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Canadian Centre for Justice
Statistics Profile Series



Canadians with Low Incomes

This paper is one in a series of ten profiles funded through the federal Policy Research Initiative. The objective of these profiles is to provide data analysis on the experience of various groups as victims and offenders* in the criminal justice system.

The profiles are based on Statistics Canada sources and include a mix of demographic, economic and justice data as well as information specific to each group.

Other profiles in this series include:

- Aboriginal People in Canada
- Canadians with Disabilities
- Canadians with Literacy Problems**
- Children and Youth in Canada
- Immigrants in Canada
- Religious Groups in Canada
- Seniors in Canada
- Visible Minorities in Canada
- Women in Canada

* Data on offenders is only available for the following: Aboriginal People, Children and Youth, Seniors, and Women.

** The literacy profile does not include a criminal justice component.

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Canadians with Low Incomes

Socio-Demographic Characteristics of Canadians with Low Incomes¹

Many have low incomes

A substantial proportion of the Canadian population lives in a low-income situation. In 1998, one in six Canadians, 17% of the population, had incomes that fell below Statistics Canada's Low Income Cut-offs (see Box 1) (see Table 1). Indeed, that year, a total of 5.1 million Canadians were classified as having low incomes. This figure, however, is down from almost 19% in 1996. The share of Canadians with low income, though, is still greater than in 1989, when 14% of the population were considered to be in a low-income situation.

People with low incomes across the country

There is considerable variation in the share of the population with low incomes across the country. In 1998, for example, 22% of people in Quebec, and 20% of those in Manitoba and Newfoundland, had incomes that fell below the Low-Income Cut-offs. In contrast, 13% of residents of Prince Edward Island were classified as having

low incomes that year, while the figures were 14% in Ontario, 15% in British Columbia, and 16% each in New Brunswick, Alberta, and Saskatchewan.

Children and seniors with low incomes

Seniors and children under age 18 are the most likely to live in low-income situations. In 1998, 19% of children and 20% of people aged 65 and over had low incomes, whereas this was the case for just 16% of adults aged 18-64.

Some dramatic shifts in the share of the population with low income in each of these age groups have taken place over the course of the past two decades. The proportion of seniors with low incomes, for example, has declined dramatically since the early 1980s, falling from 34% in 1980 to 20% in 1998. In contrast, the incidence of low income among children has increased in this period, rising from 16% in 1980 to 19% in 1998. At the same time, the share of the population aged 18-64 with low incomes also rose slightly, from 14% to 16%.

More women with low incomes

Women make up the majority of Canadians with low income. In

1998, 55% of all those with low incomes were female. That year, 18% of all women had low incomes, compared with 15% of men.

As well, among seniors, women are almost twice as likely as men to have low incomes. In 1998, 25% of women aged 65 and over lived with low incomes, compared with 13% of their male contemporaries. Women aged 18-64 were also somewhat more likely than men in this age range to have low incomes: 17% versus 14%.

Family status and low incomes

There is a strong relationship between the family status of Canadians and their likelihood of living in a low-income situation. This is particularly true of women. In 1998, for instance, women aged 18-64 living alone were considerably more likely than those living with a family to have low incomes. That year 44% of women living alone in

¹ This profile provides descriptive socio-demographic and criminal justice characteristics associated with low income. It does not however, account for the possibility that some additional factors, such as age, sex, disability and visible minority status may also be correlated with low income. For more information on these additional factors, please refer to the other profiles in this series.

Box 1:

The Low Income Cut-offs

Families or individuals fall below Statistics Canada's Low Income Cut-offs if they spend, on average, at least 20 percentage points more of their pre-tax income than the Canadian average on food, shelter, and clothing. Using 1992 as the base year, families and individuals with incomes below the Low Income Cut-offs usually spend more than 55% of their income on these items and are considered to be in straitened circumstances. The number of people in the family and the size of the urban or rural area where the family resides are also taken into consideration.

Statistics Canada's Low Income Cut-offs, however, are not official poverty lines. They have no officially recognised status as such, nor does Statistics Canada promote their use as poverty lines.

