

***Low Income in Canada: 2000-2007  
Using the Market Basket Measure***

**Final Report**

*Human Resources and Skills Development Canada*

*August 2009*

**SP-909-07-09E**  
**(également disponible en français)**



The views expressed in papers published by the Knowledge and Data Management Directorate are the authors' and do not necessarily reflect the opinions of Human Resources and Skills Development Canada or of the federal government. The goal of these papers is to encourage broad participation in discussion and debate on important public policy issues.



This paper is available in French under the title: *Le faible revenu au Canada de 2000 à 2007 selon la mesure du panier de consommation.*



Paper

ISBN: 978-1-100-13430-7

Cat. No.: HS28-49/2009E

PDF

ISBN: 978-1-100-13431-4

Cat. No.: HS28-49/2009E-PDF



**General enquiries regarding the documents published by the  
Knowledge and Data Management Directorate should be addressed to:**

Human Resources and Skills Development Canada

Publications Centre

140 Promenade du Portage, Phase IV, Level 12

Gatineau, Quebec, Canada

K1A 0J9

Facsimile: 819-953-7260

[http://www.hrsdc.gc.ca/en/publications\\_resources/research/index.shtml](http://www.hrsdc.gc.ca/en/publications_resources/research/index.shtml)

# *Table of Contents*

<b>Highlights</b> .....	<b>i</b>
<b>1. Introduction</b> .....	<b>1</b>
<b>2. Low Income Measures: Conceptual Differences</b> .....	<b>3</b>
2.1 The Low Income Cut-offs (LICOs) .....	3
2.2 The Low Income Measure (LIM) .....	4
2.3 The Market Basket Measure (MBM).....	4
<b>3. The Market Basket Measure</b> .....	<b>7</b>
3.1 Statistics on Low Income Based on the Market Basket Measure .....	7
3.2 MBM Disposable Income and the MBM “Basket” .....	7
3.3 The MBM Thresholds.....	8
<b>4. The Results</b> .....	<b>9</b>
4.1 Incidence: 2000 to 2007 .....	9
4.2 Depth: 2000 to 2007 .....	13
4.3 Persistence: 2002 to 2007 .....	15
<b>5. A Focus on the “Working Poor”</b> .....	<b>17</b>
5.1 Incidence .....	18
5.2 Depth.....	21
5.3 Persistence.....	22
<b>6. High Risk Groups</b> .....	<b>25</b>
6.1 Incidence .....	25
6.2 Depth.....	26
6.3 Persistence.....	27
<b>7. Conclusion</b> .....	<b>29</b>
<b>8. Introduction to Tables 7-10</b> .....	<b>31</b>
<b>Appendix A Methodological Annex</b> .....	<b>55</b>
<b>Appendix B Health Canada’s National Nutritious Food Basket – 1998</b> .....	<b>67</b>
<b>Appendix C Revised Clothing and Footwear component (2005) based on January 2001 Social Planning Council of Winnipeg and Winnipeg Harvest Acceptable Level of Living (A.L.L)</b> .....	<b>69</b>
<b>Appendix D Percentage of Rental Units in which Various Appliances are included in the Rent, Labour Force Survey (LFS) Rent Supplement, Average of June to December 2000</b> .....	<b>73</b>

<b>Appendix E</b>	<b>Cities in which transportation items are collected .....</b>	<b>75</b>
<b>Appendix F</b>	<b>Survey of Household Spending (SHS) items included in Other Expenses calculation: numerator .....</b>	<b>77</b>
<b>Appendix G</b>	<b>MBM Thresholds for Reference Family by component 2007(\$).....</b>	<b>78</b>

# *List of Tables*

Table 1a	Incidence of Low Income (%): MBM - Working-Age Families (MIR 18-64) by Full-Time Student Status / Annual Hours of Paid Work.....	18
Table 1b	Incidence of Low Income (%): MBM - Children <18 in Working-Age Families by Full-Time Student Status / Annual Hours of Paid Work by MIR.....	19
Table 2a	Depth of Low Income (%) MBM - Working-Age Families by Full-Time Student Status / Annual Hours of Paid Work by MIR.....	21
Table 2b	Depth of Low Income (%) MBM - Children in Working-Age Families by Full-Time Student Status / Annual Hours of Paid Work by MIR.....	22
Table 3a	Experience of Persistent Low Income (%) 2002-2007: MBM MIRs in 2002 by Full-Time Student Status / Annual Hours of Paid Work...	22
Table 3b	Experience of Persistent Low Income (%) 2002-2007: MBM Children < 13 in 2002 by Full-Time Student Status / Annual Hours of Paid Work by MIR in 2002.....	23
Table 4a	Incidence of Low Income (%): MBM - Working-Age Families by High Risk Group Status of MIR .....	25
Table 4b	Incidence of Low Income (%): MBM - Children in Working-Age Families by High-Risk Group Status of MIR .....	26
Table 5a	Depth of Low Income (%) MBM MIRs 18-64 by High Risk Group .....	27
Table 5b	Depth of Low Income (%) MBM Children in Families where MIR is 18-64 by High Risk Group.....	27
Table 6a	Experience of Persistent Low Income (%) 2002-2007: MBM MIRs in 2002 by High Risk Group Status .....	28
Table 6b	Experience of Persistent Low Income (%) 2002-2007: MBM Children <13 in 2002 by MIR's High Risk Group Status.....	28
Table 7	Incidence of Low Income: Canada, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	33
Table 8a	Incidence of Low Income: Newfoundland and Labrador, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	34
Table 8b	Incidence of Low Income: Prince Edward Island, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	35
Table 8c	Incidence of Low Income: Nova Scotia, Various Groups Market Basket Measure 2000 to 2007 and LICOs-IAT 2007.....	36
Table 8d	Incidence of Low Income: New Brunswick, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	37

Table 8e	Incidence of Low Income: Quebec, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	38
Table 8f	Incidence of Low Income: Ontario, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	39
Table 8g	Incidence of Low Income: Manitoba, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	40
Table 8h	Incidence of Low Income: Saskatchewan, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	41
Table 8i	Incidence of Low Income: Alberta, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	42
Table 8j	Incidence of Low Income: British Columbia, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	43
Table 9	Depth of Low Income: Canada, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	44
Table 10a	Depth of Low Income: Newfoundland and Labrador, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	45
Table 10b	Depth of Low Income: Prince Edward Island, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	46
Table 10c	Depth of Low Income: Nova Scotia, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	47
Table 10d	Depth of Low Income: New Brunswick, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	48
Table 10e	Depth of Low Income: Quebec, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	49
Table 10f	Depth of Low Income: Ontario, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	50
Table 10g	Depth of Low Income: Manitoba, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	51
Table 10h	Depth of Low Income: Saskatchewan, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	52
Table 10i	Depth of Low Income: Alberta, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	53
Table 10j	Depth of Low Income: British Columbia, Various Groups Market Basket Measure 2000 to 2007, LICOs-IAT 2007 .....	54

# *List of Figures*

Figure 1	Persons in Low Income and Incidence (MBM) 2000 to 2007 .....	10
Figure 2	Trends in the Incidence of Low Income 2000 to 2007 using the MBM and the LICOs-IAT .....	11
Figure 3	Trends in the Incidence of Low Income by Age Group using the MBM: 2000 to 2007 .....	12
Figure 4	Comparison of 2007 Depth of Low Income using the MBM and the LICOs-IAT .....	14
Figure 5	At least one year of Low Income and Persistent Low Income using the MBM: 2002 to 2007 .....	16
Figure 6	2007(%) Distribution of Working-Age Families by Work Status of Main Income Recipients (MIRs) .....	18
Figure 7	2007(%) Distribution of Working-Age, Low Income Families by Work Status of MIR .....	19
Figure 8	2007(%) Distribution of Low Income Children in Working-Age Families by Work Status of MIR .....	20
Figure 9	2007(%) Distribution of Children in Working-Age Families by Work Status of MIR .....	21



# Highlights

The Market Basket Measure (MBM) is a measure of low income based on the cost of a specified basket of goods and services. It was designed to complement two Statistics Canada measures of low income: the Low Income Cut-offs (LICOs), based on average consumption patterns, and the Low Income Measure (LIM), based on median incomes.

This report examines low income trends, based on the MBM, between 2000 and 2007. The report also provides data based on the paid work status of the main income recipient (MIR) of economic families and on five groups who are particularly at risk of persistent low income: lone parents with at least one child under age 18; unattached individuals aged 45 to 64; persons with work-limiting physical or mental disabilities; persons immigrating to Canada within the past 10 years; and Aboriginal Canadians living off-reserve.

## Incidence of Low Income

- The national incidence of low income fell from 14.6% in 2000 to 10.1% in 2007.
- This decline in incidence was widespread across all age groups with children under 18 experiencing the largest decline since 2000 (6.2 percentage points to 11.9% in 2007). An identical decline of 6.2 percentage points was experienced by children under age 6, from 19.5% in 2000 to 13.3% in 2007.
- Among age groups, the incidence among seniors was the lowest; falling from 5.5% in 2000 to 2.6% in 2007.
- The incidence among working families whose MIR worked for pay at least 910 hours during the reference year fell from 8.3% in 2000 to 5.9% in 2007. Despite having a low rate, these families accounted for 31% of low-income families and for 43% of low-income children under 18 in 2007.
- Of the five socio-demographic categories of MIRs identified as being disproportionately at risk of experiencing persistent low income, all except recent immigrants had statistically significant improvements in their low income situation between 2000 and 2007. The incidence of low income for economic families whose MIR belonged to one or more of these groups fell from 35.9% to 26.5% over this period.
- The national incidence of low income in 2007 was higher using the MBM (10.1%) than Statistics Canada's post-income tax Low Income Cut-offs (LICOs-IAT) (9.2%).<sup>1</sup> This pattern was repeated for most sub-groups. Major exceptions include seniors and unattached individuals aged 45 to 64.<sup>2</sup>

---

<sup>1</sup> This is not because the MBM low income thresholds are higher than those for the LICOs-IAT, but because the MBM definition of family disposable income which is compared to those thresholds is much more stringent.

<sup>2</sup> The higher incidence of low income for seniors and unattached individuals using the LICOs-IAT is due to the different equivalence scales used by the two measures.

Incidence of Low Income (percent)									
	National	Children (<18)	Seniors (>65)	Working Families	Lone Parents	Unattached Individuals (45 to 64)	MIR Work Disabled	MIR Recent Immigrants	MIR Aboriginal Canadians off reserve
<b>2007 MBM</b>	10.1	11.9	2.6	5.9	26.6	32.8	32.5	22.3	22.1
<b>2000 MBM</b>	14.6	18.1	5.5	8.3	38.6	42.2	42.5	30.9	31.5
<i>Change</i>	-4.5	-6.2	-2.9	-2.4	-12.0	-9.4	-10.0	-8.6	-9.4
<b>2007 LICO-IAT</b>	9.2	9.5	4.8	5.0	21.3	33.2	31.1	22.5	20.5

## Depth of Low Income

- Nationally, the depth of low income (the average gap between the disposable income of all economic families in low income and their low income thresholds expressed as a percentage) rose marginally from 32.2% in 2000 to 32.6% in 2007.
- The depth of low income was less for the low-income elderly (25.8%) and low-income children under age 18 (26.0%) than for the working-age population (35.2%).
- The depth of low income for working poor families was considerably lower (30.2%) than for low income families where the MIR had zero hours of paid work (38.3%) or worked for pay up to 909 hours (37.9%).
- Among high risk groups, unattached persons aged 45 to 64 had the largest depth of low income (40.4%) while families, where the MIR was a lone parent, had the smallest (30.9%) in 2007.

## Persistence of Low Income

- For the 2002 to 2007 period, 23.4% of persons aged 18 to 59 in 2002, experienced low income for at least one year while 6.1% experienced persistent low income. That is, they were in low income for most of this period.
- For seniors, 10.0% experienced low income for at least one year between 2002 and 2007, while 1.9% experienced persistent low income, the lowest rate among age groups.
- For children under age 13 in 2002, 27.8% experienced low income for at least one year between 2002 and 2007, but 9.1% experienced persistent low income.
- Between 2002 and 2007, 4.1% of children in working-age families whose MIR worked for pay at least 910 hours a year in 2002 experienced persistent low income, well below the percentage of those in families where the MIR had zero hours of paid work in 2002 (46.1%) or 1 to 909 hours of paid work (34.2%).
- Among working-age families, full-time students registered the second highest incidence of low income in 2007, 42.9%, after those families who did not work for pay, 47.3%. However, the former group had a significantly lower rate of persistent low income, 12.9%, than those families whose MIR did not work for pay, 41.1%. This implies that low income incidence among most full-time students is a temporary situation.

# *1. Introduction*

The Market Basket Measure (MBM) is a measure of low income based on the cost of a specified basket of goods and services. It was designed to complement two Statistics Canada measures of low income- the Low Income Cut-offs (LICOs) based on average consumption patterns and the Low Income Measure (LIM) based on median incomes. An advantage of the MBM compared to these two measures is its greater sensitivity to geographical differences in living costs.

This report is based on MBM data from 2000 to 2007. The report examines the incidence, depth and persistence of low income nationally as well as for the five groups at high risk of persistent low income (lone parents; unattached individuals aged 45 to 64; persons with work-limiting disabilities; recent immigrants; and Aboriginal Canadians living off-reserve) and the working poor. National and provincial incidence and depth data for all persons by main age groups, sex and economic family types are included as well as MBM thresholds for 2007.<sup>3</sup>

Section 2 of this report provides a brief discussion of low income measures in Canada. Section 3 provides a description of the MBM. Section 4 examines incidence<sup>4</sup>, depth<sup>5</sup> and persistence<sup>6</sup> of low income in Canada for the period 2000 to 2007 and compares 2007 results to those using Statistics Canada's post-income tax Low Income Cut-offs (LICOs-IAT).

The remainder of the report focuses on working-age Canadians and their children. Section 5 examines the incidence, depth and persistence of low income among the "working poor." Section 6 focuses on five specific socio-demographic groups most likely to experience persistent low income and their children.

---

<sup>3</sup> All income data in this report are from Statistics Canada's Survey of Labour and Income Dynamics.

<sup>4</sup> The incidence of low income, for any low income measure, is the percentage of the population living in economic families (families of two or more persons plus unattached individuals) where the total gross or disposable income falls below the low income thresholds calculated using that measure.

<sup>5</sup> The depth of low income is the percentage gap between any low income threshold and the actual income of any family of two or more persons or any unattached individual with an income below the threshold for their family.

<sup>6</sup> Persons are said to be in persistent low income if the total income of their family over a period of years falls below the combined low income thresholds for the families in which they resided over that period of years.



## ***2. Low Income Measures: Conceptual Differences***

Approaches to measuring low income fall into two broad categories. The first measures individual or family income against a fixed percentage of the average or median income of other individuals or families with similar characteristics. This is commonly referred to as a “relative approach”. The second, or “absolute” approach, is based on whether an individual’s or family’s income is below the cost of a specific basket of goods and services.

Of the three low income measures most commonly used in Canada, the Low Income Measure (LIM) and the Low Income Cut-offs (LICOs) adopt a relative approach while the Market Basket Measure (MBM) adopts an absolute approach.

### **2.1 The Low Income Cut-offs (LICOs)**

Low income measurement in Canada began with the creation of the Low Income Cut-offs in the early 1960s to analyze income data from the 1961 Census. These are based on the income levels at which a given family size in a given community size is likely to spend a share of its income on food, clothing and footwear and shelter which is twenty percentage points higher than the average family. Until 1971 the Low Income Cut-offs were calculated only for the share of pre-tax income spent on these three categories of expenditure. Beginning in 1971 they have also been calculated for the share of income, after the deduction of income taxes, spent on these categories.

The post-income tax Low Income Cut-offs (LICOs-IAT) are the most commonly used measure of low income in Canada and the measure highlighted by Statistics Canada in its annual report, *Income in Canada*.

Currently the cut-offs are based on 1992 expenditure patterns. Cut-offs are set at income levels where a family would spend a share of its post-income tax income twenty percentage points higher than the average family in that year on food, clothing and shelter (63% as opposed to 43% for the average family). These cut-offs are calculated for seven different economic family sizes (one through six and seven or more) and for five different community sizes (rural, urban under 30,000, urban between 30,000 and 99,999, urban between 100,000 and 499,999 and urban 500,000 or more to take into account the fact that shelter costs tend to rise with the size of the community). The cut-offs are indexed for inflation using the national Consumer Price Index.

The LICOs-IAT thus answer the question: How many Canadians live in families spending a share of their total post-income tax income on food, clothing and footwear and shelter twenty percentage points higher than average families of the same size living in the same broad community size did in 1992?

The LICOs-IAT are based on average consumption patterns and thus are relative in concept. However, they are not a pure “relative” measure of low income in application since they remain constant in 1992 real dollars through being annually indexed to the national Consumer Price Index rather than being adjusted annually for changes in the share of post-income tax spending on food, clothing and shelter. (See Appendix A for a detailed description of the LICOs-IAT).

## 2.2 The Low Income Measure (LIM)

In an attempt to develop a purer relative measure of low income, Statistics Canada developed the Low Income Measure in 1991. The post-income tax Low Income Measure (LIM-IAT) sets its thresholds at one-half of median post-income tax income adjusted for the number of adults and children in the family. The LIM cut-offs are not adjusted for differences in community size. The threshold for a family of any given configuration is the same regardless of the size of their community. It is automatically adjusted each year for changes in median family post-income tax income levels, adjusted using its equivalence scale.

The LIM-IAT thus answers the question: How many Canadians have a post-income tax income lower than 50% of the adjusted median post-income tax income for all Canadian families in a given year?

The LIM-IAT is very similar to the Luxembourg Income Study measure of low income (LIS) which is often used for international comparisons of relative low income. The LIS thresholds are based on half of median adjusted household disposable income (income after deducting payroll as well as income taxes) in the country being examined and have an equivalence scale<sup>7</sup> very similar to that of the LIM-IAT.

## 2.3 The Market Basket Measure (MBM)

The MBM was developed in response to a request in 1997 from the Federal, Provincial and Territorial Ministers responsible for Social Services by a Federal-Provincial-Territorial Working Group on Social Development Research and Information. Ministers wished to supplement the existing Statistics Canada measures of low income with a measure based on the cost of a specific basket of goods and services which would be sensitive to differences in the cost of the basket between similar sized communities in different provinces and between different geographical regions within provinces. The development of the MBM involved

---

<sup>7</sup> An equivalence scale adjusts household or economic family disposable income before determining the median level of adjusted income. It takes into account the fact that larger family units can realize economies of scale for items of expenditure such as housing. In the LIS disposable household income is divided by the square root of the number of persons in the household. In the LIM-IAT economic family post-income tax income is divided by the sum of the weights given to each family household member. The first adult in the family is counted as 1; the second and all subsequent adults are counted as 0.4; the first child under age 16 in a lone parent family is also counted as 0.4. All other children are counted as 0.3. Thus our MBM reference family of two adults and two children would have a weight of  $1+0.4+0.3+0.3=2.0$ . This means its post-income tax income would be divided by 2 before being put into the distribution to determine median adjusted post-income tax income. The LIS uses the same factor of 2 for such a family because 2 is the square root of 4. For families of up to four persons the factors are almost identical for the LIM-IAT and LIS equivalence scales.

significant consultations with government departments, academic experts, non-governmental organizations and advisory bodies as well as Statistics Canada.

Statistics Canada, on Human Resources and Skills Development Canada's behalf, collects the data on the cost of goods and services in the basket to calculate thresholds for 19 specific communities and 29 community sizes in the ten provinces<sup>8</sup>.

In both concept and application, it is a goods and services or "absolute" rather than a "relative" measure of low income. The MBM estimates the cost of a specific basket of goods and services assuming that all items in the basket are entirely provided for out of the spending of the family. This cost would be lower, for example, for those families who meet all or part of this standard of consumption through direct services provided by governments, other institutions or other families.<sup>9</sup>

As described in more detail in Appendix A, the components of the MBM basket have been designed to represent a standard of consumption which is close to median standards of expenditure for food, clothing and footwear and shelter and somewhat below that standard for other categories of expenditure.

The purpose of the MBM is to provide another perspective on low income in Canada to complement the post-income tax Low Income Cut-offs (LICOs-IAT) and the post-income tax Low Income Measure (LIM-IAT). It is not an official poverty line, nor was it designed for determining eligibility for government programs or services. (See Appendix A for a more detailed description of all three of these Canadian low income measures).

The use of the MBM along with other tools to assess low income recognizes that no single indicator can shed light on all the questions of interest for policy analysis in this area. Together they provide a more comprehensive portrait of low income in Canada than any of them could do alone.

---

<sup>8</sup> The income data for this report are from Statistics Canada's Survey of Labour and Income Dynamics (SLID) which is currently not administered in Nunavut, the Northwest Territories and the Yukon. Consequently, Statistics Canada is not currently able to provide reliable income estimates for persons living in these three jurisdictions. Nor is it able to produce reliable estimates for the costs of some components of the MBM basket in these jurisdictions. For these reasons data cannot yet be produced for the Territories.

<sup>9</sup> Examples of such services would be rent-geared-to-income housing and food, clothing or transportation provided by charitable institutions or relatives or friends.



## ***3. The Market Basket Measure***

### **3.1 Statistics on Low Income Based on the Market Basket Measure**

The MBM statistics (Tables 7 to 10 in this report) include national and provincial statistics for all persons, by main age groups and sex, for all economic families and for several types of economic families of two or more persons and for unattached individuals (adults who do not live with relatives). These statistics are similar to those provided by Statistics Canada using the LICOs-IAT in its publication, *Incomes in Canada*.

In addition, for those persons living in families with disposable incomes below their MBM threshold, the depth of low income is reported. The depth measures the difference between their income and the low income threshold expressed as a percentage of that threshold. Tables 7 to 10 also compare results using the MBM for the years 2000 to 2007 to those using the LICOs-IAT for the year 2007.

Both the LICOs-IAT and the MBM are disposable income measures. However, as discussed below, the definition of disposable income for the MBM is much more stringent than for the LICOs-IAT.

### **3.2 MBM Disposable Income and the MBM “Basket”**

As defined by the MBM, a person in low income is someone whose *disposable* family income falls below the cost of the goods and services in the Market Basket in their community or community size.

- MBM disposable family income is the sum remaining after deducting from total family income the following: total income taxes paid; the personal portion of payroll taxes; other mandatory payroll deductions such as contributions to employer-sponsored pension plans, supplementary health plans and union dues; child support and alimony payments made to another family; out-of-pocket spending on child care; and non-insured but medically-prescribed health-related expenses such as dental and vision care, prescription drugs and aids for persons with disabilities. For the LICOs-IAT and the LIM-IAT, only income taxes paid are deducted from total family income before comparison to the associated low income thresholds.
- The basket on which the MBM is based includes specified quantities and qualities of goods and services related to food, clothing and footwear, shelter, transportation and other goods and services such as personal and household needs, furniture, telephone service and modest levels of reading, recreation and entertainment (e.g. newspaper and magazine subscriptions, fees to participate in recreational activities or sports, video rentals, tickets to local sports events). The food component is based on the 1998 National Nutritious Food Basket. The shelter component represents median rental

shelter costs in the geographical area of interest. The clothing and footwear component is a revised version of the clothing basket developed for the Acceptable Level of Living of the Winnipeg Social Planning Council and Winnipeg Harvest. The transportation component is based on the cost of adult transit passes and taxi fares in urban centres served by public transit and on the cost of financing and running a used car in other areas. (See Appendix A for more detailed descriptions of the basket components.)

### 3.3 The MBM Thresholds

The MBM thresholds are the sum of the costs of the goods and services in the basket in various communities and community sizes in the ten provinces for the reference family of two adults and two children. The MBM is thus more sensitive than other low income measures to the significant geographical variations, (both among and within provinces) in the cost (especially for shelter and transportation) of many typical items of expenditure.

The MBM thresholds also take into account that families of different sizes with different numbers of adults and children in the same community will require different amounts of disposable income to purchase the standard of consumption represented by the goods and services in the MBM basket. Statistics Canada's Low Income Measure equivalence scale is used to calculate thresholds for families of a different size and composition than the reference family. For example, using this scale it is estimated that a single adult living alone needs one-half of the disposable income of the reference family of two adults and two children to purchase the standard of consumption represented by the goods and services in the MBM basket. (See footnote 7.)

Appendix G provides estimates of the amount of disposable income the MBM reference family would have required in 2007 to purchase the components of the MBM basket in 19 specific urban centres and in another 29 community sizes in the ten provinces. In 2007, this amount ranged from \$24,283 in urban communities with populations between 30,000 and 99,999 in Quebec to \$31,729 in Toronto and \$31,768 in Vancouver.

The LICOs-IAT thresholds vary by both family and community size to recognize that shelter tends to cost more as the size of the community increases and that larger families require more resources than smaller ones. However, the LICOs-IAT thresholds are not adjusted for differences in the cost of shelter *within* community sizes (which Appendix G indicates are often significant<sup>10</sup>) and make no allowance for geographical variations in the cost of transportation and other categories of expenditure.

