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## **The Market and Transfers: Sources of Personal Income in Canada**

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*The Market and Transfers: Sources of Personal Income in Canada*  
(In Brief)

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# THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

## 1 INTRODUCTION

Canadians derive their income from various sources, namely market sources (earnings, investments, etc.) and government transfers (Employment Insurance, child benefits, etc.). This document summarizes the composition of the total income of individuals in Canada by gender, province/territory and federal electoral district.<sup>1</sup>

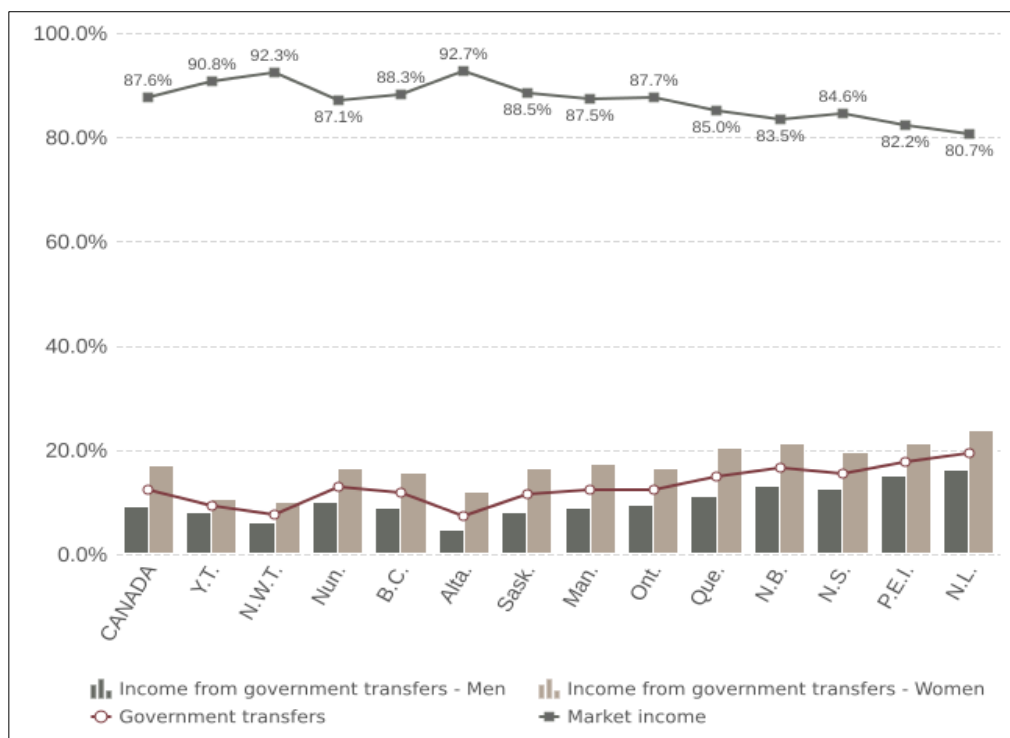
## 2 TWO MAIN TYPES OF INCOME

In 2010, Canadians' income was estimated to be over a trillion dollars, and it was derived from two sources:

- market sources (87.6%); and
- government transfers (12.4%).<sup>2</sup>

Figure 1 shows the proportion of income individuals derive from market sources and government transfers by province/territory and for the entire country.

**Figure 1 – Sources of Personal Income by Province/Territory and, for Government Transfer Income, by Gender 2010**



Source: Figure prepared by the author using data obtained from Statistics Canada, [NHS Profile, 2011](#) [National Household Survey Profile, 2011], accessed 9 May 2016.

## 2.1 MARKET INCOME

In 2010, the total amount of income Canadians derived from market sources was estimated at \$922.9 billion, which represented 55.3% of the gross domestic product (GDP).<sup>3</sup>

The distribution of that income by gender is as follows:

- \$362 billion was earned by women; and
- \$561 billion was earned by men.

Market income was derived from various sources:

- salaries and wages (80%);
- retirement income and private pensions (8%);
- self-employment income (5%);
- investment income (5%); and
- other income (2%).<sup>4</sup>

These percentages were almost identical for men and women.

## 2.2 GOVERNMENT TRANSFERS

In 2010, the total amount of income Canadians derived from government transfers was \$130.6 billion or 18.8% of Canada's federal, provincial and municipal government spending.<sup>5</sup> Often, the purpose of these transfers is to address income disparities arising from market deficiencies.<sup>6</sup>

The distribution of government transfers by gender is as follows:

