

**Income statistics for detailed income sources, 65 years and over <sup>1 2</sup>**  
**Newfoundland and Labrador**  
**2021 and 2016 Census**

Income sources and taxes	2020		2015	
	65 years and over			
	Total - Population aged 15 years and over with an amount - 100% data (2020)	Percentage with an amount (%) - 100% data (2020)	Total - Population aged 15 years and over with an amount - 100% data (2015)	Percentage with an amount (%) - 100% data (2015)
Total income <sup>3</sup>	114,495	99.8	95,275	100.0
Market income <sup>4</sup>	75,700	66.0	60,730	63.7
Employment income <sup>5</sup>	26,285	22.9	22,070	23.2
Wages, salaries and commissions <sup>6</sup>	22,850	19.9	19,440	20.4
Net self-employment income <sup>7</sup>	4,490	3.9	3,555	3.7
Investment income <sup>8</sup>	26,560	23.1	24,475	25.7
Private retirement income <sup>9</sup>	58,825	51.3	46,325	48.6
Market income not included elsewhere <sup>10</sup>	11,455	10.0	8,530	8.9
Government transfers <sup>11</sup>	113,845	99.2	94,900	99.6
Old Age Security pension (OAS) and Guaranteed Income Supplement (GIS) <sup>12</sup>	108,555	94.6	90,270	94.7
Old Age Security pension (OAS) <sup>13</sup>	108,050	94.2	89,775	94.2
Guaranteed Income Supplement (GIS) and spousal allowance <sup>14</sup>	50,405	43.9	45,580	47.8
Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits <sup>15</sup>	110,640	96.4	91,225	95.7
CPP/QPP - Retirement benefits <sup>16</sup>	108,160	94.3	87,530	91.8
CPP/QPP - Disability benefits <sup>17</sup>	1,030	0.9	1,015	1.1
CPP/QPP - Survivor benefits <sup>18</sup>	21,300	18.6	18,680	19.6
Employment Insurance (EI) benefits <sup>19</sup>	10,095	8.8	6,455	6.8
EI - Regular benefits <sup>20</sup>	9,740	8.5	6,175	6.5
EI - Other benefits <sup>21</sup>	1,290	1.1	815	0.9
Child benefits <sup>22</sup>	210	0.2	105	0.1
Federal child benefits <sup>23</sup>	210	0.2	105	0.1
Provincial and territorial child benefits <sup>24</sup>	85	0.1	45	0.0
Other government transfers <sup>25</sup>	78,060	68.0	55,005	57.7
Social assistance benefits <sup>26</sup>	680	0.6	620	0.7
Workers' compensation benefits <sup>27</sup>	2,745	2.4	2,185	2.3
Canada workers benefit (CWB) <sup>28</sup>	190	0.2	55	0.1
Goods and Services Tax (GST) credit and Harmonized Sales Tax (HST) credit <sup>29</sup>	60,800	53.0	49,115	51.5
Government transfers not included elsewhere <sup>30</sup>	66,435	57.9	40,460	42.4
After-tax income <sup>31</sup>	114,495	99.8	95,280	100.0
Income taxes <sup>32</sup>	63,665	55.5	48,520	50.9
Net federal income tax <sup>33</sup>	52,280	45.6	40,080	42.0
Provincial and territorial income taxes <sup>34</sup>	63,560	55.4	48,365	50.7

Source: Statistics Canada. Table 98-10-0068-01

Footnotes:

<sup>1</sup> The boundaries and names of census geographies can change from one census to the next. In order to facilitate data comparisons between censuses, previous census data have been adjusted to reflect as closely as possible the 2021 boundaries of these areas. The methodology used for this adjustment involved spatially linking blocks of previous censuses (concordance to the 1996 Census used the 1996 enumeration areas to the 2021 boundaries). A previous census block was linked to the 2021 area within which its representative point fell. A limited number of interactive linkages were completed to further enhance the adjustment in certain areas. For some census geographies, it was not possible to reflect the 2021 boundaries. The 2021 boundaries may not be reflected as there was no previous census block to assign to the 2021 area. As well previous census data for some 2021 areas may not be available due to the fact that the concordance did not produce an accurate representation of the 2021 area.

<sup>2</sup> Age 'Age' refers to the age of a person (or subject) of interest at last birthday (or relative to a specified, well-defined reference date).