---

<sup>10</sup> For example, in 2007, annual shelter costs in Montréal were estimated at \$8,509 compared to \$13,477 in Toronto although both metropolitan areas have populations above 500,000 people.

## *4. The Results*

### **Comparisons of Low Income incidence, depth and persistence for the period 2000 to 2007 using the MBM and the LICOs-IAT**

In examining low income, several dimensions are important. This report will examine the incidence (the share of people living in low income in a given year); depth (how far below the low-income cut-offs low income families fall) and persistence (whether persons who experience low income during the 2002 to 2007 period do so for most of that period or for only one or two years).

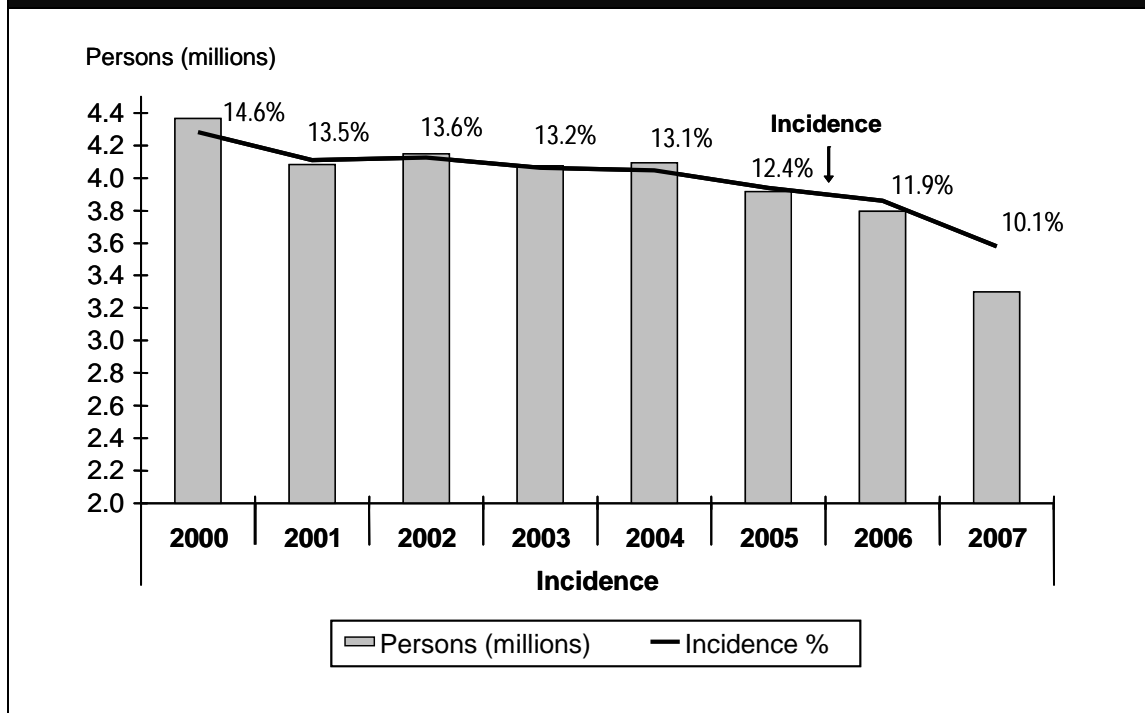
#### **4.1 Incidence: 2000 to 2007**

The incidence of low income in this report is the percentage of the population living in families with a total disposable income below their low income threshold.

Between 2000 and 2007, as measured by the MBM, the number of persons living in low income declined by 1.1 million to reach 3.3 million in 2007 (Figure 1). As a share of the population, the rate of low income fell from 14.6% in 2000 to 10.1% in 2007. The decline between 2006 and 2007 was the largest during this period.

The considerable drop in incidence in 2007 reflects strong median after-tax income growth for most economic families, including those in the bottom fifth of the income distribution whose real incomes increased by 4.4%. Income growth in 2007 was boosted by strong economic conditions; real GDP grew by 2.7% (year/year), employment rose by 2.3% (y/y) and the unemployment rate fell to a 30-year low of 6.0% (y/y).

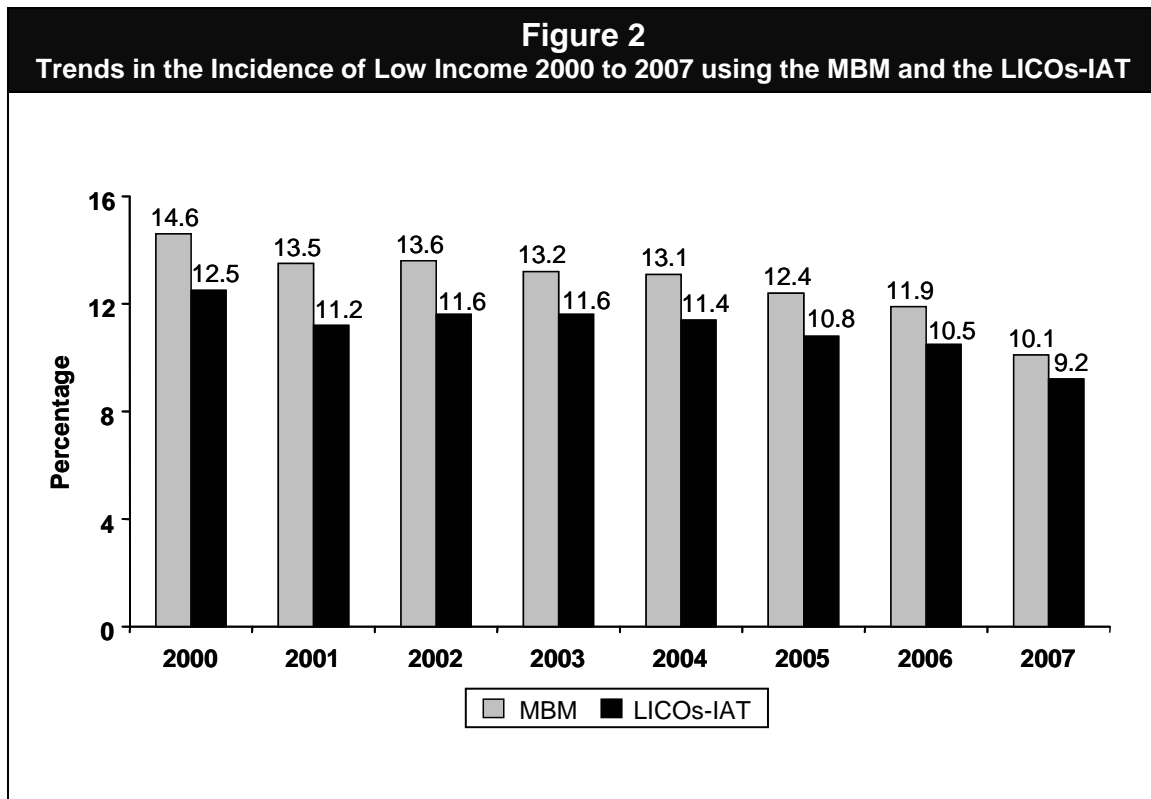
**Figure 1**  
**Persons in Low Income and Incidence (MBM) 2000 to 2007**



As can be seen in Figure 2, this trend in the incidence was similar using both the MBM and the LICOs-IAT. The declines between 2000 and 2001 and between 2006 and 2007 were the only year-over-year declines to be statistically significant.<sup>11</sup>

The gradual downward trend over the 2000 to 2007 period for both the MBM and the LICOs-IAT reflects improving employment and economic conditions over this period, significant increases in government benefits for both children and seniors and reduced income tax rates.

<sup>11</sup> In this report, Bootstrap weights were used to calculate the standard errors and confidence intervals associated with the estimates presented. When the report says that the difference between two estimates is statistically significant it means that the confidence intervals related to each estimate do not overlap.



As can be seen in Figure 2, in 2007 the percentage of persons in the ten provinces living in low income based on the MBM was 10.1% compared to 9.2% using the LICOs-IAT. This difference in the overall incidence of low income was more than accounted for by the more stringent definition of MBM disposable income. If the same disposable income definition used for the LICOs-IAT had been compared to the MBM low income thresholds in 2007, the incidence of low income would have been 8.2% rather than 10.1%.

Children experienced a higher rate of low income than other age groups (Figure 3). In particular, using the MBM, the incidence of low income for children under age 6 was 13.3% and for children under 18 it was 11.9%, in 2007. A comparison of the two measures also shows a wider gap in the incidence of low income for children than for other age groups. For example, children under 18 had a low-income rate of 9.5% based on the LICOs-IAT. A key reason is because the MBM accounts for child care costs whereas the LICO does not.

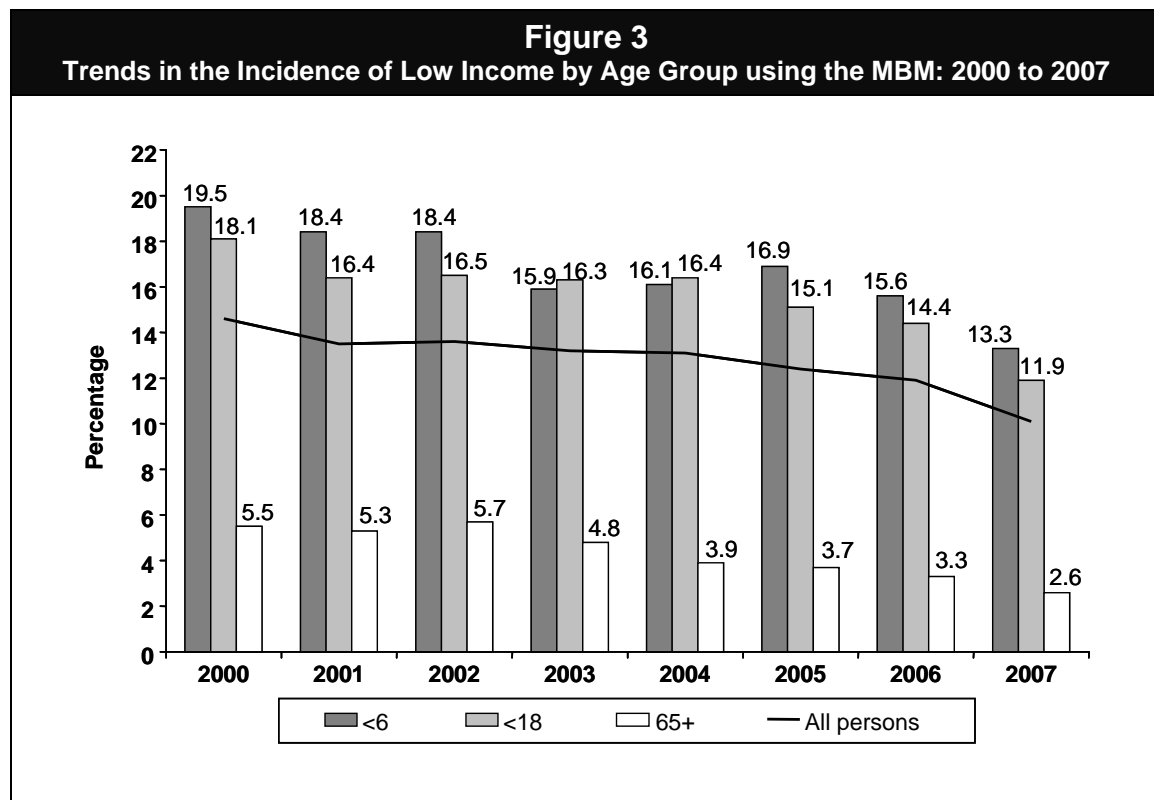
Among persons 65 and over the incidence measured by the MBM was lower than using the post-income tax LICOs (2.6% with the MBM and 4.8% with LICOs-IAT). This was despite the fact that out-of-pocket medical expenses, which tend to be higher for households where the main income recipient<sup>12</sup> (MIR) is 65 or over, are subtracted from disposable income before comparing it to the MBM thresholds.

<sup>12</sup> The Main Income Recipient in an economic family is the adult in that family who has the highest individual annual income.

This upward pressure from uninsured health costs on the incidence of low income for the elderly using the MBM is more than offset by the impact of the Low Income Measure equivalence scale used by the MBM. Most persons aged 65 and over are part of one and two-person families living in urban communities with populations of 30,000 or more. For these community and household sizes, the Low Income Measure equivalence scale used by the MBM calculates that a smaller fraction of the disposable income of the reference family of four is needed to have a similar standard of living than do the implicit equivalence scales of the LICOs-IAT.<sup>13</sup>

This means that the relative gap between the low-income thresholds for the MBM and the LICOs-IAT is larger for most elderly persons than for working-age persons or children under age 18. Consequently MBM low-income rates for persons 65 and over tend to be lower than those using the LICOs-IAT.

The significant overall decline in low income rates for persons 65 and over reflects the fact that persons reaching age 65 after 2000 were more likely to qualify for employer-sponsored pension plan benefits and/or to live in couples where both partners had earnings prior to retirement (and consequently two retirement benefit cheques from the Canada/Quebec Pension Plans following retirement). The decline between 2005 and 2007 also reflects increases to the Guaranteed Income Supplement for low income seniors which took effect in January 2006 and January 2007.



<sup>13</sup> There is no pre-set equivalence scale for the Low Income Cut-offs. The equivalence scales are implicit and arise from the econometric calculations done to establish threshold levels for the different family sizes.

The MBM thresholds are more sensitive to geographical differences in the costs of shelter and transportation than the LICOs-IAT. A key result of this greater sensitivity is that within each province the differences between the low income thresholds for small communities and larger urban communities are lower than thresholds based on the LICOs-IAT. This reflects several factors; smaller communities not served by public transit have higher transportation costs because operating a used car is more costly than purchasing adult public transit passes and taxi rides. Combined with the fact that incomes tend to be lower in rural areas than in large urban centres, this results in significant differences using the two measures in the geographical distribution of the low income population.

In 2007, according to the LICOs-IAT, only 6.0% of Canada's low income population lived in rural areas while 60.7% lived in the nine Census Metropolitan Areas (CMAs) with populations of 500,000 or more.<sup>14</sup> However, according to the MBM, in 2007, 11.6% of Canada's low income population lived in rural areas while 50.0% lived in the large CMAs.

## 4.2 Depth: 2000 to 2007

In addition to the percentage of people living in low income, it is also important to know how far below the low income thresholds their incomes fall. Two populations might have the same incidence of low income. However, if one low income population, on average, has an income just below the low income thresholds while the second, on average, has an income that is only half the low income thresholds, the first population is definitely better off than the second.

For those families with disposable incomes below a low income threshold, the depth of low income is the difference between their disposable income and their low income threshold, expressed as a percentage of that threshold. (The rationale for use of the percentage is given on page 31). For example, a depth of low income of 20 means that the person lives in a family whose disposable income is 20% below its low income threshold.

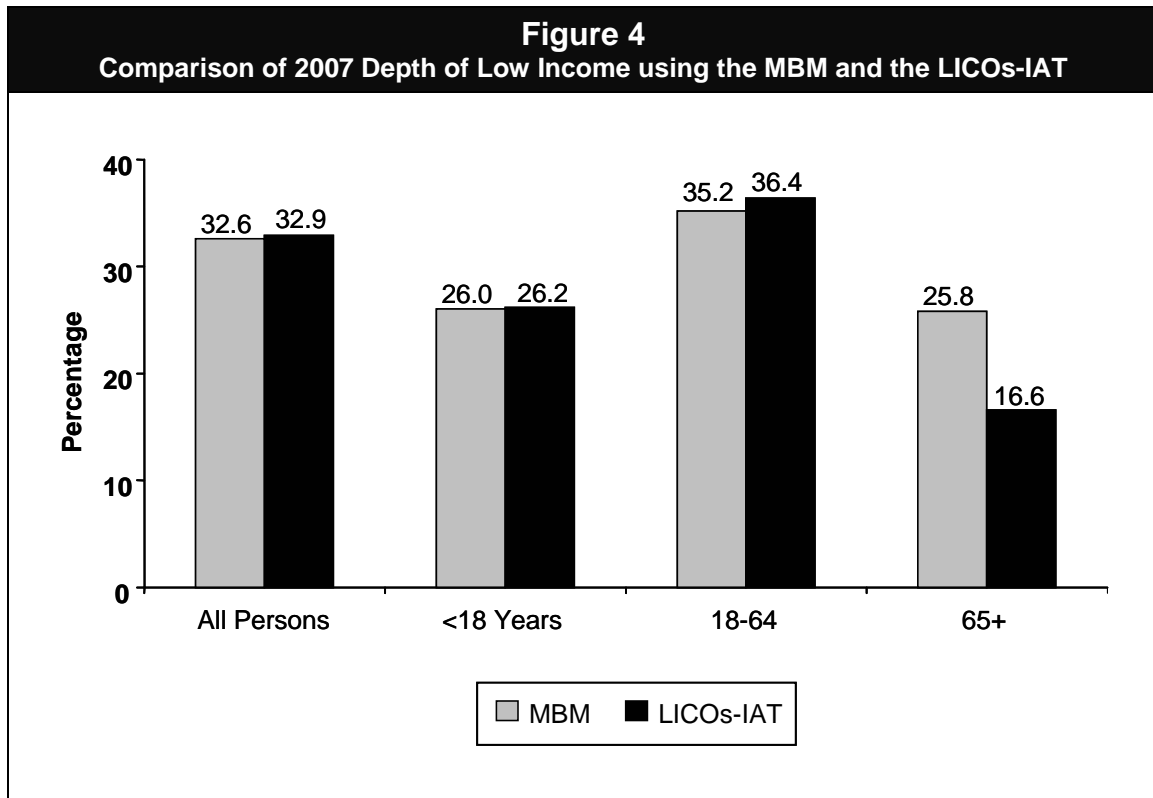
In general, the annual changes in depth are slight and not statistically significant; national depth rose slightly, (0.4 percentage points) between 2000 and 2007 (Table 9). More noteworthy are inter-group comparisons of depth. In 2007, the depth of low income was considerably less both for the low income elderly (25.8%) and for low income children (26.0% for those under age 18 and 25.2% for those under age 6) than it was for the working-age population 18 to 64 (35.2%). This reflects the greater generosity of government transfer programs to seniors (such as the Old Age Security Pension, the Guaranteed Income Supplement, and the Canada and Quebec Pension Plans) and to families with children (such as the refundable Canada Child Tax Benefit, the National Child Benefit Supplement and the Universal Child Care Benefit).

---

<sup>14</sup> Census Metropolitan Areas, from east to west, Québec City, Montréal, Ottawa-Gatineau, Toronto, Hamilton, Winnipeg, Calgary, Edmonton and Vancouver Census Metropolitan Areas.

Comparing the MBM to the LICOs-IAT, it appears from Figure 4 and Table 9 that working-age persons and children in low income in 2007 experienced a slightly smaller depth of low income using the MBM than using the LICOs-IAT. However, these differences are also not statistically significant (see footnote 11). There is a wider difference in the measure of depth for seniors because their income distribution is more compressed, making depth among them more sensitive to the differences in the low income thresholds used by the LICO-IAT and the MBM.

It is difficult to determine why year-to-year changes occur in the depth of low income or why depth using one measure of low income is higher or lower than using another measure. The change in the depth of low income from year to year is the net result of a combination of influences: 1) how far below the thresholds those moving into low income fell; 2) how close to the thresholds those moving above the thresholds were before they exited low income; 3) whether the disposable incomes of those who remained below the thresholds in both years moved closer to or farther from the thresholds and 4) the low income status of families added to the sample.



### 4.3 Persistence: 2002 to 2007

The negative consequences of living in low income, particularly for children, are likely to be more damaging the longer one lives in such circumstances. Thus it is important to know to what extent persons experience persistent, as opposed to short-term, low income.

A person is said to experience persistent low income using the MBM if the total annual disposable incomes of the families to which they belonged over the period of years being examined was less than the total of the low income thresholds for those families for those years.

It is important to understand the difference between experiencing low income in a given year during a period of more than one year, experiencing low income every year during the period and experiencing low income persistently during the period.<sup>15</sup> Consider, for example, an unattached young woman living alone in 2000 and 2001 who had a disposable income of \$12,500 and a low income threshold of \$15,000. In 2002 she married and the combined incomes of the two spouses totalled \$21,000 compared to their low income threshold of \$22,000. In 2003 she became pregnant and stopped earning, but her spouse obtained better-paid work so family disposable income remained at \$22,000. In 2004 the baby arrived so their low income threshold rose to \$25,500, but their family income, with her parental benefits went up to \$27,500. So, over the five-year period from 2000 to 2004, this woman lived in families with a total disposable income of \$95,500 while the total of the low income thresholds for those families was \$99,500. Therefore she is counted as living in persistent low income for the period from 2000 to 2004 although during the last year of the period, the disposable income of her family was above the low income threshold.

Of all persons aged 18 to 59 in 2002, 23.4% experienced low income for at least one year between 2002 and 2007, using the MBM; while 6.1% (just about one-quarter of those experiencing low income at least one year) experienced persistent low income over this six-year period (Figure 5).

Looking at children under age 13 in 2002, 27.8% were in low income at least one year between 2002 and 2007 using the MBM; while 9.1% (under one-third of those experiencing low income at least one year) experienced persistent low income.<sup>16</sup>

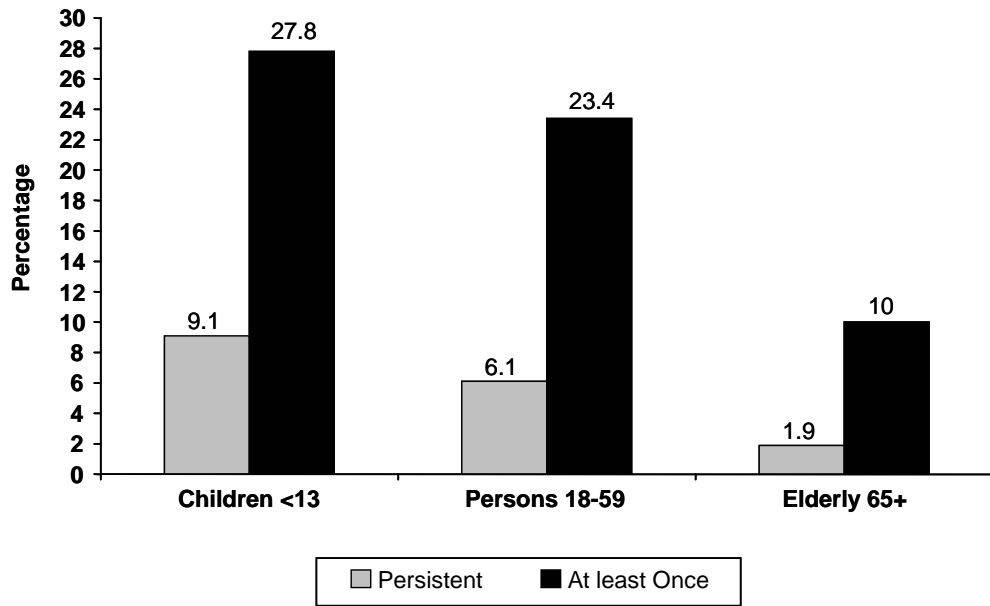
For those over 65 years of age, 10.0% experienced low income at least once between 2002 and 2007 while 1.9% were in persistent low income over this period.

---

<sup>15</sup> See Tables 3a and 3b in Section 5.

<sup>16</sup> To ensure that persons do not move out of their age group during the period of observation, it is necessary to restrict the sample for the beginning year of the panel (2002) to those under age 13 in the case of children and to those 18 to 59 in the case of working-age adults. This convention is followed in all discussions of low-income persistence in this report.

**Figure 5**  
**At least one year of Low Income and Persistent Low Income**  
**using the MBM: 2002 to 2007**



## 5. A Focus on the “Working Poor”

An important group experiencing low income is a population commonly described as the “working poor.” These are families whose MIR had significant annual hours of paid work but whose total family income was less than their low income threshold.

This report uses the following definition of “working poor”:<sup>17</sup> persons aged 18 to 64 who are not full-time students, have worked for pay a minimum of 910 hours in the reference year living in families whose total disposable income is below the MBM low income threshold in that year for their community or community size and family configuration.

The MBM is well-suited to analysis of the “working poor” since its definition of disposable income takes into account expenses commonly incurred when the MIR in the family takes up paid work; including income taxes and the employee portion of payroll taxes, mandatory deductions for employer-sponsored benefits and out-of-pocket spending on child care and non-insured but medically recommended expenditures on prescription drugs, dental and vision care and aids, devices and supports for persons with disabilities.

