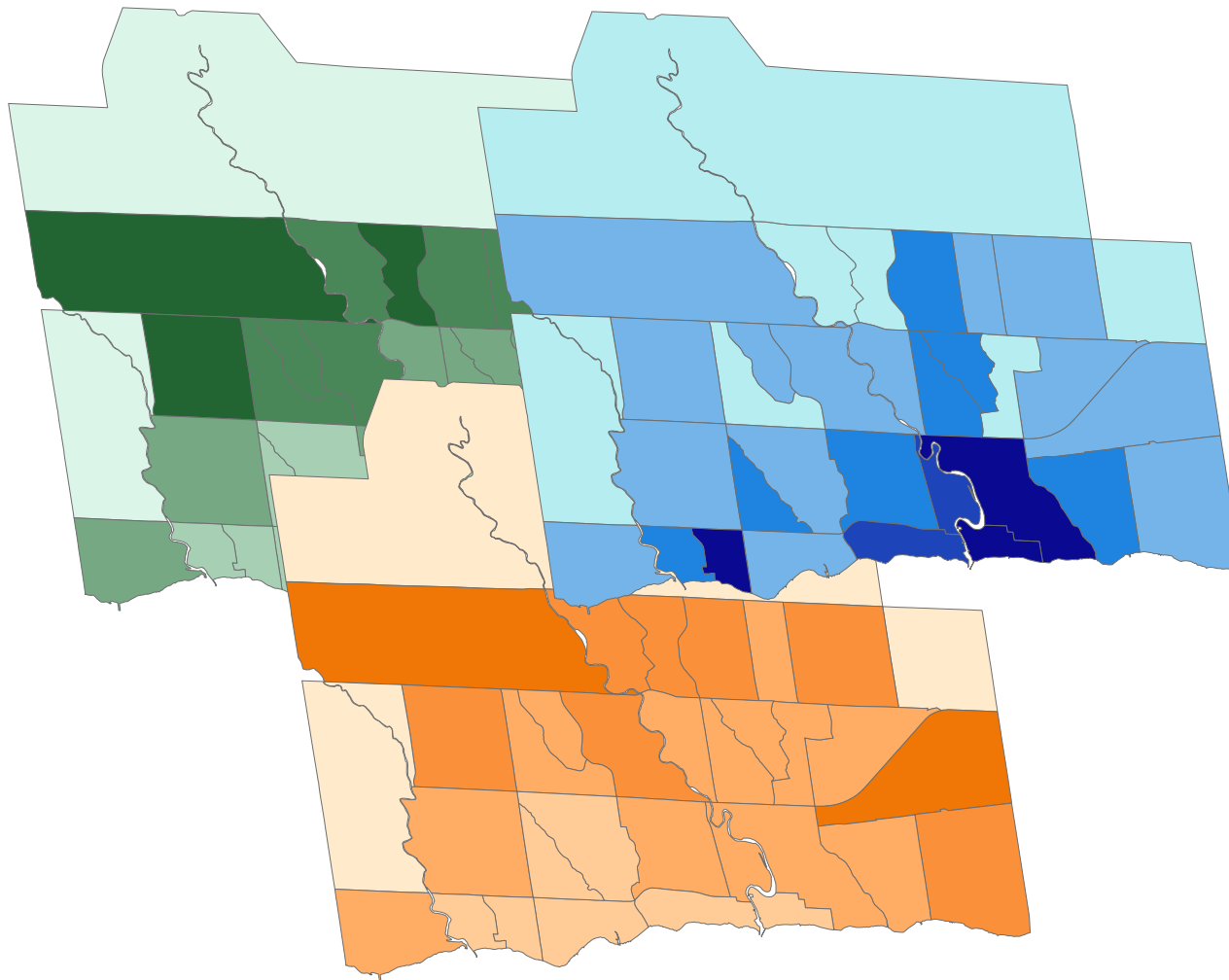


Social Profile of Oakville – An Overview



Prepared by
Community Development Halton

Funding support provided by the United Way of Oakville



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A United Way Member Agency

Social Profile of Oakville – An Overview

November 2004

Community Development Halton

Table of Contents

PREFACE	1
INTRODUCTION	3
POPULATION CHANGE	5
TOTAL POPULATION	5
<i>Implications:</i>	7
POPULATION PROJECTIONS	8
<i>Implications</i>	10
CHILDREN AND YOUTH	11
<i>Implications</i>	12
FAMILIES	14
<i>Implications</i>	15
SENIORS	18
<i>Implications</i>	19
IMMIGRANTS	21
<i>Implications</i>	22
VISIBLE MINORITIES	24
<i>Implications</i>	25
LABOUR FORCE	27
INDUSTRY AND OCCUPATION	27
EMPLOYMENT INCOME	28
<i>Implications</i>	28
EDUCATION	29
<i>Implications</i>	29
INCOME AND POVERTY	31
LOW INCOME	31
INDIVIDUAL INCOME	31
FAMILY INCOME	37
SENIORS INCOME	40
<i>Implications</i>	40
HOUSING AFFORDABILITY	43
<i>Implications</i>	44
OAKVILLE SUMMARY (2001 CENSUS)	47
GLOSSARY OF SELECTED CENSUS TERMS	49

List of Figures

FIGURE 1 - CENSUS TRACTS AND DISSEMINATION AREAS, OAKVILLE	3
FIGURE 2 - POPULATION CHANGE (1996-2001), OAKVILLE	5
FIGURE 3 - POPULATION CHANGE (1996-2001), OAKVILLE [MAP]	6
FIGURE 4 - POPULATION CHANGE BY AGE GROUPS (1996-2001), OAKVILLE	7
FIGURE 5 - POPULATION GROWTH (1991-2021), HALTON REGION	9
FIGURE 6 - SHARE OF HALTON'S POPULATION, 1991-2021	10
FIGURE 7 - CHILDREN POPULATION CHANGE (1996-2001), OAKVILLE	11
FIGURE 8 - YOUTH POPULATION CHANGE (1996-2001), OAKVILLE	11
FIGURE 9 - CHILDREN AND YOUTH POPULATION (2001), OAKVILLE	13
FIGURE 10 - FAMILY CHANGE (1996-2001), OAKVILLE	14
FIGURE 11 - FAMILY STRUCTURE (2001), OAKVILLE	14
FIGURE 12 - AVERAGE NUMBER OF CHILDREN PER FAMILY (2001), OAKVILLE	16
FIGURE 13 - FAMILIES WITH CHILDREN AGED 0-5 (2001), OAKVILLE	17
FIGURE 14 - SENIOR POPULATION CHANGE (1996-2001), HALTON	18
FIGURE 15 - SENIORS AS A PERCENT OF TOTAL POPULATION (2001), HALTON	18
FIGURE 16 - SENIORS DISTRIBUTION AND LIVING ARRANGEMENTS (2001), OAKVILLE	20
FIGURE 17 - IMMIGRANT CHANGE (1996-2001), OAKVILLE	21
FIGURE 18 - RECENT IMMIGRANTS (1996-2001): TOP PLACE OF BIRTH, OAKVILLE	21
FIGURE 19 - RECENT IMMIGRANTS (1996-2001), TOP 5 PLACES OF BIRTH, OAKVILLE	23
FIGURE 20 - VISIBLE MINORITIES CHANGE (1996-2001), OAKVILLE	24
FIGURE 21 - VISIBLE MINORITY POPULATION (1996-2001), OAKVILLE	25
FIGURE 22 - GEOGRAPHIC AND PERCENTAGE DISTRIBUTION OF TOP FOUR VISIBLE MINORITY GROUPS (2001), OAKVILLE	26
FIGURE 23 - LABOUR FORCE BY TOP INDUSTRIES AND BY GENDER (2001), OAKVILLE	27
FIGURE 24 - LABOUR FORCE BY TOP OCCUPATIONS AND BY GENDER (2001), OAKVILLE	27
FIGURE 25 - AVERAGE EMPLOYMENT INCOME BY TOP FIVE INDUSTRIES AND BY GENDER (2001), OAKVILLE	28
FIGURE 26 - POPULATION (15YRS+) HIGHEST LEVEL OF SCHOOLING AND BY GENDER (2001), OAKVILLE	29
FIGURE 27 - UNEMPLOYMENT RATE BY HIGHEST LEVEL OF SCHOOLING AND BY GENDER (2001), OAKVILLE	29
FIGURE 28 - INDIVIDUAL INCOMES (2000), OAKVILLE	32
FIGURE 29 - LOW INCOME INDIVIDUALS (2000), OAKVILLE	32
FIGURE 30 - LOW INCOME UNATTACHED INDIVIDUALS (2000), OAKVILLE	33
FIGURE 31 - INDIVIDUALS NOT IN THE LABOUR FORCE (15 YRS+), OAKVILLE	35
FIGURE 32 - MEDIAN TOTAL INCOME BY AGE GROUPS AND BY GENDER (2000), OAKVILLE	36
FIGURE 33 - MEDIAN TOTAL INCOME BY HIGHEST LEVEL OF SCHOOLING AND BY GENDER (2000), OAKVILLE	36
FIGURE 34 - FAMILY INCOME BY INCOME CATEGORIES (2000), OAKVILLE	37
FIGURE 35 - LOW INCOME FAMILIES (2000), OAKVILLE	38
FIGURE 36 - MEDIAN FAMILY INCOME FOR LONE-PARENT FAMILIES WITH CHILDREN (2000), OAKVILLE	39
FIGURE 37 - INCOME FOR SENIORS (2000), OAKVILLE	40
FIGURE 38 - SENIOR INCOME BY INCOME CATEGORIES (2000), OAKVILLE	40

FIGURE 39 - MONTHLY GROSS RENT PAID (2001), OAKVILLE	43
FIGURE 40 - GROSS RENT AS A PERCENT OF HOUSEHOLD INCOME (2000), OAKVILLE.....	44
FIGURE 41 - SHELTER COST (30%+ OF TOTAL INCOME), 2000, OAKVILLE	45
FIGURE 42 - TENANT INCOMES AND COSTS (2000), OAKVILLE	46

List of Tables

TABLE 1 - LOW INCOME CUTOFFS, 2000	31
TABLE 2 - INCIDENCE OF LOW INCOME BY SELECT GROUPS (2000), OAKVILLE AND HALTON	31

Preface

The ***Social Profile of Oakville – An Overview*** serves two purposes. First, it is a partial update of the ***Social Profile of Halton 1999***, which presents an extensive demographic description of Halton and its four municipalities: Burlington, Milton, Oakville and Halton Hills. The information presents a portrait of demographic changes between 1986 and 1996.

Using the data collected in the 2001 Census, an up-to-date social profile of Oakville has been developed. The changes in population, families, seniors, immigrants, visible minority groups from 1996 to 2001 are captured.

Secondly, a new feature of this document is the inclusion of thematic maps. The maps add a spatial dimension in looking at the demographic characteristics of the community. For example, by identifying the location of the various population sub-groups (e.g. children, youth, seniors, low income individuals and families), social agencies and service providers can gain a better understanding of their current and potential clients. The maps provide answers to questions such as “Is my service located close to its intended clients?”; “Are there potential un-served or under served areas?” or “What changes have occurred in my service area?”

Although the document focuses on the community of Oakville, data for the other three municipalities (Burlington, Milton and Halton Hills) is also included for comparative purposes. It is important to point out that due to the timing of the 2001 Census, which took place on May 15, 2001, the data presented in this document does not capture the significant growth occurring in Milton thereafter.

Finally, the United Way of Oakville’s vision of a community database supporting a vibrant community along with their financial support is gratefully appreciated.

Introduction

This report develops a social portrait of the community of Oakville. It profiles the community in four key social areas; population change, labour force, income and poverty and housing affordability. Each area is further examined by population sub-groups such as children and youth, individuals, seniors, immigrants, visible minority groups and families. Implications for the planning and delivery of social services are presented.

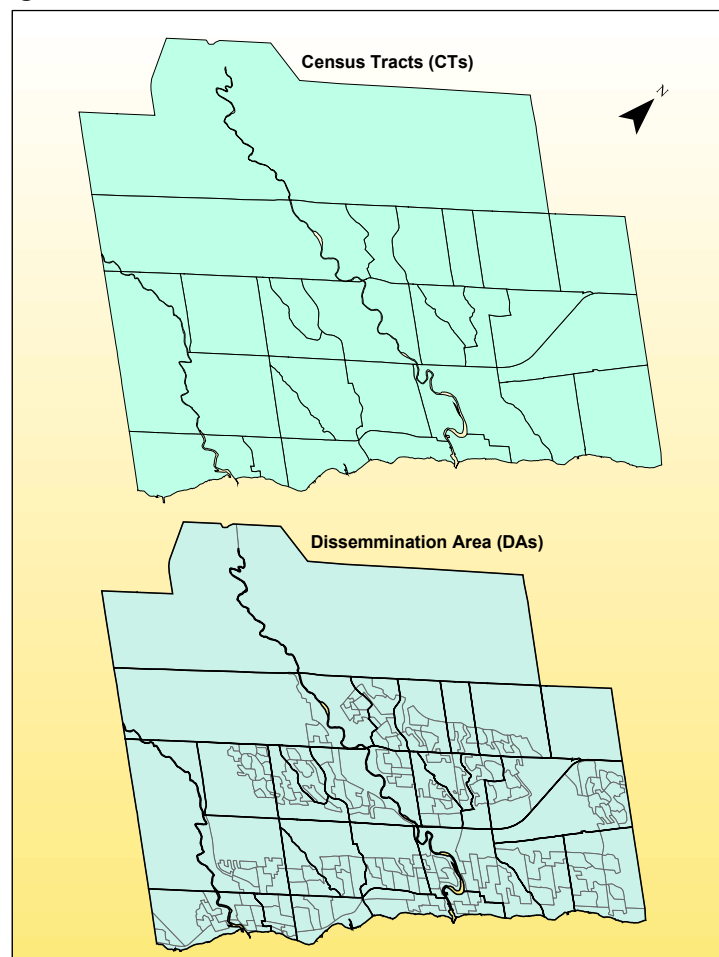
The 2001 Census is the main data source for this study. The census variables describing the social activities or indicators are summarized in charts and graphs to illustrate their magnitude and significance in the local, regional and provincial context. Past trends and current conditions are explored. Thematic maps have been created to add a spatial dimension to the census variables by population sub-groups.

A glossary of selected census terms and a summary of 2001 Census statistics on Oakville are included.

In order to effectively display the geographic distribution of census variables, two types of geographic units (Census Tract and Dissemination Area) are selected. Both are standard geographic units established by Statistics Canada. A Census Tract (CT) is a relatively permanent area with a population range of 2,500 to 8,000 and the greatest possible social and economic homogeneity. A Dissemination Area (DA) with a population of approximately 500 is the smallest standard geographic unit for which most

Census data are available. Figure 1 shows the distribution of these geographic units in Oakville.

Figure 1 - Census Tracts and Dissemination Areas, Oakville



Population Change

Total Population

In 2001, Oakville's population consisted of 145,000 persons, an increase of 26% from 115,000 a decade earlier. During the same time period, the population in the Regional Municipality of Halton increased by 20% from 313,135 to 375,230 individuals. Compared with Ontario, which grew 13% over the same ten-year period, both Oakville and Halton expanded at a faster rate than the rest of the province.

As illustrated in Figure 2, between 1996 and 2001, both Oakville and Halton Hills experienced growth rates higher than that of the Region. Burlington's growth rate is similar to that of Halton. With the exception of Milton, all three area municipalities have grown faster than the province. Milton is the only municipality experiencing a negative growth rate of -1.97%. However, there has been considerable development and growth in Milton since the Census was gathered in 2001 and this growth will be captured with the 2006 Census.

The rates of change in population in Oakville between 1996 and 2001 are not evenly distributed throughout the municipality. As shown in Figure 3, there are negative growth, low growth and high growth areas. The majority of the areas in Oakville experienced negative growth (-1% to -23%). Most of the areas along Lake Ontario experienced low growth (1% to 6%). Significant growth occurred in the area between Dundas Street and Upper Middle Road. The census tract west of the Sixteen Mile Creek records the

highest growth rate (+ 80%), with an increase of over 9,000 residents.