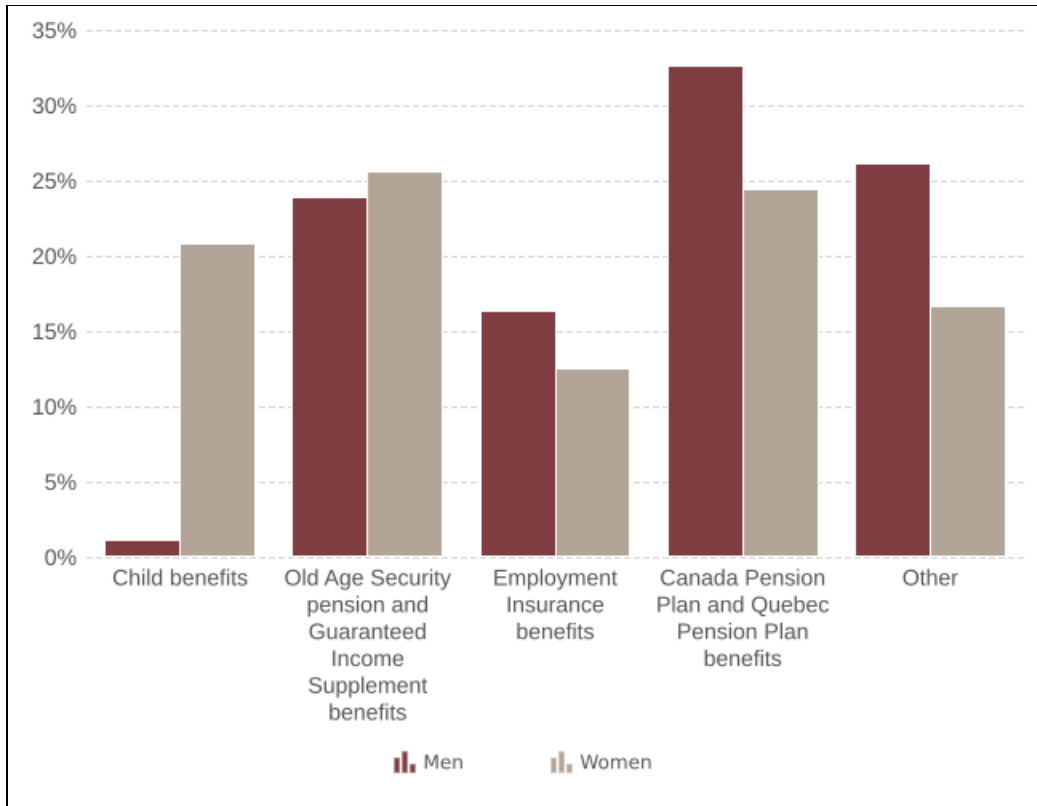
- \$73.6 billion was disbursed to women; and
- \$56.8 billion was disbursed to men.

Government transfers were derived from various sources:

- public pension plans (28.0%);
- Old Age Security and Guaranteed Income Supplement benefits (24.8%);
- social assistance, workers' compensation and refundable tax credits<sup>7</sup> (20.8%);
- Employment Insurance benefits (14.4%); and
- child benefits (12.0%).

These percentages were different for men and women (see Figure 2).

**Figure 2 – Income from Government Transfers by Category and Gender, 2010**



Source: Figure prepared by the author using data obtained from Statistics Canada, [NHS Profile, 2011](#) [National Household Survey Profile, 2011] (geographic level: Canada), accessed 9 May 2016.

It is interesting to note that retirement pensions and Employment Insurance benefits – government transfer income that is accessible to individuals who were active in the labour market – represent nearly half of the transfers given to men (32.6% and 16.3% respectively) but only a little over one-third of the transfers given to women (24.4% and 12.5% respectively).

### 3 DISTRIBUTION

#### 3.1 DISTRIBUTION BY GENDER

In Canada as a whole, and in each province and territory, government transfers make up a larger share of women’s income than men’s, at the aggregate level. This is also true in each of the 338 federal electoral districts.

On average, women derive 16.9% of their income from government transfers, while that share is 9.2% for men, a difference of 7.7 percentage points (see Figure 1). The difference varies by province/territory, from 2.4 percentage points in Yukon to 9.2 percentage points in Quebec.<sup>8</sup>

This is likely due to a number of different socio-economic factors that characterize the Canadian economy, including the fact that labour market participation has

followed a long-term downward trend that is liable to affect people differently depending on their age and gender,<sup>9</sup> and that, overall, women have a lower level of personal income than do men.<sup>10</sup>

### **3.2 DISTRIBUTION BY PROVINCE/TERRITORY**

In Canada as a whole, government transfers represent a much lower share of Canadians' total personal income than does market income. This share varies by province and territory.

In 2010, the share of total personal income coming from market sources was the highest in Alberta and the Northwest Territories and tended to gradually decrease east of Alberta, going from 92.7% in that province to 80.7% in Newfoundland and Labrador.<sup>11</sup>