<sup>3</sup> Total income refers to the sum of certain incomes (in cash and, in some circumstances, in kind) of the statistical unit during a specified reference period. The components used to calculate total income vary between: – Statistical units of social statistical programs such as persons, private households, census families and economic families; – Statistical units of business statistical programs such as enterprises, companies, establishments and locations; and – Statistical units of farm statistical programs such as farm operator and farm family. In the context of persons, total income refers to receipts from certain sources, before income taxes and deductions, during a specified reference period. In the context of census families, total income refers to receipts from certain sources of all of its family members, before income taxes and deductions, during a specified reference period. In the context of economic families, total income refers to receipts from certain sources of all of its family members, before income taxes and deductions, during a specified reference period. In the context of households, total income refers to receipts from certain sources of all household members, before income taxes and deductions, during a specified reference period. The monetary receipts included are those that tend to be of a regular and recurring nature. Receipts that are included as income are: \* employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities); \* income from investment sources, such as dividends and interest on bonds, accounts, guaranteed investment certificates (GICs) and mutual funds; \* income from employer and personal pension sources, such as private pensions and payments from annuities and registered retirement income funds (RRIFs); \* other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships; \* income from government sources, such as social assistance, child benefits, Employment Insurance benefits, Old Age Security benefits, COVID-19 benefits and Canada Pension Plan and Québec Pension Plan benefits and disability income. Receipts excluded from this income definition are: \* one-time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump-sum insurance settlements and tax-free savings account (TFSA) or registered retirement savings plan (RRSP) withdrawals; \* capital gains because they are not by their nature regular and recurring. It is further assumed that they are more relevant to the concept of wealth than the concept of income; \* employers' contributions to registered pension plans, Canada Pension Plan, Québec Pension Plan and Employment Insurance; \* voluntary inter-household transfers, imputed rent, goods and services produced for barter and goods produced for own consumption.

<sup>4</sup> The sum of employment income (wages, salaries and commissions, net self-employment income from farm or non-farm unincorporated business and/or professional practice), investment income, private retirement income (retirement pensions, superannuation and annuities, including those from registered retirement savings plans [RRSPs] and registered retirement income funds [RRIFs]) and other money income from market sources during the reference period. It is equivalent to total income minus government transfers. It is also referred to as income before transfers and taxes.

<sup>5</sup> 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.

<sup>6</sup> Gross wages and salaries before deductions for such items as income taxes, pension plan contributions and employment insurance premiums during the reference period. While other employee remuneration such as security options benefits, board and lodging and other taxable allowances and benefits are included in this source, employer's contributions to pension plans and employment insurance plans are excluded. Other receipts included in this source are military pay and allowances, tips, commissions and cash bonuses associated with paid employment, benefits from wage-loss replacement plans or income-maintenance insurance plans, supplementary unemployment benefits from an employer or union, research grants, royalties from a work or invention with no associated expenses and all types of casual earnings during the reference period.

<sup>7</sup> Net income (gross receipts minus cost of operation and capital cost allowance) received during the reference period from self-employment activities, either on own account or in partnership. In the case of partnerships, only the person's share of income is included. Net partnership income of a limited or non-active partner is excluded. It includes farming income, fishing income and income from unincorporated business or professional practice. Commission income for a self-employed commission salesperson and royalties from a work or invention with expenses associated are also included in this source.

<sup>8</sup> Income received during the reference period in the form of interest from deposits in banks, trust companies, co-operatives, credit unions and caisses populaires, interests on savings certificates, bonds and debentures, dividends from both Canadian and foreign stocks, net rental income from real estate, mortgage and loan interest received, regular income from an estate or trust fund, interest from insurance policies and net partnership income for a limited or non-active partner. This variable does not include net capital gains or losses as they are not part of the standard income definition.

<sup>9</sup> All regular income received during the reference period associated with employer or personal retirement pensions, benefits or savings plans. It includes payments received from all annuities, including payments from employers' registered pension plans (RPPs), pooled registered pension plans (PRPPs) and matured registered retirement savings plans (RRSPs) in the form of a life annuity, a fixed-term annuity, a registered retirement income fund (RRIF) or an income-averaging annuity contract; pensions paid to widow(er)s or other relatives of deceased pensioners; pensions of retired civil servants, Canadian Armed Forces personnel and Royal Canadian Mounted Police (RCMP) officers; annuity payments received from the Canadian Government Annuities Fund, an insurance company, etc. It does not include lump-sum death benefits, lump-sum benefits or withdrawals from a pension plan or RRSP or refunds of over-contributions.