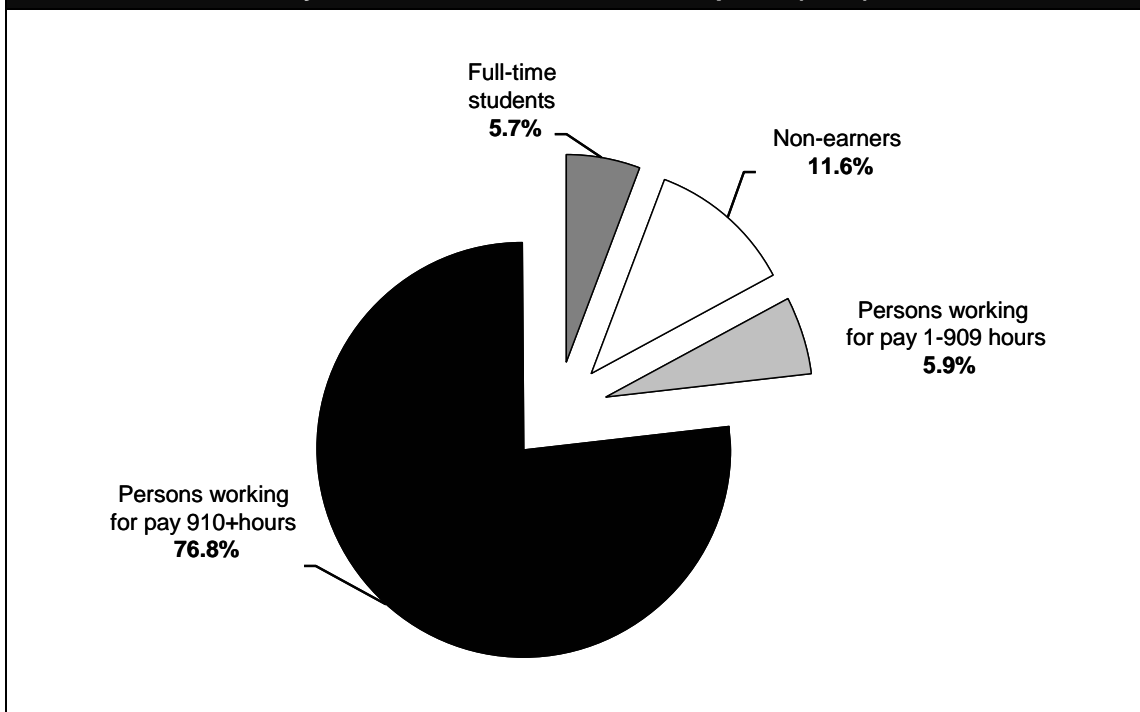
To analyze low income by the MIR’s work status, families are divided into four mutually-exclusive groups (Figure 6). In the vast majority of working-age families,<sup>18</sup> the MIR had at least 910 hours of paid work. Families where the MIR did not work for pay, was a full-time student or worked for pay between 1 and 909 hours accounted for much smaller shares of the total.

---

<sup>17</sup> The definition first appeared in Dominique Fleury and Myriam Fortin, “Canada’s Working Poor”, *Horizons*, Volume 7 Number 2, (December 2004), pp.51-57. This is an analytical definition developed by these HRSDC analysts for research purposes.

<sup>18</sup> This statement refers to those families where the MIR’s hours of paid work and full-time student status were known in 2007. This applies to all other pie charts in this section.

**Figure 6**  
**2007(%) Distribution of Working-Age Families**  
**by Work Status of Main Income Recipients (MIRs)**



## 5.1 Incidence

In 2007, 15.4% of all economic families where the MIR was aged 18 to 64 had a disposable income below their MBM low income threshold (Table 1a).<sup>19</sup> But the incidence ranged from 5.9% for families where the MIR had 910 hours or more of paid work to 47.3% for economic families where the MIR did not work for pay.

**Table 1a**  
**Incidence of Low Income (%): MBM - Working-Age Families (MIR 18-64)**  
**by Full-Time Student Status / Annual Hours of Paid Work**

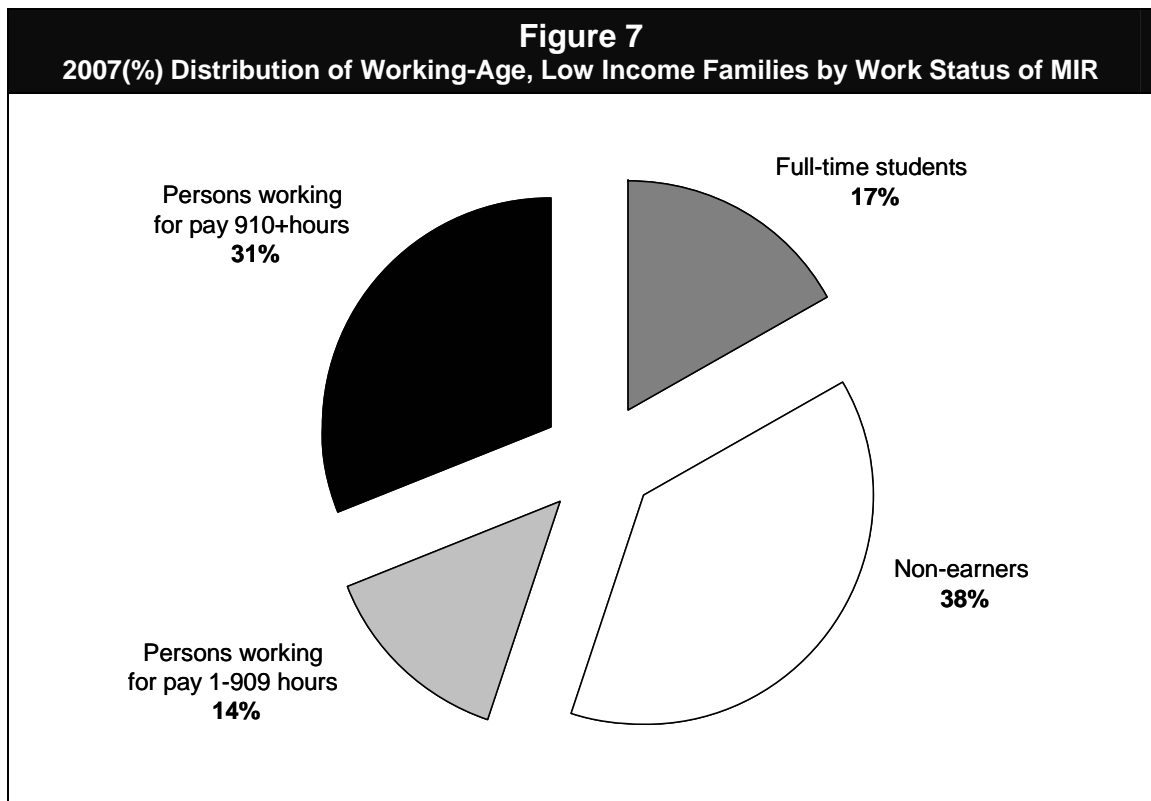
MIRs by paid work status	2000	2001	2002	2003	2004	2005	2006	2007
All MIRs 18-64	19.7	18.6	18.2	17.9	18.5	17.8	17.2	15.4
MIR Full-Time Student	54.0	51.0	52.5	46.1	50.1	46.9	48.2	42.9
MIR 0 Paid Hours	56.6	56.0	53.8	51.2	51.7	50.5	49.8	47.3
MIR 1-909 Paid Hours	42.1	36.8	41.2	40.3	42.4	40.3	35.3	33.9
MIR 910+ Paid Hours	8.3	7.7	6.9	7.7	7.9	7.9	7.3	5.9

As can be seen from Tables 1a and 1b, the incidence of low income for families where the MIR had at least 910 hours of paid work (and for children in such families) was much lower than for the other groups.

<sup>19</sup> These incidence numbers are higher than for all persons because families include unattached individuals who have a high incidence of low income but contain only one person.

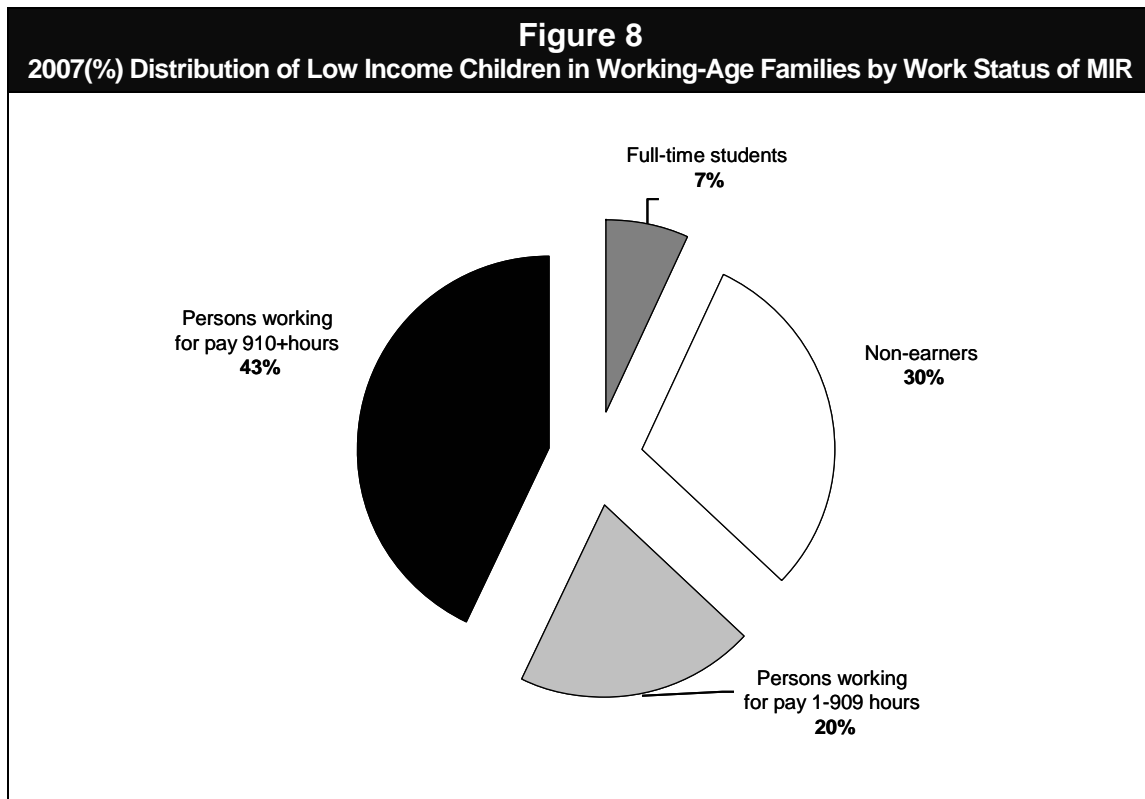
<b>Table 1b</b> <b>Incidence of Low Income (%): MBM - Children &lt;18 in Working-Age Families</b> <b>by Full-Time Student Status / Annual Hours of Paid Work by MIR</b>								
Children <18 by MIR's paid work status	2000	2001	2002	2003	2004	2005	2006	2007
All MIRs 18-64	17.9	16.4	16.4	16.1	16.3	15.1	14.3	11.9
MIR Full-Time Student	53.2	42.1	47.7	43.8	36.5	40.8	34.3	25.4
MIR 0 Paid Hours	72.6	79.9	74.0	73.3	78.6	69.9	69.7	62.2
MIR 1-909 Paid Hours	49.4	42.5	51.0	53.5	45.6	40.9	41.0	38.8
MIR 910+ Paid Hours	9.7	8.2	7.5	8.3	8.4	8.4	6.9	5.6

While the *risk* of low income for economic families where the MIR had 910 hours or more of paid work was much lower than for the economic families with other work status, they still accounted for a substantial *share* (31%) of all *low income* working-age families<sup>20</sup> (Figure 7). This was because they accounted for such an overwhelming majority (77%) of all working-age families (Figure 6).



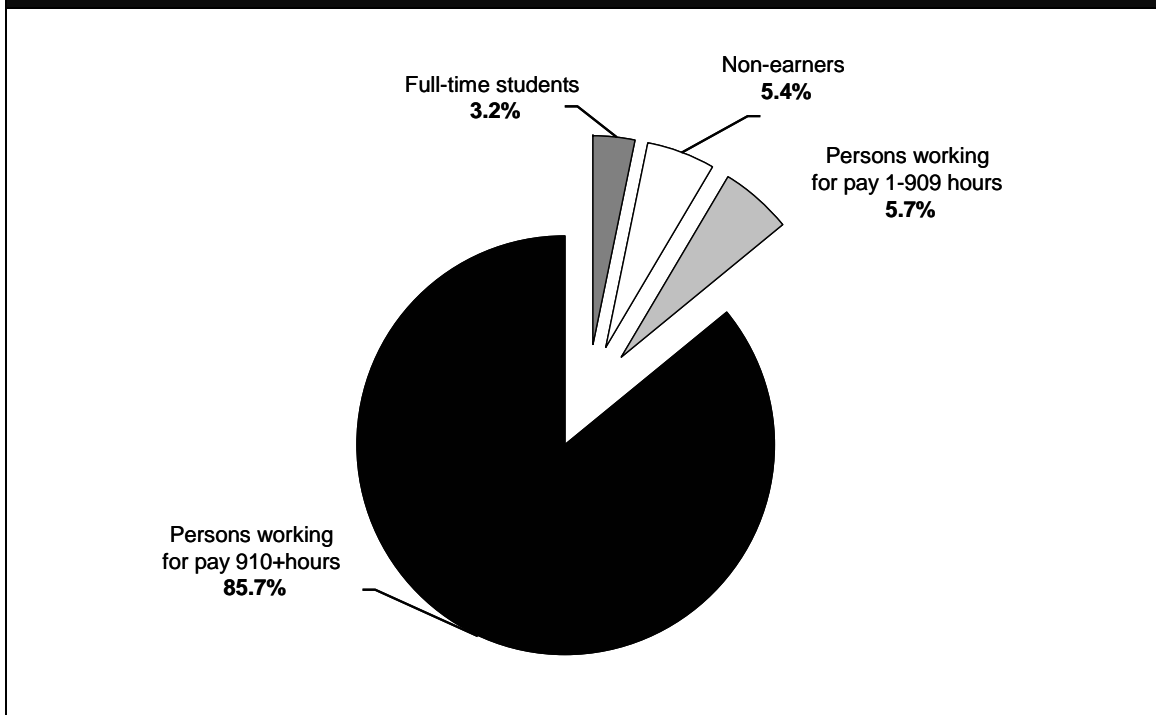
<sup>20</sup> This is the share of all working-age families where the hours of paid work for the MIR were reported in the Survey of Labour and Income Dynamics for 2007. The same method was used to determine the share of low income children under age 18 in “working” families in the next paragraph. The numerical estimates assume that working-age low income families where the work status of the MIR was unknown were divided in the same proportions as those whose MIR’s work status could be identified.

A similar pattern held for *children* under age 18 living in economic families where the MIR was 18 to 64. Even though the risk of low income in 2007 for children under 18 in economic families where the MIR had 910 hours or more of paid work was by far the lowest, (Table 1b) there were 334,700 low income children in such families accounting for 43% of all low income children under age 18 in working-age families (Figure 8). This high share, despite the lower risk, is explained by the fact that a large majority (85.7%) of all children under age 18 in working-age families had an MIR who worked 910 hours or more (Figure 9).<sup>21</sup>



<sup>21</sup> For this calculation it is assumed that those children under age 18 in families which cannot be identified as belonging to one of the four groups are distributed in the same proportions as those in families which can be identified as belonging to one of these groups.

**Figure 9**  
**2007(%) Distribution of Children in Working-Age Families by Work Status of MIR**



## 5.2 Depth

As Table 2a reveals, the depth of low income for low income families where the MIR worked for pay 910 or more hours was also significantly lower than for some other groups- 30.2% in 2007 compared to 49.5% where the MIR was a full-time student and 38.3% where the MIR was a non-earner. As Table 2b, shows the same pattern prevailed (at much lower depths of low income) for children among the four groups.

**Table 2a**  
**Depth of Low Income (%) MBM - Working-Age Families**  
**by Full-Time Student Status / Annual Hours of Paid Work by MIR**

MIRs by paid work status	2000	2001	2002	2003	2004	2005	2006	2007
All MIRs 18-64	37.8	36.9	36.6	36.6	37.0	37.8	37.1	37.6
MIR Full-Time Student	49.0	47.5	47.7	45.3	47.7	43.7	42.8	49.5
MIR 0 Paid Hours	39.0	36.7	37.4	38.2	37.4	38.3	38.9	38.3
MIR 1-909 Paid Hours	35.7	36.9	35.8	34.6	40.6	41.2	37.1	37.9
MIR 910+ Paid Hours	30.5	31.5	30.4	30.2	31.1	31.3	31.5	30.2

**Table 2b**  
**Depth of Low Income (%) MBM - Children in Working-Age Families**  
**by Full-Time Student Status / Annual Hours of Paid Work by MIR**

Children <18 by MIR's paid work status	2000	2001	2002	2003	2004	2005	2006	2007
All MIRs 18-64	25.9	27.1	25.6	26.2	27.4	27.7	24.6	25.4
MIR Full-Time Student	24.8	28.4	25.2	30.7	36.9	26.9	28.3	38.1
MIR 0 Paid Hours	29.2	32.6	31.3	30.4	31.1	30.4	27.6	25.8
MIR 1-909 Paid Hours	29.5	30.2	26.5	28.3	30.6	33.0	26.6	22.4
MIR 910+ Paid Hours	22.4	23.4	20.7	21.3	22.8	22.3	21.6	21.2

### 5.3 Persistence

Adults and children in low income, working-age families where the MIR had at least 910 hours of paid work in 2002 (i.e. the “*working poor*”) were also less likely to experience persistent low income<sup>22</sup> over the 2002 to 2007 period than those where the MIR had no hours of paid work in 2002. Note from Table 3a that only 22.0% (3.7/16.8) of those, in the former group, who experienced low income at least one year during this period also experienced persistent low income, compared to 59.0% (41.1/69.7) of those who had no paid hours of work in 2002. There was a similar contrast for children living in these families (Table 3b).

Between 2002 and 2007, families where the MIR was a full-time student in 2002 did not experience a statistically different risk of persistent low income than families who worked for pay between 1-909 hours in 2002 (Table 3a). This was also true for children living in these families. The differences between the other groups were statistically significant.

**Table 3a**  
**Experience of Persistent Low Income (%) 2002-2007: MBM**  
**MIRs in 2002 by Full-Time Student Status / Annual Hours of Paid Work**

MIRs by work status	Low income at least 1 year	Low income all years	Persistent low income
All MIRs 18-59	25.4	3.4	8.1
MIR Full-Time Student	52.7	2.8	12.9
MIR 0 Paid Hours	69.7	25.7	41.1
MIR 1-909 Paid Hours	52.0	7.7	22.5
MIR 910+ Paid Hours	16.8	1.1	3.7

<sup>22</sup> When doing longitudinal analysis it is necessary to fix the status of the group being analyzed at the beginning of the period and then follow them for the remainder of the period even though their status may change in the later years of the period. For example when we follow what happened to persons who worked for pay 910 hours or more in 2002 and were the MIR in a specific economic family in that year it must be kept in mind that in subsequent years they may work for pay for less than 910 hours or may cease to be the MIR in their economic family.

**Table 3b**  
**Experience of Persistent Low Income (%) 2002-2007: MBM**  
**Children < 13 in 2002 by Full-Time Student Status / Annual Hours**  
**of Paid Work by MIR in 2002**

<b>Children &lt;13 in 2002 by MIRs' paid work status</b>	<b>Low income at least 1 year</b>	<b>Low income all years</b>	<b>Persistent low income</b>
All MIRs 18-59	26.1	2.3	8.4
MIR Full-Time Student	49.6	4.3	17.9
MIR 0 Paid Hours	85.1	20.1	46.1
MIR 1-909 Paid Hours	64.3	4.1	34.2
MIR 910+ Paid Hours	19.4	0.8	4.1



## 6. High Risk Groups

The previous section has identified the importance of a family's MIR recording significant annual hours of paid work to reduce the risk of experiencing both annual and persistent low income. In this section, we examine a number of other socio-demographic groups identified by research as being particularly likely to experience persistent low income.<sup>23</sup>

These groups, designated as “high risk” groups, are lone parents with at least one child under age 18; unattached individuals aged 45 to 64; persons with work-limiting physical or mental disabilities; recent immigrants (those who came to Canada within the past 10 years); and Aboriginal Canadians living off-reserve.<sup>24</sup> An economic family where the MIR is a member of any of these groups is said to be a high-risk family.<sup>25</sup>

### 6.1 Incidence

In 2007, the incidence of low income, using the MBM, for all working-age economic families was 15.4%. However, as Table 4a shows, for families whose MIR belonged to at least one of the high risk groups the incidence of low income averaged 26.5%. This was almost three times higher than the 9.0% rate for economic families where the MIR was not a member of a high-risk group. In families where the MIR belonged to more than one high risk group (e.g. an unattached individual 45 to 64 with work-limiting disabilities) the incidence of low income was much higher (44.3%). If they belonged to only one high risk group the incidence was lower (20.2%) (These data are not shown in Table 4a).

MIR by risk group status	2000	2001	2002	2003	2004	2005	2006	2007
All MIRs 18-64	19.7	18.6	18.2	17.9	18.5	17.8	17.2	15.4
Lone Parents	38.6	37.4	41.0	38.9	38.6	32.1	30.7	26.6
Unattached 45-64	42.2	39.1	35.4	33.3	35.5	35.2	33.8	32.8
Work-Limited Disabled	42.5	42.0	37.0	35.1	37.8	35.0	32.8	32.5
Recent Immigrants	30.9	30.6	30.8	30.2	32.3	27.7	24.0	22.3
Aboriginals Off-Reserve	31.5	30.4	27.6	28.9	27.8	27.3	28.5	22.1
High Risk Group Member	35.9	34.5	32.3	30.6	32.3	29.7	28.4	26.5
Not High Risk Group Member	11.8	11.3	10.5	10.9	11.1	11.2	10.1	9.0

<sup>23</sup> See Michael Hatfield, “Vulnerability to Persistent Low Income” in *Horizons*, Volume 7, Number 2 (December 2004) pp. 19-26.

<sup>24</sup> Aboriginal Canadians living on-reserve are even more likely than those living off-reserve to experience low income in any given year or over a period of years. However, low income thresholds are not calculated for reserves, nor are reserves included in the sample frame of the Survey of Labour and Income Dynamics.

<sup>25</sup> Recall that families include unattached individuals as well as families of two persons or more.

**Table 4b**  
**Incidence of Low Income (%): MBM - Children in Working-Age Families**  
**by High-Risk Group Status of MIR**

Children <18 by Risk group status of MIR	2000	2001	2002	2003	2004	2005	2006	2007
All Children (in families where MIR is 18-64)	17.9	16.4	16.4	16.1	16.3	15.1	14.3	11.9
Lone Parents	42.1	39.4	44.6	42.7	42.7	36.6	33.6	28.7
Work- Limited Disabled	33.5	32.6	28.5	28.4	29.1	24.2	25.9	26.2
Recent Immigrants	41.7	39.6	31.2	30.6	33.4	28.2	28.3	26.8
Aboriginals Off-Reserve	32.6	29.8	31.0	30.3	30.3	29.2	30.8	19.9
High Risk Group Member	36.4	34.7	33.0	32.8	33.1	28.4	27.7	23.6
Not High Risk Group Member	9.8	8.7	8.1	8.2	8.4	8.6	7.1	5.7

Between 2000 and 2007 for families where the MIR was a member of at least one high-risk group the incidence of low income fell from 35.9% to 26.5%.

There was a statistically significant decline in the incidence of low income over this period for four of the five high-risk groups. The exception was recent immigrants.<sup>26</sup> The higher risk of experiencing low income in the high risk groups is reflected by their disproportionate share of persons living in low income. In 2007, 38.1% of *all working-age families* had as their MIR a member of a high risk group. But 64.4% of *low-income working age families* had as their MIR a member of a high-risk group. Similarly, 37.2% of *all children under age 18* were in families where the MIR was a member of a high risk group. But a full 70.7% of *low-income children* were in such families (data not shown in table).

## 6.2 Depth

The depth of low income for families headed by non-high risk group members was the same as the depth for those whose MIR was a high risk group member (Tables 5a). Among the five high risk groups, the depth of low income was smallest for families where the MIR was a lone-parent and largest for families where the MIR was an unattached individual aged 45 to 64. There was no statistically significant difference in the depth of low income for children under age 18 by type of high risk group status, but children whose MIR was not in a high-risk group had a lower depth of low income (20.8%) than those whose MIR was in a high-risk group (27.3%) (Table 5b).

<sup>26</sup> Although the decline in the incidence of low income for MIRs who were recent immigrants between 2000 and 2007 was substantial (from 30.9% to 22.3%), it was still not large enough to meet the test of statistical significance described in footnote 11.

