

**Halton Social Planning Council
and Volunteer Centre**

Income & Poverty Report

Halton Social Profile 1999

Income & Poverty Report

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Income & Poverty Report

Introduction

In terms of income levels, Halton is one of the wealthiest regions in Canada. However, the level of wealth varies in Halton by municipality, gender and age. This report includes information on average incomes, employment incomes, the sources of income, the incidence of low income and social assistance caseload.

Data for this report is from the 1986, 1991 and 1996 census, as well as, custom tabulations from Statistics Canada. In addition, the Human Resources Development Canada Oakville office provided data on unemployment insurance claims, and the Halton Regional Community and Social Services and the Ontario Ministry of Community and Social Services provided data on social assistance. Note that this is one report in a series of nine that complete the Halton Social Profile 1999.

Average Income

Family Income

Average census family income in Halton increased from \$51,321 in 1985 to \$79,930 in 1995. As Table 1 shows, the greatest increase is between 1985 and 1990. The average family income in Halton is much higher than in Ontario, where it is \$59,830 in 1995. Of the census families in Halton, husband-wife families have an average income of \$84,344, compared to \$59,136 for male lone parent families and \$39,373 for female lone parent families.

AVERAGE CENSUS FAMILY INCOME

| | Oakville | Burlington | Milton | Halton Hills | Halton |
|------|----------|------------|----------|--------------|----------|
| 1985 | \$56,640 | \$49,497 | \$48,148 | \$47,064 | \$51,321 |
| 1990 | \$81,094 | \$69,365 | \$70,802 | \$65,428 | \$73,287 |
| 1995 | \$89,224 | \$75,293 | \$75,308 | \$70,772 | \$79,930 |

Source: Statistics Canada, Census Data.

• Table 1 Average census family income by municipality in 1985, 1990 and 1995

Within Halton, Oakville has the highest average income over the ten years with an average family income of \$89,224 in 1995. It is nearly ten thousand dollars higher than the average for Halton in 1995. Burlington and Milton have similar average family incomes. Halton Hills has the lowest family income for the three census periods with \$70,772 in 1995.

Male Income

Table 2 shows that in 1995, the average income for males 15 years and older in Halton is \$45,559 (the average includes only those with an income). This is higher than the average male income in Ontario, which is \$33,599. Average male incomes in Halton increased 46.1% from \$31,174 in 1985. Within Halton, Oakville has the highest male income as well as the largest rise in income, increasing 51.5% over the ten years from \$34,266 in 1985 to \$51,913 in 1995. Halton Hills has the lowest average male income while Milton has the lowest income increase in Halton at 38.5%.

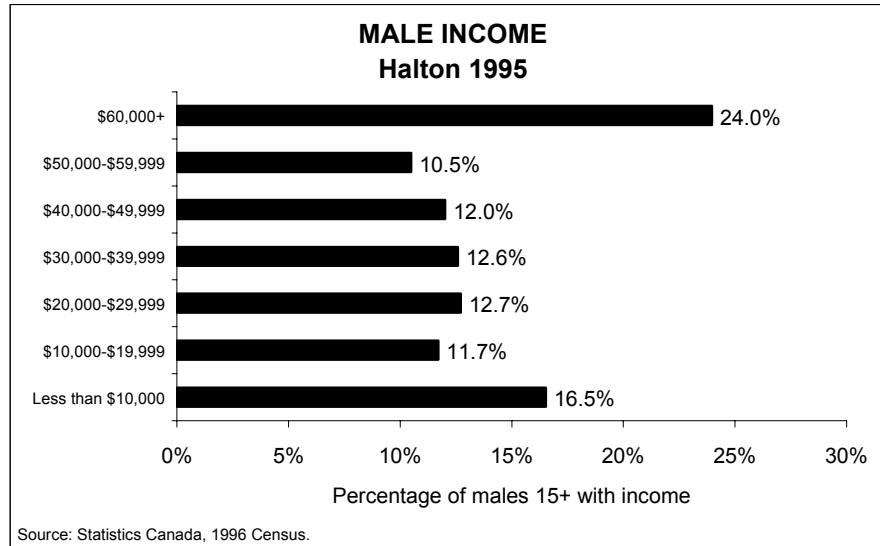
AVERAGE MALE INCOME

| | Oakville | Burlington | Milton | Halton Hills | Halton |
|------|----------|------------|----------|--------------|----------|
| 1985 | \$34,266 | \$30,585 | \$29,440 | \$26,995 | \$31,174 |
| 1990 | \$47,483 | \$40,740 | \$39,896 | \$36,435 | \$41,139 |
| 1995 | \$51,913 | \$43,197 | \$40,779 | \$38,203 | \$45,559 |

Source: Statistics Canada, Census Data.

• Table 2 Average male income in Halton by municipality in 1985, 1990 and 1995

Figure 1 illustrates that the largest income group for males is \$60,000 and over, with 24.0% of Halton males earning within this range. The next largest category is less than \$10,000 at 16.5%, followed by \$20,000 to \$29,999 at 12.7%.



• Figure 1 Male incomes in Halton in 1995

Within Halton, Oakville has the largest percentage of males earning \$50,000 or more a year at 38.2% and Halton Hills has the lowest at 28.2%. Oakville has the smallest percentage making under \$20,000 a year at 27.7% while Halton Hills has the highest at 29.1%. Oakville has the lowest percentage earning between \$20,000 and \$50,000 and Halton Hills has the highest. Thus, Oakville has a much wider gap between those with high incomes and those with low incomes.

In comparing average male income by age group, 15 to 24 year-olds have the lowest incomes at \$8,886. Average incomes jump to \$38,551 for the 25-34 year-old age category. Incomes increase to a peak of \$65,016 for males 45 to 54 years old and then decrease to \$30,991 for men 75 years of age and over.

Female Income

In 1995, the average income for females 15 and over in Halton is \$24,459 as displayed in Table 3. This is higher than the average female income for Ontario, which is \$21,048 in 1995. Average female income in Halton increased 75.2% from \$13,961 in 1985. Despite the gap between male and female incomes decreasing between 1985 and 1995, males still have incomes nearly twice as large as females.

Oakville not only has the highest average female income in Halton, but also it increased the most. Female incomes in Oakville increased 76.9% compared with only 69.3% in Milton.