Figure 2 - Population Change (1996-2001), Oakville

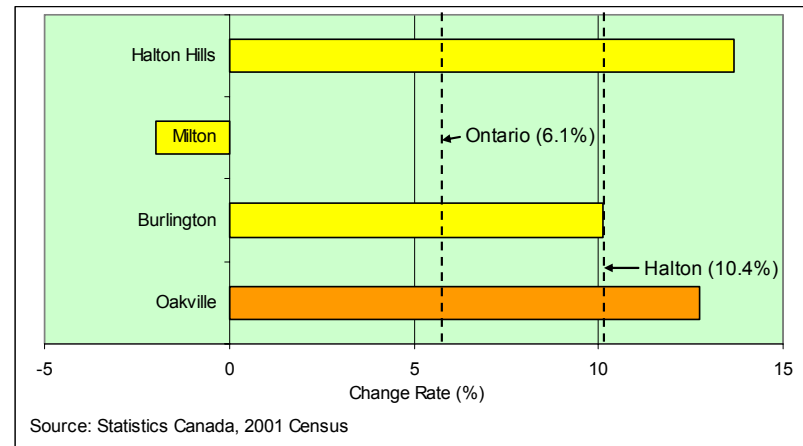
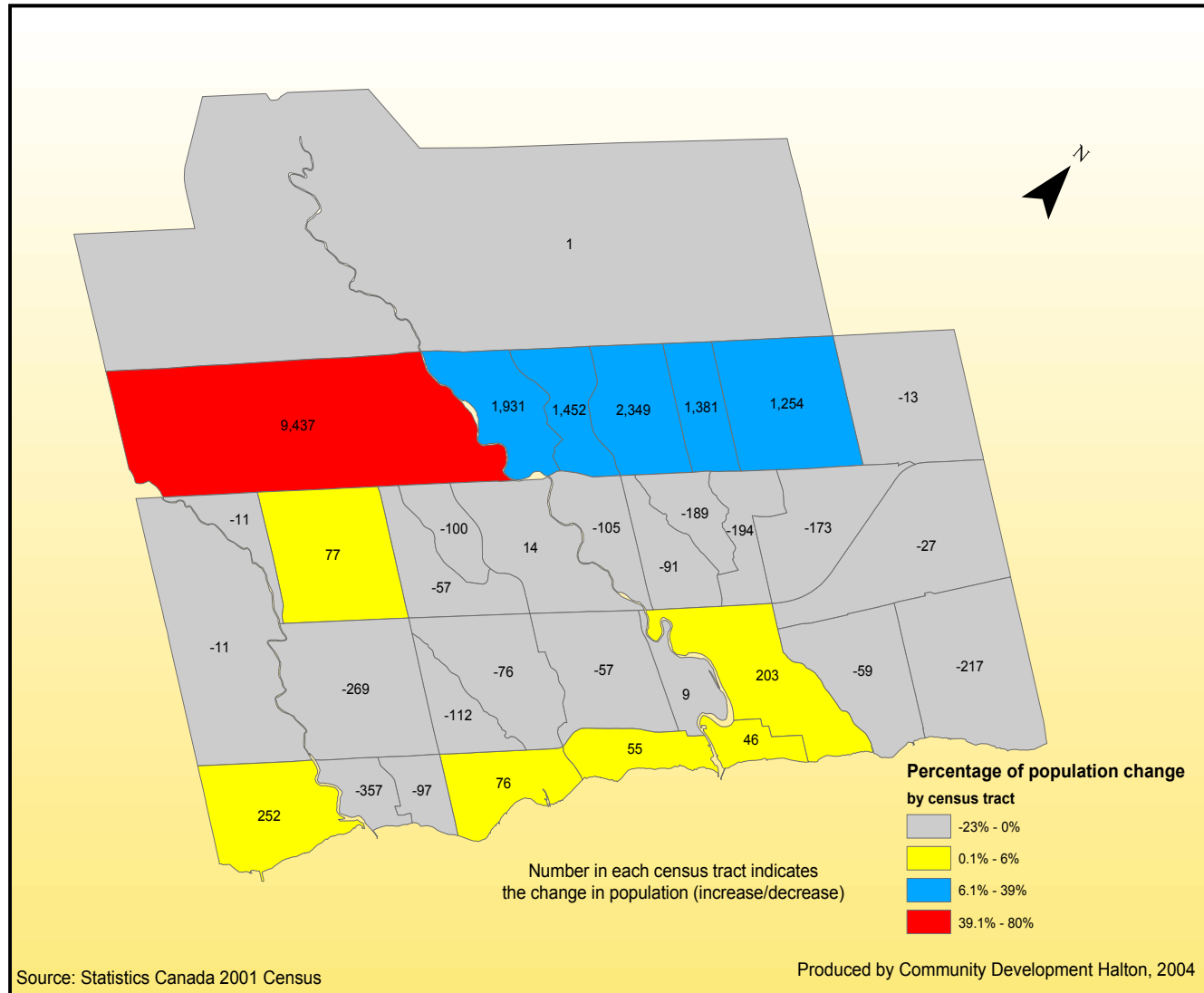


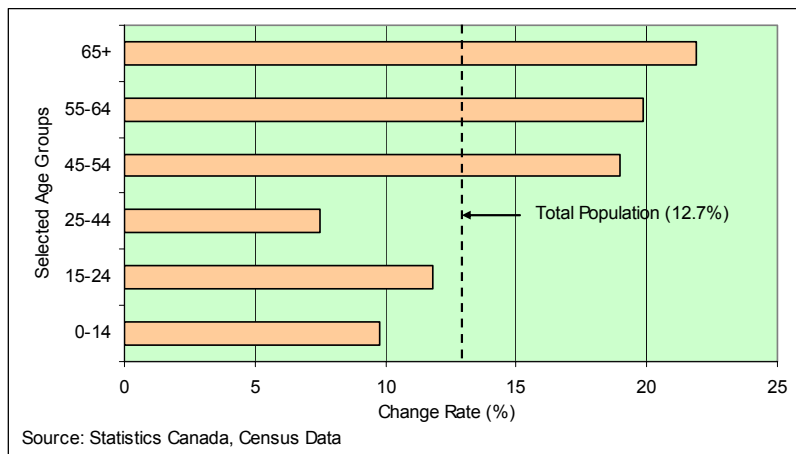
Figure 3 - Population Change (1996-2001), Oakville [Map]



Different age groups also changed at different rates between 1996 and 2001. Three age groups (0-14 years, 15-24 years and 25-44 years) increased at rates lower than the total population between 1996 and 2001 (Figure 4). The highest growth group is the senior population at 22%. The remaining two groups (45-54 years and 55-64 years) have also grown faster as compared to the rest of the population. These factors point to an aging population.

important. Services for seniors will need to grow in pace with the fast growing senior population.

Figure 4 - Population Change by Age Groups (1996-2001), Oakville



Implications:

- New growth areas will require new and/or different types of services and programs and service delivery mechanisms.
- Established areas with negative or no growth provide opportunities for reassessment of current services and service levels.
- Since people are living longer and the population is ageing, the 65+ age group will become more

Population Projections

Based on projections prepared by the Regional Municipality of Halton, the Region's population will increase by 57.8% between 2001 and 2021 and pass the half million mark by 2012. The population of Oakville is expected to increase by 28.5% between 2001 and 2011 and by an additional 24% between 2011 and 2021. As shown in Figure 5, it will bypass the population of Burlington in 2008 and become the largest municipality in Halton. By 2016, Oakville will add an additional 72,000 residents, an increase equivalent to half of its 2001 population.

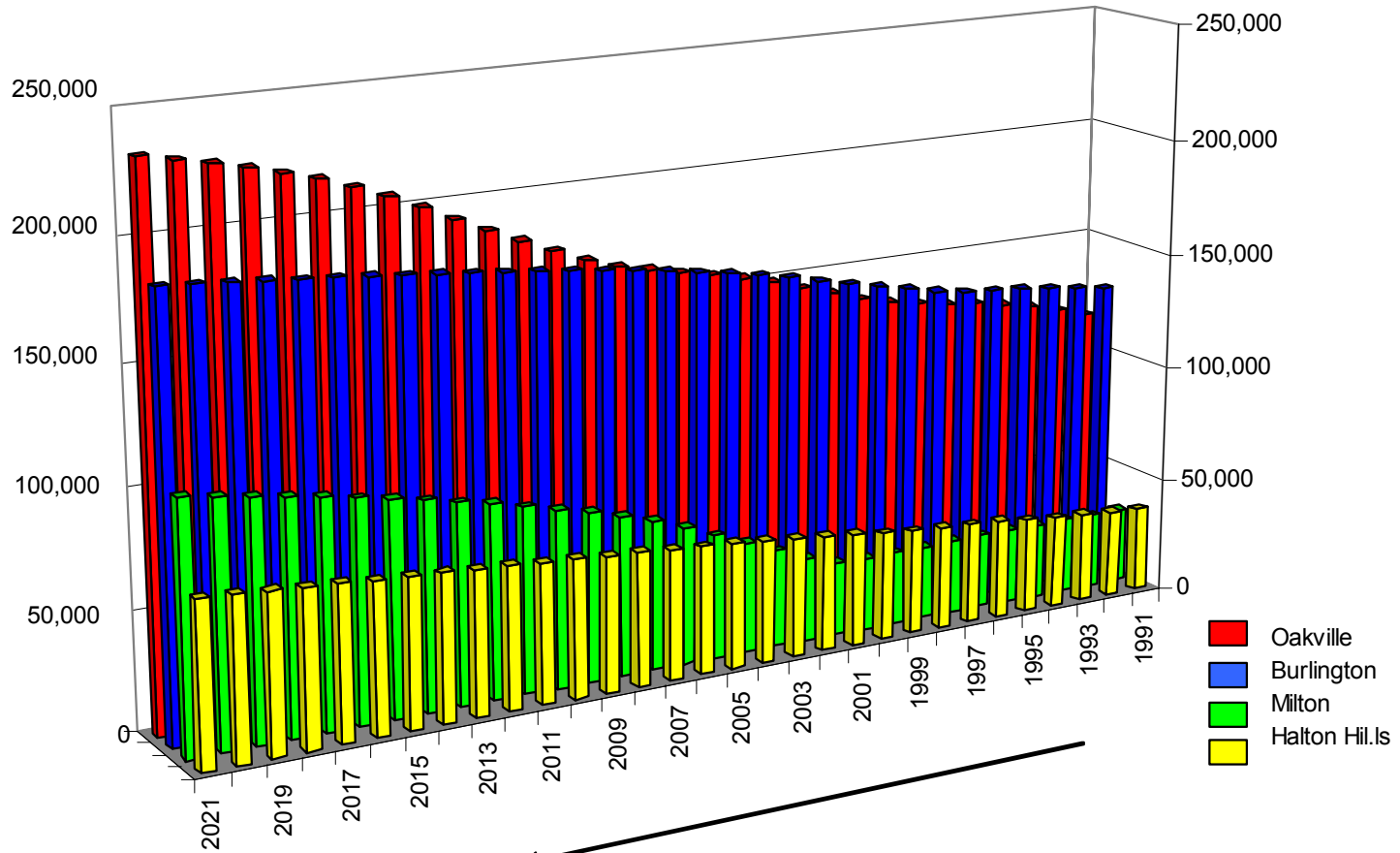
The share of the Region's future population among the four municipalities will also change, as shown in Figure 6. Oakville's share of the total population for Halton will increase from 37% (1991) to 39% (2021). Burlington's share will drop by 10% from 41% to 31%. Milton's share will nearly double from 10% to 18%. Halton Hills will maintain its current share of 12%.

In terms of growth rate in five-year periods, there are significant differences among the four area municipalities. Milton has the highest growth rate of 86.5% between 2001 and 2006 as compared to 17% for Halton and 11.6% for Oakville. Between 2006 and 2011, Milton will continue to experience a somewhat reduced but strong growth rate of 35% as compared to 15.4% for Oakville. Between 2011 and 2016, the growth rates for Milton and Oakville are expected to level off to 18.7% and 15.3% respectively. Both Burlington and Halton Hills will experience lower levels of growth, increasing by 3.8% and 8.3% respectively.

From 2001 to 2008, Milton is expected to contribute close to half of the annual growth in Halton, while from 2008 to

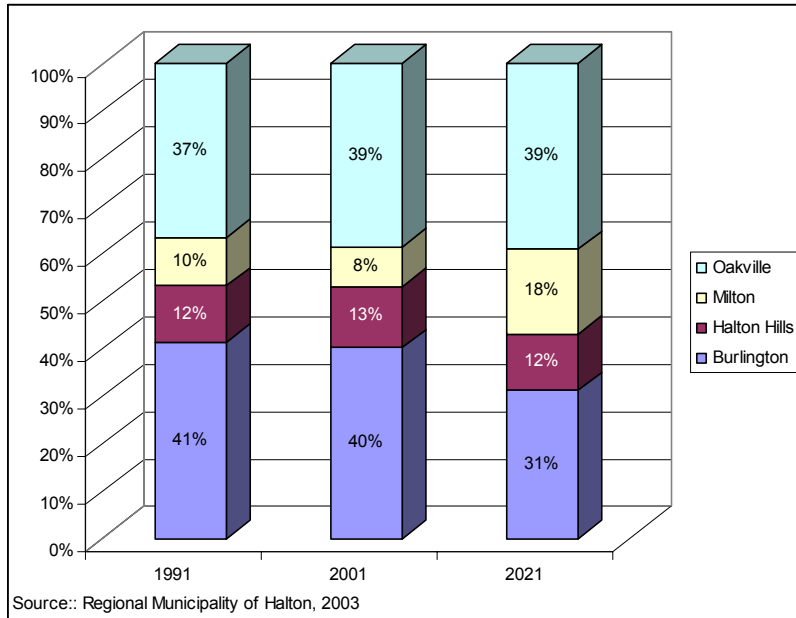
2016, Oakville will take the lead role in accommodating half of Halton's annual growth in population. The population of Milton is expected to exceed that of Halton Hills around 2006.

Figure 5 - Population Growth (1991-2021), Halton Region



source: Regional Municipality of Halton

Figure 6 - Share of Halton's Population, 1991-2021



Implications

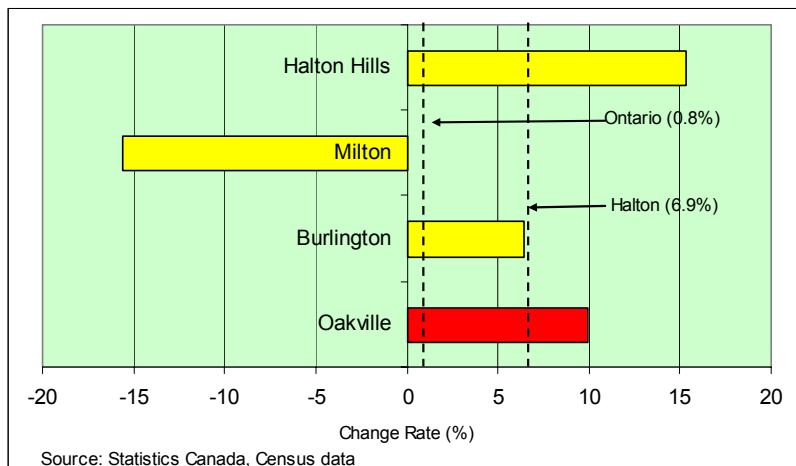
- As Oakville becomes the largest municipality in Halton, Oakville's nonprofit and voluntary sector will play a leadership role in quality and coordination of human and social services.
- Most of the new growth will occur in new subdivisions and a substantial proportion will be newcomers who will have different needs and requirements for social services.
- Service providers have to be prepared to provide expanded services to newcomers. Building diversity competent service organizations is an issue.
- The growth of services and programs may be required as the population increases.

Children and Youth

Statistics Canada defines children as persons from zero to 14 years old and youth as someone between 15 and 24 years old.

Between 1996 and 2001, the number of children in Ontario grew by less than 1% (0.8%). In the same period, the number of children in Halton grew by about 7% (6.9%). This is slightly higher than that of Burlington but significantly lower than those of Oakville and Halton Hills (Figure 7). Milton experienced a decline of -15.6%

Figure 7 - Children Population Change (1996-2001), Oakville

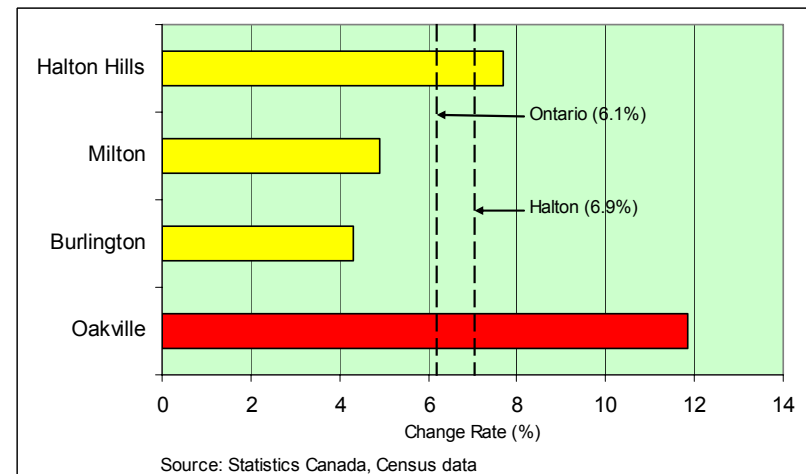


The percentage of children in Halton as a percentage of total population declined from 21.2% in 1996 to 20.5% in 2001. There are 76,900 children living in Halton in 2001. Between 1996 and 2001, Oakville gained 2,850 children but the percentage of children as a percentage of the entire population decreased from 22.3% to 21.7%.

Between 1996 and 2001, the number of youth in Halton experienced a slightly higher growth rate than that of the province (6.9% versus 6.1%).

Oakville had the highest growth rate (11.8%) of its youth population (Figure 8). The other three municipalities also enjoyed positive growth.

