

# 2016 Calgary Profile: Chapter 4

## Income

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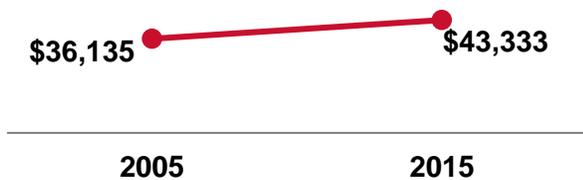
### Introduction

This profile contains information from the 2016 Census of Canada about Calgary released by Statistics Canada. This chapter presents data on income. Unless otherwise indicated, figures reference the **Calgary census subdivision**, which correspond to the boundary for the city.

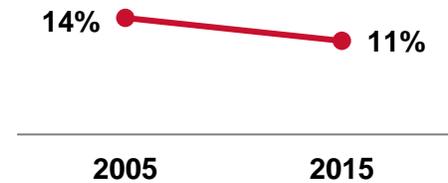
Highlighted terms throughout the document are defined in the **Glossary**. Data quality information, notes and sources are found in the **Notes** and **References** sections at the end of the document. For more information visit our webpage or contact [socialresearch@calgary.ca](mailto:socialresearch@calgary.ca).

### Results Snapshot

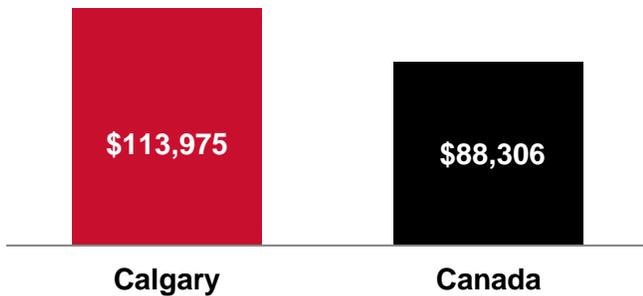
**Median Total Income of Individuals Aged 15+**  
(2015 constant dollars)



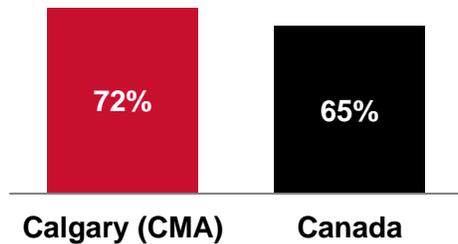
**Percentage of Individuals in Low Income (LICO-BT)**



**Median Total Income of Economic Families, 2015**



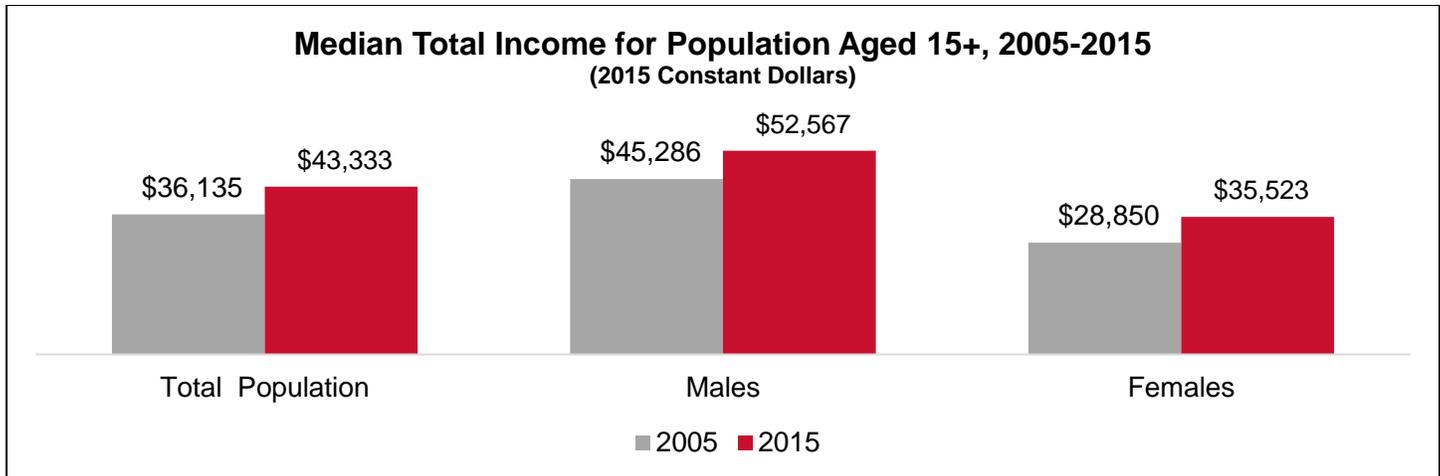
**Households that Contributed to at Least One Registered Savings Account, 2015**



Sources: Statistics Canada 2007a; 2017a; 2017b; 2017c; 2017d.

## Calgary: Individual Income

Between 2005 and 2015, the **median total income** of individuals aged 15 years and older in Calgary increased by over \$7,000 or 20 per cent in **constant dollars**. The median total income of males increased by 16 per cent in this period and the median total income of females increased by 23 per cent.



Source: Statistics Canada 2017a.

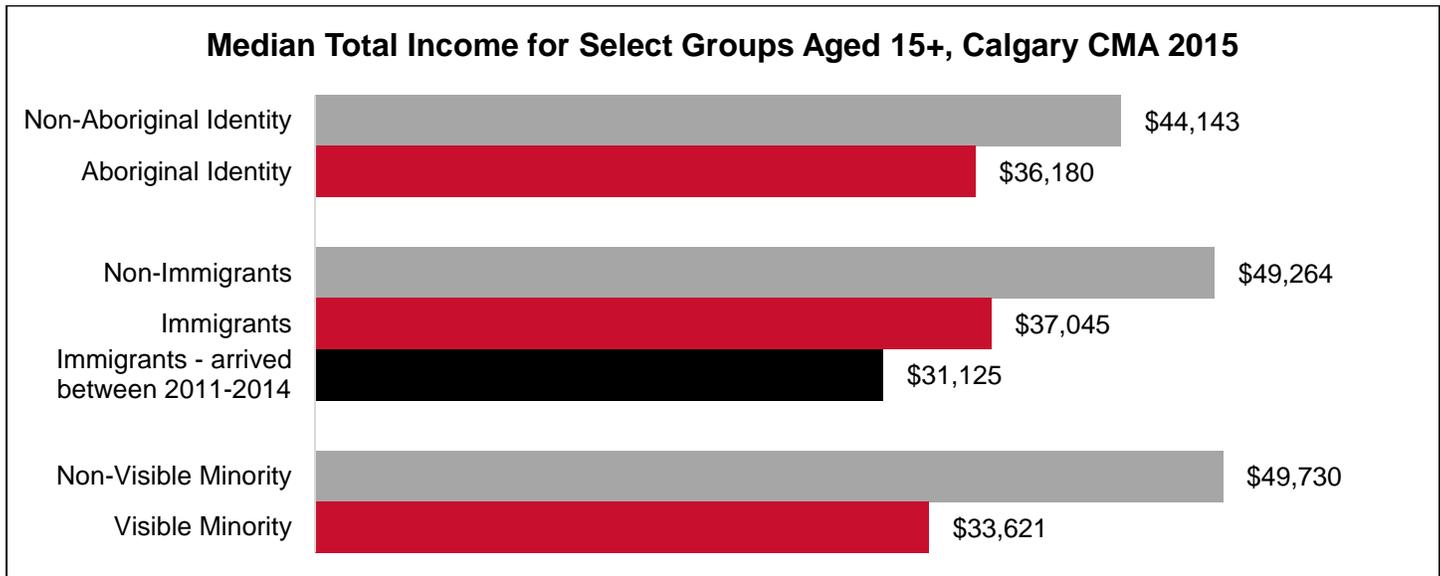
In 2015, the median **employment income** of females who worked full-time was 77 per cent of their male counterparts. The median amounts received in **government transfers**, such as benefits from the Canada Pension Plan, Employment Insurance, social assistance or child benefits, were higher for females than males (\$3,390 versus \$2,073).

