

# Low Income Status in Waterloo Region, 2007-2012

A Series of Public Health Briefs



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## Introduction

Income is considered a 'determinant of health', an external factor which directly influences our health and well-being. A lack of income often translates to an inability to afford healthy food choices, health care services such as dental check-ups, or even access to safe and adequate housing. Individuals and families who experience low income may not have the resources to afford food, shelter and other necessities, or to ensure their financial security. Measuring the extent to which low income status is present in the population is one step necessary for understanding and responding to the health and social needs of the residents of Waterloo Region.

There are many different ways to measure income status. The Public Health Briefs on Low Income Status explore income status of Waterloo Region residents using Statistics Canada's Low Income Measure After-Tax (LIM-AT). The LIM-AT measures the number and per cent of people living in households with incomes that are less than 50 per cent of the median adjusted household income, where 'adjusted' indicates that different needs of families of different sizes and compositions are taken into consideration. For example, adjustment for household size reflects the fact that a household's needs increase as the number of members increase, although not necessarily by the same proportion per additional member.

These Public Health Briefs on Low Income Status are a compilation of seven brief documents describing the prevalence of low income status in Waterloo Region from 2007 to 2012. Each brief describes a different priority population, including children, older adults, and families.

This report complements a previous report on low income status in Waterloo Region, available on the Region of Waterloo Public Health and Emergency Services website: [http://chd.region.waterloo.on.ca/en/researchResourcesPublications/resources/LowIncomeSeries\\_Brief.pdf](http://chd.region.waterloo.on.ca/en/researchResourcesPublications/resources/LowIncomeSeries_Brief.pdf). The previous version of this report examined Census data from 1996, 2001 and 2006 and used a different measure of low income status (Low Income Cut-Offs) that is no longer readily available. Therefore, caution must be used when comparing data in this report to the previous version. Direct comparisons, including the calculation of percentage and absolute changes over time, should not be made.

## Methodology and Data Notes

### Data Source

The information in this series of Public Health Briefs highlights low income trends in Waterloo Region from 2007 to 2012 using Statistics Canada's Annual Estimates for Census Families and Individuals (otherwise known as Taxfiler data). This data is generated from income tax returns and provides information on income and some demographic indicators (age and family type) for residents across Canada, including Waterloo Region. Taxfiler data offers income-related information down to the Census Tract (CT) and rural six-digit postal code level. This information is generated from individual tax files from the Canada Revenue Agency, and published on a yearly basis.

The Taxfiler data set consists of administrative data that is generated by matching personal income tax records with other records, such as the Canada Child Tax Benefit, SIN, addresses and birth files. The data is then aggregated into population profiles for families and people not in families. Statistics Canada follows strict confidentiality procedures to develop the data and no personal information or identifiers are provided. It is a reliable data set based on near complete (>94 per cent) coverage of the Canadian and Ontario populations.

Income tax data uses Statistics Canada's Low Income Measure After-Tax (LIM-AT) to identify people who are living with low income. LIM-AT is calculated as income levels that are 50 per cent of the Canadian after tax median income adjusted for family size and age of children. A person is considered low income if the income of the family they live in (or, in the case of a person not living in a family, their individual income) fell below the LIM-AT for their family size.

Statistics Canada uses census families to calculate LIM-AT for income tax data. A census family includes couples living in the same dwelling with or without children, and lone parents with one or more children. All other people are classified as persons not in census families. They may live alone or with another person, such as a family to whom they are related (e.g., brother-in-law, cousin, grandparent) or with a roommate.

LIM-AT is just one of several low income lines Statistics Canada uses to track and analyze income trends in Canada. Other measures of low income include the Low Income Cut-Off (LICO) and Market Basket Measure (MBM). Each has their own methodology and different low income thresholds. Income tax data is only available with the Low Income Measure (LIM).

### Methodology

Using income tax data and LIM-AT is a new approach for this series of Public Health Briefs on Low Income Status in Waterloo Region. Earlier publications of low income information were based on data from the long form Census, which used the before tax Low Income Cut-Off

(LICO) to measure low income. However, in 2011, the long form Census was replaced with the voluntary National Household Survey (NHS) which affected how low income trends in Waterloo Region could be examined over time. Voluntary surveys are prone to people not responding. This is particularly the case among low and high income groups and can result in an unrepresentative sample of the population (known as non-response bias). With the new methodology of the National Household Survey, Statistics Canada has indicated that estimates of low income between the National Household Survey and earlier Census long form may not be comparable.

Income tax data helps fill this gap. It follows a consistent methodology to identify people living with low income so data can be compared over time. Unlike Census or NHS data, which is available only every five years, income tax data is collected annually and estimates can be compared year-over-year.

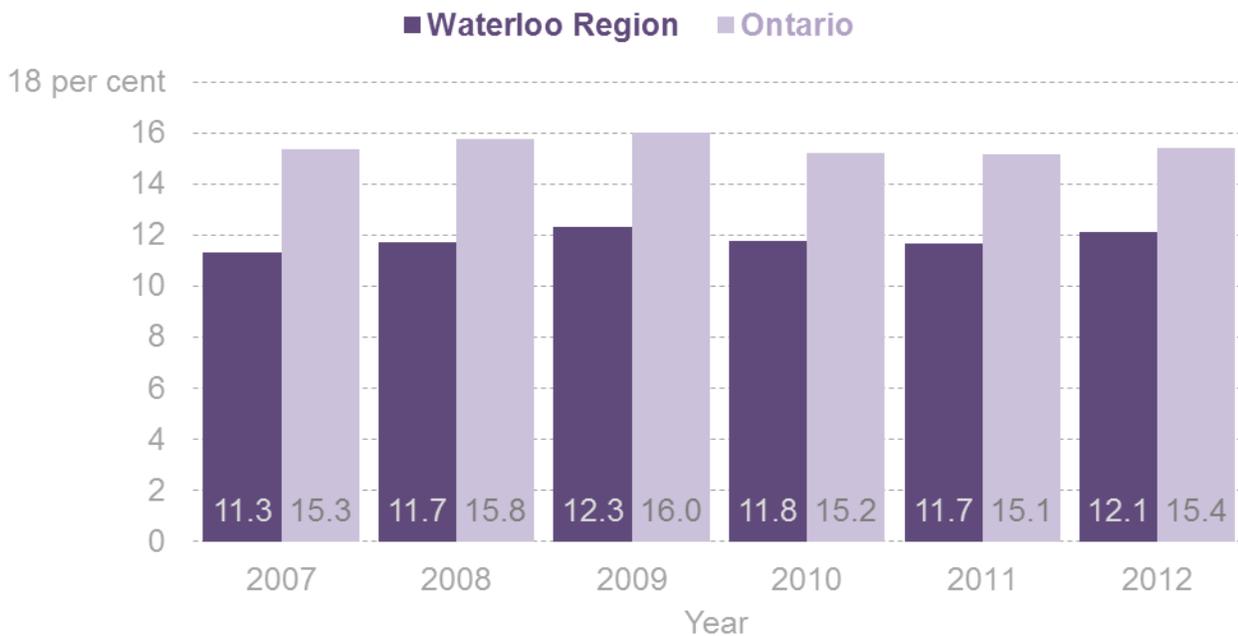
It is important to note that different types of data and low income measures will provide different estimates of low income populations. Data users should be aware of these differences when comparing information from different data sets.

