

and not the non-commercial institutions such as churches and charitable organizations and, second, the survey estimates do not include imputed income such as the value of farm products produced and consumed on the farm. On the other hand, the survey income concept is broader than the income defined for the calculation of income tax since it includes such non-taxable money income as the Guaranteed Income Supplement and pensions to the blind.

### 6.1.2 Income trends, 1951-75

Tables 6.1 and 6.2 provide an indication of how family incomes changed over a period of years. The sample coverage changed in 1966 to include farm families, but this does not seriously affect the comparability of the data with earlier years. Although the first part of Table 6.1 indicates that the average income (in current dollars) from 1951 to 1975 increased four to five times in all regions, these changes do not reflect the decrease in the purchasing power of the dollar. The second part of Table 6.1 does take this into account and gives the average incomes in constant 1971 dollars. Averages in all regions have still at least doubled in constant dollar terms since 1951.

### 6.1.3 Major sources of income

The percentage distribution of families by major source of income within quintiles is shown in Table 6.7 for 1951-75. For this type of analysis families are arranged in an ascending order by size of income and divided into five equal groups or quintiles. The characteristics (e.g. major source of income) are then tabulated for each quintile.

Table 6.7 shows that while government transfer payments have replaced wages and salaries as the major source of income for the largest group of families in the lowest quintile, families in the other quintiles are still largely dependent on wages and salaries as their principal income source.

### 6.1.4 Regional income distributions

Although the average family income for all of Canada was \$16,613 in 1975, as Table 6.3 shows the average for the different regions ranged from a low of \$13,474 in the Atlantic provinces to a high of \$18,047 in Ontario.

### 6.1.5 Income distributions by family characteristics

Income distributions are influenced by a variety of personal and labour force characteristics of the family and its head. While only three summary classifications of family income are presented here relating to age and sex of head, education of head and combination of income recipients, data on other variables may be found in the annual report *Income distribution by size in Canada*, Statistics Canada Catalogue 13-207.

**Incomes by age and sex of family head.** Table 6.4 shows that the average income of families headed by males (\$17,293) was almost twice that of families headed by females (\$9,291) in 1975. For the younger and middle age groups, in fact, the male-headed average was more than twice the female-headed one. However, the average income of female-headed families 65 years and over (\$11,611) in 1975 exceeded the male-headed average for that age group (\$10,391). While the average income for male-headed families increased with age to peak at 45-54, the average for female-headed families continued to increase into the older age groups (largely because of the more frequent presence of adult children or other working family members in female-headed families).

**Incomes by education of family head.** Education of the family head is another factor greatly affecting family income. As Table 6.5 shows, the average income of families whose head had a university degree was almost twice that of families whose head had only primary school education.

**Incomes by combination of income recipients.** The number and combination of family members receiving income obviously affects the family income. In Table 6.6 families are first divided into two groups: (a) husband-wife families and (b) all other families. This latter group includes single-parent families as well as groups of other relatives living together, e.g. brothers and sisters. As expected, the average income of