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NHS Profile, Division No. 10, CDR, Newfoundland and Labrador, 2011

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Characteristic	Division No. 10, CDR Newfoundland and Labrador (Census division)		
	Total	Male	Female
Income of individuals in 2010			
Total income in 2010 of population aged 15 years and over ¹¹⁷	19,220	9,685	9,535
Without income	920	295	625
With income	18,295	9,385	8,910
Under \$5,000 ¹¹⁸	1,525	595	930
\$5,000 to \$9,999	1,220	480	735
\$10,000 to \$14,999	1,320	570	750
\$15,000 to \$19,999	1,590	530	1,065
\$20,000 to \$29,999	2,650	1,010	1,640
\$30,000 to \$39,999	2,055	940	1,110
\$40,000 to \$49,999	1,490	650	840
\$50,000 to \$59,999	1,270	765	500
\$60,000 to \$79,999	1,815	1,050	760
\$80,000 to \$99,999	1,520	1,105	410
\$100,000 and over	1,850	1,685	165
\$100,000 to \$124,999	1,160	1,045	115
\$125,000 and over	690	640	50
Median income (\$) ¹¹⁹	34,044	48,858	25,370
Average income (\$) ¹¹⁹	46,111	58,926	32,604
After-tax income in 2010 of population 15 years and over ¹²⁰	19,220	9,680	9,535
Without after-tax income	940	295	650
With after-tax income	18,275	9,390	8,885
Under \$5,000 ¹²¹	1,535	595	945
\$5,000 to \$9,999	1,200	480	720
\$10,000 to \$14,999	1,475	590	885
\$15,000 to \$19,999	1,820	600	1,230
\$20,000 to \$29,999	2,950	1,225	1,730
\$30,000 to \$39,999	2,355	1,025	1,320
\$40,000 to \$49,999	1,630	965	665

Characteristic	Division No. 10, CDR Newfoundland and Labrador (Census division)		
	Total	Male	Female
\$50,000 to \$59,999	1,365	850	515
\$60,000 to \$79,999	2,360	1,620	740
\$80,000 to \$99,999	1,045	945	95
\$100,000 and over	540	495	45
Median after-tax income (\$) ¹²²	30,701	42,023	23,452
Average after-tax income (\$) ¹²²	38,205	47,556	28,325
Composition of total income in 2010 of population 15 years and over (%) ¹²³	100.0	99.9	100.0
Market income (%) ¹²⁴	89.7	92.6	84.2
Employment income (%) ¹²⁵	83.6	86.3	78.5
Wages and salaries (%) ¹²⁶	81.7	84.0	77.6
Self-employment income (%) ¹²⁷	1.9	2.4	0.9
Investment income (%) ¹²⁸	1.7	1.5	1.9
Retirement pensions, superannuation and annuities (%) ¹²⁹	3.0	3.5	2.2
Other money income (%) ¹³⁰	1.4	1.2	1.7
Government transfer payments (%) ¹³¹	10.3	7.5	15.8
Canada/Quebec Pension Plan benefits (%) ¹³²	1.7	1.5	2.0
Old Age Security pensions and Guaranteed Income Supplement (%) ¹³³	1.7	1.2	2.8
Employment Insurance benefits (%) ¹³⁴	4.4	3.7	5.7
Child benefits (%) ¹³⁵	1.4	0.1	3.7
Other income from government sources (%) ¹³⁶	1.1	0.9	1.6
Income taxes paid as a % of total income ¹³⁷	17.2	19.3	13.3
After-tax income as a % of total income ¹³⁸	82.8	80.7	86.7
Net capital gains or losses as a % of total income ¹³⁹	0.2	0.2	0.0
Population aged 15 years and over who worked full year, full time and with employment income in 2010 ¹⁴⁰	7,715	4,365	3,350
Median employment income in 2010 (\$)	58,565	78,154	43,373
Average employment income in 2010 (\$)	66,278	80,250	48,061
Income in 2010 of population aged 15 years and over not in economic families ¹⁴⁵	2,045	1,075	970
Median total income (\$) ¹⁴⁶	37,785	53,337	29,977
Average total income (\$) ¹⁴⁶	46,903	58,076	34,520
Median after-tax income (\$) ¹⁴⁷	33,303	44,337	27,357
Average after-tax income (\$) ¹⁴⁷	39,103	47,189	30,142
Total population by decile of adjusted after-tax family income ¹⁴⁸	23,935	12,125	11,815
In bottom half of the Canadian distribution	9,320	4,375	4,935

