Our Halton 2018 Women

September 2018





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Electronic copies of this report are available from:

Community Development Halton 3350 South Service Road Burlington, ON L7N 3M6

Phone: (905) 632-1975; 1-855-395-8807

Email: office@cdhalton.ca Web: www.cdhalton.ca



Research Team

Richard Lau, Research Associate
Ted Hildebrandt, Director of Social Planning
Joey Edwardh, Executive Director

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



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Introduction

Community Development Halton (CDH), introduces the *Our Halton 2018* series to increase the awareness of the changing socio-demographic characteristics of residents of Halton Region. The series focuses on population groups such as seniors, women, children and youth, visible minority, recent immigrants and the challenges and issues they are facing. CDH hosted a focus group with select organizations and community members with insights and lived experience in Halton to develop the implications of the changing demographics of our communities.

The main data source is the 2016 Census of Population. The Census which is conducted every five years provides the most reliable and detailed socio-demographic data on the Canadian population. However, the quality and reliability of this valuable data source was disrupted in 2011 when the federal government replaced the mandatory long form census with a voluntary National Household Survey (NHS). Due to the change in data collection methodology from a mandatory census to a voluntary survey, the non-response rate of the NHS is significantly higher than those of the previous long form census. In addition to an overall lower response rate, certain population groups are less likely to respond to the survey such as high and low income individuals, Aboriginals, newcomers and visible minority groups.

Given the high non-response rate and the associated non-response bias, Statistics Canada warns users to use caution when using the NHS data and comparing with previous censuses. In effect, it has created a ten-year data gap between 2006 and 2016. The 2016 Census not only provides, once again, quality and reliable demographic data on the population, but also remedies the data deficiency situation since 2006.

This report draws on the census datasets which are available from Statistics Canada's website and the census data tables obtained by the Community Data Program¹ (CDP). Community Development Halton is a member organization of the CDP's Halton Region Consortium. In addition, this report uses only the publicly released census datasets that are available at geographic level of the Census Division (e.g. Halton Region) or Census Subdivision (e.g. City of Burlington). Finally, the language and terms used for the various data throughout this document reflects the language of the Census and Statistics Canada.

Our Halton 2018: Women focuses on the socio-economic characteristics of half of Halton's population. It highlights the issues and challenges faced by this population group. It looks at

¹ https://communitydata.ca/

the aging of the population and the rapid increase of senior women including those living alone. It provides information on educational attainment and fields of study that can influence women's choice of profession/occupation and labour market outcomes. Some of these decisions can impact on women's earning power which in turn contributes to income gender inequality.

Aging Population

The population of Halton Region has increased by almost 25% between 2006 and 2016 and by more than 60% over the past two decades (1996-2016). The growth rate is more than double the provincial average over the past five years.

There are 548,000 people living in Halton. Slightly over half (51.4%) are women. As with the total population, women are also aging. The number of senior women (65 years and older) has increased by over 47% to 45,615 over the last ten years. The growth is more than double that of non-senior women. Burlington has the highest percentage of senior women. Over one in five women is a senior. Milton has the lowest percentage at less than 10% in both 2006 and 2016.

Table 1. Senior Woman Population, Halton Region 2006, 2016

	2006				2016		
		# senior	%	senior		# senior	% senior
	# women	women	w	omen	# women	women	women
Burlington	85,4	30 1	4,510	17.0%	95,360	20,040	21.0%
Oakville	85,3	05 10	0,830	12.7%	100,175	15,610	15.6%
Milton	27,0	15	2,480	9.2%	55,615	5,455	9.8%
Halton Hills	27,8	55	3,125	11.2%	30,935	4,510	14.6%
Halton	225,6	05 30	0,945	13.7%	282,085	45,615	16.2%

Source: Statistics Canada, 2006,2016 Censuses

The increase in the population of senior women is most significant in the 65 to 69 years age group. It grew by 68% which is two and a half times faster than the total population. It is followed closely by those in the 85 years and over age group at 65%. The proportion of senior women has grown from 13.7% in 2006 to 16.2% in 2016. Almost one in six women in Halton is a senior. In comparison with the population of men, senior women outnumber senior men by 29% in 2006 and 26% in 2016. Women continue to outlive their male counterparts.

