



Region of Waterloo

Census

BULLETIN | 2016

Income

Household income

In 2015, the total (before-tax) median household income in Waterloo Region was \$77,530, or \$67,887 after-tax. Household income, which includes the income of families as well as people living alone, was higher than both that of Ontario

(\$74,287) and Canada (\$70,336) (Table 1). Within southwestern Ontario, Waterloo Region, along with the areas surrounding Toronto, all had incomes that were higher than the provincial median (Figure 1).

In 2015, **Waterloo Region** had the **9th highest median household income** in **Ontario**



Table 1: Median household income for Waterloo Region, 2005 and 2015

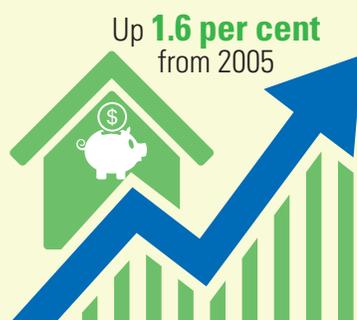
Name	Median total income of households (\$)		Per cent change (%)	Median after-tax income of households (\$)		Per cent change (%)
	2005	2015		2005	2015	
Waterloo Region	76,327	77,530	1.6	65,286	67,887	4
Cambridge	77,215	77,757	0.7	65,796	68,074	3.5
Kitchener	69,726	70,774	1.5	59,820	62,481	4.4
Waterloo	84,376	83,045	-1.6	71,236	72,239	1.4
North Dumfries	99,507	111,078	11.6	81,611	93,978	15.2
Wellesley	85,885	97,195	13.2	74,106	85,308	15.1
Wilmot	88,387	96,154	8.8	74,394	83,270	11.9
Woolwich	91,231	97,113	6.4	77,566	84,269	8.6
<i>Ontario</i>	71,534	74,287	3.8	61,659	65,285	5.9
<i>Canada</i>	63,457	70,336	10.8	55,118	61,348	11.3