Data for the socio-demographic component of the profile are drawn from Statistics Canada's Census of Canada and the Income Statistics Division, Survey of Labour and Income Dynamics, 1998.

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this age range had low incomes, whereas the figure was just 13% for those living in families. There was a similar gap among men aged 18-64, with 33% of those living alone classified as having low incomes versus just 10% of those living with a family.

In addition, senior women living alone are far more likely than those living in families to have low incomes. In 1998, almost half (48%) of women aged 65 and over who lived alone had low incomes, compared with just 9% of senior women living with their family. In fact, that year, senior women living with their family were only slightly more likely than senior men in families to be classified as having low incomes, whereas senior women who lived alone were considerably more likely than their male counterparts to have low incomes: 48% versus 35%.

Among families, those headed by a female lone parent are especially likely to have low incomes. Indeed, in 1998, 53% of all families headed by female lone parents had incomes that fell below the Low Income Cut-offs. In comparison, 23% of male lone-parent families, and just 11% of two-parent families with children, had low incomes that year.

Other factors affecting low income

While gender, age and family status are linked to low-income status, other characteristics such as educational attainment and labour force status also play a role. People without post secondary educational qualifications, for example, are more likely to have low incomes than those with university degrees or college diplomas. In 1998, families headed by people who did not graduate high school were at least twice as likely to fall below the Low Income Cut-offs as those headed by people who had either a university degree or community college diploma. Similarly, among unattached people,

22% of unattached university graduates had low incomes that year, as opposed to 57% of those without high-school diplomas.

As well, people who did not work in 1998 are much more likely than those who worked full-year, full-time, to have low incomes. That year, among both families and unattached people, non-labour force participants were far more likely to have low incomes than those in the labour force.

Similarly, full-time, full-year workers are much less likely than other workers to have low incomes. In 1998, for example, just 5% of people who worked full-time, full-year, had low incomes. In contrast, people who worked in other arrangements were over five times more likely to live below the Low Income Cut-offs, 28% versus 5%.

Higher rates of low income among Aboriginal peoples, immigrants, and visible minorities

Some groups in Canada are more likely to have low incomes than the overall population. This is particularly true for Aboriginal people, members of visible minority groups, and immigrants. In 1998, 29% of Aboriginal people were considered to have low incomes, versus 15% of non-Aboriginals.

People who are members of a visible minority group are also characterized by relatively high rates of low income. In 1998, 24% of those in the visible minority community had low incomes, whereas this was the case with just 15% of people who were not members of these groups.

Immigrants are also more likely than non-immigrants to have low incomes. In 1998, 19% of immigrants lived in a low-income situation, compared with 15% of their non-immigrant counterparts. This is particularly true for recent immigrants, that is, those who arrived

between 1991 and 1995. In 1995, 48% of recent immigrants had incomes below the Low Income Cut-offs.

Transfer payments and low income

People with low incomes receive a substantial portion of their income from government transfer payments, such as the Canada and Quebec pension plans, Old Age Security, Guaranteed Income Supplement, Employment Insurance, social assistance, and other social welfare payments from federal, provincial and municipal governments. In 1998, for example, unattached people aged 65 and over with low incomes received around 90% of their income from these sources, while those in families received over 80% of their income from them. Among those aged less than 65, low-income families headed by female lone parents received more than two-thirds of their income from government sources, while both unattached men and women and two-parent families received more than 40% of their income from government transfers.

Canadians with Low Incomes and the Criminal Justice System

Canadians with low incomes² less likely to be victimized³

According to the 1999 General Social Survey (GSS) (see Box 2), those who had a household income that was less than \$15,000 were less likely to be victimized (25%) than those whose household income was \$60,000 or more (31%).

