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DIMENSIONS OF INCOME AMONG POOR HOUSEHOLDS:

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URBAN POVERTY IN CANADA, 2000

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*Dimensions of Income among Poor Households: Urban Poverty in Canada, 2000* is published by the Canadian Council on Social Development, as part of the Council's Urban Poverty Project.

ISBN 0-88810-539-8

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This project is funded by the Government of Canada's Social Development Partnerships Program. The opinions and interpretations in this publication are those of the authors and do not necessarily reflect those of the Government of Canada.

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# INTRODUCTION



The picture of abject poverty most Canadians imagine is one of ailing children on the edge of starvation. In advanced industrial societies such as Canada, however, this scene is not typical. What prevails instead is deprivation and need. In Canada, people suffer deeply, not because the necessities of life barely exist for the population at large – the state of affairs in many developing countries – but because an unequal distribution of income blocks their access to Canada’s abundance. Poverty in Canada is not a matter of starving but rather of frequenting food banks, being shunted from one substandard shelter arrangement to another, living with the ever-present threat of violence or running from one temporary contract job to the next. This troubling picture results from an unequal distribution of riches rather than from a lack of riches.

The impact of deprivation and need is keenly felt in Canadian cities. As Canada’s population has become increasingly urbanized, the number of poor households living in urban areas has grown as well. Today, in urban Canada (and elsewhere), chronic levels of poverty, polarized job opportunities, low wages, and unaffordable and inadequate housing are fundamental challenges. Many fear that our cities are becoming more polarized, with wealth concentrated in the hands of a very small elite and growing numbers of individuals and families being marginalized from social and economic life. The evidence presented in reports from the CCSD’s Urban Poverty Project largely supports concerns about the polarization of opportunity and income in Canada.

The Urban Poverty Project offers a detailed portrait of the poor in urban Canada. This particular analysis answers questions about the dimensions and characteristics of the income of poor households, based on 2000 data.

For example, what is the average income of a poor individual or family? Where does the household income originate? How far below the Low Income Cut-off (LICO) is the income of an average poor family?

The first section explores household income in large urban areas in detail. It examines the average income of poor households within and across urban areas and compares them with the average incomes of all households. We also present data on the source of income. As discussed in other reports in this series, poor households have less employment and, consequently, fewer earnings than do other households. As a result, poor households tend to rely to a greater extent on government transfers. We examine these important differences in the composition of income in this section.

Next, we examine “market poverty” and, in particular, present estimates of the number of families who were poor based on their 2000 market income, *before* public transfers and program benefits were taken in account. We try to answer the following question: If households received only market earnings (wages, investments, private pensions), how many would have fallen below Statistics Canada’s LICO? This approach only approximates the market poverty that might ensue if government benefits were actually withdrawn. However, it does provide a measure of the distribution of the Canadian labour market’s rewards and the key role that governments play in redistributing income through income transfers.

In the fourth section, we offer data on household income deficiencies in relation to the LICO – the average poverty gap and average market gap. The *poverty gap* (otherwise known as the “depth of poverty”) refers to the difference between the total income of poor households and the LICO. It is a measure of the degree to which these

households are poor. The *market poverty gap* refers to the difference between the market incomes of poor households and the LICO. If government transfers did not exist, how far would households fall below the poverty line? The purpose of this exercise is to assess the impact of local labour market conditions on the rate of poverty in Canada's large urban areas.

Lastly, we look at the income distribution of households living above and below the LICO. Examining the poverty gap provides information about the average depth of poverty. Our final analysis identifies the location of households on the income ladder. Do most poor families and individuals live on incomes far below the poverty line, or do they live on incomes that are close to this benchmark?

Our main sources of data in this report are custom tabulations of the 2001 Census of Canada results; income data from the 2001 Census refer to pre-tax income in 2000. We compare urban areas using the following geographic units for persons living in private households:<sup>1</sup> large urban areas (census metropolitan areas, or CMAs), large cities (census subdivisions, or CSDs), and neighbourhoods (census tracts, or CTs). We also refer to custom geographic units such as non-CMAs, which include urban and rural areas that exist outside the CMAs. While we focus primarily on large urban areas in this analysis, it is important to note that almost one-third of the Canadian population live in urban and rural areas that are not captured by the concept of the CMA.<sup>2</sup> Making comparisons with areas outside CMAs allows us to gauge what is happening to poverty in other smaller urban areas and in rural communities.

## DEFINING LOW INCOME

For the purposes of this research, poverty is defined using Statistics Canada's pre-tax Low Income Cut-off (LICO). In basic terms, the LICO is set by averaging the amount a family or individual spends on food, clothing and shelter; thresholds are set based on what an average household spends on food, clothing and shelter as a proportion of the household income. Statistics Canada calculates LICOs for seven sizes of family – from unattached individuals to families of seven or more persons – and for five community sizes – from rural areas to urban areas with a population of more than 500,000. If the income of an individual or family falls below the threshold for the relevant community and family size, that individual or family is considered to be living in "straitened circumstances."<sup>3</sup> Unlike other income surveys, the Census does not provide data on post-tax (or disposable) incomes.<sup>4</sup>

## CENSUS GEOGRAPHIES

### *Census Metropolitan Area (CMA) – Large Urban Area*

A CMA is defined as "a very large urban area (known as the urban core), together with adjacent urban and rural areas (known as urban and rural fringes) that have a high degree of social and economic integration with the urban core." A CMA has one or more urban core populations of at least 100,000, based on the previous Census. Overall, there were 27 CMAs in 2001.

### *Census Subdivision (CSD) – Large City*

CSD is the general term for a provincially defined municipality such as a city, town, village, township or Indian reserve. This report focuses primarily on large CSDs as the unit of analysis to compare urban poverty – those with populations over 100,000, located within CMAs. If there is no CSD with a population greater than 100,000 within a CMA, the largest CSD within the CMA is included. CSDs that overlap the historic core of a CMA also are included in the study group. These selection criteria isolate 46 municipalities within Canadian CMAs in 2001.

***Core or Central City***

We use the term “core city” or “central city” to describe the historic anchor city (CSD) of each metropolitan region. The use of “core” in this instance is *not* equivalent to Statistics Canada’s concept of an “urban core,” which can include both large and small municipalities and rural areas.

***Suburban City***

We use the term “suburban city” to designate other large cities (CSDs) within CMAs. These cities may or may not be adjacent to the core or central city, but they are large population centres that are linked via commerce and employment to communities across the metropolitan area.

***Census Tract (CT) – Neighbourhood Within a Large Urban Area***

CTs are “small geographic units representing urban or rural neighbourhood-like communities created in census metropolitan areas.” The population of CTs ranges from a minimum of 2,500 to a maximum of 8,000. They are defined to closely resemble what most people would think of as a neighbourhood.

***Remainder of the CMA***

This report also refers to areas within CMAs that are outside the 46 CSDs mentioned above. These communities or areas are part of the larger urban areas but are outside the large cities (also referred to as the *urban and rural fringe*).

***Non-CMA***

Non-CMAs include urban and rural areas that exist outside the CMAs. Areas outside the CMAs include all cities with a population of 5,000 or more and rural areas with fewer than 5,000 residents.

# SOURCES AND LEVELS OF INCOME



Canadians rely on a mix of income sources to provide for their families. The largest source of income by far is the earnings from employment. Income security programs are another significant source of income, particularly for groups such as low-income Canadians and seniors. Other sources of income – such as child support, severance pay or investment income – are important to the economic security of many households as well. The particular balance of income sources, however, can and does vary widely depending upon household income. Those in poor households are much more likely than higher income households to rely on income security programs and, as such – given the typically low level of benefits available – are much more likely to be poor. Indeed, low levels of benefits, particularly in programs targeted to working-age adults, are an important factor behind the persistence of poverty in many regions.

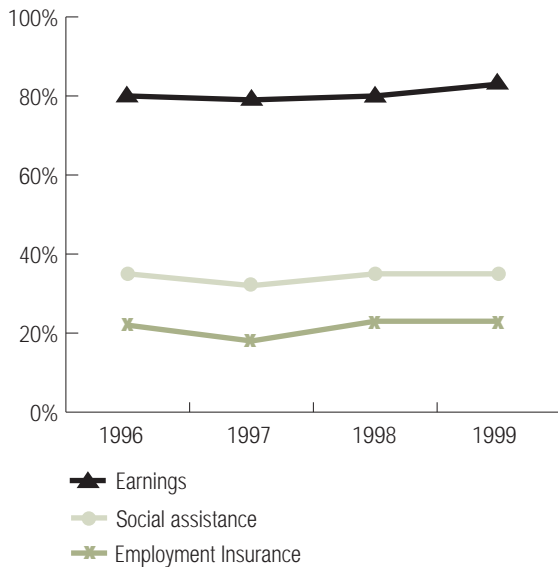
This section looks at the 2000 income mix of poor and non-poor households in Canada's largest urban areas. In the tables below, we examine the proportion of pre-tax household income in 2000 derived from employment earnings,<sup>5</sup> government transfers,<sup>6</sup> investment income and other income.<sup>7</sup> We provide information on the

income mix of working-age and elderly households – here including economic families (households of at least two people related by blood, marriage or adoption) and unattached individuals. Working-age households are those in which *both* the economic reference person and the spouse (if present) are under the age of 65. Elderly households are those in which *either* the economic reference person or the spouse (again, if present) is aged 65 years or older.<sup>8</sup>

## EARNINGS AND TRANSFERS

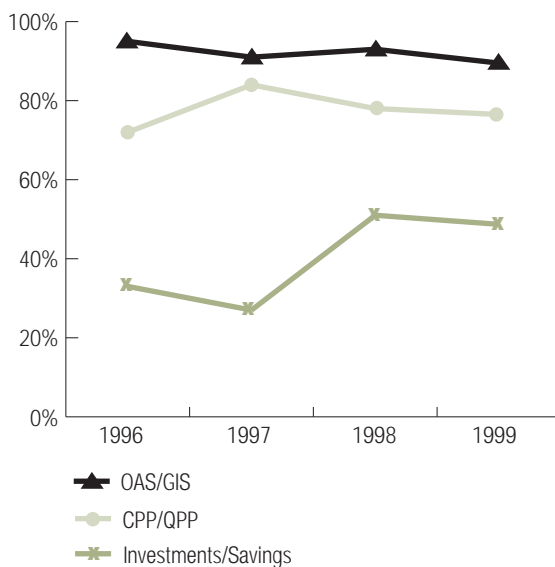
Across Canada's CMAs, families and individuals derive income from various sources, but principally from employment and transfers. For example, in 2000, over nine in 10 working-age families (94.0%) reported income from employment, while about eight in 10 (80.8%) received government transfers. Less than half of elderly families (47.3%) and less than one in 10 (8.1%) unattached individuals aged 65 and older reported employment earnings, but almost all received government transfers (99.6% and 99.8%, respectively) [data not shown].

**FIGURE 1**  
**PERCENTAGE OF WORKING-AGE COUPLES WITH CHILDREN, BY SELECT INCOME SOURCE, CANADA, 1996 to 1999**



Source: Prepared by the Canadian Council on Social Development using data from the National Council of Welfare's *Poverty Profiles*, various years.

**FIGURE 2**  
**PERCENTAGE OF ELDERLY COUPLES, BY SELECT INCOME SOURCE, CANADA, 1996 to 1999**



Source: Prepared by the Canadian Council on Social Development using data from the National Council of Welfare's *Poverty Profiles*, various years.

The specific mix of income does vary. In both working-age and elderly households, poor families and individuals were less likely to report earnings and somewhat more likely to report transfer income. That said, large numbers of poor working-age households were engaged in the paid labour market: almost seven of 10 families (69.1%) and six of 10 individuals (58.1%) received income from employment. Less than one-quarter of poor elderly families (22.1%) and 2.7% of poor unattached seniors earned employment income, but all received government transfers.

### COMPOSITION OF INCOME

Figure 3 looks at the balance of income sources in 2000 among urban working-age and elderly households. Predictably, most working-age households relied to a much greater extent than elderly households on employment income. Overall, earnings made up the largest proportion of total pre-tax income among all working-age families (88.5%) and working-age unattached individuals (86.4%). By contrast, employment income accounted for a much smaller proportion of the total income among elderly families (35.6%) and unattached seniors (7.1%).<sup>9</sup>

This same general pattern was evident among both poor and non-poor families living in large urban areas. Almost 90% of the income of non-poor working-age families and unattached individuals came from employment earnings in 2000. Earnings were also the largest single source of total income among poor working-age families (48.8%) and poor working-age unattached individuals (57.1%). This point is worth stressing. The labour market remains the principal source of economic security for all working-age households, regardless of income level. These data also reveal that, in any Canadian city, a job alone is no guarantee of economic security, a point that is highlighted in another report in this Urban Poverty series on employment and education.