**Table 5a**  
**Depth of Low Income (%) MBM**  
**MIRs 18-64 by High Risk Group**

MIRs 18-64 by risk group status	2000	2001	2002	2003	2004	2005	2006	2007
All MIRs 18-64	37.8	36.9	36.6	36.6	37.0	37.8	37.1	37.6
Lone Parents	27.4	27.9	27.6	29.5	27.9	28.5	26.8	30.9
Unattached 45-64	42.8	38.4	36.6	37.0	39.4	38.8	41.2	40.4
Work-Limited Disabled	35.7	32.8	32.9	34.1	35.9	33.7	34.9	37.3
Recent Immigrants	32.0	34.1	39.8	30.2	30.5	35.9	32.4	34.7
Aboriginals Off-Reserve	34.7	34.9	36.4	38.8	38.0	36.4	33.9	38.5
High Risk Group Member	35.7	34.1	34.4	34.3	35.3	35.3	35.8	38.2
Not High Risk Group Member	39.3	40.5	39.5	38.0	39.8	41.1	39.1	38.2

**Table 5b**  
**Depth of Low Income (%) MBM**  
**Children in Families where MIR is 18-64 by High Risk Group**

Children < 18 by risk group status of MIR	2000	2001	2002	2003	2004	2005	2006	2007
All Children <18 -MIR 18-64	25.9	27.1	25.6	26.2	27.4	27.7	24.6	25.4
Lone Parents	26.0	27.8	27.7	29.3	27.9	28.1	26.8	29.6
Work-Limited Disabled	27.1	27.2	25.0	28.0	26.5	25.6	24.2	26.3
Recent Immigrants	27.2	31.1	28.1	24.0	25.2	23.7	20.8	20.8
Aboriginals Off-Reserve	25.2	28.7	27.1	32.7	34.3	29.3	26.8	32.2
High Risk Group Member	26.7	28.4	26.9	28.0	27.6	26.6	24.5	27.3
Not High Risk Group Member	24.7	27.7	24.4	24.0	28.1	27.0	26.4	20.8

### 6.3 Persistence

As Table 6a shows, over the period 2002 to 2007, the incidence of persistent low income for all MIRs aged 18 to 59 years was 8.1%. The incidence of persistent low income over this period among the high-risk groups ranged from 14.0% for Aboriginals living off reserve to 23.0% for persons with work-limiting disabilities.

If MIRs were not a member of a high-risk group in 2002, the incidence of persistent low income from 2002 to 2007 was only 3.6%. However, it was 17.5% or almost five times higher if they were a member of at least one high risk group. By comparison, in the most recent year for which data is available (2007) the incidence of low income was three times higher for MIRs in high risk compared to those not in high risk groups (Table 4a). This shows that while members of high-risk groups are much more vulnerable to low income than other Canadians in any given year, they are far more vulnerable to persistent low income.

**Table 6a**  
**Experience of Persistent Low Income (%) 2002-2007: MBM**  
**MIRs in 2002 by High Risk Group Status**

MIRs by risk group status in 2002	Low income at least 1 year	Low income every year	Persistent low income
All MIRs 18-59	25.4	3.4	8.1
Lone Parents	55.6	7.0	20.2
Unattached 45-59	40.6	11.7	20.8
Work Limited Disabled	52.3	12.0	23.0
Recent Immigrants	47.0	6.1	18.4
Aboriginals Off-Reserve	38.9	5.7	14.0
High Risk Group Member	43.4	8.0	17.5
Not High Risk Group Member	16.3	1.4	3.6

As revealed in Table 6b, depending on the risk group status of their MIR in that year, similar patterns held over the period from 2002 to 2007 for children under age 13 in 2002. Children living in lone-parent families or with a MIR who was an off-reserve Aboriginal Canadian were those most likely to experience persistent low income.

**Table 6b**  
**Experience of Persistent Low Income (%) 2002-2007: MBM**  
**Children <13 in 2002 by MIR's High Risk Group Status**

Children <13 in 2002 by MIR's risk group status	Low income at least 1 year	Low income every year	Persistent low income
All Children <13 - MIR 18-59	26.1	2.3	8.4
Lone Parents	59.7	8.3	26.4
Work Limited Disabled	48.5	1.1	10.7
Recent Immigrants	45.3	5.6	17.9
Aboriginals Off-Reserve	42.6	11.1	24.3
High Risk Group Member	46.3	5.3	17.6
Not High Risk Group Member	17.0	1.0	4.2

## ***7. Conclusion***

- This report provides data on low income using the MBM over the eight-year period, 2000 to 2007. This has enabled both time series analysis and an examination of low income persistence over the period 2002 to 2007.
- One of the key features distinguishing the MBM from Statistics Canada's measures of low income, the Low Income Cut-offs and the Low Income Measure, is its greater sensitivity to geographical differences in the cost of living. The MBM is based on the cost of a specified basket of goods and services in 48 geographical areas within the ten provinces of Canada. The cost of the standard of living represented by the basket can vary between geographical areas in any given year and changes in the cost of the basket over time can also vary between these geographical areas.
- Another important distinction between the MBM and the other low income measures is that the cost of the basket is compared to the disposable income available to purchase the goods and services in the basket. This requires deducting a number of items in addition to income taxes from a family's gross income before comparing it to the cost of the basket. (E.g. payroll taxes, out-of-pocket spending on child care and non-insured but medically-recommended health care costs such as vision and dental care, prescription drugs and aids for persons with disabilities).
- The report also provides data and analysis on two groups of working-age MIRs – those commonly referred to as the “working poor” and five socio-economic groups at disproportionate risk of experiencing annual and persistent low income. These high risk groups include: lone parents, unattached individuals aged 45 to 64, work-limited disabled persons, recent immigrants and Aboriginal Canadians living off-reserve.

## **Results**

### ***The General Population***

- The overall incidence of low income declined between 2000 and 2007 as measured by both the MBM and the LICO-IAT.
- The MBM measured a higher incidence of low income for children less than 18 years than the LICO-IAT. This is mainly because the MBM accounts for childcare costs whereas the LICO-IAT does not.
- The depth of low income was considerably less for the low income elderly and children under age 18 than for the working-age population. This reflects greater generosity of government transfer programs to these two groups.
- For persons aged 18 to 59 in 2002, 23.4% experienced low income for at least one year between 2002 and 2007; 6.1% experienced persistent low income during this period.

- In 2007, seniors experienced the lowest rate of low income, 2.6%, and persistent low income, 1.9%, (2002 to 2007) among age groups. This reflects government benefits directed towards those over age 65.

### ***Working Poor***

- While the risk of low income for economic families where the main income recipient (MIR) had 910 hours or more of paid work was much lower (5.9%) than for the other economic family types, they accounted for a substantial share (31%) of all low income working-age families.
- For low income families where the MIR worked for 910 hours or more, the depth of low income and the likelihood of experiencing persistent low income was lower than for the other economic family types.
- For working-age families, those where the MIR was a full-time student had an incidence of low income similar to those where the MIR did not work for pay. However, only 12.9% experienced persistent low income, a rate one-third of that for the latter group, 41.1%. This implies that low income is a temporary situation for families where the MIR is a full-time student.

### ***High Risk Groups***

- The 2007 incidence of low income for families whose MIR belonged to a high-risk group averaged 26.5%. This was almost three times as high as for economic families whose MIR did not belong to a high-risk group (9.0%).
- There was a statistically significant decline in the incidence of low income from 2000 to 2007 for all high risk groups except for recent immigrants.
- The rate of persistent low income, from 2002 to 2007, for families whose MIR was a member of a high-risk group was 17.5%, almost five times higher than the 3.6% rate for families whose MIR was not a member of a high-risk group.

## ***8. Introduction to Tables 7-10***

### ***Incidence of Low Income Statistics***<sup>27</sup>

The incidence of low income for individuals is the percentage of individuals living in families whose disposable income falls below the relevant low income threshold. That is, the income of the whole family (using the appropriate income definition) is compared to the relevant threshold for the family. If it is below the threshold, the family and each of its members are considered to be in low income.

### ***Depth of Low Income Statistics***

The depth of low income in Tables 9-10j is the decimal fraction by which the income (using the appropriate low-income definition) of persons in low income families falls short of the relevant low income threshold. For example, a family whose MBM threshold was \$25,000 with a disposable income of \$20,000 would have a depth of low income of \$5,000/\$25,000 or 0.20 or 20%.

The depth of low income is expressed as a decimal fraction of the threshold rather than as a dollar amount to ensure comparability among families of different sizes and configurations.<sup>28</sup> For example, an unattached person with an MBM threshold of \$12,000 and a disposable income of \$7,000 would have more difficulty purchasing the goods and services in the Market Basket than a two-adult, two-child family with an MBM threshold of \$25,000 and a disposable income of \$20,000. In both cases the income gap is \$5,000. But in the first case, the depth of low income is .417 or 41.7% while in the second it is 0.20 or 20%.

### ***Definition of Terms***

**Economic family:** An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, a common-law union or adoption.

**Unattached individual:** An unattached individual is a person living either alone or with others to whom he or she is unrelated, such as roommates or a lodger.

In this report, the term family refers to both economic families and to unattached individuals.

**Elderly family:** a family where the main income recipient is aged 65 or over.

---

<sup>27</sup> Where the sample size in the Survey of Labour and Income Dynamics (SLID) was too small to make a reliable estimate for a specific group either nationally or within a province, the letter F appears in the tables.

<sup>28</sup> There are a small number of cases in the SLID where an economic family reports a negative post-income tax income mainly because of business losses by unincorporated self-employed individuals. In such cases, the depth of low income is calculated after adjusting the family's income to zero, producing a depth of low income of 100% for such families.

Non-elderly family: a family where the main income recipient is under age 65.

Working-age family: a family where the main income recipient is aged 18-64.

Married couples/spouses: married couples, including legally married, common-law and same-sex relationships, where one of the spouses is the major income earner.

Children: a child or children (by birth, adoption, step or foster) of the main income recipient under age 18.

Lone-parent family: A family including at least one child as defined above where only one parent is present. The rare lone-parent families where the parent is 65 years of age or older are included under elderly families.

Relative: a person related to the main income recipient by blood, marriage, adoption or a common-law relationship.

Other relative: a person in the economic family who is neither the main income recipient nor his/her spouse or a child under age 18.

**Table 7**  
**Incidence of Low Income: Canada, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	14.6	13.5	13.6	13.2	13.1	12.4	11.9	10.1	9.2
Under 18 years of age	18.1	16.4	16.5	16.3	16.4	15.1	14.4	11.9	9.5
18-64	15.0	13.9	14.0	13.7	13.8	13.2	12.8	11.1	9.9
65 and over	5.5	5.3	5.7	4.8	3.9	3.7	3.3	2.6	4.8
<b>Males</b>	13.7	12.8	13.1	12.9	12.8	12.2	11.6	10.0	9.0
Under 18 years of age	17.8	16.5	17.3	17.1	16.7	15.6	14.2	12.1	9.9
18 to 64	13.7	12.8	12.9	12.8	12.9	12.7	12.2	10.6	9.7
65 and over	4.6	4.9	5.1	4.3	3.8	3.1	2.7	2.2	3.3
<b>Females</b>	15.4	14.1	14.0	13.5	13.5	12.6	12.2	10.3	9.4
Under 18 years of age	18.3	16.4	15.6	15.4	16.1	14.7	14.6	11.7	9.0
18 to 64	16.3	15.1	15.1	14.7	14.7	13.7	13.3	11.5	10.2
65 and over	6.3	5.7	6.1	5.1	4.1	4.2	3.8	2.8	6.0
<b>All families</b>	17.6	16.7	16.3	15.9	16.0	15.6	14.9	13.3	13.3
<b>Economic families 2+</b>	11.8	10.7	11.1	10.6	10.3	9.7	9.2	7.5	5.8
Elderly families	4.4	3.8	4.5	4.0	3.2	3.0	3.4	2.1	1.5
Elderly married couples	2.3	2.7	2.9	2.8	2.1	2.2	2.1	1.5	0.9
Other elderly families	12.0	8.4	10.5	8.3	7.7	6.0	8.0	4.3	3.6
<b>Non-elderly families</b>	13.0	11.8	12.2	11.7	11.5	10.8	10.2	8.4	6.6
Married couples	9.6	8.8	9.0	8.3	8.3	8.5	7.4	6.5	4.7
Two-parent families with children	11.5	10.2	9.4	9.3	9.5	9.0	9.1	6.7	5.1
Married couples with other relatives	5.7	6.5	7.1	6.1	5.1	4.3	3.4	3.1	1.5
<b>Lone-parent families</b>	38.7	37.4	41.0	38.9	38.6	32.2	30.7	26.6	21.3
Male lone-parent families	19.9	18.5	22.5	20.4	21.0	17.6	12.2	17.1	10.8
Female lone-parent families	42.5	41.4	45.3	43.1	42.6	35.4	34.9	28.7	23.6
Other non-elderly families	13.0	9.8	12.1	13.3	12.3	12.5	12.1	10.5	9.9
<b>Unattached individuals</b>	29.4	28.7	26.8	26.6	27.3	27.1	25.9	24.3	27.4
Male	28.3	28.2	26.5	26.7	28.1	28.5	27.0	25.5	27.4
Female	30.4	29.2	27.0	26.4	26.6	25.7	24.7	23.1	27.5
<b>All Elderly</b>	11.5	11.4	10.5	8.8	7.0	7.7	6.0	5.2	13.9
Elderly Male	13.2	13.3	11.9	9.9	9.0	7.6	7.0	4.9	13.0
Elderly Female	10.9	10.6	9.9	8.4	6.3	7.8	5.7	5.3	14.3
<b>All Non-Elderly</b>	35.8	34.8	32.7	32.8	34.2	33.4	32.4	30.8	32.0
Non-Elderly Male	30.9	30.7	29.0	29.5	31.1	31.7	30.2	28.9	29.7
Non-Elderly Female	42.4	40.4	37.8	37.2	38.6	35.9	35.4	33.4	35.1

Note: F: Too few observations to allow reliable estimates

**Table 8a**  
**Incidence of Low Income: Newfoundland and Labrador, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	24.7	21.0	22.2	18.5	19.5	16.9	15.4	12.3	6.5
Under 18 years of age	33.0	26.2	31.5	24.0	26.2	23.6	20.8	14.8	6.5
18-64	23.1	20.5	21.3	18.4	19.3	16.5	15.1	12.4	7.4
65 and over	17.7	14.8	10.5	9.9	9.7	8.8	8.5	8.3	2.1
<b>Males</b>	24.2	21.5	22.3	17.7	18.6	16.4	14.0	11.4	6.3
Under 18 years of age	36.3	30.2	34.1	20.0	26.1	24.3	21.8	16.7	8.6
18 to 64	21.9	20.2	20.7	18.1	18.0	15.7	13.3	10.5	6.3
65 and over	12.6	11.7	8.3	10.4	9.0	6.2	4.4	7.1	2.2
<b>Females</b>	25.1	20.6	22.1	19.3	20.4	17.5	16.7	13.3	6.8
Under 18 years of age	29.6	22.0	28.9	28.0	26.4	22.8	19.8	12.7	4.1
18 to 64	24.3	20.8	22.0	18.6	20.6	17.3	16.9	14.3	8.5
65 and over	21.8	17.3	12.4	9.5	10.3	11.0	11.9	9.4	2.0
<b>All families</b>	27.8	24.5	25.0	22.4	22.8	19.9	19.0	16.8	10.6
<b>Economic families 2+</b>	21.3	18.1	17.9	15.1	15.6	14.1	12.6	9.3	3.9
Elderly families	14.9	15.9	8.6	9.5	7.1	7.2	8.2	8.2	1.1
Elderly married couples	9.8	10.6	6.3	5.4	F	2.9	5.3	2.8	F
Other elderly families	28.7	29.7	14.5	19.6	23.6	16.8	15.9	22.7	F
<b>Non-elderly families</b>	22.4	18.5	19.5	16.1	17.0	15.5	13.5	9.5	4.4
Married couples	17.6	15.0	15.1	12.4	14.2	12.3	8.1	6.4	3.4
Two-parent families with children	21.6	18.7	21.8	13.6	16.0	12.7	10.0	5.3	1.9
Married couples with other relatives	10.1	9.0	8.9	7.7	7.4	8.5	5.7	1.1	1.1
<b>Lone-parent families</b>	61.6	46.8	50.7	54.5	51.7	52.6	51.8	45.6	18.2
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	63.9	48.8	54.4	60.0	58.4	54.9	56.2	51.4	21.4
Other non-elderly families	25.3	19.1	13.7	13.8	16.7	7.5	9.5	9.4	6.7
<b>Unattached individuals</b>	49.8	45.7	48.1	45.7	45.1	37.4	38.0	38.5	30.4
Male	45.1	44.6	45.8	46.1	42.8	35.6	32.8	36.9	31.3
Female	54.5	46.7	50.0	45.3	47.5	39.1	42.6	39.7	29.7
<b>All Elderly</b>	47.7	33.5	26.9	26.3	24.5	23.1	19.7	16.4	6.6
Elderly Male	F	F	F	25.1	24.2	20.5	F	F	F
Elderly Female	54.4	39.0	32.3	27.0	24.6	24.0	21.5	14.4	F
<b>All Non-Elderly</b>	50.8	51.4	56.0	54.2	53.6	43.8	45.7	48.8	41.5
Non-Elderly Male	48.3	49.9	52.2	51.8	46.9	38.6	36.2	40.7	35.5
Non-Elderly Female	54.7	53.6	60.0	57.4	62.9	51.8	58.4	57.3	47.8

Note: F: Too few observations to allow reliable estimates

**Table 8b**  
**Incidence of Low Income: Prince Edward Island, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	17.4	17.5	14.6	13.8	13.0	12.9	12.2	10.3	5.0
Under 18 years of age	20.9	20.6	17.3	17.1	15.6	14.7	15.3	13.2	4.7
18-64	17.2	17.4	13.8	12.8	12.2	12.5	11.7	10.1	5.6
65 and over	11.8	11.8	13.4	12.7	12.8	11.5	9.8	6.7	2.4
<b>Males</b>	16.3	15.7	14.0	13.7	11.9	12.1	10.0	9.0	4.5
Under 18 years of age	22.0	19.0	19.5	19.5	16.0	14.2	11.1	9.5	3.2
18 to 64	16.1	16.0	12.0	11.7	11.1	11.7	10.2	9.6	5.5
65 and over	5.1	7.3	12.8	11.9	7.8	10.0	6.4	4.8	1.8
<b>Females</b>	18.4	19.1	15.2	13.9	14.1	13.6	14.4	11.6	5.4
Under 18 years of age	19.9	22.3	14.9	14.5	15.1	15.4	19.8	17.2	6.3
18 to 64	18.2	18.8	15.6	13.9	13.2	13.3	13.2	10.6	5.7
65 and over	16.9	15.3	13.9	13.2	16.8	12.7	12.6	8.2	2.9
<b>All families</b>	21.0	21.2	18.1	17.8	16.5	17.2	16.4	12.8	8.0
<b>Economic families 2+</b>	14.5	14.8	11.7	10.5	9.1	8.7	8.6	7.4	3.3
Elderly families	10.0	9.9	11.9	14.6	9.3	F	4.0	3.0	1.3
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	22.2	27.3	F	F	F	F	F	F	F
<b>Non-elderly families</b>	15.4	15.8	11.6	9.7	9.0	9.0	9.4	8.3	3.6
Married couples	14.4	13.3	7.6	6.5	2.5	5.0	5.5	6.2	3.3
Two-parent families with children	15.3	14.2	12.0	9.8	9.7	7.2	5.4	7.8	1.7
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	46.5	47.2	32.4	38.0	34.4	40.3	39.7	28.8	15.2
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	45.7	47.7	35.9	41.8	33.7	42.8	41.6	30.4	16.6
Other non-elderly families	F	F	F	F	F	F	12.6	F	F
<b>Unattached individuals</b>	37.5	37.4	34.5	36.3	35.4	38.8	36.4	26.6	20.2
Male	30.7	35.1	33.5	37.6	33.0	46.8	36.9	26.7	22.9
Female	43.7	39.4	35.2	35.3	37.3	33.0	35.9	26.5	17.5
<b>All Elderly</b>	27.4	27.2	28.9	22.3	27.8	33.8	27.8	21.5	F
Elderly Male	F	F	35.4	19.0	F	F	F	F	F
Elderly Female	32.2	28.7	26.6	23.4	31.7	28.7	26.9	18.0	F
<b>All Non-Elderly</b>	42.1	42.1	37.7	44.0	39.6	40.9	40.7	28.8	25.6
Non-Elderly Male	34.2	37.6	32.9	42.0	37.2	46.2	38.8	25.9	25.1
Non-Elderly Female	53.9	48.0	42.6	46.4	42.4	35.7	43.0	33.2	26.5

Note: F: Too few observations to allow reliable estimates

**Table 8c**  
**Incidence of Low Income: Nova Scotia, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	18.6	18.3	17.3	17.5	15.4	14.8	13.2	13.3	8.2
Under 18 years of age	23.2	25.3	26.0	25.4	22.3	20.3	16.5	17.4	8.4
18-64	18.0	17.4	16.2	16.8	14.8	14.7	13.8	13.5	9.4
65 and over	13.6	11.0	9.3	8.6	7.4	7.4	6.3	6.8	2.7
<b>Males</b>	17.4	17.5	17.0	16.7	14.6	13.3	11.3	12.2	7.8
Under 18 years of age	24.3	25.4	25.7	25.1	21.4	18.3	14.9	15.9	7.2
18 to 64	16.3	16.4	15.6	15.2	14.0	13.4	11.6	12.6	9.5
65 and over	9.6	8.1	8.4	9.2	6.0	4.2	4.1	4.8	0.5
<b>Females</b>	19.7	19.1	17.6	18.2	16.0	16.3	15.1	14.3	8.6
Under 18 years of age	22.1	25.2	26.3	25.6	23.3	22.4	18.1	18.9	9.6
18 to 64	19.6	18.4	16.7	18.3	15.7	16.0	15.9	14.4	9.2
65 and over	16.6	13.3	9.9	8.2	8.5	9.9	8.0	8.4	4.5
<b>All families</b>	22.2	21.7	20.2	19.8	18.9	18.7	17.5	16.8	11.8
<b>Economic families 2+</b>	15.1	14.6	14.4	14.7	11.4	10.2	8.9	9.9	4.9
Elderly families	11.5	8.6	8.3	8.4	5.2	6.2	5.4	5.6	0.8
Elderly married couples	5.2	6.0	4.1	4.5	2.9	3.1	2.9	3.8	F
Other elderly families	27.3	15.7	20.0	18.9	12.0	14.0	13.0	11.4	F
<b>Non-elderly families</b>	15.7	15.7	15.6	16.0	12.7	11.0	9.6	10.7	5.7
Married couples	13.6	12.9	8.3	10.6	7.1	6.4	7.7	7.7	5.4
Two-parent families with children	15.1	15.2	13.5	15.4	13.5	11.0	8.8	9.1	4.7
Married couples with other relatives	3.0	3.2	2.9	3.6	1.8	2.9	3.2	2.9	2.2
<b>Lone-parent families</b>	46.4	52.4	59.5	47.3	40.6	38.9	33.4	37.2	16.5
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	50.5	54.6	58.7	47.8	41.8	42.4	38.7	41.1	16.8
Other non-elderly families	14.4	11.9	21.4	18.7	12.2	9.2	2.0	7.0	F
<b>Unattached individuals</b>	37.8	37.0	32.2	30.2	34.0	35.4	34.2	30.1	25.0
Male	33.7	36.3	35.0	30.0	35.8	36.7	32.8	30.7	25.5
Female	40.9	37.5	29.8	30.4	32.3	34.4	35.2	29.6	24.6
<b>All Elderly</b>	26.4	23.2	19.2	16.4	17.0	16.8	14.6	14.6	7.6
Elderly Male	14.1	14.3	21.2	20.2	20.1	11.8	9.2	10.6	F
Elderly Female	30.8	26.1	18.4	14.8	15.7	18.4	16.4	16.0	9.8
<b>All Non-Elderly</b>	43.0	43.3	38.1	36.0	40.6	42.7	41.8	36.3	32.0
Non-Elderly Male	38.4	40.9	37.9	32.1	38.9	41.5	37.4	34.5	30.2
Non-Elderly Female	47.5	46.0	38.3	41.1	42.7	43.9	46.2	38.4	34.1