² *Income refers to household income throughout the criminal justice component of the report.*

³ *Unless otherwise stated, the criminal justice component of the profile includes personal and household victimization as well as incidents of spousal violence that occurred in the 12 months preceding the survey.*

**Box 2:
The General Social Survey**

Statistics Canada, as part of the General Social Survey Program, conducts a survey on criminal victimization every 5 years. The most recent survey was conducted in 1999, and involved telephone interviews with approximately 26,000 people, aged 15 and older, living in the 10 Canadian provinces. Similar to previous surveys, all respondents were asked about their experiences with criminal victimization, and their opinions on a variety of justice related topics including their fear of crime, and their perceptions about the performance of the police, criminal courts, prison and parole systems.

In the 1999 General Social Survey, respondents were asked a series of questions about their total household income, before deductions, from all sources during the past 12 months. From this, several income groups were derived. The lowest income group⁴ was used as a proxy for low-income households and the highest income group⁵ was used as a proxy for high-income households. These distinctions differ from the first section of this report, since the GSS does not take into account the number of people in the household or place of residence, the two primary factors used in calculating Statistics Canada's Low Income Cut-off. As a result, caution should be used in comparing the results of the two sections.

The General Social Survey and Statistics Canada's Low Income Cut-offs do show, however, that similar factors are associated with low incomes. For example, the GSS found that seniors, women, those living alone, those with lower educational attainment, recent immigrants and Aboriginal people were all more likely than their counterparts to have low household incomes. The GSS found no statistically significant differences in low income among visible minorities as compared to non-visible minorities.

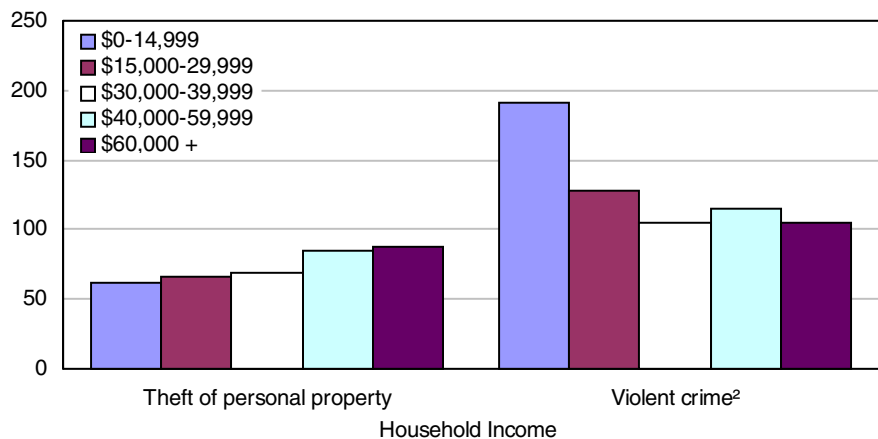
It is important to note that the GSS data are estimates. They are based on information collected from a sample of the population and are therefore subject to sampling error. The GSS analysis uses the coefficient of variation (CV) as a measure of the sampling error. Any estimate with a CV of more than 33.3% is considered unreliable and is not published. When the CV of the estimate is between 16.6% and 33.3%, the symbol '+' is used. These estimates should be used with caution.

Risk of violent victimization greater when household income is low⁶

Low household income is associated with a greater risk of violent victimization, but a smaller risk of personal theft (see Box 3). In 1999, the rate of violent victimization for people in the lowest household income category (under \$15,000) was 192 per 1,000 population, almost double the rate of those in the other income categories (see Figure 1). On the other hand, people with a household income of \$60,000+ had the highest rate of personal property theft (88 incidents per 1,000 population). Presumably, having a higher household income means a person has more valuable personal belongings, such as cash, credit cards, clothing and jewellery, thus making them a more attractive target for theft.

Figure 1
Low household income associated with greater risk of violent victimization¹

Rate per 1,000 population



¹ Includes incidents of spousal physical and sexual assault

² Includes sexual assault, assault and robbery

Source: Statistics Canada, General Social Survey, 1999.

⁴ Approximately 12% of all households with a known income were in this income group.

⁵ Approximately 31% of all households with a known income were in this income group.

