

Family incomes

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Income distribution statistics for families and individuals in Canada have been available since the first survey of consumer finances was conducted in 1952. In early years of the survey, the sample was restricted to non-farm families with the sample size ranging between 5,000 and 10,000 families. Because of this limited sample, the amount of reliable data which could be tabulated was restricted. Regional distributions could not be further broken down to give provincial distributions, and different personal or labour force characteristics could not be simultaneously cross-tabulated.

In 1966, coverage was extended to the farm population. Today the only individuals excluded from the survey are residents of the Yukon Territory and Northwest Territories, persons living in institutions, on Indian reserves and in military camps. The survey was carried out every two years from 1966 until 1972 when it became annual. The sample gradually increased to 26,000 family units in 1976 and now fluctuates between a large sample every second year and a small sample (12,000 or so) in intervening years. Provincial distributions are still released only from the larger surveys. However, a much wider variety of tabulations is now published owing to the use of the computer and increased scope of the survey. In addition, special tabulations can usually be provided on request. For a more detailed description of the survey and a wider variety of tabulations than shown here, consult the annual report *Income distribution by size in Canada*, Statistics Canada Catalogue 13-207.

In addition to this main series of reports, an annual series entitled *Income after tax, distribution by size in Canada* (Statistics Canada Catalogue 13-210) became available in 1971 and other reports have also been published on special topics related to the survey of consumer finances (e.g. low income families, earnings and work experience, assets and debts of families, and health and education benefits).

Family and income concepts

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Terms such as family, unattached individuals, and income are defined below as used in the annual survey of consumer finances.

Family. A family is defined as a group of individuals sharing a common dwelling unit and related by blood, marriage or adoption. This is often referred to as the economic family and is a broader definition than that employed by most demographic studies and the census, where a family is restricted to a married couple with or without unmarried children or a parent with unmarried children. Under the survey definition all relatives in a household, regardless of the degree of relationship, constitute a family.

Unattached individual. An unattached individual is a person living alone or in a household where he is not related to any other household member. The incomes of unattached individuals are different from those of families, particularly as a large portion of them are young entrants into the labour force or elderly persons living on pensions. Tabulations on unattached individuals are not included here but can be found in *Income distribution by size in Canada*, Statistics Canada Catalogue 13-207.

Income. Survey estimates relate to money income received from all sources before payment of taxes and such deductions as pension contributions and insurance premiums. This income may be composed of: wages and salaries; net income of the self-employed (e.g. partners in unincorporated businesses, professional practitioners and farmers); investment income (e.g. interest, dividends, and rents); transfer payments (e.g. old age pensions, family allowances); and other money income (e.g. retirement pensions, alimony). Thus the concept of income is similar to personal income in the national accounts except that, first, it covers only private households in the 10 provinces