Figure 8 - Youth Population Change (1996-2001), Oakville



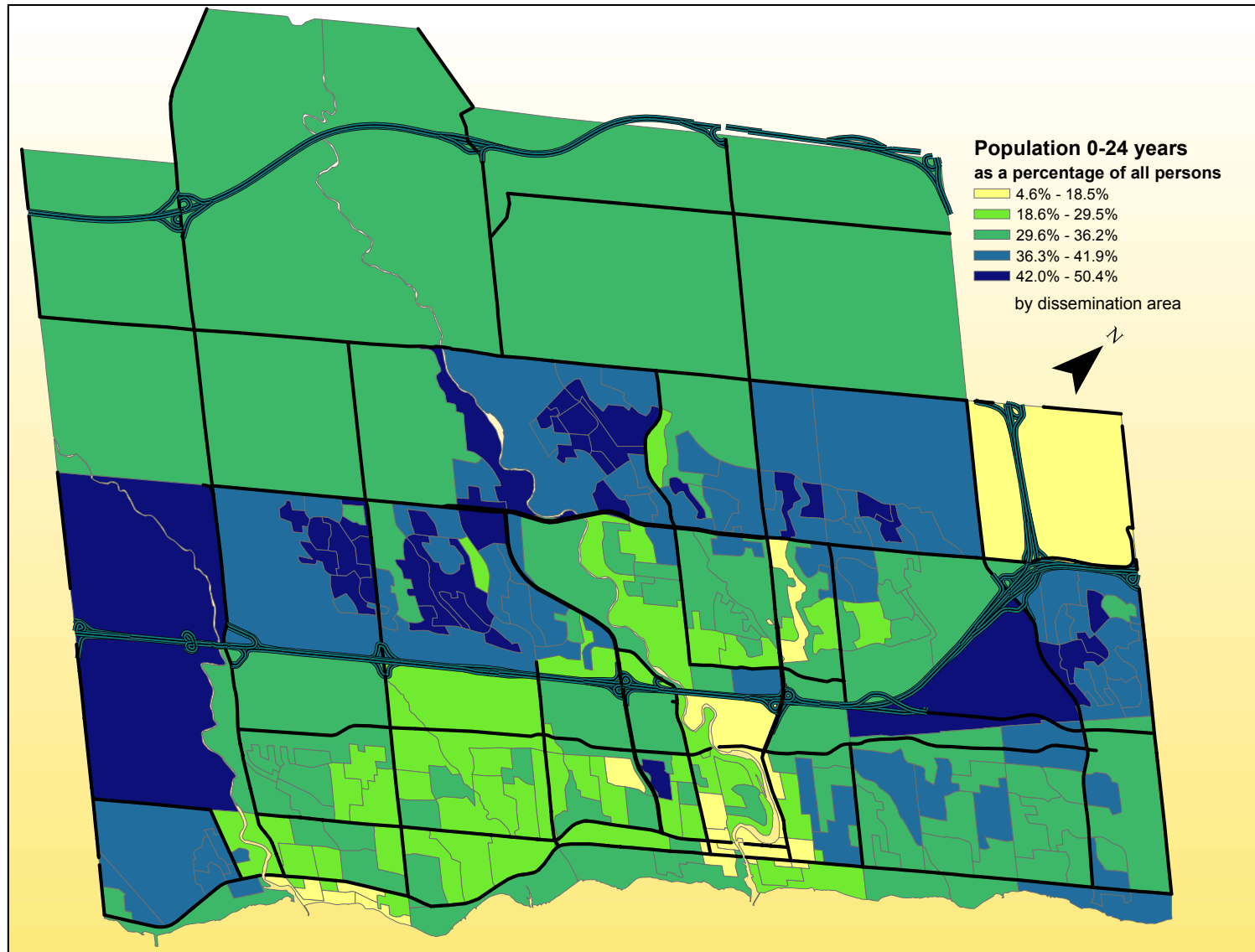
There were 45,900 youth in Halton in 2001, accounting for 12.2% of the total population as compared to 12.6% in 1996. In 2001, Oakville had 18,105 youth which represented 12.5% of the total population (12.6% in 1996).

Figure 9 shows the geographic distribution of children and youth as a percentage of the total population within each dissemination area in Oakville.

Implications

- As the population in Oakville expands so will the need for additional services for youth and children.
- As the population in Oakville ages, the youth population will need more attention. The 20-24 year age group is expected to increase from the smallest age group within the 0-24 population to the largest. This will have implications for youth unemployment, which is already higher than that for the total population 15 years and older.
- Employment counselling, volunteer opportunities and school-to-work transition programs are needed to assist youth in developing necessary skills to successfully participate in the labour market.

Figure 9 - Children and Youth Population (2001), Oakville



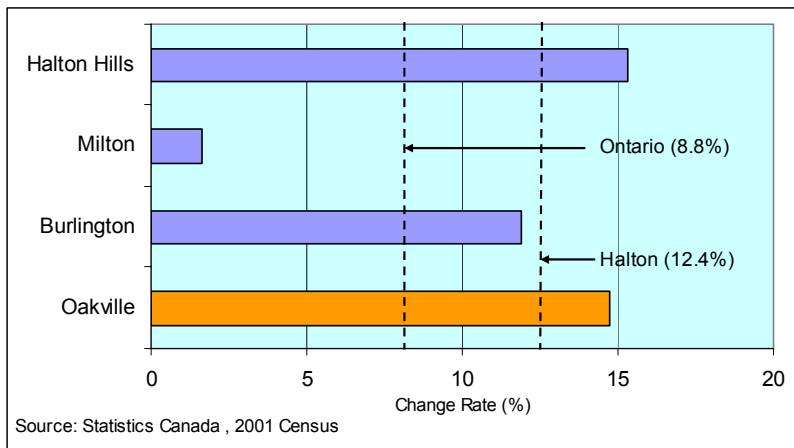
Source: Statistics Canada, Census Data.

Produced by Community Development Halton, 2004

Families

Between 1996 and 2001, the number of families in Halton grew by 12.4% as compared to 8.8% for Ontario (Figure 10). The growth rate for Oakville was 14.7% while its population increased by only 12.7%. A faster growth rate for families led to smaller family size as measured by number of persons per family. Milton has the lowest rate of change (+1.6%).

Figure 10 - Family Change (1996-2001), Oakville

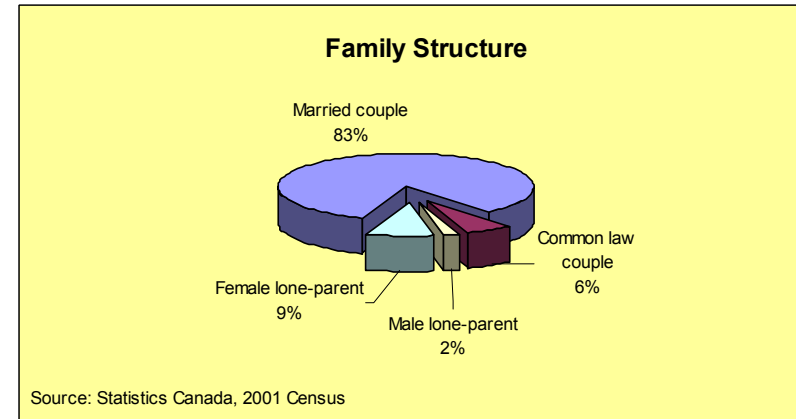


Married couple families constitute over three quarters (83.3%) of all families (Figure 11) in Oakville, while the rate for Halton is 81%. There are 4,460 lone-parent families (885 male-led and 3,575 female-led) accounting for 11% of all families. In Halton, lone-parent families account for 11.3% of all families. Female lone-parent families account for over 80% of the lone-parent families.

The growth of lone-parent families is significant. Between 1996 and 2001, these families experienced a growth rate of 24% which is twice the growth rate of the population. It is

also higher than the provincial (15.2%) and the Region's (19.7%) rates.

Figure 11 - Family Structure (2001), Oakville



In terms of family structure, 32.2% of the families are without children at home, compared to the provincial average of 34.7% and the national average of 36.6%. The average number of children per family is 1.3.

The percentage of married families with children at home remains unchanged at 66% between 1996 and 2001. The proportion of common-law families with children at home has fallen slightly from 37.8% in 1996 to 36.5% in 2001.

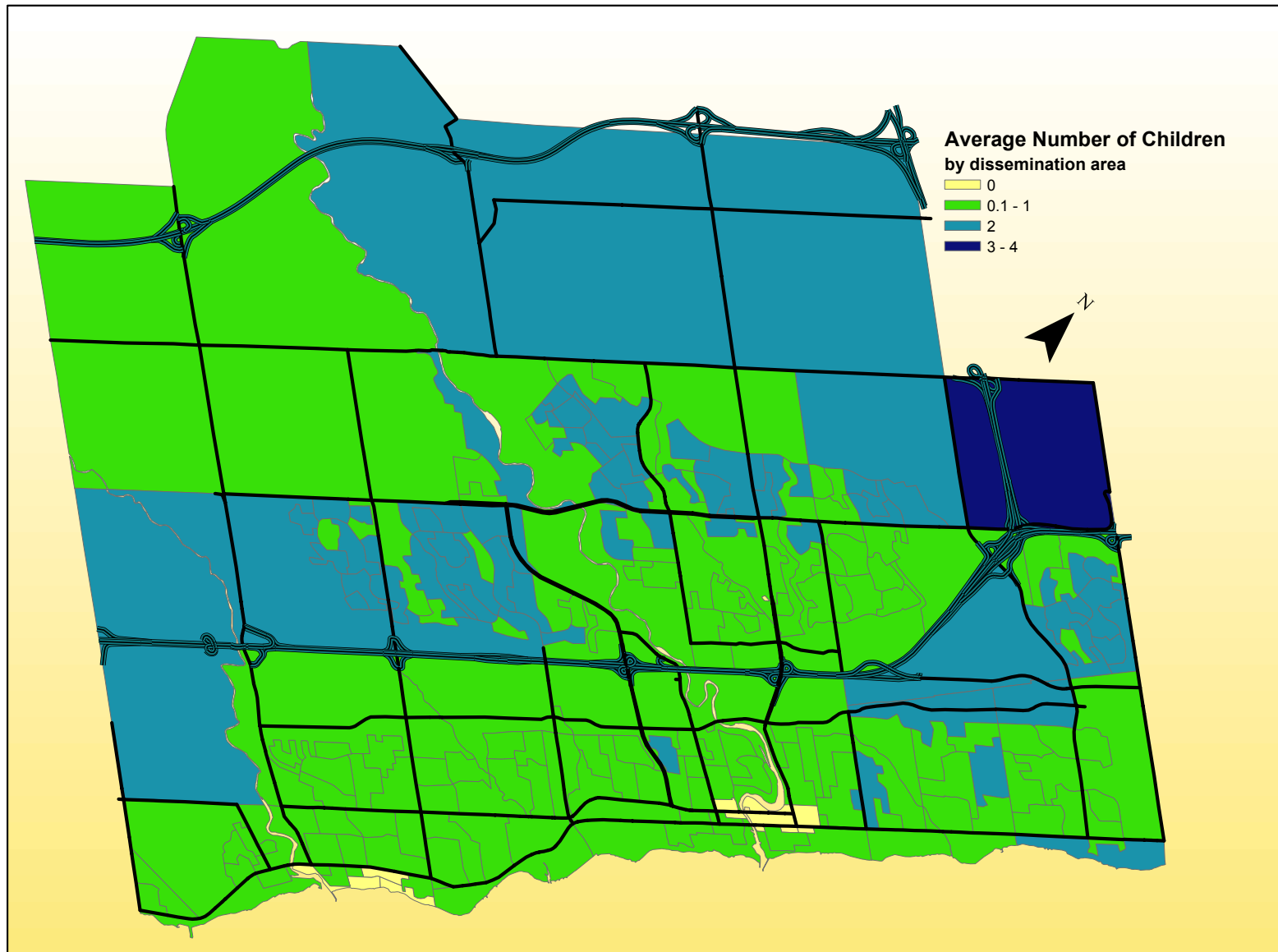
The proportion of families with children (0 to 14 years old) increased from 66% in 1996 to 68% in 2001. About 18% of these families have three or more children living at home. Figure 12 shows the geographic distribution of average number of children per family. One child families are predominant in the community. However, there are two clusters of dissemination areas where the majority of the families had no children.

As shown in Figure 13, areas with high population growth between 1996 and 2001 also have higher concentration of families with young children (0-5 years). In some of the dissemination areas, the percentage of families with young children is greater than 60% of all families with children.

Implications

- The number of families with children at home and the size of families is expected to decrease as the population ages.
- Lone-parent families will continue to need affordable housing and childcare, training and employment opportunities, and support programs to address stress and economic difficulties.
- Service providers and funders need to be aware that as the percentage of female lone-parents continues to remain high, services that provide male role models for children will likely increase in demand.
- Employers and service providers need to be aware that women are providing the largest part of the care for children. Supports are needed to assist women raising children so that they have opportunities to enter the labour market.
- The availability of affordable childcare will also need to increase to accommodate the rise in lone-parent families and the participation of women in the labour market.

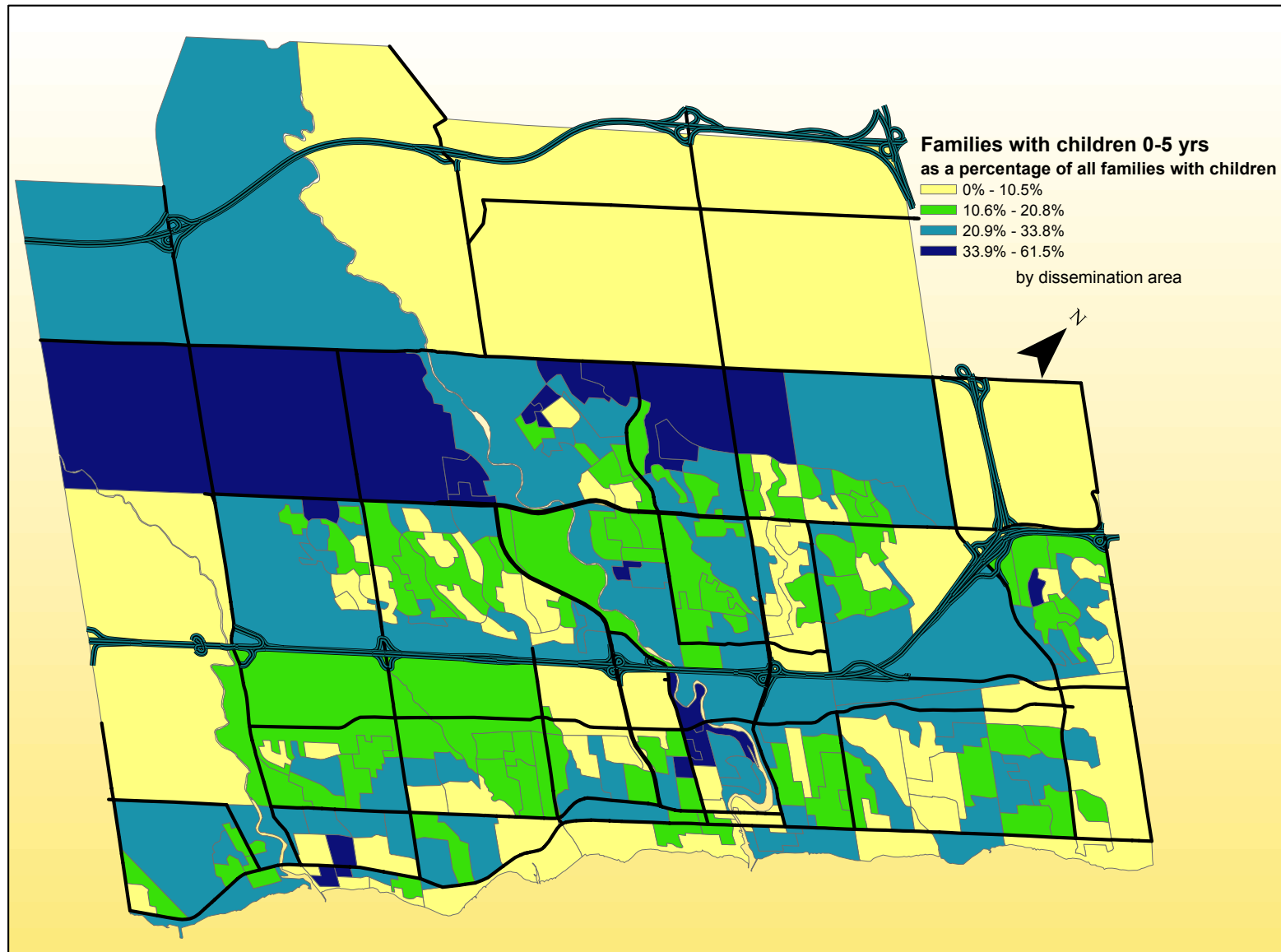
Figure 12 - Average Number of Children per Family (2001), Oakville



Source: Statistics Canada, Census Data.

Produced by Community Development Halton, 2004

Figure 13 - Families with Children Aged 0-5 (2001), Oakville



Source: Statistics Canada, Census Data.

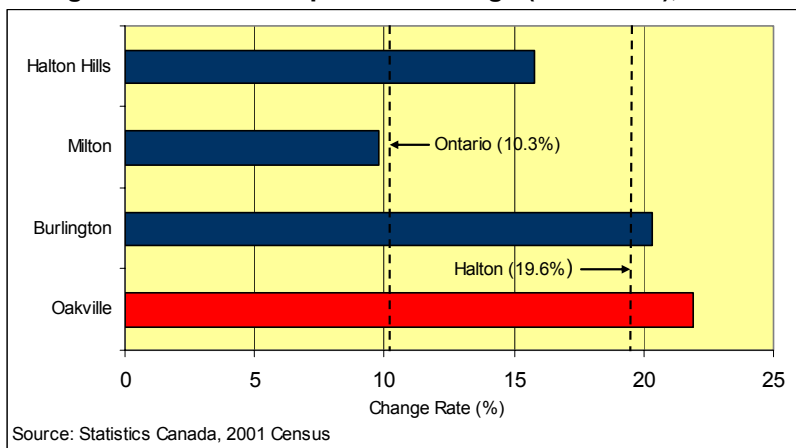
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Seniors

In 2001, the median age of Canadians reached 37.6 years, an increase of 2.3 years from 1996. The population is expected to continue to age at an increasing rate.