⁶ See Besserer and Trainor (2000)

**Box 3:
Offence types**

The 1999 GSS measured the incidence of victimization for eight offence types, based on the *Criminal Code* definitions for these crimes. Sexual assault, robbery, and assault are classified as violent crimes. These three offences combined with theft of personal property form the personal crime category. The remaining four offences are considered household crimes. For personal crimes, it is an individual who is victimized, while for household crimes, it is typically all the members of the household. Rates of personal offences are therefore calculated per 1,000 persons aged 15 and older, while rates of household offences are expressed per 1,000 households

Incidents involving more than one type of offence, for example a robbery and an assault, are classified according to the most serious offence. The rank of offences from most to least serious is: sexual assault, robbery, assault, break and enter, motor vehicle theft, theft of personal property, theft of household property and vandalism. Incidents are classified based on the respondent's answers to a series of questions. For example, did anyone threaten you with physical harm in any way? How were you threatened?

Crime category	Offence	Description
Personal crimes	Violent crimes	
	Sexual assault	Forced sexual activity, an attempt at forced sexual activity, or unwanted sexual touching, grabbing, kissing or fondling.
	Robbery	Theft or attempted theft in which the perpetrator had a weapon or there was violence or the threat of violence against the victim.
	Assault	An attack (victim hit, slapped, grabbed, knocked down, or beaten), a face-to-face threat of physical harm, or an incident with a weapon present.
Household crimes	Theft of personal property	Theft or attempted theft of personal property such as money, credit cards, clothing, jewellery, a purse or a wallet. (Unlike robbery, the perpetrator does not confront the victim.)
	Break and enter	Illegal entry or attempted entry into a residence or other building on the victim's property.
	Motor vehicle theft	Theft or attempted theft of a car, truck, van, motorcycle, moped or other vehicle or part of a motor vehicle.
	Theft of household property	Theft or attempted theft of household property such as liquor, bicycles, electronic equipment, tools or appliances.
	Vandalism	Willful damage of personal or household property.

Higher household income associated with higher rates of household victimization

In 1999, the overall rate of household victimization was 183 incidents per 1,000 for households with incomes under \$15,000 as compared to 279 for households earning \$60,000 or more. Among the individual household crime types, households with an income of \$60,000 or more were twice as likely as those earning less than \$15,000 to be victims of motor vehicle theft. They also had a higher rate of vandalism (86 versus 46[†]) and theft of household property (75 versus 57[†]) and a

similar rate of break and enter (58 versus 53[†]) (see Figure 2). The high rates of household victimization for those earning \$60,000 or more may be a result of the fact that households with a higher household income likely have more property.⁷

Reporting to police low for both high and low income groups⁸

There were no differences between the lowest and the highest income groups in reporting victimization incidents to the police. Approximately 4 in 10 incidents involving those living in households earning less than

\$15,000 and those living in households earning \$60,000 or more were reported to the police.

Some types of offences are reported more often. Those living in households earning less than \$15,000 were as likely to report household crimes as personal crimes, however those living in

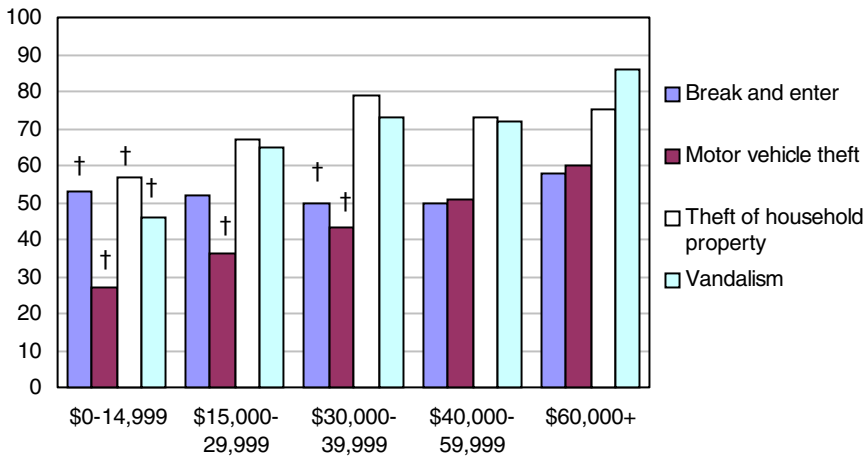
[†] Coefficient of variation between 16.6% and 33.3%.