That is not to say that earnings were unimportant for all seniors. One of the interesting findings here is the impact of earnings in the income mix of non-poor elderly families. Although further analysis is necessary, these 2000 income data suggest that a considerable number of older workers in their "early retirement years" were still engaged in the labour market and drawing substantial wage income (as shown below).

FIGURE 3

**DISTRIBUTION OF INCOME BY SOURCE, FOR SELECT FAMILY TYPES, CMAs, 2000**

Family Types	All (%)	Poor (%)	Non-poor (%)
<b>Working-age Families</b>			
Earnings	88.5	48.8	89.8
Government transfers	4.9	44.0	3.7
Investments	5.7	3.8	5.7
Other income	0.8	3.4	0.8
Total income	100.0	100.0	100.0
<b>Elderly Families</b>			
Earnings	35.6	6.8	36.5
Government transfers	31.1	87.3	29.3
Investments	32.5	5.6	33.4
Other income	0.7	0.4	0.7
Total income	100.0	100.0	100.0
<b>Working-age Unattached Individuals</b>			
Earnings	86.4	57.1	89.5
Government transfers	6.1	35.0	3.2
Investments	6.3	4.4	6.5
Other income	1.1	3.5	0.9
Total income	100.0	100.0	100.0
<b>Unattached Seniors</b>			
Earnings	7.1	0.6	9.2
Government transfers	50.2	90.8	36.7
Investments	41.6	8.1	52.8
Other income	1.2	0.4	1.4
Total income	100.0	100.0	100.0

Notes: Other income includes alimony payments, child support, income from abroad (excluding dividends and interest income), non-refundable scholarships and bursaries, severance pay and royalties.

Individuals in the Yukon, NWT and Nunavut are excluded from these data, as are those living on Indian reserves and those in collective dwellings.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

When looking at seniors as a group, the role of income transfers cannot be understated. Government transfers make up a substantial proportion of total income in both non-poor and poor households. However, the proportion of income from these transfers is much higher (nearly three times) among poor households than among non-poor households. Figure 3 shows that, in non-poor elderly families, the respective shares of earnings, transfers and investments as a proportion of total income were roughly equal; transfers constituted a little less than one-third of total income (29.3%) in 2000, while employment earnings and investments made up 36.5% and 33.4% of total income, respectively. For non-poor

unattached seniors, transfers were somewhat more important in their income mix (36.7%); however, investment income was the major source of income for this group (at 52.8%).<sup>10</sup>

Reliance on transfers was most pronounced among poor households where at least one partner was aged 65 years or older. Government transfers made up about 90% of total income for both poor elderly families and poor unattached seniors (87.3% and 90.8%, respectively). By contrast, employment income and investments played a comparatively small role for poor seniors. The minor role of investments, in particular, suggests that many seniors, the majority of whom are women, were

unable to make contributions to vehicles like Registered Retirement Savings Plans (RRSPs) in earlier years because they were engaged in low wage jobs or were outside of the labour market altogether. The very high rates of poverty among unattached women aged 65 and older – many of whom were full-time caregivers in the past – is directly related to a lack of access to pension and investment income. These data highlight the critical role that well-funded income security programs such as the Canada/Quebec Pension Plan play in protecting the economic security of seniors.

The distribution of income did not vary substantially across Canada's urban areas in 2000. For instance, the proportion of employment earnings in the income mix of non-poor working-age families was slightly higher in CMAs (89.8%) than in non-CMAs (86.5%). Similarly, earnings formed a slightly larger proportion of total income among non-poor working-age families living in the large suburban cities (91.0%) included in our study, as compared with those families living in the central cities (89.4%) or in the remainder of the CMAs outside of large cities (89.7%).

Larger differences existed in the 2000 income mix of *poor* working-age families according to place of residence. Poor families living in large urban areas tended to rely to a greater extent on employment income than did their counterparts in non-CMAs (48.8% compared with 34.6%). Conversely, government transfers made up a larger proportion of total income in poor families located in non-CMAs, reflecting in part the higher levels of benefits available through programs such as Employment Insurance in these communities. Within CMAs, the largest source of income for poor families living in suburban cities was earnings from employment; the largest single source of income for poor working-age families living in the remainder of the CMAs outside of central and suburban cities was government transfers [data not shown].

### **AVERAGE INCOME BY SOURCE**

The incomes of poor people are often thousands of dollars below the poverty line, and they are often tens of thousands of dollars below the incomes of the rest of their communities. Figure 4 compares the average incomes of urban residents by family type and by source in 2000. These data illustrate the magnitude of the difference between the incomes of poor and non-poor households in large urban areas across Canada.

In 2000, in Canada's largest urban areas, the average income of poor working-age families (\$16,232) was

roughly one-fifth of the average income of non-poor working-age families (\$87,674).<sup>11</sup> This discrepancy was due almost entirely to the difference in employment earnings between these two groups. On average, non-poor working-age families earned \$78,738, whereas poor families earned \$7,918 – only 10.1% of the average for non-poor families. The same pattern appeared among unattached working-age individuals; the average total income of non-poor individuals was more than nine times greater than that of poor individuals. Although poor households received more than non-poor households – on average – from government transfers, these funds were insufficient to close the sizable income gap between the poor and the non-poor.

Again, it is important to stress the role of employment earnings in poor working-age households. Average earnings made up a sizable proportion of the average total income of poor working-age households – 48.8% among poor families and 57.1% among poor unattached individuals. These findings suggest that poor households were engaged in the labour market but the market was failing to provide sufficient hours and/or wages to economically sustain them.

Among seniors, there was also a marked difference between the average total incomes of poor and non-poor families and of poor and non-poor individuals, related primarily to differences in the level of income from employment. However, this income gap was not as pronounced among seniors as among working-age households. The average total income of non-poor elderly families was more than three times the average income of poor elderly families, while the average total income of non-poor unattached seniors was two and a half times greater than that of poor unattached seniors.

Generally, poor elderly households received much higher levels of income from government transfers than did poor working-age households. And overall, poor seniors had higher average incomes than did their working-age counterparts. These differences were directly related to the quality of income security programs available to seniors and working-age households in Canada. Income programs for seniors, such as Old Age Security, largely escaped the cutbacks during the 1990s that resulted in lower levels of benefits and coverage in Employment Insurance and social assistance – programs designed to assist working-age households. The move to index seniors' benefits in 2000 further protected the benefits of low-income seniors. Much remains to be done to rebuild and enhance Canada's income infrastructure for working-age people.

FIGURE 4

**AVERAGE INCOME BY SOURCE, FOR SELECT FAMILY TYPES, CMAs, 2000**

Family Types	All (%)	Poor (%)	Non-poor (%)
<b>Working-age Families</b>			
Earnings	\$68,376	\$7,918	\$78,738
Government transfers	\$3,815	\$7,146	\$3,244
Investments	\$642	\$551	\$658
Other income	\$4,388	\$617	\$5,034
Average total income	\$77,221	\$16,232	\$87,674
<b>Elderly Families</b>			
Earnings	\$22,137	\$1,311	\$24,376
Government transfers	\$19,306	\$16,920	\$19,563
Investments	\$459	\$83	\$499
Other income	\$20,202	\$1,078	\$22,258
Average total income	\$62,104	\$19,392	\$66,696
<b>Working-age Unattached Individuals</b>			
Earnings	\$26,839	\$4,491	\$39,956
Government transfers	\$1,909	\$2,757	\$1,411
Investments	\$355	\$275	\$402
Other income	\$1,954	\$347	\$2,896
Average total income	\$31,057	\$7,870	\$44,665
<b>Unattached Seniors</b>			
Earnings	\$1,824	\$89	\$3,319
Government transfers	\$12,974	\$12,662	\$13,243
Investments	\$300	\$60	\$507
Other income	\$10,764	\$1,135	\$19,064
Average total income	\$25,862	\$13,947	\$36,133

Notes: Other income includes alimony payments, child support, income from abroad (excluding dividends and interest income), non-refundable scholarships and bursaries, severance pay and royalties.

Individuals in the Yukon, NWT and Nunavut are excluded from these data, as are those living on Indian reserves and those in collective dwellings.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

Although elderly households had higher levels of government transfers than did working-age individuals and families, non-poor elderly households reported *higher* average incomes from government transfers than did poor elderly households in 2000. This again was related to the types of income supports available to the poor in Canada and the differential benefits available through social insurance programs based on previous labour market attachment and income programs of last resort that are targeted to the poor. With regard to seniors, those with access to the Canada/Quebec Pension Plan and other employment-related income and benefit plans have much greater economic security than do seniors forced to rely exclusively on Old Age Security, the Guaranteed Income Supplement and income-targeted provincial programs, where available.

**AVERAGE INCOMES ACROSS SELECT CITIES**

Age is not the only factor related to total income. Average incomes also vary within and between large urban areas. Looking at working-age families again, we found that average incomes were considerably higher in large urban areas than in areas outside of CMAs, reflecting higher average income from employment. In 2000, the average income for all working-age families in CMAs was \$77,221 as compared with \$61,315 in non-CMAs (data not shown). The same pattern was evident among poor and non-poor working-age households, where the average incomes were notably lower in non-CMAs than in CMAs.

Figure 5 presents further information on average incomes for working-age families in large Canadian cities (CSDs), ranked by the overall poverty rate for each city.<sup>12</sup> In addition to showing the average income of all families, poor families and non-poor families, the table shows the average income of poor families expressed as a percentage of the average income of non-poor families.

FIGURE 5

**AVERAGE TOTAL INCOME AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000**

	Overall Poverty Rate for City (%)	Working-age Families			Average Poor Income as % of Average Non-poor Income
		All	Poor	Non-poor	
<b>Aggregate of CSDs (Large cities)</b>	19.4	\$76,574	\$16,307	\$88,429	18.4%
Oakville	7.8	\$125,945	\$17,399	\$125,945	13.8%
Burlington	8.1	\$101,379	\$16,262	\$101,379	16.0%
Vaughan	8.2	\$103,697	\$17,069	\$103,697	16.5%
Cambridge	10.1	\$76,500	\$13,849	\$76,500	18.1%
Brampton	10.8	\$84,194	\$17,658	\$84,194	21.0%
Saanich	11.7	\$75,441	\$14,015	\$75,441	18.6%
Richmond Hill	12.6	\$98,021	\$18,421	\$98,021	18.8%
Markham	12.6	\$102,264	\$17,910	\$102,264	17.5%
Mississauga	12.7	\$88,836	\$18,061	\$88,836	20.3%
Abbotsford (c)	13.1	\$66,471	\$15,495	\$66,471	23.3%
Kitchener (c)	13.3	\$70,815	\$13,661	\$70,815	19.3%
Oshawa (c)	13.5	\$71,924	\$13,431	\$71,924	18.7%
Niagara Falls (c)	14.4	\$66,649	\$14,333	\$66,649	21.5%
Calgary (c)	14.9	\$86,300	\$17,339	\$86,300	20.1%
Greater Sudbury (c)	14.9	\$68,541	\$12,982	\$68,541	18.9%
Ottawa (c)	15.0	\$90,643	\$16,752	\$90,643	18.5%
Thunder Bay (c)	15.1	\$70,857	\$13,889	\$70,857	19.6%
St. Catharines (c)	15.5	\$69,018	\$14,031	\$69,018	20.3%
Halifax (c)	15.5	\$68,669	\$13,454	\$68,669	19.6%
Gatineau	16.0	\$69,763	\$15,918	\$69,763	22.8%
Laval	16.0	\$70,039	\$17,729	\$70,039	25.3%
Regina (c)	16.4	\$69,662	\$14,351	\$69,662	20.6%
London (c)	16.8	\$72,316	\$14,099	\$72,316	19.5%
Windsor (c)	16.8	\$72,345	\$14,689	\$72,345	20.3%
Chicoutimi (c)	17.0	\$62,491	\$12,769	\$62,491	20.4%
Kingston (c)	17.1	\$71,050	\$14,300	\$71,050	20.1%
Jonquière (c)	18.0	\$59,689	\$13,044	\$59,689	21.9%

(table continues on next page)

FIGURE 5 (CONTINUED)

## AVERAGE TOTAL INCOME AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000

	Overall Poverty Rate for City (%)	Working-age Families			Average Poor Income as % of Average Non-poor Income
		All	Poor	Non-poor	
Surrey	18.3	\$72,352	\$17,933	\$72,352	24.8%
Saskatoon (c)	19.7	\$64,720	\$13,924	\$64,720	21.5%
Hamilton (c)	19.8	\$72,065	\$16,223	\$72,065	22.5%
Edmonton (c)	20.0	\$70,247	\$16,895	\$70,247	24.1%
Winnipeg (c)	20.3	\$67,326	\$17,295	\$67,326	25.7%
Coquitlam	21.4	\$75,057	\$17,552	\$75,057	23.4%
St. John's (c)	21.9	\$64,623	\$13,602	\$64,623	21.0%
Toronto (c)	22.6	\$83,646	\$16,686	\$83,646	19.9%
Hull (c)	23.1	\$65,685	\$16,347	\$65,685	24.9%
Richmond	23.9	\$68,864	\$17,532	\$68,864	25.5%
Saint John (c)	24.5	\$53,324	\$13,626	\$53,324	25.6%
Victoria (c)	24.5	\$56,975	\$12,976	\$56,975	22.8%
Sherbrooke (c)	25.2	\$55,470	\$14,164	\$55,470	25.5%
Longueuil	25.2	\$62,041	\$16,617	\$62,041	26.8%
Burnaby	26.4	\$66,716	\$16,764	\$66,716	25.1%
Vancouver (c)	27.0	\$75,443	\$16,560	\$75,443	21.9%
Trois-Rivières (c)	27.2	\$56,357	\$13,338	\$56,357	23.7%
Québec (c)	30.6	\$54,964	\$15,369	\$54,964	28.0%
Montréal (c)	34.0	\$55,594	\$16,535	\$55,594	29.7%

Notes: Cities are listed from lowest to highest overall poverty rate.