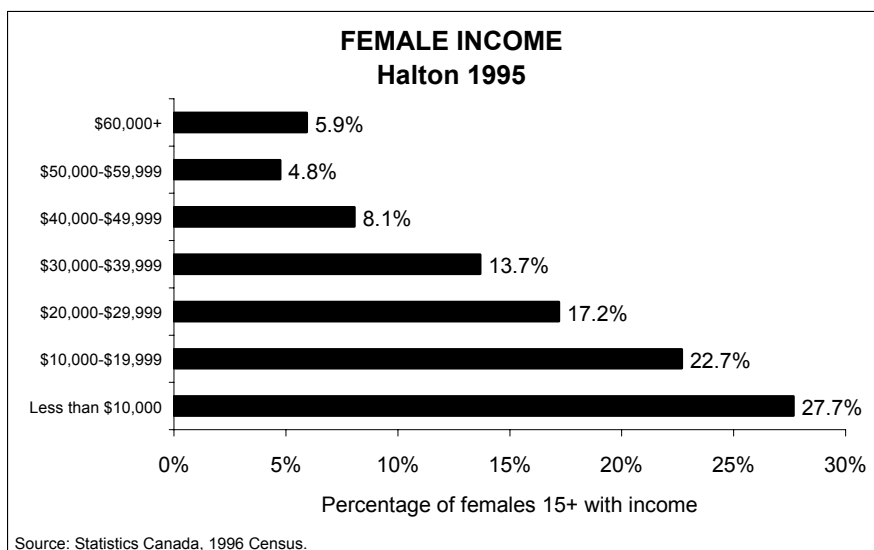
FEMALE AVERAGE INCOME

| | Oakville | Burlington | Milton | Halton Hills | Halton |
|------|----------|------------|----------|--------------|----------|
| 1985 | \$14,690 | \$13,657 | \$13,755 | \$13,360 | \$13,961 |
| 1990 | \$22,607 | \$20,500 | \$20,633 | \$19,927 | \$20,917 |
| 1995 | \$25,981 | \$23,730 | \$23,294 | \$23,218 | \$24,459 |

Source: Statistics Canada, Census Data.

• Table 3 Average female income in Halton by municipality in 1985, 1990 and 1995

The majority of women have incomes less than \$20,000 a year as shown in Figure 2. Only 10.7% of women have incomes of \$50,000 and over. The percentage of women in each income category decreased as the income amount increased.



• Figure 2 Female incomes in Halton in 1995

In Halton, Burlington has the highest percentage of women with incomes lower than \$20,000 at 51.6% and Oakville has the lowest at 48.6%. Oakville also has the lowest percentage with \$20,000 to \$50,000 at 38.6% and Halton Hills has the highest at 40.7%. Oakville has the highest percentage with income over \$50,000 at 12.8% while Halton Hills has the lowest at 8.9%. Women in Oakville have higher incomes than in the rest of Halton.

In comparing average female income by age groups, income is lowest for 15-24 year-olds at \$7,855. Average incomes rise to \$26,291 for 25-34 year-olds. Thereafter, incomes change very little, peaking for 35-44 year-olds at \$31,680 and then decreasing to \$20,390 for those 70 years of age and over.

Employment Income

Compared to Ontario, more people in Halton work full-time than part-time. Of the population 15 years and older with an employment income in Halton, 57.6% work full-time and 40.3% work part-time. In Ontario, only 53.3% work full-time and 43.9% work part-time.

The average full-time employment income in Halton is \$49,456 and the average part-time employment income is \$17,962. Both income levels are higher in Halton than in Ontario. Full-time and part-time employment incomes are also both higher for males than for females. Employment incomes are highest in Oakville for both males and females. Average employment incomes are lowest for males in Halton Hills and females in Milton. The gap between male and female incomes is most noticeable in Oakville, where females earned only 51.1% of what males earned. Halton Hills has the least discrepancy between male and female incomes – females earned 62.5% of male incomes. Table 4 shows the average full-time and part-time employment incomes in Halton by municipality and gender.

AVERAGE EMPLOYMENT INCOME

| | Oakville | Burlington | Milton | Halton Hills | Halton |
|-----------|----------|------------|----------|--------------|----------|
| Female | \$26,634 | \$24,319 | \$23,912 | \$24,068 | \$25,114 |
| Full-time | \$38,686 | \$35,599 | \$34,575 | \$34,616 | \$36,541 |
| Part-time | \$15,645 | \$14,410 | \$13,906 | \$14,258 | \$14,805 |
| Male | \$52,087 | \$43,404 | \$41,214 | \$38,508 | \$45,787 |
| Full-time | \$66,117 | \$54,662 | \$51,889 | \$47,697 | \$57,717 |
| Part-time | \$24,922 | \$21,627 | \$19,588 | \$19,364 | \$22,390 |
| Total | \$40,067 | \$34,315 | \$33,217 | \$31,869 | \$36,043 |
| Full-time | \$55,307 | \$47,191 | \$45,273 | \$42,736 | \$49,456 |
| Part-time | \$19,526 | \$17,364 | \$16,335 | \$16,423 | \$17,962 |

Source: Statistics Canada, 1996 Census.

• Table 4 Average male and female employment incomes in Halton by municipality in 1995

Fifty percent of females in Halton work part-time or for part of the year and 47.7% work full-time for the full year. Compared to the other municipalities in Halton, Burlington has the largest percentage of females that work part-time or for part of the year at 50.9% and Halton Hills has the smallest percentage at 48.2%. Both Milton and Halton Hills have the highest percentages of females that work full-time at 48.5% and Burlington has the lowest at 46.8%.

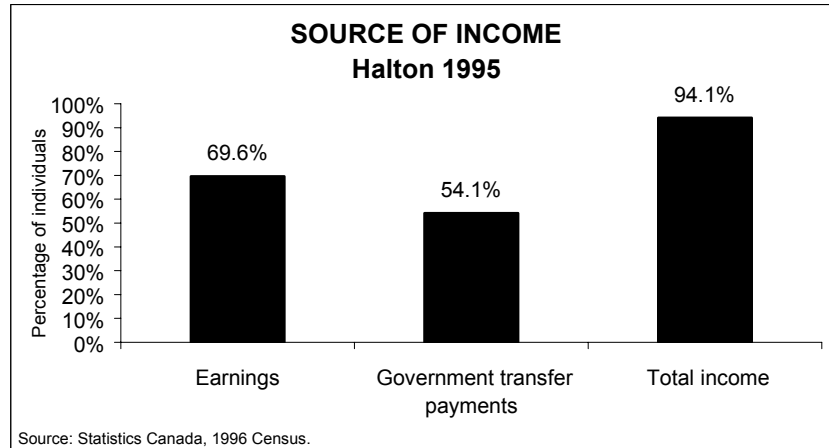
A larger percentage of males work full-time and fewer work part-time than females – 66.4% full-time and 31.8% part-time. Halton Hills has the highest percentage of males that work full-time for the full-year at 67.6% while Burlington has the lowest at 66.0%. Burlington and Oakville both have the highest percentage of males working part-time or for part of the year at 32.1% and Halton Hills has the lowest at 30.2%.

Implications

- Oakville has the highest incomes in Halton while Halton Hills has the lowest. Lower income levels will have an impact on people's capacity to access services and on donor potential for local fundraising efforts.
- Oakville shows the greatest difference between male and female incomes of all the Halton communities. Meanwhile, women's wages in Halton Hills are closer in comparison to men's wages. Agencies should recognize these disparities when planning and delivering services.
- Lower income levels for females have a direct impact on lone-parent families and single senior females. This may limit their ability to cover the necessary costs to meet their needs. This is particularly true in Burlington, which has the highest proportion of seniors and lone-parent families.

Source of Income

Figure 3 shows that in 1995, 94.1% of individuals 15 years and older in Halton indicated they have incomes. This includes 69.6% with employment earnings and 54.1% with government transfer payments. Note that the total does not add up to 100% because some individuals have incomes both from earnings and from government transfer payments. Compared with Ontario, Halton has a smaller percentage of individuals with government transfer payments and a higher percentage with earnings.



