, those with no university degree but with a secondary school certificate, and all others.

Reference period: The statistics on families (number, age, education, etc.) relate to families as constituted at the time of the census, while those on income and work activity cover the calendar year preceding the census. No recall or adjustment has been made to account for persons who were family members for part of the reference year but then left because of marriage, divorce, death or other reasons. Some families existing at the time of census were not families during the whole of the reference year.

Data: The data used in this article are from the Censuses of Canada taken in 1971, 1981 and 1991. For a brief description of different aspects of income - collection, processing, quality, etc. - readers may consult the report on *Income* in the 1991 Census Technical Reports series, Catalogue 92-340E.

For detailed definitions, see Statistics Canada, *1991 Census Dictionary* (Catalogue 92-301E). Includes those with postsecondary education other than a university degree

Notes

Note 1

Differences are calculated from unrounded data.

Note 2

All families were divided into two groups: high income families (1%) and all other families (99%). However, the difference between the characteristics of 99% and all families is insignificant. Therefore, for ease of reference, the various statistics for high income families are compared with overall averages.

Note 3

The incidence of an income source among families will always be higher than among individuals. For example, if each family consists of two adults and only one of them in each family reports a source of income, the incidence will be 50% among individuals, but 100% among families.

Note 4

In 1990, payment of family allowances was based on the age of children, and was universal for families with children of the appropriate age. Beginning in January 1993, family allowances, refundable child tax credits and non-refundable credit for dependent children have been combined in a single Child Tax Benefit, which is tied to the level of parental income.

Note 5

Parents consist of husbands, wives and lone parents. It should be noted that 97% of all male parents were husbands, and 89% of all female parents were wives. In the top percentile, the proportions were 99% for both male and female parents. See also [*Data source and definitions*](#).

Note 6

In the Census and the Labour Force Survey statistics, individuals who report themselves as self-employed with an incorporated business are treated as paid workers. The overall incidence of such cases is very small, but they accounted for over one-fifth of male parents and 7% of female parents in high income families. They probably own most of the share capital in these corporations and, notwithstanding the legal status of the business, behave as independent entrepreneurs. For this reason, such individuals are included with the self-employed group in this paper. See also [*Data source and definitions*](#).

Note 7

See [*Rashid, A.*](#) (1994) for a detailed analysis of the changes in family incomes between 1970 and 1990.

References

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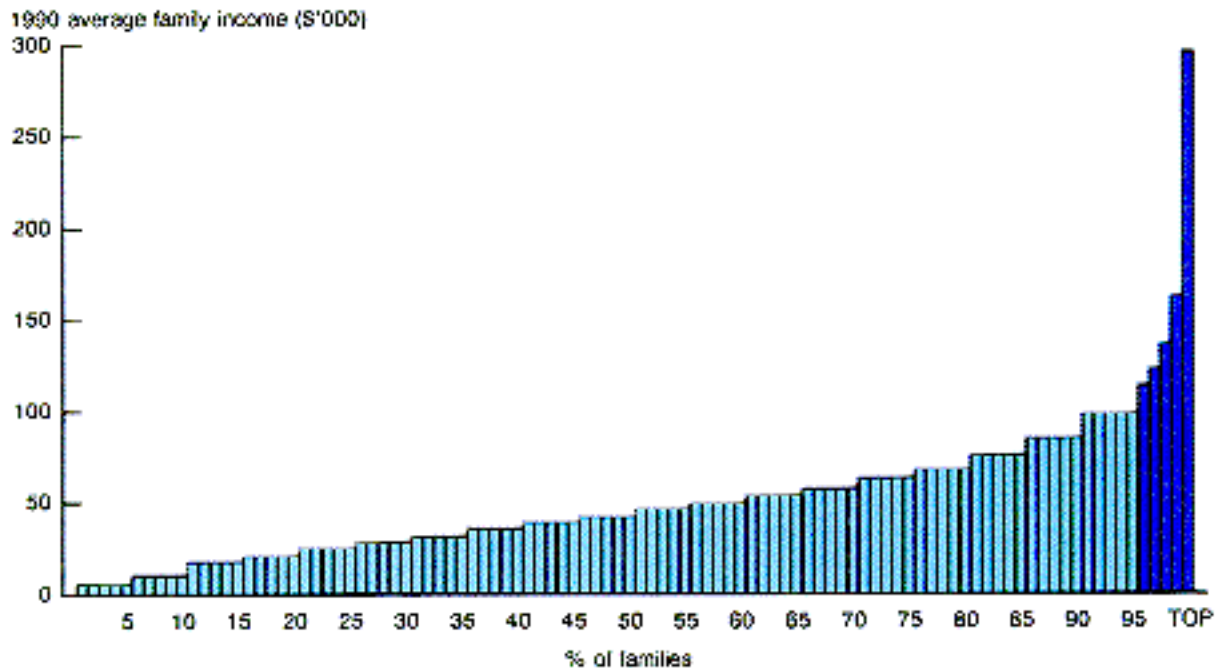
Source