Note: F: Too few observations to allow reliable estimates

**Table 8d**  
**Incidence of Low Income: New Brunswick, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	16.2	15.3	16.6	16.5	15.7	16.6	15.9	13.3	8.2
Under 18 years of age	20.7	17.5	20.6	21.8	19.7	22.2	22.4	17.3	9.4
18-64	15.8	15.6	16.8	16.2	15.7	16.7	16.1	14.1	9.1
65 and over	10.4	9.8	9.5	9.9	9.0	7.5	6.0	4.0	2.4
<b>Males</b>	15.7	14.2	16.1	15.9	14.9	15.9	15.2	12.5	7.7
Under 18 years of age	22.5	17.8	21.9	24.2	19.2	23.5	23.0	15.7	8.5
18 to 64	15.0	14.5	15.8	14.7	14.9	15.3	15.2	13.4	8.8
65 and over	5.4	5.8	6.6	7.2	7.1	6.0	1.8	2.8	0.8
<b>Females</b>	16.8	16.3	17.1	17.1	16.4	17.2	16.6	14.0	8.7
Under 18 years of age	18.9	17.2	19.1	19.2	20.3	20.7	21.7	19.0	10.3
18 to 64	16.7	16.8	17.7	17.6	16.6	18.1	16.9	14.8	9.4
65 and over	14.1	12.8	11.7	12.0	10.5	8.7	9.3	5.0	3.6
<b>All families</b>	20.5	20.3	20.7	19.4	19.0	20.8	19.0	15.9	11.5
<b>Economic families 2+</b>	12.9	13.3	14.0	14.2	13.3	13.4	12.8	11.2	6.4
Elderly families	4.4	4.4	3.0	4.5	5.3	5.6	2.6	2.7	1.1
Elderly married couples	2.4	3.7	1.4	2.1	2.6	4.6	0.8	1.6	0.7
Other elderly families	10.1	F	F	11.5	14.3	9.3	8.5	F	F
<b>Non-elderly families</b>	14.4	14.8	15.8	15.9	14.8	14.9	14.7	12.9	7.4
Married couples	9.7	11.7	14.3	12.3	10.7	12.4	12.1	12.7	6.9
Two-parent families with children	14.0	9.9	11.5	13.4	11.9	12.6	12.2	8.4	3.6
Married couples with other relatives	2.7	5.4	4.5	7.5	4.6	3.1	4.2	5.7	2.1
<b>Lone-parent families</b>	50.3	56.2	54.9	55.6	50.4	48.8	46.4	38.8	28.6
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	57.4	60.1	60.6	64.6	56.8	54.5	50.4	40.1	29.7
Other non-elderly families	13.1	19.3	21.7	14.6	25.7	12.0	14.9	8.6	F
<b>Unattached individuals</b>	39.4	37.7	37.0	31.7	32.5	38.7	33.9	27.1	23.6
Male	38.8	38.4	38.0	30.5	32.9	38.4	32.0	26.7	23.5
Female	40.0	37.0	36.0	32.8	32.0	39.1	35.6	27.5	23.8
<b>All Elderly</b>	27.8	23.9	25.0	22.4	20.7	20.1	19.0	11.3	7.8
Elderly Male	22.8	15.4	22.8	19.6	21.8	20.1	F	F	F
Elderly Female	29.2	26.3	25.8	23.5	20.3	20.1	22.5	12.1	9.7
<b>All Non-Elderly</b>	45.2	44.6	43.5	36.9	38.3	45.6	39.9	33.2	29.8
Non-Elderly Male	41.7	42.5	41.8	33.5	35.4	41.3	36.1	29.7	27.0
Non-Elderly Female	50.7	48.0	46.2	41.9	42.3	51.2	45.1	38.6	34.1

Note: F: Too few observations to allow reliable estimates

**Table 8e**  
**Incidence of Low Income: Quebec, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	12.7	12.1	10.9	9.9	8.9	9.7	9.8	8.5	10.7
Under 18 years of age	15.8	14.5	11.4	9.6	8.3	8.6	9.4	7.3	9.5
18-64	13.7	13.1	12.2	11.4	10.4	11.6	11.6	10.2	11.6
65 and over	1.9	2.6	3.3	2.0	1.6	1.7	1.5	1.8	8.7
<b>Males</b>	11.6	11.2	10.1	9.6	9.0	9.6	9.9	8.4	10.4
Under 18 years of age	15.2	13.9	12.2	10.3	9.1	8.7	9.3	8.4	11.3
18 to 64	12.0	11.6	10.4	10.8	10.1	11.2	11.4	9.6	11.0
65 and over	2.0	2.6	3.4	1.1	1.7	1.5	2.2	1.8	5.8
<b>Females</b>	13.7	13.0	11.7	10.1	8.7	9.8	9.8	8.5	11.1
Under 18 years of age	16.3	15.1	10.6	8.8	7.4	8.4	9.6	6.2	7.6
18 to 64	15.4	14.5	13.9	12.1	10.7	12.0	11.8	10.8	12.1
65 and over	1.7	2.5	3.2	2.6	1.6	1.8	1.0	1.8	10.9
<b>All families</b>	15.8	15.4	13.9	13.0	12.4	13.6	13.2	12.3	15.8
<b>Economic families 2+</b>	10.1	9.1	9.0	7.7	6.3	6.8	7.0	6.0	6.3
Elderly families	1.9	1.6	4.5	1.7	2.2	2.5	1.6	1.7	2.5
Elderly married couples	1.0	1.4	1.7	1.0	1.6	1.4	1.0	1.2	1.6
Other elderly families	5.0	2.1	12.4	3.6	4.2	6.3	3.9	3.5	5.8
<b>Non-elderly families</b>	11.5	10.4	9.8	8.6	7.0	7.5	7.9	6.7	7.0
Married couples	8.7	9.0	9.0	8.3	6.3	7.3	7.0	6.8	5.5
Two-parent families with children	8.5	8.8	6.0	5.0	4.4	4.6	5.7	3.2	4.7
Married couples with other relatives	3.9	3.6	3.5	2.3	4.7	4.1	0.5	1.6	0.2
<b>Lone-parent families</b>	37.9	30.8	32.1	26.6	22.7	21.6	21.6	19.7	19.4
Male lone-parent families	22.0	11.9	15.0	11.3	8.7	9.4	8.3	14.1	12.8
Female lone-parent families	41.6	35.3	37.0	30.5	27.0	25.4	25.9	21.7	21.8
Other non-elderly families	10.9	8.0	10.2	12.1	5.8	8.5	13.2	10.8	13.1
<b>Unattached individuals</b>	26.1	26.7	22.4	22.3	22.8	25.0	23.2	22.4	31.2
Male	25.7	25.9	21.5	23.5	25.4	27.5	26.7	24.3	30.2
Female	26.6	27.4	23.3	21.2	20.1	22.5	20.0	20.7	32.1
<b>All Elderly</b>	2.9	6.0	3.3	2.9	2.3	2.4	2.6	2.7	21.8
Elderly Male	4.3	8.1	4.2	2.3	3.8	2.4	6.6	2.6	19.4
Elderly Female	2.4	5.2	3.0	3.0	1.7	2.4	1.0	2.7	22.8
<b>All Non-Elderly</b>	33.6	33.3	29.0	28.8	29.7	32.6	30.5	29.7	34.6
Non-Elderly Male	28.7	28.7	24.4	26.8	28.9	31.5	30.2	28.3	32.2
Non-Elderly Female	39.7	39.2	34.6	31.4	30.7	34.1	30.8	31.4	37.6

Note: F: Too few observations to allow reliable estimates

**Table 8f**  
**Incidence of Low Income: Ontario, Various Groups**  
**Market Basket Measure 2000 to 2007, LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	12.5	11.6	12.4	12.3	13.1	12.4	12.3	10.3	8.8
Under 18 years of age	15.8	14.4	15.2	15.3	16.9	16.2	15.4	12.3	9.4
18-64	12.7	11.8	12.9	12.9	13.8	13.0	13.1	11.2	9.7
65 and over	4.8	4.9	4.4	3.6	2.5	2.7	3.1	1.9	3.0
<b>Males</b>	11.6	11.1	12.0	12.0	12.7	12.4	11.8	10.0	8.5
Under 18 years of age	14.7	14.3	15.8	15.9	16.9	16.3	14.8	11.8	9.1
18 to 64	11.7	11.0	12.0	12.1	13.0	12.7	12.4	10.8	9.4
65 and over	3.6	4.9	3.6	3.1	2.5	2.8	2.5	2.0	2.3
<b>Females</b>	13.4	12.0	12.8	12.7	13.5	12.4	12.8	10.5	9.0
Under 18 years of age	16.9	14.5	14.4	14.7	16.9	16.1	16.0	12.9	9.8
18 to 64	13.7	12.6	13.8	13.7	14.6	13.3	13.7	11.6	9.9
65 and over	5.7	4.9	5.0	4.0	2.5	2.7	3.6	1.9	3.5
<b>All families</b>	15.4	14.5	14.9	14.8	16.0	15.4	15.1	13.3	12.6
<b>Economic families 2+</b>	9.9	9.2	10.1	10.1	10.7	10.5	10.2	7.9	5.9
Elderly families	4.1	3.4	2.6	3.1	2.2	2.0	4.6	2.1	1.2
Elderly married couples	1.9	3.1	2.3	2.2	1.3	1.7	2.9	1.8	0.8
Other elderly families	12.3	4.5	3.8	6.6	5.5	3.3	10.1	2.8	2.6
<b>Non-elderly families</b>	10.9	10.2	11.4	11.3	12.2	12.0	11.2	9.0	6.8
Married couples	7.3	6.8	6.6	6.7	8.9	10.8	7.7	6.2	4.6
Two-parent families with children	10.0	9.0	8.7	8.6	9.9	10.0	10.9	8.6	6.1
Married couples with other relatives	5.4	7.3	9.0	8.5	5.9	1.9	3.2	3.8	1.5
<b>Lone-parent families</b>	33.3	34.2	41.6	40.6	43.2	36.6	31.9	24.9	21.4
Male lone-parent families	14.2	15.5	22.0	22.8	31.0	23.7	9.3	12.8	6.7
Female lone-parent families	37.0	37.8	45.6	43.9	45.5	39.1	36.5	26.9	23.9
Other non-elderly families	10.5	6.9	12.6	12.7	11.7	13.9	13.3	10.8	9.4
<b>Unattached individuals</b>	27.9	26.6	25.7	25.5	27.9	26.3	25.9	25.3	27.3
Male	27.4	26.8	25.6	26.0	29.0	28.5	26.4	25.9	27.9
Female	28.3	26.4	25.8	25.1	26.8	24.0	25.4	24.7	26.7
<b>All Elderly</b>	10.5	10.7	9.7	7.8	4.1	6.2	4.3	3.9	9.4
Elderly Male	13.0	14.7	12.1	9.5	5.6	9.0	6.4	5.9	10.7
Elderly Female	9.6	9.2	8.8	7.2	3.5	5.2	3.5	3.1	9.0
<b>All Non-Elderly</b>	34.4	32.3	31.8	32.0	36.1	32.9	33.0	32.2	33.0
Non-Elderly Male	29.9	28.9	28.1	29.0	32.9	31.5	29.6	28.9	30.4
Non-Elderly Female	40.1	36.9	36.9	35.9	40.5	34.8	37.7	36.9	36.8

Note: F: Too few observations to allow reliable estimates

**Table 8g**  
**Incidence of Low Income: Manitoba, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	13.3	12.1	13.4	12.2	11.8	13.0	10.8	8.7	9.8
Under 18 years of age	19.9	19.6	20.8	18.1	15.5	17.2	11.9	10.1	11.1
18-64	12.9	11.0	12.6	11.8	12.0	13.4	12.2	9.5	9.9
65 and over	3.1	3.1	3.8	3.7	4.4	4.0	2.5	3.0	6.9
<b>Males</b>	13.5	11.6	13.4	12.0	11.4	13.3	10.5	9.2	9.5
Under 18 years of age	22.1	20.5	23.8	20.3	16.0	17.6	12.1	11.4	11.2
18 to 64	11.9	9.7	11.0	10.5	10.9	13.4	11.6	9.7	9.7
65 and over	3.1	2.6	4.3	2.9	5.0	4.1	1.4	2.2	4.9
<b>Females</b>	13.1	12.5	13.4	12.4	12.1	12.8	11.1	8.3	10.1
Under 18 years of age	17.6	18.7	17.7	15.7	15.0	16.8	11.7	8.7	11.1
18 to 64	14.0	12.4	14.3	13.1	13.1	13.4	12.8	9.2	10.1
65 and over	3.1	3.5	3.3	4.3	4.0	4.0	3.3	3.6	8.5
<b>All families</b>	14.4	13.2	14.2	13.4	14.1	15.1	13.4	11.7	13.3
<b>Economic families 2+</b>	10.8	9.3	10.4	9.6	9.3	9.9	8.3	6.6	6.6
Elderly families	2.8	2.7	3.6	4.0	4.1	4.7	2.8	2.0	0.6
Elderly married couples	2.4	2.4	1.9	2.1	2.2	4.0	1.5	1.4	F
Other elderly families	F	F	12.4	12.9	13.6	F	F	F	F
<b>Non-elderly families</b>	12.3	10.4	11.6	10.6	10.3	10.8	9.3	7.4	7.6
Married couples	6.9	6.8	7.2	6.8	8.6	7.4	8.2	7.1	6.1
Two-parent families with children	10.3	8.0	11.9	10.3	8.8	9.7	7.9	5.8	8.1
Married couples with other relatives	5.2	0.2	3.8	1.8	2.3	6.6	5.4	1.3	1.1
<b>Lone-parent families</b>	42.0	42.3	38.0	34.7	30.8	32.8	25.3	21.9	18.7
Male lone-parent families	F	F	21.1	F	F	23.2	20.4	F	F
Female lone-parent families	43.8	43.3	41.2	35.7	36.0	34.9	26.3	23.5	21.9
Other non-elderly families	11.9	6.2	4.3	8.9	9.0	8.8	6.9	6.7	6.3
<b>Unattached individuals</b>	21.3	21.0	21.5	20.8	23.0	24.9	23.0	21.1	25.7
Male	23.4	21.8	22.3	18.4	22.6	28.5	22.6	23.0	24.3
Female	19.2	20.1	20.7	23.1	23.4	21.5	23.4	19.2	27.2
<b>All Elderly</b>	5.5	5.3	4.2	4.5	5.5	4.7	4.1	5.4	17.5
Elderly Male	6.6	F	F	F	10.2	5.8	F	F	16.5
Elderly Female	5.0	6.0	4.0	5.0	3.8	4.3	3.9	6.0	18.0
<b>All Non-Elderly</b>	29.7	29.0	28.9	27.7	29.9	33.8	31.5	29.0	29.8
Non-Elderly Male	27.4	26.2	25.5	21.2	24.8	33.1	26.7	28.0	26.4
Non-Elderly Female	33.4	33.8	33.6	36.6	37.4	34.7	38.3	30.4	34.9

Note: F: Too few observations to allow reliable estimates

**Table 8h**  
**Incidence of Low Income: Saskatchewan, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	15.8	13.9	13.0	13.4	14.3	13.7	13.5	11.3	7.3
Under 18 years of age	21.4	19.2	18.6	19.0	19.9	19.7	19.9	17.5	8.9
18-64	16.2	14.4	13.0	13.8	14.6	13.6	13.4	11.0	7.8
65 and over	3.9	2.7	3.8	2.3	3.7	4.2	3.4	2.9	2.7
<b>Males</b>	15.4	13.1	13.0	13.6	14.0	13.4	13.2	10.8	7.0
Under 18 years of age	20.6	18.4	19.5	18.4	19.4	18.8	20.4	17.0	9.2
18 to 64	15.8	13.3	12.0	13.9	14.0	13.1	12.7	10.1	6.9
65 and over	3.1	1.4	4.9	3.5	3.6	5.0	2.7	2.6	3.3
<b>Females</b>	16.1	14.7	13.1	13.1	14.6	13.9	13.7	11.8	7.6
Under 18 years of age	22.2	20.0	17.7	19.7	20.4	20.7	19.4	17.9	8.5
18 to 64	16.7	15.4	14.0	13.7	15.2	14.2	14.2	11.9	8.7
65 and over	4.5	3.7	3.0	1.4	3.7	3.5	3.9	3.1	2.2
<b>All families</b>	18.1	16.0	14.7	15.2	17.1	15.5	15.4	13.0	10.5
<b>Economic families 2+</b>	13.4	11.0	10.4	10.6	10.7	11.0	9.9	8.3	4.6
Elderly families	3.3	2.4	3.2	3.0	2.8	5.1	3.9	1.1	0.4
Elderly married couples	0.9	1.2	1.0	1.1	2.4	4.7	4.0	0.5	0.5
Other elderly families	13.9	F	15.2	13.0	F	F	F	F	F
<b>Non-elderly families</b>	15.5	12.9	12.0	12.3	12.4	12.2	11.1	9.7	5.5
Married couples	12.2	7.7	9.3	7.9	7.5	9.2	6.2	4.1	2.5
Two-parent families with children	11.7	11.0	6.9	10.2	9.3	8.8	9.3	7.6	2.8
Married couples with other relatives	6.2	4.7	5.9	0.9	3.1	2.4	5.2	3.4	1.5
<b>Lone-parent families</b>	48.9	39.0	47.9	39.7	51.2	41.5	37.3	39.7	25.6
Male lone-parent families	F	F	F	F	35.6	24.2	33.7	F	F
Female lone-parent families	51.3	41.2	54.4	43.4	54.1	44.2	38.0	37.0	22.9
Other non-elderly families	12.1	15.9	11.6	21.1	12.6	13.8	9.1	13.1	10.5
<b>Unattached individuals</b>	27.6	25.8	23.0	24.0	29.3	23.9	25.6	21.7	21.4
Male	32.8	26.7	26.1	29.8	31.8	28.6	28.6	22.8	21.6
Female	22.2	24.8	19.6	17.7	26.9	19.7	22.9	20.6	21.2
<b>All Elderly</b>	6.4	4.5	4.9	3.3	6.9	4.0	4.0	6.0	6.1
Elderly Male	7.6	F	5.6	8.1	8.1	F	F	6.9	10.1
Elderly Female	6.0	5.3	4.7	1.6	6.5	3.7	4.9	5.7	4.6
<b>All Non-Elderly</b>	39.8	36.9	32.1	34.4	40.8	34.8	36.9	29.9	29.4
Non-Elderly Male	38.9	32.3	30.0	34.1	37.1	34.6	35.0	26.8	24.4
Non-Elderly Female	41.6	44.9	36.2	34.9	47.0	35.1	39.4	34.2	36.2

Note: F: Too few observations to allow reliable estimates

**Table 8i**  
**Incidence of Low Income: Alberta, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	13.0	12.3	10.8	12.5	12.6	10.0	7.8	7.4	6.1
Under 18 years of age	15.7	14.3	12.0	15.0	15.7	11.7	8.7	9.0	6.3
18-64	13.6	12.9	11.5	13.0	13.0	10.8	8.3	7.7	6.6
65 and over	2.0	3.0	2.6	3.1	2.5	0.9	1.8	1.9	2.4
<b>Males</b>	12.2	11.8	10.3	11.9	11.6	10.0	7.7	7.2	5.8
Under 18 years of age	15.7	15.1	11.9	15.8	15.6	12.6	8.6	9.5	6.4
18 to 64	12.3	11.7	10.8	11.8	11.4	10.3	8.1	7.1	6.0
65 and over	1.3	2.7	2.0	2.4	2.2	1.2	1.9	2.8	2.6
<b>Females</b>	13.8	12.9	11.2	13.1	13.6	10.0	7.9	7.6	6.4
Under 18 years of age	15.6	13.4	12.1	14.1	15.8	10.7	8.8	8.6	6.2
18 to 64	14.9	14.2	12.2	14.4	14.7	11.3	8.6	8.3	7.2
65 and over	2.7	3.3	3.2	3.6	2.7	0.7	1.8	1.1	2.1
<b>All families</b>	16.0	15.4	14.5	16.5	15.6	12.8	10.9	9.7	8.9
<b>Economic families 2+</b>	10.0	9.3	7.6	9.0	9.5	7.1	5.4	5.2	3.7
Elderly families	1.0	2.0	2.8	2.6	2.1	0.9	1.1	1.4	0.9
Elderly married couples	0.6	1.0	2.0	1.2	1.3	1.0	1.3	1.4	1.0
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	11.2	10.3	8.3	9.9	10.6	8.0	6.0	5.7	4.1
Married couples	8.1	8.5	7.6	9.3	8.7	5.1	5.0	4.0	3.4
Two-parent families with children	10.3	9.1	7.2	8.8	9.0	6.6	4.0	3.8	2.2
Married couples with other relatives	3.9	3.0	2.4	1.8	1.1	2.7	1.2	2.2	1.7
<b>Lone-parent families</b>	34.4	34.8	29.3	35.9	36.4	24.1	23.5	24.3	18.0
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	36.9	40.6	35.3	43.4	45.8	29.7	28.2	26.0	21.8
Other non-elderly families	13.8	9.9	3.9	5.5	12.3	14.0	6.6	6.7	5.1
<b>Unattached individuals</b>	28.0	27.6	27.8	31.0	26.9	23.3	21.0	17.8	18.2
Male	23.8	25.3	26.9	28.8	23.7	24.6	20.2	16.4	16.1
Female	32.6	30.2	28.9	33.6	30.7	21.7	21.9	19.6	20.8
<b>All Elderly</b>	3.6	4.6	5.8	4.4	5.9	2.3	4.8	1.1	4.8
Elderly Male	F	F	F	F	8.7	F	7.7	F	F
Elderly Female	4.1	5.5	6.0	5.9	5.0	1.6	3.8	1.1	4.3
<b>All Non-Elderly</b>	34.4	33.7	33.1	37.5	31.8	27.7	24.3	21.3	21.0
Non-Elderly Male	26.2	28.0	28.9	31.7	25.2	26.4	21.2	17.7	16.9
Non-Elderly Female	46.7	42.5	39.5	46.2	42.0	29.6	29.4	26.8	27.3

Note: F: Too few observations to allow reliable estimates

**Table 8j**  
**Incidence of Low Income: British Columbia, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	22.6	20.2	21.6	20.3	19.7	16.9	16.3	13.4	11.1
Under 18 years of age	26.1	22.8	27.2	27.4	26.5	21.6	22.2	18.4	13.0
18-64	23.3	21.2	21.3	19.7	19.5	17.1	16.6	14.0	11.7
65 and over	12.8	10.6	13.8	12.1	10.0	8.8	6.1	3.8	5.6
<b>Males</b>	21.6	19.4	21.4	20.0	19.1	16.3	16.1	13.8	11.5
Under 18 years of age	26.6	23.0	28.6	29.4	27.9	23.5	22.6	19.0	14.1
18 to 64	21.5	19.9	20.6	18.3	18.1	16.0	16.4	14.5	12.3
65 and over	11.7	9.7	12.7	12.0	9.5	5.4	4.1	1.9	3.2
<b>Females</b>	23.7	20.9	21.7	20.6	20.2	17.5	16.4	13.1	10.6
Under 18 years of age	25.6	22.6	25.7	25.3	24.9	19.4	21.8	17.6	11.7
18 to 64	25.1	22.4	22.0	21.0	21.0	18.3	16.7	13.5	11.0
65 and over	13.7	11.3	14.6	12.3	10.4	11.7	7.8	5.4	7.6
<b>All families</b>	25.9	23.9	24.3	22.5	21.7	20.1	19.2	16.7	15.3
<b>Economic families 2+</b>	19.4	16.9	18.6	16.7	15.8	12.7	12.1	9.4	6.7
Elderly families	9.1	8.0	10.4	9.4	6.9	4.9	3.6	2.0	1.9
Elderly married couples	5.5	3.2	7.8	8.6	5.4	3.7	1.9	1.1	1.0
Other elderly families	24.1	29.2	24.0	13.7	13.8	F	9.8	F	F
<b>Non-elderly families</b>	21.1	18.4	19.9	18.0	17.4	14.1	13.8	10.8	7.5
Married couples	16.0	12.3	14.4	10.0	9.6	7.4	8.0	7.3	4.4
Two-parent families with children	20.2	15.8	17.1	16.8	16.1	14.4	14.0	9.3	5.4
Married couples with other relatives	13.4	14.8	13.0	10.0	7.3	13.0	8.4	3.8	2.8
<b>Lone-parent families</b>	47.3	50.4	55.7	54.8	55.6	35.3	42.9	36.7	27.3
Male lone-parent families	20.1	28.8	45.2	33.6	F	34.0	33.0	28.7	F
Female lone-parent families	52.3	55.0	57.9	60.1	56.5	35.5	44.8	38.1	29.2
Other non-elderly families	22.5	19.1	18.7	21.2	24.3	16.6	14.4	13.8	12.9
<b>Unattached individuals</b>	37.1	36.0	34.2	32.7	32.1	32.7	31.4	29.1	30.2
Male	34.3	34.7	33.2	31.1	31.1	29.7	32.8	33.0	32.9
Female	40.3	37.5	35.4	34.4	33.2	36.1	29.8	24.8	27.2
<b>All Elderly</b>	26.6	22.5	23.4	21.4	17.5	21.0	13.5	10.5	16.7
Elderly Male	30.6	28.1	24.5	24.4	20.3	12.2	9.3	F	11.8
Elderly Female	24.5	19.9	23.0	20.2	16.3	24.7	15.4	13.0	19.0
<b>All Non-Elderly</b>	40.7	40.6	38.4	36.3	36.7	36.3	36.7	35.2	34.6
Non-Elderly Male	35.0	35.9	34.8	32.1	32.8	32.4	36.5	38.0	36.6
Non-Elderly Female	49.3	47.8	44.1	42.6	42.9	42.2	37.1	31.2	31.7

