



# CENSUS BULLETIN

## FAST 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 16, 2006. "The Census is designed to provide information about people and housing units in Canada by their demographic, social and economic characteristics."
- While all Canadian households complete a Census short form, only one in five Canadian households completes a Census long form, consisting of more detailed questions. Income and shelter cost data is based on this 20% sample of the population.
- Respondents are asked to provide annual income from the previous year. Therefore all income statistics from the 2006 Census are for 2005 calendar year.
- The 2006 Census was the first time that income data was collected both before and after tax. 'Total income' refers to the total income from all sources before tax. 'After tax income' refers to income from all sources minus federal, provincial and territorial income taxes paid.
- Income data is reported for those over the age of 15, who receive income from one or more sources, including employment income, and income from government or investment sources.

For more information on Census statistics please refer to Statistics Canada's website: <http://www.statcan.gc.ca>

## Income and Shelter Costs

### Statistics from the 2006 Census for Waterloo Region

#### Individual Income

In 2005, the *median* total (before tax) individual income in Waterloo Region was \$29,449. This is the value at which half of the population of Waterloo Region reported a lower income, and half reported a higher income. This was one of the highest median total incomes across all of Southern Ontario. Ontario's median total income during the same time period was \$27,258 while the median total income for Canada was \$25,615. After taxes, Waterloo Region's median income was \$26,187. In comparison to the median total income, the *average* total income across Waterloo Region was \$38,474. As illustrated in Table 1, 96% of residents over the age of 15 had some type of income. Of these individuals, 76% reported some type of *employment income*. The population in Waterloo Region who reported employment income has a median total employment income of \$34,465 in 2005.

**Table 1: Income Measures in Waterloo Region, 2005**

Income	Total	Males	Females
Total Population 15 years+	380,990	186,620	194,370
Population without income	15,880	6,725	9,155
Population with income	365,105	179,890	185,215
Median 2005 total income	\$29,449	\$38,436	\$22,517
Median 2005 after-tax income	\$26,187	\$32,958	\$20,748
Average 2005 total income	\$38,474	\$48,557	\$28,680
Average 2005 after-tax income	\$31,462	\$38,509	\$24,618

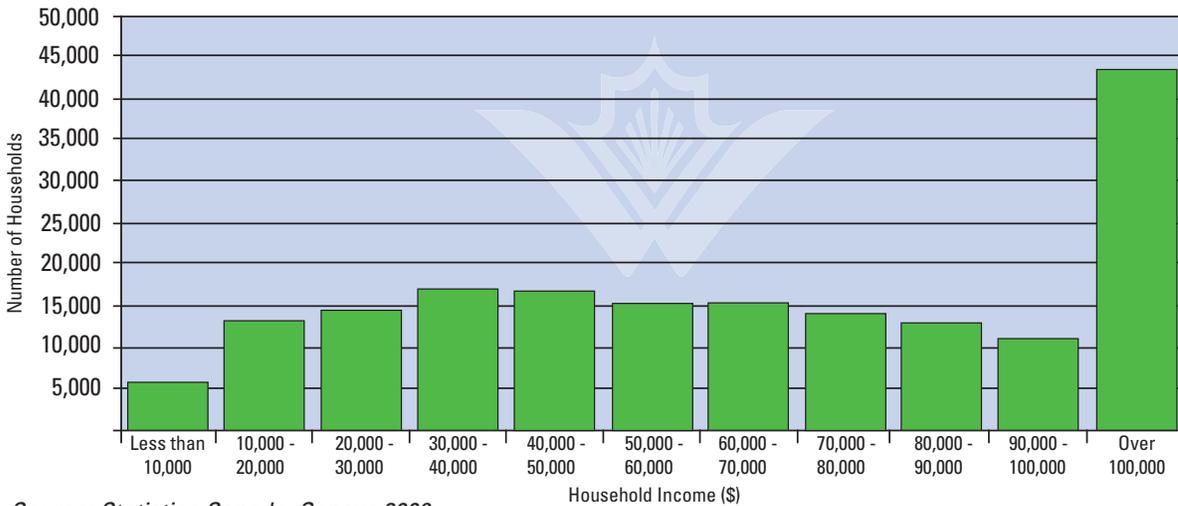
Source: Statistics Canada, Census 2006

Incomes vary considerably between sexes across the region. Males over 15 had a median total income of \$38,436 while the median total income for females was \$22,517, a difference of \$15,919. After taxes, the difference between median incomes of males and females was \$12,210.

#### Household Income

*Household* incomes in Waterloo Region were more than double individual incomes in 2005. The median total income for households in Waterloo Region was \$64,522 while after tax it was \$55,168. Median household incomes vary depending on the type of household and its composition. A one-person household in 2005 had a median total income of \$31,474, whereas, a one-family household had a median total income of \$76,149. Figure 1 provides a breakdown of all households in Waterloo Region into income brackets for 2005. It is apparent that there are a considerable number of households with incomes above \$100,000; 25% of all households fall into this income bracket. The second largest income bracket is households with an income of \$30,000-\$40,000; 9.5% of the region's households fall within this range.