(c) denotes central city

Source: Prepared by the Canadian Council on Social Development using data from Statistic's Canada's 2001 Census, custom tabulations.

The average incomes of all working-age families varied substantially across large cities in 2000. Oakville families had the highest average income by a considerable margin, at \$125,945. Families in Vaughan, Markham and Burlington also reported average incomes in excess of \$100,000. The lowest average family incomes were in Saint John, Québec, Sherbrooke and Montréal all under \$56,000 – less than half the average income of Oakville. The average total income for working-age families in all large cities was \$76,574.

The average incomes of poor working-age families in these large cities also varied, but not by as much as the average incomes of all working-age families. Among

poor families, those with the highest average incomes (over \$18,000) lived in Richmond Hill and Mississauga; those with the lowest average incomes (under \$13,000) lived in Greater Sudbury, Victoria and Chicoutimi. The aggregate income of poor working-age families living in all large cities examined here was \$16,307 in 2000.

In every city examined, poor working-age families had considerably lower average incomes than did non-poor working-age families. In the last column of Figure 5, a higher percentage represents less inequality of incomes between poor families and non-poor families, whereas a lower percentage represents greater income disparity. The average incomes of poor families ranged from

13.8% of the average for non-poor families in Oakville to 29.7% in Montréal; in both cities, the average income of poor families was above the aggregate for all large cities in this study.

Our findings also show that poor residents of cities with comparatively high overall rates of poverty do not necessarily have low average total incomes. For example, Montréal had the highest rate of poverty among large cities (CSDs) in 2000, yet the average income of its poor families (\$16,535) was above the aggregate for all cities. By contrast, poor families in Saanich and Cambridge – two relatively affluent communities with comparatively low rates of poverty – had low average total incomes (\$14,015 and \$13,849, respectively). A high rate of poverty is related to the income profile of the whole city; the dispersion of incomes (as measured by the ratio of average incomes among the poor to average incomes among all residents) will tend to be smaller in cities with large numbers of poor households.

Looking at the differences in incomes within large CMAs [data not shown], we observed that the average total income among non-poor working-age families was highest in large suburban cities (\$93,752), as compared with central cities (\$86,540) and the remainder of the CMA, outside of large cities (\$86,026). These differences were clearly linked to varied employment income, as the next section illustrates. The average total income among poor families was highest in suburban cities (\$17,355), followed by central cities (\$16,047) and then by the areas outside of large cities (\$15,955).

#### **AVERAGE EARNINGS AND GOVERNMENT TRANSFERS ACROSS SELECT CITIES**

Employment earnings and government transfers are the largest sources of income for all households, but their relative importance varies to a considerable degree, as was shown above. Indeed, Figures 6 and 7 display dramatic disparities across large cities between poor working-age families and non-poor working-age families in their average earnings and average transfers. The figures also provide the average earnings and transfers of poor families as a proportion of the earnings and transfers of non-poor families in each city. For ease of reference, the cities are ordered – as in Figure 5 – according to their overall poverty rate.

As with total incomes, the employment earnings of families varied greatly among cities. Earnings for all working-age families in 2000 ranged from \$44,940 in Saint John to \$115,500 in Oakville. The range of average earnings among non-poor families was as large – from \$55,062 in Sherbrooke to \$122,067 in Oakville. The range of average earnings among poor families was predictably smaller, ranging from \$3,756 in Chicoutimi to \$11,035 in Mississauga.

In Winnipeg, the earnings of poor families were 13.5% of average earnings of non-poor families – the highest percentage among the cities listed. At the other end of the spectrum, the earnings of poor and non-poor families were most divergent in Chicoutimi, where poor families' earnings were only 6.0% of non-poor families' earnings.

Given the very low levels of earnings among poor families, income from government transfers takes on added importance. On average, poor families tend to receive higher transfers than non-poor families, reflecting the targeted character of many of Canada's income security programs for working-age households. The average amount of transfer income varies by city. In 2000, the average transfer income to all families was highest in St. John's (\$5,499) and lowest in Oakville (\$2,364). In comparison, transfers to poor families were highest in Longueuil (\$8,666) and lowest in Richmond Hill (\$4,798). Transfers to non-poor families ranged from \$4,744 in St. John's to \$2,126 in Oakville.

In every city, transfers to poor families were greater than transfers to non-poor families, as shown in the final data column of Figure 7. In Oakville, poor families received 251% of the amount of transfers that non-poor families received (\$6,192 compared to \$2,126); in St. John's, the same percentage was 151.7% (\$8,370 compared to \$4,744).

Average earnings and average government transfers also varied within large urban areas [data not shown]. Average earnings were highest in large suburban cities, among non-poor working-age families as well as poor working-age families. Among non-poor working-age families within CMAs, average 2000 earnings were considerably higher in the large suburban cities (\$85,283) than in the central cities (\$77,396) and

the remainder of the CMAs (\$77,158). The differences in average earnings among poor families were not as great. Average earnings were again highest in suburban cities (\$9,181), followed by central cities (\$7,832) and then the remainder of the CMAs (\$7,247). Conversely, average government transfers to poor working-age families were highest in the remainder of the CMAs (\$7,434), followed by central cities (\$7,172) and then suburban cities (\$6,651).

The variation in the earnings of poor families is due to numerous factors, the most important being the local economy. Local labour market conditions heavily influence the level of earnings of all households in the community, particularly the earnings of poor households. Although poor families in 2000 did not earn enough to escape from poverty, a sizable share of their annual income came from employment earnings.

In the case of transfer income, poor households tend to receive different amounts from one city to the next, particularly among working-age households. This diversity reflects the different patterns of usage and benefit levels of programs such as Employment Insurance and social assistance. For example, beneficiaries of Employment Insurance in areas with higher levels of unemployment, such as the Gaspésie or northern Manitoba, are eligible to receive benefits for longer periods of time than beneficiaries in areas with lower levels of unemployment – including many large cities, such as Toronto and Vancouver. As well, social assistance benefits and eligibility vary widely among provinces. For example, according to the National Council of Welfare, welfare benefits in 2000 for lone parents with one child ranged from \$11,403 in Manitoba to \$14,670 in Newfoundland and Labrador. In both instances, average welfare incomes were significantly below average incomes and the poverty lines in each province.<sup>13</sup>

FIGURE 6

## AVERAGE EARNINGS AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000

	Overall Poverty Rate for City (%)	EARNINGS			Average Poor Earnings as % of Average Non-poor Earnings
		Working-age Families			
		All	Poor	Non-poor	
<b>Aggregate of CSDs</b> (Large cities)	19.4%	\$67,731	\$8,100	\$79,462	10.2%
Oakville	7.8	\$115,500	\$9,715	\$122,067	8.0%
Burlington	8.1	\$92,201	\$8,993	\$97,661	9.2%
Vaughan	8.2	\$94,641	\$10,038	\$101,299	9.9%
Cambridge	10.1	\$69,201	\$5,732	\$75,406	7.6%
Brampton	10.8	\$77,593	\$10,813	\$84,849	12.7%
Saanich	11.7	\$65,546	\$6,537	\$71,365	9.2%
Richmond Hill	12.6	\$89,374	\$10,653	\$99,557	10.7%
Markham	12.6	\$91,748	\$10,930	\$102,520	10.7%
Mississauga	12.7	\$81,427	\$11,035	\$90,372	12.2%
Abbotsford (c)	13.1	\$58,567	\$6,463	\$66,183	9.8%
Kitchener (c)	13.3	\$63,349	\$5,871	\$71,092	8.3%
Oshawa (c)	13.5	\$64,004	\$5,262	\$71,332	7.4%
Niagara Falls (c)	14.4	\$58,393	\$6,365	\$65,947	9.7%
Calgary (c)	14.9	\$77,301	\$10,366	\$86,143	12.0%
Greater Sudbury (c)	14.9	\$57,548	\$4,560	\$65,619	6.9%
Ottawa (c)	15.0	\$80,096	\$8,029	\$90,093	8.9%
Thunder Bay (c)	15.1	\$60,805	\$4,961	\$69,060	7.2%
St. Catharines (c)	15.5	\$60,581	\$5,957	\$68,976	8.6%
Halifax (c)	15.5	\$59,192	\$5,186	\$67,258	7.7%
Gatineau	16.0	\$61,628	\$6,961	\$70,024	9.9%
Laval	16.0	\$61,510	\$8,774	\$69,355	12.7%
Regina (c)	16.4	\$61,435	\$5,501	\$70,385	7.8%
London (c)	16.8	\$63,870	\$5,547	\$73,799	7.5%
Windsor (c)	16.8	\$64,093	\$5,978	\$74,213	8.1%
Chicoutimi (c)	17.0	\$54,197	\$3,756	\$62,273	6.0%
Kingston (c)	17.1	\$60,686	\$5,210	\$71,757	7.3%
Jonquière (c)	18.0	\$51,231	\$3,762	\$59,490	6.3%
Surrey	18.3	\$63,784	\$8,481	\$75,093	11.3%
Saskatoon (c)	19.7	\$56,554	\$4,855	\$67,037	7.2%
Hamilton (c)	19.8	\$64,263	\$7,189	\$75,948	9.5%
Edmonton (c)	20.0	\$62,000	\$9,163	\$72,715	12.6%
Winnipeg (c)	20.3	\$59,499	\$9,399	\$69,467	13.5%
Coquitlam	21.4	\$66,274	\$8,573	\$79,923	10.7%
St. John's (c)	21.9	\$54,062	\$4,601	\$67,065	6.9%
Toronto (c)	22.6	\$74,204	\$9,165	\$91,007	10.1%
Hull (c)	23.1	\$57,905	\$7,291	\$69,534	10.5%
Richmond	23.9	\$60,411	\$9,449	\$75,639	12.5%
Saint John (c)	24.5	\$44,940	\$5,088	\$57,296	8.9%
Victoria (c)	24.5	\$49,842	\$5,713	\$59,391	9.6%
Sherbrooke (c)	25.2	\$46,004	\$4,817	\$55,062	8.7%
Longueuil	25.2	\$53,025	\$6,893	\$65,121	10.6%
Burnaby	26.4	\$57,952	\$8,295	\$73,506	11.3%
Vancouver (c)	27.0	\$65,464	\$8,558	\$81,847	10.5%
Trois-Rivières (c)	27.2	\$45,780	\$4,033	\$57,396	7.0%
Québec (c)	30.6	\$46,512	\$6,676	\$58,567	11.4%
Montréal (c)	34.0	\$46,985	\$7,320	\$62,406	11.7%

Notes: Cities are listed from lowest to highest overall poverty rate.

(c) denotes central city

Source: Prepared by the Canadian Council on Social Development using data from Statistic's Canada's 2001 Census, custom tabulations.