Source: Statistics Canada, Census 2006 and 2016 by Census Subdivision

The **total median household income** in **Waterloo Region** was

\$77,530

higher than that of **Ontario (\$74,287)** and **Canada (\$70,336)**

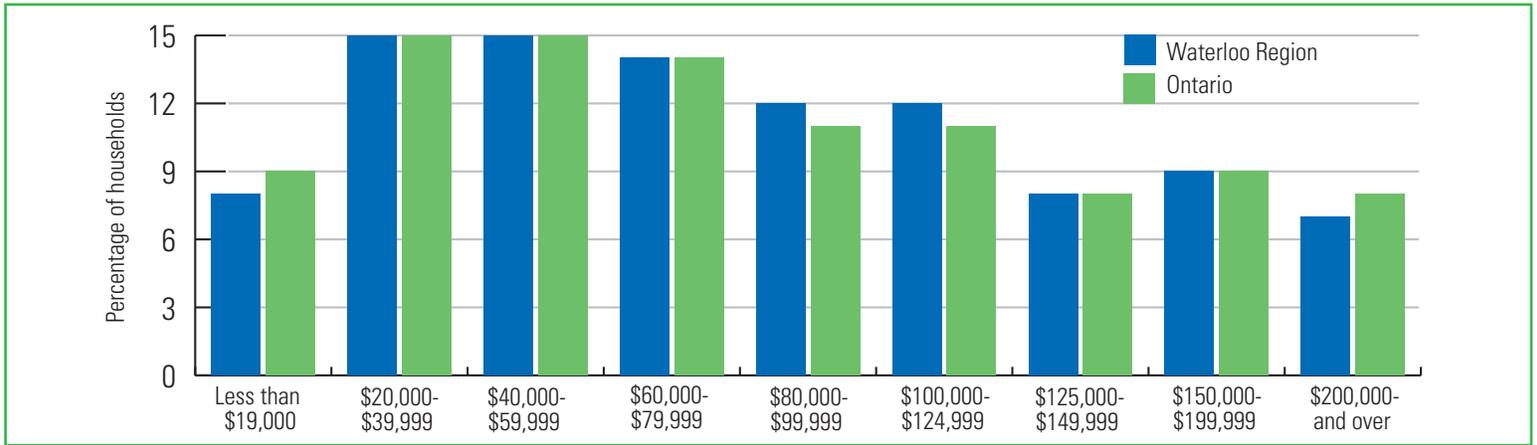


Between 2005 and 2015, the total (before tax) median household income in Waterloo Region increased by 1.6 per cent from \$76,327 in 2005 to \$77,530 in 2015. This growth was lower than that of Ontario (3.8 per cent) and of Canada as a whole (10.8 per cent). While the Canadian resource sector boomed between 2005 and 2015 and resulted in significant income growth for resource rich provinces and territories, Ontario saw a loss of 318,000 manufacturing jobs over this same ten year period and experienced the lowest income growth rate in Canada. Although Waterloo Region

also had a large proportion of its workforce in manufacturing, the region's diverse economy has contributed to its overall positive income growth over this ten year span.

In Waterloo Region as well as in the province more broadly, 30 per cent and 31 per cent of households respectively had a household income between \$20,000 and \$59,999 (Figure 2). Additionally, 36 per cent of households at the regional level and 35 per cent of households at the provincial level had incomes above \$100,000.

Figure 2: Total household income by income brackets for Waterloo Region, 2015



Source: Statistics Canada, Census 2016 by Census Division and Province

Family income

In 2015, the total median income for families was \$95,833 in Waterloo Region. This represents a 4.5 per cent increase compared to 2005, when the total median income for families was \$91,663 (Table 2). Between 2005 and 2015, the median household income of couples with children increased by over \$10,000, more than that of any other family type over this ten year period. This trend was also evident at both the provincial and national levels where the median income of couples with children increased by \$10,000 and \$15,000 respectively. The increases in this category may be attributed to

people having children later in life when they are more likely to have better paying jobs as well as the growing participation of women in the workforce.

Between 2005 and 2015, the **median household income** of couples with children increased by over **\$10,000**, more than any other household type

Table 2: Total median income by household type for Waterloo Region, 2005 and 2015

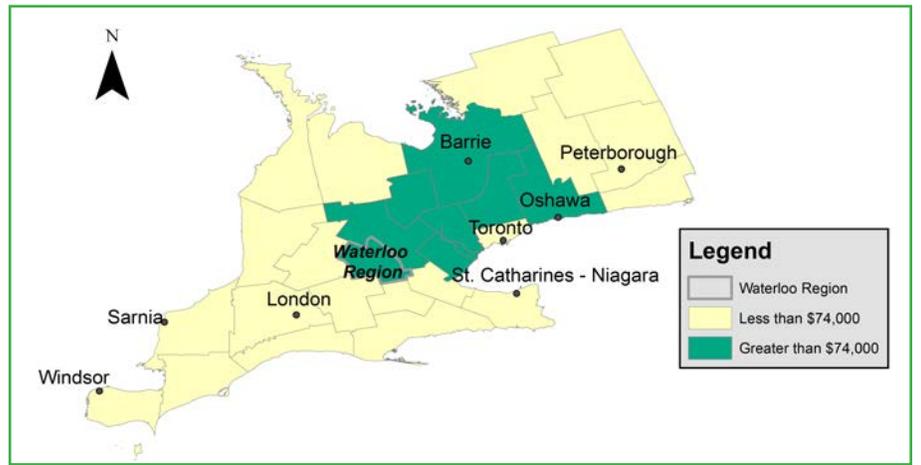
Household type	2005 Total median income (\$)	2015 Total median income (\$)	2005-2015	
			Absolute change (\$)	Change (%)
Census-family*	91,663	95,833	4,170	4.5
Couple without children	79,398	83,448	4,050	5.1
Couple with children	107,004	117,324	10,320	9.6
Lone-parent family	50,762	54,070	3,308	6.5
Non-family households	40,369	40,786	417	1

A **census-family** refers to a married or common-law couple with or without children or a lone-parent family.