Income by Source for the Population Aged 15+, Calgary CMA 2015			
	Median Amounts		
	Total	Male	Female
Full-time employment income	\$66,442	\$74,517	\$57,725
Government transfers	\$3,050	\$2,073	\$3,390

Source: Statistics Canada 2017c.

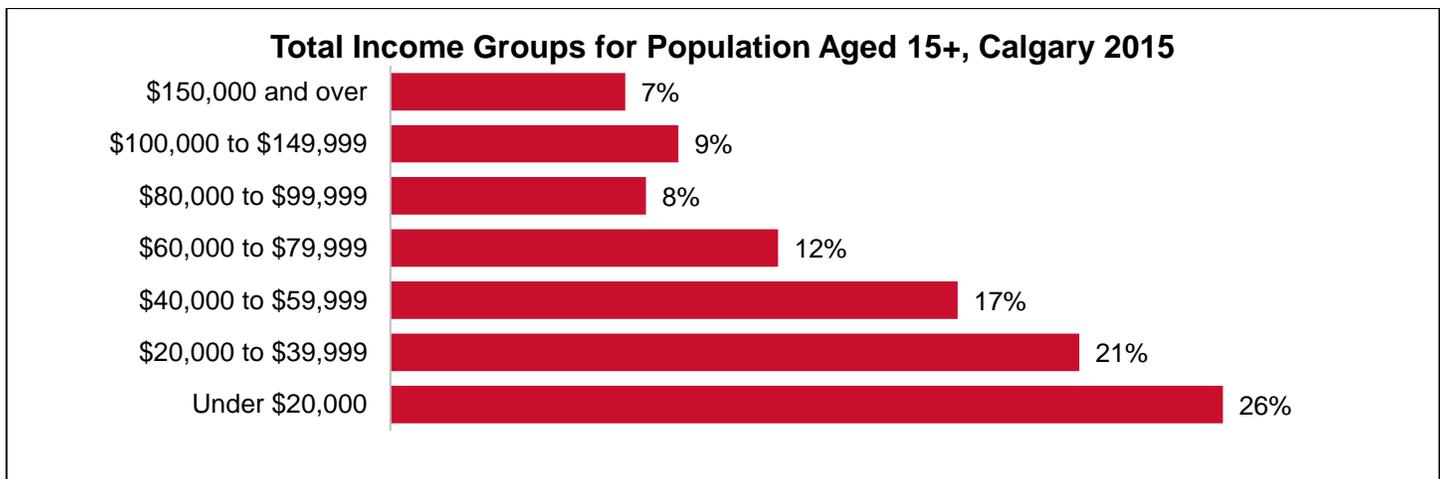
## Calgary: Individual Income (continued)

The **median total income** in the **Calgary CMA** was \$43,974 in 2015. **Aboriginal identity, immigrant** and **visible minority** persons all had incomes lower than the median. When compared to all immigrants, immigrants that had arrived in Canada between 2011 and 2014 had substantially lower incomes. The median total income of the non-visible minority population (\$49,730) was \$16,109 or 48 per cent higher than the median total income of the visible minority population (\$33,621). Almost one in three people in the Calgary CMA (32 per cent) were part of a visible minority group in 2016.



Sources: Statistics Canada 2017e; 2017f; 2016g.

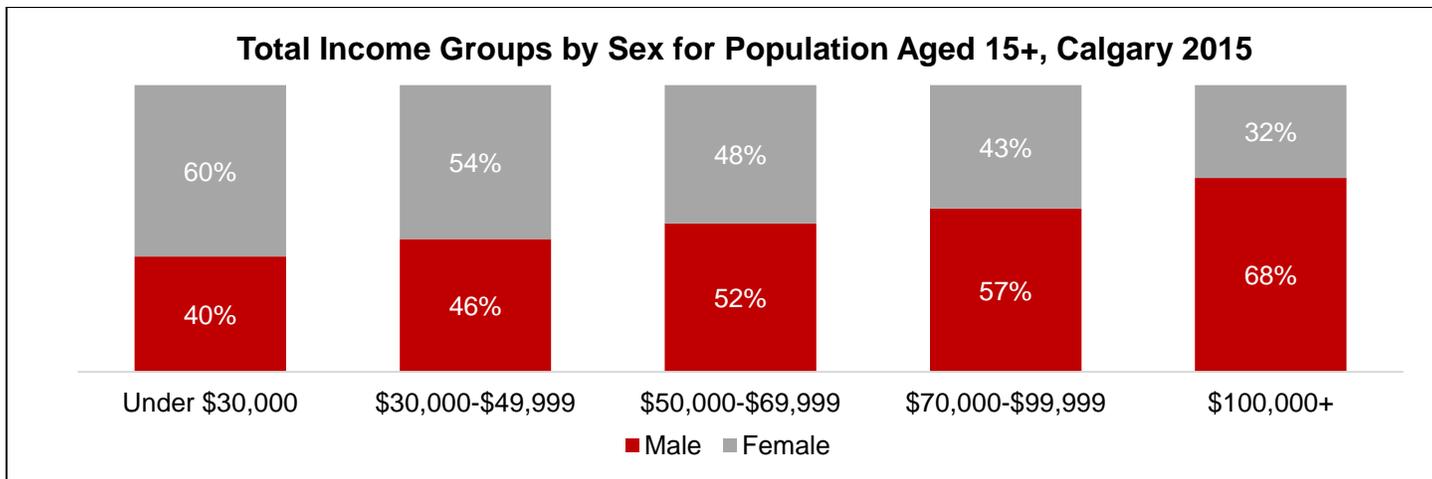
In 2015, over one-quarter of people in Calgary (26 per cent) had a total income under \$20,000 and a similar percentage (24 per cent) had a total income of \$80,000 or more.



Source: Statistics Canada 2017c.