• Figure 3 Source of income for all individuals 15+ in Halton in 1995

In Halton, Burlington has the highest percentage of individuals with government transfer payments at 56.3% and Oakville has the lowest at 51.7%. Halton Hills has the highest percentage with earnings at 71.7% and Burlington has the lowest at 68.8%.

Halton has higher average earnings and average total income than Ontario but lower average government transfer payments. The average income from earnings in Halton is \$35,953, the average income from government transfer payments is \$4,545 and the average total income is \$35,083 as displayed in Table 5.

AVERAGE SOURCE OF INCOME

| | Oakville | Burlington | Milton | Halton Hills | Halton |
|------------------------------|----------|------------|----------|--------------|----------|
| Earnings | \$39,798 | \$34,102 | \$33,283 | \$32,566 | \$35,953 |
| Government Transfer Payments | \$4,490 | \$4,709 | \$4,265 | \$4,343 | \$4,545 |
| Total income | \$38,957 | \$33,342 | \$32,336 | \$31,315 | \$35,083 |

Source: Statistics Canada, 1996 Census.

• Table 5 Average income from each source for all individuals 15+ in Halton by municipality in 1995

Despite Halton Hills having the largest percentage of individuals with earnings from wages and salaries in Halton, the average earnings for all individuals is the lowest. Oakville has a much higher average income from earnings at \$5,000 higher than the other municipalities. Burlington has the highest average income from government transfer payments and Milton has the lowest.

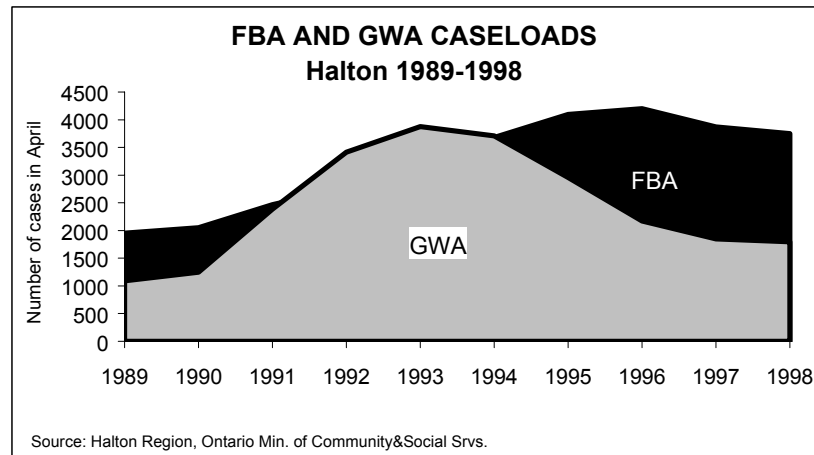
Implications

- Burlington has the highest percentage of individuals with government transfers and the highest average income from government transfers. Funders and service providers need to be aware of government cuts and that Burlington will likely feel the effects of government cuts the most.

Social Assistance and Unemployment

Social Assistance

Prior to the reform of social assistance with the Social Assistance Reform Act in 1998, there were two separate programs for administering financial assistance to Halton residents in need. The programs were General Welfare Assistance (GWA), short-term assistance provided by the regional government and Family Benefits Allowance (FBA), a longer-term assistance provided by the provincial government. Currently two new social assistance programs are in the process of being implemented: Ontario Works and the Ontario Disability Support Program. However, data on these programs are not included in this report because of difficulties with comparisons. Note that since the Ontario Ministry of Community and Social Services only provide data for April of each year, that month is used to compare the two programs in Figure 4.



• Figure 4 Number of GWA and FBA cases in Halton from 1989 to 1998

In April 1998, there are a combined total of 5,546 FBA and GWA cases in Halton. The Halton FBA caseload increased 92.0% from 1989 to 1998, while the Halton GWA caseload increased 64.9%. The number of GWA cases rose to a peak of 3,878 cases in

1993 and then fell to 1,799 cases in 1998. The caseload for FBA peaked in 1996 at 4,201 cases before falling to 3,747 in 1998. The GWA data are unavailable by municipality and therefore there is no comparison of the municipalities.

Table 6 shows the monthly social assistance allowances for different family types.

MONTHLY SOCIAL ASSISTANCE ALLOWANCES

| Family Type | Shelter Allowance | Basic Needs Allowance | Total Maximum Allowance |
|---------------------------------------|--------------------------|------------------------------|--------------------------------|
| Single Unemployed Persons | \$325 | \$195 | \$520 |
| Single Disabled Persons | \$414 | \$516 | \$930 |
| Two People | \$511 | \$390 | \$901 |
| Single Parent with One Child Under 12 | \$511 | \$446 | \$957 |
| Couple with Two Children Under 12 | \$602 | \$576 | \$1,178 |

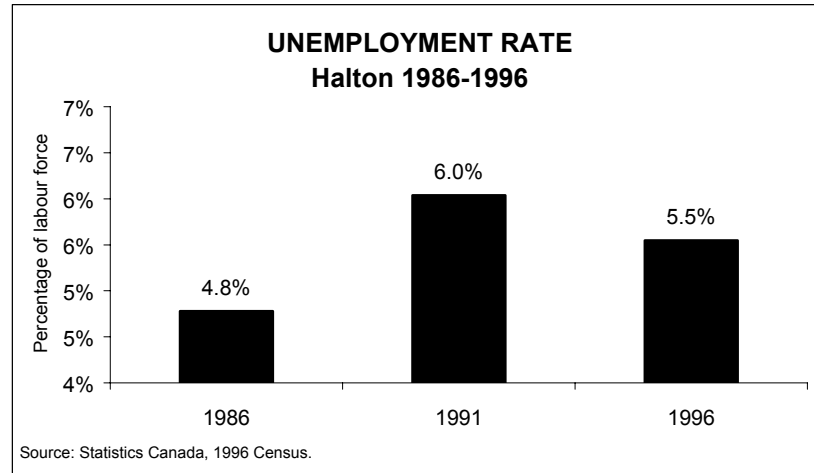
Source: Ontario Ministry of Community & Social Services and Halton Regional Social & Community Services Department.

• Table 6 Monthly social assistance allowances

Individuals and families receiving social assistance have incomes below the poverty line. For example, a family of four on social assistance in Halton receives a maximum of \$1,178 a month or \$14,136 a year. This is \$10,436 below the low-income cut-off of \$24,622 for a family of four in Halton.

Unemployment Rate

Figure 5 shows that in 1996, 5.5% of Halton's population 15 years and older in the labour force is unemployed (10,635 persons). Ontario has a higher unemployment rate at 9.0%. Halton's unemployment rate increased from 4.8% in 1986 to a peak of 6.0% in 1991. Over the ten years, compared to the other municipalities in Halton, Halton Hills consistently has the highest percentage of unemployed. In 1996, 5.9% of the labour force in Halton Hills is unemployed. Burlington has the lowest percentage in 1996 at 5.4%.