Characteristic	Division No. 10, CDR Newfoundland and Labrador (Census division)		
	Total	Male	Female
In bottom decile	1,465	620	845
In second decile	1,875	890	985
In third decile	2,005	950	1,055
In fourth decile	1,835	820	1,015
In fifth decile	2,130	1,100	1,030
In top half of the Canadian distribution	14,620	7,745	6,880
In sixth decile	2,080	990	1,085
In seventh decile	2,695	1,460	1,230
In eighth decile	2,750	1,460	1,290
In ninth decile	3,625	1,940	1,685
In top decile	3,475	1,890	1,580
Population in private households for income status ¹⁵³	21,695	11,010	10,685
Less than 18 years	4,765	2,495	2,270
Less than 6 years	1,510	850	655
18 to 64 years	15,215	7,605	7,610
65 years and over	1,710	910	800
In low income in 2010 based on after-tax low-income measure (LIM-AT)	1,910	820	1,090
Less than 18 years	455	200	260
Less than 6 years	185	95	90
18 to 64 years	1,100	480	620
65 years and over	350	140	210
Prevalence of low income in 2010 based on after-tax low-income measure (%)	8.8	7.4	10.2
Less than 18 years (%)	9.5	8.0	11.5
Less than 6 years (%)	12.3	11.2	13.7
18 to 64 years (%)	7.2	6.3	8.1
65 years and over (%)	20.5	15.4	26.3

Footnotes

- [117](#) Total income - Total income refers to monetary receipts from certain sources, before income taxes and deductions, during calendar year 2010. It includes employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities); income from government sources, such as social assistance, child benefits, employment insurance, old age security pension, Canada or Quebec pension plan benefits and disability income; income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs; income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships. The monetary receipts included are those that tend to be of a regular and recurring nature. It excludes one-time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements, capital gains and RRSP withdrawals. Capital gains are excluded because they are not by their nature regular and recurring. It is further assumed that they are less likely to be fully spent in the period in which they are received, unlike income that is regular and recurring. Also excluded are employer's contributions to registered pension plans, Canada and Quebec pension plans, and employment insurance. Finally, voluntary inter-household transfers, imputed rent, goods and services produced for barter, and goods produced for own consumption are excluded from this total income definition. Median income of individuals - The median income of a specified group of income recipients is that amount which divides their income size distribution into two halves, i.e., the incomes of the first half of individuals are below the median, while those of the second half are above the median. Median income is calculated from the individuals with income in that group (e.g., males aged 45 to 54 years). Average income of individuals - Average income of individuals refers to the weighted mean total income of individuals aged 15 years and over who reported income for 2010. Average income is calculated from unrounded data by dividing the aggregate income of a specified group of individuals (e.g., males aged 45 to 54 years) by the number of individuals with income in that group. Median and average of individuals will be calculated for those individuals who are at least aged 15 years and who have an income (positive or negative). Age - Refers to the age at last birthday before the reference date, that is, before May 10, 2011.
- [118](#) Including loss. [119](#) For population with income.
- [120](#) After-tax income - Refers to total income from all sources minus federal, provincial and territorial income taxes paid for 2010. Median income of individuals - The median income of a specified group of income recipients is that amount which divides their income size distribution into two halves, i.e., the incomes of the first half of individuals are below the median, while those of the second half are above the median. Median income is calculated from the individuals with income in that group (e.g., males aged 45 to 54 years). Average income of individuals - Average income of individuals refers to the weighted mean total income of individuals aged 15 years and over who reported income for 2010. Average income is calculated from unrounded data by dividing the aggregate income of a specified group of individuals (e.g., males aged 45 to 54 years) by the number of individuals with income in that group. Median and average of individuals will be calculated for those individuals who are at least aged 15 years and who have an income (positive or negative). Age - Refers to the age at last birthday before the reference date, that is, before May 10, 2011.
- [121](#) Including loss. [122](#) For population with after-tax income.
- [123](#) Composition of income - The composition of the total income of a population group or a geographic area refers to the relative share of each income source or group of sources, expressed as a percentage of the aggregate total income of that group or area. Total income - Total of income from all sources, including employment income, income from government programs, pension income, investment income and any other money income. Age - Refers to the age at last birthday before the reference date, that is, before May 10, 2011.
- [124](#) Market income - Refers to the sum of employment income (wages and salaries, net farm income and net income from non-farm unincorporated business and/or professional practice), investment income, retirement pensions, superannuation and annuities (including those from RRSPs and RRIFs) and other money income. It is equivalent to total income before tax minus all government transfers and is also referred to as income before transfers and taxes.
- [125](#) Earnings or employment income - Total wages and salaries and net income from self-employment.
- [126](#) Wages and salaries - Refers to gross wages and salaries before deductions for such items as income tax, pensions and Employment Insurance. Included in this source are military pay and allowances, tips, commissions and cash bonuses, benefits from wage-loss replacement plans or income-maintenance insurance plans, supplementary unemployment benefits from an employer or union as well as all types of casual earnings during calendar year 2010. Other employment income such as taxable benefits, research grants and royalties are included.
- [127](#) Self-employment net income - Refers to the total amount received by persons aged 15 years and over during calendar year 2010 as net farm income from self-employment, or net non-farm income from unincorporated business and/or professional practice. Net farm income - Refers to net income (gross receipts from farm sales minus depreciation and cost of operation) received during calendar year 2010 from the operation of a farm, either on the respondent's own account or in partnership. In the case of partnerships, only the respondent's share of income was reported. Included with gross receipts are cash advances received in 2010, dividends from cooperatives, rebates and farm-support payments to farmers from federal, provincial and regional agricultural programs (for example, milk subsidies and marketing board payments) and gross insurance proceeds such as payments from the AgriInvest and AgriStability programs. The value of income 'in kind,' such as agricultural products produced and consumed on the farm, is excluded. Net non-farm income from unincorporated business and/or professional practice - Refers to net income (gross receipts minus expenses of operation such as wages, rents and depreciation) received during calendar year 2010 from the respondent's non-farm unincorporated business or professional practice. In the case of partnerships, only the respondent's share was reported. Also included is net income from persons babysitting in their own homes, persons providing room and board to non-relatives, self-employed fishers, hunters and trappers, operators of direct distributorships such as those selling and delivering cosmetics, as well as freelance activities of artists, writers, music teachers, hairdressers, dressmakers, etc.
- [128](#) Investment income - Refers to interest received during calendar year 2010 from deposits in banks, trust companies, cooperatives, credit unions, caisses populaires, etc., as well as interest on savings certificates, bonds and debentures, and all dividends from both Canadian and foreign corporate stocks and mutual funds. Also included is other investment income from either Canadian or foreign sources, such as net rents from real estate, mortgage and loan interest received, regular income from an estate or trust fund, and interest from insurance policies. Does not include capital gains or losses.