All analyses for this series of Public Health Briefs on Low Income Status in Waterloo Region were completed using SAS version 9.3.



# Total Population

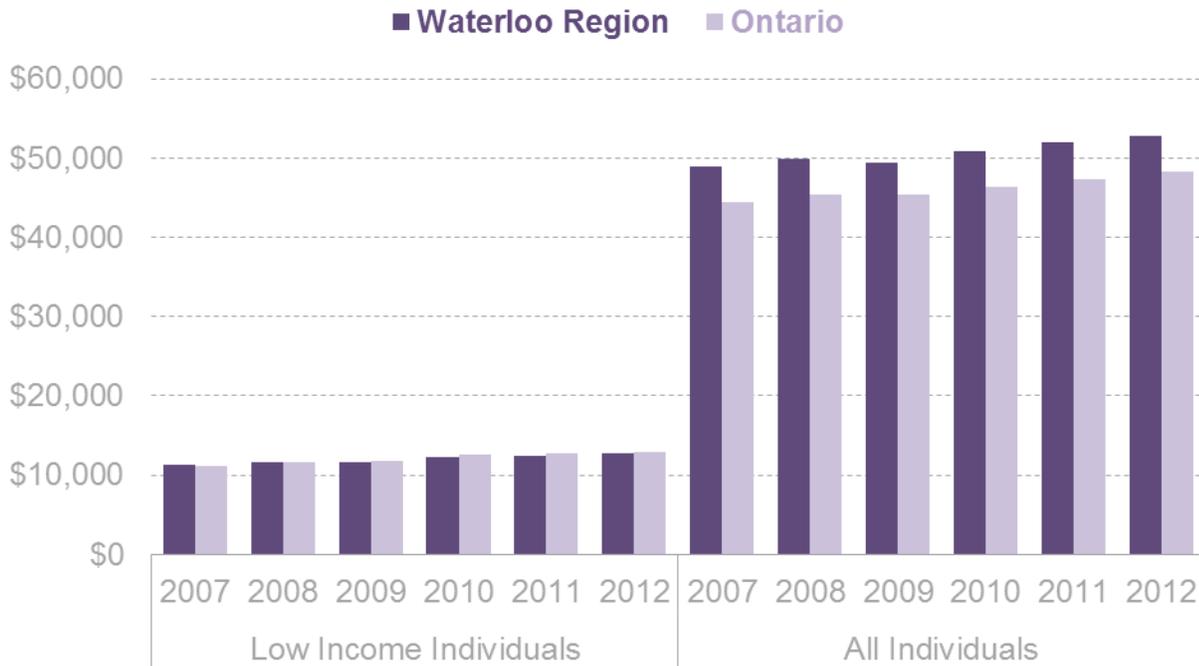
## Proportion of total population living with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012, approximately 60,610 residents of Waterloo Region, or 12.1 per cent of the total population, were living with low income.
- Overall, there has been little change in the proportion of individuals living with low income in Waterloo Region and Ontario between 2007 and 2012.
- Between 2007 and 2012, Waterloo Region had a lower proportion of individuals living with low income as compared with Ontario.

## Median after-tax income for total population and those with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012, the median after-tax income of all Waterloo Region residents was four times greater than that of residents living with low income (\$52,800 versus \$12,740).
- The income gap between all residents and those living with low income in Waterloo Region has increased steadily over time. In 2007, there was a disparity of \$37,690 in median after-tax income, which grew to \$40,060 in 2012.
- Between 2007 and 2012, Waterloo Region had a slightly higher median after-tax income compared with all of Ontario. However, among those living with low income, median after-tax income was similar between Waterloo Region and Ontario.

## Notes

1. Statistics Canada's Low-Income Measure (LIM) defines a relative measure of low income status. LIMs represent a fixed percentage (50 per cent) of family income adjusted to take into consideration the needs of a particular family. The adjustment for family size used in calculating LIMs is based on the understanding that family needs increase with family size. A family is considered to be in low income when their income is below the LIM for their family type and size. For all LIMs, a further adjustment is made for income from capital gains.
2. Median after tax income is the amount at which 50 per cent of families or individuals have a higher income, and 50 per cent of families or individuals have a lower income. After tax income refers to total income of a family or individual minus provincial and federal income taxes.