**Figure 1: Household Income Brackets for Waterloo Region, 2005**



Source: Statistics Canada, Census 2006



**Family Income**

All types of *economic families* in Waterloo Region had a total median income of \$76,408 in 2005. Couple families, those who are married or live in common-law, have the highest median income among the varying types of economic families. The difference between sexes and income levels is again evident in families with a \$20,000 difference between female and male lone parent families. Despite the discrepancy, females not in economic families and females in lone parent families saw moderate growth between Census periods. However, changes in lone male parent families saw the greatest income increase between Census periods, almost a 10% growth as shown in Table 2. For all economic families in Waterloo Region, the majority of their income (83.8%) came from employment sources, while the remaining income came from government sources (8.7%) and other sources (7.5%).

**Table 2: Economic Family Median Incomes, 2005**

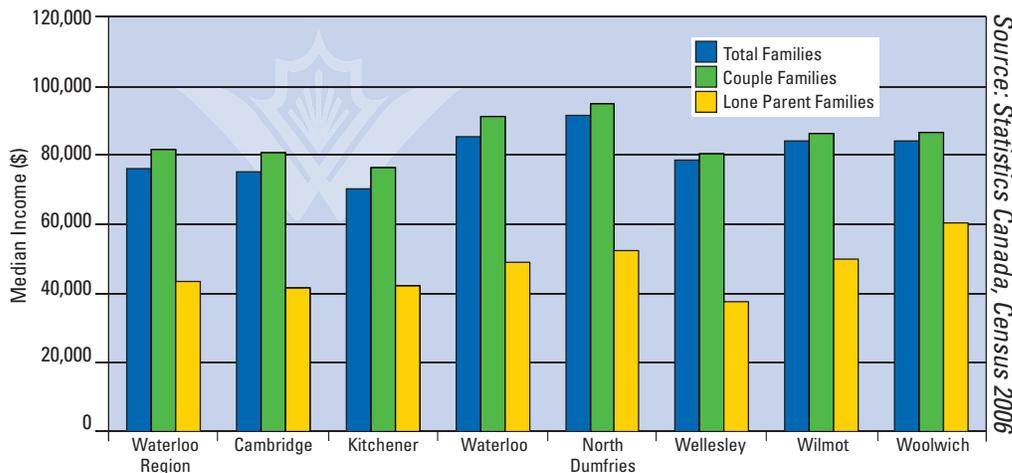
Type of Economic Family	2005 Median Income	2000* Median Income	% Difference
All Economic Families	76,408	73,821	3.50%
Couple Families	81,906	79,366	3.20%
Female Lone Parent	40,177	37,940	5.90%
Male Lone Parent	60,045	54,834	9.50%
<i>Other Families</i>	59,468	61,667	-3.60%
All Persons not in Economic Family	28,785	28,373	1.50%
Female Persons not in Economic Family	24,579	22,912	7.30%
Male Persons not in Economic Family	34,080	34,137	-0.20%

\*Medians are in 2005 constant dollars.

Source: Statistics Canada, Census 2001 and 2006

In 2005, Waterloo Region's median income level for all types of economic families was on par, or above, both the national and provincial income levels. North Dumfries had the highest median income for total and couple families while Woolwich had the highest median income for lone parent families as shown in Figure 2. Kitchener had the lowest total and couple family income while Wellesley had the lowest lone parent family income.