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Chart A

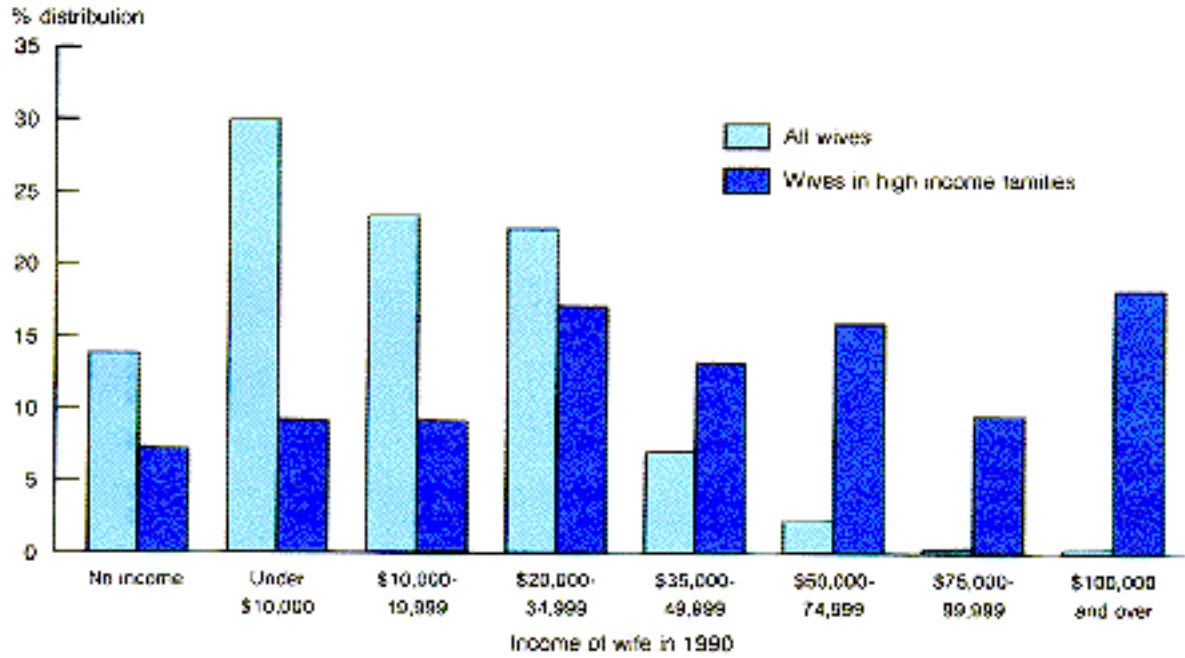
In the upper ranges, the income ladder becomes very steep.



Source: Census of Canada, 1991

Chart B

Nearly one in five wives in high income families* had an income of at least \$100,000.



Source: Census of Canada, 1991

* High income families had a total income of \$185,000 or more in 1990.