Note: F: Too few observations to allow reliable estimates

**Table 9**  
**Depth of Low Income: Canada, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	0.322	0.323	0.317	0.319	0.325	0.332	0.314	0.326	0.329
Under 18 years of age	0.262	0.275	0.26	0.27	0.276	0.28	0.25	0.26	0.262
18-64	0.357	0.35	0.349	0.344	0.35	0.361	0.343	0.352	0.364
65 and over	0.193	0.225	0.2	0.238	0.215	0.172	0.198	0.258	0.166
<b>Males</b>	0.327	0.329	0.32	0.327	0.333	0.348	0.335	0.345	0.347
Under 18 years of age	0.261	0.271	0.263	0.276	0.284	0.295	0.263	0.268	0.268
18 to 64	0.364	0.359	0.354	0.354	0.359	0.377	0.367	0.377	0.384
65 and over	0.214	0.272	0.219	0.265	0.263	0.2	0.199	0.237	0.187
<b>Females</b>	0.318	0.317	0.313	0.312	0.317	0.317	0.295	0.309	0.311
Under 18 years of age	0.262	0.278	0.256	0.264	0.268	0.262	0.237	0.251	0.256
18 to 64	0.351	0.342	0.344	0.335	0.343	0.346	0.321	0.329	0.346
65 and over	0.181	0.193	0.187	0.219	0.178	0.155	0.198	0.272	0.157
<b>All families</b>	0.364	0.358	0.352	0.359	0.362	0.365	0.362	0.371	0.368
<b>Economic families 2+</b>	0.301	0.299	0.299	0.301	0.296	0.311	0.276	0.291	0.29
Elderly families	0.24	0.245	0.207	0.266	0.19	0.202	0.236	0.276	0.288
Elderly married couples	0.248	0.269	0.248	0.311	0.229	0.198	0.178	0.296	F
Other elderly families	0.235	0.216	0.165	0.209	0.15	0.208	0.291	0.25	F
Non-elderly families	0.304	0.301	0.304	0.303	0.302	0.316	0.278	0.291	0.29
Married couples	0.373	0.336	0.37	0.38	0.349	0.372	0.332	0.336	0.33
Two-parent families with children	0.268	0.274	0.258	0.252	0.266	0.285	0.222	0.232	0.229
Married couples with other relatives	0.346	0.368	0.344	0.312	0.368	0.306	0.383	0.262	0.304
Lone-parent families	0.274	0.279	0.276	0.295	0.279	0.285	0.268	0.309	0.315
Male lone-parent families	0.27	0.342	0.298	0.345	0.33	0.348	0.305	0.366	0.395
Female lone-parent families	0.274	0.273	0.273	0.29	0.274	0.278	0.265	0.301	0.307
Other non-elderly families	0.375	0.357	0.372	0.328	0.347	0.372	0.332	0.319	0.298
<b>Unattached individuals</b>	0.415	0.403	0.396	0.404	0.41	0.403	0.421	0.418	0.399
Male	0.424	0.416	0.402	0.418	0.415	0.428	0.452	0.441	0.429
Female	0.408	0.39	0.39	0.39	0.404	0.375	0.388	0.393	0.368
<b>All Elderly</b>	0.162	0.203	0.16	0.185	0.207	0.144	0.159	0.235	0.139
Elderly Male	0.186	0.268	0.184	0.19	0.271	0.186	0.152	0.168	0.138
Elderly Female	0.152	0.173	0.149	0.183	0.17	0.128	0.163	0.259	0.14
<b>All Non-Elderly</b>	0.445	0.426	0.424	0.425	0.424	0.422	0.437	0.429	0.437
Non-Elderly Male	0.441	0.427	0.418	0.431	0.422	0.436	0.463	0.449	0.45
Non-Elderly Female	0.448	0.424	0.429	0.418	0.427	0.405	0.408	0.405	0.422

Note: F: Too few observations to allow reliable estimates

**Table 10a**  
**Depth of Low Income: Newfoundland and Labrador, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.286	0.271	0.271	0.312	0.301	0.286	0.265	0.254	0.277
Under 18 years of age	0.267	0.255	0.256	0.272	0.261	0.247	0.218	0.219	0.161
18-64	0.314	0.295	0.292	0.35	0.334	0.32	0.299	0.289	0.313
65 and over	0.137	0.134	0.116	0.081	0.113	0.112	0.126	0.082	F
<b>Males</b>	0.282	0.281	0.262	0.311	0.297	0.297	0.276	0.251	0.258
Under 18 years of age	0.271	0.248	0.222	0.243	0.227	0.222	0.23	0.211	F
18 to 64	0.302	0.307	0.29	0.354	0.339	0.345	0.309	0.286	0.311
65 and over	F	F	F	F	F	F	F	F	F
<b>Females</b>	0.289	0.262	0.281	0.313	0.304	0.277	0.256	0.257	0.294
Under 18 years of age	0.263	0.264	0.299	0.293	0.294	0.276	0.203	0.23	
18 to 64	0.325	0.285	0.293	0.345	0.33	0.298	0.291	0.292	0.314
65 and over	0.134	0.114	0.096	0.076	0.087	F	F	F	F
<b>All families</b>	0.306	0.296	0.318	0.35	0.339	0.313	0.306	0.291	0.33
<b>Economic families 2+</b>	0.284	0.278	0.26	0.294	0.288	0.286	0.242	0.213	0.189
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.295	0.295	0.269	0.314	0.298	0.292	0.252	0.236	0.196
Married couples	0.357	0.353	0.332	F	0.373	F	F	F	F
Two-parent families with children	0.262	0.243	0.218	0.273	0.283	0.241	0.2	F	F
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.295	0.339	0.318	0.276	0.245	0.254	0.235	0.209	F
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.292	0.339	0.326	0.273	0.248	0.251	0.215	0.211	F
Other non-elderly families	F	F	F	F	F	F	F	F	F
<b>Unattached individuals</b>	0.338	0.319	0.387	0.408	0.394	0.345	0.369	0.347	0.382
Male	0.319	0.371	0.404	0.399	0.374	0.419	0.399	0.352	0.365
Female	0.353	0.27	0.375	0.418	0.413	0.277	0.348	0.343	0.395
<b>All Elderly</b>	0.118	0.122	0.095	0.074	0.084	0.064	F	F	F
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	0.13	0.113	0.102	0.068	F	F	F	F	F
<b>All Non-Elderly</b>	0.431	0.379	0.439	0.48	0.453	0.411	0.42	0.39	0.398
Non-Elderly Male	0.347	0.384	0.42	0.44	0.401	0.452	0.423	0.379	0.377
Non-Elderly Female	0.551	0.372	0.457	0.527	0.507	0.365	0.418	0.397	0.413

Note: F: Too few observations to allow reliable estimates

**Table 10b**  
**Depth of Low Income: Prince Edward Island, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.293	0.271	0.268	0.231	0.25	0.207	0.253	0.25	0.301
Under 18 years of age	0.241	0.228	0.249	0.184	0.213	0.151	0.184	0.17	F
18-64	0.338	0.3	0.306	0.277	0.29	0.244	0.307	0.301	0.359
65 and over	0.142	0.201	0.121	0.118	0.138	0.128	F	F	F
<b>Males</b>	0.305	0.269	0.26	0.232	0.25	0.205	0.273	0.289	0.392
Under 18 years of age	0.239	0.212	0.231	0.174	0.222	0.153	0.198	F	F
18 to 64	0.345	0.292	0.304	0.292	0.271	0.238	0.322	0.349	F
65 and over	F	F	F	F	F	F	F	F	F
<b>Females</b>	0.283	0.273	0.275	0.231	0.25	0.208	0.24	0.221	0.229
Under 18 years of age	0.244	0.243	0.276	0.2	0.201	0.149	0.176	0.163	F
18 to 64	0.332	0.306	0.308	0.265	0.306	0.249	0.296	0.26	0.263
65 and over	0.127	0.161	F	F	F	F	F	F	F
<b>All families</b>	0.32	0.281	0.277	0.277	0.28	0.242	0.296	0.325	0.371
<b>Economic families 2+</b>	0.293	0.273	0.271	0.174	0.226	0.199	0.227	0.199	F
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.297	0.269	0.293	0.18	0.244	0.194	0.222	0.199	F
Married couples	F	F	F	F	F	F	F	F	F
Two-parent families with children	0.256	0.246	F	F	F	F	F	F	F
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	F	F	F	F	F	F	F	F	F
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	F	F	F	F	F	F	F	F	F
Other non-elderly families	F	F	F	F	F	F	F	F	F
<b>Unattached individuals</b>	0.347	0.289	0.283	0.352	0.314	0.267	0.338	0.415	0.462
Male	0.43	0.299	0.26	0.355	0.326	0.264	0.351	F	F
Female	0.294	0.281	0.299	0.35	0.306	0.269	0.326	0.336	F
<b>All Elderly</b>	0.087	0.113	F	F	F	F	F	F	F
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	F	F	F	F	F	F	F	F	F
<b>All Non-Elderly</b>	0.426	0.341	0.36	0.423	0.391	0.329	0.424	0.51	0.5
Non-Elderly Male	0.45	0.313	F	0.388	0.336	0.305	F	F	F
Non-Elderly Female	0.403	0.369	0.396	0.462	0.448	F	0.444	F	F

Note: F: Too few observations to allow reliable estimates

**Table 10c**  
**Depth of Low Income: Nova Scotia, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.287	0.285	0.294	0.304	0.336	0.302	0.305	0.297	0.334
Under 18 years of age	0.243	0.238	0.264	0.266	0.266	0.228	0.218	0.214	0.243
18-64	0.327	0.326	0.326	0.339	0.387	0.353	0.349	0.348	0.374
65 and over	0.153	0.151	0.154	0.145	0.167	0.116	0.172	0.122	F
<b>Males</b>	0.282	0.296	0.309	0.315	0.35	0.333	0.314	0.306	0.333
Under 18 years of age	0.243	0.217	0.293	0.256	0.264	0.241	0.224	0.213	0.256
18 to 64	0.313	0.345	0.33	0.365	0.408	0.385	0.356	0.352	0.353
65 and over	0.193	0.223	0.184	0.176	F	F	F	F	F
<b>Females</b>	0.291	0.277	0.28	0.293	0.325	0.277	0.299	0.289	0.335
Under 18 years of age	0.244	0.26	0.233	0.276	0.269	0.216	0.214	0.215	0.233
18 to 64	0.339	0.31	0.323	0.319	0.369	0.327	0.345	0.344	0.395
65 and over	0.135	0.117	0.134	0.118	0.162	0.109	0.146	0.097	F
<b>All families</b>	0.328	0.327	0.336	0.344	0.392	0.361	0.365	0.332	0.368
<b>Economic families 2+</b>	0.265	0.264	0.276	0.29	0.288	0.247	0.246	0.27	0.305
Elderly families	0.165	0.246	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	0.162	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.278	0.265	0.288	0.305	0.297	0.252	0.245	0.282	0.313
Married couples	0.335	0.34	0.314	0.365	F	0.302	0.326	0.455	F
Two-parent families with children	0.229	0.232	0.213	0.268	0.276	0.191	0.141	0.195	F
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.266	0.252	0.357	0.334	0.306	0.296	0.286	0.222	F
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.258	0.23	0.324	0.321	0.292	0.27	0.284	0.222	F
Other non-elderly families	F	F	F	F	F	F	F	F	F
<b>Unattached individuals</b>	0.383	0.381	0.394	0.399	0.463	0.425	0.425	0.37	0.391
Male	0.409	0.449	0.416	0.454	0.498	0.493	0.449	0.363	0.38
Female	0.367	0.329	0.37	0.346	0.429	0.371	0.408	0.376	0.401
<b>All Elderly</b>	0.149	0.09	0.147	0.139	0.172	0.084	0.137	0.1	F
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	0.129	0.083	0.111	0.099	0.178	0.091	0.144	0.085	F
<b>All Non-Elderly</b>	0.447	0.452	0.449	0.448	0.511	0.478	0.464	0.414	0.419
Non-Elderly Male	0.421	0.473	0.438	0.488	0.533	0.517	0.465	0.375	0.381
Non-Elderly Female	0.467	0.432	0.463	0.407	0.486	0.441	0.462	0.454	0.459

Note: F: Too few observations to allow reliable estimates

**Table 10d**  
**Depth of Low Income: New Brunswick, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	0.311	0.304	0.293	0.318	0.304	0.294	0.294	0.311	0.301
Under 18 years of age	0.263	0.283	0.211	0.234	0.251	0.215	0.237	0.255	0.213
18-64	0.355	0.333	0.343	0.375	0.343	0.338	0.328	0.34	0.338
65 and over	0.134	0.133	0.137	0.149	0.135	0.16	0.163	0.15	F
<b>Males</b>	0.321	0.316	0.307	0.337	0.32	0.299	0.31	0.341	0.344
Under 18 years of age	0.261	0.276	0.218	0.243	0.26	0.209	0.265	0.267	0.22
18 to 64	0.362	0.345	0.361	0.402	0.359	0.349	0.334	0.373	0.385
65 and over	F	F	F	F	F	F	F	F	F
<b>Females</b>	0.302	0.293	0.28	0.302	0.289	0.29	0.28	0.285	0.263
Under 18 years of age	0.266	0.29	0.202	0.221	0.242	0.223	0.206	0.245	0.207
18 to 64	0.348	0.322	0.327	0.352	0.33	0.329	0.322	0.311	0.294
65 and over	0.126	0.127	0.142	0.144	0.118	0.125	0.165	F	F
<b>All families</b>	0.338	0.327	0.331	0.357	0.339	0.337	0.339	0.344	0.336
<b>Economic families 2+</b>	0.308	0.287	0.286	0.305	0.297	0.278	0.268	0.296	0.251
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.313	0.295	0.289	0.313	0.304	0.28	0.27	0.297	0.251
Married couples	0.416	0.347	0.36	0.398	0.409	0.341	0.373	0.354	F
Two-parent families with children	0.282	0.246	0.241	0.256	0.257	0.181	0.222	0.249	F
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.272	0.317	0.235	0.251	0.266	0.273	0.244	0.276	0.213
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.262	0.29	0.231	0.241	0.261	0.266	0.247	0.271	F
Other non-elderly families	F	F	F	F	F	F	F	F	F
<b>Unattached individuals</b>	0.363	0.361	0.374	0.413	0.38	0.386	0.403	0.391	0.391
Male	0.402	0.383	0.413	0.46	0.426	0.408	0.442	0.451	0.456
Female	0.327	0.339	0.333	0.372	0.338	0.367	0.371	0.331	0.326
<b>All Elderly</b>	0.117	0.12	0.133	0.119	0.104	0.115	0.158	F	F
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	0.117	0.121	0.136	0.103	0.102	0.105	0.154	F	F
<b>All Non-Elderly</b>	0.437	0.426	0.448	0.513	0.454	0.431	0.45	0.43	0.424
Non-Elderly Male	0.43	0.401	0.452	0.507	0.469	0.429	0.452	0.469	0.462
Non-Elderly Female	0.447	0.462	0.443	0.52	0.437	0.433	0.448	0.384	0.377

Note: F: Too few observations to allow reliable estimates

**Table 10e**  
**Depth of Low Income: Quebec, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.303	0.286	0.289	0.306	0.304	0.317	0.264	0.322	0.31
Under 18 years of age	0.226	0.226	0.207	0.213	0.215	0.221	0.141	0.237	0.232
18-64	0.333	0.31	0.317	0.33	0.327	0.342	0.299	0.341	0.355
65 and over	0.251	0.212	0.203	0.328	0.252	0.176	F	0.281	0.146
<b>Males</b>	0.307	0.286	0.296	0.333	0.318	0.351	0.301	0.36	0.336
Under 18 years of age	0.222	0.222	0.192	0.212	0.198	0.266	0.159	0.226	0.214
18 to 64	0.345	0.313	0.34	0.369	0.354	0.374	0.344	0.4	0.39
65 and over	F	F	F	F	F	F	F	F	0.17
<b>Females</b>	0.299	0.285	0.282	0.282	0.289	0.283	0.229	0.284	0.287
Under 18 years of age	0.23	0.23	0.225	0.214	0.237	0.172	0.123	0.252	0.26
18 to 64	0.324	0.307	0.3	0.295	0.302	0.312	0.256	0.288	0.323
65 and over	0.28	0.197	0.196	F	F	0.14	F	F	0.137
<b>All families</b>	0.349	0.324	0.32	0.342	0.332	0.35	0.321	0.365	0.35
<b>Economic families 2+</b>	0.272	0.244	0.255	0.277	0.251	0.277	0.203	0.259	0.257
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.274	0.245	0.261	0.275	0.256	0.281	0.206	0.26	0.261
Married couples	0.335	0.252	0.314	0.351	0.263	0.32	0.255	0.223	0.229
Two-parent families with children	0.229	0.22	0.213	0.204	0.217	0.277	0.137	0.225	0.198
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.243	0.23	0.213	0.217	0.201	0.228	0.157	0.29	0.303
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.234	0.221	0.206	0.215	0.193	0.226	0.158	0.268	0.277
Other non-elderly families	0.385	0.327	0.283	0.329	F	F	0.299	F	0.311
<b>Unattached individuals</b>	0.404	0.373	0.366	0.381	0.37	0.383	0.379	0.41	0.38
Male	0.406	0.376	0.391	0.41	0.388	0.423	0.428	0.473	0.446
Female	0.402	0.37	0.346	0.349	0.347	0.336	0.319	0.342	0.324
<b>All Elderly</b>	F	0.194	F	F	F	F	F	F	0.135
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	F	0.182	F	F	F	F	F	F	0.132
<b>All Non-Elderly</b>	0.408	0.383	0.373	0.38	0.371	0.389	0.387	0.414	0.438
Non-Elderly Male	0.41	0.383	0.396	0.412	0.386	0.426	0.441	0.479	0.48
Non-Elderly Female	0.405	0.383	0.354	0.345	0.351	0.343	0.322	0.342	0.392

Note: F: Too few observations to allow reliable estimates

**Table 10f**  
**Depth of Low Income: Ontario, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.326	0.338	0.33	0.31	0.326	0.336	0.31	0.314	0.327
Under 18 years of age	0.274	0.302	0.267	0.263	0.291	0.296	0.253	0.247	0.262
18-64	0.354	0.357	0.364	0.331	0.344	0.358	0.335	0.34	0.359
65 and over	0.262	0.304	0.211	0.295	0.25	0.199	0.248	0.264	0.159
<b>Males</b>	0.326	0.343	0.328	0.306	0.332	0.351	0.326	0.325	0.341
Under 18 years of age	0.278	0.289	0.286	0.254	0.308	0.318	0.257	0.263	0.287
18 to 64	0.349	0.365	0.353	0.329	0.344	0.37	0.356	0.352	0.366
65 and over	0.305	0.397	0.226	0.33	F	0.208	F	F	F
<b>Females</b>	0.326	0.335	0.332	0.314	0.321	0.321	0.295	0.305	0.314
Under 18 years of age	0.27	0.315	0.245	0.272	0.272	0.271	0.249	0.231	0.237
18 to 64	0.359	0.351	0.374	0.332	0.344	0.346	0.315	0.33	0.352
65 and over	0.24	0.229	0.204	0.274	0.21	0.192	0.233	F	0.144
<b>All families</b>	0.373	0.372	0.37	0.351	0.357	0.365	0.362	0.359	0.363
<b>Economic families 2+</b>	0.301	0.312	0.317	0.297	0.301	0.314	0.279	0.286	0.294
Elderly families	0.351	F	F	F	F	F	0.249	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.298	0.315	0.32	0.294	0.304	0.318	0.281	0.287	0.293
Married couples	0.335	0.344	0.395	0.342	0.335	0.363	0.372	0.398	0.396
Two-parent families with children	0.286	0.312	0.286	0.243	0.276	0.295	0.218	0.223	0.236
Married couples with other relatives	F	0.333	0.326	F	F	F	F	F	F
<b>Lone-parent families</b>	0.284	0.3	0.283	0.308	0.283	0.276	0.29	0.31	0.306
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.292	0.294	0.284	0.298	0.276	0.273	0.292	0.303	0.305
Other non-elderly families	0.342	0.307	0.406	0.315	0.414	0.386	0.317	0.314	0.285
<b>Unattached individuals</b>	0.431	0.42	0.418	0.4	0.405	0.41	0.435	0.409	0.396
Male	0.419	0.431	0.396	0.385	0.398	0.42	0.467	0.415	0.402
Female	0.442	0.41	0.439	0.414	0.412	0.399	0.402	0.403	0.389
<b>All Elderly</b>	0.201	0.308	0.176	0.244	0.202	0.17	F	F	0.107
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	0.195	0.213	0.143	0.244	F	0.116	F	F	0.093
<b>All Non-Elderly</b>	0.458	0.434	0.446	0.413	0.413	0.425	0.446	0.415	0.422
Non-Elderly Male	0.435	0.428	0.409	0.394	0.403	0.427	0.475	0.423	0.416
Non-Elderly Female	0.479	0.44	0.484	0.434	0.424	0.424	0.414	0.407	0.43

Note: F: Too few observations to allow reliable estimates

**Table 10g**  
**Depth of Low Income: Manitoba, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.322	0.315	0.319	0.324	0.307	0.302	0.355	0.374	0.327
Under 18 years of age	0.29	0.283	0.254	0.273	0.236	0.233	0.29	0.319	0.261
18-64	0.345	0.339	0.361	0.354	0.345	0.339	0.383	0.402	0.379
65 and over	0.227	0.277	0.278	0.316	0.249	0.24	F	F	0.15
<b>Males</b>	0.324	0.319	0.349	0.349	0.338	0.324	0.38	0.384	0.356
Under 18 years of age	0.282	0.287	0.272	0.298	0.286	0.249	0.309	0.305	0.288
18 to 64	0.357	0.344	0.418	0.382	0.37	0.367	0.41	0.422	0.405
65 and over	F	F	F	F	F	F	F	F	F
<b>Females</b>	0.319	0.311	0.289	0.3	0.279	0.28	0.332	0.363	0.3
Under 18 years of age	0.302	0.279	0.23	0.239	0.18	0.216	0.267	0.338	0.231
18 to 64	0.335	0.335	0.318	0.331	0.325	0.31	0.358	0.382	0.354
65 and over	F	F	F	F	F	F	F	F	0.159
<b>All families</b>	0.341	0.349	0.386	0.356	0.356	0.345	0.41	0.388	0.357
<b>Economic families 2+</b>	0.314	0.299	0.288	0.326	0.276	0.299	0.329	0.347	0.306
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.317	0.293	0.29	0.318	0.279	0.302	0.335	0.35	0.302
Married couples	0.388	0.388	0.419		0.311	0.33	0.478	F	F
Two-parent families with children	0.31	0.244	0.232	0.286	0.262	0.272	0.295	0.403	0.263
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.278	0.29	0.288	0.286	0.241	0.289	0.274	F	F
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.267	0.285	0.264	0.264	0.238	0.235	0.26	F	F
Other non-elderly families	F	F	F	F	F	F	F	F	F
<b>Unattached individuals</b>	0.369	0.393	0.477	0.383	0.418	0.38	0.463	0.412	0.382
Male	0.384	0.397	0.561	0.428	0.466	0.386	0.504	0.428	0.427
Female	0.351	0.388	0.392	0.349	0.372	0.373	0.425	0.393	0.341
<b>All Elderly</b>	F	F	F	F	F	F	F	F	0.126
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	F	F	F	F	F	F	F	F	0.143
<b>All Non-Elderly</b>	0.384	0.41	0.489	0.398	0.434	0.39	0.475	0.428	0.457
Non-Elderly Male	0.384	0.405	0.573	0.433	0.481	0.397	0.514	0.434	0.484
Non-Elderly Female	0.383	0.415	0.4	0.369	0.388	0.381	0.436	0.42	0.428

Note: F: Too few observations to allow reliable estimates

**Table 10h**  
**Depth of Low Income: Saskatchewan, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.324	0.301	0.298	0.297	0.339	0.383	0.385	0.335	0.396
Under 18 years of age	0.246	0.235	0.212	0.25	0.268	0.307	0.321	0.272	0.367
18-64	0.38	0.339	0.349	0.326	0.386	0.436	0.43	0.371	0.418
65 and over	0.094	F	0.264	F	0.179	0.222	0.216	F	F
<b>Males</b>	0.341	0.314	0.312	0.309	0.35	0.397	0.406	0.34	0.404
Under 18 years of age	0.232	0.241	0.211	0.268	0.26	0.311	0.331	0.284	0.357
18 to 64	0.409	0.357	0.383	0.335	0.405	0.456	0.457	0.369	0.433
65 and over	F	F	F	F	F	F	F	F	F
<b>Females</b>	0.308	0.291	0.284	0.286	0.33	0.37	0.365	0.329	0.389
Under 18 years of age	0.259	0.228	0.213	0.233	0.276	0.303	0.311	0.261	0.379
18 to 64	0.352	0.323	0.32	0.316	0.367	0.417	0.404	0.374	0.406
65 and over	F	F	F	F	F	F	F	F	F
<b>All families</b>	0.386	0.361	0.361	0.35	0.384	0.427	0.425	0.383	0.405
<b>Economic families 2+</b>	0.311	0.278	0.285	0.283	0.337	0.377	0.366	0.321	0.392
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.322	0.285	0.285	0.29	0.348	0.39	0.371	0.318	0.383
Married couples	0.442	F	0.413	0.426	F	0.599	F	F	F
Two-parent families with children	0.221	0.254	0.214	0.214	0.265	0.357	0.401	0.317	F
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.348	0.268	0.236	0.306	0.33	0.3	0.292	0.258	0.286
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.353	0.277	0.234	0.292	0.292	0.275	0.262	0.254	F
Other non-elderly families	F	F	F	F	F	F	F	F	F
<b>Unattached individuals</b>	0.459	0.43	0.427	0.408	0.418	0.47	0.467	0.428	0.41
Male	0.502	0.441	0.443	0.409	0.402	0.462	0.482	0.405	0.4
Female	0.392	0.418	0.404	0.405	0.437	0.481	0.45	0.451	0.42
<b>All Elderly</b>	F	F	F	F	F	F	F	F	F
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	F	F	F	F	F	F	F	F	F
<b>All Non-Elderly</b>	0.49	0.437	0.446	0.411	0.435	0.486	0.484	0.45	0.437
Non-Elderly Male	0.516	0.443	0.453	0.412	0.406	0.472	0.486	0.418	0.427
Non-Elderly Female	0.445	0.43	0.433	0.41	0.474	0.505	0.48	0.484	0.447