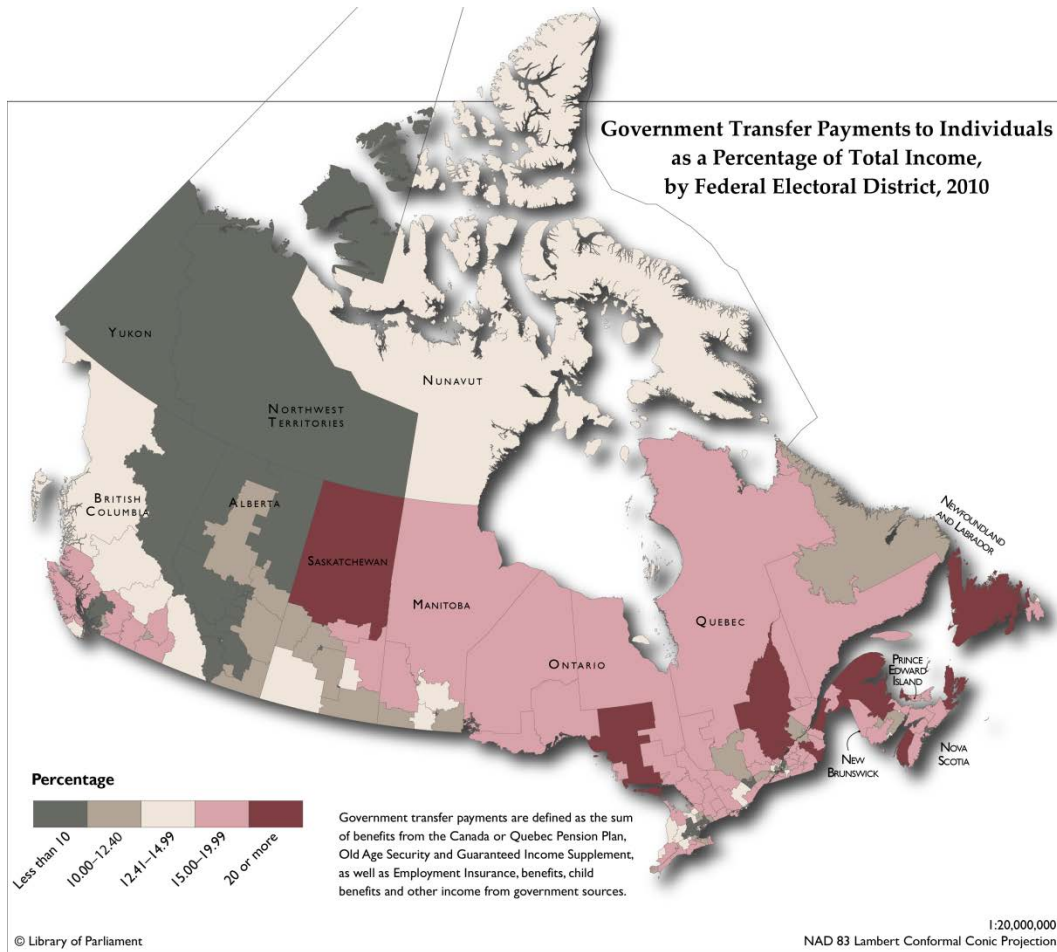
### **3.3 DISTRIBUTION BY FEDERAL ELECTORAL DISTRICT**

The share of total personal income coming from government transfers varies by federal electoral district, from 3.4% to 30.1% in 2010. This share also varies by gender within the ridings, from 6.8% to 36.6% for women and from 1.6% to 27.9% for men.

Figure 3 shows the share of total personal income from government transfers in the different electoral districts. This information is presented in more detail in the appendix, which sets out the figures for each riding.<sup>12</sup>



**Figure 3 – Government Transfer Payments to Individuals as a Percentage of Total Income, by Federal Electoral District, 2010**



Source: Map produced by the Library of Parliament, Ottawa, 2016, using data obtained from Statistics Canada, [NHS Profile, 2011](#) [National Household Survey Profile, 2011], accessed 19 April 2016; and Natural Resources Canada, [GeoBase – Federal Electoral Districts – Canada 2015](#) (2013 representation order), 1 October 2015. The following software was used: Esri, ArcGIS, version 10.3.1.

## NOTES

1. This information is taken from the 2011 National Household Survey (NHS), which was conducted at the same time as the 2011 census. The NHS itemizes the revenue components for 2010 (before income tax but after transfers; see Statistics Canada, [“Figure 3.1: Components of income in 2010”](#)). It is also adjusted to take into account the changes made in federal electoral boundaries in 2013. More recent data are contained in the Canadian Income Survey, but they do not include geographic profiles of federal electoral districts and so are not included in this paper. The composition of total personal income may well have been affected by the economic conditions resulting from the financial crisis that was still recent in 2010. How the relationship between the share of individual income derived from the market and that derived from government transfers changes over time is a topic that could be the subject of another study.

2. Statistics Canada, "Table 1 – Income Composition in Canada, 2010," in [Income Composition in Canada](#), Analytical document, Catalogue no. 99-014-X2011001, 2013, p. 6.
3. Statistics Canada, "[Table 380-0063: Gross domestic product, income-based, quarterly \(dollars x 1 000 000\)](#)," CANSIM (database), accessed 30 December 2016.
4. "Other income" refers to cash income, such as spousal support payments, child support payments, non-refundable scholarships and bursaries, severance pay and royalties. Overall, "income" includes income received by a resident of Canada or considered for income tax purposes in Canada.
5. Department of Finance Canada, "Table 34 – Total government expense," in [Fiscal Reference Tables – 2016: Part 6 of 9](#).
6. In the context of this summary and any similar analysis, it is important to remember that deficiencies in market income can vary from one person or one household to another within the same geographical, administrative or electoral subdivision. See Dominique Fleury and James Gauthier, [Income Inequality in Canada: Current Situation](#), HillNotes, Library of Parliament, Ottawa, 28 January 2016, for a discussion of public policy considerations connected with these issues.
7. Refundable tax credits help to lower the taxes that taxpayers have to pay, and the unused portion of the credit can even be reimbursed to the taxpayer if he or she does not owe any more taxes. Refundable tax credits granted by the federal government include the GST/HST tax credit and the working income tax benefit.
8. Yukon, a territory that has been experiencing economic and demographic growth in recent years, has a labour force participation rate of 70%, with slightly higher participation by men than women. In Quebec, where the demographic and economic context is much different, the labour force participation rate more closely resembles that of Canada as a whole, with a participation rate of close to 70% for men and just over 60% for women.
9. Office of the Parliamentary Budget Officer, [Labour Market Assessment 2016](#), 27 October 2016, p. 5.
10. House of Commons, Special Committee on Pay Equity, [Evidence](#), 1<sup>st</sup> Session, 42<sup>nd</sup> Parliament, 21 March 2016.
11. Information about individual communities can also be found, for example, at Indigenous and Northern Affairs Canada, [Welcome to the First Nation Profiles Interactive Map](#) (census and National Household Survey Profile data for each community); or Statistics Canada, [NHS Focus on Geography Series](#) (choose the desired geographic region – for example, select "Provinces and territories," then a province or territory – then the "Labour" and "Income" tabs).
12. The data on the composition of individual income does not take into account the number of people living in a household. The Canadian Income Survey and similar precursor surveys make it possible to collect details on income according to family type.