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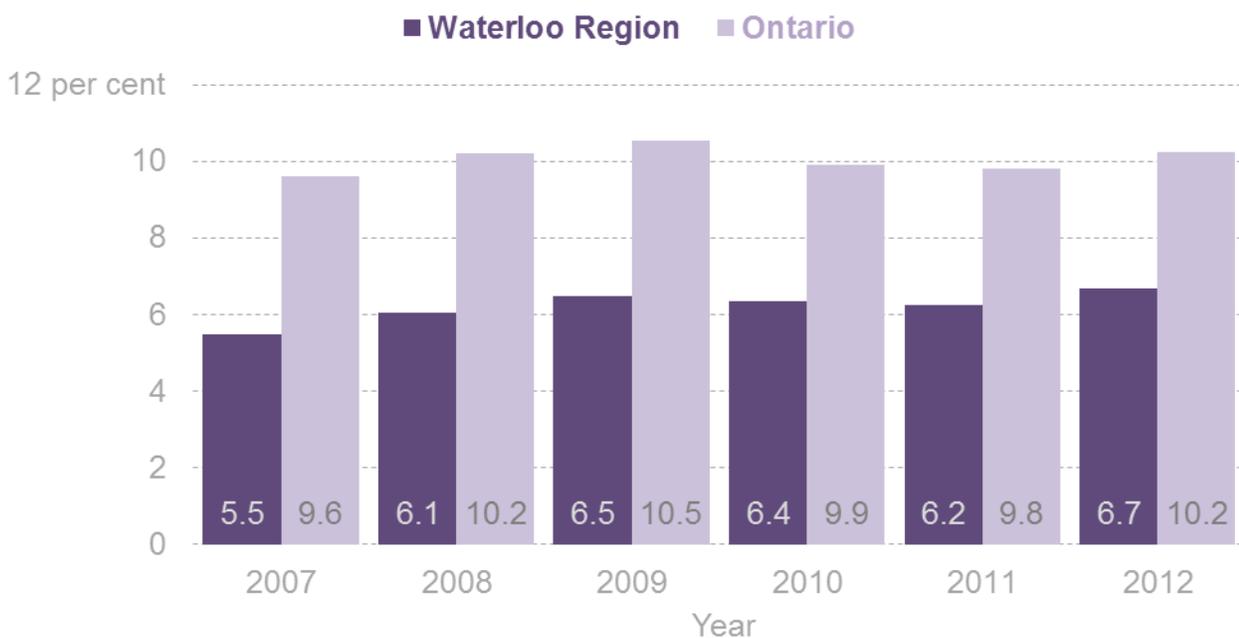
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# Couple Families without Children

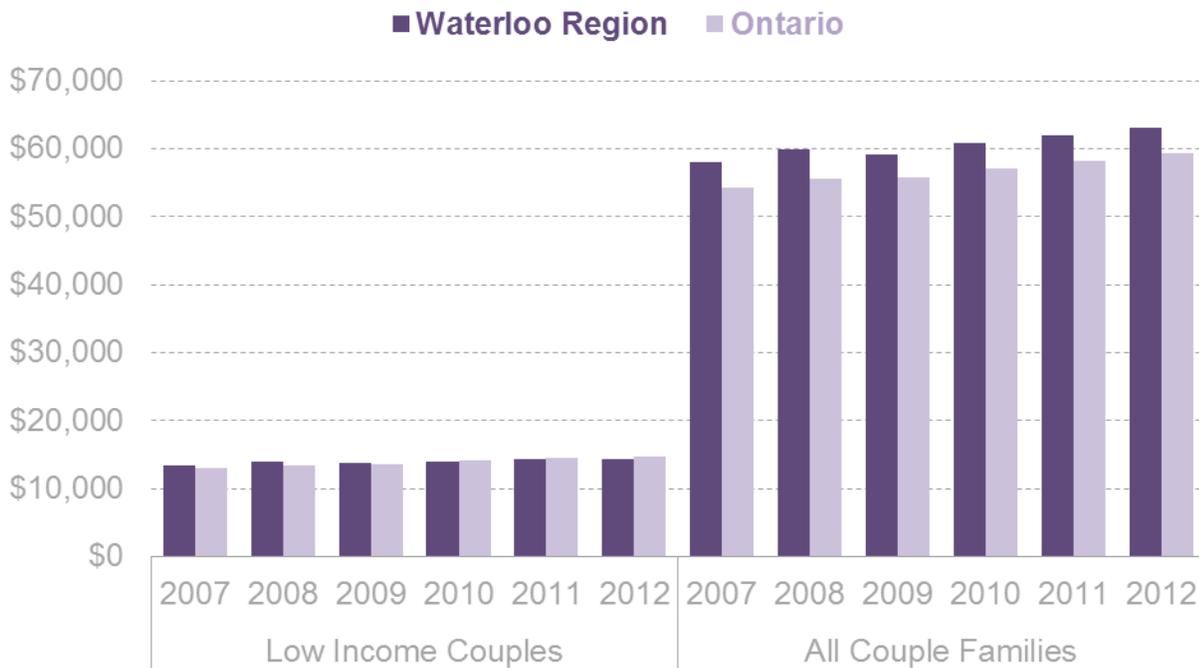
Proportion of couple families without children living with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012, 3,680 (6.7 per cent) of couple families without children were living with low income in Waterloo Region.
- Between 2007 and 2012, there has been a slight increase in the proportion of couples without children living with low income in Waterloo Region.
- Couple families without children in Waterloo Region had a lower rate of low income compared with Ontario (6.2 per cent versus 10.0 per cent, on average between 2007 and 2012).

## Median after-tax income of couple families without children and those with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012, the median after-tax income of all couple families without children in Waterloo Region was four times greater than for those living in low income (\$63,120 versus \$14,340).
- Median after-tax income values for low income families without children have increased at a lower rate than for all couple families without children. In Waterloo Region, the income gap has risen from a difference of \$44,670 in 2007 to \$48,780 in 2012. The provincial trend was similar.
- Between 2007 and 2012, Waterloo Region had a higher median after-tax income for couple families without children compared with Ontario. Among low income couple families without children, regional and provincial median after-tax income values were more comparable over this time period.

## Notes

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2. Median after tax income is the amount at which 50 per cent of families or individuals have a higher income, and 50 per cent of families or individuals have a lower income. After tax income refers to total income of a family or individual minus provincial and federal income taxes.
3. The classification of individuals used in this report follows the Statistics Canada Census Family construct. This definition classifies people into (1) couples (married or common-law) living in the same dwelling, with or without children; and (2) lone-parents (male or female) with one or more children. The remaining population is classified as persons not in census families and are defined as persons living alone and those living in a household, but who are not part of a couple family or lone-parent family.
4. Couple families described here consist of a couple living together (married or common-law) at the same address. This definition includes couples of both the same and opposite sex.