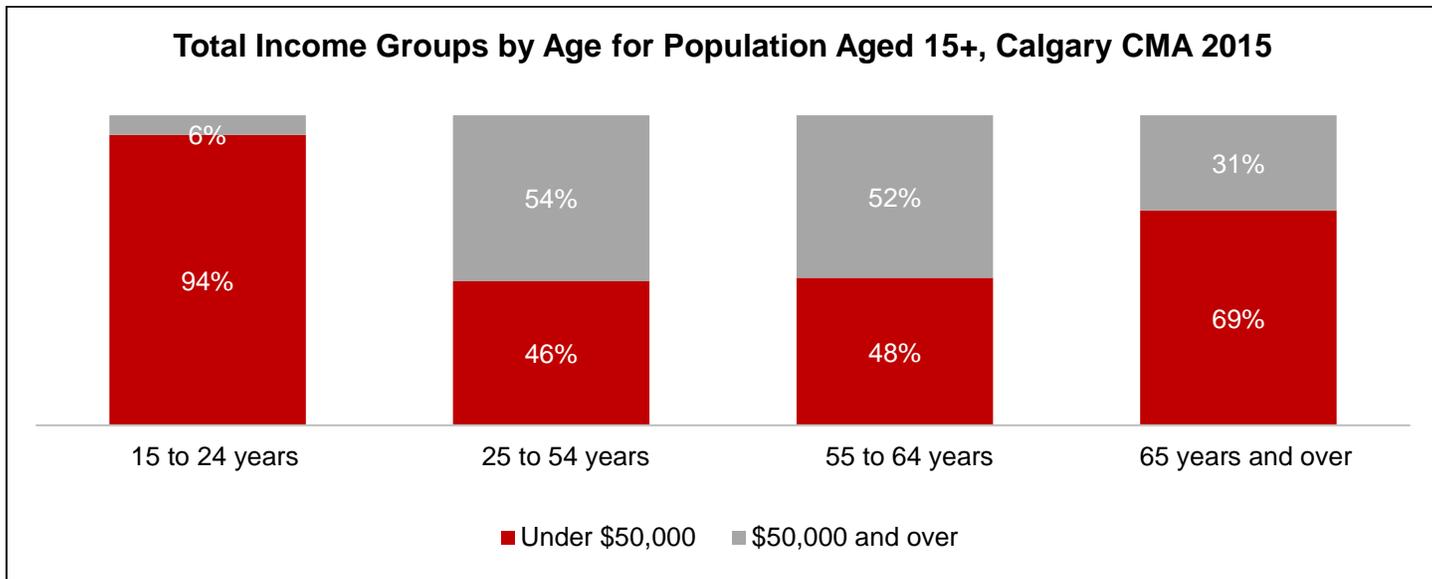
## Calgary: Individual Income (continued)

In 2015, females were more likely to have **total incomes** under \$50,000 and males were more likely to have incomes over \$50,000. Most Calgarians with incomes of \$100,000 or more were male (68 per cent), while most Calgarians with incomes under \$30,000 were female (60 per cent).



Source: Statistics Canada 2017c.

In the **Calgary CMA**, the vast majority (94 per cent) of those aged 15 to 24 had an income under \$50,000 in 2015. Just over half of the population aged 25 to 64 years had incomes of \$50,000 or more in 2015, compared to only 31 per cent of those aged 65 year and over.



Source: Statistics Canada 2017h.

## Calgary: Income of Couples

Among **couples** in the **Calgary CMA**, the higher income partner had a **median total income** of \$77,654, which was two and a half times higher than median of lower income partner (\$30,036). On average, the higher income partner received 72 per cent of the total income of the couple.

<b>Total Income of Couples Aged 15+, Calgary CMA 2015</b>		
	<b>Higher income partner</b>	<b>Lower income partner</b>
Median total income of individuals	\$77,654	\$30,036
Average share of total income of couple	72%	28%
Source: Statistics Canada 2017i.		

In nearly one-third (31 per cent) of couples in the Calgary CMA, the partners had fairly equal incomes (i.e. both earning between 40-60 per cent of the couple's income).

<b>Income Distribution of Couples Aged 15+, Calgary CMA 2015</b>		
	<b>Number</b>	<b>Per Cent</b>
Total couples with two income recipients	312,625	100%
Each partner earns at least 40% of couple's income	97,295	31%
One partner earns 60% or more of couple's income	215,310	69%
Source: Statistics Canada 2017i.		

In most cases (71 per cent), a male was the higher income recipient in the couple.

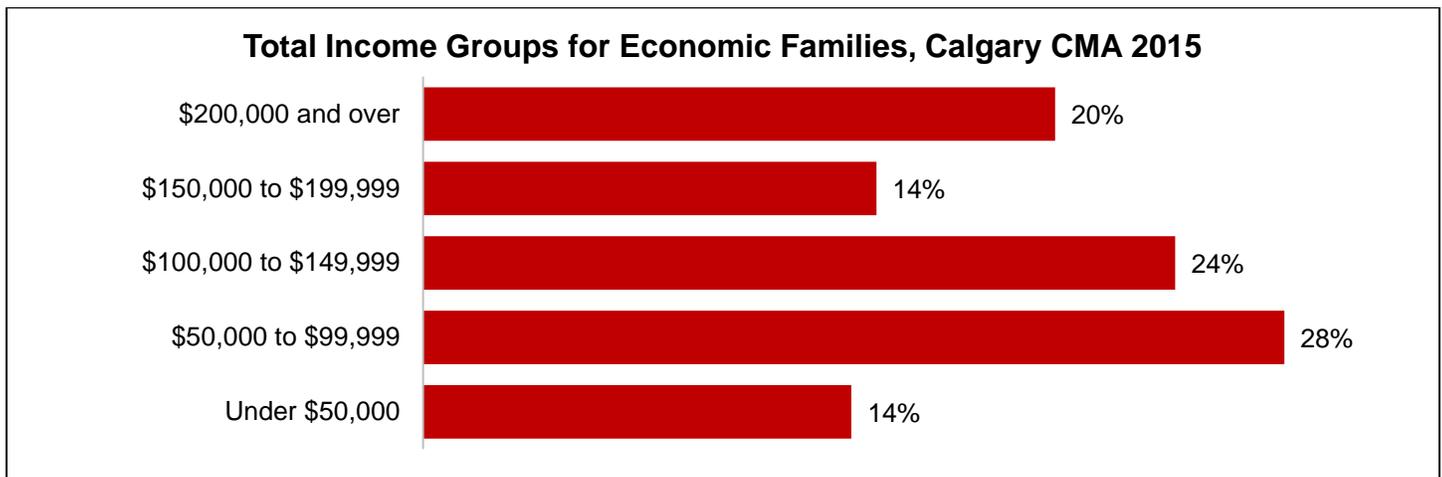
<b>Income Distribution of Couples Aged 15+, Calgary CMA 2015</b>		
	<b>Number</b>	<b>Per Cent</b>
Total couples with two income recipients	312,625	100%
A male is the higher income recipient	220,440	71%
A female is the higher income recipient	92,185	29%
Source: Statistics Canada 2017i.		

## Calgary: Economic Family Income

In 2015, the **median total income of economic families** in Calgary was \$113,975. This is two and a half times more than the income of **persons not in economic families** (\$44,339). The term **economic family** refers to a group of people that live in the same dwelling and are related to each other.

<b>Total Income by Economic Family Type, Calgary 2015</b>	
	<b>Median Income</b>
All economic families	\$113,975
<b>Couple economic families</b> without <b>children</b> or other relatives	\$106,976
Couple economic families with children	\$135,376
<b>Lone-parent economic families</b>	\$67,076
Persons aged 15 years and over not in economic families	\$44,339
Source: Statistics Canada 2017c.	

In the **Calgary CMA**, 58 per cent of economic families had an income of \$100,000 or more in 2015, while 14 per cent had an income under \$50,000.