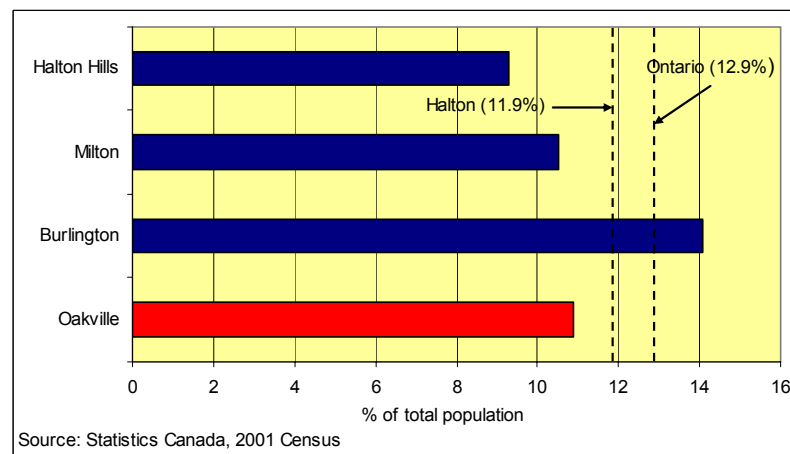
The senior population (65 years+) in Ontario grew by 10% between 1996 and 2001. As shown in Figure 14, the same population subgroup in Halton and three of its area municipalities experienced growth over 15%. Milton's growth rate was slightly below the provincial average. Halton gained over 7,000 seniors in the same period.

Figure 14 - Senior Population Change (1996-2001), Halton



The number of seniors as a percentage of total population in Halton Region also increased. It grew from 8.4% in 1986 to 11.9% in 2001. Seniors in Burlington represent 14% of its total population in 2001 which is higher than the regional and provincial averages (Figure 15). Oakville's seniors (15,740 persons) constituted about 11% of its population in 2001 as compared to 8.2% in 1986.

Figure 15 - Seniors as a percent of Total Population (2001), Halton



There are 1,415 seniors aged 85 years and older which represent 8.9% of the seniors in Oakville. Female 85 years and older seniors outnumber their male counterparts by 114% (965 women versus 450 men).

In terms of highest level of schooling, Oakville has a higher per cent of seniors (12.6%) with university degrees than the Region (10.7%) and the province (8.1%).

Figure 16 shows the geographic distribution of seniors in Oakville. The area north of the QEW with the exception of a few dissemination areas, has less than 10% of its population aged over 65. At the same time, most of the areas south of the QEW have higher concentrations of seniors. There are two groupings of dissemination areas with percentages over 40%. One area is bordered by Lakeshore Road, Trafalgar Road, Dorval Drive and the

QEW. The other area is south of Lakeshore Road between the Third Line and Bronte Road.

In Halton, about 24% of seniors live alone and 6% live with relatives or non-relatives and 70% live as couples.

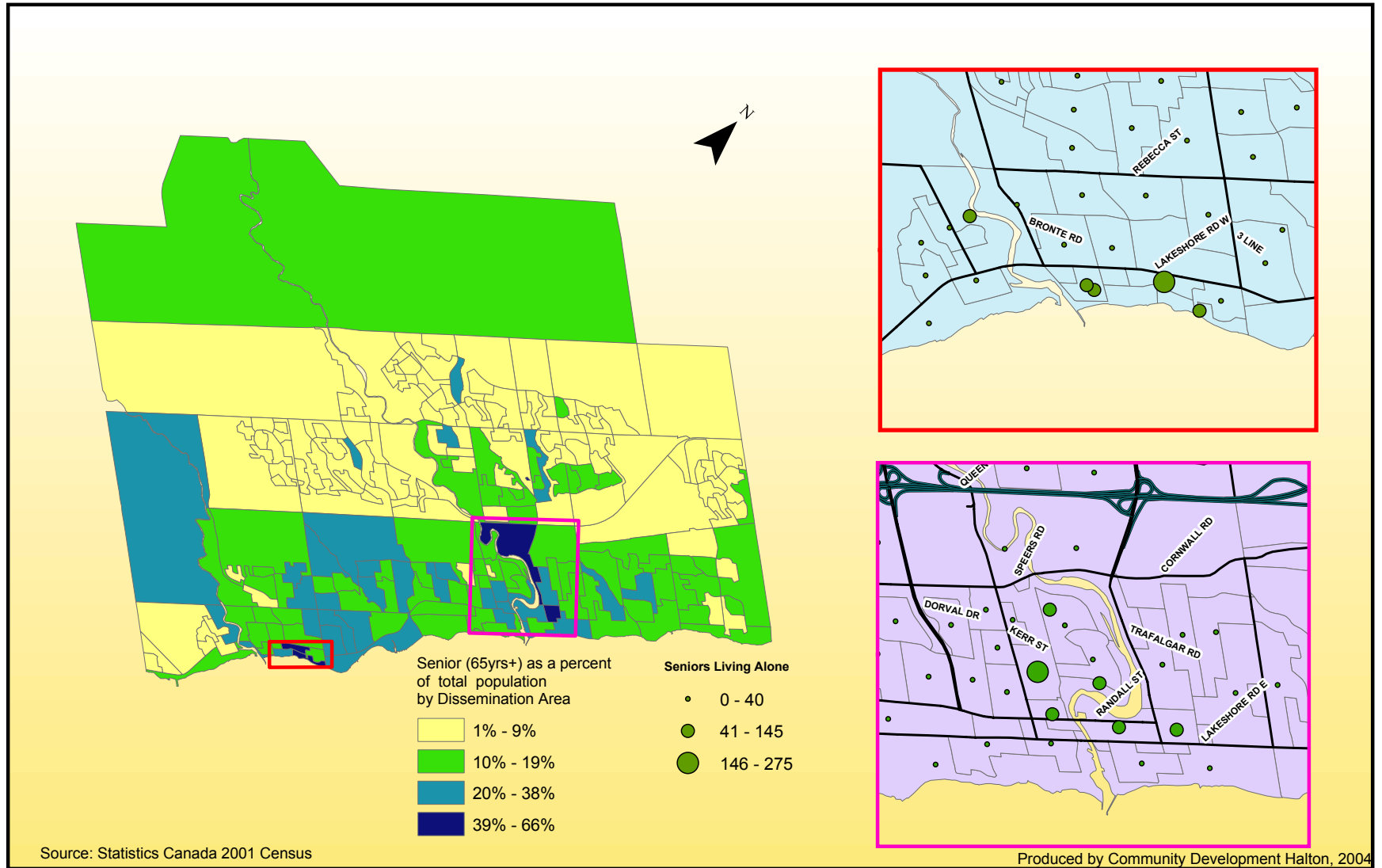
In Oakville, about 65% of seniors live with their spouses or common-law partners. About 9% live with relatives or non-relatives and another 4% live with their children. About 21% or 3,100 seniors live alone. The inserts in Figure 16 show the numbers of seniors living alone in the two “high senior” areas in Oakville.

Implications

- Since people are living longer and the population is aging, the 65+ age group will become an important demographic to consider. Services for seniors will need to increase dramatically over the next few decades.
- Issues concerning elderly women will continue to be critically important since the majority of seniors are female.
- As the population continues to grow, seniors will require affordable housing options and spaces.
- Home care assistance will be required to assist seniors to remain in their homes and community.
- Long-term care facilities accessible to all income groups with appropriate programming and spaces will be required.
- Compared with other age categories, there are fewer seniors from culturally diverse communities, which may make it especially difficult for those that are a minority. Programs such as English as a Second Language will be important in lessening the isolation of seniors.

- Housing and long-term care providers for seniors will need to be aware of and accommodate the different cultural backgrounds of their residents.
- Income security will be an issue for those who have exhausted their financial resources.

Figure 16 - Seniors Distribution and Living Arrangements (2001), Oakville

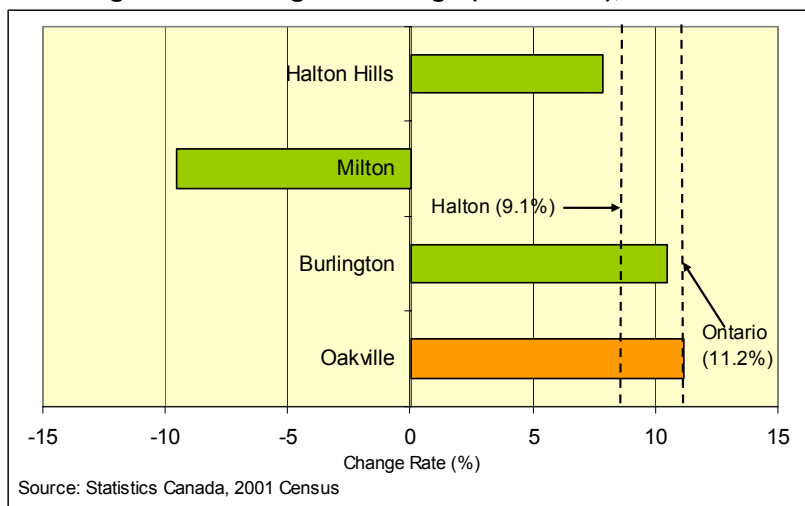


Immigrants

Statistics Canada defines landed immigrants as people who have been permitted by immigration authorities to live in Canada permanently, some will have lived in Canada for a number of years while others have arrived recently.

The immigrant population in Halton has grown by 33.5% from 62,320 in 1986 to 83,245 in 2001. Immigrants represented about 22.1% of the Region's population as compared to the provincial 28.8%. The percentage of immigrants dropped slightly from 22.9% in 1986 as a result of a greater rate of total population increase during the same period.

Figure 17 - Immigrant Change (1996-2001), Oakville



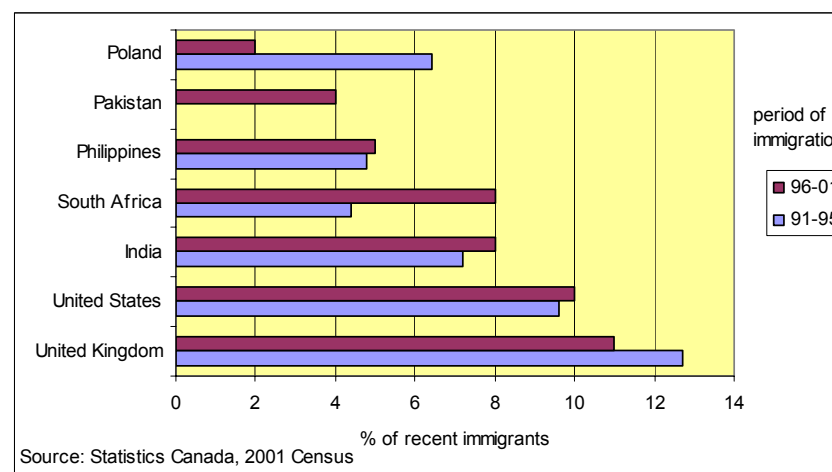
Between 1996 and 2001, the immigrant population in Halton increased by 9.1%. However, Oakville increased at a rate of 11.2%, which is exactly the same rate as the

province (Figure 17). Milton experienced a decrease in its immigrant population (-9.5%). In 2001, Oakville had an immigrant population of 39,600, about 27.6% of the population.

In Halton, over 85% of the immigrants live in Oakville (47%) and Burlington (39%)

About 24% of the immigrants in Oakville migrated to Canada between 1991 and 2001. Among the recent immigrants who immigrated to Canada between 1996 and 2001, the top five places of birth are: United Kingdom (11%), United States (10%), India (8%), South Africa (8%) and the Philippines (8%) (Figure 18).

Figure 18 - Recent Immigrants (1996-2001): Top Place of Birth, Oakville



Although the United Kingdom remains the top place of birth for recent immigrants living in Oakville in 2001, immigrants from other countries increased rapidly between 1991 and 2001. The percentage of immigrants from the United Kingdom dropped from 13% to 11%. Also, the percentage of immigrants from Poland dropped from 6.4% to 2%.

At the same time, immigrants from Pakistan increased from below 2% to 4%. Immigrants from South Africa experienced a near double percentage increase from 4.4% to 8%. The percentage of immigrants from India, United States and the Philippines also increased.

Figure 19 shows the geographic distribution of the percentage of recent immigrants by top five places of birth. The majority of the census tracts have a fair representation of immigrants from all of the top five places of birth. There are a few census tracts showing only one or two countries as their top place of birth.

About 39% of the immigrants came to Canada when they were under 20 years of age. About 1% of the immigrants do not know English or French.

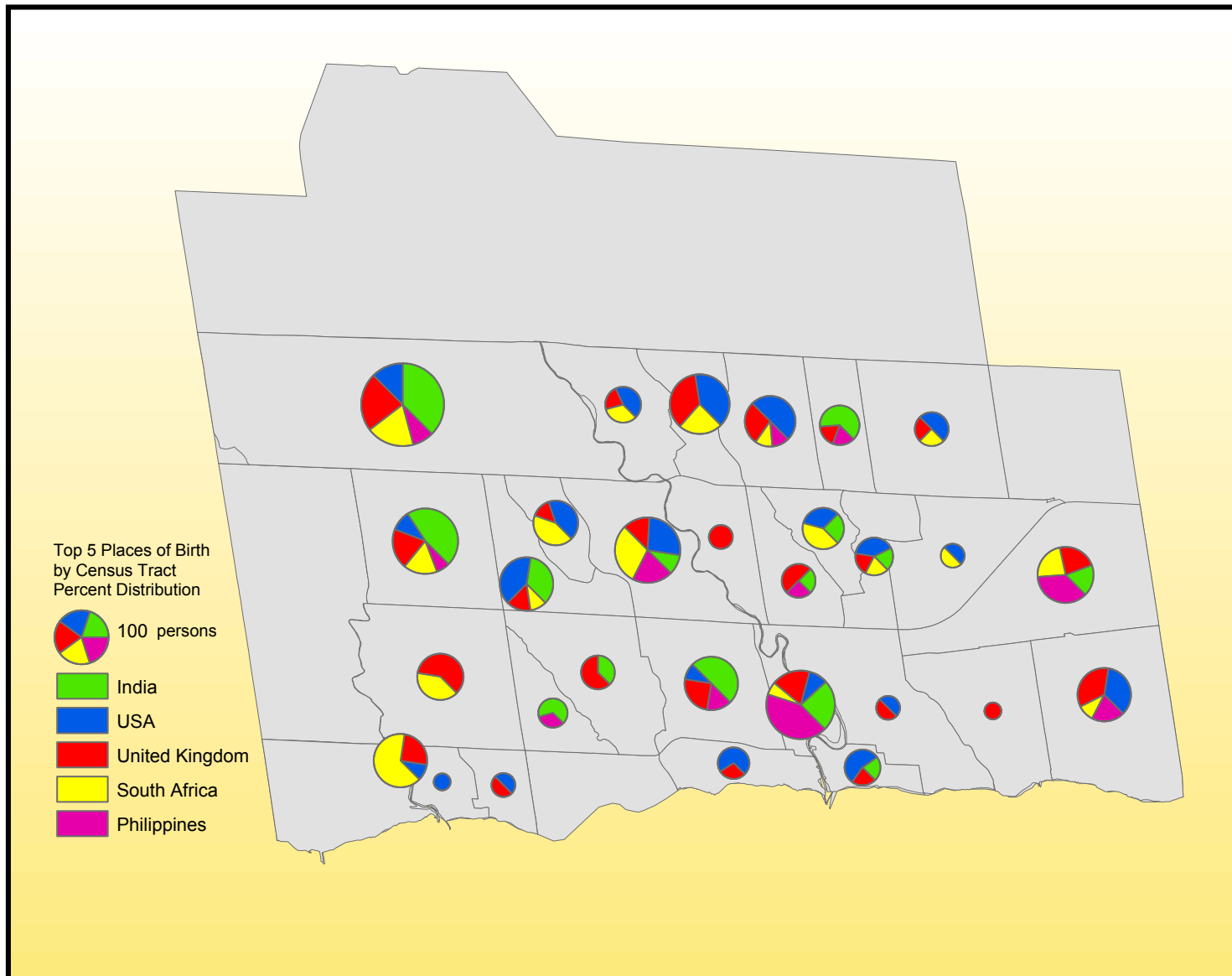
Implications

- As the municipalities in Halton grow over the next decade, especially Oakville and Milton, there will be an influx of newcomers.
- Oakville has already seen a rapid increase in its diversity in recent years, making it the most diverse community in Halton.
- Service providers should be aware that although the United Kingdom and the United States are still the two most common places of birth of immigrants, they

do not account for as large a percentage of immigrants as they have in the past. There has been a rise in immigrants from non-European countries, such as India.

- Service providers need to consider the different education needs of immigrants compared to the rest of the population. Different levels of education of immigrants will increase the need for appropriate literacy and training programs.
- Professionals from other countries may need retraining or upgrading to enter the work force. As well, the issue of recognizing foreign credentials will need to be more fully addressed.
- As more immigrants enter the work force, more diversity competent organizations and services will be required.
- “Mainstream” nonprofit and voluntary organizations need assistance to increase their capacity to respond effectively and sensitively to the needs of a changing ethnic population. This will require the availability of cultural and language interpretation and multilingual resource materials as well as providing employee training in diversity competence.

