



# NHS BULLETIN

## National Household Survey

### FAST FACTS

- The term “National Household Survey” (NHS) in this document refers to the National Household Survey of Canada conducted by Statistics Canada between May and August of 2011. This was a voluntary survey sent to 4.5 million households across Canada to gather social and economic information about the population.
- The term “Census” in this document refers to the Census of Population conducted by Statistics Canada. The most recent Census was conducted on May 10, 2011. The Census is designed to provide information about people and housing units in Canada.
- Due to the voluntary nature of the 2011 NHS, caution must be used when interpreting the data. Further, due to changes in data reporting and survey methodology from 2006 and previous census years, direct comparisons, including the calculation of growth rates, percentage and absolute changes, should not be made.
- For the 2011 NHS, income data was collected both before and after tax for the population 15 years and over. Total income refers to monetary receipts from certain sources, before income taxes and deductions, during calendar year 2010. After tax income refers to from all sources minus federal and provincial taxes paid in 2010.
- In contrast to the 2011 Census population of 507,096 for Waterloo Region, NHS data was collected for 499,610 people who were living in private households. It does not include those living in collectives such as nursing homes or group homes.

For more information on Census statistics, please refer to Statistics Canada’s website: [www.statcan.gc.ca](http://www.statcan.gc.ca)

### Income and Shelter Costs

#### Statistics from the 2011 National Household Survey for Waterloo Region

#### Individual Income

In Waterloo Region, 95 per cent of individuals aged 15 years or older who are living in regular households reported having some form of income in 2010. This is the same proportion as was reported for both Ontario and Canada. The median total income of these individuals was \$32,780, representing the value at which half of Waterloo Region’s residents reported a higher income and half reported a lower income. This was higher than the median income for Ontario individuals which was \$30,526, as well as for Canadian individuals which was \$29,878. The *average* individual income was over \$9,500 higher at \$42,303, showing the presence of higher incomes within the Region.

Notable differences exist between the income reported by males and females, for both median and average income measurements. As shown in Table 1, men had a total median income of \$40,266 compared to the median income of \$26,713 for women, a gap of \$13,553. The gap between male and female average income was even wider than that of the median, at \$17,008.

**Table 1: Individual income measures in Waterloo Region, 2010**

Income	Total	Male	Female
Total population 15 years +	406,695	199,620	207,075
With income	387,455	191,020	196,440
Without income	19,240	8,600	10,635
Median 2010 total income	\$32,780	\$40,266	\$26,713
Median 2010 after tax income	\$29,878	\$35,940	\$24,873
Average 2010 total income	\$42,303	\$50,926	\$33,918
Average 2010 after tax income	\$35,582	\$41,887	\$29,448

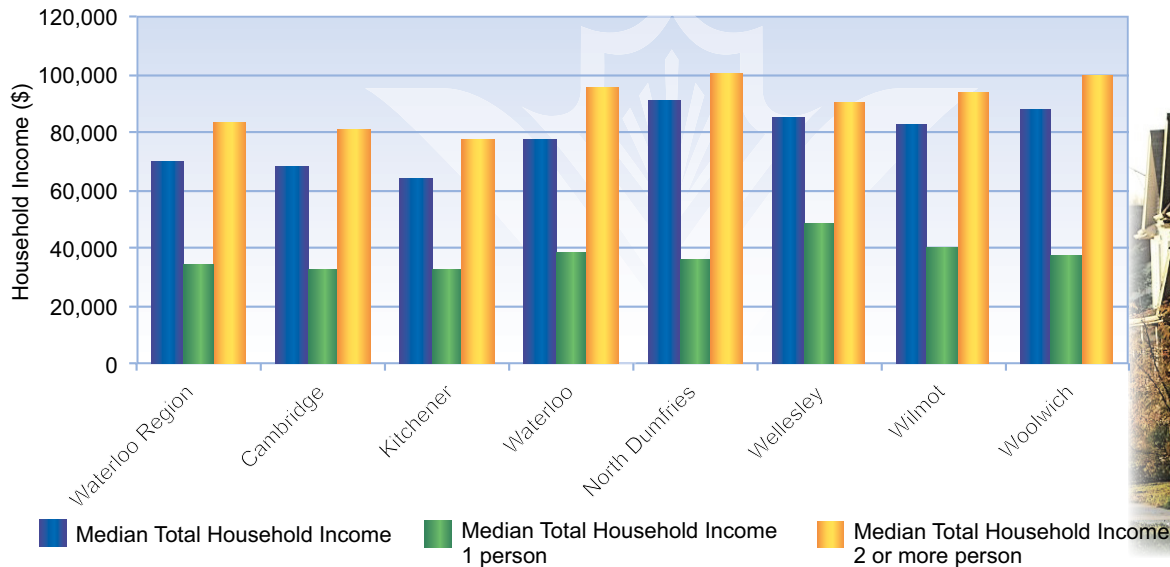
Source: Statistics Canada, 2011 National Household Survey by Census Division

#### Household Income

The median *household total income* for Waterloo Region was \$69,706, higher than the Ontario median of \$66,358. Household income varies with the number of members of the household; the median income for a one person household in the Region was \$34,384, while the median household income of a household of two or more people more than doubled to \$83,380.