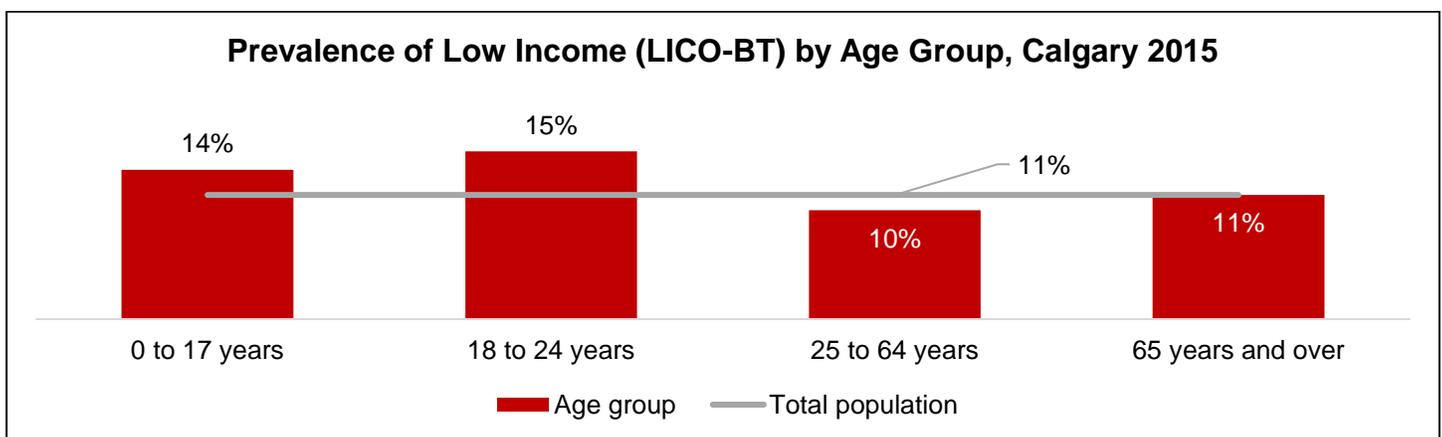
Source: Statistics Canada 2017j.

## Calgary: Low Income

Between 2005 and 2015, the prevalence of **low income** in Calgary decreased by almost 3 percentage points from 14.2 per cent to 11.4 per cent.

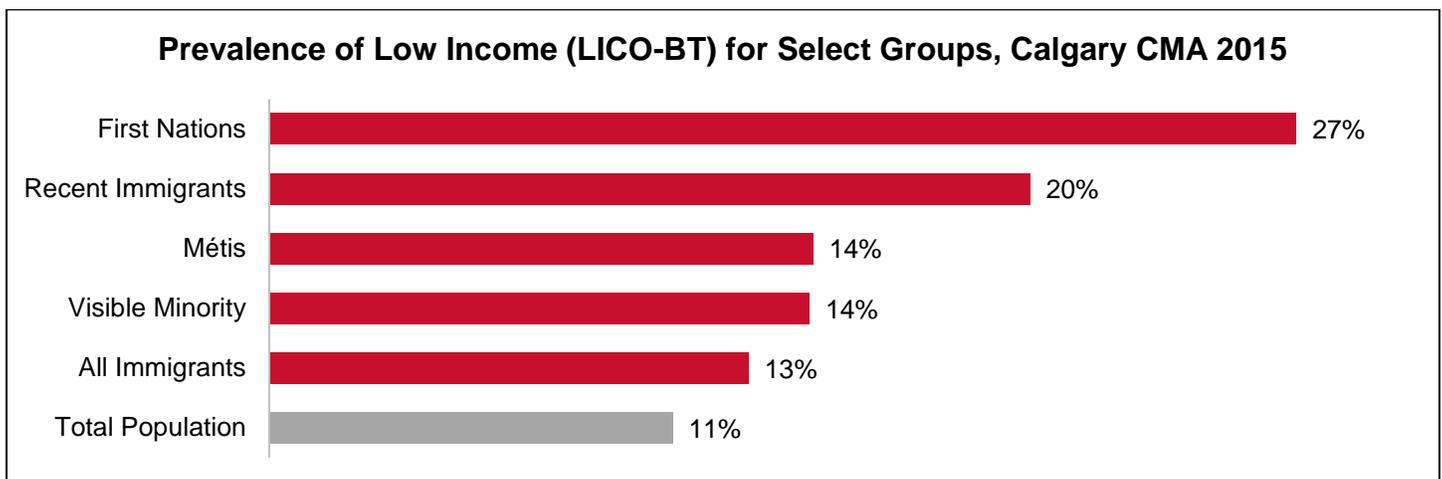
<b>Low Income Status (LICO-BT), Calgary 2005 and 2015</b>		
	<b>2005</b>	<b>2015</b>
Total persons in private households	977,075	1,222,325
Individuals in low income	138,700	139,540
Prevalence of low income	14.2%	11.4%
Source: Statistics Canada 2007a. Statistics Canada 2017b.		

Prevalence of low income in Calgary varied by age. The rate of low income was highest for those under age 25, ranging from 14 to 15 per cent.



Source: Statistics Canada 2017b.

The prevalence of low income among First Nations in the **Calgary CMA** was two and a half times the rate for the total population (27 per cent compared to 11 per cent). The low income rate for **recent immigrants** was almost double the rate for the total population (20 per cent compared to 11 per cent).



Sources: Statistics Canada 2017l; 2017m; 2017n.

## Calgary: Low Income (continued)

People living in **lone-parent economic families** and **persons not in economic families** also had higher rates of low income than the total population in the **Calgary CMA**, at 22 and 27 per cent respectively.

<b>Low Income Status (LICO-BT) by Selected Economic Family Characteristics, Calgary CMA 2015</b>			
	<b>Total persons</b>	<b>Number of persons in low income</b>	<b>Per cent of persons in low income</b>
Total population in private households	1,374,650	145,980	11%
Persons in <b>economic families</b>	1,173,090	92,490	8%
In <b>couple economic families</b>	1,033,335	63,550	6%
In lone-parent economic families	125,930	27,380	22%
In other economic families	13,825	1,560	11%
Persons not in economic families	199,915	53,490	27%
Source: Statistics Canada 2017k.			

The prevalence of low income was twice as high for those in lone-parent economic families when compared to the rate for Calgary CMA in 2015 (22 per cent versus 11 per cent). The rate of low income for people in female lone-parent families was 10 percentage points higher than the rate for people in male lone-parent families (24 per cent compared to 14 per cent). Prevalence of low income was highest for people in female lone-parent families with **children** aged 0 to 5 years (53 per cent).

<b>Low Income Status (LICO-BT) for Lone-Parent Family Types, Calgary CMA 2015</b>			
	<b>Total persons</b>	<b>Number of persons in low income</b>	<b>Per cent of persons in low income</b>
In lone-parent economic families	125,930	27,380	22%
In a male lone-parent economic family	27,270	3,880	14%
With children aged 0 to 5 years	2,655	715	27%
In a female lone-parent economic family	98,660	23,500	24%
With children aged 0 to 5 years	15,865	8,415	53%
Source: Statistics Canada 2017k.			