- [129](#) Retirement pensions - Refers to all regular income received by the respondent during calendar year 2010 as the result of having been a member of a pension plan of one or more employers. It includes payments received from all annuities, including payments from a Registered Retirement Income Fund (RRIF), a matured Registered Retirement Savings Plan (RRSP) in the form of a life annuity, a fixed-term annuity, or an income-averaging annuity contract; pensions paid to widow(er)s or other relatives of deceased pensioners; pensions of retired civil servants, Armed Forces personnel and Royal Canadian Mounted Police (RCMP) officers; annuity payments received from the Canadian Government Annuities Fund, an insurance company, etc. Does not include lump-sum death benefits, lump-sum benefits or withdrawals from a pension plan or RRSP, or refunds of over-contributions.
- [130](#) Other money income - Refers to regular cash income received during calendar year 2010 and not reported in any of the other sources listed on the questionnaire. For example, severance pay and retirement allowances, alimony, child support, periodic support from other persons not in the household, income from abroad (excluding dividends and interest), non refundable scholarships, bursaries, fellowships and study grants, and artists' project grants are included.
- [131](#) Government transfer payments - Refers to all cash benefits received from federal, provincial, territorial or municipal governments during 2010. This variable is derived by summing the amounts reported in: the Old Age Security pension and Guaranteed Income Supplement, Allowance and Allowance for the Survivor; benefits from Canada Pension Plan or Quebec Pension Plan; benefits from Employment Insurance; child benefits; other income from government sources.
- [132](#) Benefits from Canada or Quebec pension plan - Refers to benefits received during calendar year 2010 from the Canada or Quebec Pension Plan (For example, retirement pensions, survivors' benefits and disability pensions). Does not include lump-sum death benefits.
- [133](#) Old Age Security pensions and Guaranteed Income Supplement - Refers to Old Age Security pensions and Guaranteed Income Supplements paid to persons aged 65 years and over, and to the Allowance or Allowance for the survivor paid to 60- to 64-year-old spouses of old age security recipients or widow(er)s by the federal government during the calendar year 2010.
- [134](#) Benefits from employment insurance - Refers to total Employment Insurance benefits received during calendar year 2010, before income tax deductions. It includes benefits for unemployment, sickness, maternity, paternity, adoption, work sharing, retraining and benefits to self-employed fishers received under the federal Employment Insurance Program or the Quebec Parental Insurance Program.
- [135](#) Child benefits - Refers to payments received under the Canada Child Tax Benefit program during calendar year 2010 by parents with dependent children under 18 years of age. Included with the Canada Child Tax Benefit is the National Child Benefit Supplement (NCBS) for low-income families with children. The NCBS is the federal contribution to the National Child Benefit (NCB), a joint initiative of federal, provincial and territorial governments. Also included in this variable are child benefits, child disability benefits and earned income supplements provided by certain provinces and territories and the Universal Child Care Benefit (UCCB).
- [136](#) Other income from government sources - Refers to all transfer payments, excluding those covered as a separate income source (Canada Pension Plan or Quebec Pension Plan benefits, Old Age Security pensions and Guaranteed Income Supplements, Employment Insurance benefits and child benefits) received from federal, provincial, territorial or municipal programs during 2010.
- [137](#) Income tax paid - Refers to all federal, provincial and territorial taxes paid on 2010 income. Federal, provincial and territorial taxes paid refer to taxes on income, after taking into account exemptions, deductions, non-refundable tax credits and the Quebec abatement. These taxes are obtained from the income tax files for persons who allowed access to their income tax data and from direct responses on the questionnaire for others.
- [138](#) After-tax income - Refers to total income from all sources minus federal, provincial and territorial taxes paid for 2010.
- [139](#) Net capital gains or losses - Refers to the net gains received or losses incurred during calendar year 2010 from the sale of capital property. This represents the proceeds of disposition minus the adjusted cost base of the property and outlays and expenses incurred to sell the property. Capital property includes depreciable property and any property which, if sold, would result in a capital gain or loss (for example, cottages, buildings and securities such as mutual funds). Non-taxable capital gains or losses on the sale of a principal residence are excluded. Net capital gains or losses are not included in the definition of Total income as published in standard products. Net capital gains or losses are not included in the concept of total income but are expressed here as a percentage to obtain a relative measure of size.