FIGURE 7

## AVERAGE GOVERNMENT TRANSFERS AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000

	Overall Poverty Rate for City (%)	GOVERNMENT TRANSFERS			Average Poor Transfers as % of Average Non-poor Transfers
		Working-age Families			
		All	Poor	Non-poor	
<b>Aggregate of CSDs (Large cities)</b>	19.4%	\$3,870	\$7,068	\$3,241	179.7%
Oakville	7.8	\$2,364	\$6,192	\$2,126	251.0%
Burlington	8.1	\$2,528	\$5,836	\$2,311	227.4%
Vaughan	8.2	\$3,397	\$5,668	\$3,218	165.3%
Cambridge	10.1	\$3,447	\$7,009	\$3,099	203.3%
Brampton	10.8	\$3,520	\$6,077	\$3,242	169.7%
Saanich	11.7	\$3,461	\$6,477	\$3,164	185.5%
Richmond Hill	12.6	\$2,875	\$4,798	\$2,626	164.5%
Markham	12.6	\$3,052	\$4,935	\$2,801	159.1%
Mississauga	12.7	\$3,232	\$5,924	\$2,890	178.0%
Abbotsford (c)	13.1	\$4,681	\$8,009	\$4,195	169.2%
Kitchener (c)	13.3	\$3,661	\$6,915	\$3,223	185.2%
Oshawa (c)	13.5	\$3,798	\$8,145	\$3,256	195.9%
Niagara Falls (c)	14.4	\$4,256	\$7,039	\$3,852	165.1%
Calgary (c)	14.9	\$3,229	\$5,808	\$2,889	176.8%
Greater Sudbury (c)	14.9	\$4,731	\$7,463	\$4,315	157.6%
Ottawa (c)	15.0	\$3,276	\$7,590	\$2,678	228.4%
Thunder Bay (c)	15.1	\$4,694	\$7,900	\$4,221	168.6%
St. Catharines (c)	15.5	\$4,027	\$7,202	\$3,539	176.1%
Halifax (c)	15.5	\$3,987	\$7,405	\$3,477	184.6%
Gatineau	16.0	\$4,103	\$7,925	\$3,516	191.7%
Laval	16.0	\$4,048	\$7,837	\$3,484	193.3%
Regina (c)	16.4	\$3,712	\$8,040	\$3,020	215.9%
London (c)	16.8	\$3,941	\$7,642	\$3,311	191.7%
Windsor (c)	16.8	\$4,085	\$7,818	\$3,435	187.5%
Chicoutimi (c)	17.0	\$4,301	\$7,767	\$3,746	180.1%
Kingston (c)	17.1	\$4,155	\$7,449	\$3,498	195.3%
Jonquière (c)	18.0	\$4,805	\$8,091	\$4,233	168.0%
Surrey	18.3	\$4,412	\$8,117	\$3,655	181.7%
Saskatoon (c)	19.7	\$4,002	\$7,977	\$3,195	198.8%
Hamilton (c)	19.8	\$4,022	\$8,007	\$3,206	197.5%
Edmonton (c)	20.0	\$4,058	\$6,604	\$3,542	161.7%
Winnipeg (c)	20.3	\$3,739	\$6,918	\$3,106	183.8%
Coquitlam	21.4	\$3,625	\$6,631	\$2,914	179.7%
St. John's (c)	21.9	\$5,499	\$8,370	\$4,744	151.7%
Toronto (c)	22.6	\$3,895	\$6,575	\$3,202	164.1%
Hull (c)	23.1	\$4,063	\$8,204	\$3,112	201.1%
Richmond	23.9	\$3,460	\$5,446	\$2,866	154.8%
Saint John (c)	24.5	\$5,225	\$8,155	\$4,317	155.6%
Victoria (c)	24.5	\$3,465	\$6,330	\$2,845	181.8%
Sherbrooke (c)	25.2	\$4,766	\$8,321	\$3,985	173.6%
Longueuil	25.2	\$4,631	\$8,666	\$3,573	186.2%
Burnaby	26.4	\$4,086	\$6,420	\$3,355	151.8%
Vancouver (c)	27.0	\$3,762	\$6,215	\$3,056	161.5%
Trois-Rivières (c)	27.2	\$5,247	\$8,426	\$4,363	160.9%
Québec (c)	30.6	\$4,454	\$7,583	\$3,507	170.0%
Montréal (c)	34.0	\$4,966	\$8,145	\$3,731	161.7%

Notes: Cities are listed from lowest to highest overall poverty rate.

(c) denotes central city

Source: Prepared by the Canadian Council on Social Development using data from Statistic's Canada's 2001 Census, custom tabulations.

# MARKET POVERTY



Canadians have some of the highest levels of labour market participation in the world. At the same time, as our analysis reveals, many families and individuals living in large urban areas (and elsewhere) struggle on poverty level incomes. This situation suggests that employment alone does not necessarily provide an effective buffer against poverty. Canadians differ markedly in their capacity to derive enough income from the labour market to attain an adequate standard of living.

In the analysis of education and employment in another report in this Urban Poverty series, we examined the rate of poverty among those engaged in the paid labour market. Another way of looking at whether the labour market is providing adequate employment at decent wages – the most effective anti-poverty strategy – is to examine the rate of poverty based on private sources of

income alone, excluding the impact of public income transfers.

Below, we present data on *market poverty* in Canada's large urban areas. The rate of market poverty is calculated by identifying those households with *market incomes* (that is, total incomes excluding government transfers) that fall below the pre-tax LICO.<sup>14</sup> This approach provides only an approximation of the market poverty that might ensue if government benefits were actually withdrawn. It cannot factor in any possible behavioural changes on the part of individuals or families that might result from the withdrawal of benefits. However, it does provide a measure of the distribution of the Canadian labour market's rewards and the key role that governments play in redistributing income through income transfers.

FIGURE 8

## POVERTY AND MARKET POVERTY RATES FOR SELECT FAMILY TYPES, ALL CMAs, 2000

	Poverty Rate (%)	Number of Poor Households
<b>Working-age Families</b>		
Poor	14.8	640,445
Market poor	19.4	1,304,605
<b>Elderly Families</b>		
Poor	9.7	87,790
Market poor	43.5	392,875
<b>Working-age Unattached Individuals</b>		
Poor	37.0	738,365
Market poor	40.5	809,010
<b>Unattached Seniors</b>		
Poor	46.3	308,035
Market poor	76.2	507,310

Notes: Market poor identifies households with market incomes (that is, total incomes excluding government transfers) that fall below the pre-tax LICO.

Individuals in the Yukon, NWT and Nunavut are excluded from these data, as are those living on Indian reserves and those in collective dwellings.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

Figure 8 presents a brief snapshot of market poverty based on our analysis of households in large urban areas. As shown, 14.8% of working-age families in large cities were poor in 2000, but 19.4% were market poor. In other words, if only market earnings were considered, about 1.3 million working-age families in Canada would have been poor in 2000. Without government transfers, more than twice as many working-age families would have had incomes below the LICO. By contrast, the rates of poverty and market poverty were fairly close among unattached working-age individuals, showing the very limited degree to which government transfers serve to protect working-age households from the ups and down of the urban labour market.

The rate of market poverty among seniors was predictably much higher. If seniors had had to rely only on employment or other sources such as private pensions in 2000, 43.5% of these families (a total of almost 400,000 families) and fully three-quarters of unattached individuals (over half a million people) would have fallen below the poverty line.

Although rates of poverty tended to be higher in large urban areas in Canada, the same was not true of market poverty (data not shown). For example, the 2000 rate of market poverty among working-age families was roughly equivalent for those living in CMAs and those living outside of these large urban areas. Among unattached working-age individuals, market poverty was higher in non-CMAs (44.9%) than in CMAs (40.5%). Rates of market poverty were also higher among seniors living outside of large urban areas.

Within CMAs, the rates of poverty and market poverty were notably higher in central or core cities. The rate of market poverty for working-age families in central cities was 22.7% in 2000, 7.8 percentage points higher than the rate among working-age families living in the remainder of the CMAs. Unattached individuals living in suburban cities had the lowest market poverty rates (34.8%), as compared with those living elsewhere in CMAs (42.3% in central cities and 37.5% in the remainder of the CMA, respectively.)

FIGURE 9

**MARKET POVERTY RATES AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000**

	Poverty Rate	Market Poverty Rate	Percentage Point Difference
<b>Aggregate of CSDs (Large cities)</b>	<b>16.7%</b>	<b>21.3%</b>	<b>4.6%</b>
Oakville	6.1%	7.7%	1.6%
Burlington	6.3%	8.7%	2.5%
Vaughan	7.4%	9.8%	2.5%
Cambridge	8.9%	12.3%	3.4%
Saanich	9.0%	13.0%	4.0%
Brampton	10.0%	13.3%	3.3%
Mississauga	11.6%	14.8%	3.2%
Richmond Hill	11.6%	14.5%	2.9%
Calgary (c)	11.9%	15.7%	3.8%
Markham	12.0%	15.0%	3.0%
Kitchener (c)	12.1%	16.1%	3.9%
Ottawa (c)	12.4%	15.5%	3.2%
Oshawa (c)	12.7%	16.7%	4.0%
Niagara Falls (c)	12.8%	18.0%	5.3%
Thunder Bay (c)	12.9%	18.1%	5.2%
Abbotsford (c)	12.9%	19.3%	6.4%

*(table continues on next page)*

FIGURE 9 (CONTINUED)

**MARKET POVERTY RATES AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000**

	Poverty Rate	Market Poverty Rate	Percentage Point Difference
Laval	13.0%	19.0%	6.0%
Halifax (c)	13.1%	17.8%	4.7%
Greater Sudbury (c)	13.2%	19.2%	6.0%
Gatineau	13.4%	18.5%	5.1%
St. Catharines (c)	13.5%	19.0%	5.5%
Chicoutimi (c)	13.8%	19.6%	5.8%
Regina (c)	13.8%	18.2%	4.3%
Kingston (c)	14.7%	19.6%	4.9%
London (c)	14.7%	19.6%	4.8%
Jonquière (c)	14.9%	22.2%	7.4%
Windsor (c)	15.1%	19.8%	4.6%
Winnipeg (c)	16.7%	21.4%	4.7%
Saskatoon (c)	16.9%	22.2%	5.3%
Edmonton (c)	17.0%	22.1%	5.1%
Hamilton (c)	17.1%	21.5%	4.4%
Surrey	17.2%	22.3%	5.1%
Victoria (c)	17.9%	23.4%	5.6%
Sherbrooke (c)	18.2%	26.4%	8.2%
Hull (c)	18.8%	24.0%	5.3%
Coquitlam	19.5%	23.3%	3.9%
Longueuil	20.9%	27.3%	6.4%
St. John's (c)	20.9%	27.3%	6.3%
Toronto (c)	21.1%	25.8%	4.7%
Trois-Rivières (c)	21.8%	28.0%	6.2%
Vancouver (c)	22.9%	27.3%	4.5%
Québec (c)	23.3%	29.9%	6.7%
Richmond	23.4%	27.9%	4.5%
Saint John (c)	23.7%	30.4%	6.6%
Burnaby	24.7%	29.5%	4.8%
Montréal (c)	28.4%	35.3%	6.9%

Notes: The market poverty rate is calculated by identifying households with market incomes (total incomes excluding government transfers) that fall below the pre-tax LICO.

Cities are listed from lowest to highest overall poverty rate for working-age families.

(c) denotes central city

Source: Prepared by the Canadian Council on Social Development using data from Statistic's Canada's 2001 Census, custom tabulations.

The rates of poverty and of market poverty for working-age families in large cities are listed in Figure 9, ordered by each city's family rate of market poverty. The aggregate rate of market poverty for the large cities in our study was 21.3% in 2000. Twenty large cities had rates of market poverty above the average. Seven of 10 large cities in the province of Quebec appeared in this group, as did all of the large cities in the Greater Regional District of Vancouver. Large suburban cities in southern Ontario were clustered at the top, with comparatively low rates of market poverty.

In comparing the rates of market poverty and of poverty among large cities, we found that income transfers seemed to have the largest impact in Jonquière and Abbotsford, followed by Laval, Sherbrooke and Greater Sudbury. Not all of these cities were "high" poverty cities. Laval, Greater Sudbury and Abbotsford had below-average rates of market poverty in 2000. However, working-age families in these cities – along with the others mentioned – did receive above-average government transfers, accounting, at least in part, for their lower overall rates of poverty.

# THE POVERTY GAP



The average incomes of poor Canadians fall far short of the average incomes of all Canadians. Indeed, they also fall far short of Statistics Canada's Low Income Cut-Off (LICO) in large cities across the country. The difference between the incomes of poor households and the relevant LICO is referred to as the *poverty gap* (or the *depth of poverty*). This information is key to understanding the extent and severity of poverty among individuals and households. While two regions or cities, for instance, may have the same rate of poverty, if the average depth of poverty is greater in the first – that is, households are living on incomes farther below the poverty line – then, the overall state of poverty is clearly worse than in the second.

Figure 10 portrays the depth of poverty in large urban areas, or in other words, how far below the LICO poor families and unattached individuals lived in 2000. An average income gap was calculated for both total income and market income for all those with incomes below the LICO, using total income (before taxes) and market income, respectively. The total poverty gap and the total market poverty gap are also included, giving the dollar amounts that it would take to raise all poor families up to the LICO.

In the largest urban areas (CMAs), poor working-age families experienced an average poverty gap of \$13,699. An average gap of this size is quite substantial, given that the average total income of poor families was

FIGURE 10  
AVERAGE AND TOTAL POVERTY GAPS FOR SELECT FAMILY TYPES, ALL CMAs, 2000

	Average Poverty Gap	Total Poverty Gap
<b>Working-age Families</b>		
Poor	\$13,699	\$8,773,348,393
Market poor	\$16,569	\$13,882,247,139
<b>Elderly Families</b>		
Poor	\$5,808	\$509,850,943
Market poor	\$14,677	\$5,766,084,482
<b>Working-age Unattached Individuals</b>		
Poor	\$9,812	\$7,244,828,143
Market poor	\$12,001	\$9,709,187,194
<b>Unattached Seniors</b>		
Poor	\$3,825	\$1,178,141,253
Market poor	\$13,582	\$6,890,162,431

Notes: Market poor identifies households with market incomes (total incomes excluding government transfers) that fall below the pre-tax LICO. Individuals in the Yukon, NWT and Nunavut are excluded from these data, as are those living on Indian reserves and those in collective dwellings. Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

\$16,232 in 2000. This income deficiency was even larger when the average market poverty gap was considered: the pre-tax, pre-transfer income of poor working-age families was \$16,569 below the poverty line.