**Figure 1: Household Income by Municipality for Waterloo Region, 2010**

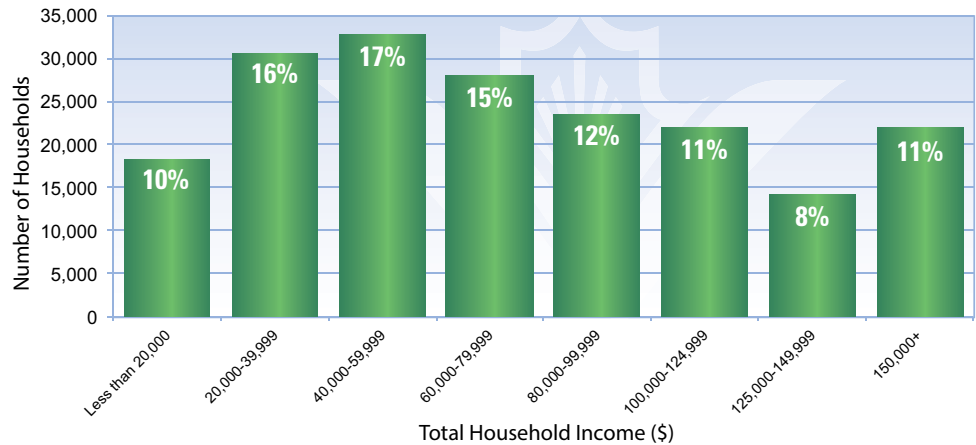


Source: Statistics Canada, 2011 National Household Survey by Census Subdivision

By municipality, the highest median household income was reported for North Dumfries, at \$91,459 while Kitchener’s median was the lowest at \$63,709, as shown in Figure 1. In general, the townships had higher median household incomes than the three cities, although Waterloo showed some high results for specific household sizes.

Over 60 per cent of households in Waterloo Region had before-tax incomes between \$20,000 and \$100,000 in 2010. Of these, the \$40,000-\$59,999 bracket was the most frequently reported, at 17 per cent and representing 32,755 households. As illustrated in Figure 2, 30 per cent of households had incomes over \$100,000.

**Figure 2: Household Income Brackets for Waterloo Region (before tax), 2010**



Source: Statistics Canada, 2011 National Household Survey by Census Subdivision

## Family Income

Economic families are those who live in the same dwelling and are related by blood, marriage or adoption. In 2010, the median income for all economic families in Waterloo Region was \$83,928. This number varied depending on the type of economic family, as shown in Table 2. Couple-with-children economic families had the highest median income at \$103,866, while lone-parent families fell well below the median at \$47,237. Economic family income is measured using the before-tax incomes of family members.

**Table 2: Economic Family Median Incomes in Waterloo Region, 2010**

Type of Economic Family	2010 Median Income (\$)	2010 Average Income (\$)
<b>All Economic Families</b>	<b>83,928</b>	<b>99,379</b>
Couple-only economic families	74,136	89,335
Couple-with-children economic families	103,866	119,113
Lone-parent economic families	47,237	56,897

