

Income

Income, as described by Statistics Canada in the 2006 Census, refers to all money sources received through market income and government transfer payments in 2005. Market income is made up of employment income (including wages, salaries, and self-employment income such as net farm income and net non-farm income from unincorporated business/professional practices); dividends, interest and other investment income; retirement pensions, superannuation and annuities; and other money income (such as retirement allowances, alimony, bursaries, fellowships, and study grants). Government transfer payments are made up of Old Age Security pension and Guaranteed Income Supplement; Canada and Quebec Pension Plan benefits; Employment Insurance benefits; child benefits; and other income from government sources.

Highlights

- The composition of total income in Kingston in 2005 was:
 - Earnings: 71.4%
 - Government transfers: 11.2%
 - Other money: 17.4%

- The percentage of the population without employment income in 2005 was the lowest for the 25 to 44 age group and highest for the 65 and over age group. Males between ages 15 to 24 had a larger proportion of persons without employment income compared to females. Females had a higher proportion of persons without employment income for all other age groups (Figure 1).

Figure 1: Presence of Employment income by Age and Sex, 2005

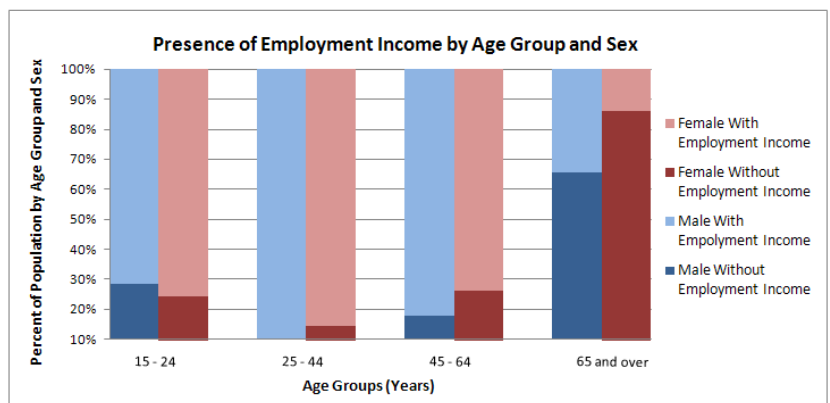


Figure 2: Prevalence of Low income After Tax for Private Households by Age and Sex, 2005



- Median before tax income in 2005:
 - Individuals (over 15 years of age): \$24,486
 - Private households: \$55,531
 - Census families: \$69,051
- Prevalence of low income:
 - Private households: 10%
 - Males in private households: 11%
 - Females in private households: 12%

Implications

- Additional studies may explain the shift in income distribution, thereby allowing for continued efforts to reduce the population with low income
- Employers and service providers may need an increased awareness of the high prevalence of low income found among young adults.
- There is a spatial concentration of individuals with low income in the east end of Kingston's urban core. This population may benefit from the provision of more diversified housing types and costs.