The poverty gap and the market poverty gap were somewhat smaller among unattached working-age individuals than among working-age families. However, the average poverty gap for these individuals (\$9,812) was actually higher than their average total income (\$7,870). In other words, on average, unattached individuals would have had to have earned or received more than double their income to get up to the Low Income Cut-off. This disturbing finding illustrates just how many unattached individuals in Canada must struggle on very low – indeed negligible – incomes.

Although unattached seniors had the highest incidence of poverty in 2000, they also had the lowest average poverty gap (\$3,825) – indicating that their total incomes tended to hover close to the LICO. The rate of poverty among elderly families was considerably lower than the rate among unattached seniors. However, average total incomes among this group of elderly poor families still fell \$5,808 short of the poverty line.

In addition to demonstrating the variation in average poverty gaps by household type and age, Figure 10 also shows considerable differences in the total poverty gap for these groups. In 2000, the total poverty gap for working-age families was over 17 times greater than the total gap for elderly families, while the total poverty gap for unattached working-age individuals was over six times greater than the total gap for unattached seniors. These differences reflect the difference between the size of the population under age 65 and the population aged 65 (roughly 1.4 million working-age households compared to approximately 400,000 elderly households) as well as the significant depth of poverty among working-age households.

The depth of poverty varies from community to community. Whereas the 2000 rates of poverty were higher in large urban areas, among families, the depth of poverty was greater outside of CMAs. By contrast, the depth of poverty among unattached individuals and seniors was greater in large urban areas [data not shown].

Across large urban areas, the situation of poor households did not vary substantially between families and individuals living in central or suburban cities or in other adjacent communities in the remainder of the CMAs.

Figure 11 shows the range in the depth of poverty among working-age families across the 46 cities in this study, ordered by the overall city poverty rate. Among cities with low overall poverty rates, we actually find some fairly large poverty gaps. For example, in the 10 cities with the lowest overall poverty rates, all but one (Burlington) had a poverty gap greater than the aggregate average. On the other hand, cities with some of the highest poverty rates experienced relatively low poverty gaps, such as Québec and Montréal. Indeed, several cities in the province of Quebec are among those with the smallest poverty gaps.

The average market poverty gap among working-age families also varied by city, revealing the differential impact of government transfers for poor families across urban Canada. Working-age families in Coquitlam, Toronto, Burnaby and Hamilton all had average market poverty gaps in excess of \$18,000 in 2000, while Saanich and Victoria had the lowest (less than \$14,000). Again, there was no clear pattern. Large cities with comparatively high rates of market poverty had both high and low average market poverty gaps. However, the largest cities in Canada – Toronto, Montreal and Vancouver – all had relatively high market poverty gaps. The largest proportional differences between the poverty gap and the market poverty gap were in Hull, Longueuil and Montréal.

FIGURE 11  
**AVERAGE POVERTY GAPS AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000**

	Overall Poverty Rate (%)	Average Poverty Gap	Average Market Poverty Gap
<b>Aggregate of CSDs (Large cities)</b>	<b>19.4%</b>	<b>\$13,775</b>	<b>\$16,965</b>
Oakville	7.8	\$14,073	\$16,982
Burlington	8.1	\$13,012	\$14,842
Vaughan	8.2	\$14,597	\$16,777
Cambridge	10.1	\$15,362	\$15,205
Brampton	10.8	\$14,456	\$16,846
Saanich	11.7	\$14,056	\$13,468
Richmond Hill	12.6	\$13,999	\$16,013
Markham	12.6	\$14,851	\$16,776
Mississauga	12.7	\$14,474	\$17,097
Abbotsford (c)	13.1	\$14,144	\$14,149
Kitchener (c)	13.3	\$16,333	\$16,055
Oshawa (c)	13.5	\$15,488	\$15,822
Niagara Falls (c)	14.4	\$14,563	\$14,410
Calgary (c)	14.9	\$12,741	\$15,252
Greater Sudbury (c)	14.9	\$14,772	\$14,839
Ottawa (c)	15.0	\$13,488	\$17,803
Thunder Bay (c)	15.1	\$14,542	\$15,597
St. Catharines (c)	15.5	\$15,076	\$15,121
Halifax (c)	15.5	\$14,861	\$14,628
Gatineau	16.0	\$12,791	\$16,774
Laval	16.0	\$11,925	\$15,416
Regina (c)	16.4	\$14,863	\$15,836
London (c)	16.8	\$15,268	\$15,967
Windsor (c)	16.8	\$15,047	\$16,067
Chicoutimi (c)	17.0	\$14,569	\$14,990
Kingston (c)	17.1	\$13,881	\$15,407
Jonquière (c)	18.0	\$14,482	\$15,032
Surrey	18.3	\$13,524	\$17,865
Saskatoon (c)	19.7	\$15,430	\$16,188
Hamilton (c)	19.8	\$13,721	\$18,486
Edmonton (c)	20.0	\$12,644	\$16,159

(table continues on next page)

FIGURE 11 (CONTINUED)

**AVERAGE POVERTY GAPS AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000**

	Overall Poverty Rate (%)	Average Poverty Gap	Average Market Poverty Gap
Winnipeg (c)	20.3	\$12,154	\$16,111
Coquitlam	21.4	\$13,908	\$18,149
St. John's (c)	21.9	\$14,212	\$15,971
Toronto (c)	22.6	\$14,540	\$18,270
Hull (c)	23.1	\$11,519	\$16,701
Richmond	23.9	\$14,125	\$17,144
Saint John (c)	24.5	\$14,550	\$15,785
Victoria (c)	24.5	\$13,437	\$13,717
Sherbrooke (c)	25.2	\$13,808	\$14,545
Longueuil	25.2	\$12,118	\$17,352
Burnaby	26.4	\$14,557	\$18,426
Vancouver (c)	27.0	\$13,552	\$17,329
Trois-Rivières (c)	27.2	\$13,868	\$15,911
Québec (c)	30.6	\$11,653	\$16,249
Montréal (c)	34.0	\$12,790	\$17,966

Notes: The poverty gap, or depth of poverty, is the difference between the incomes of poor households and the relevant LICO.

The market poverty gap measures the difference between the market incomes of poor households and the relevant LICO.

Cities are listed from lowest to highest overall poverty rate.

(c) denotes central city

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

# DISTRIBUTION OF POOR HOUSEHOLDS BY INCOME

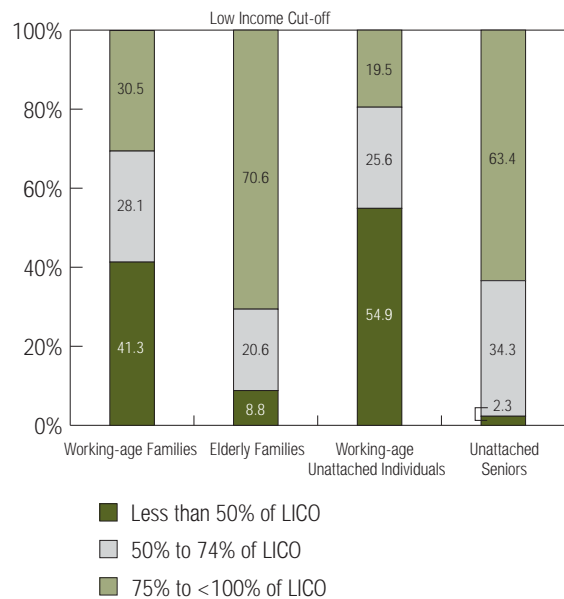


The growing poverty gap is a concern. Not only do many urban residents live in impoverished circumstances, but these households are living on incomes far below the LICO. Another way to assess the position of the group living on very low incomes is to look at the distribution of poor households in relation to the poverty line. This allows us to get a better picture of the proportion of households living at different income levels below the poverty line. Figure 12 presents a distribution of poor households in the 46 large cities in this study living on incomes that were categorized as:

- less than 50% of the poverty line;
- between 50% and 74% of the poverty line; or
- between 75% and 99% of the poverty line.

Looking at poor working-age families in 2000, we see that four in 10 poor families living in Canada's largest cities had pre-tax incomes of less than 50% of the LICO. Roughly three in 10 of these families were living on incomes that were between 50% and 74% of the LICO, and another three in 10 were living on incomes closer to the poverty line. Working-age individuals were in an even more precarious economic situation. Over half of poor unattached individuals lived on incomes of less than half of the poverty line, one-quarter lived on incomes between 50% and 74% of the LICO and one-fifth lived on incomes just under the poverty line.

**FIGURE 12**  
DISTRIBUTION OF POOR HOUSEHOLDS BY INCOME RELATIVE TO LICO, AGGREGATE OF SELECT CSDs, 2000



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

The distribution of poor elderly households in large Canadian cities was somewhat different. The proportion of elderly families and unattached seniors that had incomes below 50% of the LICO was relatively low. Rather, the majority of poor elderly families and unattached seniors lived on incomes closer to the poverty line. These data again reveal the impact of income programs such as Old Age Security and the Guaranteed Income Supplement in securing the incomes of seniors.

To take this analysis further, we also examine the income distribution of all families and unattached individuals and the proximity of their income to the poverty line. Figure 13 illustrates that a significant group of families and individuals lived on incomes that were just above the poverty line in 2000 (between 100 and 125% of the poverty line), ranging from 6.0% of all working-age families to 14.1% of unattached seniors.

These families and individuals are likely the most vulnerable to labour market fluctuations as well as cuts to government transfers. They could slip a little too easily onto the other side of the LICO.

The situation of unattached seniors, the majority of whom are women, is also highlighted in Figure 13. Whereas three-quarters of working-age and elderly families lived on incomes above 125% of the Low Income Cut-off in 2000, only four in 10 unattached seniors did. Indeed, almost half (43.9%) lived on incomes between 75% and 124% of LICO. Canada can rightly take pride in reducing levels of poverty among seniors, yet many unattached seniors continue to live on very low incomes and rely extensively on our social safety net.

**FIGURE 13**  
**DISTRIBUTION OF ALL HOUSEHOLDS BY INCOME RELATIVE TO LICO, AGGREGATE OF SELECT CSDs, 2000**

	Economic Families (%)		Unattached Individuals (%)	
	Working-age	Eldery	Working-age	Eldery
Less than 50% of LICO	6.9	0.9	20.8	1.1
50% to 74% of LICO	4.7	2.1	9.7	16.1
75% to 99% of LICO	5.1	7.2	7.4	29.8
100% to 124% of LICO	6.0	11.3	7.1	14.1
More than 125% of LICO	77.3	78.4	54.9	38.9

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

# SUMMARY



Drawing from the findings in this analysis, we highlight here several key observations about the income of urban households in Canada in 2000:

- Over nine in 10 working-age families (94.0%) reported income from employment, while about eight in 10 (80.8%) received government transfers.
- Almost 90% of the income of non-poor working-age families and unattached individuals came from employment earnings. Earnings were also the largest source of total income among poor working-age families (48.8%) and poor unattached individuals (57.1%).
- Reliance on transfers was most pronounced among poor households where at least one partner was aged 65 years or older. Government transfers made up about 90% of total income for both poor elderly families and unattached seniors (87.3% and 90.8%, respectively).
- Poor families living in large urban areas tended to rely to a greater extent on employment income than did residents in non-CMAs (48.8% compared with 34.6%). Conversely, government transfers made up a larger proportion of total income in poor families located in non-CMAs.
- The average income of poor working-age families (\$16,232) was roughly one-fifth of the average income of non-poor working-age families (\$87,674). This discrepancy was due almost entirely to the difference in employment earnings between these two groups. On average, non-poor working-age families earned \$78,738, whereas poor families earned \$7,918 – only 10.1% of the average for non-poor families.
- The income gap between the poor and non-poor was not as pronounced among seniors as among working-age households. The average income of non-poor elderly families was more than three times the average income of poor elderly families (\$66,696 compared with \$19,392), while the average income of non-poor unattached seniors was two and a half times greater than that of poor unattached seniors (\$36,133 compared with \$13,947).
- Among large cities (CSDs), Oakville had the highest average total income of all working-age families by a considerable margin (at \$125,945). Vaughan, Markham and Burlington also had average total incomes in excess of \$100,000. The lowest average family incomes were in Saint John, Québec, Montréal and Sherbrooke, all under \$56,000 – less than half the average income of Oakville.
- Poor residents of cities with comparatively high rates of poverty did not necessarily have low average total incomes. For example, Montréal had the highest rate of family poverty among large cities (CSDs) in 2000, yet the average income of its poor families (\$16,535) was above the aggregate for all cities. By contrast, poor families in Saanich and Cambridge – two relatively affluent communities with comparatively low rates of family poverty – had low average total incomes (\$14,015 and \$13,849, respectively).
- The average total income among non-poor working-age families was highest in large suburban cities (\$97,752), as compared with central or core cities (\$86,540) and other areas in the remainder of the CMAs (\$86,026). The average total income among poor families was highest in suburban cities (\$17,355), followed by central cities (\$16,047), and then by the areas outside of large cities (\$15,955).