Source: Statistics Canada, 2011 National Household Survey by Census Subdivision



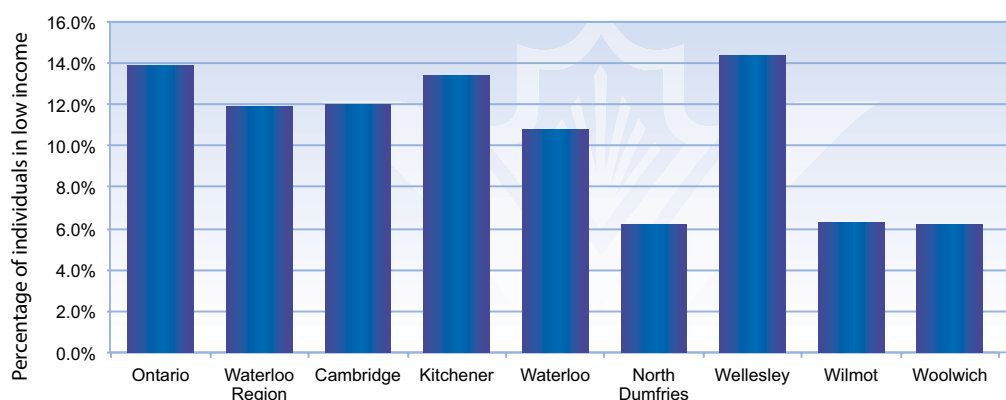
## Low Income

The method of measuring low income is the Low Income Measure After Tax (LIM-AT) in the 2011 National Household Survey, a change from the Low Income Cut-Off (LICO) method used in the Census in previous years. This new measurement of low income takes into account both family size and needs, as shown in Table 3. Using the LIM-AT method, it was estimated that 59,225 people (almost 12 per cent of the population) in Waterloo Region were considered to be living in low income households in 2010. This was less than the Ontario figure of almost 14 per cent. The Region's townships had smaller proportions of low income populations, each under 10 per cent, with the exception of Wellesley, while Cambridge, Kitchener, and Waterloo all had 11 per cent or higher.

## Shelter Costs

Almost one quarter of private households (45,365) in Waterloo Region were spending 30 per cent or more of their total household income

**Figure 3: Individuals in Low Income Households in Waterloo Region, 2011**



Source: Statistics Canada, 2011 National Household Survey by Census Subdivision

on shelter costs in 2010, compared to 27 per cent for all of Ontario. This threshold has been identified by the Canada Mortgage and Housing Corporation as a measure of affordability for both renter and owner households (CMHC, 2012). As shown in Table 3, this differed greatly between owners and renters, where 40 per cent of those renting were spending 30 per cent or more of their household income on shelter costs, compared to just 17.2 per cent of owners.

**Table 3: Low Income Measures for Canadian Households, 2010**

Household size	After-tax income
1	\$19,460
2	\$27,521
3	\$33,706
4	\$38,920
5	\$43,514
6	\$47,667
7	\$51,486

**Table 4: Household Payments by Municipality for Waterloo Region, 2010**

Name	Tenant Occupied				Owner Occupied		
	Number of households	% of households spending 30% or more of total household income on shelter costs	Average Rent (\$)	Number of households	% of households spending 30% or more of total household income on shelter costs	Average Value (\$)	Average monthly shelter costs
<b>Waterloo Region</b>	<b>55,260</b>	<b>40.0</b>	<b>869</b>	<b>135,365</b>	<b>17.2</b>	<b>321,336</b>	<b>1,250</b>
Cambridge	12,595	40.6	850	33,855	18.3	293,854	1,259
Kitchener	30,250	39.3	854	56,120	18.7	299,641	1,241
Waterloo	9,890	42.8	946	27,630	15.2	357,566	1,262
North Dumfries	370	31.5	827	2,770	19.0	404,485	1,369
Wellesley	310	23.0	765	2,390	14.5	388,888	1,203
Wilmot	860	37.2	860	5,970	12.3	374,784	1,181
Woolwich	990	34.3	818	6,645	12.6	286,966	1,255

Source: Statistics Canada, 2011 National Household Survey by Census Subdivision

**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.”

**Total Income** – “Refers to monetary receipts from certain sources, before income taxes and deductions, during the calendar year 2010. It includes employment income from wages, salaries, tips, commissions, and net income from self-employment; income from government sources; income from employer or personal pension sources; income from investment sources; and other regular cash income such as child and spousal support payment.”

**Household Total Income** – “Refers to the sum of the total incomes of all members of that household.”

**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, adoption or a foster relationship. A couple may be of opposite or same sex.”

**Low Income Measure** – “Refers to the fixed percentage of median adjusted economic family income, where adjusted indicates that family needs are taken into account. There are no regional variations to account for prices or cost of living differences: all applicable households in Canada face the same line adjusted for household size.”

**Shelter Costs for Owned Dwellings** – “Refers to all shelter expenses paid by households that own their dwellings, such as the mortgage payment and the costs of electricity, heat, water and other municipal services, property taxes and condominium fees.”

**Shelter Costs for Rented Dwellings** – “all shelter expenses paid by households that rent their dwellings, such as the monthly rent and the costs of electricity, heat and municipal services.”

**Prevalence of Low Income** – “Refer to the proportion or percentage of persons in low income according to one of the low income lines.”

**Private Household** – “Refer to a person or group of persons who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.”

*Source: Statistics Canada National Household Survey Dictionary, 2011*

#### **How to Source:**

The Regional Municipality of Waterloo. Income and Shelter Costs National Household Survey Bulletin. 2011 NHS Bulletin Series. Kitchener, Ontario. Summer 2014.

For more information on how information was collected on income for the National Household Survey please consult the Income Reference Guide:

<http://www12.statcan.gc.ca/nhs-enm/2011/ref/guides/99-014-x/99-014-x2011006-eng.pdf>

For more information on how information was collected on shelter costs for the National Household Survey please consult the Housing Reference Guide:

<http://www12.statcan.gc.ca/nhs-enm/2011/ref/guides/99-014-x/99-014-x2011007-eng.pdf>

**For further information please contact:**



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