⁷ See Besserer and Trainor (2000)

⁸ The following excludes incidents of spousal violence because information on each incident is not available.

Figure 2
Higher household income associated with higher rates of household victimization

Rate per 1,000 households



† Coefficient of variation between 16.6% and 33.3%
Source: Statistics Canada, General Social Survey, 1999.

households earning \$60,000 or more were more likely to report household crimes than personal crimes.

According to the 1999 GSS, both the lowest and highest income groups failed to report nearly 6 in 10 incidents to the police. The most commonly cited response for not reporting the incident by both income groups was “the incident was not important enough”.

Individuals with low incomes more likely to have difficulty carrying out their main activity

Respondents were asked specific details about the impact of violent crime incidents committed against them such as: whether they were injured, whether they had difficulty carrying out their main activity, and whether they discussed the incident with anyone.

Although individuals in the low income group were as likely as those in the high income group to be injured, they were more likely to indicate that it was difficult to carry out their main activity as a result of the incident. Those in the low income group indicated that it was

difficult or impossible to carry out their main activity for all or most of the day in 31% of incidents compared to 19% of incidents involving those in the high income group.

There are a variety of resources that victims of crime rely on to help deal with the consequences of crime. People may look to family, friends, neighbours, or co-workers for support. The most commonly cited resource for all income groups was a friend or neighbour, followed closely by family.

Those with low incomes more likely to believe neighbourhood crime is higher

The environment in which people live greatly contributes to their perceptions of crime. The majority of respondents in all income groups felt that crime in their neighbourhood had remained stable over the past 5 years and that it was lower compared to other areas in Canada. However, those in the lowest income category were twice as likely as those in the highest income category to believe that crime in their neighbourhood was higher than in other areas.

Canadians with low incomes feel less safe

The 1999 GSS asked respondents several questions concerning their personal safety from crime. When asked about their general level of personal safety, the majority of respondents indicated that they were somewhat or very satisfied, however those in the lowest income category were more likely to report that they were somewhat or very dissatisfied compared to those in the highest income category (9% versus 5%) (see Table 2).

Similarly, when asked about their fear in specific situations, those with household incomes that were less than \$15,000 were more likely to report that they were fearful compared to those with incomes of \$60,000 or more. Approximately 4 in 10 individuals with household incomes that were below \$15,000 reported that they did not walk alone, yet among those who did, 18% indicated that they felt somewhat or very fearful. This proportion was more than twice as high as for those in the \$60,000 or more (7%) income group. Moreover, when asked whether they would walk alone more often if they felt safer, 1 in 3 of those with a low household income reported that they would, compared to 1 in 5 of those with a household income of \$60,000 or more.

Approximately 7 in 10 individuals with a household income that was less than \$15,000 reported that they did not use public transportation at night. Among those who did, 51% indicated that they felt somewhat or very worried while waiting for or using public transportation at night compared to 43% of those with a household income of \$60,000 or more. When asked whether they would use it more often if they felt safer, 32% of those in the low income group and 18% of those in the high income group responded that they would.

Being home alone in the evening may be a frightening experience for some people. Although the

majority of the people from all income groups indicated that they were not at all worried when home alone in the evening, the likelihood of feeling somewhat or very worried was higher among those with a household income that was less than \$15,000. Approximately one quarter of those in the low income group indicated that they were somewhat or very worried while home alone, compared to 17% of those in the high income group.

Satisfaction with the criminal justice system

Overall, all income groups had a favourable view of the police when asked about several aspects of their performance. Over 60% of the respondents in each income group felt that the police were doing a good job of enforcing the laws, of being approachable and easy to talk to, and of ensuring the safety of area residents (see Table 3). Furthermore, at least 50% of the respondents in each income group felt that the police were doing a good job of responding promptly to calls and of providing information on reducing crime. However, those in the low income group were slightly more likely than those in the high income group to view the police as doing a poor job

in all but one aspect of performance, supplying information on reducing crime. Both the lowest and the highest income groups were equally likely to report that the police were doing a poor job of supplying information on reducing crime.