- [140](#) Earnings or employment income - Refers to total income received by persons 15 years of age and over during calendar year 2010 as wages and salaries, net income from a non-farm unincorporated business and/or professional practice, and/or net farm self-employment income. Wages and salaries - Refers to gross wages and salaries before deductions for such items as income tax, pensions and Employment Insurance. Included in this source are military pay and allowances, tips, commissions and cash bonuses, benefits from wage-loss replacement plans or income-maintenance insurance plans, supplementary unemployment benefits from an employer or union as well as all types of casual earnings during calendar year 2010. Other employment income such as taxable benefits, research grants and royalties are included. Net non-farm income from unincorporated business or professional practice - Refers to net income (gross receipts minus expenses of operation such as wages, rents and depreciation) received during calendar year 2010 from the respondent's non-farm unincorporated business or professional practice. In the case of partnerships, only the respondent's share was reported. Also included is net income from persons babysitting in their own homes, persons providing room and board to non-relatives, self-employed fishers, hunters and trappers, operators of direct distributorships such as those selling and delivering cosmetics, as well as freelance activities of artists, writers, music teachers, hairdressers, dressmakers, etc. Net farm income - Refers to net income (gross receipts from farm sales minus depreciation and cost of operation) received during calendar year 2010 from the operation of a farm, either on the respondent's own account or in partnership. In the case of partnerships, only the respondent's share of income was reported. Included with gross receipts are cash advances received in 2010, dividends from cooperatives, rebates and farm-support payments to farmers from federal, provincial and regional agricultural programs (for example, milk subsidies and marketing board payments) and gross insurance proceeds such as payments from the AgriInvest and AgriStability programs. The value of income 'in kind,' such as agricultural products produced and consumed on the farm, is excluded. Median income of individuals - The median income of a specified group of income recipients is that amount which divides their income size distribution, ranked by size of income, into two halves, i.e., the incomes of the first half of individuals are below the median, while those of the second half are above the median. Median income is calculated from the unrounded number of individuals (e.g., males aged 45 to 54 years) with income in that group. Average income of individuals - Average income of individuals refers to the weighted mean total income of individuals aged 15 years and over who reported income for 2010. Average income is calculated from unrounded data by dividing the aggregate income of a specified group of individuals (e.g., males aged 45 to 54 years) by the number of individuals with income in that group. Median and average incomes of individuals will be calculated for those individuals who are at least aged 15 years and who have an income (positive or negative). The above concept and procedures also apply in the calculation of these statistics for earnings. Work activity in 2010 - Refers to the number of weeks in which a person worked for pay or in self-employment in 2010 at all jobs held, even if only for a few hours, and whether these weeks were mostly full time (30 hours or more per week) or mostly part time (less than 30 hours per week). Age - Refers to the age at last birthday before the reference date, that is, before May 10, 2011.
- [145](#) Total income - Total income refers to monetary receipts from certain sources, before income taxes and deductions, during calendar year 2010. It includes employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities); income from government sources, such as social assistance, child benefits, employment insurance, old age security pension, Canada or Quebec pension plan benefits and disability income; income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs; income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships. The monetary receipts included are those that tend to be of a regular and recurring nature. It excludes one-time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements, capital gains and RRSP withdrawals. Capital gains are excluded because they are not by their nature regular and recurring. It is further assumed that they are less likely to be fully spent in the period in which they are received, unlike income that is regular and recurring. Also excluded are employer's contributions to registered pension plans, Canada and Quebec pension plans, and employment insurance. Finally, voluntary inter-household transfers, imputed rent, goods and services produced for barter, and goods produced for own consumption are excluded from this total income definition. After-tax income - Refers to total income from all sources minus federal, provincial and territorial income taxes paid for 2010. Median income of persons not in economic families - The median income of a specified group of persons not in economic families (for example, males aged 55 to 64) is that amount which divides their income size distribution, ranked by size of income, into two halves. That is, the incomes of the first half of the persons are below the median, while those of the second half are above the median. Median incomes of persons not in economic families are normally calculated for all units in the specified group, whether or not they reported income. Average income of persons not in economic families - Average income of persons not in economic families refers to the weighted mean total income of the persons not in economic families in 2010. Average income is calculated from unrounded data by dividing the aggregate income of a specified group of persons not in economic families by the number of persons in that group, whether or not they reported income. The above concept and procedures also apply in the calculation of these statistics on the after-tax income of persons not in economic families. Age - Refers to the age at last birthday before the reference date, that is, before May 10, 2011. Economic family persons refer to two or more household members who are related to each other by blood, marriage, common-law, adoption or a foster relationship, and thereby constitute an economic family. Persons not in economic families refer to household members who do not belong to an economic family, including persons living alone.
- [146](#) Calculation includes persons not in economic families without income (with an income of zero).
- [147](#) Calculation includes persons not in economic families without after-tax income (with an after-tax income of zero).
- [148](#) Adjusted after-tax income for economic families and persons not in economic families - For economic family members, this refers to economic family after-tax income that has been adjusted by a factor that accounts for family size. The adjustment factor takes into account the lower relative needs of additional family members, as compared to a single person living alone. For use with the NHS income data, the adjusted after-tax income is computed as the economic family after-tax income divided by the square root of family size. For persons not in economic families, the adjusted after-tax income is set at after-tax income. This is equivalent to a factor of 1.0 for a person not in an economic family. Decile of adjusted after-tax family income - The deciles divide the population ranked by size of adjusted after-tax family income into 10 groups of equal size. The population in the bottom decile is the one who falls in the lower 10 percent of the adjusted after-tax family income distribution. The population in the top decile is the one who falls in the highest ten percent of the adjusted after-tax family income distribution. The 10 groups were formed with the full population in private households of Canada, whether or not they reported income.