- The average amount of government transfer income varied by city. The average transfer income to non-poor families was highest in St. John's (\$4,744) and lowest in Oakville (\$2,126). In comparison, transfers to poor families were highest in Longueuil (\$8,666) and lowest in Richmond Hill (\$4,798).
- While 14.8% of working-age families in large urban areas were poor in 2000, 19.4% were market poor. Without government transfers, more than twice as many working-age families would have had incomes below the LICO.
- Poor working-age families experienced an average poverty gap of \$13,699. This income deficiency was even larger when the average market poverty gap was considered: the pre-tax, pre-transfer income of poor working-age families was \$16,569 below the poverty line. Poor elderly families had a poverty gap of less than half the amount of poor working-age families (at \$5,808).
- In comparing the rates of market poverty and of poverty among large cities, we found that income transfers seemed to have the largest impact in Jonquière and Abbotsford, followed by Laval, Sherbrooke and Greater Sudbury.
- The size of the poverty gap did not necessarily correspond with the level of local poverty rates across large cities. Working-age families in Coquitlam, Toronto, Burnaby and Hamilton, for example, all had average market poverty gaps in excess of \$18,000 in 2000, while Saanich and Victoria had the lowest (less than \$14,000).
- Four in 10 poor working-age families living in Canada's largest cities had pre-tax incomes of less than 50% of the LICO. Roughly three in 10 of such families were living on incomes that were between 50% and 74% of the LICO, and another three in 10 were living on incomes closer to the poverty line.
- Over half of poor unattached individuals lived on incomes of less than half the poverty line.
- The majority of poor elderly families and unattached seniors lived on incomes just under the poverty line (that is, 75% to less than 100% of the LICO).

## APPENDIX: INCOME DISTRIBUTIONS BY QUINTILES, ALL HOUSEHOLDS, SELECT LARGE CITIES, 2000



Figures A-1, A-2, A-3, and A-4 present data on the distribution of income across selected large cities by quintiles for 2000. Grouping households according to their income is a popular technique to show income distributions. To facilitate comparison of income distributions across cities, this report ranked economic families and unattached individuals living in all metropolitan areas by their total pre-tax income, from the lowest to the highest, creating a “national urban” distribution. These households were then divided into five equally sized groups (called quintiles), representing 20% of the total number of households. The corresponding income at

each threshold became the income quintile cut-offs. These cut-offs were then applied to each city to show the proportion of households in that city that fell into each national urban quintile.<sup>15</sup> Because these cut-offs were not based on the income distribution in individual cities, variation from the “national urban norm” is revealed in the tables below. As such, the cut-offs permit a standard comparison of the income distributions of large cities, relative to the distribution of incomes for economic families and unattached individuals across all of Canada’s large urban areas.<sup>16</sup>

FIGURE A-1

INCOME DISTRIBUTION BY QUINTILES AMONG WORKING-AGE UNATTACHED INDIVIDUALS,  
SELECT CSDs, 2000

CSDs	Total	Number of Households				
		Lowest Quintile (Less than \$11,523)	Second Quintile (\$11,523 to \$17,863)	Third Quintile (\$17,864 to \$29,365)	Fourth Quintile (\$29,366 to \$44,213)	Highest Quintile (More than \$44,213)
Burlington	10,135	1,260	765	1,530	2,670	3,910
Mississauga	33,705	5,635	2,100	5,120	9,045	11,810
Brampton	16,085	2,735	1,110	2,525	4,455	5,260
Oakville	7,935	1,395	455	1,160	1,695	3,220
Cambridge	6,805	1,290	725	1,320	1,790	1,685
Richmond Hill	5,480	1,070	380	720	1,300	2,005
Kitchener	18,150	3,645	1,640	3,690	5,150	4,030
Calgary	112,295	22,640	11,435	21,980	28,260	27,980
Vaughan	4,305	920	225	585	950	1,625
Laval	26,670	5,860	2,600	5,610	6,785	5,810
Ottawa	89,470	19,765	8,265	15,030	18,355	28,060
Markham	6,225	1,380	605	865	1,290	2,095
Richmond	11,595	2,625	960	1,915	2,870	3,220
Coquitlam	9,675	2,230	835	1,540	2,545	2,515
Hull	12,850	2,995	1,505	2,635	2,950	2,765
Oshawa	11,965	2,835	1,225	2,000	2,650	3,260
Toronto	285,150	69,050	24,890	46,760	62,700	81,760
Niagara Falls	6,230	1,515	1,045	1,090	1,390	1,180
Gatineau	9,275	2,325	810	1,805	2,085	2,245
Edmonton	88,890	23,325	10,625	18,010	19,985	16,945
Windsor	22,515	5,910	2,200	3,635	4,550	6,225
Winnipeg	69,875	18,450	9,230	15,860	15,185	11,140
Abbotsford	8,265	2,215	915	1,470	1,920	1,740
Surrey	23,070	6,315	2,245	4,075	5,185	5,250
Longueuil	18,340	5,155	2,055	3,675	4,365	3,085
Burnaby	22,540	6,430	2,165	3,695	5,340	4,915
Thunder Bay	10,185	2,975	1,290	1,700	2,090	2,125
Regina	20,150	5,960	2,365	3,625	4,250	3,945
London	39,930	11,820	4,815	7,800	7,880	7,610
Vancouver	111,565	33,115	11,230	18,980	22,550	25,695
Halifax	43,270	12,875	5,025	9,525	8,465	7,375
St. Catharines	12,490	3,765	1,305	2,275	2,700	2,455
Hamilton	41,405	12,485	4,440	6,995	8,865	8,615
Victoria	20,395	6,695	2,745	3,630	4,135	3,190
Saskatoon	24,955	8,195	3,440	5,115	4,755	3,455
Saanich	10,780	3,595	1,310	1,540	2,260	2,080
Saint John	8,130	2,830	885	1,975	1,410	1,030
Greater Sudbury	13,410	4,680	1,670	2,280	2,450	2,330
Montréal	213,115	75,990	25,910	40,150	39,925	31,135
Québec	36,805	13,275	4,585	6,815	6,970	5,160
Kingston	14,070	5,095	1,840	2,485	2,240	2,420
St. John's	11,050	4,355	1,210	1,675	2,100	1,705
Chicoutimi	5,985	2,385	655	1,070	975	905
Jonquière	4,975	2,070	570	760	760	810
Sherbrooke	14,330	6,040	1,885	2,725	2,230	1,455
Trois-Rivières	8,250	3,825	1,030	1,405	1,125	870

(table continues on next page)

FIGURE A-1 (CONTINUED)

INCOME DISTRIBUTION BY QUINTILES AMONG WORKING-AGE UNATTACHED INDIVIDUALS,  
SELECT CSDs, 2000

CSDs	Total	Percentage Distribution				
		Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile
Burlington	10,135	12.4%	7.5%	15.1%	26.3%	38.6%
Mississauga	33,705	16.7%	6.2%	15.2%	26.8%	35.0%
Brampton	16,085	17.0%	6.9%	15.7%	27.7%	32.7%
Oakville	7,935	17.6%	5.7%	14.6%	21.4%	40.6%
Cambridge	6,805	19.0%	10.7%	19.4%	26.3%	24.8%
Richmond Hill	5,480	19.5%	6.9%	13.1%	23.7%	36.6%
Kitchener	18,150	20.1%	9.0%	20.3%	28.4%	22.2%
Calgary	112,295	20.2%	10.2%	19.6%	25.2%	24.9%
Vaughan	4,305	21.4%	5.2%	13.6%	22.1%	37.7%
Laval	26,670	22.0%	9.7%	21.0%	25.4%	21.8%
Ottawa	89,470	22.1%	9.2%	16.8%	20.5%	31.4%
Markham	6,225	22.2%	9.7%	13.9%	20.7%	33.7%
Richmond	11,595	22.6%	8.3%	16.5%	24.8%	27.8%
Coquitlam	9,675	23.0%	8.6%	15.9%	26.3%	26.0%
Hull	12,850	23.3%	11.7%	20.5%	23.0%	21.5%
Oshawa	11,965	23.7%	10.2%	16.7%	22.1%	27.2%
Toronto	285,150	24.2%	8.7%	16.4%	22.0%	28.7%
Niagara Falls	6,230	24.3%	16.8%	17.5%	22.3%	18.9%
Gatineau	9,275	25.1%	8.7%	19.5%	22.5%	24.2%
Edmonton	88,890	26.2%	12.0%	20.3%	22.5%	19.1%
Windsor	22,515	26.2%	9.8%	16.1%	20.2%	27.6%
Winnipeg	69,875	26.4%	13.2%	22.7%	21.7%	15.9%
Abbotsford	8,265	26.8%	11.1%	17.8%	23.2%	21.1%
Surrey	23,070	27.4%	9.7%	17.7%	22.5%	22.8%
Longueuil	18,340	28.1%	11.2%	20.0%	23.8%	16.8%
Burnaby	22,540	28.5%	9.6%	16.4%	23.7%	21.8%
Thunder Bay	10,185	29.2%	12.7%	16.7%	20.5%	20.9%
Regina	20,150	29.6%	11.7%	18.0%	21.1%	19.6%
London	39,930	29.6%	12.1%	19.5%	19.7%	19.1%
Vancouver	111,565	29.7%	10.1%	17.0%	20.2%	23.0%
Halifax	43,270	29.8%	11.6%	22.0%	19.6%	17.0%
St. Catharines	12,490	30.1%	10.4%	18.2%	21.6%	19.7%
Hamilton	41,405	30.2%	10.7%	16.9%	21.4%	20.8%
Victoria	20,395	32.8%	13.5%	17.8%	20.3%	15.6%
Saskatoon	24,955	32.8%	13.8%	20.5%	19.1%	13.8%
Saanich	10,780	33.3%	12.2%	14.3%	21.0%	19.3%
Saint John	8,130	34.8%	10.9%	24.3%	17.3%	12.7%
Greater Sudbury	13,410	34.9%	12.5%	17.0%	18.3%	17.4%
Montréal	213,115	35.7%	12.2%	18.8%	18.7%	14.6%
Québec	36,805	36.1%	12.5%	18.5%	18.9%	14.0%
Kingston	14,070	36.2%	13.1%	17.7%	15.9%	17.2%
St. John's	11,050	39.4%	11.0%	15.2%	19.0%	15.4%
Chicoutimi	5,985	39.8%	10.9%	17.9%	16.3%	15.1%
Jonquière	4,975	41.6%	11.5%	15.3%	15.3%	16.3%
Sherbrooke	14,330	42.1%	13.2%	19.0%	15.6%	10.2%
Trois-Rivières	8,250	46.4%	12.5%	17.0%	13.6%	10.5%

Notes: Data pertain to households that reported income in 2000.

Cities are listed from lowest to highest percentage of households in the first (lowest) quintile.