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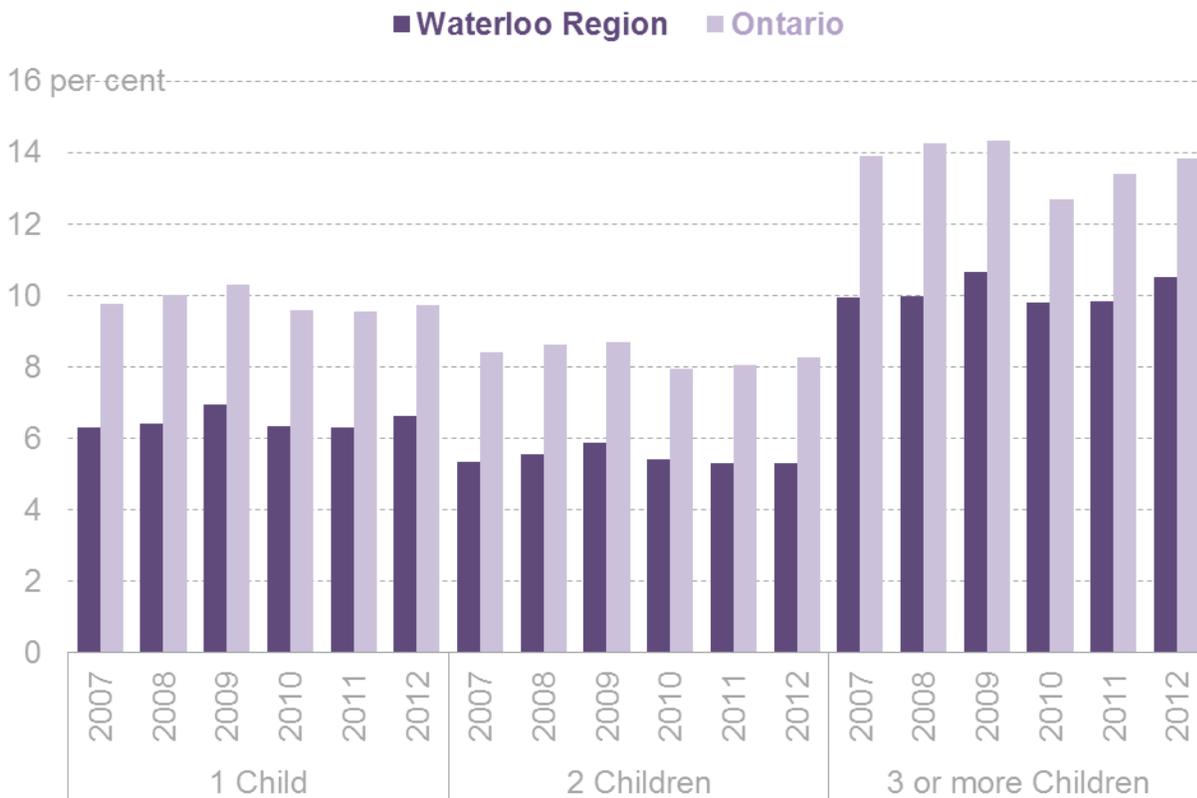
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# Couple Families with Children

Proportion of couple families with children living with low income in Waterloo Region and Ontario, by number of children, 2007-2012



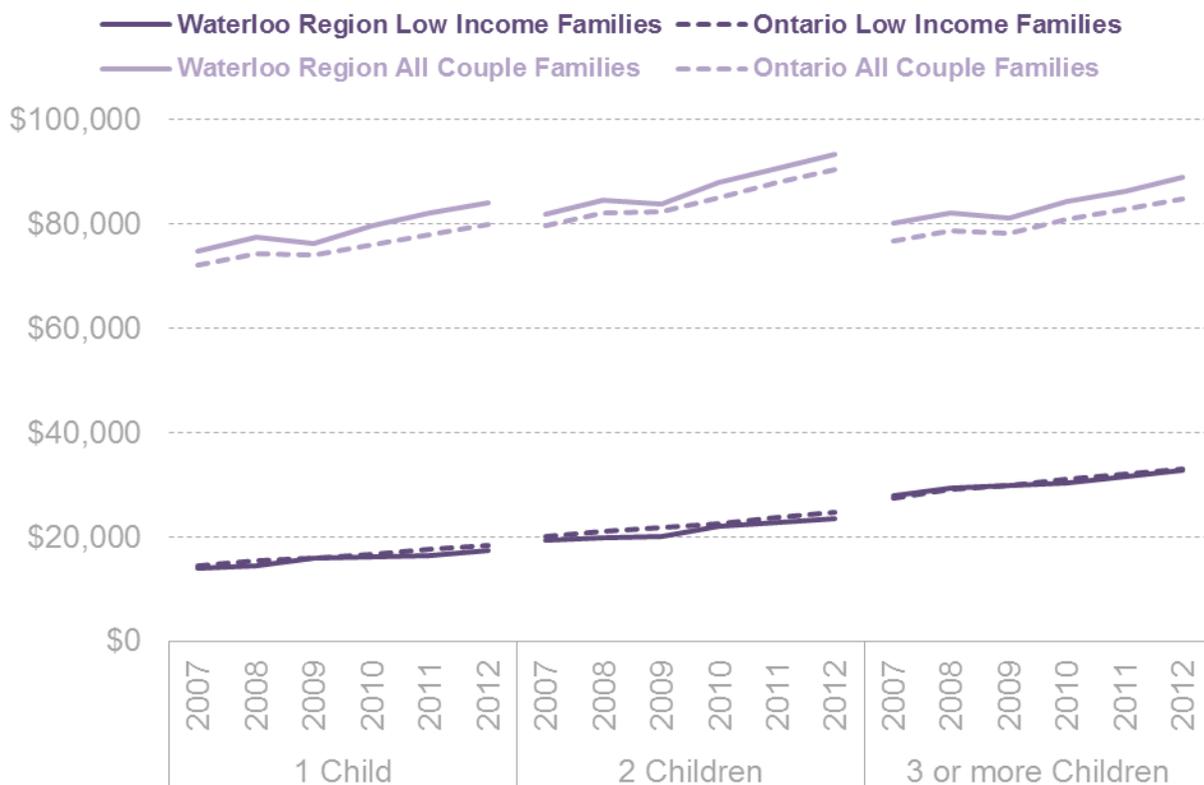
Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In Waterloo Region in 2012, more than 4,600 couple families with children were living below the Low Income Measure. This represents about 6.8 per cent of all couple families with children in Waterloo Region. Provincially, almost 10 per cent of couple families with children were living with low income in 2012.
- A greater proportion of families with three or more children were living with low income compared to families with only one or two children, both in Waterloo Region and Ontario. In 2012, 6.6 per cent of families with one child, 5.3 per cent of families with two

children, and 10.5 per cent of families with three or more children were living with low income in Waterloo Region.