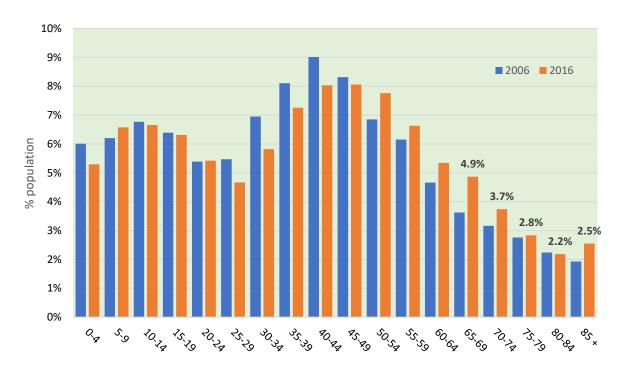


Figure 1. Age Distribution of Female Population Halton Region, 2006, 2016

- Halton's population of senior women is growing faster than the non-senior women.
- Providers of services including housing to seniors should consider that most seniors are women.
- Seniors may stay longer in the workforce. Employers may have to modify existing working conditions to accommodate the needs of their elderly staff.
- Many senior women will not be able to depend on an automobile as their basic means
 of transportation. In order to meet their mobility needs, alternative modes of
 transportation should be considered and put in place.

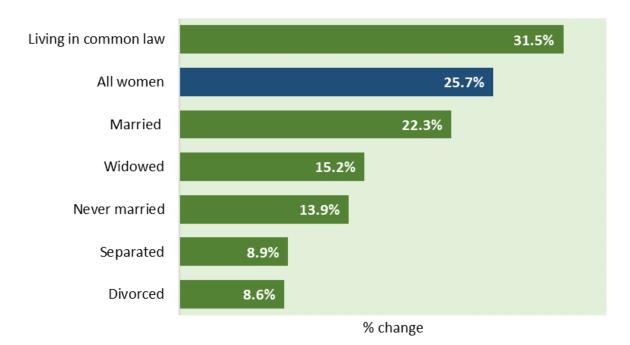
Marital Status

In 2016, about 60% of women aged 15 years and over were married or living in common law. Over one in five (22%) were never married. Six percent of women are living in common law relationships and this is growing. Between 2006 and 2016, the number of senior women living in common law has increased by 31.5% compared to 25.7% for all women.

Halton Hills has a higher proportion of women living in common law relationships at 7.7% followed by Burlington at 7%. Oakville has the lowest percentage at 4.3%.

The number of women separated or divorced experienced a slower growth rate of less than 10%, significantly below the rate for the overall female population. These changes are captured in the following graph.

Figure 2. Percent Change in Woman Population (15 years+) by Marital Status, Halton Region, 2006 - 2016



Community Development Halton/Source: Statistics Canada, 2006/2016 Censuses

- Research has found that children who experience the separation or divorce of their parents while growing up are more likely to become separated themselves later in their adult lives.
- Change in family structure may affect availability of family caregivers.

Single Mothers

Female lone parent families are led by women who were separated, divorced, widowed or never married.

In 2016, six in ten single mothers in Halton were divorced (35%) or separated (25%). Almost 1 in 6 single mothers (18%) has never legally married. Between 2006 and 2011, the never married single mothers experienced an increase of 32% which was higher than those who were separated, divorced or widowed.

Between 2006 and 2016, the percentage of single mother families in Halton shows a slight decrease from 81.6% to 79.6%. The decrease is also occurring in three of the four local municipalities. The number of single mother families increases at a lower rate (34%) than the rate (37.5%) for all lone parent families.

Table 2. Single Mother Family, Halton Region, 2006, 2016

	2006				2016	
	# lone parent family	# female lone parent family	% female lone parent family	# lone parent family	# female lone parent family	% female lone parent family
Burlington	6,340	5,180	81.7%	7,820	6,200	79.3%
Oakville	5,470	4,560	83.4%	7,125	5,765	80.9%
Milton	1,600	1,300	81.3%	3,600	2,860	79.4%
Halton Hills	1,810	1,385	76.5%	2,385	1,835	76.9%
Halton	15,220	12,425	81.6%	20,930	16,660	79.6%

Source: Statistics Canada, 2006,2016 Censuses

Single parenthood can bring added pressure and stress to the job of raising children. With no one to share day-to-day responsibilities or decision-making, single parents must provide greater support for their children while they themselves may feel alone. One in eight families in Halton is a single parent family. Although there is an upward trend of single father families in recent years, the majority of lone parent families are still headed by single mothers.