153 Income status can be measured in several different ways in household surveys. For the standard products of the National Household Survey, the line chosen is a relative measure: the after-tax low-income measure (LIM-AT). For this measure, the income used is after-tax income of households. There are no regional variations to account for prices or cost of living differences: all applicable households in Canada face the same line adjusted for household size. This line is set at half the median of adjusted household after-tax income. To account for potential economies of scale, the income of households with more than one member is divided by the square root of the size of the household. All household members are considered to share the household income and are attributed the same income status. Note: Low-income estimates in the 2011 National Household Survey. For the 2011 National Household Survey (NHS), low-income statistics are presented based on the after-tax low-income measure (LIM-AT). This measure is not related to the low-income cut-offs (LICO) presented in the 2006 Census and prevalence rates are conceptually not comparable. Because of the sensitivity of certain income indicators to differences in methodology and response patterns, direct comparisons to establish trends with low-income estimates from other household surveys, administrative programs or the 2006 Census are discouraged. The prevalence rates observed in the NHS at the national level are generally 1 to 2 percentage points higher than seen for similar concepts in other programs. However, analysis of the NHS data suggests that it is valid to compare low-income data for different sub-populations within the NHS (i.e., for different geographic areas or demographic groups). For more information, refer to the Income Reference Guide, National Household Survey, Catalogue no. 99-014-X2011006. Age - Refers to the age at last birthday before the reference date, that is, before May 10, 2011.

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Data source

2011 National Household Survey

NHS data quality

Division No. 10, CDR, Newfoundland and Labrador

- [Global non-response rate](#)
GNR = 30.8%

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