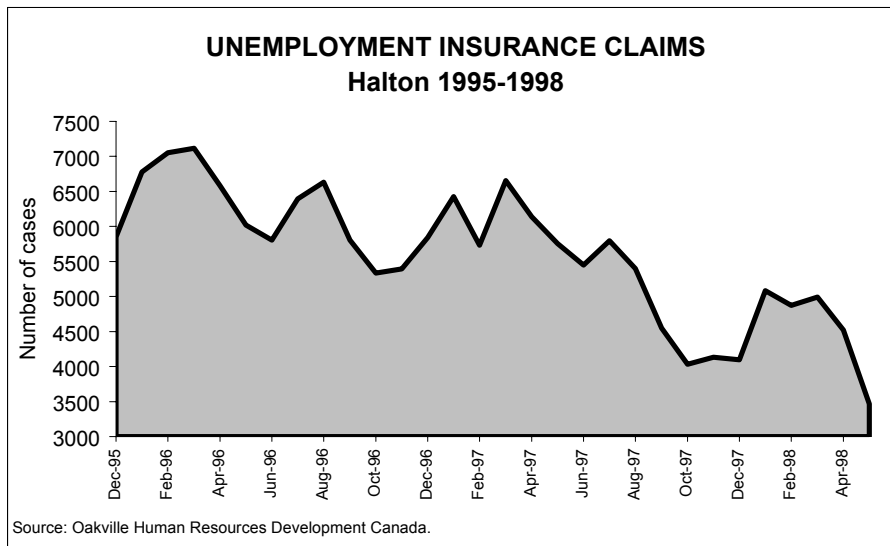


• Figure 5 Halton unemployment rate in 1986, 1991 and 1996

Females experienced a higher unemployment rate than males throughout this time. In 1996, 5.9% of females and 5.2% of males in the labour force are unemployed. Halton's male unemployment rate increased over the ten-year period from 3.6% in 1986 to a peak of 5.8% in 1991. Meanwhile, the female unemployment rate decreased from 6.3% in both 1986 and 1991. The unemployment rate in 1996 for females with children at home is 4.2%, while the rate for females without children at home is 3.7%. Ontario also has a higher unemployment rate for females – with 8.7% for males and 9.6% for females. Halton Hills has the highest male unemployment rate at 5.6% and Milton has the lowest male unemployment rate at 4.9%. Oakville has the highest female unemployment rate at 6.2% and Burlington has the lowest at 5.6%.

Unemployment Insurance Claims

The Oakville Human Resources Development Canada (HRDC) office compiled the number of regular unemployment insurance claims from September 1995 to May 1998, from data provided by the four HRDC offices in Halton. Accurate data before September 1995 are unobtainable. Data are missing for Burlington and Oakville in October 1995 and Halton Hills in November 1995. Figure 6 shows the number of regular unemployment insurance claims in Halton.



• Figure 6 Number of monthly unemployment insurance claims in Halton from 1995 to 1998

From September 1995 to May 1998, the largest proportion of unemployment insurance claims in Halton is in Burlington, followed by Oakville, Milton, and Halton Hills.

During May 1996, the month of the Census enumeration, 3.1% of the total labour force in Halton made unemployment insurance claims (6,022 persons). Halton Hills has the largest percentage of its labour force file unemployment insurance claims at 3.7% (897 persons), followed by Burlington at 3.1% (2,436 persons), Oakville at 3.0% (2,138 persons) and Milton at 2.9% (551 persons).

Although the number of claims in Halton appears to vary seasonally (only two full years of data are available), from September 1995 to May 1998 an underlying decreasing trend is apparent. Each year the number of claims decreases in the summer and increases in the winter; however, the number of claims for any given month decreases the following year. For example, the number of claims in May decreased from 5,806 in 1996, to 5,756 in 1997, to 3,467 in 1998.

Implications

- Preventive programs for low-income families, particularly for children, are needed to reduce the incidence of health, emotional and educational problems.
- The need for food banks in local communities will continue throughout the decade.

- Affordable housing is critical to low income families and individuals throughout the region.

Low Income Population

Low Income Cut-off

Statistics Canada calculates the incidence of low income (often referred to as the poverty line) as the percentage of economic families or unattached individuals 15 years and older in private households with incomes below the low-income cut-offs for their area of residence and family size. The low-income cut-offs set by Statistics Canada, or poverty lines, are displayed in Table 7.

LOW INCOME CUT-OFF

| Family Size | Size of Area of Residence | | | | |
|-------------|---------------------------|--------------------|------------------|---------------------|---------------------------|
| | 500,000 or more | 100,000 to 499,999 | 30,000 to 99,000 | Small urban regions | Rural (farm and non-farm) |
| 1 | \$16,874 | \$14,473 | \$14,372 | \$13,373 | \$11,661 |
| 2 | \$21,092 | \$18,091 | \$17,965 | \$16,716 | \$14,576 |
| 3 | \$26,232 | \$22,500 | \$22,343 | \$20,790 | \$18,129 |
| 4 | \$31,753 | \$27,235 | \$27,046 | \$25,167 | \$21,944 |
| 5 | \$35,494 | \$30,455 | \$30,233 | \$28,132 | \$24,530 |
| 6 | \$39,236 | \$33,654 | \$33,420 | \$31,096 | \$27,116 |
| 7+ | \$42,978 | \$36,864 | \$36,607 | \$34,061 | \$29,702 |

Source: Statistics Canada, 1996 Census Dictionary.

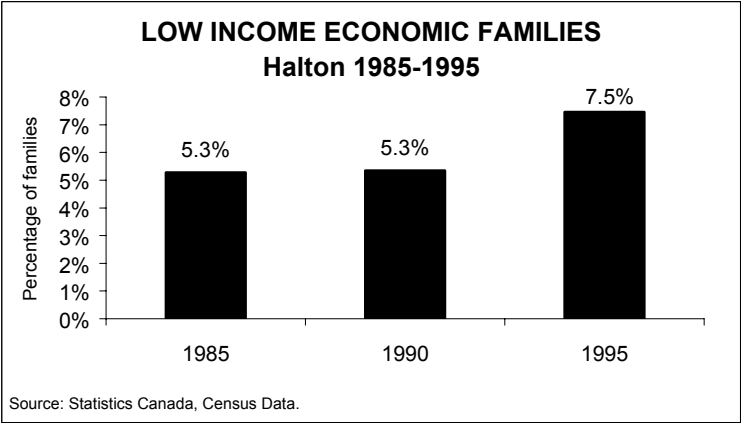
• Table 7 Low income cut-offs for economic families and unattached individuals in 1995

The shaded column in Table 7 shows the low-income cut-offs used for Halton region, as well as Oakville and Burlington. For example, Statistics Canada considers a family of four in Halton to be poor if they have a total income below \$27,235 a year. Milton and Halton Hills both fall within the 30,000 to 99,000 size of area of residence and therefore the figures for that size of area applies. For example, a family of four in Milton is poor, according to the low-income cut-offs, if their income is below \$27,046 a year.