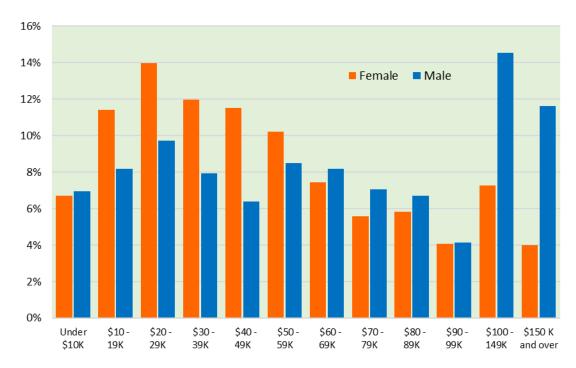
Single mothers' participation in the labour market is less than their male counterparts. There is a higher percentage of single mothers not working. Working single mothers are more likely to work part year and/or part-time. These work activities negatively impact on single mothers' employment income outcome and the well-being of their families.

Table 3. Work Activity, Single Father/Mother, Halton Region, 2016

	Single Father	Single Mother
Did not work	21.9%	27.2%
Worked	78.2%	72.8%
Worked full year, full-time	53.3%	43.1%
Worked part year and/or part-time	25.0%	29.7%

Source: Statistics Canada, 2016 Census

Figure 3. Percentage of Single Parent by Total Income and Sex, Halton Region, 2015



Community Development Halton/Source: Statistics Canada, 2016 Census

The 2015 median total income for single mothers was \$46,180 which was equivalent to 72% of their male counterparts (\$62,780). The percentage (26%) of single fathers earning over \$100,000 was more than double that of the single mothers (11%). On the other hand, about one-third of the single mothers made less than \$30,000 compared to one-quarter for single fathers.

Implications

- The occurrence of female lone parent families is still on the rise.
- Single mothers with young children are always faced with challenges between child care responsibilities and employment.
- Financially, lone parent families especially female lone parent families are at higher risk than couple parent families.

Living Alone

In Halton, there are over 37,000 individuals living alone, a 90% increase since 1996, while the overall population grew by 63%. About one in ten persons aged 20 and over live alone. Oakville has the highest percentage at 11% followed by Burlington (7.9%), Halton Hills (7.6%) and Milton (5.6%).

Some of the underlying factors fueling the surge of one-person households include higher divorce rates, people remaining single, people marrying at a later age and seniors outliving their spouses. An increasing number of people living alone may lead to greater loneliness, isolation, declining health and mental health issues for some population groups. Yet, it has also been observed that there is a higher likelihood for living alone individuals to be more involved in community and volunteer activities. While many individuals choose to live alone, there are those who are forced into this lifestyle by circumstances.

Over half (61%) of the individuals living alone are female. The proportion of living alone women increases with age. Below 55 years of age, there is a higher proportion of men living alone in each age group. Above 55 years of age, the reverse is true. At age 85 and over, three-quarters (76%) of seniors living alone are women.

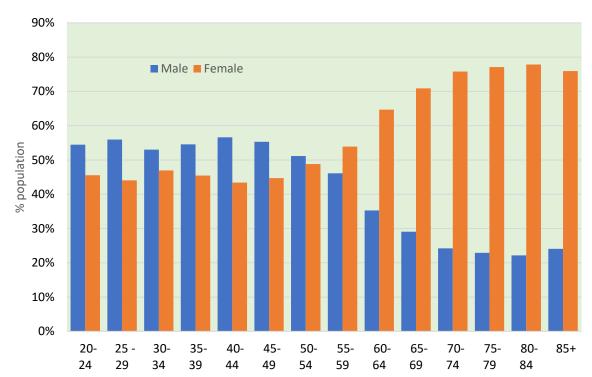


Figure 4. Proportion of Living Alone Individuals by Sex and Age Group, Halton Region, 2016

- More senior women are living alone.
- Risk factor is higher for seniors living alone, especially women, to experience loneliness and/or social isolation.
- Financially, living alone women are at higher risk than married women or those in common law relationship.
- Senior women are also more likely to lose their drivers licence due to their longer life expectancy than their male counterparts. This not only impacts an older person's mobility and way of life but also affects them emotionally.²
- There is higher likelihood for living alone senior women to participate in community and volunteer activities.