*This bulletin reports on income data for census-families. For economic families, the median economic family total (before-tax) income was \$94,287 and the median after-tax income was \$81,798

Source: Statistics Canada, Census 2006 and 2016 by Census Division

Figure 1: Total median household income in Southwestern Ontario, 2015



Source: Statistics Canada, Census 2016 by Census Division

In Waterloo Region, lone-parent families continued to have the lowest median income out of all family types, and the increase to their median income was also less than for any other family type. In 2005, lone-parent families had a total median income of \$50,762. Ten years later, this income had risen just over three thousand dollars to \$54,070. Similar trends were visible at both

the provincial and national level where the gains made to lone-parent families' incomes continued to be less than for other family types. Lone-parent families, unlike other family types, are much more likely to have a single wage-earner and are also more likely to be female-headed, both factors that contribute to their overall lower incomes.

Individual income

Waterloo Region had one of the highest median individual incomes in Ontario at \$35,714, representing an increase of 2.3 per cent compared to 2005. For comparison, the median income of individuals in Ontario was \$33,539, and the median income in Canada was \$34,204.

Although there was still a significant discrepancy between the median individual incomes of men and women in 2015, this income gap was smaller than it had been in 2005. In 2005, there was an almost \$19,000 difference between men's and women's individual median incomes in Waterloo Region (Table 3). Ten years later, this difference had narrowed to \$14,000.

Over this ten year period, the median income for men decreased from \$45,535 in 2005 to \$43,403 in 2015, a difference of over

\$2,000. In turn, over this same ten year span, women's incomes increased from \$26,674 in 2005 to \$29,634 in 2015. In Waterloo Region, the loss of well-paid manufacturing jobs may have contributed to men's decreasing median individual income. On the other hand, the growing numbers of women with post-secondary degrees and who are in the workforce may have contributed to women's rising incomes.

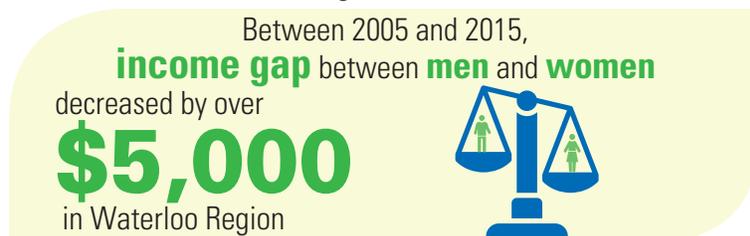


Table 3: Individual income for Waterloo Region by sex, 2005 and 2015

Income	Total median income 2005 (\$)	Total median income 2015 (\$)	Per cent change (%)	After-tax median income 2005 (\$)	After-tax median income 2015 (\$)	Per cent change (%)
Total	34,899	35,714	2.3	31,025	32,338	4.2
Males	45,535	43,403	-4.7	39,045	38,445	-1.5
Females	26,674	29,634	11.1	24,564	27,299	11.1

Source: Statistics Canada, Census 2006 and 2016 by Census Division

Low income

In 2015, there were 64,015 Waterloo Region residents, totalling 12 per cent of the overall population, living in low-income. This was a smaller proportion compared to Ontario and Canada as a whole, where 14 per cent of the population was living in low-income. Within the region, the proportion of people living in low-income was largest in Kitchener and Waterloo (14 percent), and was smallest in North Dumfries and Wilmot (four and five percent respectively).

In Waterloo Region, 18 per cent of 18 to 24 year olds were living in low-income, a higher proportion than for any other age cohort (Figure 3). The concentration of post-secondary students studying in the region has contributed to the high percentage of 18 to 24 year olds living in low-income. In the City of Waterloo in particular, roughly one in three people between 18 and 24 were living in low-income.