Total households may vary slightly due to rounding.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE A-2

## INCOME DISTRIBUTION BY QUINTILES AMONG UNATTACHED SENIORS, SELECT CSDs, 2000

CSDs	Total	Number of Households				
		Lowest Quintile (Less than \$11,523)	Second Quintile (\$11,523 to \$17,863)	Third Quintile (\$17,864 to \$29,365)	Fourth Quintile (\$29,366 to \$44,213)	Highest Quintile (More than \$44,213)
Kingston	5,080	25	1,930	1,385	820	920
Thunder Bay	5,875	35	3,165	1,435	800	435
Markham	2,805	20	925	670	515	670
Regina	7,705	60	3,565	2,120	1,150	820
Burlington	5,575	45	1,990	1,600	1,050	890
Saskatoon	8,320	70	3,980	2,280	1,120	870
Victoria	6,385	55	2,710	1,620	1,065	930
Jonquière	2,145	20	1,280	575	185	90
Oshawa	4,770	45	2,175	1,470	720	360
Saanich	4,920	50	1,750	1,360	955	810
Windsor	9,130	105	4,515	2,480	1,230	795
Surrey	8,645	105	3,790	2,380	1,515	850
Cambridge	3,230	40	1,845	745	380	225
Calgary	21,320	275	8,900	6,140	3,300	2,705
Chicoutimi	2,305	30	1,485	480	215	100
Oakville	3,310	45	1,110	995	585	580
St. Catharines	7,390	105	3,640	1,890	1,075	675
London	13,885	200	5,720	3,860	2,245	1,850
Kitchener	6,010	90	2,940	1,650	815	515
Coquitlam	2,665	40	1,185	800	430	210
Edmonton	22,980	345	10,680	6,410	3,045	2,500
Greater Sudbury	6,515	100	3,420	1,690	785	525
Ottawa	24,135	395	7,820	5,225	5,030	5,660
Laval	11,835	195	6,300	2,885	1,640	820
Hamilton	20,125	360	10,565	4,825	2,685	1,690
Burnaby	7,050	130	3,400	1,720	1,110	695
Niagara Falls	4,135	80	2,260	930	610	260
Québec	11,675	230	6,525	2,795	1,250	885
Abbotsford	3,985	80	2,065	1,060	470	310
Gatineau	2,110	45	1,230	500	235	105
Toronto	91,315	2,020	41,315	21,225	13,115	13,640
Brampton	3,820	85	1,775	960	545	445
St. John's	3,585	80	1,895	800	435	380
Mississauga	9,280	210	3,950	2,340	1,595	1,185
Winnipeg	29,280	690	14,040	7,945	4,020	2,580
Vancouver	21,320	515	10,835	4,350	2,650	2,975
Sherbrooke	4,935	120	2,915	1,210	450	235
Longueuil	5,730	140	3,240	1,360	670	310
Hull	2,770	70	1,395	705	340	265
Richmond Hill	2,140	55	920	515	355	295
Montréal	56,280	1,480	32,040	13,255	5,525	3,980
Trois-Rivières	2,975	80	1,865	660	235	130
Richmond	4,220	115	1,700	1,100	730	575
Vaughan	1,805	65	880	400	215	250
Halifax	11,850	885	4,945	2,870	1,690	1,470
Saint John	3,975	350	1,885	1,010	485	250

(table continues on next page)

FIGURE A-2 (CONTINUED)

## INCOME DISTRIBUTION BY QUINTILES AMONG UNATTACHED SENIORS, SELECT CSDs, 2000

CSDs	Total	Percentage Distribution				
		Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile
Kingston	5,080	0.5%	38.0%	27.3%	16.1%	18.1%
Thunder Bay	5,875	0.6%	53.9%	24.4%	13.6%	7.4%
Markham	2,805	0.7%	33.0%	23.9%	18.4%	23.9%
Regina	7,705	0.8%	46.3%	27.5%	14.9%	10.6%
Burlington	5,575	0.8%	35.7%	28.7%	18.8%	16.0%
Saskatoon	8,320	0.8%	47.8%	27.4%	13.5%	10.5%
Victoria	6,385	0.9%	42.4%	25.4%	16.7%	14.6%
Jonquière	2,145	0.9%	59.7%	26.8%	8.6%	4.2%
Oshawa	4,770	0.9%	45.6%	30.8%	15.1%	7.5%
Saanich	4,920	1.0%	35.6%	27.6%	19.4%	16.5%
Windsor	9,130	1.2%	49.5%	27.2%	13.5%	8.7%
Surrey	8,645	1.2%	43.8%	27.5%	17.5%	9.8%
Cambridge	3,230	1.2%	57.1%	23.1%	11.8%	7.0%
Calgary	21,320	1.3%	41.7%	28.8%	15.5%	12.7%
Chicoutimi	2,305	1.3%	64.4%	20.8%	9.3%	4.3%
Oakville	3,310	1.4%	33.5%	30.1%	17.7%	17.5%
St. Catharines	7,390	1.4%	49.3%	25.6%	14.5%	9.1%
London	13,885	1.4%	41.2%	27.8%	16.2%	13.3%
Kitchener	6,010	1.5%	48.9%	27.5%	13.6%	8.6%
Coquitlam	2,665	1.5%	44.5%	30.0%	16.1%	7.9%
Edmonton	22,980	1.5%	46.5%	27.9%	13.3%	10.9%
Greater Sudbury	6,515	1.5%	52.5%	25.9%	12.0%	8.1%
Ottawa	24,135	1.6%	32.4%	21.6%	20.8%	23.5%
Laval	11,835	1.6%	53.2%	24.4%	13.9%	6.9%
Hamilton	20,125	1.8%	52.5%	24.0%	13.3%	8.4%
Burnaby	7,050	1.8%	48.2%	24.4%	15.7%	9.9%
Niagara Falls	4,135	1.9%	54.7%	22.5%	14.8%	6.3%
Québec	11,675	2.0%	55.9%	23.9%	10.7%	7.6%
Abbotsford	3,985	2.0%	51.8%	26.6%	11.8%	7.8%
Gatineau	2,110	2.1%	58.3%	23.7%	11.1%	5.0%
Toronto	91,315	2.2%	45.2%	23.2%	14.4%	14.9%
Brampton	3,820	2.2%	46.5%	25.1%	14.3%	11.6%
St. John's	3,585	2.2%	52.9%	22.3%	12.1%	10.6%
Mississauga	9,280	2.3%	42.6%	25.2%	17.2%	12.8%
Winnipeg	29,280	2.4%	48.0%	27.1%	13.7%	8.8%
Vancouver	21,320	2.4%	50.8%	20.4%	12.4%	14.0%
Sherbrooke	4,935	2.4%	59.1%	24.5%	9.1%	4.8%
Longueuil	5,730	2.4%	56.5%	23.7%	11.7%	5.4%
Hull	2,770	2.5%	50.4%	25.5%	12.3%	9.6%
Richmond Hill	2,140	2.6%	43.0%	24.1%	16.6%	13.8%
Montréal	56,280	2.6%	56.9%	23.6%	9.8%	7.1%
Trois-Rivières	2,975	2.7%	62.7%	22.2%	7.9%	4.4%
Richmond	4,220	2.7%	40.3%	26.1%	17.3%	13.6%
Vaughan	1,805	3.6%	48.8%	22.2%	11.9%	13.9%
Halifax	11,850	7.5%	41.7%	24.2%	14.3%	12.4%
Saint John	3,975	8.8%	47.4%	25.4%	12.2%	6.3%

Notes: Data pertain to households that reported income in 2000.

Cities are listed from lowest to highest percentage of households in the first (lowest) quintile.

Total households may vary slightly due to rounding.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE A-3

## INCOME DISTRIBUTION BY QUINTILES AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000

CSDs	Total	Number of Households				
		Lowest Quintile (Less than \$32,227)	Second Quintile (\$32,227 to \$51,868)	Third Quintile (\$51,869 to \$72,582)	Fourth Quintile (\$72,583 to \$101,818)	Highest Quintile (More than \$101,818)
Oakville	33,615	2,250	2,745	4,640	7,305	16,680
Vaughan	41,120	3,135	4,545	7,395	10,830	15,215
Burlington	35,070	2,745	4,350	6,145	9,010	12,820
Brampton	73,415	7,710	10,725	15,905	19,835	19,230
Richmond Hill	29,860	3,505	4,020	4,775	6,935	10,630
Markham	45,070	5,380	6,100	7,100	9,345	17,140
Mississauga	137,780	16,570	21,310	26,540	32,515	40,840
Cambridge	26,165	3,480	4,850	5,905	6,645	5,295
Calgary	202,755	28,505	35,475	40,970	44,875	52,930
Ottawa	175,955	25,340	24,185	29,945	39,330	57,155
Saanich	22,450	3,265	4,265	4,590	5,720	4,610
Laval	80,010	12,755	17,295	18,595	18,175	13,200
Kitchener	44,390	7,575	8,540	10,015	10,450	7,815
Gatineau	26,660	4,565	5,020	6,115	5,860	5,110
Oshawa	32,320	5,605	5,440	6,950	7,945	6,375
Thunder Bay	24,420	4,460	4,575	5,385	5,765	4,230
Surrey	75,450	13,805	14,220	15,515	16,980	14,935
Abbotsford	24,075	4,435	5,345	5,590	5,075	3,635
Niagara Falls	17,160	3,275	3,600	3,845	3,855	2,575
St. Catharines	27,740	5,400	5,655	6,230	5,775	4,680
Hamilton	106,680	20,890	17,905	22,550	24,480	20,850
Winnipeg	135,505	26,545	29,215	32,000	27,300	20,435
Edmonton	146,380	28,815	30,025	31,210	30,930	25,400
Windsor	45,305	8,980	8,255	8,460	10,295	9,315
Regina	40,490	8,085	7,675	8,725	8,665	7,340
Coquitlam	26,085	5,255	4,415	4,990	5,645	5,775
Greater Sudbury	36,840	7,500	7,180	7,290	8,195	6,675
Halifax	84,995	17,350	17,570	18,780	17,590	13,710
London	75,340	15,525	13,885	15,650	15,885	14,395
Kingston	24,585	5,240	4,700	5,035	5,130	4,475
Chicoutimi	13,985	3,060	3,020	3,210	2,970	1,720
Toronto	502,115	113,405	95,075	87,940	89,180	116,510
Jonquière	13,090	3,030	2,825	3,125	2,780	1,330
Richmond	35,555	8,575	6,845	6,175	7,050	6,910
Hull	14,965	3,610	2,840	2,930	3,040	2,540
Saskatoon	43,955	10,670	9,140	9,155	8,715	6,280
Vancouver	102,775	25,795	20,055	18,095	17,805	21,020
Burnaby	40,150	10,265	7,900	7,060	7,830	7,095
Longueuil	30,105	7,715	6,735	6,375	5,125	4,160
Victoria	13,660	3,875	3,335	2,655	2,140	1,655
St. John's	22,985	6,570	4,310	4,340	4,210	3,560
Québec	34,825	10,385	8,645	7,065	5,210	3,515
Trois-Rivières	9,390	2,855	2,110	1,815	1,550	1,065
Sherbrooke	15,670	4,905	3,880	3,050	2,290	1,550
Saint John	15,565	5,065	3,655	2,920	2,455	1,475
Montréal	208,465	68,785	49,150	38,140	29,675	22,715

(table continues on next page)

FIGURE A-3 (CONTINUED)

## INCOME DISTRIBUTION BY QUINTILES AMONG WORKING-AGE FAMILIES, SELECT CSDs, 2000

CSDs	Total	Percentage Distribution				
		Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile
Oakville	33,615	7%	8%	14%	22%	50%
Vaughan	41,120	8%	11%	18%	26%	37%
Burlington	35,070	8%	12%	18%	26%	37%
Brampton	73,415	11%	15%	22%	27%	26%
Richmond Hill	29,860	12%	13%	16%	23%	36%
Markham	45,070	12%	14%	16%	21%	38%
Mississauga	137,780	12%	15%	19%	24%	30%
Cambridge	26,165	13%	19%	23%	25%	20%
Calgary	202,755	14%	17%	20%	22%	26%
Ottawa	175,955	14%	14%	17%	22%	32%
Saanich	22,450	15%	19%	20%	25%	21%
Laval	80,010	16%	22%	23%	23%	16%
Kitchener	44,390	17%	19%	23%	24%	18%
Gatineau	26,660	17%	19%	23%	22%	19%
Oshawa	32,320	17%	17%	22%	25%	20%
Thunder Bay	24,420	18%	19%	22%	24%	17%
Surrey	75,450	18%	19%	21%	23%	20%
Abbotsford	24,075	18%	22%	23%	21%	15%
Niagara Falls	17,160	19%	21%	22%	22%	15%
St. Catharines	27,740	19%	20%	22%	21%	17%
Hamilton	106,680	20%	17%	21%	23%	20%
Winnipeg	135,505	20%	22%	24%	20%	15%
Edmonton	146,380	20%	21%	21%	21%	17%
Windsor	45,305	20%	18%	19%	23%	21%
Regina	40,490	20%	19%	22%	21%	18%
Coquitlam	26,085	20%	17%	19%	22%	22%
Greater Sudbury	36,840	20%	19%	20%	22%	18%
Halifax	84,995	20%	21%	22%	21%	16%
London	75,340	21%	18%	21%	21%	19%
Kingston	24,585	21%	19%	20%	21%	18%
Chicoutimi	13,985	22%	22%	23%	21%	12%
Toronto	502,115	23%	19%	18%	18%	23%
Jonquière	13,090	23%	22%	24%	21%	10%
Richmond	35,555	24%	19%	17%	20%	19%
Hull	14,965	24%	19%	20%	20%	17%
Saskatoon	43,955	24%	21%	21%	20%	14%
Vancouver	102,775	25%	20%	18%	17%	20%
Burnaby	40,150	26%	20%	18%	20%	18%
Longueuil	30,105	26%	22%	21%	17%	14%
Victoria	13,660	28%	24%	19%	16%	12%
St. John's	22,985	29%	19%	19%	18%	15%
Québec	34,825	30%	25%	20%	15%	10%
Trois-Rivières	9,390	30%	22%	19%	17%	11%
Sherbrooke	15,670	31%	25%	19%	15%	10%
Saint John	15,565	33%	23%	19%	16%	9%
Montréal	208,465	33%	24%	18%	14%	11%

Notes: Data pertain to households that reported income in 2000.

Cities are listed from lowest to highest percentage of households in the first (lowest) quintile.