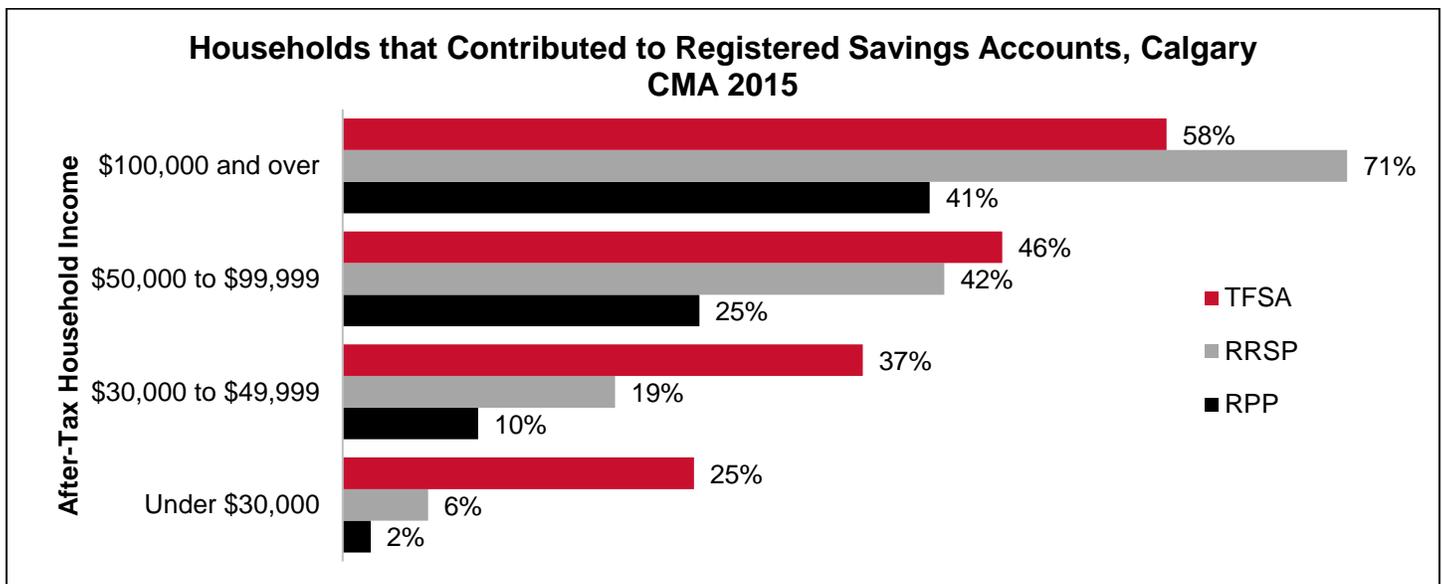
## Calgary: Registered Savings Accounts

In 2015, 72 per cent of all households in the **Calgary CMA** contributed to at least one **registered savings account**. Registered savings accounts include **Registered Retirement Savings Plans** (RRSPs), **Registered Pensions Plans** (RPPs) and **Tax-Free Savings Accounts** (TFSA). Almost half of households contributed to RRSPs and TFSA, with one-quarter contributing to RPPs. The highest contribution amounts were for TFSA, with a median of almost \$6,000. Contributions for RRSP and RPPs were slightly lower at \$5,300.

<b>Registered Savings Accounts Contributions by Type of Account, Calgary CMA 2015</b>			
	<b>Number of Households</b>	<b>Per Cent of Households</b>	<b>Median Contribution Amount</b>
Households that contributed to at least one type of registered savings plan	376,600	72%	-
Households that contributed to RRSPs	242,400	47%	\$5,341
Households that contributed to RPPs	140,265	27%	\$5,361
Households that contributed to TFSA	246,230	47%	\$5,989

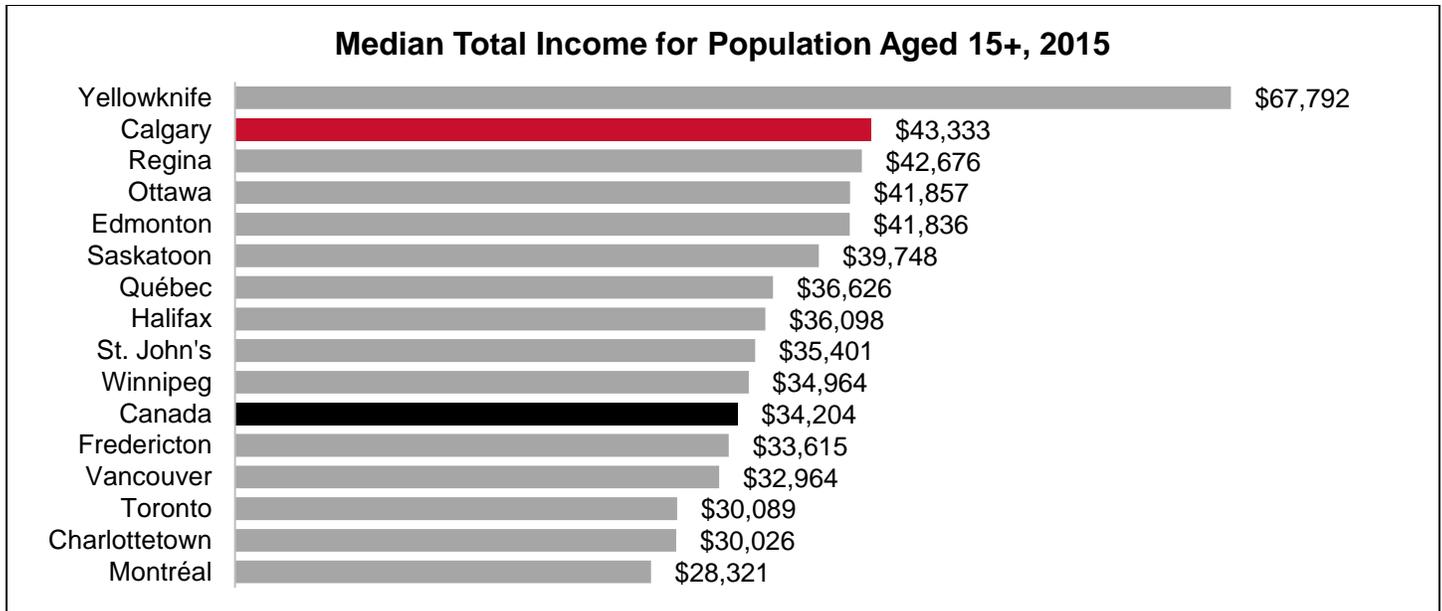
Source: Statistics Canada 2017d.

Higher income households were more likely to contribute to the various types of registered savings accounts. RRSPs were the most common type of registered savings account among households with an **after-tax household income** of \$100,000 or more. Tax-free savings accounts were the most common type of registered savings account among households with after-tax household income below \$100,000.



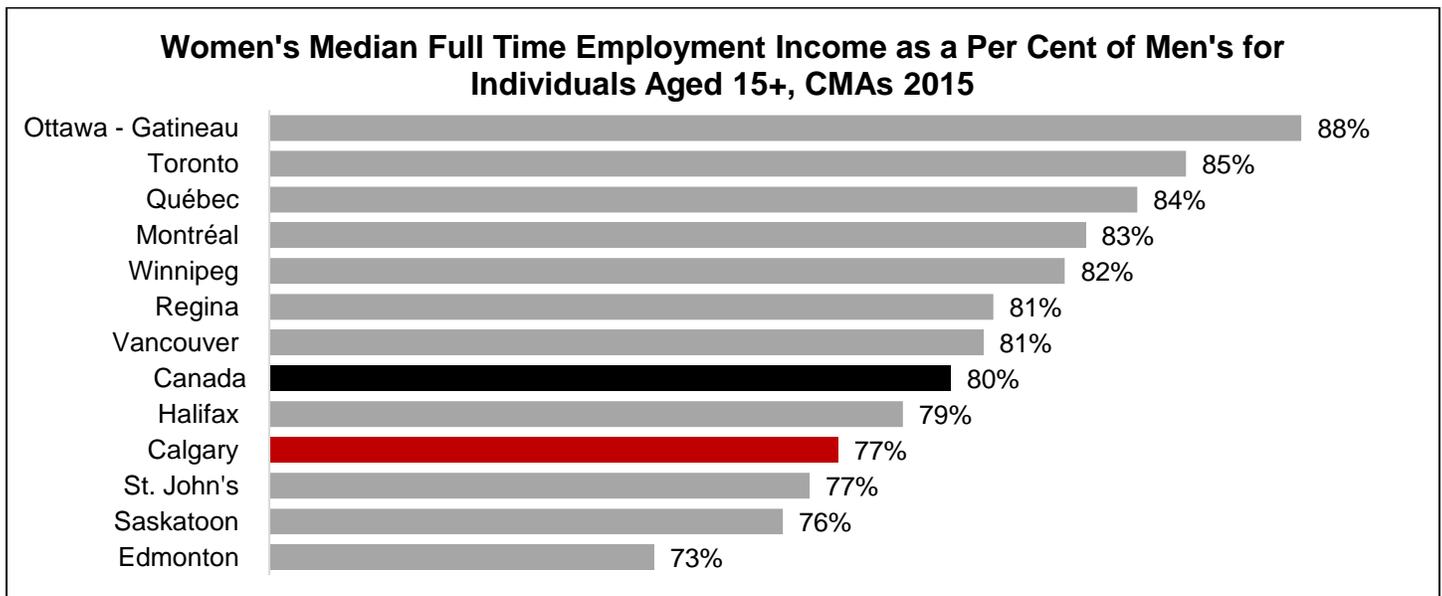
## Canadian Comparisons: Individual Income

Calgary's **median total income** for individuals in 2015 was among the highest of major cities in Canada at \$43,333. This was 27 per cent higher than the national median total income. The median total income of economic families and of lone-parent families in Calgary was also among the highest of major Canadian cities.