Note: F: Too few observations to allow reliable estimates

**Table 10i**  
**Depth of Low Income: Alberta, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM-2000	MBM-2001	MBM-2002	MBM-2003	MBM-2004	MBM-2005	MBM-2006	MBM-2007	LICOs-IAT 2007
<b>All persons</b>	0.347	0.351	0.348	0.369	0.358	0.354	0.345	0.355	0.366
Under 18 years of age	0.301	0.305	0.308	0.358	0.272	0.286	0.276	0.298	0.305
18-64	0.369	0.375	0.369	0.378	0.396	0.381	0.366	0.38	0.394
65 and over	F	F	F	F	F	F	F	F	F
<b>Males</b>	0.359	0.376	0.343	0.395	0.376	0.344	0.372	0.359	0.38
Under 18 years of age	0.306	0.328	0.3	0.416	0.294	0.295	0.301	0.288	0.298
18 to 64	0.386	0.405	0.365	0.388	0.418	0.367	0.398	0.397	0.416
65 and over	F	F	F	F	F	F	F	F	F
<b>Females</b>	0.336	0.328	0.353	0.345	0.342	0.364	0.318	0.351	0.354
Under 18 years of age	0.295	0.278	0.317	0.286	0.249	0.275	0.248	0.31	0.312
18 to 64	0.354	0.349	0.374	0.37	0.378	0.395	0.335	0.365	0.375
65 and over	F	F	F	F	F	F	F	F	F
<b>All families</b>	0.389	0.379	0.38	0.42	0.413	0.399	0.386	0.397	0.404
<b>Economic families 2+</b>	0.33	0.333	0.319	0.329	0.321	0.335	0.272	0.329	0.331
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.333	0.336	0.33	0.332	0.323	0.336	0.263	0.326	0.326
Married couples	0.396	0.415	0.401	0.376	0.419	0.361	F	F	F
Two-parent families with children	0.295	0.333	0.286	0.301	0.264	0.269	0.265	F	F
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.331	0.276	0.333	0.343	0.293	0.387	0.265	0.373	F
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.33	0.268	0.35	0.358	0.293	F	0.27	F	F
Other non-elderly families	F	F	F	F	F	F	F	F	F
<b>Unattached individuals</b>	0.432	0.41	0.413	0.471	0.475	0.436	0.439	0.432	0.431
Male	0.463	0.44	0.395	0.53	0.521	0.411	0.464	0.45	0.463
Female	0.406	0.382	0.432	0.412	0.433	0.469	0.411	0.414	0.402
<b>All Elderly</b>	F	F	F	F	F	F	F	F	F
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	F	F	F	F	F	F	F	F	F
<b>All Non-Elderly</b>	0.435	0.416	0.421	0.477	0.482	0.44	0.444	0.434	0.448
Non-Elderly Male	0.464	0.443	0.397	0.53	0.528	0.413	0.472	0.447	0.473
Non-Elderly Female	0.411	0.389	0.449	0.422	0.439	0.476	0.412	0.42	0.423

Note: F: Too few observations to allow reliable estimates

**Table 10j**  
**Depth of Low Income: British Columbia, Various Groups**  
**Market Basket Measure 2000 to 2007 and LICOs-IAT 2007**

	MBM- 2000	MBM- 2001	MBM- 2002	MBM- 2003	MBM- 2004	MBM- 2005	MBM- 2006	MBM- 2007	LICOs-IAT 2007
<b>All persons</b>	0.339	0.347	0.324	0.331	0.33	0.349	0.359	0.355	0.345
Under 18 years of age	0.257	0.277	0.283	0.289	0.301	0.313	0.309	0.29	0.284
18-64	0.392	0.389	0.356	0.365	0.355	0.384	0.394	0.381	0.376
65 and over	0.135	0.174	0.206	0.204	0.201	0.151	0.146	0.343	0.227
<b>Males</b>	0.349	0.348	0.329	0.333	0.33	0.36	0.37	0.376	0.364
Under 18 years of age	0.252	0.276	0.275	0.297	0.299	0.306	0.327	0.307	0.291
18 to 64	0.411	0.393	0.365	0.362	0.353	0.397	0.401	0.405	0.398
65 and over	0.151	0.169	0.232	0.246	0.252	F	F	F	F
<b>Females</b>	0.329	0.347	0.32	0.33	0.33	0.339	0.347	0.334	0.324
Under 18 years of age	0.262	0.279	0.294	0.28	0.303	0.322	0.289	0.27	0.274
18 to 64	0.375	0.386	0.348	0.368	0.358	0.372	0.388	0.356	0.352
65 and over	0.124	0.177	0.187	0.17	0.161	0.141	0.156	0.341	0.239
<b>All families</b>	0.373	0.386	0.347	0.365	0.374	0.377	0.398	0.413	0.398
<b>Economic families 2+</b>	0.323	0.334	0.318	0.322	0.31	0.341	0.335	0.322	0.308
Elderly families	F	F	F	F	F	F	F	F	F
Elderly married couples	F	F	F	F	F	F	F	F	F
Other elderly families	F	F	F	F	F	F	F	F	F
<b>Non-elderly families</b>	0.333	0.338	0.324	0.331	0.319	0.351	0.341	0.316	0.306
Married couples	0.434	0.367	0.399	0.488	0.423	0.462	0.351	0.331	F
Two-parent families with children	0.262	0.255	0.257	0.267	0.27	0.307	0.258	0.233	
Married couples with other relatives	F	F	F	F	F	F	F	F	F
<b>Lone-parent families</b>	0.258	0.291	0.301	0.331	0.326	0.337	0.336	0.375	0.378
Male lone-parent families	F	F	F	F	F	F	F	F	F
Female lone-parent families	0.263	0.293	0.304	0.331	0.334	0.325	0.324	0.353	0.361
Other non-elderly families	0.39	F	F	F	0.278	F	F	F	F
<b>Unattached individuals</b>	0.418	0.428	0.375	0.404	0.43	0.401	0.439	0.464	0.432
Male	0.441	0.436	0.397	0.409	0.413	0.46	0.448	0.466	0.451
Female	0.395	0.419	0.352	0.398	0.448	0.345	0.428	0.461	0.406
<b>All Elderly</b>	0.114	0.137	0.137	0.107	0.207	0.136	0.131	0.292	0.209
Elderly Male	F	F	F	F	F	F	F	F	F
Elderly Female	0.094	0.146	0.148	0.094	0.163	0.134	0.136	0.316	0.233
<b>All Non-Elderly</b>	0.486	0.483	0.431	0.461	0.463	0.447	0.473	0.481	0.467
Non-Elderly Male	0.49	0.48	0.434	0.442	0.425	0.478	0.461	0.473	0.47
Non-Elderly Female	0.48	0.486	0.427	0.482	0.51	0.412	0.49	0.494	0.463

Note: F: Too few observations to allow reliable estimates

# Appendix A

## Methodological Annex

In addition to the MBM there are two other commonly used Canadian low income measures developed by Statistics Canada. The value added by the MBM can best be understood by comparing and contrasting it with those measures.

### THE LOW INCOME CUT-OFFS (LICOS)- Pre and Post-Income Tax

The pre-income tax version of the LICOs represents a level of total income before the payment of income taxes at which, for a family of a given size and living in a rural or urban community of a given population level, the share of that income it would spend on food, clothing and footwear and shelter is twenty percentage points above that spent by the average family on these three categories of expenditure.

The income levels at which this occurs are calculated using econometric regressions for five different community sizes and for economic families ranging from one person to seven or more persons, producing thirty-five different low income cut-offs in all.<sup>29</sup>

The post-income tax LICOs are explained in footnote 28. The current LICOs (both pre and post-income tax) are based on 1992 expenditure patterns. They are updated each year to take into account changes in the Consumer Price Index for Canada.

The LICOs thus answer the question: How many Canadians live in families spending a share of their total pre or post-tax income on food, clothing and shelter twenty percentage points higher than average families of the same size living in the same broad community size in 1992?<sup>30</sup>

### POST- INCOME TAX LOW INCOME MEASURE (LIM-IAT)

The post-income tax Low Income Measure is 50% of median adjusted family income using a post-income tax definition of income.

---

<sup>29</sup> The calculation of thresholds for five community sizes is in recognition of the fact that, generally speaking, shelter costs rise with the size of the community, being lowest in rural areas and highest in the largest urban centres. The five community sizes are census metropolitan areas (CMAs) with a population of 500,000 or more, CMAs with a population of 100,000-499,999, urban census agglomerations (CAs) with a population between 30,000 and 99,999, CAs and small urban centres with a population under 30,000 and rural areas (including communities with populations under 1000 not contained in a CMA or CA).

<sup>30</sup> In 1992, the average family spent 34.7% of its total pre-tax income on food, clothing and footwear and shelter. Thus the Low Income Cut-offs were set at the point in the income distribution where a family would spend 54.7% or more of its income on these three categories of expenditure. In 1992 the average family spent 43% of its *post-income tax income* on food, clothing and footwear and shelter. Thus, the post-income tax Low Income Cut-offs (LICOs-IAT) were set at the point in the income distribution where a family would spend 63% or more of its post- income tax income on these three categories of expenditure. This measure is the one highlighted by Statistics Canada in its annual reports on *Income in Canada*.

The word “adjusted” means that median family post-income tax income is calculated in such a way as to take into account the fact that families of different sizes and compositions have different needs.

The way in which this is done is as follows: First, factors are assigned to each family member using an equivalence scale. In this scale the oldest person in the family receives a factor of one, the second oldest person in the family and all other family members aged 16 and over each receive a factor of 0.4 and all other family members under the age of 16 receive a factor of 0.3.

Next, the values for each person in the family are added to determine the adjusted family size. The income of the family after the payment of income taxes is then divided by this sum. For example a couple with two children under age 16 would have an “adjusted family size” of 2 (1+0.4+0.3+0.3) and its total income would be divided by two. Single adults living alone would have an “adjusted family size” of one.

This equivalence scale thus assumes that the family of four requires twice as much post-income tax income to meet its household needs as an unattached adult living alone.

The median adjusted post-income tax family income is then determined. This is the level of adjusted post-income tax family income such that half of all families will be above and half below it.

The post-income tax LIM for an unattached individual is 50% of this amount. The LIMs for all other family configurations are equal to this amount multiplied by their “adjusted family size.” Thus a couple with two children would have a low-income cut-off twice that of a single adult living alone.

## **THE MARKET BASKET MEASURE (MBM)**

Unlike either the LICOs or the LIM-IAT, the MBM is based on a specific basket of goods and services.

The cost of the goods and services in the MBM is calculated for a reference family of one male and one female adult aged 25-49 with two children, a girl aged 9 and a boy aged 13.<sup>31</sup> Despite recent trends showing an increasing share of persons living in alternative household configurations (such as childless couples, lone parent families and as unattached individuals), the two-parent, two-child household is still the household type containing the largest share of Canada’s population.

The cost of the goods and services in the “Market Basket” for all other household configurations is then calculated using the Low Income Measure equivalence scale (See the section on the LIM-IAT for a description of this scale).

---

<sup>31</sup> The ages of the family members must be specified to calculate the cost of their expenditures on food and clothing and footwear which vary with the age and gender of the household members.

For household sizes up to four, this equivalence scale is almost identical to that used to calculate the relative measure of disposable income poverty used by the United Nations and the Luxembourg Income Study (LIS). Their equivalence scale is simply the square root of household size.

This equivalence scale is not only used by the Luxembourg Income Study, but also by the Organization for Economic Co-operation and Development in its studies of income inequality and poverty.<sup>32</sup>

The choice of the LIM equivalence scale is thus consistent with international practice, while reflecting judgements made by Statistics Canada in the Canadian context.

## **DISTINCTIVE FEATURES OF THE MBM**

The MBM is thus a “goods and services” measure whose cost is calculated for a number of specific urban communities and community sizes across Canada. As such, it can be used to answer a question not addressed by either the LICOs or the LIM-IAT: How many people in Canada live in families which lack the disposable income to purchase the goods and services in the “Market Basket” within their community or community size?

A second feature of the MBM is that it is more sensitive than either the LICOs or the LIM-IAT to differences in living costs among different communities and community sizes across Canada. This is because the thresholds based on the measure vary with the cost of the goods and services in the basket, not only between community sizes, but between communities of similar size in different provinces.

This sensitivity to geographical differences in living costs and the specific nature of the goods and services in the Market Basket were the features sought by the Ministers responsible for Social Services in commissioning the development of this new low-income measure.

Finally, the basic concept of low income underlying the MBM is being unable to purchase the goods and services in the Market Basket. This implies that the income to be compared to the thresholds should not be gross income, but a measure of the disposable income actually available to purchase these goods and services.

Thus, the following deductions are made from total family money income before comparing it to the cost of the basket:

- out-of-pocket spending on child care<sup>33</sup>

---

<sup>32</sup> See Mathieu Lefebvre, “The Redistributive Effects of Pension Systems in Europe: A Survey of the Evidence”, Luxembourg Income Study Working Paper No. 457 (March 2007), page 3.

<sup>33</sup> Out-of-pocket spending on child care and non-insured health care spending recommended by a health professional are not included in the cost of the basket because spending on these items varies so widely from family to family depending on the availability of free or subsidized child care and the health needs of family members. No “standard” basket component for either category of expenditure could be reasonably set. However, families that must spend significant amounts of money on such items obviously experience more difficulty purchasing goods and services to meet their household needs than those who do not have to bear such costs. This is accounted for by deducting the amount spent on these items from each family’s total money income before comparing it to the MBM thresholds.

- out-of-pocket spending on non-insured health care costs recommended by a health professional such as prescription drugs, health insurance premiums, aids for persons with disabilities and dental and vision care
- personal income taxes and the personal portion of all payroll taxes such as Canada/Quebec Pension Plan contributions and Employment Insurance premiums
- alimony and child support payments made to another family
- all *mandatory* payroll deductions for employer-sponsored pension plans, union dues and employer-sponsored supplementary health care plans.

Expenditures on support payments, out-of-pocket child care expenses and mandatory payroll deductions other than EI premiums and C/QPP contributions are derived from responses to questions on Statistics Canada's Survey of Labour and Income Dynamics (SLID).

C/QPP contributions and EI premiums were calculated based on earnings and published contribution rates. Public health insurance premiums were based on provincial contribution schedules and net income.

For those who reported positive direct out-of-pocket medical expenses on line 330 of the income tax form this amount was used.<sup>34</sup> Otherwise they were imputed for each province from data from the Survey of Household Spending (SHS).

All these deductions represent income that is not available to purchase the goods and services in the basket. This is a much more stringent concept of disposable income than that used for either the pre-income tax LICOs (which make no deductions from total money income before comparing that income to the LICO thresholds) or the LICOs-IAT and LIM-IAT (which deduct only income taxes paid before comparing adjusted post-income tax family income to the LIM-IAT and LICOs-IAT thresholds).

Thus even where the MBM threshold for a given family in a given community is lower than that calculated using the LICOs or the LIM-IAT, that family's MBM disposable income may fall under the MBM threshold even though its total or post-income tax income may exceed the thresholds for the other two measures. Such a family would be counted as part of the low income population using the MBM but not as low income using the other two measures.

---

<sup>34</sup> About 75% of those interviewed for the SLID gave permission to extract data from their income tax returns. All those who did so but did not report a positive amount on line 330 had the amount imputed in the same way as those who did not give access to their tax returns.

## THE COMPOSITION OF THE MBM BASKET

### a) Food

The content of the food component of the MBM basket is as described in the Health Canada publication, *National Nutritious Food Basket 1998*, written by Judith Lawn.<sup>35</sup> The basket represents community standards of food expenditure in Canada as derived from Statistics Canada's *Survey of Family Food Expenditure in Canada 1996* adjusted to be consistent with Health Canada's *Nutrition Recommendations* and current guidelines for fat and saturated fat intake for adults.

It is neither "an ideal diet" nor the cheapest diet which meets nutritional requirements. Instead, it represents a nutritious diet which is consistent with the food purchases of ordinary Canadian households. It contains healthy foods that "people like to eat." It is designed to be "socially acceptable and contain sufficient variety to be nutritionally adequate and palatable over the long term." It includes more costly "basic processed foods such as yogurt or bread...since a family would not normally prepare those foods from raw ingredients."

The publication lists the amount of each type of food that would be purchased each week and the suggested purchase unit for the reference family. From these tables Statistics Canada was able to determine the annual cost of the food basket in the forty urban centres where it collects food price data.<sup>36</sup>

For example, in Ottawa in January of 2000 the average price for the standard quantity of 2% milk (a four litre bag) for the reference family was \$3.49. Since the Nutritious Food Basket recommended an average weekly purchase of 10.45 litres, the weekly cost of milk for the family was  $(10.45 \text{ litres} / 4.0 \text{ litres}) \times \$3.49 = \$9.12$ . This same procedure is followed for all the items in the food basket each month in each year and the total average weekly cost for the twelve months is multiplied by fifty-two to obtain the annual cost.

The content of the food component of the MBM is provided in Appendix B, including the suggested purchase unit and the weekly quantities of food purchased.

The annual cost of each of the five components of the MBM basket for the nineteen urban areas and twenty-nine community sizes where a threshold for the reference family was calculated is provided in Appendix G.

The cost of the food component of the MBM for the reference family in 2007 ranged from \$6,574 in Hamilton, Ontario to \$8,347 in Newfoundland and Labrador outside the St. John's Census Metropolitan area. The median expenditure on food by the reference family in 2007 (including food purchased in restaurants) was \$9,250. Thus, the cost of the MBM food component ranged from 71.0% to 90.2% of this national median level.

---

<sup>35</sup> See Judith Lawn, *National Nutritious Food Basket 1998*, Health Canada (Ottawa, 1998). This publication was compiled under contract with the Nutrition and Healthy Eating Unit of the Health Promotion and Programs Branch of Health Canada. It reflected input from Federal, Provincial and Territorial nutritionists.

<sup>36</sup> It is assumed that in each province the cost of the food basket in rural areas is the same as in the smallest urban centre for which food price data are collected.

## **b) Clothing and Footwear**

In 1997, Winnipeg Harvest and the Winnipeg Social Planning Council developed a budget guide for families in the Winnipeg Census Metropolitan Area which they named the Acceptable Level of Living (A.L.L.). In 1999, the Federal-Provincial-Territorial Working Group on Social Development Research and Information chose the clothing and footwear component of the A.L.L. for the MBM because it:

- was the most recent clothing and footwear “basket” developed in Canada;
- reflected an effort to provide clothing and footwear for common work, school and social occasions, a standard similar to that aimed for by the MBM; and
- had significant input from low-income persons.

The reasons why the A.L.L. clothing and footwear component could serve only as an interim specification are as follows:

1. The quality of the items of clothing and footwear listed in the A.L.L. are not specified in sufficient detail for Statistics Canada to collect pricing data on a consistent basis across the country.
2. Just over half of all families of two adults and two children in Winnipeg spent more on clothing and footwear than did the reference family purchasing only the items in the A.L.L. clothing and footwear basket. This represents a standard of consumption somewhat above that aimed for by the MBM.

An alternative clothing and footwear component has been developed that is based on the A.L.L. clothing and footwear component, but is more specific in describing the quantity and quality of the items listed and uses a different replacement schedule. The content of the items of clothing and footwear comprising this component of the basket and their replacement schedule are provided in Appendix C.

Statistics Canada began to collect data on the cost of this revised clothing and footwear component in 2005. Results based on this new component have been calculated for all years beginning with 2000.

The cost of the clothing and footwear component in 2007 ranged from \$1,976 in Quebec to \$2,629 in Nova Scotia. The median expenditure nationally in that year on all items of clothing and footwear for reference families of two adults and two children was \$3,160. Thus, the cost of the MBM clothing and footwear component ranged from 62.5% to 83.2% of the overall median level of expenditure for those items.

## **c) Shelter**

The shelter component of the MBM reflects the average of the median rents for two-bedroom and three-bedroom rental units for each community and community size in each province where the number of observations permitted a statistically reliable calculation. Households

whose rents were subsidised were included in the sample, but those paying no rent were excluded as were rental units requiring major repairs.

The choice of the average of the median rents for two and three-bedroom units was made because approximately half of two-adult, two-child renting families live in each of these two types of units.

The median rent was chosen to ensure a decent quality of housing even in areas where there is a limited supply of available low-cost housing. Of course many low-income households will pay less than this amount for shelter, either because their rent is subsidised or because they are homeowners who have paid off the mortgage on their home.<sup>37</sup>

The rent component includes utilities (water, heat and electricity) as well as the following amenities: a stove, a refrigerator and the use of a clothes washer and clothes dryer. In cases where some or all of these items were not included in the rent, Statistics Canada adjusted costs as described below.

Three sources of data were used by Statistics Canada to calculate median rent levels adjusted for the cost of utilities and amenities. These were housing data from the 2001 and 2006 Census long form, the rental supplement to the Labour Force Survey and the annual Survey of Household Spending.

Median rent levels (including utilities) in 2000 for the two types of units were calculated from the 2001 Census for each community and community size in each province. The census provides information on whether electricity, heat and water costs are included in the rent and, if not, the costs of these utilities. Weighted changes in these amounts were then applied to the years between 2001 and 2006.

Inclusion of amenities was determined using the rental supplement to the Labour Force Survey. This varied widely between provinces. For example, in 2000, 91% of two-bedroom units in British Columbia included a refrigerator in the rent compared to only 12% in Quebec. Therefore, Statistics Canada made a further adjustment to median monthly rent levels. This was done by adding the products of the percentage of rental units without each amenity in each province times the monthly amortised cost of purchasing that amenity in the second decile of the reference family. These amounts were derived from the 1999-2001 average expenditures on these amenities in the second decile of the reference family as calculated from the annual Survey of Household Spending.

---

<sup>37</sup> Homeowners with no mortgage still must pay shelter costs such as property taxes, utilities and home insurance, but these are usually less than rents, which take these costs into account. However, at present there is no data source available which calculates, for each household, the value of rent subsidies paid in the form of rent-geared-to-income rents or the actual shelter costs of homeowners who have paid off their mortgages. This lack of data affects all low-income measures since the lower shelter costs faced by such households should be considered a form of imputed income. Its impact for the MBM is to **overestimate** the number of persons in families who lack the disposable income to purchase the standard of consumption represented by the MBM basket of goods and services. This overestimate is likely to be particularly important for persons over age 65 and for residents of the rural portions of the Atlantic Provinces, Manitoba and Saskatchewan where the proportion of households who own their residence without a mortgage is well above the average for Canada.

There were sufficient observations in the Census to calculate the average of the median adjusted rental levels for two and three-bedroom units for nineteen distinct urban areas and twenty-nine community sizes in the ten provinces. These were then averaged and multiplied by twelve to generate the cost of the shelter component for each of these forty-eight geographical areas.

Variations in the cost of the shelter component were much wider than those for clothing and footwear. The range was from \$6,149 in rural Manitoba to \$13,477 in Toronto. The actual median shelter cost for all two-adult, two-child Canadian families (including homeowners) from the 2007 Survey of Household Spending was \$16,960. MBM shelter costs in rural Manitoba represented 36.3% of this level, while those in Toronto were 79.5% of the national median. The median shelter cost nationally of renting for two adult, two-child families was \$8,370.

#### **d) Transportation**

The transportation component of the MBM largely follows the recommendations of the National Council of Welfare in its publication, *A New Poverty Line: Yes, No or Maybe?*<sup>38</sup> These recommendations are based on the insight that in contrast to the cost of shelter, the cost of basic transportation is generally less expensive in large urban areas than in smaller communities or rural Canada.

This is because in large urban centres public transit passes can provide access to a wide range of shopping outlets, professional services and employment and learning opportunities that can be matched in areas not served by public transit systems only by purchasing and maintaining an automobile.<sup>39</sup>

Thus, in urban centres served by a public transit system, the transportation component of the basket consists of the annual cost of two adult monthly transit passes plus one round trip taxi ride a month costing \$16 in 2000 to accommodate a shopping expedition where large items, which cannot be carried by hand, are purchased. The \$16 amount has been adjusted annually to reflect changes in the Consumer Price Index for taxi rides for the province as a whole.