Table 1

Selected family income indicators, 1990

| | Incidence | | Average income* | | Composition of total income | |
|---|--------------|-----------------|-----------------|-----------------|-----------------------------|-----------------|
| | All families | Top 1% families | All families | Top 1% families | All families | Top 1% families |
| | % | | \$ | | % | |
| Sources of income | | | | | | |
| Employment | 85.5 | 97.5 | 48,262 | 236,619 | 80.4 | 78.1 |
| Wages and salaries | 83.0 | 91.3 | 45,919 | 176,081 | 74.2 | 54.4 |
| Non-farm self-employment | 10.3 | 42.4 | 26,679 | 154,588 | 5.3 | 22.2 |
| Farm self-employment | 3.6 | 5.9 | 11,499 | 75,930 | 0.8 | 1.5 |
| Non-employment | 49.1 | 79.0 | 10,272 | 78,043 | 9.8 | 20.9 |
| Investment income | 41.9 | 76.9 | 7,136 | 67,951 | 5.8 | 17.7 |
| Retirement pensions | 12.9 | 14.4 | 12,599 | 38,422 | 3.2 | 1.9 |
| Other money income** | 8.0 | 11.7 | 5,310 | 32,813 | 0.8 | 1.3 |
| Government transfer payments | 80.3 | 68.8 | 6,272 | 4,300 | 9.8 | 1.0 |
| Old Age Security and Guaranteed Income Supplement | 13.3 | 10.9 | 8,553 | 6,862 | 2.2 | 0.3 |
| Canada/Quebec Pensions | 18.1 | 13.6 | 5,384 | 6,189 | 1.9 | 0.3 |
| Family allowances and Child Tax Credit | 50.8 | 49.1 | 1,372 | 848.0 | 1.4 | 0.1 |
| Other government transfers† | 42.7 | 22.8 | 5,223 | 4,159 | 4.3 | 0.3 |

Source: Census of Canada, 1991

* Per recipient family

** Other money income refers to regular cash income received during calendar year 1990 and not reported in any of the other nine sources in this table; e.g., alimony, child support, periodic support from other persons not in

the household, non-refundable scholarships and bursaries, severance pay, royalties, etc.

† Other government transfer payments include provincial income supplements to seniors to supplement OAS and GIS, unemployment insurance benefits, social assistance, veterans' pensions, war veterans' allowances, workers' compensation, and amounts received in 1990 for refundable provincial and federal tax credits

Table 2

Shares of aggregate family income from various sources, 1990

| | Share of aggregate income received by families in: | | | | Total |
|---------------------------------------|--|-------------------------|-------------------------|----------------|-------|
| | 1st-90th percentile | 91st-95th percentile | 96th-99th percentile | Top percentile | |
| | % | | | | |
| Total share | | | | | |
| Wages and salaries | 74.8 | 10.8 | 10.2 | 4.2 | 100.0 |
| Net non-farm self-employment income | 43.2 | 9.9 | 23.0 | 23.9 | 100.0 |
| Net farm self-employment income | 63.7 | 9.8 | 15.7 | 10.8 | 100.0 |
| Investment income | 57.4 | 9.7 | 15.5 | 17.5 | 100.0 |
| Government transfer payments | 94.3 | 2.8 | 2.3 | 0.6 | 100.0 |
| Other income* | 79.7 | 7.2 | 8.5 | 4.6 | 100.0 |
| All sources | 74.2 | 9.7 | 10.4 | 5.8 | 100.0 |
| Average share per percentile** | | | | | |
| Wages and salaries | 0.8 | 2.2 | 2.5 | 4.2 | 1.0 |
| Net non-farm self-employment income | 0.5 | 2.0 | 5.7 | 23.9 | 1.0 |
| Net farm self-employment income | 0.7 | 2.0 | 3.9 | 10.8 | 1.0 |
| Investment income | 0.6 | 1.9 | 3.9 | 17.5 | 1.0 |
| Government transfer payments | 1.0 | 0.6 | 0.6 | 0.6 | 1.0 |
| Other income* | 0.9 | 1.4 | 2.1 | 4.6 | 1.0 |
| All sources | 0.8 | 1.9 | 2.6 | 5.8 | 1.0 |