**Figure 2: Economic Family Median Incomes for Waterloo Region, 2005**



Source: Statistics Canada, Census 2006

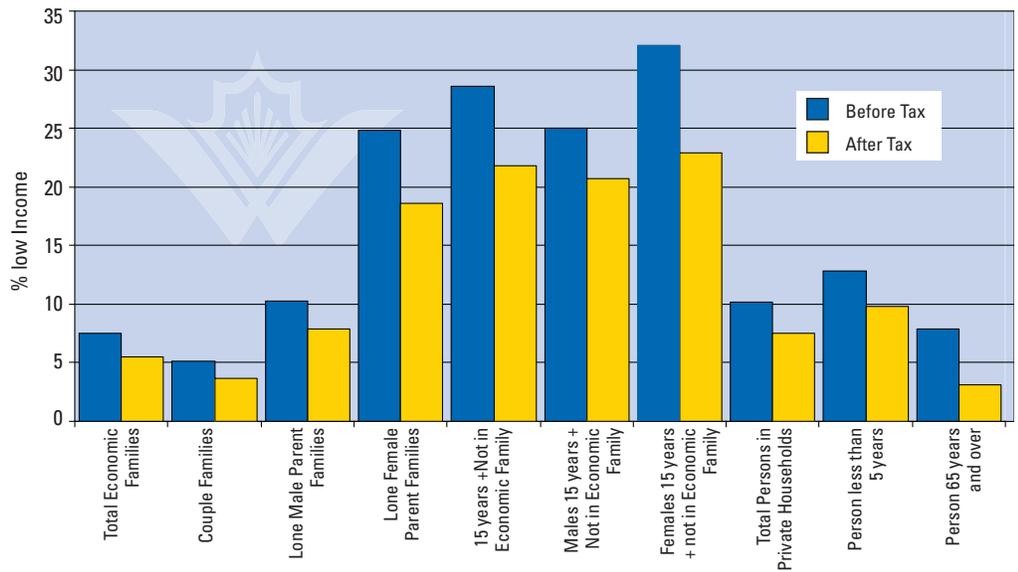
## Low Income

Based on total household income, 10.2% of households in Waterloo Region were considered to be *low income* (7.5% of households, using after-tax income) in 2005. Waterloo Region's low income rate was less than the 14.7% for Ontario households and 15.3% for all households in Canada. 'Low income cut-offs' (LICO) are a measure of the relationship between household income and household expenditures, and are determined by family size and by the size of community. In Waterloo Region, 35,540 people who live in private households are considered by Statistics Canada to fall below this 'low income cut-off'.

Individuals between 18 and 24 years in private households are at the highest risk of falling below the cut-off (after tax). In Waterloo Region there are 6,715 people in that age bracket who are considered low income, representing 13.8% of the population between 18 and 24 years. In most cases, the prevalence of low income is higher among females than males. The only area where this was not the case was for people less than 18 years of age.

Kitchener had the highest rate of low income among people in private households at 11.8%, while Wilmot had the lowest rate at 3.6%. Figure 3 illustrates low income measures for a selection of family types, both before and after tax. People who do not belong to an economic family are more likely to be under the 'low income cut-off' compared to people who are a part of an economic family. Females over 15 years of age were at the highest risk of being considered low income. Female lone parent families recorded low income rates more than double that of rates seen for male lone parent families.

Figure 3: Low Income Status Waterloo Region, 2005



Source: Statistics Canada, Census 2006

## Shelter Costs

In Waterloo Region, 23% of households (owned or rented) spent 30% or more of their household income on *major household payments*. Of these 40,820 households, half are rented and half are owner-occupied (owned). The number of owner-occupied households who spent 30% or more of their income on shelter costs rose by 33.7% from 2001 to 2006, while rented households spending this amount increased by 7.3% over the same time period.

Table 3: Household Payments, 2005

	Tenant Occupied Dwellings			Owner Occupied Dwellings			
	Number	Spend more than 30% on major payments	Avg. Rent	Number	Spend more than 30% on major payments	Avg. Value	Avg. Major Payments
Waterloo Region	52,230	20,240	\$787	125,175	20,580	\$264,604	\$1,136
Cambridge	11,195	4,215	\$758	32,080	5,975	\$252,502	\$1,189
Kitchener	28,345	10,935	\$777	51,145	8,620	\$239,571	\$1,096
Waterloo	10,435	4,515	\$869	26,345	3,925	\$289,045	\$1,173
North Dumfries	355	70	\$731	2,640	380	\$365,200	\$1,213
Wellesley	245	50	\$546	2,290	315	\$338,540	\$1,048
Wilmot	875	225	\$698	5,135	675	\$313,715	\$1,093
Woolwich	775	230	\$718	5,545	690	\$325,535	\$1,059

Source: Statistics Canada, Census 2006





**Median** – the median value is the middle value of an ordered set of values. The median income of an individual, family or household is that amount which divides the income distribution, ranked by size into two halves.

**Average** – average values refer to the weighted mean total of a group. The average income of an individual, family or household is calculated by dividing the aggregate income of a specified group by the total number in that group.

**Employment Income** – refers to total income received by persons 15 years of age and over during calendar year 2005 as wages and salaries, net income from a non-farm unincorporated business and/or professional practice, and/or net farm self-employment income.

**Household** – Refers to a person or a group of persons (other than foreign residents) who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. For census purposes, every person is a member of one and only one household.

**Income Sources** – sources of income include: wages and salaries, net farm income, net non-farm income from unincorporated businesses, child benefits, old age security pension and guaranteed income supplement, benefits from CPP or QPP, benefits from EI, other income from government sources, dividends, interest on bonds etc., retirement pensions, annuities including those from RRSPs and RRIFs and other money income.

**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 or adoption.

**Other Economic Families** – those in which the economic family reference person does not have a spouse or common-law partner, nor a child in the family, only other relatives.

**Low Income** – income levels at which families or persons not in economic families spend 20% more than average of their before tax income on food, shelter and clothing. Low income cut offs vary by family size and area of residence.

**Major Household Payments** – these expenses include the monthly rent (for tenants) or the mortgage (for owners) and the costs of electricity, heat and municipal services etc.

*Source: Statistics Canada Census Dictionary, 2006*



Region of Waterloo

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