² Community Development Halton, Seniors: Loneliness and Social Isolation, March 2016

Educational Attainment and Fields of Study

In 2016, over half (54%) of Canadians aged 25 to 64 had postsecondary (college or university) qualification, up from 48% in 2006. Canada continues to rank first among the Organization for Economic Co-operation and Development (OECD) countries in the proportion of college and university graduates.³

In Halton, almost three-quarters (75%) of this population cohort had received a postsecondary certificate, diploma or degree. In fact, women achieve a slightly higher percentage of 76.5%.

However, at the other end of the educational attainment spectrum, over 4% of women aged 25 to 64 have no certificate, diploma or degree. Almost one in five (19.2%) women had a secondary (high) school diploma or equivalency certificate as their highest level of educational attainment.

There are gender differences among various levels of educational attainment, the most significant one is the apprenticeship and trade certification. Men outnumber women by almost 2.5 times.

Table 4. Highest Educational Attainment by Sex, Halton Region, 2016

	Male	Female
No certificate, diploma or degree	6.1%	4.3%
Secondary (high) school diploma or equivalency certificate	21.2%	19.2%
Postsecondary certificate, diploma or degree	72.8%	76.5%
Total	100.0%	100.0%
Apprenticeship or trades certificate or diploma	6.6%	2.5%
University certificate, diploma or degree	41.5%	44.6%

Source: Statistics Canada, 2016 Census

According to Statistics Canada's analysis of the 2016 Census data, overall young graduates with a bachelor's degree in science, technology, engineering and mathematics (STEM) fields of study had higher earnings in 2015 than those in business, humanities, health, arts, social science and education (BHASE) fields of study. Young men with a STEM degree earned 23.9%

³ Statistics Canada, Education in Canada: Key results from the 2016 Census, November, 29, 2017

more than young men with a BHASE degree, whereas young women with a STEM degree earned 11.5% more than young women with a BHASE degree.⁴

The percentage of young men with an apprenticeship certificate in skilled trades as their highest level of education increased substantially, from 4.9% in 2006 to 7.8% in 2016. The percentage of young women with an apprenticeship certificate remained low during this period.

Men with an apprenticeship certificate in the skilled trades had strong earnings. They earned 7% more than men with a college diploma, 31% more than men with a high school diploma, and 11% less than men with a bachelor's degree. ⁵

In Halton, the most popular fields of study for women are business, management and public administration. Over one in four women are in that field of study, followed by social and behavioural sciences (18.9%) and health and related fields (16.8%).

For men, the most popular field of study is architecture, engineering and related technologies. Almost one in three men have chosen this study. On the other hand, it is the field of study for less than 5% of women. Over 8% of men chose mathematics, computer and information sciences. Only 3.7% of women made the same choice.

Over 40% of men chose STEM fields of study compared to 13% for women. The majority of women (82%) selected BHASE fields of study.

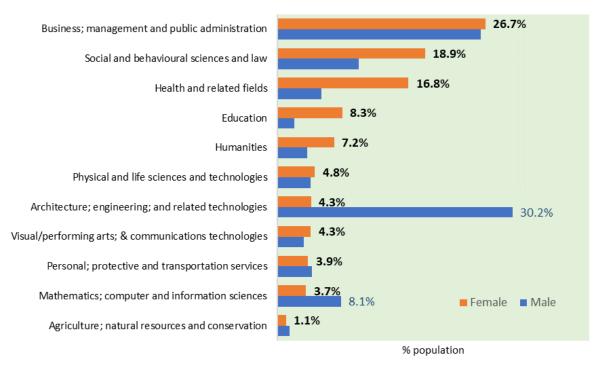
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⁴ Statistics Canada, Is field of study a factor in the earnings of young bachelor's degree holders? Census in Brief, November 29, 2017

⁵ Statistics Canada, Does education pay? A comparison of earnings by level of education in Canada and its provinces and territories, Census in Brief, November, 29, 2017

Figure 5. Distribution of Population (25 - 64 years) by Fields of Study and Sex, Halton Region, 2016



- Women with no high school qualifications or with high school graduation as their highest educational attainment are significantly disadvantaged in the job market.
- Although women have a higher educational attainment, postsecondary certificates, diplomas or degrees than men, their chosen fields of study are different.
- Fewer women choose STEM fields of study which can have a direct impact on their employment outcome and earning power.
- Given the high demand for skilled trades, more women should be encouraged to enter trade and apprenticeship certification.