- The proportion of families with children living in low income has been relatively stable in Waterloo Region and Ontario between 2007 and 2012, regardless of the number of children in the family. Low income rates for families with children declined slightly in 2010, but have been increasing slowly since that time.
- Between 2007 and 2012, Waterloo Region had a lower proportion of low income families with children compared with Ontario.

### Median after-tax income of couple families with children and those with low income in Waterloo Region and Ontario, by number of children, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012 in Waterloo Region, the median after-tax income of all families with children was more than double that of those living in low income. The largest difference was seen in families with one child, with those in low income earning almost five times less than all families with one child (\$17,370 versus \$84,100).

- The income gap between all families with children and those living with low income has steadily increased over time. In Waterloo Region in 2012, there was a disparity in median after-tax income of \$66,730 for families with one child, \$69,990 for families with two children, and \$55,890 for families with three or more children.
- Between 2007 and 2012, median after-tax incomes of all families with children residing in Waterloo Region have been slightly higher compared with Ontario. Among low income families with children, regional and provincial income values have been on par.

## Notes

1. Statistics Canada's Low-Income Measure (LIM) defines a relative measure of low income status. LIMs represent a fixed percentage (50 per cent) of family income adjusted to take into consideration the needs of a particular family. The adjustment for family size used in calculating LIMs is based on the understanding that family needs increase with family size. A family is considered to be in low income when their income is below the LIM for their family type and size. For all LIMs, a further adjustment is made for income from capital gains.
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4. Couple families described here consist of a couple living together (married or common-law) at the same address. This definition includes couples of both the same and opposite sex.
5. Children are defined as taxfilers in a couple or lone-parent family. Children do not live with their spouse, have no children of their own and live with their parent or parents. Statistics Canada uses the Canada Child Tax Benefit file, provincial births file or a previous T1 families file to identify children.

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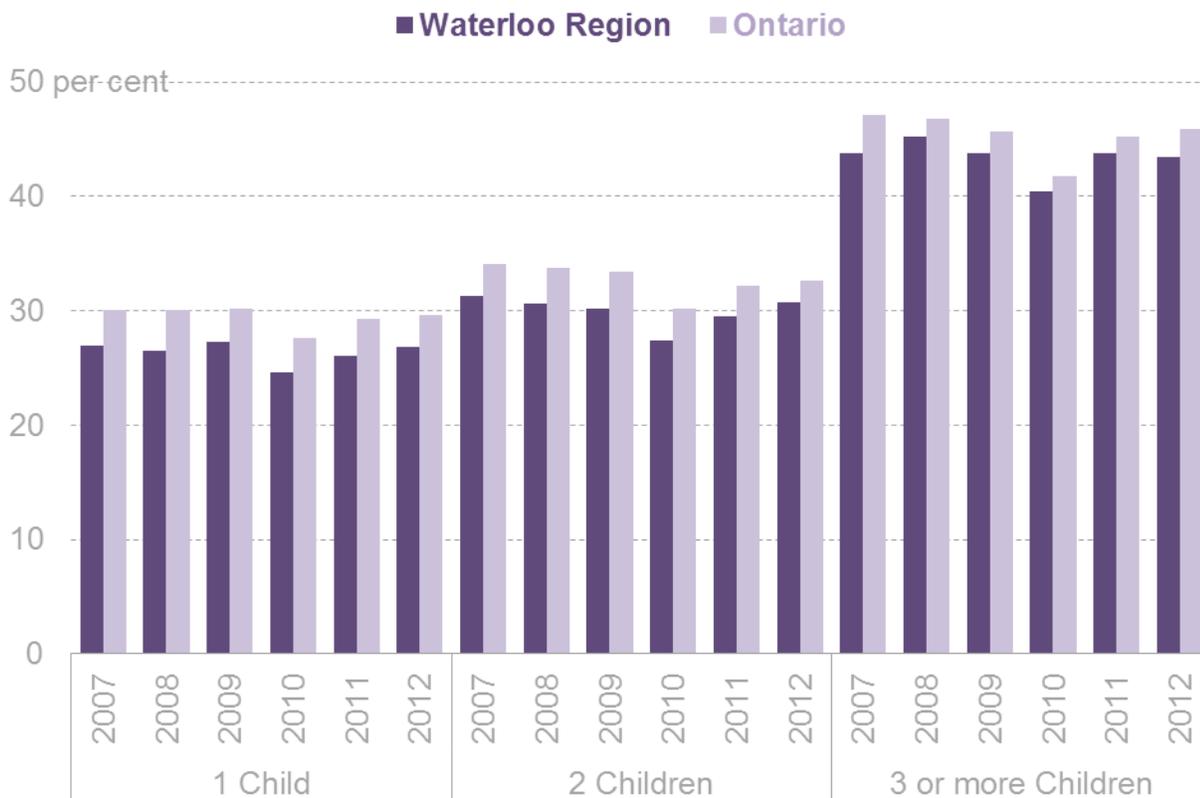
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# Lone-Parent Families with Children

Proportion of lone-parent families with children living with low income in Waterloo Region and Ontario, by number of children, 2007-2012