Low Income Economic Families

Compared to Ontario with 14.8% low-income families, Halton has fewer low-income families in 1995 at 7.5%. However, Figure 7 shows that the percentage of low-income

families in Halton rose from 5.3% in 1990. This means the number of low income families increased by 3,165 families over the ten-year period. By 1995, 7,140 Halton families are below the low-income cut-off or considered poor.

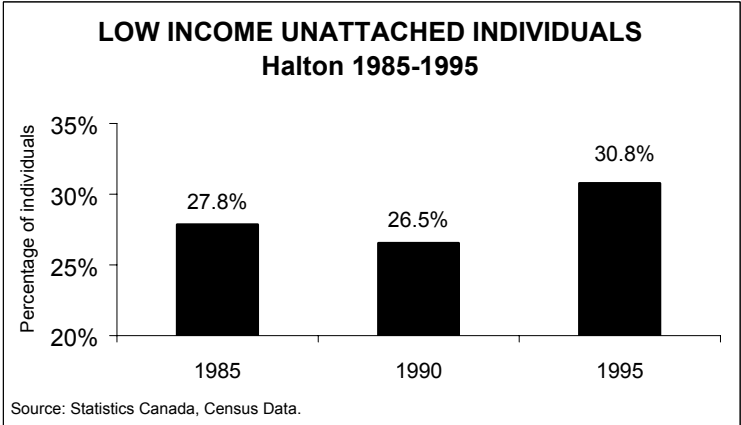


• Figure 7 Incidence of low income for economic families in Halton in 1985, 1990 and 1995

In Halton, Burlington has the highest percentage of low-income families at 8.3% (2,820 families) in 1995 and Halton Hills has the lowest percentage at 4.7% (555 families).

Low Income Unattached Individuals

For unattached individuals, the incidence of low income or poverty is much higher. In 1995, 30.8% of unattached individuals fall below the low-income cut-off (8,630 persons). The incidence of low income for unattached individuals increased from 27.8% in 1985 (5,130 persons) as displayed in Figure 8.

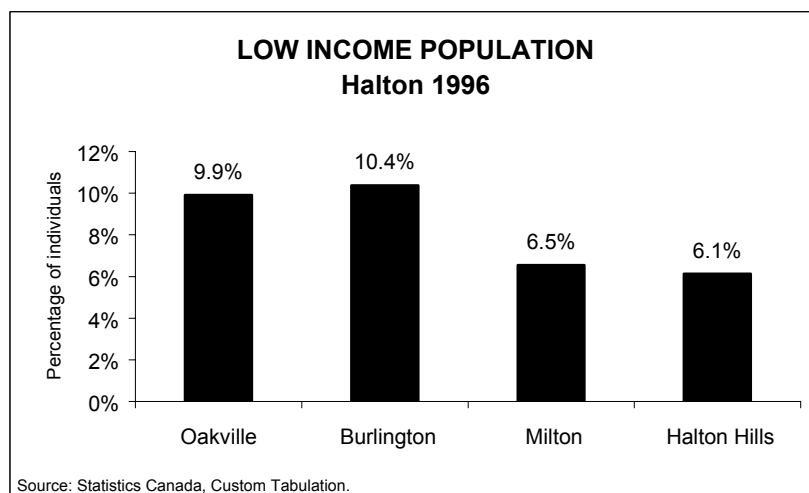


• Figure 8 Incidence of low income for unattached individuals in Halton in 1985, 1990 and 1995

Oakville has the highest percentage of low income or poor unattached individuals at 32.7% (3,220 persons) and Milton has the lowest at 22.2% (515 persons). All of the municipalities, except Oakville, experienced a decrease in the percentage of low income unattached individuals between 1985 and 1995 and all experienced an increase between 1990 and 1995.

Population Distribution

In 1996, 31,330 Halton residents are living in poverty: 14,080 in Burlington, 12,630 in Oakville, 2,555 in Halton Hills and 2,060 in Milton. This means that 9.3% of the Halton population in 1996 is poor. This is lower than the 17.7% who are poor in Ontario. Figure 9 shows the percentage of low-income persons in each municipality in Halton.

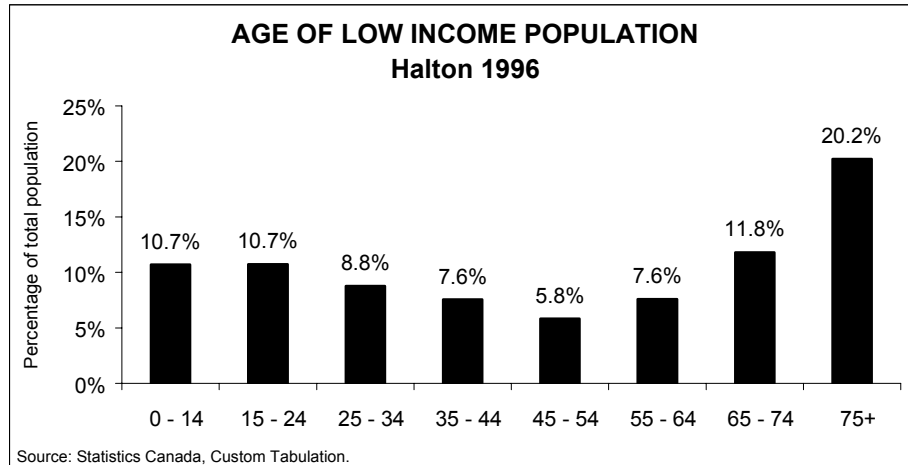


• Figure 9 Percentage of poor persons by municipality in Halton in 1996

In Halton, not only did Burlington have the largest number of low income or poor residents, but also it has the largest percentage of poor at 10.4% of its total population. Halton Hills has the lowest percentage of residents living in poverty at 6.1%.

Age

The poverty rate in Halton varies among age groups as seen in Figure 10. The largest proportion of the population that is poor is seniors – 11.8% of 65-74 year-olds are poor and 20.2% of seniors 75 and over are poor. In Halton, Burlington has the largest percentage of seniors living in poverty and Milton has the lowest.



• Figure 10 Age of poor in Halton in 1996

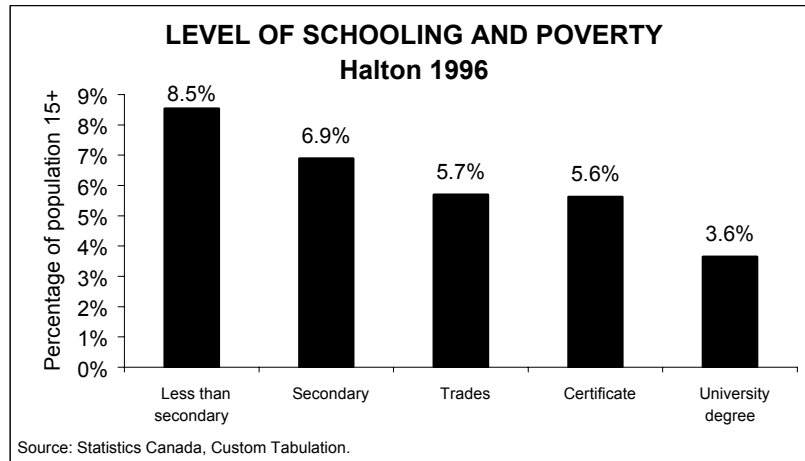
The next largest segment of the population that is poor is children and youth – 10.7% of children and 10.7% of youth in Halton are poor. Within Halton, Burlington has the highest percentage of children living in poverty aged 0-14 and Halton Hills has the lowest. Oakville has the highest percentage of youth living in poverty aged 15-24 and Halton Hills again has the lowest.