Labour Force Participation

According to Statistics Canada's Labour Force Survey (LFS), 82.0% of women in the core working ages of 25 to 54 years participated in the labour market in 2015. This compared to 21.6% of women in 1950 and 65.2% in 1983.⁶

Despite the significant gain in woman's participation in the labour market, there is still a gender gap in overall participation rate and full-time/full year employment. The participation rate measures the total labour force (comprised of those who are employed and unemployed, combined) relative to the size of the working age population (15 to 64 years of age). In other words, it is the share of the working age population that is working or looking for work.

In Halton, there is almost a ten percentage point difference in participation rate between men (74.6%) and women (65.4%). More men are working than women.

There is a higher percentage of men working full-time/full year than women. The proportion of women working part-time/part year increases from 30% in 2006 to 45%. Some women who work part-time because they do not want full-time employment. This work arrangement is more suitable to their personal circumstance (e.g. childcare or study). Some have to work part-time because they cannot find full-time employment.

Table 5. Participation Rate and Work Activity by Sex, Halton Region, 2016

		Men			Women	
	Participatio n rate (15- 64 yrs)	% worked full year /full-time	% worked part year /part-time	Participation rate (15-64 yrs)	% worked full year /full-time	% worked part year /part-time
Burlington	72.7%	60.5%	39.5%	63.7%	49.9%	50.2%
Oakville	73.0%	57.9%	42.1%	63.8%	46.1%	53.9%
Milton	79.8%	63.5%	36.5%	69.0%	51.2%	48.8%
Halton						
Hills	77.1%	64.0%	36.1%	69.6%	50.8%	49.2%
Halton	74.6%	60.6%	39.4%	65.4%	54.9%	45.1%

Source: Statistics Canada, 2016 Census

⁶ Statistics Canada, Women and Paid Work, Women in Canada – A gender based statistical report, March 8, 2017.

Implications

- Women continue to have a lower labour force participation rate than men.
- There is a higher proportion of women working part year/part-time which has a direct impact on their incomes, employee benefits including maternity leaves, and pensions.
- High childcare costs force many mothers to stay home or inhibit working full-time or taking on more hours.

Occupation⁷

Occupation describes the type of work an individual does in a work place. It is important to note that labour force by occupation refers to the occupation of the residents regardless where they work. For example, a resident of Halton in the sales and service occupation may work in Halton or outside Halton. See Appendix 1 for examples of occupation in each occupation group.

In Halton, the most common occupation group continues to be sales and service which accounts for 22% of the labour force. Over 66,000 Halton residents are in that occupation. This is the top occupation for women (25.2%); over one in four women work in this profession. It is followed closely by the occupations in business, finance and administration (24.6%). Almost half of the men labour force work in one of these two occupations. On the other hand, one in five (19.6%) men work in the management occupation compared to 12.3% for women. While over 17% of men work in the trades, transport and equipment operators and related occupation, it attracts only 1.3% of the female labour force.

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⁷ Statistics Canada, Occupational Classifications, https://www.statcan.gc.ca/eng/concepts/occupation

Occupations unique to processing; manufacturing and utilities ■ Female ■ Male Occupations unique to primary industry Trades; transport/equipment operators/related occupations 17.2% 25.2% Sales and service 19.3% Art; culture; recreation and sport 17.4% Social science; education; government service and religion 8.9% Health Natural and applied sciences 13.4% 24.6% Business; finance and administration 11.5% 12.3% Management 19.6%

Figure 6. Distribution of Employed Labour Force by Occupation and Sex, Halton Region, 2016

Gender differences occur not only among occupations, but also within each occupation. Women are over and under represented in five occupation groups respectively. Women are most over-represented (78%) in the health occupation, followed by art, culture, recreation and sport (70%) and business, finance and administration (67%). They are underrepresented in trade, transport and equipment operators and related occupation (7%), followed by natural and applied science (22%) and the primary industry⁸ (25%). The least gender imbalance occupation is sales and service in which women account for slightly over half (55%) of the labour force.