Source: Statistics Canada 2017a.

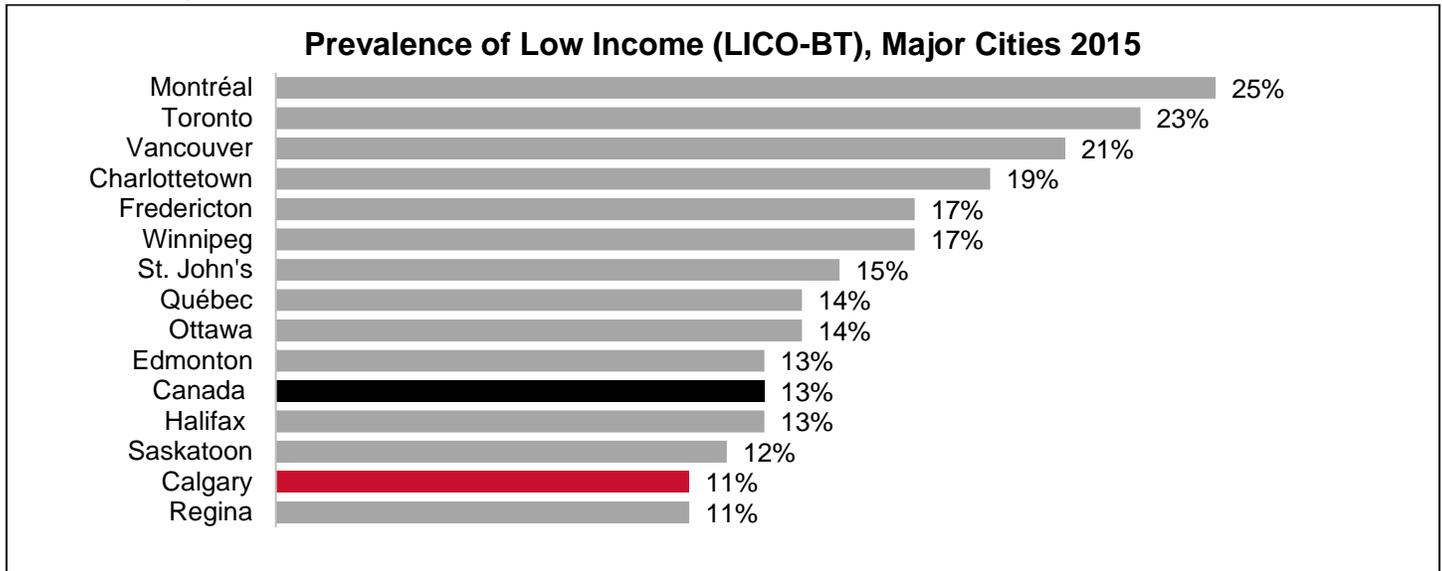
In all major Canadian CMAs, women who worked full time had lower **median employment incomes** than men. In the **Calgary CMA**, women earned 77 per cent of what men earned for full time employment in 2015. This was one of the largest gender wage gaps among major Canadian cities.



Source: Statistics Canada 2017o.

## Canadian Comparisons: Low Income

Calgary and Regina had the lowest prevalence of **low income** in 2015 (11 per cent) among major Canadian cities. The larger cities of Vancouver, Toronto and Montréal had low income rates above 20 per cent.<sup>1</sup>

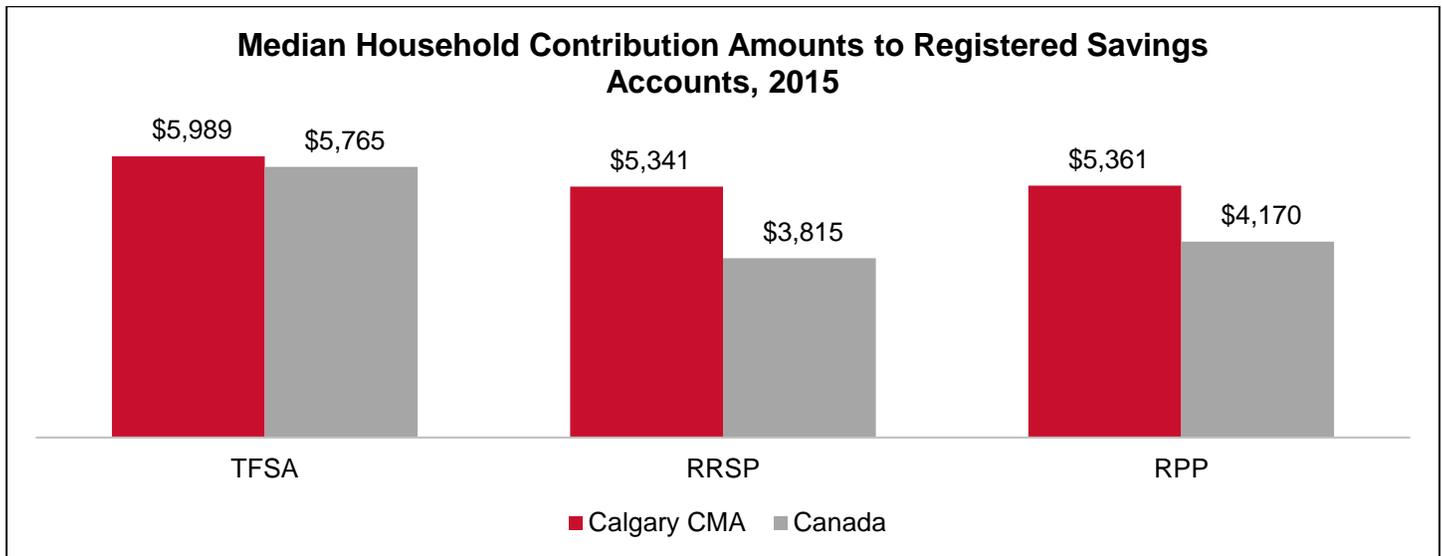


Source: Statistics Canada 2017b.

<sup>1</sup> Data for Yellowknife is not available.