In 1999, less than one quarter of those in the low income group expressed the belief that the criminal courts were doing a good job at: determining whether an accused was guilty, providing justice quickly, and helping the victim. Those with a household income that was less than \$15,000 viewed the courts more positively than those with a household income that was \$60,000 or more with the following: providing justice quickly (19% versus 10%) and helping the victim (23% versus 11%). By contrast, those in the low income group viewed the courts much less favourably at ensuring a fair trial for the accused than those in the high income group (37% versus 49%).

When asked about the performance of the prison system, approximately one quarter of those in the low income group viewed the prison system as doing a good job. Those with a low household

income were less likely than those with a high household income to view the prison system as doing a good job of supervising prisoners (25% versus 29%) however, they were twice as likely to view the prison system as doing a good job of helping prisoners become law-abiding citizens (21% versus 11%).

With regard to the performance of the parole system, less than one fifth of those with a low household income believed the parole system was doing a good job. Those with a household income that was less than \$15,000 were more likely than those in the high income group to view the parole system as doing a good job of releasing offenders that will not re-offend (19% versus 15%) and of supervising parolees (18% versus 11%).

References

Besserer, Sandra and Trainor, Catherine. "Criminal Victimization in Canada, 1999," *Juristat*, Catalogue no. 85-002, Vol. 20, No. 10. Ottawa, Statistics Canada, Canadian Centre for Justice Statistics, November 2000.

Table 1

Selected characteristics of Canadians with low incomes¹, 1998

	Canada	Nfld.	P.E.I.	N.S.	N.B.	Qc	Ont.	Man.	Sask.	Alta	B.C.	Yuk.	Terr.	Nun.
Population with low incomes (000s)	5,055.9	108.7	17.2	168.3	117.3	1,620.1	1,603.7	218.3	160.0	458.1	584.2	..	..	..
As % of the total population	16.9	20.0	12.7	18.2	15.8	22.1	14.0	20.0	16.3	15.9	15.0	..	..	..
Population with low income by age (%)														
Under 18	19.2	25.3	..	19.3	18.1	24.0	17.7	23.6	18.8	17.3	14.9	..	..	..
18-64	15.5	18.7	..	18.1	15.0	20.0	12.6	17.4	14.8	15.2	14.3	..	..	..
65 and over	19.7	..	..	17.0	15.4	29.9	14.4	25.4	18.3	16.8	18.7	..	..	..
Population with low income by sex (%)														
Men	15.3	18.7	..	14.5	14.2	20.1	12.7	17.3	13.9	15.1	14.0	..	..	..
Women	18.4	21.3	..	21.8	17.2	24.1	15.3	22.6	18.7	16.7	15.9	..	..	..
Population with low income (%)														
Aboriginal peoples	28.9	..	..	..	..	36.3	22.1	41.6	27.4	25.7	27.8	..	..	..
Immigrants	18.6	..	..	..	..	44.0	13.3	19.7	..	17.6	16.4	..	..	..
People in a visible minority	24.3	..	..	..	..	56.1	16.7	..	..	27.0	18.1	..	..	..
Families with low income														
Two-parent families with children	10.7	16.2	..	7.6	9.5	13.8	9.3	13.2	10.8	11.3	8.2	..	..	..
Lone-parent families														
Male head	23.1	..	..	..	..	..	..	36.5	..	..	..	..	..	..
Female head	52.9	68.6	..	74.3	59.8	56.6	50.5	66.6	40.1	46.5	49.4	..	..	..
Families with head aged 65 and over	9.7	..	..	..	..	15.6	6.9	14.4	6.3	..	9.5	..	..	..
Unattached individuals with low income														
Under age 65:														
Men	33.0	44.9	35.7	34.3	41.2	39.3	30.1	37.6	32.9	32.6	25.8	..	..	..
Women	43.6	66.5	45.9	58.5	44.7	48.6	36.3	53.1	42.6	45.3	41.4	..	..	..
Aged 65 and over:														
Men	35.1	..	..	..	..	44.3	32.3	39.5	30.1	28.3	36.5	..	..	..
Women	47.9	66.5	38.0	50.4	49.4	63.0	38.4	51.6	41.0	46.2	42.8	..	..	..