Gender

Women are more likely to be below the poverty line than men are. In Halton, 7.9% of men are poor and 10.7% of women are poor. All four Halton municipalities experienced this trend. Oakville has the highest percentage of males living in poverty at 8.8% and Halton Hills has the lowest at 5.6%. Burlington has the highest percentage of females living in poverty at 12.3% and Halton Hills again has the lowest at 6.7%.

Education

Low levels of schooling and high poverty rates are strongly correlated. Figure 11 illustrates that as the level of education attained increased, poverty decreased. Poverty among those with less than a secondary certificate as their highest level of schooling have the highest poverty rate at 8.5%; meanwhile, the poverty rate is lowest for those with a university degree at 3.6%.



• Figure 11 Level of schooling of poor in Halton in 1996

In addition, youth living in poverty are more likely not to attend school. In Halton, 34.1% of youth living in poverty are not attending school compared with 28.3% for the total youth population. This trend is apparent in all four municipalities.

Labour Force Activity

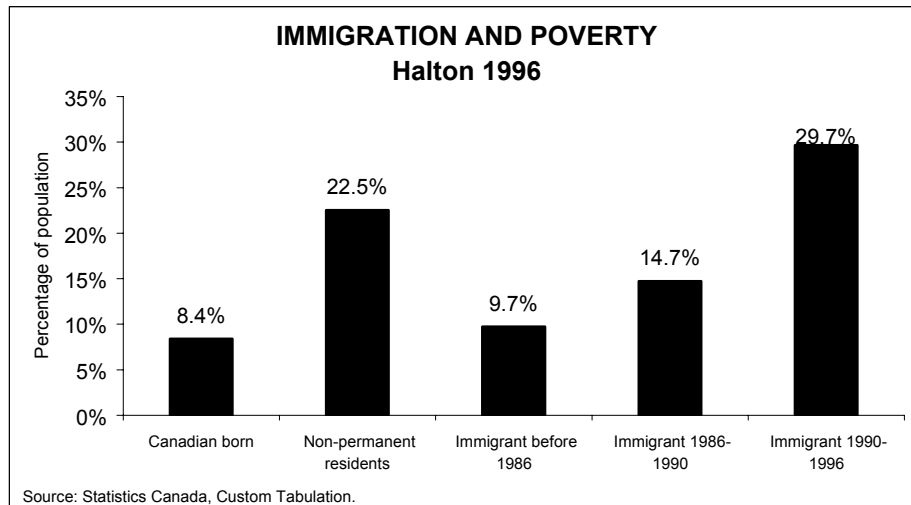
Unemployed people have the highest incidence of poverty. Seventeen percent of the population 15 years of age and over who are unemployed in Halton are poor and 33.7% in Ontario. In comparison, 6.0% of employed persons in Halton are poor and 9.9% are poor in Ontario. Burlington has the highest percentage of unemployed poor persons in Halton at 18.9% and Milton has the lowest at 10.2%.

Those who are not in the labour force also have a higher incidence of poverty – 15.1% are poor in Halton and 25.4% are poor in Ontario. Burlington has the highest percentage of persons not in the labour force who are poor at 16.8% and Halton Hills has the lowest at 10.6%.

Immigration

In Halton, 9,215 immigrants and 375 non-permanent residents are poor. Immigrants and non-permanent residents are more likely to be poor than persons born in Canada. Figure 12 shows that in 1996, 12.1% of immigrants are poor and 22.5% of non-permanent residents are poor compared with 8.4% of Canadian born residents. In Halton, Oakville has the highest percentage of immigrants that are poor at 13.3% and Halton Hills has the lowest at 6.2%. Milton has the highest percentage of poor non-permanent residents at

50.0% and Oakville has the lowest at 20.4%. Milton is the only municipality where immigrants are less likely to be poor than Canadian born residents.



• Figure 12 Immigration status and period of immigration of poor persons in Halton in 1996

Recent immigrants are also more likely to be poor than established immigrants. In Halton, 29.7% of immigrants who arrived between 1990 and 1996 are poor, compared with 14.7% of immigrants who arrived between 1986 and 1990 and 9.7% of those who arrived before 1986.

Visible Minority

In all municipalities in Halton except Halton Hills, and in Ontario, visible minorities are more likely than the rest of the population to be poor. In 1996, 16.2% of persons belonging to a visible minority in Halton are poor. This is nearly double the percentage for those who are poor but not a visible minority. In Halton, Burlington has the highest percentage of poor visible minorities at 18.1% and Halton Hills has the lowest at 5.8%.

Implications

- The incidence of poverty among women is higher than for men. This makes it especially difficult for female lone-parent families and single female seniors.
- Funders and service providers need to be aware that seniors and children have the highest rates of poverty in Halton.

- Visible minorities and recent immigrants have higher levels of poverty. As well, people with lower education levels have a higher incidence of poverty.

Income & Poverty Report

Ontario Summary (1996 Census)

Census Family Income

| | |
|------------------------------|-----------|
| Total no. of census families | 2,932,725 |
| Less than \$20,000 | 13.8% |
| \$20,000 to \$49,999 | 34.4% |
| \$50,000 to \$99,999 | 39.4% |
| \$100,000+ | 12.4% |
| Average income | \$59,830 |

Female Income

| | |
|----------------------------------|-----------|
| Total no. of females with income | 3,920,240 |
| Less than \$20,000 | 58.0% |
| \$20,000 to \$49,999 | 34.8% |
| \$50,000 or more | 7.2% |
| Average income | \$21,048 |
| Average employment income | \$22,188 |

Male Income

| | |
|--------------------------------|-----------|
| Total no. of males with income | 3,903,020 |
| Less than \$20,000 | 38.2% |
| \$20,000 to \$49,999 | 41.0% |
| \$50,000 or more | 20.8% |
| Average income | \$33,599 |
| Average employment income | \$34,726 |

Source of Income

| | |
|------------------------------|-----------|
| Population 15+ | 8,371,880 |
| Earnings | 62.3% |
| Government transfer payments | 63.7% |
| Total | 92.8% |
| Average earnings | \$28,763 |
| Average government transfers | \$4,962 |
| Average total | \$27,385 |

Low Income Population

| | |
|------------------|------------|
| Total population | 10,562,620 |
|------------------|------------|

| | |
|------------|-------|
| Low income | 17.7% |
|------------|-------|

| | |
|-------------------------------------|-----------|
| Total no. of economic families | 2,915,825 |
| Low income | 14.8% |
| Total no. of unattached individuals | 1,230,430 |
| Low income | 37.9% |

Age

| | |
|----------------------------------|-----------|
| Total no. of children 0-14 years | 2,190,745 |
| Low income | 22.1% |
| Total no. of youth 15-24 years | 1,385,235 |
| Low income | 21.7% |
| Total no. of seniors 65+ | 1,240,275 |
| Low income | 16.8% |