Figure 19 - Recent Immigrants (1996-2001), Top 5 Places of Birth, Oakville



Visible Minorities

The Employment Equity Act defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour”. The Act specifies that the visible minority population includes the following groups:

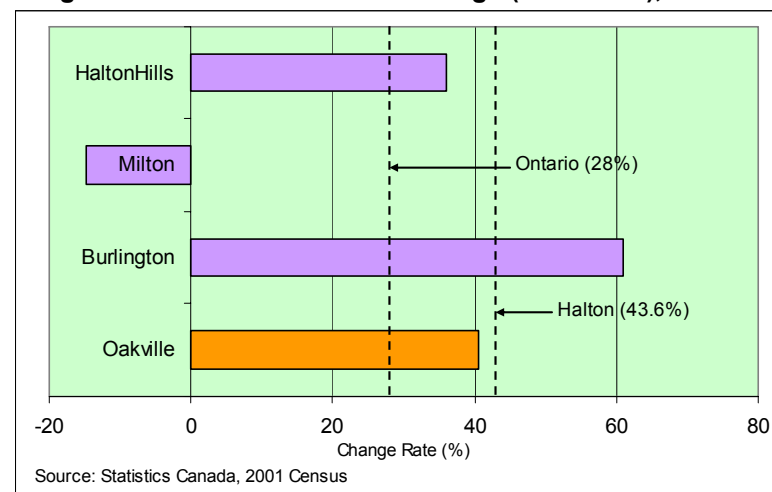
- Chinese
- South Asian (e.g. East Indian, Pakistani, Punjabi, Sri Lankan)
- Black (e.g. African, Haitian, Jamaican, Somali)
- Arab/West Asian (e.g. Armenian, Egyptian, Iranian, Lebanese, Moroccan)
- Filipino
- Southeast Asian (e.g. Cambodian, Indonesian, Laotian, Vietnamese)
- Latin American
- Japanese
- Korean

In 2001, the visible minority population constitutes about 19% of the Ontario population. It increased by 28% between 1996 and 2001 and represents an addition of over 470,000 persons.

Although the percentage of the visible minority population (8.7%) in Halton is significantly below the provincial average, the growth of this group between 1996 and 2001 is significant. It has increased by over 43% (about 10,000 persons). In fact, three Halton municipalities have experienced a growth rate above the provincial average of

28%. Burlington has the highest rate of increase of over 60% (Figure 20).

Figure 20 - Visible Minorities Change (1996-2001), Oakville



In 2001, Oakville had 39% of Halton’s population but 57% of Halton’s visibility minority population.

Figure 21 - Visible Minority Population (1996-2001), Oakville

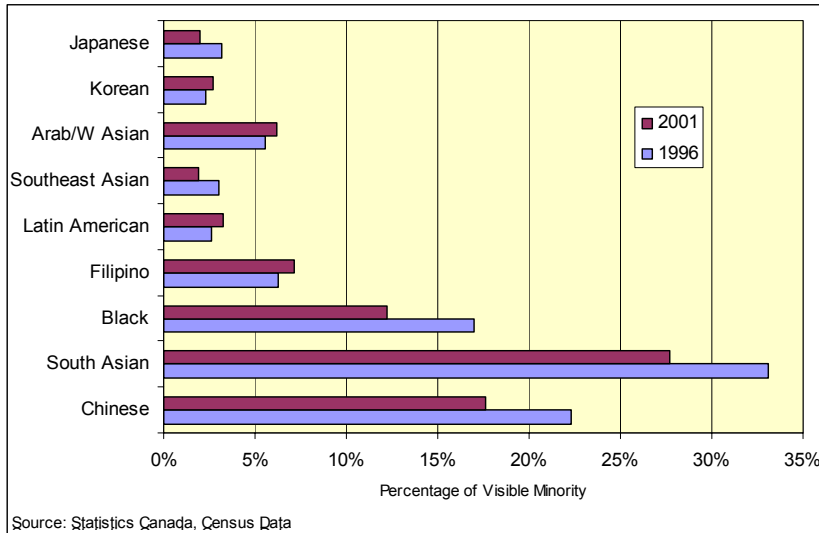


Figure 21 shows the change of each visible minority group as a percentage of the total visible minority population between 1996 and 2001.

The top four nationalities (South Asian, Chinese, Black and Filipino) represented about 75% of Oakville’s visible minority population. The dominant group is South Asian (over 34%).

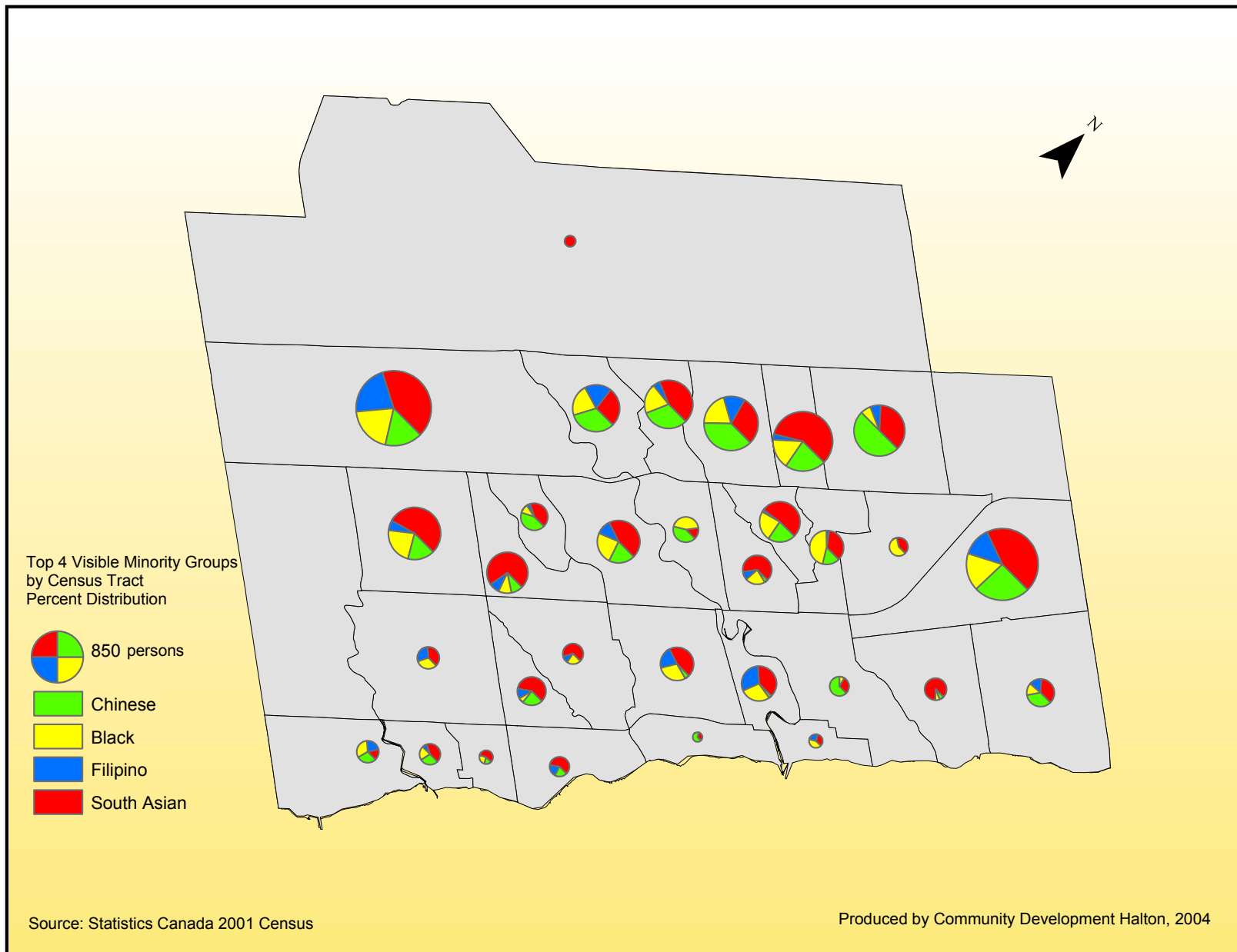
Figure 22 shows the geographic distribution of the top four visible minority groups and their percentage distribution within each census tract. The census tracts that recorded high population growth between 1996 and 2001 also have a high concentration of the top four visible minority groups. A number of census tracts south of Upper Middle Road and north of the QEW are also home to concentrations of the top four visible minority groups. Over half of the census tracts have South Asians as their dominant visible minority

population. The Chinese are the dominant visible minority group in about 20% of the census tracts.

Implications

- Growing diversity in language and cultural backgrounds of visible minority immigrants results from the shift in the source of immigrants shifts from the United Kingdom and Europe to China and South Asia, Caribbean, Latin America and Africa. This will have a major impact on the need for settlement services, language and cultural translation capacities in agencies and in cultural sensitivity and diversity competence training for service providers.

Figure 22 - Geographic and Percentage Distribution of Top Four Visible Minority Groups (2001), Oakville



Labour Force

Industry and Occupation

In 2001, Oakville had a labour force (population 15 years of age and over) of 80,730 with an employment rate of 95.5%. This means that less than five out of every hundred workers is not working.

Over 50% of the labour force works in the top five industries (Figure 23). The top industry employer is manufacturing (e.g. motor vehicle and parts, aerospace, transportation equipment) which accounts for 13% of the total labour force. Following manufacturing is the professional, scientific and technical services (e.g. engineering, consulting, real estate, insurance) at 12%.

Figure 23 - Labour Force by Top Industries and by Gender (2001), Oakville

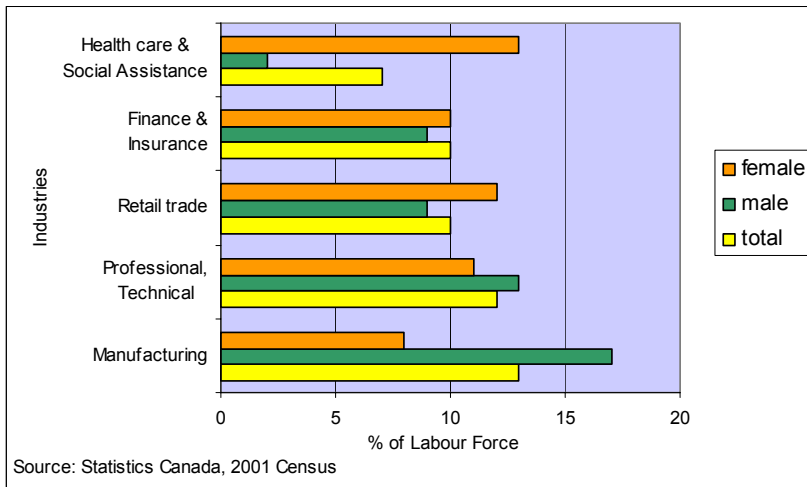
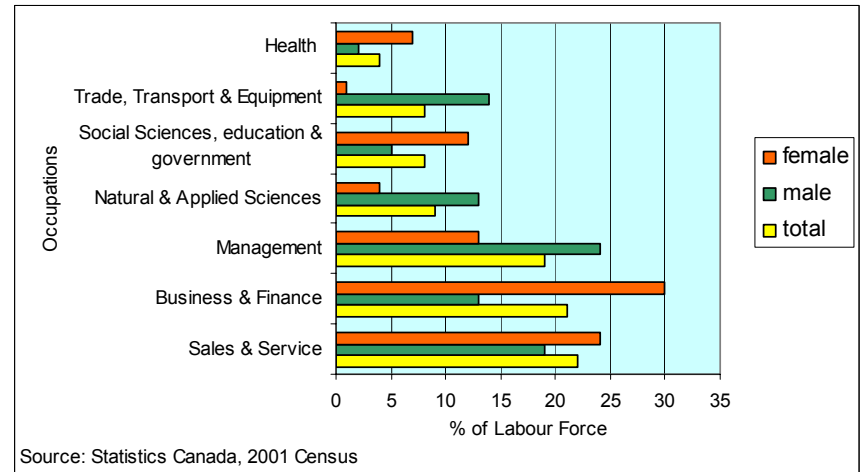


Figure 23 also indicates that there are gender differences in the various industry categories. The highest concentration of male labour force is in manufacturing which accounts for 17% of the total male labour force. The top industry for female labour force participation (13%) is health care and social assistance. It attracts only 2% of the male labour force. The retail and trade industry accounts for 12% of women workers.

Occupation refers to the type of job a person holds within the organization or business establishment. For the total labour force, the top occupation is sales and services (22%) followed closely by business and finance (21%) as shown in Figure 24.

Figure 24 - Labour Force by Top Occupations and by Gender (2001), Oakville

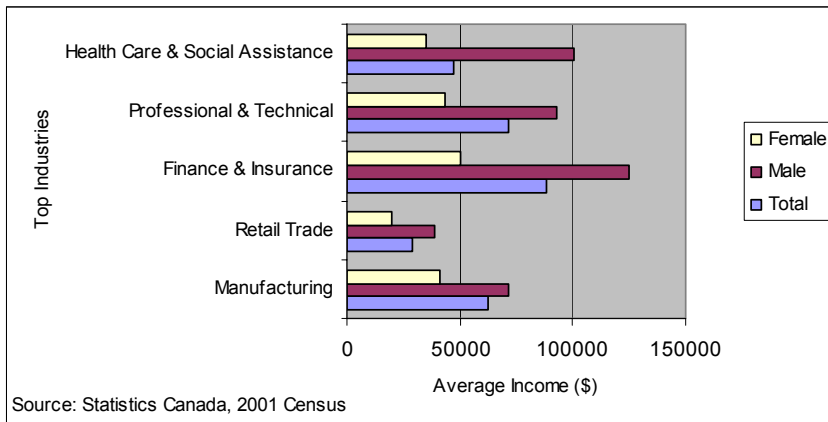


The top occupation group for female labour force (30%) is business, finance and administration. About 50% of the females in that group work in clerical occupations. The top occupation group for male labour force (24%) is management. About 5% of them are senior management.

Employment Income

Gender differences also exist in employment income. Female workers earn much less than their male counterparts. Among the top five industries (Figure 25), the finance and insurance category has the highest average employment income of \$88,500 per annum. The lowest employment income is \$28,700 per year for the retail trade category.

Figure 25 - Average Employment Income by Top five Industries and by Gender (2001), Oakville



The average annual income for male workers in the finance and insurance industry is \$124,500 as compared to \$20,100 for female workers in retail trade, a difference of more than six times.

Implications

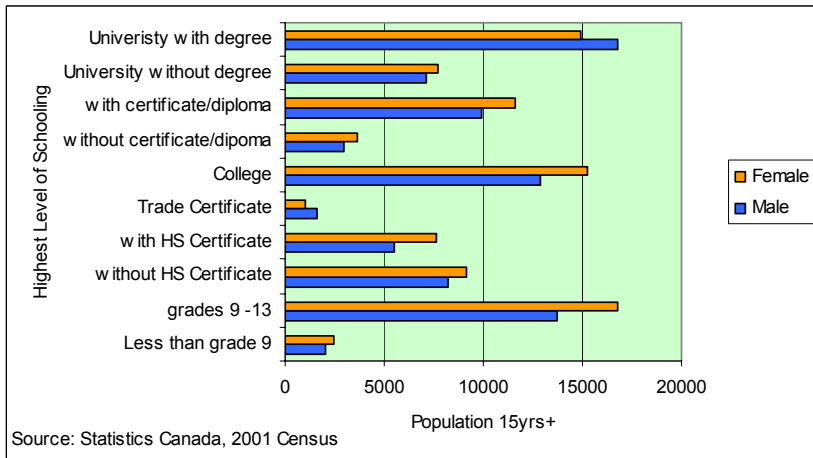
- High labour force participation rates for women with children at home have a significant impact on childcare needs, after school programs and parental supports. Higher population growth in Oakville in the coming years will increase demand on these programs.
- Despite the narrowing gap between male and female average income, male and female incomes are still significantly unequal. This has an impact particularly on female lone-parent families and single female seniors, who may find it difficult to cover their basic living expenses.

Education

Figure 26 shows the highest level of schooling completed for males and females 15 years and over in Oakville. About 15.5% of the population (15yrs+) does not have a high school certificate. About 58% of those with a high school certificate are females.

About 41% of the population (15yrs+) have attended university as compared to 34% for Halton and 27% for Ontario. About 25% of the population has completed schooling in non-university education (college and other institutions) which is similar to the provincial average and lower than the Region's 27%.

Figure 26 - Population (15yrs+) Highest Level of Schooling and by Gender (2001), Oakville

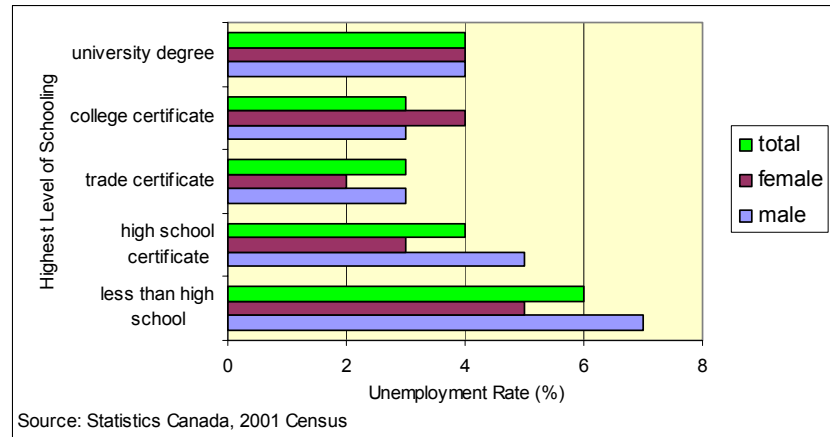


Approximately 3,650 persons in Oakville are out of work setting an unemployment rate of 4.5%. The Regional unemployment rate is about 4%.