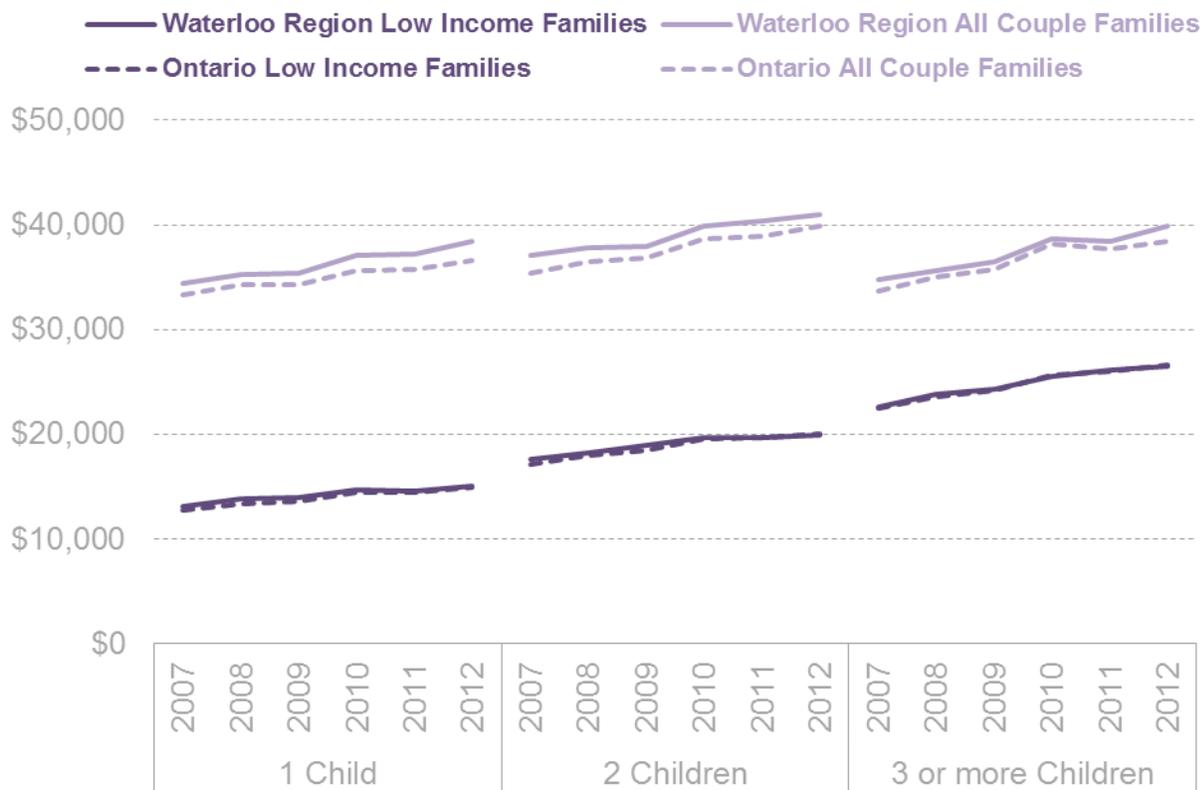
Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- More than 6,000 lone-parent families were living below the low income measure in Waterloo Region in 2012. This represents approximately 30 per cent of all lone-parent families in Waterloo Region in 2012. In Ontario, approximately 32 per cent of lone-parent families are living with low income.
- In terms of family size, lone-parent families with three or more children had the highest rate of low income in Waterloo Region 2012 (43.5 per cent), followed by lone-parent

families with two children (30.7 per cent) and lone-parent families with one child (26.8 per cent).

- Following a small decline in low income rates in 2010, there has been an increase in the proportion of lone-parent families living with low income in Waterloo Region for all family sizes since that time.
- Compared with Ontario, there was a smaller proportion of lone-parent families living with low income in Waterloo Region between 2007 and 2012.

### Median after-tax income of lone-parent families with children and those with low income in Waterloo Region and Ontario, by number of children, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012 in Waterloo Region, the median after-tax income of all lone-parent families with children was close to double that of those living in low income. The largest difference was seen in lone-parent families with one child, with those in low income earning 2.5 times less than all lone-parent families with one child (\$15,120 versus \$38,410).
- The income gap between all lone-parent families with children and those living with low income has increased between 2007 and 2012. In Waterloo Region in 2012, there was

a disparity in median after-tax income of \$23,290 for lone-parent families with one child, \$20,960 for lone-parent families with two children, and \$13,330 for lone-parent families with three or more children.

- Between 2007 and 2012, median after-tax incomes of all lone-parent families with children residing in Waterloo Region have been slightly higher compared with Ontario. Among low income lone-parent families in Waterloo Region, incomes values were similar to those in Ontario for all family sizes.

## Notes

1. Statistics Canada's Low-Income Measure (LIM) defines a relative measure of low income status. LIMs represent a fixed percentage (50 per cent) of family income adjusted to take into consideration the needs of a particular family. The adjustment for family size used in calculating LIMs is based on the understanding that family needs increase with family size. A family is considered to be in low income when their income is below the LIM for their family type and size. For all LIMs, a further adjustment is made for income from capital gains.
2. Median after tax income is the amount at which 50 per cent of families or individuals have a higher income, and 50 per cent of families or individuals have a lower income. After tax income refers to total income of a family or individual minus provincial and federal income taxes.
3. The classification of individuals used in this report follows the Statistics Canada Census Family construct. This definition classifies people into (1) couples (married or common-law) living in the same dwelling, with or without children; and (2) lone-parents (male or female) with one or more children. The remaining population is classified as persons not in census families and are defined as persons living alone and those living in a household, but who are not part of a couple family or lone-parent family.
4. Children are defined as taxfilers in a couple or lone-parent family. Children do not live with their spouse, have no children of their own and live with their parent or parents. Statistics Canada uses the Canada Child Tax Benefit file, provincial births file or a previous T1 families file to identify children.