## APPENDIX – SOURCES OF PERSONAL INCOME IN CANADA BY PROVINCE/TERRITORY AND FEDERAL ELECTORAL DISTRICT

**Table 1 – Sources of Personal Income in Canada by Province/Territory  
and Electoral District, 2010**

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
<b>CANADA</b>	<b>87.6</b>	<b>12.4</b>	<b>9.2</b>	<b>16.9</b>
<b>Newfoundland and Labrador</b>	<b>80.7</b>	<b>19.3</b>	<b>16.2</b>	<b>23.8</b>
Avalon	81.9	18.1	14.7	23.3
Bonavista — Burin — Trinity	69.9	30.1	26.1	36.6
Coast of Bays — Central — Notre Dame	73.6	26.4	23.0	31.5
Labrador	89.0	11.0	8.2	16.2
Long Range Mountains	73.7	26.3	23.6	29.9
St. John's East	89.2	10.8	8.1	14.5
St. John's South — Mount Pearl	86.0	14.0	10.5	18.4
<b>Prince Edward Island</b>	<b>82.2</b>	<b>17.8</b>	<b>15.1</b>	<b>21.2</b>
Cardigan	81.6	18.4	15.7	21.8
Charlottetown	85.1	14.9	11.2	18.9
Egmont	77.1	22.9	20.3	26.0
Malpeque	84.0	16.0	13.9	18.7
<b>Nova Scotia</b>	<b>84.6</b>	<b>15.4</b>	<b>12.4</b>	<b>19.4</b>
Cape Breton — Canso	76.9	23.1	20.5	26.5
Central Nova	82.2	17.8	14.5	22.3
Cumberland — Colchester	80.9	19.1	15.1	24.4
Dartmouth — Cole Harbour	88.9	11.1	7.7	15.6
Halifax	90.4	9.6	7.3	12.6
Halifax West	90.9	9.1	6.1	12.9
Kings — Hants	84.0	16.0	12.7	20.7
Sackville — Preston — Chezzetcook	90.4	9.6	6.9	13.7
South Shore — St. Margarets	81.9	18.1	15.7	21.6
Sydney — Victoria	75.1	24.9	21.8	28.5
West Nova	78.4	21.6	18.5	25.7
<b>New Brunswick</b>	<b>83.5</b>	<b>16.5</b>	<b>13.2</b>	<b>21.1</b>
Acadie — Bathurst	75.5	24.5	21.3	29.1
Beauséjour	84.0	16.0	13.8	18.9
Fredericton	89.0	11.0	7.3	16.0
Fundy Royal	87.6	12.4	9.1	17.4
Madawaska — Restigouche	77.7	22.3	19.0	26.5
Miramichi — Grand Lake	75.3	24.7	22.0	28.5
Moncton — Riverview — Dieppe	86.6	13.4	10.2	17.2
New Brunswick Southwest	84.4	15.6	11.7	21.4
Saint John — Rothesay	85.6	14.4	10.2	20.1
Tobique — Mactaquac	82.1	17.9	14.2	23.0

## THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
Quebec	85.0	15.0	11.1	20.3
Abitibi — Baie-James — Nunavik — Eeyou	84.2	15.8	11.2	22.6
Abitibi — Témiscamingue	82.6	17.4	13.9	22.7
Ahuntsic-Cartierville	85.0	15.0	10.5	20.7
Alfred-Pellan	86.9	13.1	9.4	17.8
Argenteuil — La Petite-Nation	81.6	18.4	15.0	23.1
Avignon — La Mitis — Matane — Matapédia	74.1	25.9	22.4	30.5
Beauce	82.2	17.8	12.7	25.1
Beauport — Côte-de-Beaupré — Île d'Orléans — Charlevoix	84.2	15.8	12.4	20.7
Beauport — Limoilou	82.5	17.5	13.2	22.6
Bécancour — Nicolet — Saurel	81.1	18.9	14.6	25.4
Bellechasse — Les Etchemins — Lévis	84.5	15.5	12.1	19.9
Beloeil — Chambly	88.8	11.2	7.6	16.3
Berthier — Maskinongé	79.4	20.6	16.3	27.1
Bourassa	73.9	26.1	19.3	33.2
Brome — Missisquoi	82.6	17.4	13.6	22.9
Brossard — Saint-Lambert	89.1	10.9	7.5	15.6
Charlesbourg — Haute-Saint-Charles	85.9	14.1	10.4	18.9
Châteauguay — Lacolle	84.2	15.8	11.8	21.0
Chicoutimi — Le Fjord	83.6	16.4	11.7	24.2
Compton — Stanstead	84.2	15.8	12.0	21.0
Dorval — Lachine — LaSalle	82.9	17.1	12.3	22.7
Drummond	80.4	19.6	14.7	26.4
Gaspésie — Les Îles-de-la-Madeleine	71.0	29.0	27.9	30.3
Gatineau	87.9	12.1	9.1	15.6
Hochelaga	82.0	18.0	13.9	22.7
Honoré-Mercier	81.9	18.1	13.8	22.8
Hull — Aylmer	89.3	10.7	7.7	14.0
Joliette	79.5	20.5	16.3	26.4
Jonquière	83.5	16.5	12.0	24.2
Lac-Saint-Jean	79.9	20.1	16.0	26.6
Lac-Saint-Louis	91.1	8.9	5.7	13.9
La Pointe-de-l'Île	83.3	16.7	12.5	21.7
La Prairie	90.3	9.7	6.5	14.2
LaSalle — Émard — Verdun	82.1	17.9	13.6	22.5
Laurentides — Labelle	80.3	19.7	16.9	23.6
Laurier — Sainte-Marie	88.8	11.2	8.8	14.6
Laval — Les Îles	86.5	13.5	9.4	18.9
Lévis — Lotbinière	88.6	11.4	8.2	15.9
Longueuil — Charles-LeMoine	82.1	17.9	13.4	23.5
Longueuil — Saint-Hubert	86.4	13.6	9.4	19.0
Louis-Hébert	89.4	10.6	7.6	14.5
Louis-Saint-Laurent	88.3	11.7	8.2	16.5
Manicouagan	84.7	15.3	11.1	22.7
Marc-Aurèle-Fortin	89.0	11.0	7.6	15.5
Mégantic — L'Érable	77.4	22.6	17.9	29.2
Mirabel	86.9	13.1	8.8	19.6

THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
Montarville	91.2	8.8	5.8	13.0
Montcalm	83.8	16.2	12.2	22.2
Montmagny — L'Islet — Kamouraska — Rivière-du-Loup	79.7	20.3	16.2	26.1
Mont-Royal	88.5	11.5	7.3	17.6
Notre-Dame-de-Grâce — Westmount	91.4	8.6	5.4	13.3
Outremont	88.4	11.6	7.7	16.1
Papineau	79.2	20.8	16.3	25.9
Pierre-Boucher — Les Patriotes — Verchères	90.5	9.5	6.7	13.6
Pierrefonds — Dollard	87.9	12.1	8.0	17.9
Pontiac	87.6	12.4	10.2	15.1
Portneuf — Jacques-Cartier	87.9	12.1	8.8	17.3
Québec	85.0	15.0	11.2	19.7
Repentigny	87.4	12.6	8.9	17.9
Richmond — Arthabaska	80.9	19.1	14.4	25.7
Rimouski-Neigette — Témiscouata — Les Basques	80.2	19.8	16.9	23.5
Rivière-des-Mille-Îles	87.9	12.1	8.0	17.9
Rivière-du-Nord	82.2	17.8	13.9	23.2
Rosemont — La Petite-Patrie	86.3	13.7	10.3	17.4
Saint-Hyacinthe — Bagot	82.9	17.1	12.6	23.2
Saint-Jean	85.2	14.8	11.0	20.0
Saint-Laurent	83.9	16.1	10.8	22.5
Saint-Léonard — Saint-Michel	74.7	25.3	18.8	32.4
Saint-Maurice — Champlain	78.4	21.6	16.9	28.7
Salaberry — Suroît	82.0	18.0	13.8	24.2
Shefford	83.5	16.5	12.1	22.6
Sherbrooke	81.6	18.4	14.1	23.4
Terrebonne	87.5	12.5	8.3	18.7
Thérèse-De Blainville	89.9	10.1	6.8	14.8
Trois-Rivières	81.4	18.6	13.6	25.4
Vaudreuil — Soulanges	89.7	10.3	6.7	15.5
Ville-Marie — Le Sud-Ouest — Île-des-Soeurs	91.1	8.9	5.7	14.1
Vimy	81.7	18.3	13.6	23.9

## THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
<b>Ontario</b>	<b>87.7</b>	<b>12.3</b>	<b>9.4</b>	<b>16.3</b>
Ajax	90.5	9.5	6.9	12.8
Algoma — Manitoulin — Kapuskasing	78.1	21.9	18.8	26.4
Aurora — Oak Ridges — Richmond Hill	93.2	6.8	4.4	10.4
Barrie — Innisfil	88.7	11.3	8.3	15.9
Barrie — Springwater — Oro-Medonte	87.0	13.0	9.6	18.0
Bay of Quinte	82.1	17.9	14.0	23.6
Beaches — East York	90.6	9.4	7.0	12.2
Brampton Centre	85.4	14.6	10.9	19.4
Brampton East	87.3	12.7	8.6	18.3
Brampton North	88.8	11.2	8.5	14.8
Brampton South	85.4	14.6	10.5	19.7
Brampton West	89.2	10.8	7.5	14.9
Brantford — Brant	83.4	16.6	12.7	22.0
Bruce — Grey — Owen Sound	82.6	17.4	14.7	21.2
Burlington	89.6	10.4	7.6	14.8
Cambridge	85.7	14.3	10.9	19.1
Carleton	93.5	6.5	4.7	9.3
Chatham-Kent — Leamington	80.3	19.7	15.9	24.8
Davenport	85.0	15.0	12.8	17.6
Don Valley East	85.1	14.9	11.2	18.9
Don Valley North	86.9	13.1	10.2	16.5
Don Valley West	95.0	5.0	3.0	8.6
Dufferin — Caledon	90.7	9.3	6.7	13.2
Durham	89.6	10.4	7.8	14.3
Eglinton — Lawrence	92.8	7.2	4.8	10.7
Elgin — Middlesex — London	84.5	15.5	12.2	20.4
Essex	87.8	12.2	9.6	16.2
Etobicoke Centre	88.5	11.5	8.5	15.5
Etobicoke — Lakeshore	90.4	9.6	7.1	12.9
Etobicoke North	79.2	20.8	16.0	26.5
Flamborough — Glanbrook	89.7	10.3	7.9	13.8
Glengarry — Prescott — Russell	87.8	12.2	10.3	14.6
Guelph	88.6	11.4	8.4	15.2
Haldimand — Norfolk	83.5	16.5	13.1	21.6
Haliburton — Kawartha Lakes — Brock	82.3	17.7	14.7	21.8
Hamilton Centre	78.4	21.6	17.7	26.3
Hamilton East — Stoney Creek	81.5	18.5	14.4	24.0
Hamilton Mountain	82.9	17.1	13.6	21.5
Hamilton West — Ancaster — Dundas	89.4	10.6	8.0	14.0
Hastings — Lennox and Addington	81.3	18.7	15.9	22.4
Humber River — Black Creek	74.5	25.5	19.3	32.5
Huron — Bruce	85.9	14.1	11.2	18.7
Kanata — Carleton	93.1	6.9	4.8	10.0
Kenora	84.4	15.6	12.7	19.6
King — Vaughan	91.9	8.1	5.4	12.6
Kingston and the Islands	86.5	13.5	10.4	17.2

THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
Kitchener Centre	84.6	15.4	11.8	19.9
Kitchener — Conestoga	90.7	9.3	6.6	13.4
Kitchener South — Hespeler	89.3	10.7	7.7	15.0
Lambton — Kent — Middlesex	84.1	15.9	12.6	20.6
Lanark — Frontenac — Kingston	85.7	14.3	12.3	16.8
Leeds — Grenville — Thousand Islands and Rideau Lakes	83.8	16.2	13.3	19.9
London — Fanshawe	82.4	17.6	13.9	22.2
London North Centre	86.6	13.4	10.4	17.2
London West	88.0	12.0	9.3	15.3
Markham — Stouffville	91.1	8.9	6.4	12.3
Markham — Thornhill	87.8	12.2	9.5	15.7
Markham — Unionville	92.2	7.8	5.5	11.0
Milton	92.3	7.7	5.0	11.8
Mississauga Centre	88.4	11.6	8.9	14.9
Mississauga East — Cooksville	85.0	15.0	12.1	18.5
Mississauga — Erin Mills	91.5	8.5	6.0	11.8
Mississauga — Lakeshore	91.3	8.7	6.3	12.3
Mississauga — Malton	87.2	12.8	9.4	17.3
Mississauga — Streetsville	91.9	8.1	5.9	11.1
Nepean	92.8	7.2	5.2	10.0
Newmarket — Aurora	91.8	8.2	5.5	12.1
Niagara Centre	81.6	18.4	14.6	23.5
Niagara Falls	82.6	17.4	13.8	22.3
Niagara West	87.7	12.3	9.5	16.5
Nickel Belt	84.8	15.2	13.2	18.5
Nipissing — Timiskaming	82.8	17.2	14.5	20.9
Northumberland — Peterborough South	84.4	15.6	12.8	19.7
Oakville	93.5	6.5	4.3	10.6
Oakville North — Burlington	94.2	5.8	3.6	9.3
Orléans	93.2	6.8	5.1	9.0
Oshawa	84.2	15.8	12.4	20.1
Ottawa Centre	92.4	7.6	5.9	9.6
Ottawa South	89.2	10.8	8.0	14.4
Ottawa — Vanier	88.2	11.8	9.1	14.9
Ottawa West — Nepean	87.8	12.2	9.3	15.5
Oxford	85.3	14.7	11.2	19.7
Parkdale — High Park	90.9	9.1	6.8	12.1
Parry Sound — Muskoka	81.6	18.4	15.9	21.7
Perth — Wellington	85.8	14.2	10.8	18.9
Peterborough — Kawartha	82.6	17.4	14.0	21.6
Pickering — Uxbridge	91.0	9.0	6.8	12.1
Renfrew — Nipissing — Pembroke	83.9	16.1	12.8	21.1
Richmond Hill	90.4	9.6	6.9	13.4
St. Catharines	81.7	18.3	14.3	23.5
Sarnia — Lambton	85.5	14.5	10.5	21.4
Sault Ste. Marie	82.1	17.9	14.1	22.9
Scarborough — Agincourt	80.7	19.3	15.2	23.7
Scarborough Centre	80.6	19.4	15.1	24.2
Scarborough — Guildwood	80.6	19.4	14.4	25.1
Scarborough North	82.7	17.3	13.7	21.3

THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
Scarborough — Rouge Park	86.6	13.4	10.4	16.7
Scarborough Southwest	84.1	15.9	12.5	19.7
Simcoe — Grey	86.0	14.0	11.1	18.1
Simcoe North	82.2	17.8	14.6	21.7
Spadina — Fort York	95.0	5.0	3.7	7.0
Stormont — Dundas — South Glengarry	81.7	18.3	15.2	22.2
Sudbury	84.3	15.7	12.5	19.8
Thornhill	91.2	8.8	6.2	12.3
Thunder Bay — Rainy River	83.2	16.8	14.0	20.6
Thunder Bay — Superior North	83.5	16.5	14.3	19.5
Timmins — James Bay	83.5	16.5	13.5	21.1
Toronto Centre	90.1	9.9	8.0	12.6
Toronto — Danforth	89.6	10.4	8.1	13.2
Toronto — St. Paul's	93.8	6.2	4.3	8.7
University — Rosedale	94.6	5.4	4.0	7.9
Vaughan — Woodbridge	88.8	11.2	8.8	14.5
Waterloo	91.8	8.2	5.8	12.0
Wellington — Halton Hills	91.1	8.9	6.7	12.3
Whitby	91.7	8.3	5.8	11.8
Willowdale	90.3	9.7	7.7	12.3
Windsor — Tecumseh	82.8	17.2	12.9	23.0
Windsor West	80.9	19.1	14.4	25.5
York Centre	83.6	16.4	12.6	20.8
York — Simcoe	88.7	11.3	9.1	14.4
York South — Weston	79.6	20.4	15.9	25.0



THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
<b>Manitoba</b>	<b>87.5</b>	<b>12.5</b>	<b>8.9</b>	<b>17.3</b>
Brandon — Souris	87.9	12.1	8.5	16.9
Charleswood — St. James — Assiniboia — Headingley	89.1	10.9	8.0	14.8
Churchill — Keewatinook Aski	82.8	17.2	10.7	26.2
Dauphin — Swan River — Neepawa	81.3	18.7	14.5	24.1
Elmwood — Transcona	87.2	12.8	8.9	18.0
Kildonan — St. Paul	88.6	11.4	7.9	16.1
Portage — Lisgar	86.5	13.5	9.5	19.1
Provencher	88.8	11.2	7.7	17.1
Saint-Boniface — Saint-Vital	88.5	11.5	8.2	15.6
Selkirk — Interlake — Eastman	86.3	13.7	10.9	17.6
Winnipeg Centre	83.6	16.4	12.1	21.4
Winnipeg North	83.2	16.8	11.6	22.9
Winnipeg South	92.1	7.9	5.6	11.1
Winnipeg South Centre	91.5	8.5	5.9	11.9
<b>Saskatchewan</b>	<b>88.5</b>	<b>11.5</b>	<b>8.0</b>	<b>16.5</b>
Battlefords — Lloydminster	87.6	12.4	8.3	18.7
Carlton Trail — Eagle Creek	89.1	10.9	7.4	17.0
Cypress Hills — Grasslands	86.7	13.3	9.9	18.2
Desnethé — Missinippi — Churchill River	79.5	20.5	14.2	28.2
Moose Jaw — Lake Centre — Lanigan	87.6	12.4	9.3	17.2
Prince Albert	85.0	15.0	11.2	20.0
Regina — Lewvan	92.3	7.7	5.1	10.9
Regina — Qu'Appelle	86.2	13.8	9.8	19.0
Regina — Wascana	91.3	8.7	6.0	12.3
Saskatoon — Grasswood	91.1	8.9	6.0	13.1
Saskatoon — University	93.1	6.9	4.5	10.4
Saskatoon West	86.6	13.4	8.5	20.1
Souris — Moose Mountain	90.0	10.0	6.5	16.5
Yorkton — Melville	83.5	16.5	12.3	22.6