Gender

| | |
|-------------------------|-----------|
| Total male population | 5,171,725 |
| Low income | 16.2% |
| Total female population | 5,390,895 |
| Low income | 19.1% |

Diversity

| | |
|---------------------------------|-----------|
| Total no. of visible minorities | 1,672,320 |
| Low income | 34.3% |
| Total no. of immigrants | 2,716,175 |
| Low income | 24.3% |

Education & Employment

| | |
|--|-----------|
| Total no. of unemployed | 502,495 |
| Low income | 33.7% |
| Total no. of employed | 5,052,820 |
| Low income | 9.9% |
| Total no. not in labour force | 2,816,560 |
| Low income | 25.4% |
| No. with less than secondary certificate | 1,681,610 |
| Low income | 13.1% |

Income & Poverty Report

Halton Region Summary (1996 Census)

Census Family Income

| | |
|------------------------------|----------|
| Total no. of census families | 96,310 |
| Less than \$20,000 | 4.1% |
| \$20,000 to \$49,999 | 21.9% |
| \$50,000 to \$99,999 | 47.2% |
| \$100,000+ | 24.4% |
| Average income | \$79,930 |

Female Income

| | |
|----------------------------------|----------|
| Total no. of females with income | 125,125 |
| Less than \$20,000 | 50.4% |
| \$20,000 to \$49,999 | 39.0% |
| \$50,000 or more | 10.7% |
| Average income | \$23,423 |
| Average employment income | \$25,114 |

Male Income

| | |
|--------------------------------|----------|
| Total no. of males with income | 124,910 |
| Less than \$20,000 | 28.2% |
| \$20,000 to \$49,999 | 37.3% |
| \$50,000 or more | 34.5% |
| Average income | \$38,955 |
| Average employment income | \$45,787 |

Source of Income

| | |
|------------------------------|----------|
| Population 15+ | 264,625 |
| Earnings | 69.6% |
| Government transfer payments | 54.1% |
| Total | 94.1% |
| Average earnings | \$35,953 |
| Average government transfers | \$4,545 |
| Average total | \$35,083 |

Low Income Population

| | |
|------------------|---------|
| Total population | 336,350 |
|------------------|---------|

| | |
|------------|------|
| Low income | 9.3% |
|------------|------|

| | |
|-------------------------------------|--------|
| Total no. of economic families | 95,815 |
| Low income | 7.5% |
| Total no. of unattached individuals | 28,050 |
| Low income | 30.8% |

Age

| | |
|----------------------------------|--------|
| Total no. of children 0-14 years | 71,725 |
| Low income | 10.7% |
| Total no. of youth 15-24 years | 42,730 |
| Low income | 10.7% |
| Total no. of seniors 65+ | 35,345 |
| Low income | 14.7% |

Gender

| | |
|-------------------------|---------|
| Total male population | 165,530 |
| Low income | 10.7% |
| Total female population | 170,815 |
| Low income | 7.9% |

Diversity

| | |
|---------------------------------|--------|
| Total no. of visible minorities | 22,560 |
| Low income | 16.2% |
| Total no. of immigrants | 76,150 |
| Low income | 12.1% |

Education & Employment

| | |
|--|---------|
| Total no. of unemployed | 10,610 |
| Low income | 17.0% |
| Total no. of employed | 180,810 |
| Low income | 6.0% |
| Total no. not in labour force | 73,205 |
| Low income | 15.1% |
| Total no. with less than secondary certificate | 89,890 |
| Low income | 13.4% |

Income & Poverty Report

Oakville Summary (1996 Census)

Census Family Income

| | |
|------------------------------|----------|
| Total no. of census families | 35,940 |
| Less than \$20,000 | 6.1% |
| \$20,000 to \$49,999 | 21.9% |
| \$50,000 to \$99,999 | 41.2% |
| \$100,000+ | 30.8% |
| Average income | \$89,224 |

Female Income

| | |
|----------------------------------|----------|
| Total no. of females with income | 46,195 |
| Less than \$20,000 | 48.6% |
| \$20,000 to \$49,999 | 38.6% |
| \$50,000 or more | 12.8% |
| Average income | \$25,981 |
| Average employment income | \$26,634 |

Male Income

| | |
|--------------------------------|----------|
| Total no. of males with income | 46,230 |
| Less than \$20,000 | 27.7% |
| \$20,000 to \$49,999 | 34.1% |
| \$50,000 or more | 38.2% |
| Average income | \$51,913 |
| Average employment income | \$52,087 |

Source of Income

| | |
|------------------------------|----------|
| Population 15+ | 98,850 |
| Earnings | 69.4% |
| Government transfer payments | 51.7% |
| Total | 93.4% |
| Average earnings | \$39,798 |
| Average government transfers | \$4,490 |
| Average total | \$38,957 |

Low Income Population

| | |
|------------------|---------|
| Total population | 127,420 |
|------------------|---------|

| | |
|------------|------|
| Low income | 9.9% |
|------------|------|

| | |
|-------------------------------------|--------|
| Total no. of economic families | 35,550 |
| Low income | 7.9% |
| Total no. of unattached individuals | 9,845 |
| Low income | 32.7% |

Age

| | |
|----------------------------------|--------|
| Total no. of children 0-14 years | 28,570 |
| Low income | 10.9% |
| Total no. of youth 15-24 years | 16,100 |
| Low income | 12.6% |
| Total no. of seniors 65+ | 12,150 |
| Low income | 14.4% |

Gender

| | |
|-------------------------|--------|
| Total male population | 62,790 |
| Low income | 8.8% |
| Total female population | 64,630 |
| Low income | 11.0% |

Diversity

| | |
|---------------------------------|--------|
| Total no. of visible minorities | 13,250 |
| Low income | 16.5% |
| Total no. of immigrants | 35,625 |
| Low income | 13.3% |

Education & Employment

| | |
|--|--------|
| Total no. of unemployed | 4,025 |
| Low income | 18.5% |
| Total no. of employed | 67,445 |
| Low income | 6.7% |
| Total no. not in labour force | 27,375 |
| Low income | 15.6% |
| No. with less than secondary certificate | 16,030 |
| Low income | 9.6% |

Income & Poverty Report

Burlington Summary (1996 Census)

Census Family Income

| | |
|------------------------------|----------|
| Total no. of census families | 39,525 |
| Less than \$20,000 | 6.3% |
| \$20,000 to \$49,999 | 25.9% |
| \$50,000 to \$99,999 | 46.5% |
| \$100,000+ | 21.3% |
| Average income | \$75,293 |

Female Income

| | |
|----------------------------------|----------|
| Total no. of females with income | 52,440 |
| Less than \$20,000 | 51.6% |
| \$20,000 to \$49,999 | 38.7% |
| \$50,000 or more | 9.7% |
| Average income | \$23,730 |
| Average employment income | \$24,319 |

Male Income

| | |
|--------------------------------|----------|
| Total no. of males with income | 50,930 |
| Less than \$20,000 | 28.3% |
| \$20,000 to \$49,999 | 38.2% |
| \$50,000 or more | 33.5% |
| Average income | \$43,197 |
| Average employment income | \$43,404 |