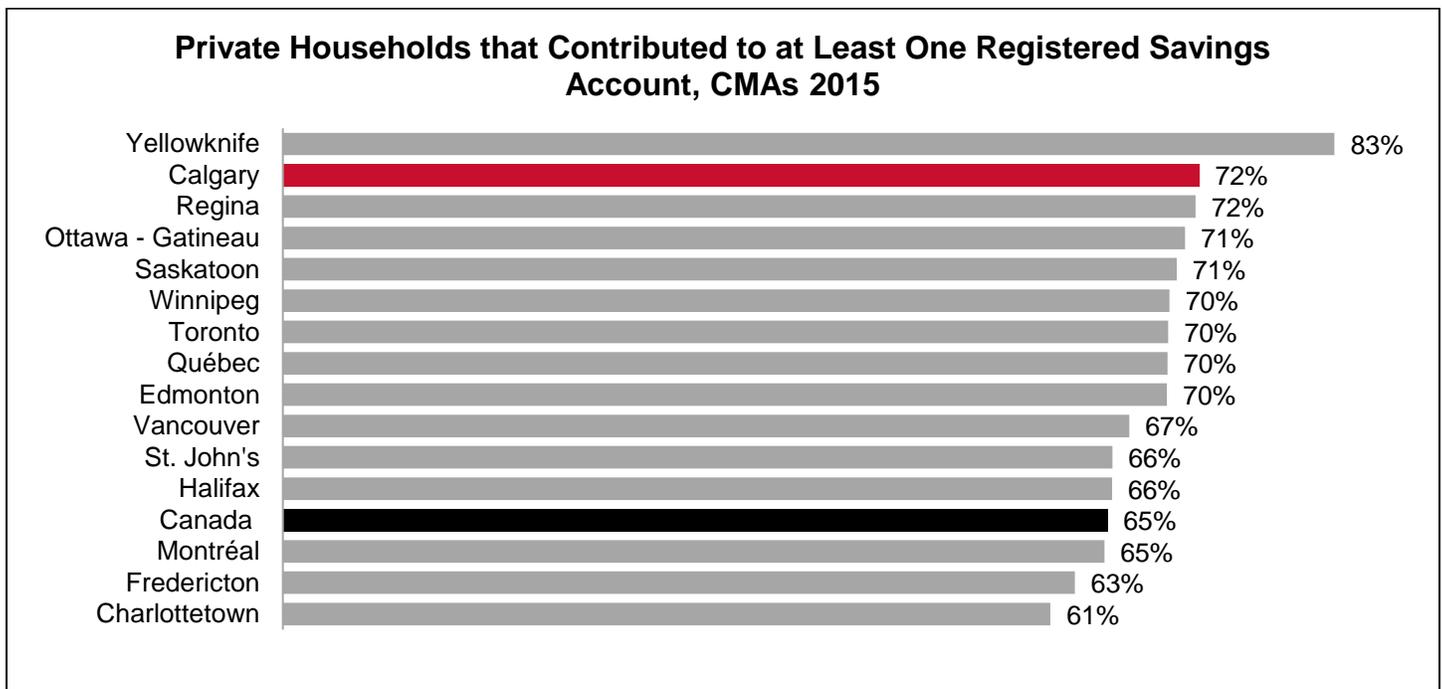
## Canadian Comparisons: Registered Savings Accounts

In 2015, households in the **Calgary CMA** contributed more money to each of the three types of **registered savings accounts** than Canadian households overall.



Source: Statistics Canada 2017d.

The percentage households that contributed to at least one registered savings account was highest in the Calgary (72 per cent) and Yellowknife (83 per cent) CMAs. Most major Canadian cities had a contribution rate higher than the national average.



Source: Statistics Canada 2017d.

## Notes

The data in this profile comes from the 2006 and 2016 Censuses of Canada conducted by Statistics Canada.

### Census of Canada

Data from the Census of Canada presented in this profile are based on the integration of income data from Canada Revenue Agency's tax and benefits records into the short-form census. The short form questionnaire was distributed to every household. Census day for the 2016 Census of Canada was May 10, 2016. The Census of Canada is conducted every five years.

### Population Universes

The relationship between populations is illustrated in the diagram to the right and terms related to the different populations can be found in the glossary.

### Random Rounding

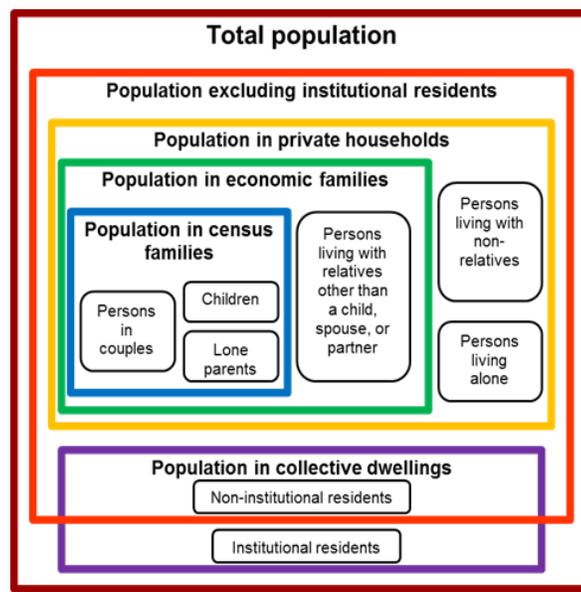
To ensure confidentiality, Statistics Canada products include values and totals that are randomly rounded either up or down to a multiple of '5' or '10'. Therefore, in both the original data from Statistics Canada and in the compilation of this document, total values may not match the sum of individual values. Similarly, percentages may not add up to 100 per cent.

### Calgary Census Subdivision versus Census Metropolitan Area

The data presented in this profile represents either the Calgary census subdivision or the Calgary census metropolitan area (CMA) as defined by Statistics Canada. The boundary of the Calgary census subdivision corresponds to the City boundary. Where data for this level of geography was unavailable, data representing the Calgary CMA was presented. The boundary of the Calgary CMA includes the city of Calgary as well as the surrounding municipalities of Rocky View County, Airdrie, Beiseker, Chestermere, Cochrane, Crossfield, Irricana, and Tsuu T'ina Nation.

### Comparison with other data sources

Given the sensitivity of income indicators to methodological differences, users should use caution when comparing 2016 Census income estimates to the 2011 National Household Survey (NHS), other household income surveys, administrative data or earlier census data (Statistics Canada 2017r). Due to methodological differences between 2016 Census and the 2011 NHS, standard data products released by Statistics Canada only use 2006 Census data for historical income comparisons (Statistics Canada 2017r).



**Populations [adapted from Statistics Canada Census Dictionary (Statistics Canada 2017p)].**

## Calgary Profile – Chapter 4: **Income**

### Low Income

The **low income** variable used for this profile is the low-income cut-off before tax (LICO-BT). LICO-BT are income thresholds, defined using 1992 expenditure data, below which **economic families** or **persons not in economic families** would likely have devoted a larger share of their **total income** than average to the necessities of food, shelter and clothing. More specifically, the thresholds represent income levels at which families or persons are expected to spend 20 percentage points or more of their total income than average on food, shelter and clothing. These thresholds have been adjusted to current dollars using the all-items Consumer Price Index.

The LICO-BT has cut-offs varying by family size and population size of area of residence to account for economies of scale and potential differences in cost of living in communities of different sizes. When the total income of an economic family member or a person not in an economic family falls below the thresholds applicable to the person, the person is considered to be in low income according to LICO-BT. Low-income status based on LICO-BT can also be reported for economic families. For the 2016 census, the reference period is the 2015 calendar year for all income variables.

The cut-offs applicable to Calgary are listed in the table below. Whether an individual is considered low income by this measure is determined by their economic family size as well as the size of their area of residence (Calgary is in the category of areas with a population of 500,000 or more). For example, a 2 person economic family in Calgary with a 2015 income under \$30,625 before taxes would be considered low income.