The youth population between 15 and 24 had the highest unemployment rate of 11.8% as compared to the Region's 9.9%. About 30% (5,400 persons) of the youth population does not attend school and 5% attend school part-time.

Figure 27 shows the unemployment rate by highest level of schooling and by gender. Persons with less than high school education had an unemployment rate of about 7%. Women with a trade certificate had an unemployment rate of 2%, which was lower than their male counterparts.

Figure 27 - Unemployment Rate by Highest Level of Schooling and by Gender (2001), Oakville



The unemployment rate was the same at 4% for both men and women with university degrees.

Implications

- Continued high rates of unemployment for youth emphasize the need for employment services, volunteer opportunities and school-to-work transition programs.

- Although it is not clear whether or not poverty is a factor in youth leaving the school system or whether those that have left later become poor, it is apparent that poverty and low education are correlated.
- Further investigation needs to be undertaken to study issues of underemployment and part-time work that is often insufficient.

Income and Poverty

Low Income

Statistics Canada defines the Low Income Cut-offs (LICO) as the income levels at which families or unattached individuals spend 20% more than average on food, shelter and clothing. LICO are also set at income levels differentiated by family size and degree of urbanization. Table 1 shows the LICO for year 2000. For example, the LICO for a family of four in Halton, Oakville or Burlington is \$29,653 a year.

Table 1 - Low Income Cutoffs, 2000

Family size	Size of Area of Residence				
	500,000 or more	100,000 to 499,999	30,000 to 99,999	Small urban regions	Rural (farm and non-farm)
1	18,371	15,757	15,648	14,561	12,696
2	22,964	19,697	19,561	18,201	15,870
3	28,560	24,497	24,326	22,635	19,738
4	34,572	29,653	29,448	27,401	23,892
5	38,646	33,148	32,917	30,629	26,708
6	42,719	36,642	36,387	33,857	29,524
7+	46,793	40,137	39,857	37,085	32,340

Source: Statistics Canada

Table 2 provides the incidence of low income by select groups from the 2001 Census for Oakville. Overall, 8% of Oakville's population have a low income, compared to 7% for Halton and 14% for Ontario. Among immigrants, nearly 12% are low income. In particular, nearly a third (30.5%) of the immigrants who arrived most recently (1996-2001) have

low incomes. Seniors over 75 years of age (16%) and children (8%) are also vulnerable to situations of low income. Incidence of low income by individuals, families and seniors is discussed in the following sections of this document.

Table 2 - Incidence of Low Income by Select Groups (2000), Oakville and Halton

Select Group	Oakville	Halton
Total Population	7.8%	7.1%
With immigrant status	11.7%	10.4%
Recent immigrants (between 1996 and 2001)	30.5%	26.2%
With aboriginal status	17.3%	19.3%
With visible minority status	16.3%	15%
With activity limitation (disability)	14.4%	13.2%
Seniors 75 years +	16.1%	16.4%
Children under 14 years	8.4%	7.6%

Source: Statistics Canada, 2001 Census custom tabulation.

Individual Income

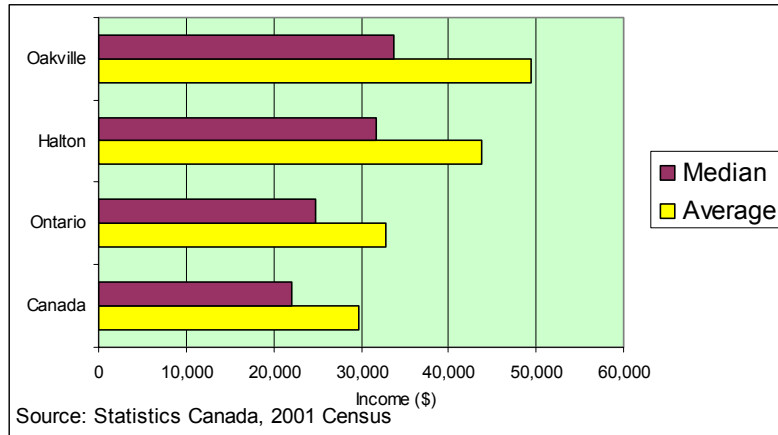
The average 2000 income for individuals (persons aged 15 years and older) living in Oakville is \$49,370, about 65% higher than the national average of \$29,769 and 50% higher than the provincial figure of \$32,865.

The median income for individuals was \$33,828 which is 53% higher than national average (Figure 28).

Average income is the dollar amount obtained by adding the total income of all individuals and dividing the sum by the number of individuals. Median income is the dollar

amount which divides the income size distribution into two halves; the incomes of the first half are below the median, while those of the second half are above the median.

Figure 28 - Individual Incomes (2000), Oakville



There are about 11,300 low income individuals in Oakville of which 28.3% (3,200) are unattached persons. As shown in Figure 29, both the percentages of low income individuals in private households and unattached individuals in Oakville are below the provincial averages of 34% for unattached individuals and 14% for the population in private households. In Oakville, about 7.8% of the population in private households are low income as compared to 28% for unattached individuals.

Figure 29 - Low Income Individuals (2000), Oakville

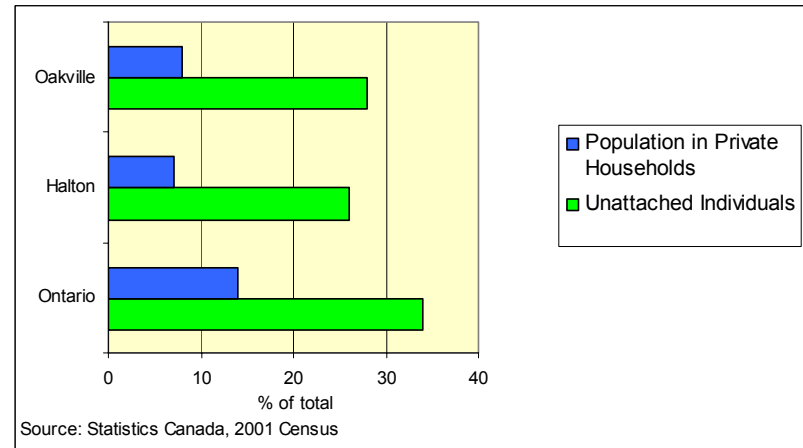
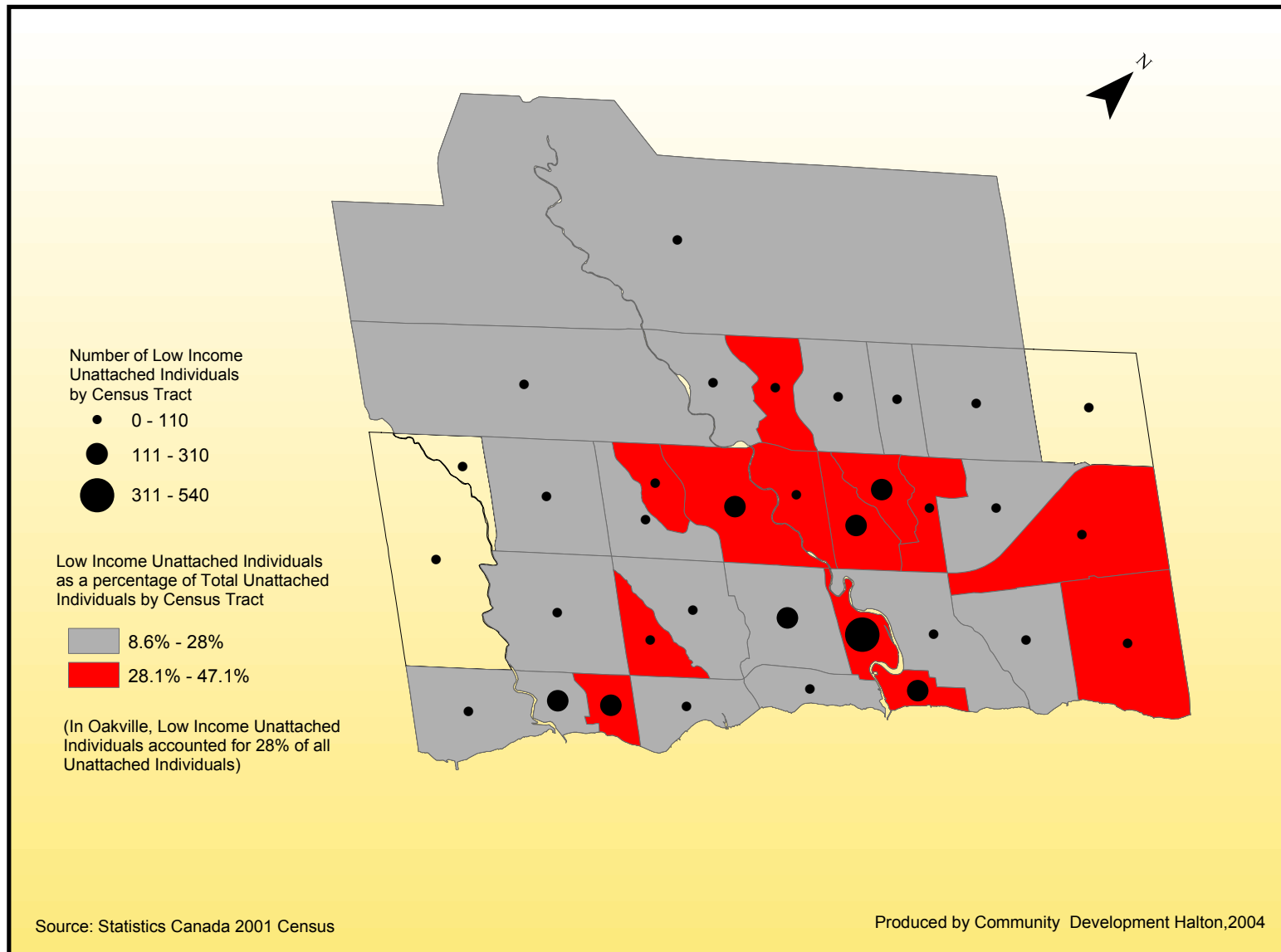


Figure 30 shows the geographic distribution of the percentage of low income unattached individuals as well as the number of low income unattached individuals in Oakville. There are a few census tracts (in red) with a higher percentage of low income unattached individuals than the average for Oakville (28%).

Figure 30 - Low Income Unattached Individuals (2000), Oakville



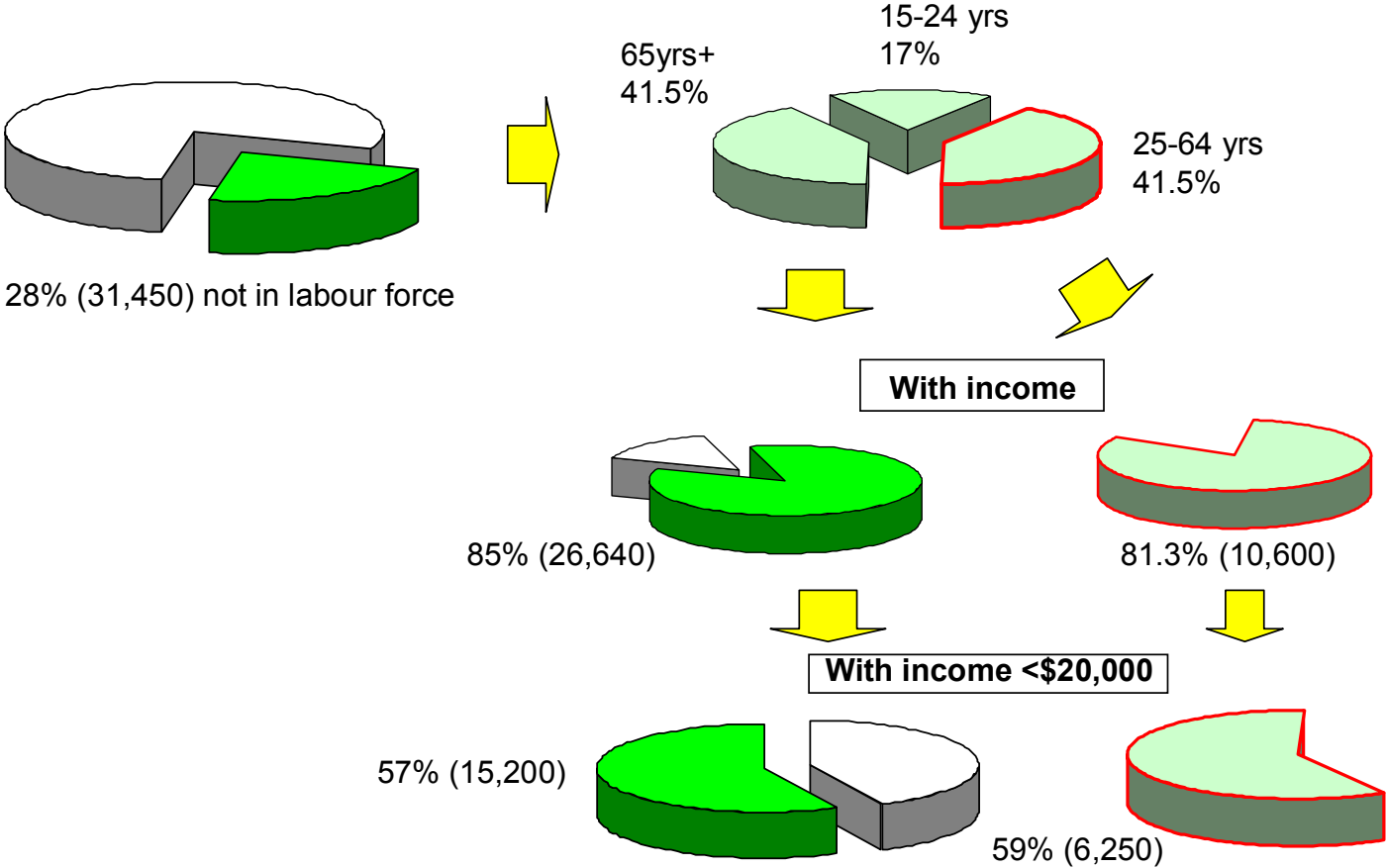
About 28% of the population (31,450) 15 years and older is not in the labour force. They are neither employed nor unemployed. This population sub-group includes students, homemakers, retired workers, seasonal workers in an “off” season who are not looking for work, and persons who could not work because of a long-term illness or disability.

Figure 31 shows the composition of the “not in labour force” population by three age groups (15-24 years, 25-64 years and 65 years and older). About 85% (26,640) of the “not in labour force” population receives some type of income. The majority (87%) of those receiving an income report an income of less than \$20,000.

Most students would belong to the age group between 15 and 24. The 65 years and older are seniors, most retired.

Of those not in the labour force, there are 13,050 persons in the age group between 25 and 64. About 81% (10,600) of that group receives an income and about 59% (6,250) reports an income of less than \$20,000.

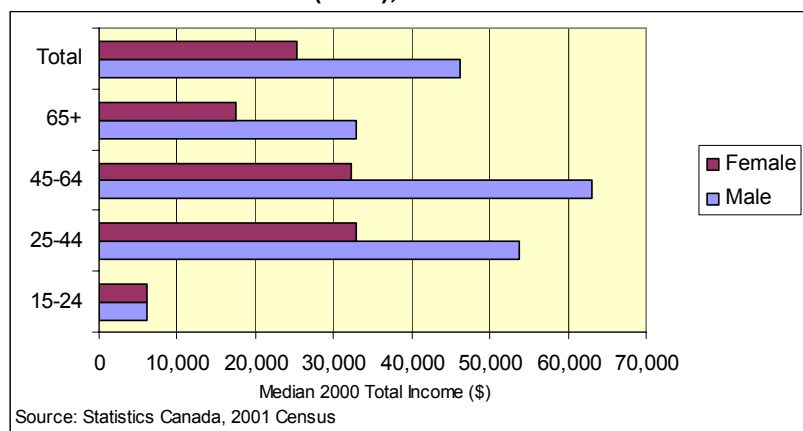
Figure 31 - Individuals Not in the Labour Force (15 yrs+), Oakville



Source: Statistics Canada 2001 Census

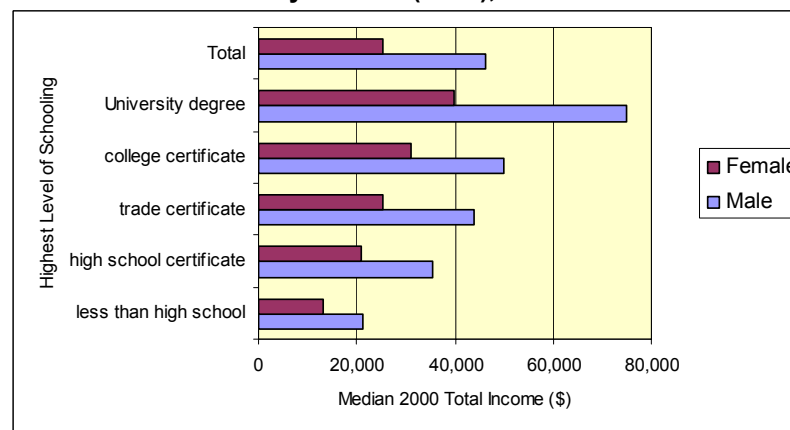
For individual incomes, gender gaps exist among age groups and levels of schooling where the female incomes are significantly lower. With the exception of the age group between 15 and 24, the median income for women in all age groups is significantly lower (Figure 32). Most of the men and women in the age group between 15 and 24 are students earning less than \$10,000.