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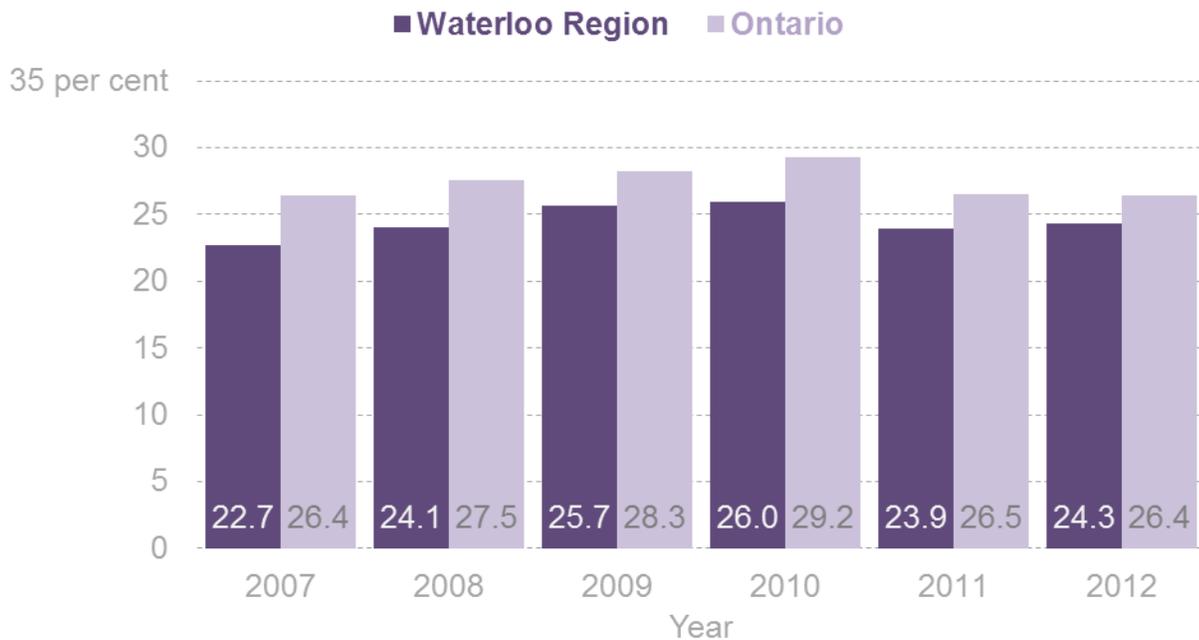
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# Individuals

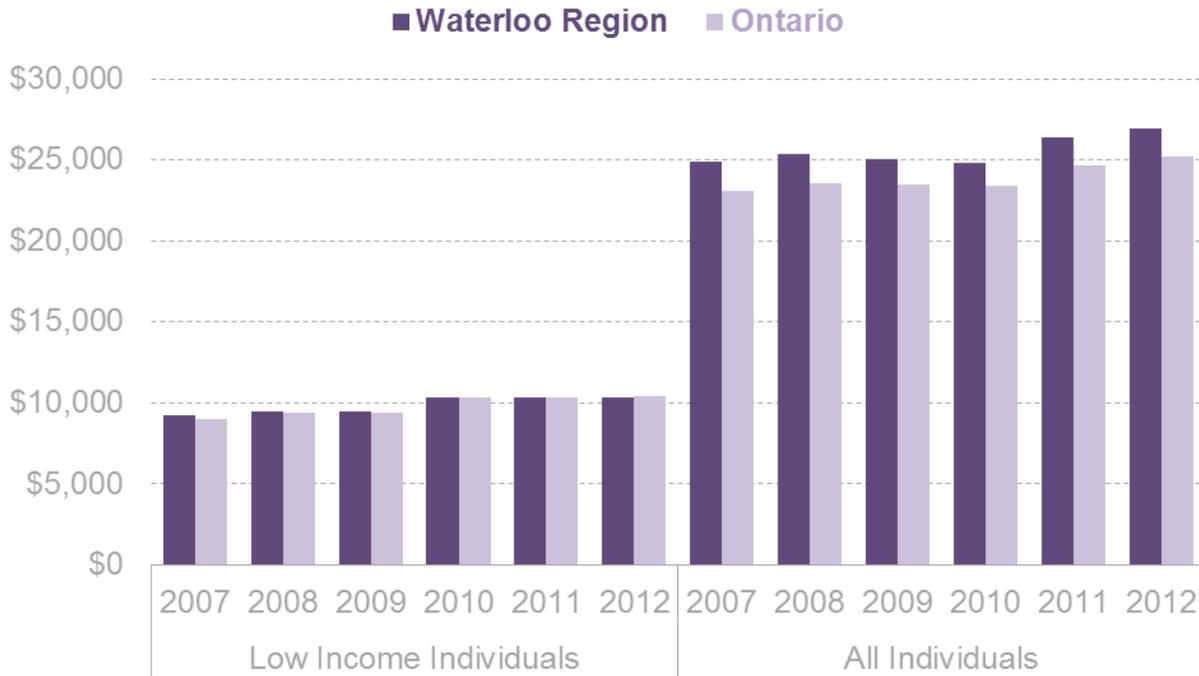
## Proportion of non-family individuals living with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012, an estimated 17,650 individuals were living below the low income measure in Waterloo Region. This amounts to approximately a quarter of non-family individuals in Waterloo Region. In Ontario, an estimated 26.4 per cent of non-family individuals were living in low income in 2012.
- The proportion of non-family individuals living with low income has been lower in Waterloo Region compared with Ontario between 2007 and 2012.
- The proportion of individuals living with low income has been relatively stable in Waterloo Region and Ontario, increasing marginally between 2007 and 2010, followed by a slight decline in 2011.

## Median after-tax income of non-family individuals and those with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In Waterloo Region in 2012, non-family individuals living in low income earned about 2.6 times less compared with those not living in low income.
- The income gap between all individuals and those living with low income has increased since 2010 in Waterloo Region. The difference between the median after-tax incomes of those living in low income and those that are not was \$16,570 in 2012.
- Between 2007 and 2012, the median income values of non-family individuals living with low income were similar in Waterloo Region and Ontario.