Children who were under five years old were also more likely to live in low-income compared to other age cohorts. Within Waterloo Region, 17 per cent of children below five years old

1 in **8** people in Waterloo Region were **living in low-income**.



Statistics Canada uses the term **"living in low-income"** to refer to people whose incomes fall below the Low Income Measure After Tax (LIM-AT)

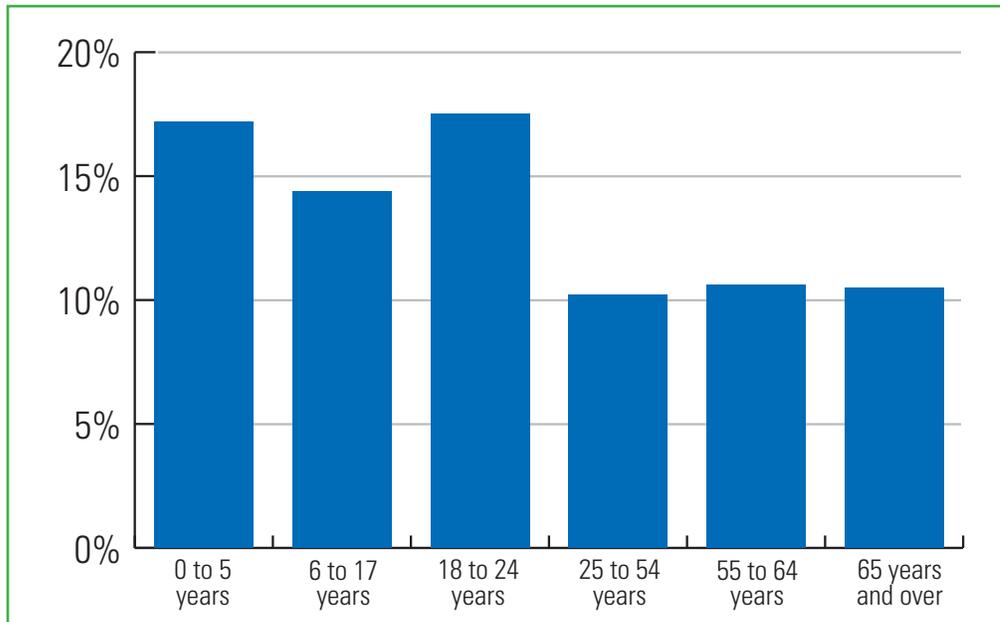


The low-income measure that is used here is the **Low Income Measure After Tax (LIM-AT)** calculated based on 50 per cent of the median after-tax household income. These numbers are further adjusted based on household size. For example, the low-income after-tax threshold for a one person household is \$22,133, while for a two person household, this threshold increases to \$31,301.

were living in low-income. This is similar to provincial and national trends where 20 per cent and 18 per cent of those between birth and five years old were living in low-income. Low-income rates amongst young

children are high partially because new mothers are more likely to be unemployed or to have significantly reduced earnings during their children's early years.

Figure 3: Proportion of population in Waterloo Region in low income by age group, 2015



Source: Statistics Canada, 2016 Census by Census Division

Census facts

- The term Census in this document refers to the Census of Canada conducted by Statistics Canada every five years. The most recent Census was conducted on May 10, 2016.
- All Canadians are required to complete a Census form. Income data presented in this bulletin is based on a complete sample of the population.



Income Facts

- Income measures include salaries and investment income, as well as government transfers, for example, old age security pensions and child benefits.
- The 2016 Census reported on income data at the household level, the family level, and the individual level. All incomes are provided at both before-tax and after-tax levels.
- Median is the middle value in a set of values. Half of all incomes fall below the median income and half fall above it.
- The 2016 Census reports income data from the 2015 tax year. This is also the first year that Census data related to income was based exclusively on Canada Revenue Agency's income tax and benefits records rather than self-reporting.
- Economic family refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship.
- Income data is compared to the 2006 Census rather than to the 2011 National Household Survey (NHS) due to the low response rate for the NHS.

For further information please contact:



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