Figure 32 - Median Total Income by Age Groups and by Gender (2000), Oakville



With no exception, median incomes for women are significantly lower than men by highest level of schooling (Figure 33). The largest gap shows a difference of 47% between men and women with university degrees. The gap is about 38% for men and women for those with no high school certificate.

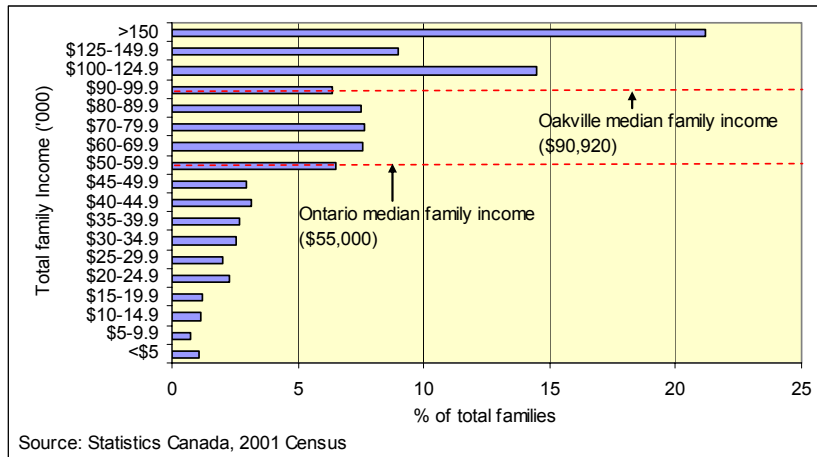
Figure 33 - Median Total Income by Highest Level of Schooling and by Gender (2000), Oakville



Family Income

The median family income for Oakville is \$90,920, which is about 65% higher than the provincial average of \$55,000. About 21% of the families have total income over \$150,000 (Figure 34). On the other hand, a similar percentage (20%) of families has total income of \$50,000 or less (Ontario median family income is \$55,000)

Figure 34 - Family Income by Income Categories (2000), Oakville



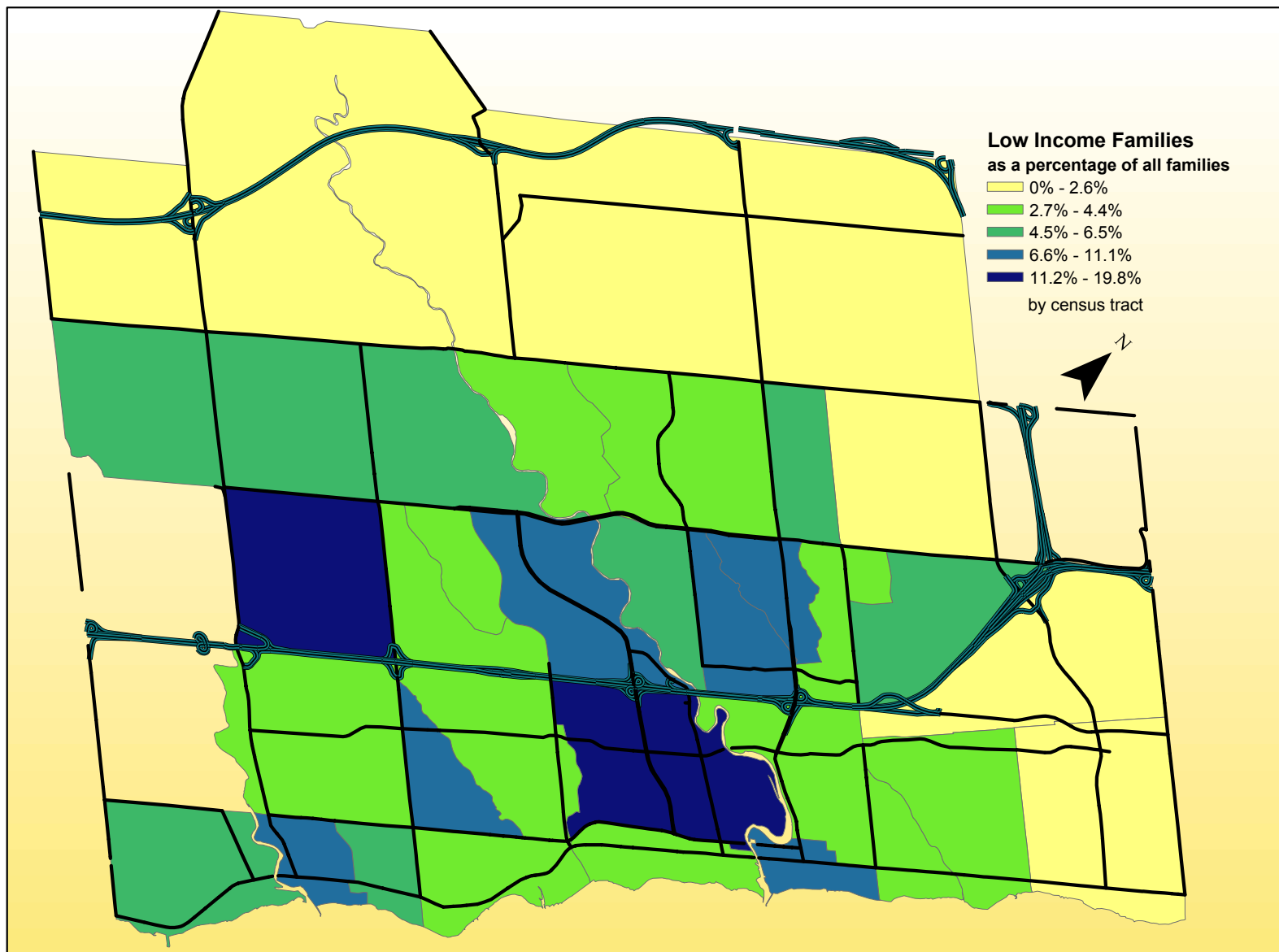
The number of low income families dropped from 2,800 in 1996 to 2,470 in 2001 and the percentage of low income families also decreased from 7.9% to 6%. Despite the reduction in the number of low income families, Oakville continues to have a greater share of low income families within Halton. It has 38% of Halton's families but 43% of its low income families.

Figure 35 shows the geographic distribution of the percentage of low income families. There are two

groupings of dissemination areas with 12% to 20% of their families in the low income category.

The median family income for male lone-parent families is about \$66,700, 50% higher than that of Ontario. Although the median income for female lone-parent families is 44% higher than that of the province, it represents only 50% of the income of all families and 68.5% of that of the male lone-parent families.

Figure 35 - Low Income Families (2000), Oakville



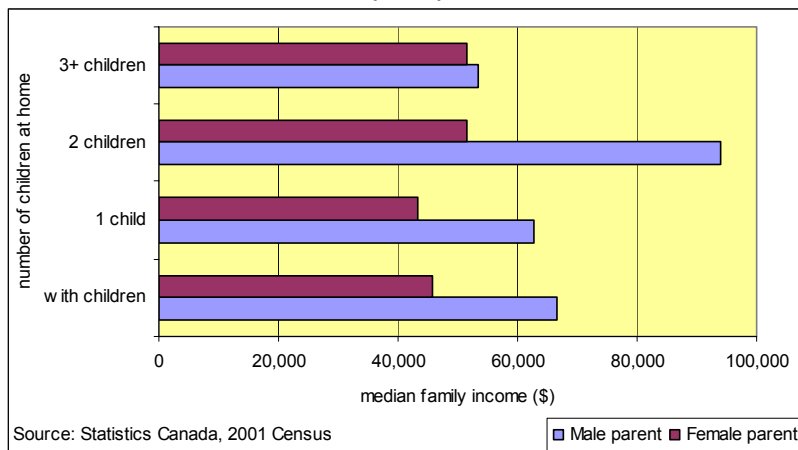
Source: Statistics Canada, Census Data.

Produced by Community Development Halton, 2004

Figure 36 shows the median family incomes for lone-parent families by number of children at home. In all cases, the median family income for female lone-parents is lower than for their male counterparts. For families with two children at home, the income for male lone-parent families was twice that of the female lone-parent families.

About 80% of the lone-parent families are headed by female parents. About 34% of the female lone-parent families report income of less than \$35,000. A total of 450 low income female lone-parent families have 3 or more children living at home.

Figure 36 - Median Family Income for Lone-parent Families with Children (2000), Oakville



Seniors Income

Both the average and median incomes for seniors in Oakville are higher than the national and provincial averages (Figure 37). The average income for seniors in Oakville is about \$34,100 which is about 82% of the average income for all age groups. The average income for seniors in Canada is about \$24,400 which is about 82% of the average income for all age groups. The average income for seniors in Oakville is about \$34,100, 69% of the average income for all its population.

As shown in Figure 38, about 14% of seniors have an income below \$12,000. On the other hand, over 7% of the seniors report total income in excess of \$75,000.

In Oakville, about 18% of the seniors are in the labour force and report employment income in 2000 as compared to the provincial average of 12%. The average employment income for these seniors is also higher than the provincial average (i.e. \$36,000 versus \$27,000).

Figure 37 - Income for Seniors (2000), Oakville

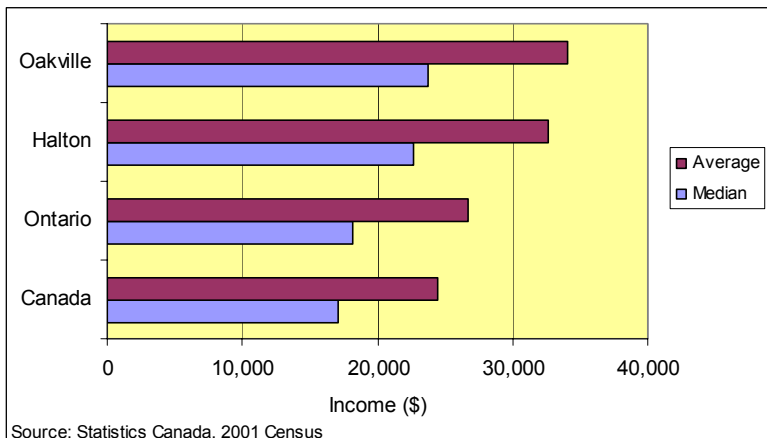
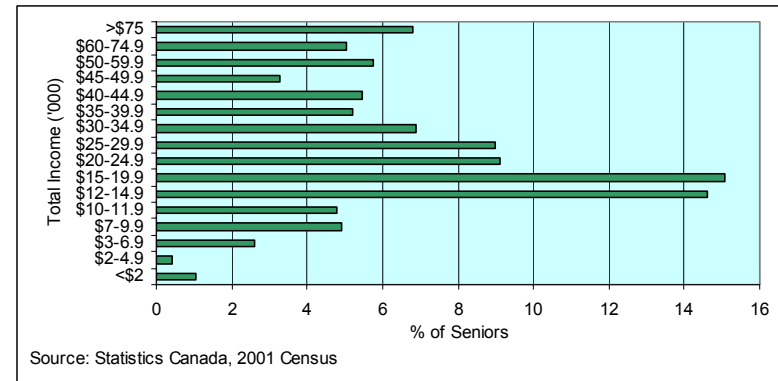


Figure 38 - Senior Income by Income Categories (2000), Oakville



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.
- Employers and service providers need to be aware of and accommodate that women are providing the largest part of care for children, especially for female lone-parent families.
- Funders and service providers need to be aware that seniors and children have the highest rates of poverty in Oakville.
- Public policy can influence the redistribution of wealth, thus diminishing poverty (i.e. social transfers such as the child tax credit).
- Benefit levels, such as Ontario Works, should be raised to at least the Statistics Canada LICO for Halton.

- Poverty has profound effects on individuals and families creating a series of vulnerabilities that need to be address by the social sector.

Housing Affordability

There are 49,200 private households in Oakville. While two person households make up 30% of all households, the dominant household size is 4-5 persons (32%). The average household size is 2.9 persons per household.

One-family households account for 79% of the total households. About 19% of the households are occupied by non-family households. A non-family household consists either of one person living alone or of two or more persons who share a dwelling but do not constitute a family (e.g. a couple with or without children).

One-fifth (19.9%) of the households are rented dwellings occupied by tenants. Over 39,000 households are owned dwellings occupied by the owners.

Tenant households pay an average monthly rent of \$1,020 as compared to \$1,275 paid by owner households as major monthly payments.

Major monthly payments for owner households include mortgage payments and cost of electricity, heat and municipal services.

It is generally accepted that housing affordability can be measured by the proportion of total income spent on shelter costs, which includes monthly rent or major monthly payments.

The average monthly rent is \$1,020 in Oakville and 43% of the tenant households pay over \$1,000 in rent (Figure 39).

Another 28% pay between \$800 and \$1,000. The standard measure of housing affordability is when shelter costs are over 30% of total income. In Oakville, there are 3,600 tenant households (39%) and 6,000 owner households (15%) that fall into that category. Figure 40 shows tenant households and the percentage of household income spent on rent. About 17.6% of the tenant households (1,640 households) spend over 50% of total income on shelter.

Figure 39 - Monthly Gross Rent Paid (2001), Oakville

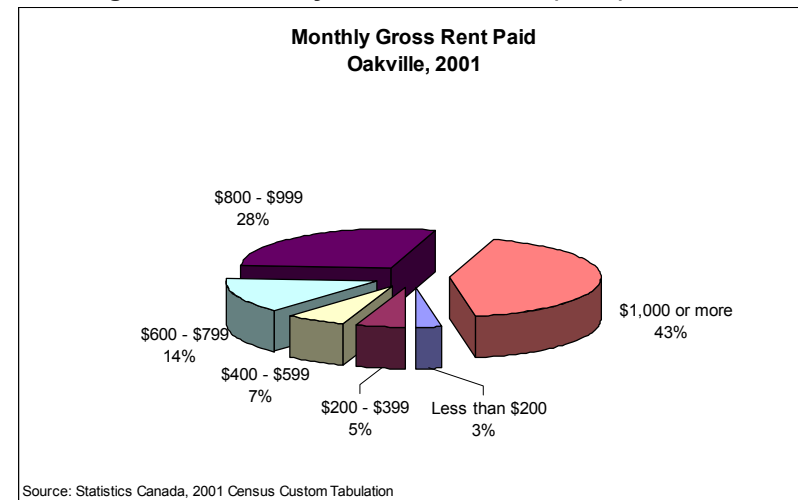


Figure 40 - Gross Rent as a Percent of Household Income (2000), Oakville

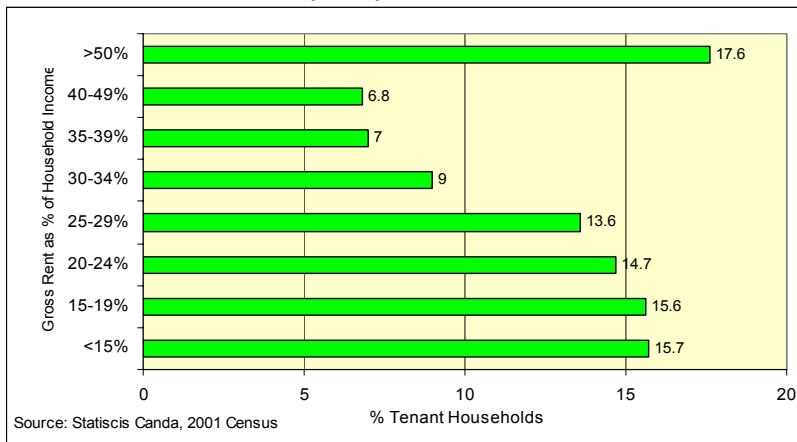


Figure 41 shows the geographic distribution of households with shelter costs over 30% of their total income. Although there are more owner households than tenant households, there are no owner households that spend more than 50% of income on shelter costs.

Figure 42 shows the percentage of household income spent on rent by median household incomes in each census tract.

Implications

- Shelter costs have a major impact on living costs in Oakville. Since both rents and house prices have increased, people are spending larger proportions of their incomes on housing. The need for affordable housing in Oakville will increase with the growing population.
- More supportive and affordable housing programs that promote independent living will be required for

the growing senior’s population as well as other special need groups.

- Intensification (building of higher density housing) in existing residential areas will facilitate the use of existing services. Such developments need to include a component of affordable housing to provide lower income residents with access to services locally.