<sup>10</sup> Regular cash income from market sources that are not included in any of the other market income sources during the reference period. For example, severance pay and retirement allowances, alimony or child support received, periodic support from other persons not in the household, any income from abroad that is not investment income, scholarships, bursaries, fellowships and study grants and artists' project grants are included.

<sup>11</sup> All cash benefits received from federal, provincial, territorial or municipal governments during the reference period. It includes: \* Old Age Security pension, Guaranteed Income Supplement, Allowance or Allowance for the Survivor; \* retirement, disability and survivor benefits from Canada Pension Plan and Québec Pension Plan; \* benefits from Employment Insurance and Québec parental insurance plan; \* child benefits from federal and provincial programs; \* social assistance benefits; \* workers' compensation benefits; \* Canada workers benefit (CWB); \* Goods and services tax credit and harmonized sales tax credit; \* other income from government sources. For the 2021 Census, this includes various benefits from new and existing federal, provincial and territorial government income programs intended to provide financial support to individuals affected by the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus.

<sup>12</sup> Old Age Security pension and Guaranteed Income Supplement paid to persons aged 65 years and over, and to the Allowance or the 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 reference period. For the 2021 Census, this included the one-time payment issued in 2020 aimed at providing income support for seniors due to the COVID-19 pandemic. Seniors eligible for Old Age Security pension received \$300, and an additional \$200 if eligible for the Guaranteed Income Supplement.

<sup>13</sup> Old Age Security pension paid to persons aged 65 years and over by the federal government during the reference period. The Guaranteed Income Supplement, Allowance and Allowance for the Survivor are excluded. For the 2021 Census, this included the one-time payment issued in 2020 aimed at providing income support for seniors due to the COVID-19 pandemic. Seniors eligible for Old Age Security pension received \$300.

<sup>14</sup> Guaranteed Income Supplement paid to persons aged 65 years and over, and the Allowance or the 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 reference period. For the 2021 Census, this included the one-time payment issued in 2020 aimed at providing income support for seniors due to the COVID-19 pandemic. Seniors eligible for the Guaranteed Income Supplement received \$200.

<sup>15</sup> Benefits received during the reference period from the Canada Pension Plan or Québec Pension Plan in the form of retirement pensions, survivors' benefits and disability benefits. It does not include lump-sum death benefits.

<sup>16</sup> Retirement benefits received during the reference period from the Canada Pension Plan or Québec Pension Plan.

<sup>17</sup> Disability benefits received during the reference period from the Canada Pension Plan or Québec Pension Plan.

<sup>18</sup> Regular benefits received by surviving spouse or common-law partner, children or estate of a deceased Canada Pension Plan or Québec Pension Plan contributor during the reference period from the Canada Pension Plan or Québec Pension Plan. Does not include lump-sum death benefits.

<sup>19</sup> All Employment Insurance (EI) benefits received during the reference period, before income tax deductions. It includes benefits for unemployment, sickness, maternity, paternity, adoption, compassionate care, work sharing, retraining, and benefits to self-employed fishers received under the federal EI Program or the Québec parental insurance plan. For the 2021 Census, this includes enhancements to the EI benefits in 2020 in response to the COVID-19 pandemic.

<sup>20</sup> Regular benefits for unemployment received under the federal Employment Insurance (EI) program during the reference period, before income tax deductions. For the 2021 Census, this includes enhancements to the EI benefits in 2020 in response to the COVID-19 pandemic.

<sup>21</sup> Benefits for sickness, maternity, paternity, adoption, compassionate care, work sharing, retraining and benefits to self-employed fishers received under the federal Employment Insurance program or the Québec parental insurance plan during the reference period, before income tax deductions.

<sup>22</sup> Payments received by parents or guardians with dependent children from various federal, provincial and territorial child benefit programs during the reference period. For the 2021 Census, this includes the one-time payment of \$300 per child issued to Canada Child Benefit recipients as of April 2020. This one-time federal child benefit payment was aimed at providing income support to families in 2020 during the COVID-19 pandemic.

<sup>23</sup> Provincial or territorial child benefits received by parents or guardians with dependent children during the reference period. Some of these programs include a basic benefit amount as well as an earned income supplement.

<sup>24</sup> Refers to provincial or territorial child benefits received by parents or guardians with dependent children during the reference period. Some of these programs include a basic benefit amount as well as an earned income supplement.