Total households may vary slightly due to rounding.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

FIGURE A-4  
INCOME DISTRIBUTION BY QUINTILES AMONG ELDERLY FAMILIES, SELECT CSDS, 2000

CSDs	Total	Number of Households				
		Lowest Quintile (Less than \$32,227)	Second Quintile (\$32,227 to \$51,868)	Third Quintile (\$51,869 to \$72,582)	Fourth Quintile (\$72,583 to \$101,818)	Highest Quintile (More than \$101,818)
Markham	9,030	1,305	1,520	1,645	1,980	2,585
Oakville	6,615	965	1,515	1,300	1,190	1,650
Ottawa	34,105	5,450	6,940	7,855	6,845	7,015
Burlington	8,675	1,485	2,495	1,750	1,580	1,375
Saanich	7,095	1,315	2,065	1,610	1,330	770
Brampton	10,230	1,945	2,245	2,165	1,785	2,080
Mississauga	23,475	4,490	5,010	4,270	4,345	5,360
Richmond Hill	5,295	1,065	1,115	975	750	1,390
Kingston	6,255	1,265	1,780	1,335	1,025	850
Vaughan	7,155	1,635	1,470	1,230	1,050	1,765
Calgary	32,580	7,880	8,635	6,485	5,065	4,515
London	16,335	4,015	4,695	3,635	2,420	1,570
Oshawa	6,615	1,645	2,230	1,310	860	575
Toronto	136,775	34,905	30,260	25,000	22,110	24,500
Surrey	15,840	4,085	4,070	3,450	2,300	1,935
Vancouver	26,570	6,895	5,990	4,800	4,225	4,670
Edmonton	29,435	7,680	8,430	6,030	3,980	3,315
Regina	8,030	2,100	2,680	1,670	985	585
Saskatoon	8,530	2,315	2,675	1,850	1,010	685
Richmond	8,420	2,295	2,040	1,805	1,335	940
Winnipeg	30,895	8,485	9,935	6,130	3,890	2,460
Burnaby	10,070	2,790	2,505	1,910	1,650	1,210
Coquitlam	4,365	1,210	1,190	780	610	585
Halifax	15,340	4,285	4,675	3,255	1,950	1,180
Kitchener	8,020	2,350	2,575	1,470	1,010	610
Hamilton	27,410	8,155	8,465	4,855	3,365	2,575
Thunder Bay	6,095	1,815	1,880	1,250	745	405
St. Catharines	8,230	2,470	2,685	1,645	880	550
Victoria	3,700	1,130	935	785	500	355
Cambridge	4,585	1,425	1,425	820	470	450
Niagara Falls	5,100	1,610	1,690	975	565	260
St. John's	4,700	1,490	1,460	850	490	410
Windsor	11,070	3,510	3,380	1,895	1,355	930
Laval	18,465	5,960	5,390	3,740	2,125	1,245
Greater Sudbury	8,320	2,705	2,755	1,490	865	500
Gatineau	3,345	1,095	940	680	425	200
Saint John	3,815	1,260	1,270	725	375	195
Abbotsford	6,280	2,090	2,000	1,175	605	415
Hull	2,725	925	685	510	315	290
Montréal	48,395	18,880	13,460	7,610	4,810	3,630
Longueuil	5,660	2,265	1,805	860	435	295
Québec	8,540	3,495	2,685	1,250	780	335
Trois-Rivières	2,805	1,160	885	445	220	100
Sherbrooke	3,885	1,630	1,295	615	200	145
Chicoutimi	3,080	1,310	920	510	240	100
Jonquière	2,960	1,280	925	475	200	85

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FIGURE A-4 (CONTINUED)

## INCOME DISTRIBUTION BY QUINTILES AMONG ELDERLY FAMILIES, SELECT CSDs, 2000

CSDs	Total	Percentage Distribution				
		Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile
Markham	9,030	14%	17%	18%	22%	29%
Oakville	6,615	15%	23%	20%	18%	25%
Ottawa	34,105	16%	20%	23%	20%	21%
Burlington	8,675	17%	29%	20%	18%	16%
Saanich	7,095	19%	29%	23%	19%	11%
Brampton	10,230	19%	22%	21%	17%	20%
Mississauga	23,475	19%	21%	18%	19%	23%
Richmond Hill	5,295	20%	21%	18%	14%	26%
Kingston	6,255	20%	28%	21%	16%	14%
Vaughan	7,155	23%	21%	17%	15%	25%
Calgary	32,580	24%	27%	20%	16%	14%
London	16,335	25%	29%	22%	15%	10%
Oshawa	6,615	25%	34%	20%	13%	9%
Toronto	136,775	26%	22%	18%	16%	18%
Surrey	15,840	26%	26%	22%	15%	12%
Vancouver	26,570	26%	23%	18%	16%	18%
Edmonton	29,435	26%	29%	20%	14%	11%
Regina	8,030	26%	33%	21%	12%	7%
Saskatoon	8,530	27%	31%	22%	12%	8%
Richmond	8,420	27%	24%	21%	16%	11%
Winnipeg	30,895	27%	32%	20%	13%	8%
Burnaby	10,070	28%	25%	19%	16%	12%
Coquitlam	4,365	28%	27%	18%	14%	13%
Halifax	15,340	28%	30%	21%	13%	8%
Kitchener	8,020	29%	32%	18%	13%	8%
Hamilton	27,410	30%	31%	18%	12%	9%
Thunder Bay	6,095	30%	31%	21%	12%	7%
St. Catharines	8,230	30%	33%	20%	11%	7%
Victoria	3,700	31%	25%	21%	14%	10%
Cambridge	4,585	31%	31%	18%	10%	10%
Niagara Falls	5,100	32%	33%	19%	11%	5%
St. John's	4,700	32%	31%	18%	10%	9%
Windsor	11,070	32%	31%	17%	12%	8%
Laval	18,465	32%	29%	20%	12%	7%
Greater Sudbury	8,320	33%	33%	18%	10%	6%
Gatineau	3,345	33%	28%	20%	13%	6%
Saint John	3,815	33%	33%	19%	10%	5%
Abbotsford	6,280	33%	32%	19%	10%	7%
Hull	2,725	34%	25%	19%	12%	11%
Montréal	48,395	39%	28%	16%	10%	8%
Longueuil	5,660	40%	32%	15%	8%	5%
Québec	8,540	41%	31%	15%	9%	4%
Trois-Rivières	2,805	41%	32%	16%	8%	4%
Sherbrooke	3,885	42%	33%	16%	5%	4%
Chicoutimi	3,080	43%	30%	17%	8%	3%
Jonquière	2,960	43%	31%	16%	7%	3%

Notes: Data pertain to households that reported income in 2000.

Cities are listed from lowest to highest percentage of households in the first (lowest) quintile.

Total households may vary slightly due to rounding.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 2001 Census, custom tabulations.

# ENDNOTES



- <sup>1</sup> For a more extensive discussion of the geographies used in the Census, see Statistics Canada's 2001 *Standard Geographical Classification (SGC), Volume I: The Classification* and *Volume II: Reference Maps* (Cat. 12-571-X and 12-572-X). Available from: <http://www.statcan.ca/bsolc/english/bsolc?catno=12-571-X> and [http://www.statcan.ca/cgi-bin/IPS/display?cat\\_num=12-572-X](http://www.statcan.ca/cgi-bin/IPS/display?cat_num=12-572-X). See also the Geography section of the 2001 Census Dictionary (Cat. 92-378-XIE). Available from: <http://www12.statcan.ca/english/census01/Products/Reference/dict/geotoc.htm>.
- <sup>2</sup> For example, the province of Prince Edward Island has no CMAs and is therefore not represented in any of the data here.
- <sup>3</sup> Statistics Canada. *2001 Census Dictionary (Reference Products: 2001 Census)* [online version]. Cat. 92-378-XIE. Ottawa: Statistics Canada, 2002. Available from: [http://www.statcan.ca/cgi-bin/IPS/display?cat\\_num=92-378-XIE](http://www.statcan.ca/cgi-bin/IPS/display?cat_num=92-378-XIE).
- <sup>4</sup> Statistics Canada does not define its LICOs as poverty lines. However, many researchers, including those at the CCSD, believe that these cut-offs have provided a useful and reliable assessment of low income over time and, as such, serve as an important benchmark of relative income deprivation. For these reasons, we use the LICOs as low income measures in this research.
- <sup>5</sup> Earnings or employment income refers to total income received by persons aged 15 years and older during the calendar year 2000 as wages and salaries, net income from non-farm unincorporated businesses or professional practices, and net farm self-employment income.
- <sup>6</sup> Government transfers refer to total income from all transfer payments received through federal, provincial or municipal governments during 2000. This variable was derived by summing the amounts reported in the Old Age Security program and Guaranteed Income Supplement, benefits from the Canada or Quebec Pension Plan, benefits from Employment Insurance and the Canada Child Tax Benefit. Other sources include social assistance payments, provincial income supplement payments to seniors, housing benefits, other transfer payments such as training program payments, regular payments from provincial automobile investment plans and workers' compensation payments, as well as other provincial and federal refundable tax credits such as the GST credit.
- <sup>7</sup> Other sources of income include alimony, child support, periodic gifts of money, income from abroad (excluding dividends and interest income), non-refundable scholarships and bursaries, severance pay and royalties.
- <sup>8</sup> The use of 65 as the retirement age is consistent with current research and the collection of data in formal surveys. The researchers do not intend to imply that people aged 65 and older do not participate – or should not be participating – in the labour force. It is true, however, that reliance on employment income is lower among Canadians over age 65.
- <sup>9</sup> An examination of these statistics for the aggregate of selected large cities within the CMAs included in this study yielded very similar findings.
- <sup>10</sup> A relatively small group of non-poor unattached seniors living in Canada's major urban areas (roughly 23,000) reported income from other sources in 2000,

including investments. Investment income clearly made up the largest proportion of their income, but this was not true for the majority of other elderly households.

<sup>11</sup> Average income figures included in this report represent those households that reported income from any source, including losses.

<sup>12</sup> In the interests of saving space, Figures 5 and 6 present information on working-age families living in Canada's largest CSDs (populations over 100,000). We focus on this sizable group of urban residents to explore the variation in average incomes across cities. The incomes of elderly households show less variation, given the importance of federal income security programs for most seniors. Further information about seniors and unattached individuals can be found in other reports in this Urban Poverty Project series.

<sup>13</sup> The figures presented are in 2000 dollars. See: National Council of Welfare. *Welfare Incomes, 2000 and 2001*. Ottawa: NCW, 2001.

<sup>14</sup> Statistics Canada defines market income as follows: Market income refers to the sum of employment income (wages and salaries, net farm income and net

income from a non-farm unincorporated business and/or professional practice), investment income, retirement pensions, superannuation and annuities (including those from Registered Retirement Savings Plans [RRSPs] and Registered Retirement Income Funds [RRIFs]) and other money income. It is equivalent to total income minus all government transfers, and is also referred to as income before transfers and taxes.

<sup>15</sup> Income is the only variable in this technique used to construct the income cut-offs. This is an advantage due to its simplicity, but also a disadvantage because these lines are not adjusted for differences attributable to variations in community and family size (as is done with the LICOs).

<sup>16</sup> If a city has the same distribution of income as the aggregate for all CMAs in 2000, we would expect to see five equally sized bars. However, if the results for a particular large city show a greater proportion of the population in the lowest and highest quintiles, this shows that the distribution of incomes in that particular city is more polarized than the average income distribution for all CMAs.





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The **Urban Poverty Project 2007** is a series of comprehensive analytical reports, resource tools, and data profiles which take a broad look at different aspects of urban poverty in Canada, using detailed data from Statistics Canada Censuses and other sources. Reports in the UPP series examine the economic security of Canadians in the largest metropolitan areas. Some reports pay special attention to the status of certain population groups that are particularly vulnerable to poverty, while others examine the concentration of poverty in urban neighbourhoods.

This series of on-line documents and resources is designed to be both user- and planet-friendly.

It includes fact sheets, poverty data tables, in-depth reports, and summary documents.  
All UPP materials are available at <http://www.ccsd.ca/pubs/2007/upp/>.

Reports and products developed under the Urban Poverty Project 2007 include:

- *Community Profiles: National Edition*;
- *A Lost Decade*, an historical analysis of urban poverty from 1990 to 2000;
- Detailed analyses of different dimensions of urban poverty in 2000, presented in the following reports:
  - *Poverty by Geography*;
  - *Dimensions of Income Among Poor Households*;
  - *Employment and Education*;
  - *Populations Vulnerable to Poverty*;
  - *Age, Gender and Family*;
  - *Neighbourhood Poverty*;
- An on-line database containing demographic profiles of 111 communities across Canada;
- Another database of over 100 poverty data tables, organized by levels of geography;
- A summary report on the Urban Poverty Project 2007.



The Canadian Council on Social Development (CCSD) is Canada's oldest non-profit research group. The Council measures, monitors and reports on issues of social and economic security and well-being. A national, membership-based organization, the CCSD facilitates forums to encourage innovative and pro-active sharing, discussion and debate.

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