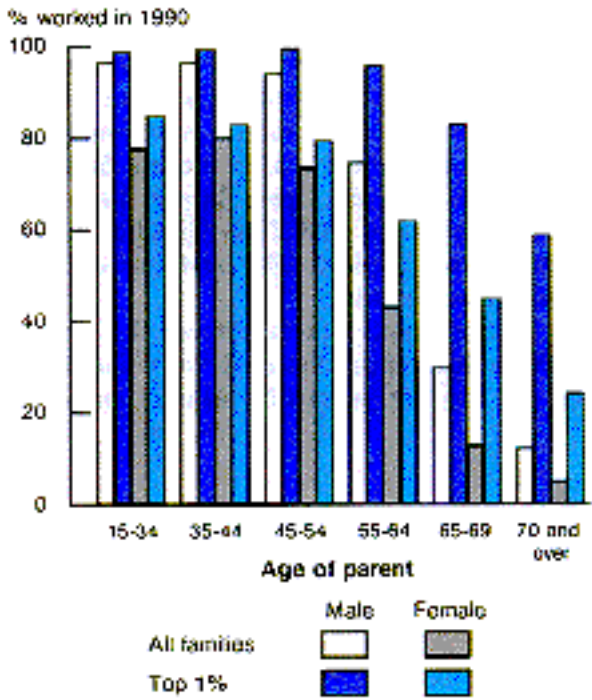
Source: Census of Canada, 1991

** All other cash income received in 1990 including retirement pensions*

*** This allows comparison between the top percentile and each other percentile: for instance, the 96th-99th percentiles have an average share of 2.5% (per percentile) of wages and salaries (10.2%) 4 percentiles).*

Chart C

Parents* in high income families are more likely to work beyond age 65.

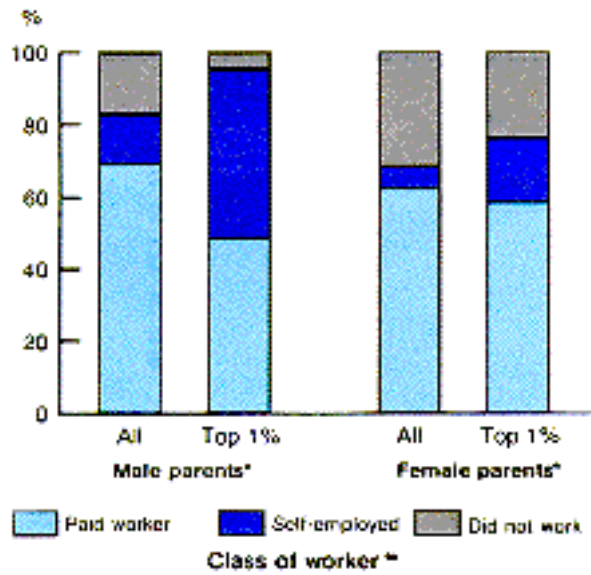


Source: Census of Canada, 1991

* Parents consist of husbands, wives and lone parents. Husbands and wives may be with or without never-married children.

Chart D

Self-employment is much more frequent among high income families.



Source: Census of Canada, 1991

* Parents consist of husbands, wives and lone parents. Husbands and wives may be with or without never-married children.

— See Data source and definitions.

Table 3

Occupations of parents* in all families and high income families, 1990

| | Male parents | | Female parents | |
|---|--------------|-----------------|----------------|-----------------|
| | All families | Top 1% families | All families | Top 1% families |
| | % | | | |
| Total occupations** | 100.0 | 100.0 | 100.0 | 100.0 |
| General managers and other senior officials† | 2.1 | 17.2 | 0.6 | 3.6 |
| Other managerial occupations | 14.7 | 25.1 | 10.0 | 19.8 |
| Physicians and surgeons | 0.6 | 14.2 | 0.2 | 4.5 |
| Dentists | 0.2 | 2.8 | - | 0.5 |
| Other occupations in medicine and health | 1.3 | 2.4 | 9.2 | 8.9 |
| Natural sciences, engineering and mathematics | 6.1 | 4.3 | 1.6 | 1.6 |
| Judges, magistrates, lawyers and notaries | 0.6 | 7.0 | 0.2 | 2.4 |
| Other occupations in social sciences | 1.0 | 0.8 | 2.6 | 3.1 |
| Occupations in religion, teaching, artistic, literary, recreational and related occupations | 5.0 | 3.1 | 8.3 | 11.3 |
| Clerical and related occupations | 5.6 | 1.5 | 31.6 | 27.4 |
| Sales agents and traders in securities | 0.2 | 1.1 | 0.1 | 0.3 |
| Other sales occupations | 8.2 | 8.3 | 8.7 | 8.7 |
| Service occupations | 7.9 | 1.7 | 15.1 | 3.5 |
| Farming, horticultural and animal husbandry occupations | 3.9 | 2.6 | 2.3 | 2.0 |
| All other occupations | 42.8 | 7.3 | 9.6 | 2.3 |