<sup>25</sup> All government transfers received during the reference period other than those from the following sources: Old Age Security pension, Guaranteed Income Supplement, Allowance or Allowance for the Survivor; retirement, disability and survivor benefits from Canada Pension Plan and Québec Pension Plan; benefits from Employment Insurance and Québec parental insurance plan; child benefits from federal and provincial programs. The key components of this variable are social assistance benefits; workers' compensation benefits; the Canada workers benefit; the goods and services tax credit and harmonized sales tax credit; refundable provincial tax credits; provincial income supplements for seniors; other provincial credits, benefits and rebates; government emergency response funds; veterans' pensions; the war veterans' allowance; and pensions to widow(er)s and dependants of veterans. For the 2021 Census, this included various benefits from new and existing federal, provincial, and territorial government income programs intended to provide financial support to individuals affected by the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus.

<sup>26</sup> Refers to all social assistance payments received by persons in need during the reference period. On the basis of need, eligible social assistance recipients may receive assistance to cover the cost of food, shelter, clothing and other daily necessities. Other allowances may also be granted to persons with special needs or circumstances, such as elderly persons, persons with disabilities, single-parent families and persons with barriers to employment.

<sup>27</sup> All benefits received from federal, provincial, territorial or municipal workers' compensation programs during the reference period, due to work-related injuries or disabilities.

<sup>28</sup> This category refers to the refundable tax credits received under the Canada workers benefit (CWB) program for the reference period. These benefits vary by provinces and territories and are intended to provide tax relief for eligible low-income individuals and families who are in the workforce. It also includes the CWB disability supplement for qualified individuals.

<sup>29</sup> Goods and services tax (GST) credit and harmonized sales tax (HST) credit received during the reference period. The GST/HST credit is a series of tax-free payments that help individuals and families with low or modest incomes offset all or part of the GST or HST that they pay. For the 2021 Census, this included the one-time GST enhancement payment issued in April 2020 to provide income support due to the COVID-19 pandemic. With this GST COVID-19 enhancement payment, the maximum annual amount of GST credits was doubled for the 2019/2020 benefit year.

<sup>30</sup> All government transfers received during the reference period, other than those from the following sources: Old Age Security pension, Guaranteed Income Supplement, Allowance or Allowance for the Survivor; retirement, disability and survivor benefits from Canada Pension Plan and Québec Pension Plan; benefits from Employment Insurance and Quebec Parental Insurance Plan; child benefits from federal and provincial programs; social assistance benefits; workers' compensation benefits; Canada workers benefit; goods and services tax credit and harmonized sales tax credit. The key components of this variable are refundable provincial tax credits, provincial income supplements for seniors, other provincial credits, benefits and rebates, government emergency response funds, veterans' pensions, war veterans' allowance, pensions to widow(er)s and dependants of veterans. For the 2021 Census in particular, this included various emergency and recovery benefits in 2020 from new and existing federal, provincial, and territorial government income programs intended to provide financial support to individuals affected by the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus. These programs include: COVID-19 – Canada Emergency Response Benefit (CERB) COVID-19 – Canada Recovery Benefit (CRB) COVID-19 – Canada Recovery Caregiving Benefit (CRCB) COVID-19 – Canada Recovery Sickness Benefit (CRSB) COVID-19 – Canada Emergency Student Benefit (CESB) COVID-19 – Enhancements to existing federal programs geared towards persons with disabilities COVID-19 – Provincial and territorial benefits

<sup>31</sup> After-tax income refers to total income less income taxes of the statistical unit during a specified reference period. Income taxes refers to the sum of federal income taxes, provincial and territorial income taxes, less abatement where applicable. Provincial and territorial income taxes include health care premiums in certain jurisdictions. Abatement reduces the federal income taxes payable by persons residing in Quebec or in certain self-governing Yukon First Nation settlement lands.

<sup>32</sup> Income taxes on income received during the reference period. It is the sum of federal income tax, provincial and territorial income taxes, less abatement where applicable. Provincial and territorial income taxes also include health care premiums and Yukon First Nations Tax in certain jurisdictions. Abatement reduces the federal income taxes payable by persons residing in Quebec or in certain self-governing Yukon First Nation settlement lands.

<sup>33</sup> Net federal income tax on income received during the reference period. It is the federal income tax less the Quebec refundable abatement and the federal refundable Yukon First Nations abatement.

<sup>34</sup> Provincial and territorial taxes on income received during the reference period. It includes health care premiums and Yukon First Nations Tax in certain jurisdictions.