

## Education Level and Low income

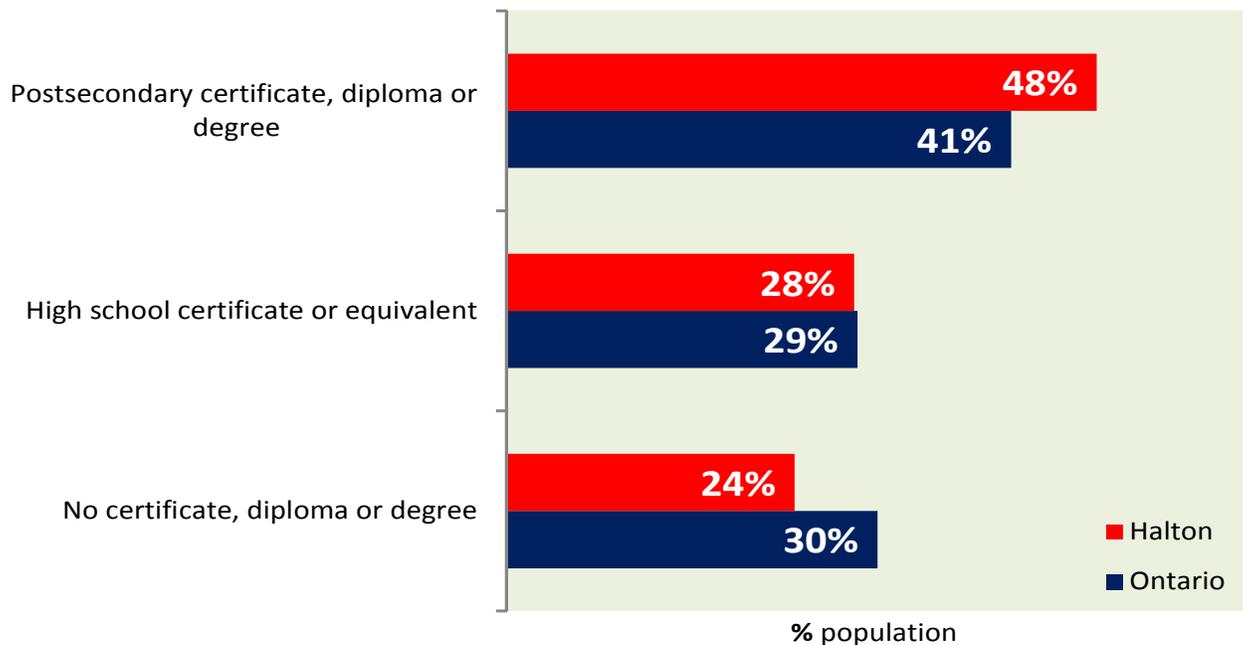


Generally, there is a positive relationship between education level and earnings. Higher educated individuals are likely to earn more than their less-educated counterparts. In Ontario, the 2005 median total income for individuals with university certificate, diploma or degree above bachelor level was \$52,500 compared to \$24,000 for those with certificate or diploma below the bachelor level.

However, higher education levels do not necessarily guarantee financial well-being. In 2005, over 40% of low income individuals aged 15 years and over in Ontario had a postsecondary education.

In Halton, the rate is about 7 percentage points higher than the provincial average at 48%. Almost half of the low income individuals in Halton are highly educated.

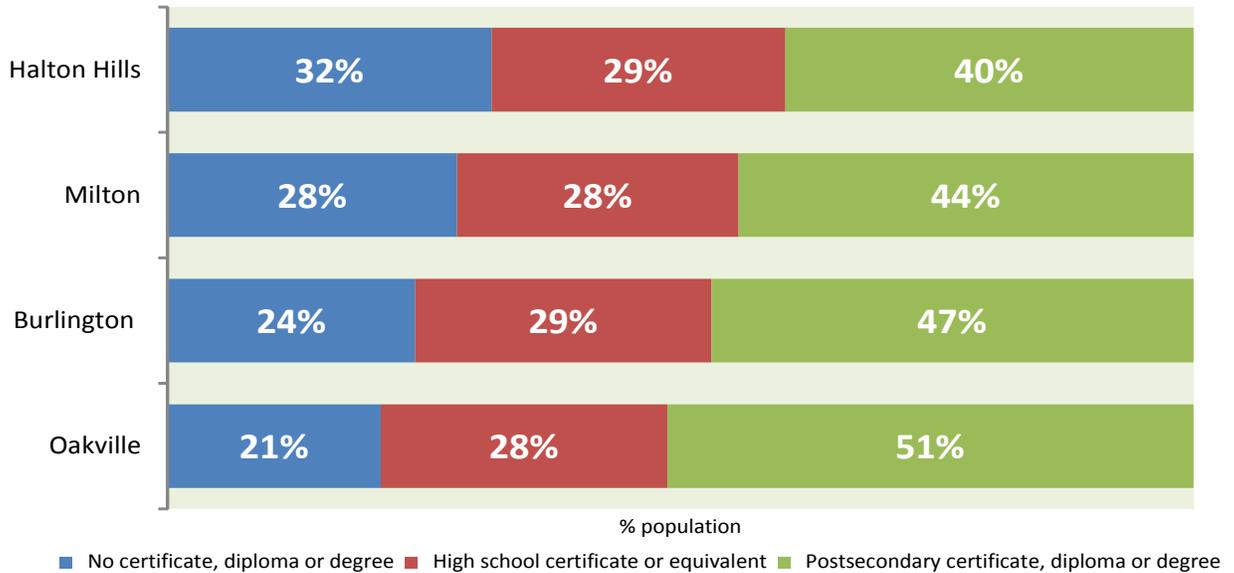
### Proportion of low income individuals by highest education level, Ontario and Halton Region, 2005



Source: Statistics Canada, 2006 Census

Among the local municipalities, the Town of Oakville has the highest proportion of low income individuals with a postsecondary education. Over half (51%) of its low income individuals are highly educated. On the other hand, about one third of low income individuals in Halton Hills do not possess a certificate, diploma or degree.

### Proportion of low income individuals by highest education level by municipalities Halton Region, 2005



Source: Statistics Canada, 2006 Census

As reported in Community Lens #48, recent immigrant population is one of the population groups with a very high poverty rate of 26%. More than one in four recent immigrants lived in low income in 2005. Recent immigrants are more highly educated. Over two-thirds (67%) of recent immigrants possess university certificate, diploma or degree compared to 61% for the general population.

In Ontario, recent immigrants<sup>1</sup> with university certificate or degree had a median income of about \$21,300 compared to \$45,500 earned by the general population at similar education level. In other words, highly educated recent immigrant made only 47 cents for every dollar made by the general population with similar education. Ironically, recent immigrants with certificate or diploma below bachelor level experience a narrower income disparity than their peers with university certificate or degree. They make 50 cents for every dollar earned by the general population at a similar education level.

<sup>1</sup> Recent immigrants refers to those immigrants who have arrived within the past five years..



Community Development Halton would like to acknowledge the ongoing financial support of the Regional Municipality of Halton.



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