% labour force

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⁸ Occupations in this broad occupational category are primarily concerned with operating farms and supervising or doing farm work; operating fishing vessels and doing specialized fishing work; and in doing supervision and production work in oil and gas production and forestry and logging.

Trades; transport/equipment operators/related occupations 93% 7% Natural and applied sciences 78% 22% Male Occupations unique to primary industry 75% 25% Female 74% Occupations unique to processing; manufacturing & utilities 26% 63% Management 37% Sales and service 45% 55% Art; culture; recreation and sport 44% 56% Business; finance and administration 33% 67% Social science; education; government service and religion 30% 70% Health 22% 78% % labour force

Figure 7. Proportion of Labour Force by Occupation and Sex, Halton Region 2016

- Almost half of the woman labour force works in sales and service or business, finance and administration occupations.
- Women are over represented in occupations such as: health, social science; education; and government, business and finance and administration.
- Women are under represented in occupations such as trades, transport and equipment operators, natural and applied science occupation which generally provide better employment conditions (e.g. permanent positions, full-time employment and higher wages).

Newcomer Women

Since the 1970s, the main source of immigrants to Canada has shifted from Europe to non-European countries. In 1971, about 60% of recent immigrants⁹/newcomers were from European countries; in 2016, only 12%.

The shift of place of birth to non-European countries adds significant ethnic and cultural diversity to the Canadian population. At the same time, a new country poses many barriers and challenges to newcomers including language, culture and value, laws, housing and employment issues and possible discrimination. In addition, newcomer women also have to deal with equity related issues faced by all women in our society.

In Halton, newcomer women have a higher percentage with postsecondary education than the overall woman population. They are 20 percentage points ahead in attainment of university degrees or diplomas. However, only 1% has a apprenticeship or trade certificate or diploma compared to 2.5% for the total population.

Table 6. Highest Educational Attainment, Halton Region 2016

	All women	Newcomer Women
No certificate, diploma or degree	4.3%	4.3%
Secondary (high) school diploma or equivalency certificate	19.2%	13.1%
Postsecondary certificate, diploma or degree	76.5%	82.6%
Total	100.0%	100.0%
Apprenticeship or trades certificate or diploma	2.5%	1.0%
University certificate, diploma or degree	44.6%	63.9%

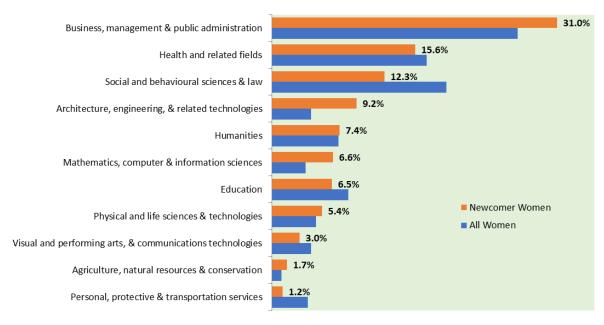
Source: Statistics Canada, 2016 Census

The most common major field of study for women aged 25 to 64 is business, management and public administration regardless of their immigrant status. Over half (62%) of the newcomer women chose to study business/management, health and social and behavioural sciences. These three fields of study were also selected by 59% of the woman population.

Although, there is a higher percentage (21%) of newcomer women choosing STEM (Science, Technology, Engineering and Mathematics) as fields of study, the percentage is still far short of the 40% for men.

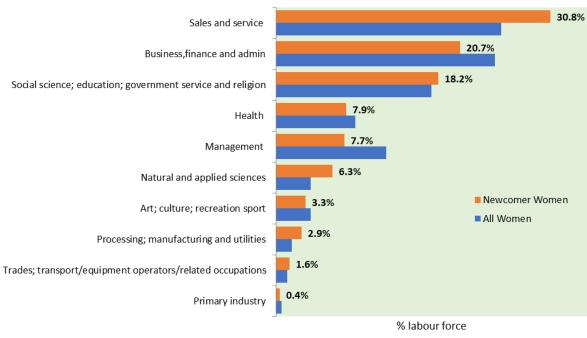
 $^{^{9}}$ refers to a person who obtained a landed immigrant or permanent resident status up to five years prior to a given census year

Figure 8. Distribution of Population (25-64 years) by Fields of Study, Halton Region, 2016



The types of jobs held by newcomer women and all women are similar. The most popular occupation is sales and service which employs 31% of newcomer women and 25% of all women respectively.