THE MARKET AND TRANSFERS: SOURCES OF PERSONAL INCOME IN CANADA

Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
<b>Alberta</b>	<b>92.7</b>	<b>7.3</b>	<b>4.7</b>	<b>11.9</b>
Banff — Airdrie	95.0	5.0	2.9	9.2
Battle River — Crowfoot	89.3	10.7	7.6	15.8
Bow River	91.4	8.6	5.4	14.1
Calgary Centre	95.9	4.1	2.6	6.8
Calgary Confederation	94.1	5.9	4.0	8.9
Calgary Forest Lawn	86.6	13.4	9.8	18.7
Calgary Heritage	94.1	5.9	3.8	9.3
Calgary Midnapore	94.0	6.0	3.7	10.2
Calgary Nose Hill	93.7	6.3	4.1	9.7
Calgary Rocky Ridge	95.4	4.6	2.6	8.2
Calgary Shepard	94.6	5.4	3.2	9.0
Calgary Signal Hill	95.1	4.9	2.9	8.5
Calgary Skyview	90.9	9.1	5.7	14.1
Edmonton Centre	91.5	8.5	6.0	12.0
Edmonton Griesbach	85.3	14.7	10.3	21.5
Edmonton Manning	90.9	9.1	6.0	13.7
Edmonton Mill Woods	91.3	8.7	5.8	13.2
Edmonton Riverbend	94.4	5.6	3.6	9.0
Edmonton Strathcona	92.2	7.8	5.7	10.7
Edmonton West	92.4	7.6	4.9	11.6
Edmonton — Wetaskiwin	92.7	7.3	4.5	12.3
Foothills	93.6	6.4	4.0	11.7
Fort McMurray — Cold Lake	96.6	3.4	1.6	8.0
Grande Prairie — Mackenzie	92.8	7.2	4.1	13.6
Lakeland	89.8	10.2	6.7	16.6
Lethbridge	89.0	11.0	8.0	15.1
Medicine Hat — Cardston — Warner	88.0	12.0	8.4	18.1
Peace River — Westlock	89.4	10.6	6.7	17.7
Red Deer — Mountain View	91.2	8.8	5.8	14.2
Red Deer — Lacombe	90.3	9.7	6.2	16.0
St. Albert — Edmonton	93.1	6.9	4.3	11.0
Sherwood Park — Fort Saskatchewan	94.3	5.7	3.6	9.8
Sturgeon River — Parkland	93.4	6.6	4.1	11.7
Yellowhead	91.3	8.7	5.9	14.6
<b>British Columbia</b>	<b>88.3</b>	<b>11.7</b>	<b>8.9</b>	<b>15.7</b>
Abbotsford	86.1	13.9	9.9	19.6
Burnaby North — Seymour	90.6	9.4	6.9	13.0
Burnaby South	88.8	11.2	8.7	14.5
Cariboo — Prince George	86.6	13.4	10.2	18.6
Central Okanagan — Similkameen — Nicola	82.8	17.2	13.7	22.1
Chilliwack — Hope	84.0	16.0	12.1	21.8
Cloverdale — Langley City	90.3	9.7	6.6	14.2
Coquitlam — Port Coquitlam	90.9	9.1	6.1	13.1
Courtenay — Alberni	81.0	19.0	15.8	23.5
Cowichan — Malahat — Langford	86.5	13.5	10.6	17.7
Delta	90.1	9.9	7.2	14.1
Esquimalt — Saanich — Sooke	89.1	10.9	8.4	14.3

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Province/Territory and Electoral District	Percentage of Total Income			
	Market Income	Income from Government Transfers		
		Overall	Men	Women
Fleetwood — Port Kells	88.5	11.5	8.4	15.7
Kamloops — Thompson — Cariboo	86.3	13.7	11.0	17.9
Kelowna — Lake Country	88.2	11.8	9.3	15.2
Kootenay — Columbia	86.7	13.3	10.2	18.4
Langley — Aldergrove	90.2	9.8	7.2	13.8
Mission — Matsqui — Fraser Canyon	84.8	15.2	11.9	20.2
Nanaimo — Ladysmith	84.1	15.9	13.1	19.8
New Westminster — Burnaby	88.8	11.2	8.5	14.5
North Island — Powell River	84.5	15.5	12.5	20.2
North Okanagan — Shuswap	82.3	17.7	14.1	23.0
North Vancouver	91.9	8.1	5.6	11.7
Pitt Meadows — Maple Ridge	89.3	10.7	7.8	15.0
Port Moody — Coquitlam	91.5	8.5	6.2	12.0
Prince George — Peace River — Northern Rockies	90.3	9.7	7.0	14.6
Richmond Centre	89.3	10.7	7.8	14.5
Saanich — Gulf Islands	88.0	12.0	9.6	15.3
Skeena — Bulkley Valley	85.4	14.6	11.5	19.3
South Okanagan — West Kootenay	81.6	18.4	15.2	22.9
South Surrey — White Rock	90.3	9.7	6.8	14.1
Steveston — Richmond East	89.8	10.2	7.2	14.2
Surrey Centre	83.6	16.4	12.1	22.5
Surrey — Newton	84.6	15.4	11.3	20.9
Vancouver Centre	94.3	5.7	4.4	7.6
Vancouver East	87.7	12.3	10.1	14.9
Vancouver Granville	93.9	6.1	4.2	8.6
Vancouver Kingsway	86.6	13.4	10.6	16.5
Vancouver Quadra	94.7	5.3	3.6	8.1
Vancouver South	86.2	13.8	10.6	17.6
Victoria	89.0	11.0	9.0	13.3
West Vancouver — Sunshine Coast — Sea to Sky Country	91.9	8.1	5.7	12.6
<b>Yukon</b>	<b>90.8</b>	<b>9.2</b>	<b>8.1</b>	<b>10.5</b>
<b>Northwest Territories</b>	<b>92.3</b>	<b>7.7</b>	<b>6.0</b>	<b>9.9</b>
<b>Nunavut</b>	<b>87.1</b>	<b>12.9</b>	<b>9.9</b>	<b>16.4</b>

Source: Table prepared by the Library of Parliament using data obtained from Statistics Canada, [NHS Profile, 2011](#) [National Household Survey Profile, 2011], accessed 9 May 2016.