Source of Income

| | |
|------------------------------|----------|
| Population 15+ | 108,875 |
| Earnings | 68.8% |
| Government transfer payments | 56.3% |
| Total | 94.8% |
| Average earnings | \$34,102 |
| Average government transfers | \$4,709 |
| Average total | \$33,342 |

Low Income Population

| | |
|------------------|---------|
| Total population | 135,820 |
|------------------|---------|

| | |
|------------|-------|
| Low income | 10.4% |
|------------|-------|

| | |
|-------------------------------------|--------|
| Total no. of economic families | 39,605 |
| Low income | 8.3% |
| Total no. of unattached individuals | 12,860 |
| Low income | 31.8% |

Age

| | |
|----------------------------------|--------|
| Total no. of children 0-14 years | 26,940 |
| Low income | 12.6% |
| Total no. of youth 15-24 years | 16,865 |
| Low income | 10.6% |
| Total no. of seniors 65+ | 16,795 |
| Low income | 17.7% |

Gender

| | |
|-------------------------|--------|
| Total male population | 66,200 |
| Low income | 8.4% |
| Total female population | 69,620 |
| Low income | 12.3% |

Diversity

| | |
|---------------------------------|--------|
| Total no. of visible minorities | 6,970 |
| Low income | 18.1% |
| Total no. of immigrants | 28,300 |
| Low income | 13.2% |

Education & Employment

| | |
|--|--------|
| Total no. of unemployed | 4,155 |
| Low income | 8.9% |
| Total no. of employed | 73,280 |
| Low income | 6.3% |
| Total no. not in labour force | 31,440 |
| Low income | 16.8% |
| No. with less than secondary certificate | 19,455 |
| Low income | 9.3% |

Income & Poverty Report

Milton Summary (1996 Census)

Census Family Income

| | |
|------------------------------|----------|
| Total no. of census families | 8,845 |
| Less than \$20,000 | 6.2% |
| \$20,000 to \$49,999 | 23.2% |
| \$50,000 to \$99,999 | 49.4% |
| \$100,000+ | 21.3% |
| Average income | \$75,308 |

Female Income

| | |
|----------------------------------|----------|
| Total no. of females with income | 11,355 |
| Less than \$20,000 | 51.4% |
| \$20,000 to \$49,999 | 39.1% |
| \$50,000 or more | 9.3% |
| Average income | \$23,294 |
| Average employment income | \$23,912 |

Male Income

| | |
|--------------------------------|----------|
| Total no. of males with income | 11,905 |
| Less than \$20,000 | 28.9% |
| \$20,000 to \$49,999 | 39.1% |
| \$50,000 or more | 32.0% |
| Average income | \$40,779 |
| Average employment income | \$41,214 |

Source of Income

| | |
|------------------------------|----------|
| Population 15+ | 24,695 |
| Earnings | 71.0% |
| Government transfer payments | 52.1% |
| Total | 93.6% |
| Average earnings | \$33,283 |
| Average government transfers | \$4,265 |
| Average total | \$32,336 |

Low Income Population

| | |
|------------------|--------|
| Total population | 31,465 |
|------------------|--------|

| | |
|-------------------------------------|-------|
| Low income | 6.5% |
| Total no. of economic families | 8,740 |
| Low income | 5.3% |
| Total no. of unattached individuals | 2,315 |
| Low income | 22.2% |

Age

| | |
|----------------------------------|-------|
| Total no. of children 0-14 years | 6,765 |
| Low income | 7.9% |
| Total no. of youth 15-24 years | 4,725 |
| Low income | 8.3% |
| Total no. of seniors 65+ | 2,640 |
| Low income | 5.9% |

Gender

| | |
|-------------------------|--------|
| Total male population | 15,680 |
| Low income | 5.7% |
| Total female population | 15,780 |
| Low income | 7.4% |

Diversity

| | |
|---------------------------------|-------|
| Total no. of visible minorities | 1,210 |
| Low income | 11.6% |
| Total no. of immigrants | 5,450 |
| Low income | 6.3% |

Education & Employment

| | |
|--|--------|
| Total no. of unemployed | 1,025 |
| Low income | 10.2% |
| Total no. of employed | 17,555 |
| Low income | 4.3% |
| Total no. not in labour force | 6,115 |
| Low income | 10.8% |
| No. with less than secondary certificate | 5,720 |
| Low income | 6.0% |

Income & Poverty Report

Halton Hills Summary (1996 Census)

Census Family Income

| | |
|------------------------------|----------|
| Total no. of census families | 11,995 |
| Less than \$20,000 | 5.3% |
| \$20,000 to \$49,999 | 27.4% |
| \$50,000 to \$99,999 | 49.7% |
| \$100,000+ | 17.5% |
| Average income | \$70,772 |

Female Income

| | |
|----------------------------------|----------|
| Total no. of females with income | 15,135 |
| Less than \$20,000 | 50.4% |
| \$20,000 to \$49,999 | 40.7% |
| \$50,000 or more | 8.9% |
| Average income | \$23,218 |
| Average employment income | \$24,068 |

Male Income

| | |
|--------------------------------|----------|
| Total no. of males with income | 15,845 |
| Less than \$20,000 | 29.1% |
| \$20,000 to \$49,999 | 42.7% |
| \$50,000 or more | 28.2% |
| Average income | \$38,203 |
| Average employment income | \$38,508 |

Source of Income

| | |
|------------------------------|----------|
| Population 15+ | 32,205 |
| Earnings | 71.7% |
| Government transfer payments | 55.4% |
| Total | 94.6% |
| Average earnings | \$32,566 |
| Average government transfers | \$4,343 |
| Average total | \$31,315 |

Low Income Population

| | |
|------------------|---------|
| Total population | 336,350 |
|------------------|---------|

| | |
|-------------------------------------|--------|
| Low income | 6.1% |
| Total no. of economic families | 11,920 |
| Low income | 4.7% |
| Total no. of unattached individuals | 3,030 |
| Low income | 26.4% |

Age

| | |
|----------------------------------|-------|
| Total no. of children 0-14 years | 9,445 |
| Low income | 6.5% |
| Total no. of youth 15-24 years | 5,045 |
| Low income | 7.2% |
| Total no. of seniors 65+ | 3,765 |
| Low income | 8.8% |

Gender

| | |
|-------------------------|--------|
| Total male population | 20,865 |
| Low income | 5.6% |
| Total female population | 20,785 |
| Low income | 6.7% |

Diversity

| | |
|---------------------------------|-------|
| Total no. of visible minorities | 1,125 |
| Low income | 5.8% |
| Total no. of immigrants | 6,780 |
| Low income | 6.2% |

Education & Employment

| | |
|--|--------|
| Total no. of unemployed | 1,405 |
| Low income | 11.7% |
| Total no. of employed | 22,525 |
| Low income | 4.0% |
| Total no. not in labour force | 8,265 |
| Low income | 10.6% |
| No. with less than secondary certificate | 7,645 |
| Low income | 6.3% |