## Notes

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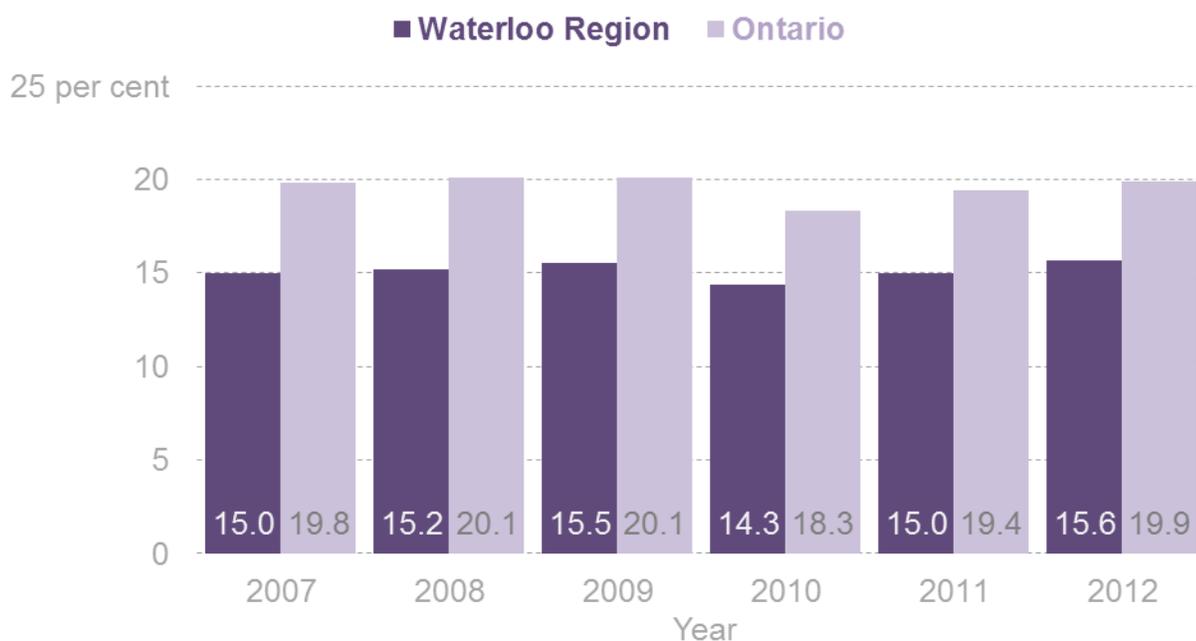
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# Children

## Proportion of children aged 17 years and younger living with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- In 2012, approximately 17,880 children, or 15.6 per cent of all children less than 18 years of age were part of a family living with low income in Waterloo Region. In Ontario, nearly 20 per cent of all children were part of a family living with low income in 2012.
- Between 2007 and 2012, the proportion of children in families with low income has been relatively stable, representing approximately 15 per cent of all children in families in Waterloo Region.
- Over the same time period, Waterloo Region had a lower proportion of children living in a family with low income compared with Ontario.

## Notes

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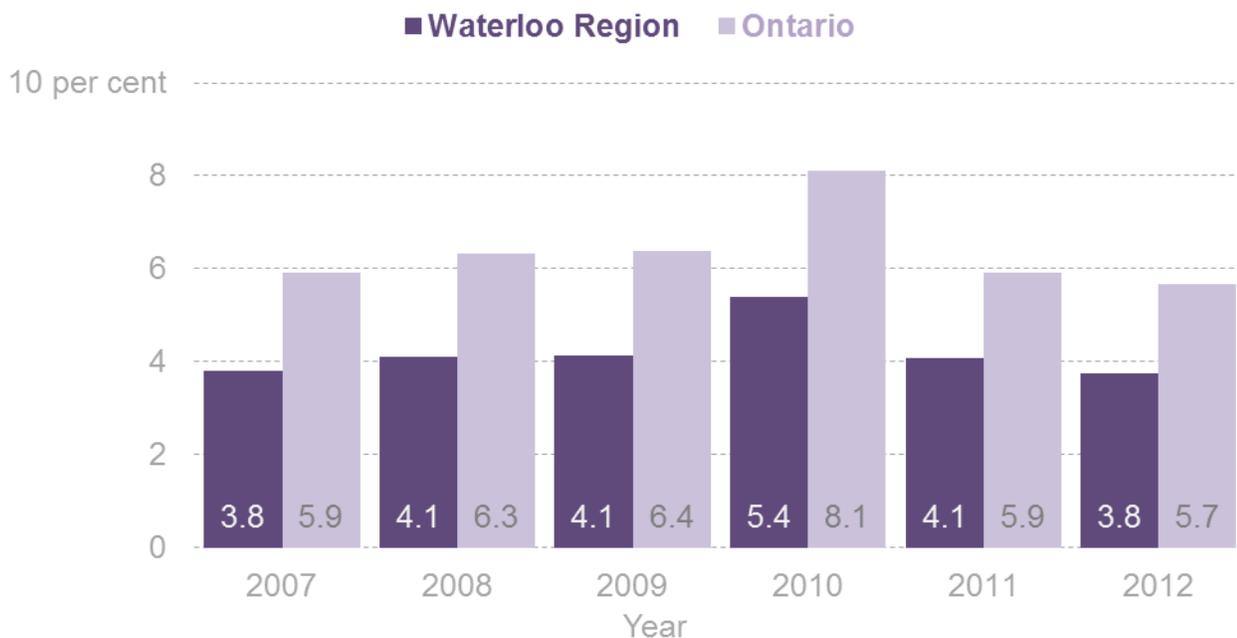
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# Older Adults

## Proportion of adults aged 65 years or older living with low income in Waterloo Region and Ontario, 2007-2012



Source: Statistics Canada, Income Statistics Division, 2007-2012, Annual Estimates for Census Families and Individuals, 13C0016

- An estimated 2,510 older adults aged 65 years and older were living with low income in Waterloo Region in 2012. This represents 3.8 per cent of all older adults in Waterloo Region. A slightly larger proportion of older adults (5.7 per cent) were living with low income in Ontario in 2012.
- In Waterloo Region, the proportion of older adults living with low income has decreased since 2011 following a peak low income rate of 5.4 per cent in 2010. Provincially, there was a similar trend.
- The proportion of older adults living with low income in Waterloo Region has been consistently lower than that of Ontario between 2007 and 2012.

## Notes

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