¹ Based on Statistics Canada's 1992 Low-income Cut-offs.

² Statistics Canada's Low-Income Cut-offs do not apply to the population of Indian reserves or in the territories.

.. Figures not available

Source: Statistics Canada, Survey of Labour and Income Dynamics, 1998.

Table 2

Feelings of safety from crime by household income¹, 1999

	% of population				
	\$0-14,999	\$15,000-29,999	\$30,000-39,999	\$40,000-59,999	\$60,000+
While waiting for/using public transportation alone after dark, how do you feel about your safety from crime?					
Not at all worried	49	53	54	49	57
Somewhat worried	42	37	39	44	37
Very worried	9 [†]	10	6 [†]	6	6
Don't know/Not stated	--	--	--	--	--
How safe do you feel from crime when walking alone in your area after dark?					
Very safe	34	41	40	42	49
Reasonably safe	47	45	49	48	44
Somewhat unsafe	12	11	9	9	6
Very unsafe	6	3	2 [†]	2	1
Don't know/Not stated	--	--	--	--	--
While alone in your home in the evening or at night, how do you feel about your safety from crime?					
Not at all worried	76	77	79	79	83
Somewhat worried	20	21	19	19	16
Very worried	4	3	2 [†]	2	1
Don't know/Not stated	--	--	--	--	--
In general, how do you feel about your safety from crime?					
Very satisfied	40	42	44	44	49
Somewhat satisfied	48	49	49	49	45
Somewhat dissatisfied	6	4	4	4	4
Very dissatisfied	3 [†]	3	2 [†]	1	1
Don't know/Not stated	3 [†]	2	1 [†]	1 [†]	--

¹ Includes only respondents who engaged in these activities.

-- Amount too small to be expressed.

Note: [†]Coefficient of variation between 16.6% and 33.3%.

Figures may not add to 100% due to rounding.

Source: Statistics Canada, General Social Survey, 1999.

Table 3

Perceptions of the justice system among the low-income population¹ aged 15 and older, 1999

	Low income population 15+									
	Total	Good job	Average job	Poor job	Don't know/ Not stated	Total	Good job	Average job	Poor job	Don't know/ Not stated
	(000s)					%				
What kind of job are your local police doing at ...										
Being approachable?	1,421	924	239	83	175	100	65	17	6	12
Ensuring the safety of citizens?	1,421	895	342	92	93	100	63	24	6	7
Enforcing the laws?	1,421	896	342	99	83	100	63	24	7	6
Supplying information on reducing crime?	1,421	756	343	150	171	100	53	24	11	12
Responding promptly to calls?	1,421	742	271	128	280	100	52	19	9	20
What kind of job are criminal courts doing at ...										
Ensuring a fair trial for the accused?	1,421	524	487	184	225	100	37	34	13	16
Determining the guilt of the accused?	1,421	323	541	295	261	100	23	38	21	18
Helping the victim?	1,421	331	417	435	237	100	23	29	31	17
Providing justice quickly?	1,421	264	464	496	198	100	19	33	35	14
What kind of job is the prison system doing at ...										
Supervising/controlling prisoners?	1,421	361	392	341	326	100	25	28	24	23
Helping prisoners become law-abiding?	1,421	295	387	381	358	100	21	27	27	25
What kind of job is the parole system doing at ...										
Releasing offenders who are not likely to re-offend?	1,421	266	417	456	281	100	19	29	32	20
Supervising offenders on parole?	1,421	259	388	429	344	100	18	27	30	24

¹ Refers to those whose annual household income is below \$15,000.

Note: Figures may not add to total due to rounding.

Source: Statistics Canada, General Social Survey, 1999.