<b>Low-Income Cut-Offs, Before Tax (LICO-BT) Applicable to Calgary, 2005 and 2015</b>		
<b>Economic Family Size</b>	<b>LICO-BT 2005</b>	<b>LICO-BT 2015</b>
Persons not in an economic family	\$20,778	\$24,600
2 persons	\$25,867	\$30,625
3 persons	\$31,801	\$37,650
4 persons	\$38,610	\$45,712
5 persons	\$43,791	\$51,846
6 persons	\$49,389	\$58,473
7 or more persons	\$54,987	\$65,101
Source: Statistics Canada 2007b; 2017s.		

## References

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- Statistics Canada. 2007a. 2006 Census of Population, Urban Poverty Project. UPP06\_Table 1: Age Groups (34), Sex (3), Income Status Before Tax (3) and Selected Cultural, Activity Limitation and Demographic Characteristics (36) for the Population in Private Households of Canada, Provinces, Territories, Census Divisions and Census Sub-divisions. Data accessed using the Community Data Program.
- Statistics Canada 2007b. Income Research Paper Series, Low Income Cut-offs for 2006 and Low Income Measures for 2005. Statistics Canada Catalogue no. 75F0002MIE, no. 004. ARCHIVED. Released May 10, 2007.
- Statistics Canada. 2017a. Income Highlight Table, 2016 Census. Median Total Income, After-Tax Income and Employment Income for Income Recipients by Sex. Catalogue no. 98-402-X2016006. Released September 13, 2017.
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Statistics Canada. 2017s. Census Dictionary, 2016 Census of Population. Table 4.4 Low-income cut-offs, before tax (LICO-BT – 1992 base) for economic families and persons not in economic families, 2015. Released September 13, 2017.

## Glossary

<b>Aboriginal Identity</b>	A person who identified with the Aboriginal peoples of Canada, including those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians and/or those who have membership in a First Nation or Indian band.
<b>After-Tax Household Income</b>	Total household income less income taxes during the specified reference period (e.g., 2015). Income taxes are the sum of federal and provincial income taxes.
<b>Calgary Census Subdivision</b>	A geographic area defined by Statistics Canada. The Calgary census subdivision corresponds to the city boundary.
<b>Calgary Census Metropolitan Area</b>	A geographic area defined by Statistics Canada. The Calgary census metropolitan area (CMA) includes the city of Calgary as well as the surrounding municipalities of Rocky View County, Airdrie, Beiseker, Chestermere, Cochrane, Crossfield, Irricana, and Tsuu T'ina Nation.
<b>Children</b>	Includes children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the same household as the family.
<b>Constant Dollars</b>	Dollar values that are adjusted for inflation. Constant dollars are used to compare dollar values from one year to another.
<b>Contributions to Registered Pensions Plan</b>	Total dollar amount of contributions made by an employee to registered pension plans (RPP) during the reference year. An RPP is an employer-sponsored plan registered with the Canada Revenue Agency.
<b>Contributions to Registered Retirement Savings Plan</b>	Total registered retirement savings plan (RRSP) contributions a person deducted against his or her income for a given tax year.  Contributions eligible for deductions include deposits made to his or her own registered retirement savings plans (RRSPs) and pooled registered pension plans (PRPPs), as well as his or her spouse's or common-law partner's registered retirement savings plans.
<b>Contributions to Registered Savings Accounts</b>	Total dollar amount of contributions made by a person to a registered savings account. Registered savings account is a collective term for three types of savings accounts: tax-free savings accounts (TFSA), registered retirement savings plans (RRSPs) and registered pension plans (RPPs).
<b>Contributions to Tax-Free Savings Account</b>	Total dollar amount of contributions made by a person to tax-free savings accounts (TFSA) during the reference period.
<b>Couple</b>	A married or common-law couple. A couple may be of opposite or same sex.
<b>Couple Economic Families</b>	An economic family that includes a married or common-law couple. A couple may be of opposite or same sex.

<p><b>Economic Families</b></p>	<p>A group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship.</p> <p>Economic families include couples and their children, if any; lone-parents and their child or children; and grandchildren living with grandparent(s) with no parents present.</p> <p>Examples of the broader concept of economic family include the following: two co-resident census families who are related to one another; co-resident siblings who are not members of a census family; and, nieces or nephews living with aunts or uncles.</p>
<p><b>Economic Family Total Income</b></p>	<p>Sum of incomes for all economic family members before income taxes and deductions during a specific reference period.</p>
<p><b>Employment Income</b></p>	<p>All income received as wages, salaries and commissions from paid employment and net self-employment income from farm or non-farm unincorporated business and/or professional practice during the reference period.</p>
<p><b>Government Transfers</b></p>	<p>All cash benefits received from federal, provincial, territorial or municipal governments during the reference period. It includes:</p> <ul style="list-style-type: none"> <li>• Old Age Security pension, Guaranteed Income Supplement, Allowance or Allowance for the Survivor;</li> <li>• retirement, disability and survivor benefits from Canada Pension Plan and Québec Pension Plan;</li> <li>• benefits from Employment Insurance and Québec parental insurance plan;</li> <li>• child benefits from federal and provincial programs;</li> <li>• social assistance benefits;</li> <li>• workers' compensation benefits;</li> <li>• working income tax benefit;</li> <li>• goods and services tax credit and harmonized sales tax credit;</li> <li>• other income from government sources.</li> </ul>
<p><b>Immigrant</b></p>	<p>A person who is, or who has ever been, a landed immigrant or permanent resident. Non-permanent residents (e.g. those who have a work or study permit or who are refugee claimants) are not considered immigrants.</p>
<p><b>Lone-Parent Economic Families</b></p>	<p>Economic families where the parent has no married spouse or common-law partner but does have a child or children in the family. Other relatives may also be present.</p>
<p><b>Low Income</b></p>	<p>For the purpose of this profile, low income is defined using the low income cut-off before tax (LICO-BT). LICO-BT are income thresholds below which economic families or persons not in economic families would likely have devoted a larger share of their total income than average to the necessities of food, shelter and clothing. When the total income of an economic family member or a person not in an economic family falls below the threshold, the person is considered to be in low income according to LICO-BT.</p>
<p><b>Median Income</b></p>	<p>The amount that divides the income distribution of a specified group into two halves (i.e. the incomes of half of the units in that group are below the median, while those of the other half are above the median).</p>

<b>Persons Not in Economic Families</b>	Persons who either live by themselves or with other people to which they are not related to either by blood, marriage, common-law union or adoption or a foster relationship.
<b>Private Households</b>	A person or group of persons who occupy the same private dwelling (as opposed to a collective dwelling such as a rooming house, motel, jail, hospital or nursing home) and do not have a usual place of residence elsewhere in Canada or abroad.
<b>Recent Immigrants</b>	Refers to landed immigrants who came to Canada up to five years prior to a given census year. For the 2016 Census, recent immigrants are landed immigrants who arrived in Canada between January 1, 2011 and Census Day, May 10, 2016.
<b>Total Income</b>	<p>The sum of certain incomes before income taxes and deductions.</p> <p>Incomes included are: employment income; investment income; other regular cash income such as child support payments, alimony and scholarships; and government transfers such as social assistance, Employment Insurance benefits, Canada Pension Plan, et cetera.</p> <p>Incomes excluded are: one-time receipts such as lottery winnings, cash inheritances, insurance settlements and withdrawals from TFSAs or RRSPs; capital gains; employer contributions to registered pension plans, Canada Pension Plan, Quebec Pension Plan and Employment Insurance; and voluntary inter-household transfers, imputed rent, goods and services produced for barter and goods produced for own consumption.</p>
<b>Visible Minority</b>	Persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour. The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.