Figure 9. Distribution of Employed Labour Force by Occupation, Halton Region, 2016



Community Development Halton/Source: Statistics Canada, 2016 Census

Newcomer women's participation in the labour market is considerably less than all women. Almost half (45.4%) of newcomer women did not work in 2016. Those who worked were more likely working part year and/or part-time. One in six newcomer women worked full year, full-time. These work activities negatively impact on newcomer women's employment income outcomes.

Table 7. Work Activity, Halton Region, 2016

	All Women	Newcomer Women
Did not work	32.4%	45.4%
Worked	67.6%	54.7%
Worked full year, full-time	33.1%	17.6%
Worked part year and/or part-time	34.5%	37.0%

Source: Statistics Canada, 2016 Census

Income

In 2015, the average total income for an Ontario resident was \$47,915. The average income for women was \$39,585 compared to \$56,780 for men. The difference is about \$17,200 (69.7% of male average) which means for every dollar earned by men, women earn about 70 cents. Over one-third (36.6%) of women earned less than \$20,000 compared to 28% for men. Over one in ten men (12%) made over \$100,000 compared to 5.4% for women.

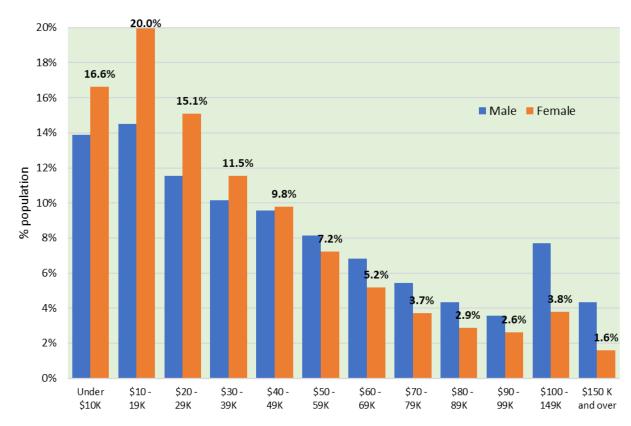


Figure 10. Proportion of Population by Total Income Group and by Sex, Ontario, 2015

Community Development Halton/Source: Statistics Canada, 2016 Census

The average total income for individual Halton resident was \$64,762, an amount much higher than the provincial average by 35%. The average for a woman was \$48,449 (22.3% higher than Ontario) compared to \$82,349 (45% higher than Ontario) for men. This significant difference results in a wider income gender gap than that of the province. For every dollar earned by men, women in Ontario earned about 70 cents but women in Halton earned about 59 cents for every dollar earned by men.

18% 16.6% 15.7% 16% ■ Male ■ Female 14% 12.4% 12% 10.2% % population 9.4% 10% 7.7% 8% 6.2% 6.1% 6% 4% 3.2% 2% 0% Under \$10-\$20-\$30 -\$40 -\$50 -\$60-\$70-\$80 -\$90-\$100-\$150 K 79K \$10K 19K 29K 39K 49K 59K 69K 89K 99K 149K and over

Figure 11. Proportion of Population by Total Income Group and by Sex, Halton 2015

Notwithstanding that women in Oakville have the highest average employment income (\$51,800) among the local municipalities, they experience the widest income gender gap. For every dollar earned by men in Oakville, they earned only 52 cents. The average employment income for men is significantly higher at \$98,700.

Ontario 69.7%

Milton 67.0%

Halton Hills 64.6%

Burlington 62.2%

Halton Region 58.8%

Figure 12. Income Gender Gap by Municipality, Halton 2015

% male average total income

Community Development Halton/Source: Statistics Canada, 2016 Census

- Although the average income for women in Halton is higher than the provincial average, there is a significant income gender gap especially in Oakville.
- This has an impact particularly on female lone parent families and single female seniors, who may have difficulty covering their basic living expenses.

Poverty

Statistics Canada uses Low Income Measure (LIM) as one of the measures for low income. In simple terms, the LIM is a fixed percentage (50%) of median¹⁰ adjusted economic family income, where "adjusted" indicates that family needs are taken into account. LIM is widely used across Organisation for Economic Co-operation and Development (OECD) countries for international comparisons of poverty.