Statistics Canada determined that all but 3 of 49 urban centres with a population of 30,000 or more had public transit systems. Thus, in all centres of this size, the transportation component described in the preceding paragraph was used.

---

<sup>38</sup> See National Council of Welfare, *A New Poverty Line: Yes, No or Maybe?* (Ottawa: Winter 1998-99), p.24

<sup>39</sup> The National Council of Welfare did not include the cost of purchasing the car in its recommendations.

In all other areas, including Charlottetown which has a population of over 30,000 but a developing public transit system, the transportation component of the basket consisted of the cost of paying for and operating a five-year old four-door, four-cylinder Chevrolet Cavalier.<sup>40</sup> This consists of the following items:

1. 20% of the cost of a 2000 model of this vehicle including interest charges on a 36 month loan for the vehicle's purchase price
2. the annual cost of an adult driver's license fee
3. the annual cost of registering the vehicle
4. the cost of annual mandatory insurance for the vehicle
5. the cost of 1500 litres of regular unleaded gasoline for the vehicle
6. the cost of two oil changes and one tune-up annually

These costs were estimated separately for each province. The insurance cost assumes that the vehicle is driven to and from work and that the adult driver has not had an accident in the past six years.

In urban centres served by public transit, the cost of the transportation component in 2007 ranged from \$1,444 in Cape Breton, Nova Scotia to \$2,641 in Toronto.

In areas not served by public transit systems, the cost of the transportation component in 2007 ranged from \$3,536 in Alberta to \$4,348 in Manitoba.

The median amount spent by all two-adult, two-child families on all forms of transportation in 2007 was \$8370.<sup>41</sup> Thus, the cost of the MBM transportation component in areas not served by public transit ranged from 42.2% to 51.9% of this level.

For a list of the cities in which transportation costs are collected by Statistics Canada by community size and the type of data collected see Appendix E.

Because it costs more to purchase and maintain a used car than it does to purchase adult transit passes, the transportation component of the MBM basket costs more in rural areas and urban centres not served by public transit than it does in urban centres where comprehensive public transit systems are available. Thus, the overall low income thresholds for rural areas using the MBM are closer to those for large urban centres than they are for the LICOs-IAT.

---

<sup>40</sup> The cost of this component of the basket is highly sensitive to the age of the car. If a six-year old car were purchased every six years instead of a five-year old car every five years, the cost of transportation in areas outside those served by public transit systems would be reduced by \$900. This particular model was chosen because it is widely available in used car outlets across Canada.

<sup>41</sup> This includes spending on inter-city train, bus and airline tickets not included in the MBM transportation component in either areas served by public transit or those with no public transit locally available.

## e) Other Goods and Services

There are several other goods and services that are encompassed by the MBM standard of consumption. The category “Other Goods and Services” includes expenditures on personal care, household needs, furniture (excluding the items included under shelter), basic telephone service, postage stamps, religious and charitable donations, school supplies and modest levels of reading material, recreation and entertainment. The reading, recreation and entertainment component includes a newspaper subscription, video rentals, YM/YWCA memberships, magazines, books and tickets for movies and local sports events. The items in the Other Goods and Services category are detailed in Appendix F.

Separately these goods and services comprise much smaller percentages of overall spending than food, clothing and footwear, shelter and transportation. Moreover, as with out-of-pocket spending for child care it is difficult to compile a standard basket component for these items.

Thus, it was decided to approximate the cost of these goods and services using a multiplier representing expenditures on them as a proportion of average spending on food and clothing and footwear by the second decile of the reference family.<sup>42</sup> The multiplier is calculated each year using detailed micro data from the main file of the Survey of Household Spending.

The spatial price indices calculated by Statistics Canada for these other goods and services for eleven urban centres across Canada vary in a range closer to those for food and clothing and footwear than to those for shelter and transportation. Thus expenditures for shelter and for transportation were not taken into account when calculating the multiplier. These vary much more widely between communities and community types (depending on whether they are served by public transit systems).<sup>43</sup>

This is the one component of the MBM basket whose cost is calculated using a “relative” methodology rather than being based on actual prices of specific goods and services.

The multiplier for 2007, for example, calculated as a three-year moving average (2005-2007) of the ratio of spending on these items to spending on food and clothing and footwear in the second decile of the reference family was 73.1%. Thus, in each community and community size the combined expenditure on food and clothing and footwear in 2007 was multiplied by 0.731 to determine the cost of all the other goods and services listed in Appendix F.

---

<sup>42</sup> The multiplier was calculated using the expenditure patterns of the second decile because, since 1980, the low income rate for families of 4 persons using Statistics Canada’s 1992 base pre-income tax Low Income Cut-offs has never exceeded 15%, the mid-point of the second decile.

<sup>43</sup> For the eleven cities surveyed to compile the relative spatial price indices in October 2005, the cost of shelter in the least expensive city was 37% below what it was in the most expensive city; for private transportation the cost in the least expensive city was 15% below what it was in the most expensive city. However, for clothing and footwear the differential was 6%, while for food and for household operations and furnishings it was 10%.

Since the estimated cost of the Other Goods and Services is linked to the estimated costs for food and clothing and footwear, if the latter are out of line with the standard of consumption aimed at by the MBM the error will be compounded through the multiplier. This is another reason why a revision to the clothing and footwear component of the basket has been undertaken.

The cost of these other items for reference families in 2007 was estimated to range from \$6,280 in Hamilton, Ontario to \$7,954 in Newfoundland and Labrador outside of the St. John's Census Metropolitan Area.



## *Appendix B*

### *Health Canada's National Nutritious Food Basket – 1998*

<b>Suggested Purchase Units and Approximate Weekly As-Purchased Quantities, National Nutritious Food Basket – 1998</b>		
<b>Food</b>	<b>Suggested Purchase Unit</b>	<b>Approximate Quantities Purchased Weekly</b>
<b>Milk Products</b>		
2% Milk	4 L	10.45 L
Yoghurt, fruit, 2% BF	500 g	230 g
Cheddar cheese, medium	227 g	245 g
Processed cheese slices	500 g	275 g
Mozzarella cheese, 16.5% BF	227 g	365 g
Vanilla ice cream, 10% BF	2 L	930 mL
<b>Eggs</b>		
Grade A large	12 (1 doz)	12
<b>Meats, Poultry, Fish</b>		
Round steak	-	500 g
Boneless stewing beef	-	210 g
Ground beef, medium	-	655 g
Pork chops, loin	-	400 g
Chicken legs, no back	-	1.34 kg
Wieners, beef and pork	450 g	165 g
Sliced ham, 11% fat	175 g	335 g
Frozen fish fillets	400 g	200 g
Pink salmon, canned	213 g	115 g
Tuna, canned, in water	170 g	65 g
<b>Meat Alternatives</b>		
Baked beans, tomato sauce, canned	398 mL	330 mL
White beans, dry	454 g	80 g
Peanut butter	500 g	365 g
<b>Grain Products</b>		
Bread, enriched, white	675 g	1.4 kg
Bread, whole wheat	675 g	1.4 kg
Hot dog/hamburger rolls	8 pack	18 rolls
Flour, all purpose	2.5 kg	655 g
Flour, whole wheat	2.5 kg	165 g
Spaghetti/macaroni, enriched	900 g	755 g
Rice, long-grained, white, parboiled	900 g	550 g
Macaroni/cheese dinner, dry	225 g	155 g
Oatmeal, regular/quick-cooking	1 kg	55 g
Corn flakes	675 g	345 g
Shreddies™	800 g	345 g
Soda crackers	450 g	205 g
Social teas	400 g	455 g

**Appendix B (continued)**  
**Health Canada's National Nutritious Food Basket – 1998**

Food	Suggested Purchase Unit	Approximate Quantities Purchased Weekly
<b>Citrus Fruits and Tomatoes</b>		
Oranges	-	710 g
Apple juice, canned, vitamin C added	1.36 L can	1 L
Orange juice, frozen concentrate	355 mL	330 mL
Tomatoes	-	560 g
Whole tomatoes, canned	796 mL	240 mL
Tomato juice	1.36 L can	165 mL
<b>Other Fruit</b>		
Apples	-	1.8 kg
Bananas	-	2.3 kg
Grapes	-	480 g
Pears	-	755 g
Raisins, seedless	750 g	100 g
Fruit cocktail, canned in juice	398 mL	335 mL
<b>Potatoes</b>		
Potatoes, fresh	4.54 kg	5.5 kg
French-fried potatoes, frozen	1 kg	615 g
<b>Other Vegetables</b>		
Broccoli	-	585 g
Cabbage	-	255 g
Carrots, fresh	1.1 kg bag	885 g
Celery	-	345 g
Cucumber	-	455 g
Lettuce, iceberg	-	450 g
Lettuce, romaine	-	595 g
Onions	-	740 g
Green peppers	-	305 g
Turnips (rutabaga)	-	360 g
Mixed vegetables, frozen	1 kg	330 g
Kernel corn, canned	341 mL	565 mL
Green peas, canned	540 mL	215 mL
<b>Fats and Oils</b>		
Margarine, tub, non-hydrogenated	454 g	365 g
Butter	454 g	190 g
Canola oil	1 L	230 mL
Salad dressing (mayo type, <35% oil)	500 mL	195 mL
<b>Sugar and Other Sweets</b>		
Sugar, white	2 kg	845 g
Strawberry jam	500 mL	155 mL

## *Appendix C*

### *Revised Clothing and Footwear component (2005) based on January 2001 Social Planning Council of Winnipeg and Winnipeg Harvest Acceptable Level of Living (A.L.L.)*

Item	Quantity	Replacement Schedule
Boy's athletic shoes	2	Annually
Girl's athletic shoes	1	Annually
Men's athletic shoes	1	Annually
Women's athletic shoes	1	Annually
Boy's shoes	2	Annually
Girl's shoes	2	Annually
Men's casual shoes	1	Annually
Men's dress shoes-medium grade	2	Every 3 Years
Women's casual shoes	2	Annually
Women's dress shoes, medium grade	1	Annually
Boy's summer sandals	1	Every 3 Years
Girl's summer sandals	1	Every 3 Years
Men's summer sandals	1	Every 3 Years
Women's summer sandals	1	Every 3 Years
Boy's winter boots	1	Annually
Girl's Winter Boots	1	Annually
Men's workboots	1	Every 3 Years
Women's boots	2	Every 3 Years
Boy's rubber boots	1	Annually
Girl's rubber boots	1	Annually
Men's rubber boots	1	Annually
Women's rubber boots	1	Annually
Boy's socks	6	Annually
Girl's socks	6	Annually
Men's dress socks	2	Annually
Men's sport socks	4	Annually
Boy's briefs	7	Annually
Girl's briefs	7	Annually
Men's briefs	7	Annually
Women's briefs	7	Annually
Women's brassiere	7	Annually
Women's camisole	7	Annually
Women's panty hose	3	Annually
Men's long underwear	1	Every 2 Years
Women's long underwear	1	Every 2 Years
Boy's jeans	3	Annually
Boy's casual slacks	3	Annually
Boy's winter casual pants	3	Annually
Boy's dress pants	1	Annually
Girl's jeans	3	Annually
Girl's summer slacks	2	Annually
Girl's winter slacks	2	Annually
Men's jeans	2	Annually
Men's dress/casual slacks	2	Annually
Women's summer slacks	1	Annually

**Appendix C (continued)**  
**Revised Clothing and Footwear component (2005) based on January 2001 Social  
 Planning Council of Winnipeg and Winnipeg Harvest Acceptable Level of Living (A.L.L)**

Item	Quantity	Replacement Schedule
Women's winter slacks	1	Annually
Men's sport jacket/blazer	1	Every 5 Years
Women's summer blazer	1	Every 2 Years
Women's winter blazer	1	Every 2 Years
Women's summer skirt	1	Annually
Women's winter skirt	1	Annually
Women's dress	2	Annually
Boy's shorts	1	Annually
Girl's shorts	2	Annually
Men's shorts	1	Every 2 Years
Women's shorts	1	Every 2 Years
Boy's knit shirt	2	Annually
Boy's dress shirt	2	Annually
Girl's T-shirts	4	Annually
Men's dress shirt	2	Annually
Men's knit shirt	1	Annually
Men's sweatshirt	1	Annually
Women's shirt	3	Annually
Women's sweatshirt	1	Annually
Girl's summer dress	1	Annually
Girl's winter skirt	1	Annually
Boy's sweatshirt	2	Annually
Girl's sweatshirt	2	Annually
Girl's sweater	1	Annually
Men's sweater	1	Every 2 Years
Women's sweater	1	Every 2 Years
Boy's summer pyjamas	2	Annually
Boy's winter sleepwear	2	Annually
Girl's summer nightgown	2	Annually
Girl's winter sleepwear	1	Annually
Women's summer nightgown	1	Annually
Women's winter nightgown	1	Annually
Boy's swim trunks	1	Annually
Girl's bathing suit	1	Annually
Men's swim trunks, boxer style	2	Every 3 Years
Women's bathing suit	1	Annually
Boy's ski jacket	1	Annually
Boy's spring jacket	1	Annually
Girl's snowsuit	1	Annually
Men's winter coat	1	Every 3 Years
Men's golf jacket	1	Every 2 Years
Men's raincoat	1	Every 3 Years
Men's ski jacket	1	Every 3 Years
Women's winter coat	1	Every 3 Years
Women's raincoat	1	Every 3 Years
Boy's Raincoat	1	Annually
Girl's Raincoat	1	Annually
Men's/women's umbrella	1	Every 2 Years
Boy's winter gloves	2	Annually
Girl's winter gloves	3	Annually

**Appendix C (continued)**  
**Revised Clothing and Footwear component (2005) based on January 2001 Social Planning Council of Winnipeg and Winnipeg Harvest Acceptable Level of Living (A.L.L)**

Item	Quantity	Replacement Schedule
Men's gloves	1	Annually
Women's gloves	1	Annually
Boy's belt	1	Annually
Boy's wrist watch	1	Every 2 Years
Girl's wrist watch	1	Every 2 Years
Men's wallet	1	Every 3 Years
Men's wrist watch	1	Every 3 Years
Men's belt	1	Every 2 Years
Women's wrist watch	1	Every 3 Years
Women's handbag	1	Every 2 Years
Boy's summer/sport casual shirt	3	Annually
Boy's spring jacket	1	Annually

Source: Statistics Canada



## *Appendix D*

### *Percentage of Rental Units in which Various Appliances are included in the Rent, Labour Force Survey (LFS) Rent Supplement, Average of June to December 2000*

Province	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
<b>Two-bedroom rental units</b>										
Fridge	82	91	87	81	12	84	90	85	91	91
Stove	81	92	89	80	13	85	89	88	91	92
Washer	13	12	9	8	3	9	27	36	18	31
Dryer	13	11	7	6	2	8	27	32	18	28
<b>Three-bedroom rental units</b>										
Fridge	85	81	69	70	8	63	76	73	82	82
Stove	84	79	71	69	8	63	76	73	83	84
Washer	11	8	15	11	2	18	34	38	36	38
Dryer	9	8	14	10	2	18	38	37	37	36
Source: Statistics Canada										



## *Appendix E*

### *Cities in which transportation items are collected<sup>1</sup>*

Urban Centre	Urban Size <sup>2</sup>	Bus Fares	Insurance	Gasoline	Tune-ups
St. John's	2	X	(x)	(x)	x
Cornerbrook	4	(x)	x	x	
Grand Falls	4			x	
Charlottetown	3		x	x	x
Halifax	2	X	(x)	(x)	x
Sydney	2	X	x	(x)	
Truro	3			x	
Moncton	2	X	(x)	(x)	x
Saint John	2	X	(x)	(x)	X
Fredericton	3	X	(x)	(x)	
Bathurst	4		x	x	
Montréal	1	X <sup>3</sup>	(x) <sup>3</sup>	(x)	X
Quebec City	1	X	(x)	(x)	X
Hull	2	X	(x)		
Chicoutimi/Jonquière	2	X	(x)	x	
Sherbrooke	2	X	(x)	x	
Trois-Rivières	2	X	(x)	x	
Drummondville	3	X	x		
Shawinigan/Shawinigan-Sud	3	X	x		
St. Jean	3	X	x		
Granby	3	X	x		
Baie-Comeau	3		x		
Rouyn-Noranda	3		x		
Sorel	3		x		
Saint-Hyacinthe	3		x		
Valleyfield	3		x		
Victoriaville	3	X			
Thetford Mines	4		x		
Toronto	1	X	(x)	(x)	(x)
Ottawa	1	X	(x)	(x)	(x)
Hamilton	1	X	(x)	(x)	
London	2	X	(x)	(x)	
Kitchener	2	X	(x)		
St.Catharines/Niagara	2	X <sup>4</sup>	(x)		
Windsor	2	X	(x)	(x)	
Oshawa	2	X	(x)		
Sudbury	2	X	(x)	(x)	
Kingston	2	X	(x)		
Thunder Bay	2	X	(x)	(x)	x

<sup>1</sup> Source: Prices Division, Statistics Canada

<sup>2</sup> Size of Area: 1 – 500,000 +, 2 – 100,000–499,999, 3 – 30,000–99,999, 4 – Urban <30,000

<sup>3</sup> Includes separate quote for “St. Jérôme” within the Montréal CMA

<sup>4</sup> Includes separate quote for “Welland” and “Niagara Falls” within the St.Catharines/Niagara CMA

**Appendix E (continued)**  
**Cities in which transportation items are collected**

Urban Centre	Urban Size <sup>2</sup>	Bus Fares	Insurance	Gasoline	Tune-ups
Barrie	2		(x)		
Guelph	2		(x)		
Brantford	2		(x)		
Peterborough	2		(x)		
Cornwall	3		x		
Belleville	3		x		
Chatham	3		x		
Sarnia	3	x	x	x	
North Bay	3		x		
Timmins	3		x		
Sault Ste. Marie	3		x		
Winnipeg	1	x	(x)	(x)	x
Brandon	3	x	x	x	
Thompson	4	(x)			
Regina	2	x	(x)	(x)	x
Saskatoon	2	x	(x)	(x)	x
Moose Jaw	3	x	x	x	
Prince Albert	3	x		x	
Swift Current	4	(x)			
Yorkton	4	(x)			
Calgary	1	x	(x)	(x)	x
Edmonton	1	x	(x)	(x)	x
Lethbridge	3	x	x	x	
Medicine Hat	3	x			
Red Deer	3	x			
Fort McMurray	3	x			
Vancouver	1	x	x	(x)	(x)
Victoria	2	x	x	(x)	x
Kelowna	2	x	(x)	(x)	
Abbotsford/Matsqui/Mission	2	x	(x) <sup>5</sup>	(x)	x
Chilliwack	3		x		
Penticton	3		x		
Nanaimo	3	x			
Kamloops	3	x	x		
Prince George	3	x	x	x	
Williams Lake	4		x		
Whitehorse	4	x	x	x	x
Yellowknife	4	x	x	x	x
Iqaluit	4				x

Note: Quotes in brackets ( ) are not used in MBM Transportation calculations

<sup>5</sup> Includes separate quote for “Matsqui” and “Mission”

## *Appendix F*

### *Survey of Household Spending (SHS) items included in Other Expenses calculation: numerator*

SHS Item Number	SHS Item Description
2200	Purchase of telephones and equipment
2202-2204	Telephone services
2230	Postal and other communication services
2310	Household cleaning supplies
2320-2330	Paper, plastic, and foil household supplies
2380	Other household supplies
2500	Furniture
2510	Rugs, mats, and under padding
2520	Window coverings and household textiles
2540	Room air conditioners, portable humidifiers, and dehumidifiers
2552	Microwave and convection ovens
2560	Small electric food preparation appliances
2580	Vacuum cleaners and other rug cleaning equipment
2584	Sewing machines
2586	Other electric equipment and appliances
2590	Attachments and parts for major appliances
2640	Lamps and lampshades
2650	Non-electric kitchen and cooking equipment
2660	Tableware, flatware, and knives
2670	Non-electric cleaning equipment
2672	Luggage
2674	Home security equipment
2680	Other household equipment, parts, and accessories
2690-2710	Maintenance and repairs of furniture and equipment
2720-2730	Services related to furnishings and equipment
3312	Other medicines and pharmaceutical products
3500-3580	Personal care
3700	Sports and athletic equipment
3720	Toys and children's vehicles
3730	Electronic games and parts
3830	Video game rental
3770-3774	Photographic goods and services
3900	Bicycles, parts, and accessories
3950	Bicycle maintenance and repairs
4000-4070	Home entertainment equipment and services
4100	Movie theatres
4110	Live sports events
4120	Live performing arts
4130	Admission to museums and other activities
4140	Rental of cablevision and satellite services
4150	Membership fees for sports and recreation facilities
4160	Single use fees for sports and recreation facilities
4170	Children's camps
4300-4340	Reading materials and other printed matter
4400-4410	Education supplies
4420-4430	Textbooks
4630	Service charges from banks
5220-5230	Contributions to charity

Source: Statistics Canada



# Appendix G

## MBM Thresholds for Reference Family by component 2007(\$)

Community	Total	Food	Clothing	Shelter	Transportation	Multiplier
<b>Newfoundland and Labrador</b>						
rural	29,308	8,347	2,530	6,422	4,055	7,954
<30K	29,820	8,347	2,530	6,934	4,055	7,954
St. John's	28,544	8,115	2,530	8,381	1,734	7,784
<b>Prince Edward Island</b>						
rural	28,603	7,762	2,503	7,128	3,703	7,507
<30K	29,465	7,762	2,503	7,990	3,703	7,507
Charlottetown	30,527	7,762	2,503	9,052	3,703	7,507
<b>Nova Scotia</b>						
rural	29,967	8,026	2,629	7,451	4,069	7,792
<30K	30,245	8,026	2,629	7,729	4,069	7,792
30K - 100K	28,012	8,026	2,629	7,934	1,631	7,792
Halifax	29,761	7,793	2,629	10,034	1,684	7,621
Cape Breton	27,037	7,773	2,629	7,584	1,444	7,607
<b>New Brunswick</b>						
rural	28,893	7,913	2,614	6,437	4,231	7,698
<30K	29,364	7,913	2,614	6,908	4,231	7,698
Fredericton	29,681	7,862	2,614	9,729	1,816	7,660
Saint John	27,202	7,811	2,614	7,482	1,672	7,623
Moncton	27,946	7,487	2,614	8,811	1,648	7,386
<b>Quebec</b>						
rural	25,861	7,248	1,976	6,201	3,691	6,745
<30K	25,964	7,248	1,976	6,304	3,691	6,745
30K - 100K	24,283	7,248	1,976	6,851	1,463	6,745
100K - 500K	24,492	7,248	1,976	6,790	1,733	6,745
Québec City	25,810	7,304	1,976	7,901	1,843	6,786
Montreal	26,560	7,405	1,976	8,509	1,810	6,860
<b>Ontario</b>						
rural	28,440	6,872	2,014	8,893	4,163	6,498
<30K	28,428	6,872	2,014	8,881	4,163	6,498
30K - 100K	26,478	6,872	2,014	9,287	1,807	6,498
100K - 500K	27,856	6,961	2,014	10,366	1,952	6,563
Ottawa	30,032	7,056	2,014	12,373	1,957	6,632
Hamilton/ Burlington	27,538	6,574	2,014	10,863	1,807	6,280
Toronto	31,729	6,993	2,024	13,477	2,641	6,594
<b>Manitoba</b>						
rural	27,192	7,508	2,135	6,149	4,348	7,052
<30K	28,400	7,508	2,135	7,357	4,348	7,052
Brandon	26,156	7,508	2,135	7,839	1,622	7,052
Winnipeg	27,256	7,312	2,135	8,961	1,940	6,908
<b>Saskatchewan</b>						
rural	27,018	7,308	2,178	6,414	4,181	6,937
<30K	28,047	7,308	2,178	7,443	4,181	6,937
30K - 100K	25,596	7,308	2,178	7,682	1,491	6,937
Saskatoon	27,292	7,424	2,178	8,968	1,700	7,022
Regina	26,835	7,265	2,178	8,883	1,604	6,905
<b>Alberta</b>						
rural	29,200	7,651	2,172	8,658	3,536	7,183
<30K	30,729	7,651	2,172	10,187	3,536	7,183
30K - 100K	29,355	7,651	2,172	10,887	1,462	7,183
Edmonton	29,215	7,381	2,172	11,015	1,661	6,986
Calgary	30,951	7,592	2,172	12,002	2,045	7,140
<b>British Columbia</b>						
rural	29,219	7,406	2,251	8,456	4,044	7,062
<30K	29,395	7,406	2,251	8,632	4,044	7,062
30K - 100K	27,575	7,406	2,251	9,379	1,477	7,062
100K - 500K	30,956	8,026	2,251	11,504	1,660	7,515
Vancouver	31,768	7,881	2,251	12,329	1,898	7,409

Source: Statistics Canada