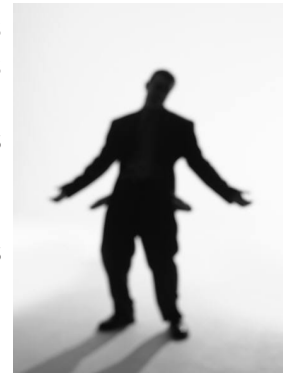


The Working Poor

Work or employment is commonly understood as a means for individuals and families to have a decent living. With the rising cost of living, the prevalence of low wages and precarious employment¹, having a job or working is no longer a guarantee to a decent living or to move out of poverty. Many working individuals and their families trapped in poverty are becoming the working poor.



As with poverty, there are many ways to define working poor. Using Statistics Canada's taxfiler data set as the data source², working poor³ is defined as individuals with an after-tax income below the Low Income Measure (LIM-AT) and earning an annual working income⁴ of over \$3,000. The income threshold of \$3,000 reflects the federal government's Working Income Tax Benefit (WITB) refundable tax credit intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce. In 2010, a working poor person earned more than \$3,000 but less than \$15,982 (LIM-AT for a single adult).

In 2010, there were over 430,000 working poor individuals in Ontario. They represented about 6.7% of the population (18-64 years) excluding full-time students living on their own. In Halton Region, the working poor population was over 10,000, accounting for 4.3% of the working age population.

Working Poor Individuals, 2010			
	Column A	Column B	%
	Population (18-64 years) excluding full-time students living on their own	All Working poor individuals (18-64 years)	Column B/Column A
Oakville	87,520	3,890	4.4%
Burlington	84,230	3,500	4.2%
Milton	44,410	2,050	4.6%
Halton Hills	30,100	1,050	3.5%
Halton Region	246,260	10,490	4.3%
Ontario	6,413,920	431,260	6.7%

Source: Statistics Canada, Income Statistics Division, T1 Family File 2010, Reference #14052

1 As defined by PEPSCO (Poverty and Employment Precarity in Southern Ontario), *It's More than Poverty – Employment Precarity and Household Well-being*, February 2013 – workers in precarious employment usually have no control over their work schedules; no benefits or training that are available to full-time permanent staff and are more likely to have more than one job

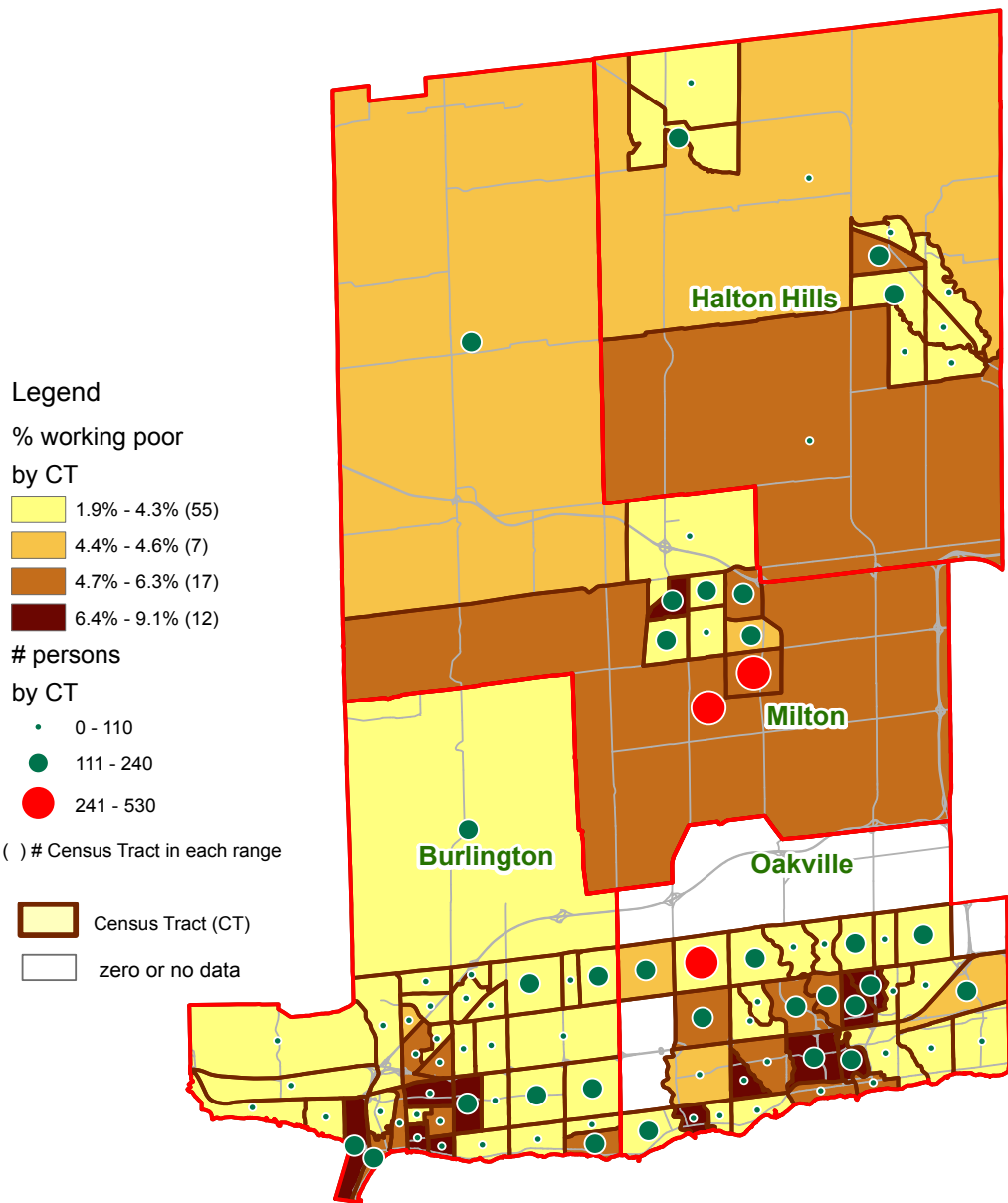
2 Grouping of postal codes were provided to Statistics Canada and Statistics Canada makes no representation or warranty as to, or validation of, the accuracy of any Postal Code OM data

3 A similar definition is used in Metcalf Foundation, *The Working Poor in the Toronto Region: Mapping working poverty in Canada's richest city* by John Stapleton, April 2015

4 Working income is the total amount of an individual's income for the year from employment and business, excluding losses

This map shows the geographic distribution of the Halton working poor population by Census Tract in 2010. Over half (60%) of the census tracts (shaded in yellow) recorded a percentage of working poor below the regional average of 4.3%. On the other hand, there are two census tracts (shaded in dark brown) with percentages doubling the regional average. Both of them are located in the Town of Oakville. In one of the census tract, nearly 1 in 10 persons between 18 and 64 years old was a working poor individual.

Working Poor Population Halton Region, 2010



Source: Statistics Canada, Income Statistics Division, T1 Family File 2010, Reference #14052

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