For example, a single person with an after tax income (2015) below \$22,133 is considered to be in low income. Similarly, a household of four persons, the LIM threshold is \$44,266.

Table 8. Low Income Measure After Tax (LIM-AT) Thresholds for Private Households, Canada, 2015

Household size	After-tax income
1 person	\$22,133
2 persons	\$31,301
3 persons	\$38,335
4 persons	\$44,266

Source: Statistics Canada, 2016 Census Dictionary

The income gender gap also extends to low income individuals. The prevalence of low income for women is higher than men in all age groups except for those under 17 years of age. For senior women, the difference is over 3.3 percentage points. Almost 3,700 senior women lived in low income.

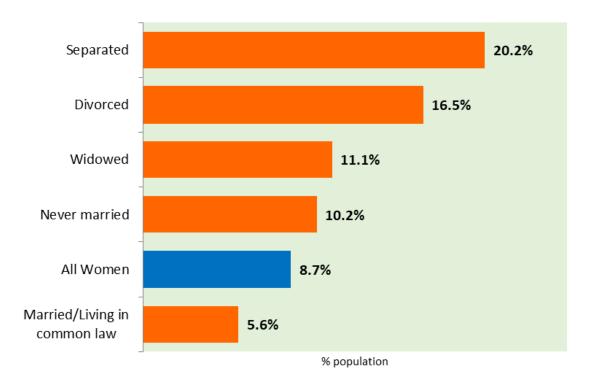
¹⁰ Median income is the dollar amount which divides the population into two halves; the income of the first half are below the median, while those of the second half are above the median

8.8% 65 years and over 5.5% 7.9% 55 to 64 years 7.2% ■ Female 8.0% Male 25 to 54 years 6.8% 8.6% 18 to 24 years 8.1% 10.4% 0 to 17 years 10.5% 8.7% Total - Age 7.7% % population

Figure 13. Incidence of Low Income by Age and Sex, Halton Region, 2015

The incidence of low income for all women was 8.7%. Married women or living in commonlaw are better off than those who are separated, divorced, widowed or never married. One in five women who are separated have the highest incidence of low income.

Figure 14. Incidence of Low Income of Woman Population by Marital Status, Halton Region, 2015



Poverty also hits certain woman population groups such as single mothers, visible minority, recent immigrants, and immigrants. The impact of poverty is compounded when these population groups intersect with various marital status.

Recent Immigrant (2011 to 2016)

Single mothers

19.0%

Recent immigrant (2006 to 2010)

Visible minority

Immigrants

12.9%

All women

Non-immigrants

6.6%

Figure 15. Incidence of Low Income by Woman Population Group, Halton Region, 2015

- In an affluent community such as Halton, poverty can easily become invisible and forgotten.
- Poverty has a profound effect on individuals and families creating a series of vulnerabilities that need to be addressed by both the public and social sector.
- Low income families, especially female lone parent families, cannot afford all the basics and necessities of life. They are forced to choose among essentials such as food, shelter, utilities or clothing on a daily basis.
- The prevalence of low income for senior women is high especially for those living alone.
- Public policy can influence the redistribution of wealth, thus eliminating poverty (e.g. social transfers such as child tax benefits).
- Benefits, such as Ontario Works, should be raised to low income thresholds.

Appendix 1

National Occupational Classification, 2016				
Occupational Category	Selected examples			
Management	legislators, senior and middle management			
Business; finance and administration	accountants, human resource professionals, general office workers			
Natural and applied science and related occupations	engineers, physical and life professionals, architects, computer and information systems professionals			
Health Education; law and social; community and government services	physicians, nursing professionals, dentists, pharmacists teaching professionals, police, firefighters, lawyers, community and government service workers, armed forces			
Art; culture; recreation and sport	artists, performers, librarians, journalists, coachers, athletes			
Sales and service	cashiers, salespersons, cooks, cleaners, real estate and insurance salespersons			
Trades; transport and equipment operators	contractor, electricians, carpenters, plumbers, machine operators, motor vehicle and transit drivers			
Natural resources; agriculture and related occupations	farm workers, mine workers, forestry workers, landscape and ground maintenance labourers			
Manufacturing and utilities	vehicle and mechanical assemblers, labourers in processing, manufacturing and utilities			

Source: Statistics Canada, National Occupational Classification (NOC) 2016