Source: Census of Canada, 1991

** Parents consist of husbands, wives and lone parents. Husbands and wives may be with or without never-married children*

*** Excluding those who did not work.*

† Includes occupations in the senior levels of managerial and administrative work concerned with planning, organizing, directing and controlling on owners' or own behalf.

Table 4

Husband-wife families by educational attainment of spouses

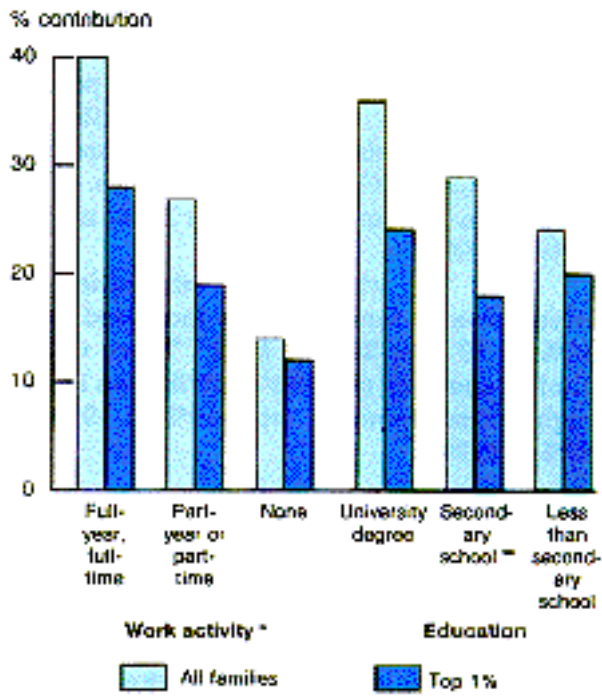
| | All families | | | Top 1% families | | |
|--|---------------|---------------|---------------|-----------------|----------------|----------------|
| | 1970 | 1980 | 1990 | 1970 | 1980 | 1990 |
| Average family income (1990 \$) | 38,479 | 50,124 | 54,667 | 207,529 | 254,711 | 295,512 |
| | % | | | | | |
| Educational attainment | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| University degree | 8.6 | 13.8 | 18.5 | 47.4 | 50.1 | 62.7 |
| Both spouses | 1.8 | 4.0 | 6.4 | 13.0 | 17.6 | 30.7 |
| Husband only | 5.8 | 7.5 | 8.1 | 31.8 | 28.4 | 27.0 |
| Wife only | 0.9 | 2.3 | 4.0 | 2.5 | 4.1 | 4.9 |
| Secondary school* | 39.2 | 54.5 | 57.3 | 32.8 | 36.0 | 29.7 |
| Both spouses | 15.1 | 28.1 | 36.8 | 17.0 | 20.1 | 20.8 |
| Husband only | 10.8 | 15.0 | 10.0 | 7.6 | 7.9 | 4.2 |
| Wife only | 13.2 | 11.5 | 10.4 | 8.3 | 8.0 | 4.6 |
| Less than secondary school | 52.2 | 31.7 | 24.2 | 19.8 | 13.7 | 7.6 |

Source: Census of Canada

** Includes those with postsecondary education other than a university degree*

Chart E

Wives' contribution to the income of husband-wife families varies by work activity and by education.



Source: Census of Canada, 1991

* See Data source and definitions.

** Includes post-secondary education other than university degree.