

**Average Income and Expenditures of Households with Children Under 18, by Income Quintiles<sup>1</sup>, 2007**

	Poorest 20%	Second 20%	Middle 20%	Fourth 20%	Richest 20% <sup>5</sup>
Average income before income tax	\$31,456	\$58,523	\$80,879	\$107,614	\$191,255
Personal Income Tax	\$1,850	\$7,710	\$13,663	\$21,881	\$51,917
As % of income	6%	13%	17%	20%	27%
Mandatory contributions <sup>2</sup>	\$1,215	\$3,354	\$4,937	\$6,762	\$8,315
Average Disposable Income (annual) <sup>3</sup>	\$28,390	\$47,459	\$62,279	\$78,972	\$131,023
Average Disposable Income (monthly)	\$2,366	\$3,955	\$5,190	\$6,581	\$10,919
Average Monthly Expenses (\$) <sup>4</sup>					
Food	543	712	794	881	1,070
Clothing	174	248	314	382	554
Shelter	836	1,238	1,536	1,626	2,182
Furnishings and equipment	106	141	200	238	354
Household Operation	232	292	401	446	650
Transportation	446	813	1,075	1,198	1,531
Recreation	182	299	416	541	838
Health Care	95	156	170	204	241
Personal Care	82	109	128	150	191
Reading Material	10	15	18	23	41
Education	83	87	88	116	282
Tobacco & Alcohol	81	98	112	129	163
Games of Chance	8	11	15	21	25
Life Insurance	34	35	50	67	102
Gifts, Alimony & Child Support	32	64	95	129	229
Miscellaneous	43	51	82	83	149
Total average monthly expenditures (\$)	2,988	4,368	5,494	6,235	8,600
Expenses as a % of disposable income					
Food	22.9	18.0	15.3	13.4	9.8
Clothing	7.3	6.3	6.0	5.8	5.1
Shelter	35.3	31.3	29.6	24.7	20.0
Furnishings and equipment	4.5	3.6	3.8	3.6	3.2
Household Operation	9.8	7.4	7.7	6.8	5.9
Transportation	18.8	20.6	20.7	18.2	14.0
Recreation	7.7	7.6	8.0	8.2	7.7
Health Care	4.0	3.9	3.3	3.1	2.2
Personal Care	3.5	2.8	2.5	2.3	1.7
Reading Material	0.4	0.4	0.4	0.3	0.4
Education	3.5	2.2	1.7	1.8	2.6
Tobacco & Alcohol	3.4	2.5	2.2	2.0	1.5
Games of Chance	0.3	0.3	0.3	0.3	0.2
Life Insurance	1.5	0.9	1.0	1.0	0.9
Gifts, Alimony & Child Support	1.4	1.6	1.8	2.0	2.1
Miscellaneous	1.8	1.3	1.6	1.3	1.4
Total expenditures as % of disposable income	126.3	110.5	105.9	94.7	78.8

<sup>1</sup> Quintiles based on total household income from all sources, before income tax. The income ranges that define each quintile are as follows: poorest 20% (less than \$46,000); second 20% (\$46,001 to \$69,000); middle 20% (\$69,001 to \$93,000); fourth 20% (\$93,001 to \$130,000); richest 20% (more than \$130,000).

<sup>2</sup> EI premiums, retirement and pension fund payments (excluding RRSPs), union and professional dues.

<sup>3</sup> Disposable income refers to household income after income taxes and mandatory contributions.

<sup>4</sup> For each expense category, average expenditures are based on all households, including those with no expenditure.

<sup>5</sup> The average income of the richest 20% is skewed by the very high incomes among the top or richest 1% of households. The median income before tax of the top quintile is \$160,000.

Source: Prepared by the Vanier Institute of the Family using Statistics Canada, Survey of Household Spending 2007, microdata file.Cat.62M0004XCB