

of the maximum weekly insurable earnings (respectively, \$99 and \$495 in 1986).

After a qualifying period, usually the 52 weeks immediately preceding the claim, workers may be eligible to receive Unemployment Insurance benefits if they experience a loss of earnings. They may apply for regular benefits if they experience a layoff or for special benefits in case of sickness, birth or adoption of a child or retirement. In addition, there are fishing, job creation and work-sharing benefits.

On average, 1,145,000 persons received Unemployment Insurance benefits each month in 1985, up 62.9% or by 442,000 beneficiaries from 1980. Over the same period, average weekly benefits rose from \$120.92 to \$170.96 or by 41.4%. (See Tables 5.25 and 5.26.)

The Unemployment Insurance statistics are obtained from Employment and Immigration Canada. The data which are released monthly include information on claims received, benefits paid, disqualifications, beneficiaries and persons covered by Unemployment Insurance.

### 5.7.3 Compensation payments

**Fatal occupational injuries and illnesses.** Data on fatal occupational injuries and illnesses compiled by Labour Canada are collected from provincial worker compensation boards. From 1976 to 1985, an annual average of 968 industrial workers sustained fatal injuries and illnesses. Of 648 fatality reports received in 1985 (excluding Quebec), collisions, derailments or wrecks caused 146 deaths; being struck by or against an object, 102; falls and slips, 46; drowning, 25; being caught in, on or between objects or vehicles, 36; occupational illnesses, 104; fire, explosion, temperature extremes, 24; and the remaining 165 resulted from miscellaneous accidents (Tables 5.22 to 5.24).

## 5.8 Family incomes

Annual statistics on income distribution for families and individuals are derived from the Survey of Consumer Finances. The data are an important source of statistical information for government and non-government data users concerned with the development, analysis and evaluation of policies and programs related to the economic well-being of Canadians.

### 5.8.1 Family and income concepts

The survey, with a sample of approximately 35,000 dwellings, excludes residents of Yukon and Northwest Territories, and persons living in institutions, on Indian reserves and in military

camp. A wide variety of tabulations are published for different units (households, families, individuals). Special tabulations and public use microdata files are available on a cost-recovery basis.

The following definitions are applicable to the tabulations presented.

**Family.** A group of individuals sharing a common dwelling unit and related by blood, marriage or adoption. This is often referred to as an economic family and is a broader definition than that employed by most demographic studies and the Census in which a family is restricted to a married couple with or without unmarried children or a parent with unmarried children.

**Unattached individual.** A person living alone or in a household where he or she is not related to other household members.

**Income.** 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 self-employment such as partnership in unincorporated businesses, professional practice and farming; investment income including interest, dividends and rents; government transfer payments, such as family allowances and old age security; and alimony. It does not include the value of farm products produced and consumed on the farm. The survey income concept differs from that used in the calculation of income tax since it includes such non-taxable money income as the Guaranteed Income Supplement and social assistance payments.

**Low income cut-offs** are used to delineate low income family units from other family units. These cut-offs were determined separately for families of different size and living in areas of different degrees of urbanization, based on 1978 family expenditure data. The cut-offs were selected on the basis that families with incomes below these limits usually spent 58.5% or more of their income on food, shelter and clothing and were considered to be in straitened circumstances. The cut-offs were reviewed in light of more recent family expenditure data (1982) and a revision was not warranted. Although Statistics Canada low income cut-offs are popularly referred to as "poverty lines", they have no official status and are not promoted as such by Statistics Canada.

### 5.8.2 Income trends, 1971-85

Tables 5.27 and 5.28 present family incomes in Canada over a period of years. The first part of Table 5.27 shows that the average income (in