Figure 41 - Shelter Cost (30%+ of total income), 2000, Oakville

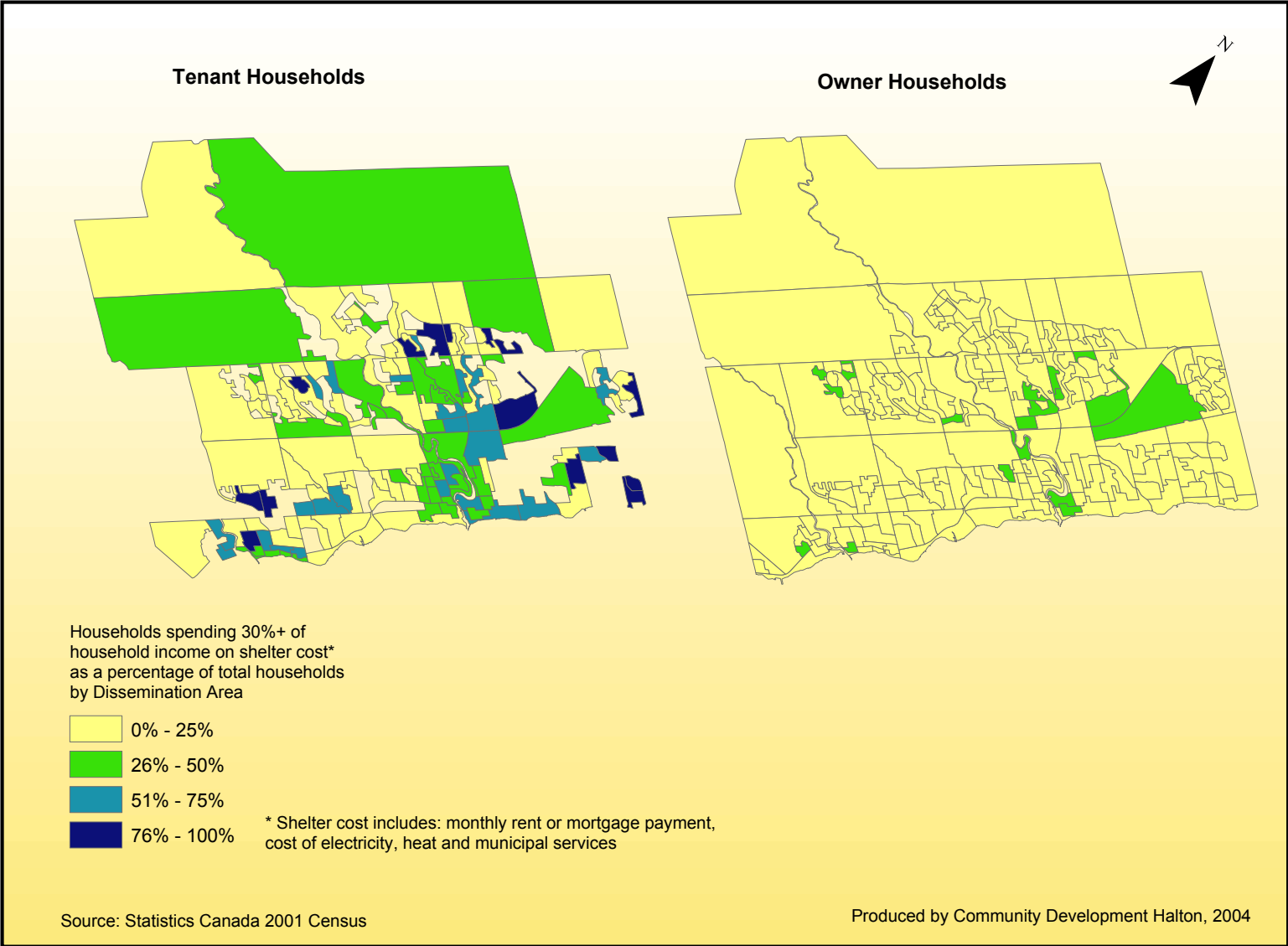
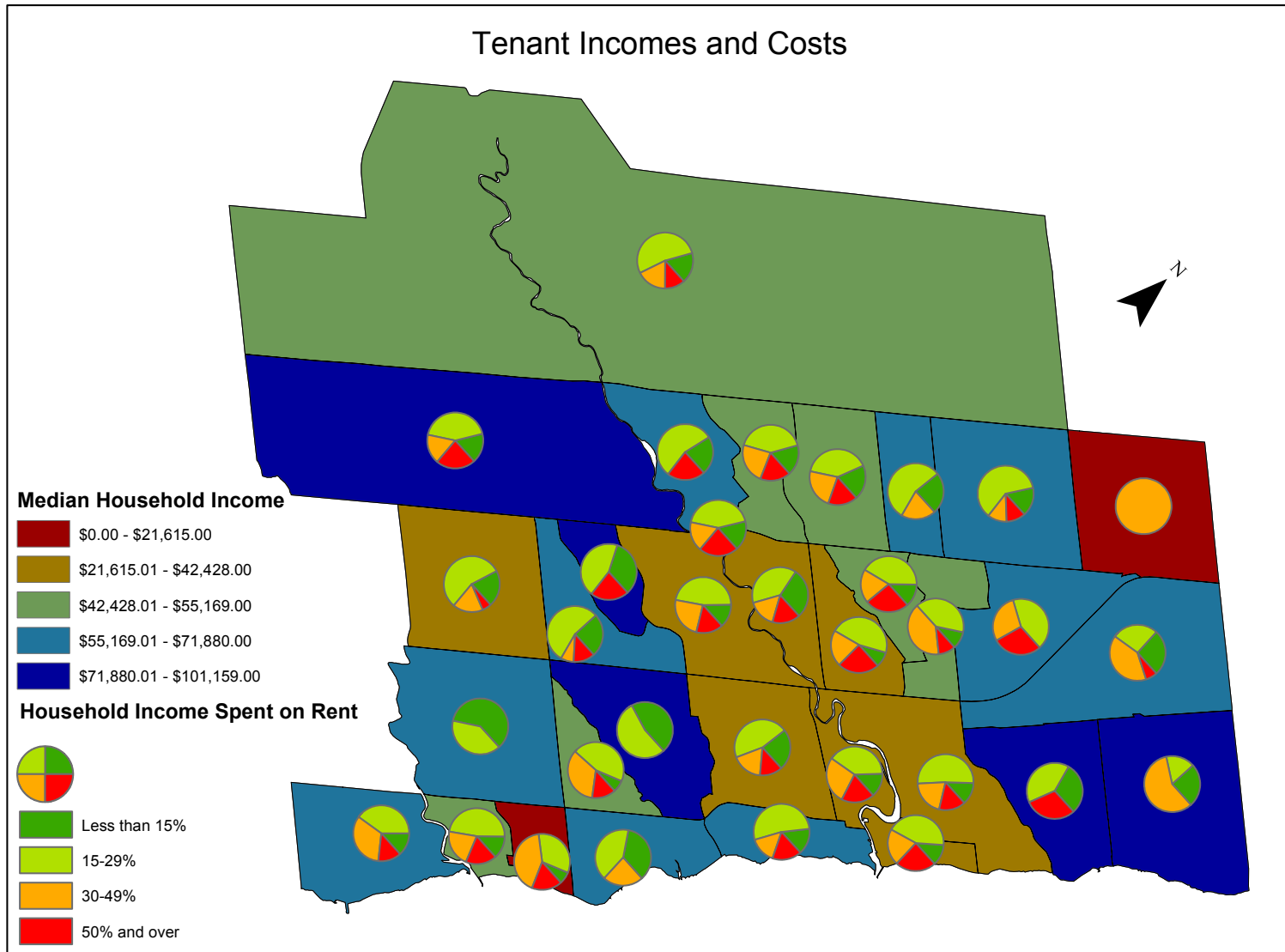


Figure 42 - Tenant Incomes and Costs (2000), Oakville



Source: Statistics Canada, 2001 Census Custom Tabulation

Produced by Community Development Halton, 2004

Oakville Summary (2001 Census)

Population

Total population	144,738
0-4	6.3%
5-14	15.4%
15-19	6.8%
20-24	5.7%
25-44	30.7%
45-54	15.0%
55-64	24.7%
65-74	6.3%
75-84	3.6%
85+	1.0%
Median age of population	37.1

Family

Population 15+	113,310
Legally married	61%
Separated	2.7%
Single	26.2%
Divorced	5.2%
Widowed	4.9%
No. of census families in private households	41,115
Married couple families	83.3%
Lone-parent families	10.9%
Average no. of persons per family	3.2

Immigration and Language

Population	143,690
Born in Canada	71.4%
Immigrant	27.6%
Non-permanent resident	1.0%
Knowledge of English only	86.7%
Knowledge of French only	0.1%
Knowledge of English & French	12.4%
Know neither English nor French	0.9%

Education

Pop. 20+	102,315
Less than Grade 9	4.3%
Grades 9-13	21.4%
Trades with certificate/diploma	7.6%
College	26.0%
University	40.8%

Labour Force

Population 15+ in labour force	112,195
Employed	68.7%
Unemployed	4.5%
Unemployed youth (15-24)	11.8%

Income

Median census family income (all)	\$90,920
Median family income – lone-parent	\$46,081
No. of economic families	40,320
Low income families	6.0%

Housing

No. of occupied private dwellings	49,260
Single detached house	66.1%
Semi-detached house	4.2%
Row house	12.0%
Apartment	17.7%
Rent	19.0%
Own	81.0%
Average gross rent	\$1,020
Average value of owned dwelling	\$306,209

Glossary of Selected Census Terms

Age

Refers to the age at last birthday (as of the census reference date, May 15, 2001). This variable is derived from the date of the birth question which asks day, month and year of birth. Persons who were unable to give the exact date of birth were asked to give the best possible estimate.

Census Family

Refers to a now-married couple (with or without never-married sons and/or daughters of either or both spouses), a couple living common-law (with or without never-married sons and/or daughters of either or both partners) or a lone-parent of any marital status, with at least one never-married son or daughter living in the same dwelling.

Census Family Status

Refers to the classification of the population according to whether or not they are members of a census family.

Family persons refers to household members who belong to a census family. They, in turn, are further classified as follows:

Spouses refer to persons of opposite sex who are legally married to each other and living in the same dwelling.

Common-law partners are two persons of opposite sex who are not legally married to each other but live together as husband and wife in the same dwelling.

Lone parent refers to a mother or a father, with no spouse or common-law partner present, living in a dwelling with one or more never-married sons and/or daughters.

Never-married sons and/or daughters refers to blood, step or adopted sons and daughters who have never married (regardless of age) and are in the same dwelling as their parent(s). Sons and daughters who are currently or were previously married, or who are living common-law, are not considered to be member of their parent(s) census family even if they are living in the same dwelling. In addition, those never-married sons and daughters who do not live in the same dwelling as their parent(s) are not considered members of their parent(s) census family.

Non-family persons refers to household members who do not belong to a **census family**. They may be **related** to Person 1, the household reference person (e.g., Person 1's divorced brother, brother-in-law, cousin, grandparent) or **unrelated** (e.g., lodger, room-mate, employee). A person living alone is always a non-family person.

Census Family Structure

Refers to the classification of census families into **families of now-married couples** (with or without never-married sons or daughters living at home of either or both spouses), **families of common-law couples** (with or without never-

married sons or daughters living at home or either or both partners) and **lone-parent families** by sex of parent.

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.

Household

Refers to a person or group of persons (other than foreign residents), who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. It may consist of a family group (census family) with or without other non-family persons, of two or more families sharing a dwelling, of a group of unrelated persons, or of one person living alone. Household members who are temporarily absent on Census Day (e.g., temporary residents elsewhere) are considered as part of their usual household. For census purposes, every person is a member of one and only one household. Unless otherwise specified, all data in household reports are for private households only.

Household Type

Refers to the basic division of private households into **family** and **non-family households**. **Family household** refers to a household that contains at least one census family, that is a married couple with or without never-married sons or daughters, or a couple living common-law with or without never-married sons or daughters, or a lone-parent living with one or more never-married sons or daughters (lone-parent family). **One-family household** refers to a single census family (with or without other non-family persons) that occupies a private dwelling. **Multiple-family household** refers to one in which two or more

census families (with or without additional non-family persons) occupy the same private dwelling.

Non-family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but do not constitute as a census family.

Immigration: Age at Immigration

Refers to the age at which the respondent first obtained landed immigrant status. A landed immigrant is a person who is not a Canadian citizen by birth, but who has been granted the right to live in Canada permanently by Canadian immigration authorities.

Immigration: Immigrant Population

Refers to persons who are, or have been, landed immigrants in Canada. A landed immigrant is a person who is not a Canadian citizen by birth, but who has been granted the right to live in Canada permanently by Canadian immigration authorities. Some immigrants have resided in Canada for a number of years, while others are recent arrivals. Most immigrants are born outside of Canada, but a small number were born in Canada.

Income: Average Income of Individuals

Average income refers to the weighted mean total income of individuals 15 years of age and over who reported income for 1995. Average income is calculated from unrounded data by dividing the aggregate income of a specific group of individuals (e.g., males 45 to 54 years of age) by the number of individuals with income in that group.

Average and median incomes and standard errors for average income of individuals will be calculated for those

individuals who are at least 15 years of age and who have an income (positive or negative). **For all other universes, these statistics will be calculated over all units whether or not they reported any income.**

Income: Employment Income

Refers to total income received by persons 15 years of age and over during calendar year 1995 as wages and salaries, net income from non-farm unincorporated business and/or professional practice and net farm self-employment income.

Income: Incidence of Low Income

The incidence of low income is the proportion or percentage of economic families or unattached individuals in a given classification below the low income cut-offs. These incidence rates are calculated from unrounded estimates of economic families and unattached individuals 15 years of age and over.

Income: Income Status

Refers to the position of an economic family or an unattached individual 15 years of age and over in relation to Statistics Canada’s low income cut-offs (LICOs).

Income: Low Income Cut-Offs (LICOs)

Income levels at which families or unattached individuals spend 20% more than average on food, shelter and clothing.

Low Income Cut-offs for Economic Families and Unattached Individuals, 2000

Family size	Size of Area of Residence				
	500,000 or more	100,000 to 499,999	30,000 to 99,999	Small urban regions	Rural (farm and non-farm)
1	18,371	15,757	15,648	14,561	12,696
2	22,964	19,697	19,561	18,201	15,870
3	28,560	24,497	24,326	22,635	19,738
4	34,572	29,653	29,448	27,401	23,892
5	38,646	33,148	32,917	30,629	26,708
6	42,719	36,642	36,387	33,857	29,524
7+	46,793	40,137	39,857	37,085	32,340

Labour Market Activities: Employed

Refers to persons 15 years of age and over, excluding institutional students, who, during the week (Sunday to Saturday) prior to Census Day:

- (a) did any work at all for pay or in self-employment ; or
- (b) were absent from their job or business for the entire week because of vacation, illness, a labour dispute at their place of work or other reasons.

Labour Force Activities: Labour Force Activity

Refers to the labour market activity of the population 15 years of age and over, excluding institutional residents, in the week (Sunday to Saturday) prior to Census Day.

Respondents were classified as either **employed**, **unemployed** or **not in the labour force**.

Labour Force Activities: Not In The Labour Force

Refers to those persons 15 years of age and over, excluding institutional residents, who, in the week (Sunday to Saturday) prior to Census Day (May 14, 1996), were neither employed or unemployed. It includes persons who did not work for pay or in self-employment in the week prior to enumeration and (a) did not look for paid work in the four weeks prior to enumeration, (b) were not on temporary lay-off and (c) did not have a new job to start in four weeks or less. It also includes persons who looked for work during the last four weeks but were not available to start work in the week prior to enumeration.

Labour Force Activities: Occupation (Based On 2001 National Occupational Classification for Statistics [NOC-S2001])

Refers to the kind of work persons were doing during the reference week, as determined by their kind of work and the description of the most important duties in their job. If the person did not have a job during the week (Sunday to Saturday) prior to enumeration (May 15, 2001), the data relate to the job of longest duration since January 1, 2000. Persons with two or more jobs were to report the information for the job at which they worked the most hours.

Labour Force Activities: Unemployed

Refers to persons 15 years of age and over, excluding institutional residents, who, during the week (Sunday to Saturday) prior to Census Day, were without paid work and were unavailable for work and either:

- (a) had actively looked for work in the past four weeks; or
- (b) were on temporary lay-off and expected to return to their job; or
- (c) had definite arrangements to start a new job in four weeks or less.

Labour Force Activities: Unemployment Rate

Refers to the unemployed labour force expressed as a percentage of the total labour force in week (Sunday to Saturday) prior to Census Day. Data are available for persons 15 years of age and over, excluding institutional residents.

The unemployment rate for a particular group (age, sex, marital status, geographic area, etc.) is the unemployed labour force in that group expressed as a percentage of the total labour force in that group, in the week prior to enumeration.

Marital Status

Refers to the conjugal status of a person.

The various derived categories are defined as follows:

Married (including common-law)

Persons whose husband or wife is living, unless the couple is separated or a divorce has been obtained. Persons living common-law are considered as "Married".

Separated

Persons currently married, but who are no longer living with their spouse (for any reason other than illness or work), and have not obtained a divorce.

Divorced

Persons who have obtained a legal divorce and who have not remarried.

Widowed

Persons who have lost their spouse through death and who have not remarried.

Never married (single)

Persons who have never married (including all persons less than 15 years of age) and persons whose marriage has been annulled and have not remarried.

Owner's Major Payments

Refers to the total average monthly payments made by owner households to secure shelter.

Schooling: Highest Level of Schooling

Refers to the highest grade or year of elementary or secondary school attended, or the highest year of university or other non-university completed. University education is considered to be a higher level of schooling than other non-university. Also, the attainment of a degree, certificate or diploma is considered to be at a higher level than years completed or attended without an educational qualification.

Schooling: School Attendance

Refers to either full-time or part-time (day or evening) attendance at school, college or university during the eight-month period between September 2000 and May 15, 2001.

Attendance is counted only for courses which could be used toward a certificate, diploma or degree.

Visible Minority

The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour". The Act specifies that the visible minority population includes the following groups:

- Chinese
- South Asian (e.g. East Indian, Pakistani, Punjabi, Sri Lankan)
- Black (e.g. African, Haitian, Jamaican, Somali)
- Arab/West Asian (e.g. Armenian, Egyptian, Iranian, Lebanese, Moroccan)
- Filipino
- Southeast Asian (e.g. Cambodian, Indonesian, Laotian, Vietnamese)
- Latin American
- Japanese
- Korean

