

Census Release IV: Income

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Contents

Data Sources	1
Key Indicators.....	1
Household Income	1
Household Income: Ten-Year Change.....	2
Individual Income.....	3
Individual Income: By Gender.....	3
Employment Income.....	4
Employment Income: By Gender.....	4
Low Income.....	5
Introduction to Measures of Low Income	5
Low Income (LIM-AT).....	7
Low Income (LICO-AT).....	9
Additional Figures	11
Total Individual Income Groups.....	11
Total Household Income Groups	12
Economic Family Income Decile Groups.....	13
Economic Family Income by Family Type	14
Geographic Profile Tables	15
Individual Income.....	15
Household Income	17
Economic Family Income	18
Low Income.....	20
Glossary of Terms.....	24
Median Income	24
Total Income	24
After-tax income	25
Market income.....	25
Government transfers.....	25
Employment income.....	25
Low-income status.....	26
Low-income measure, after tax (LIM-AT)	26
Low-income cut-offs, after tax (LICO-AT)	27
Economic families	27
Economic family after-tax income decile group	27
Constant dollars	28

Data Sources

Statistics Canada. 2017. *Various Geographies. Census Profile - Age, Sex, Type of Dwelling, Families, Households, Marital Status, Language and Income for Canada, Provinces and Territories, Census Divisions and Census Subdivisions. 2016 Census. Statistics Canada Catalogue no. 98-401-X2016052. Ottawa.*

Released Sept 13, 2017. <http://www5.statcan.gc.ca/olc-cel/olc.action?objId=98-401-X2016053&objType=46&lang=en&limit=0> (accessed Sept 13 2017).

- Data from Neyaashiinigmiing and Saugeen First Nations are not included in this report due to high non-response rates (30.5% and 46% respectively)
- After-tax measures are preferred over before-tax measures for low-income estimates because: 1) income taxes and transfers are methods of income redistribution, and 2) the purchase of necessities is made with after-tax dollars (Statistics Canada, 2016)¹.

Key Indicators

Household Income

Figure 1 displays median household incomes by municipality, before and after taxes. The **median household income** is the amount that divides the income distribution of households into two halves, i.e., the incomes of half of the households in that group are below the median, while those of the other half are above the median. **Total household income** is the sum of certain incomes (in cash and, in some circumstances, in kind) of households in 2015. **After-tax household income** is total income minus income taxes for households in 2015.

In 2015, the median total income for households in Bruce County was \$71,193, and the median after-tax income was \$62,926. In Grey County, the median total income for households was \$62,935, and the median after-tax income was \$56,458. Median household incomes in both counties are lower than Ontario, particularly in Grey County. Median household incomes were lower than the provincial median in most Grey Bruce municipalities.

Figure 1. Median household income, by Municipality (\$)

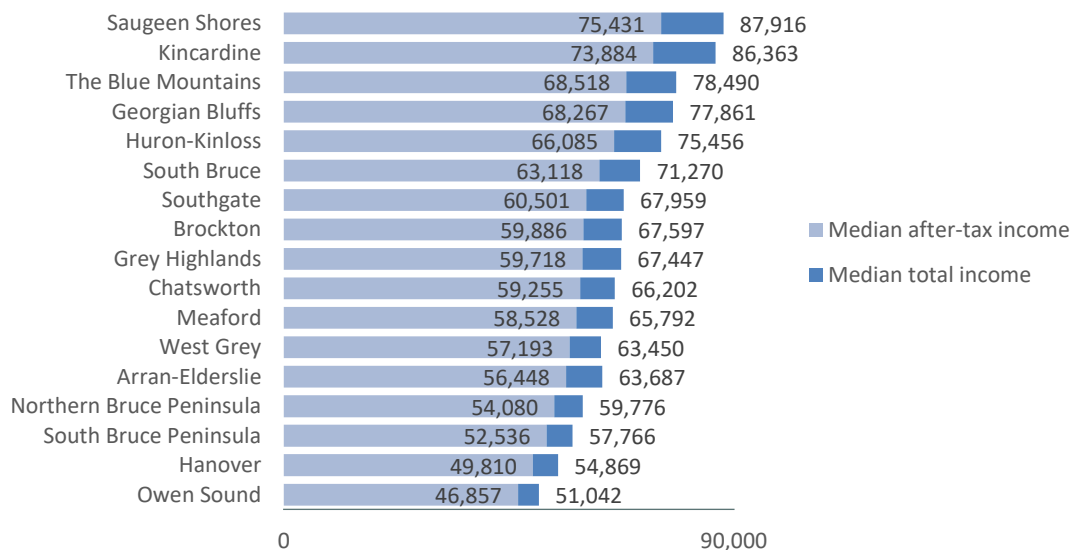


Fig. 1 Key comparisons: Median household total income

Canada	\$70,336
Ontario	\$74,287
Bruce	\$71,193
Grey	\$62,935

Median household after-tax income

Canada	\$61,348
Ontario	\$65,285
Bruce	\$62,926
Grey	\$56,458

¹ Statistics Canada, 2016. <http://www.statcan.gc.ca/pub/75f0002m/75f0002m2016002-eng.htm>

Household Income: Ten-Year Change

Between 2005 and 2015, median household total income increased by 10.6% in Bruce County and 6.6% in Grey County, after adjusting for inflation (Figure 2, Table 1). Median household total incomes from 2005 were converted to 2015 constant dollars using the Consumer Price Index to reflect changes in the purchasing power of the dollar over time. A constant dollar is an adjusted value of currency used to compare dollar values over time. The 10 year growth in median household income in both counties was greater than Ontario. At 3.9%, Ontario experienced the slowest growth of any province for this measure. Growth at the municipal level varied widely from 1.3% in Southgate to 22.9% in Arran-Elderslie, though most municipalities experienced higher growth in median household income than Ontario.

Figure 2. Change in median household total income 2005-2015, by Municipality (%)

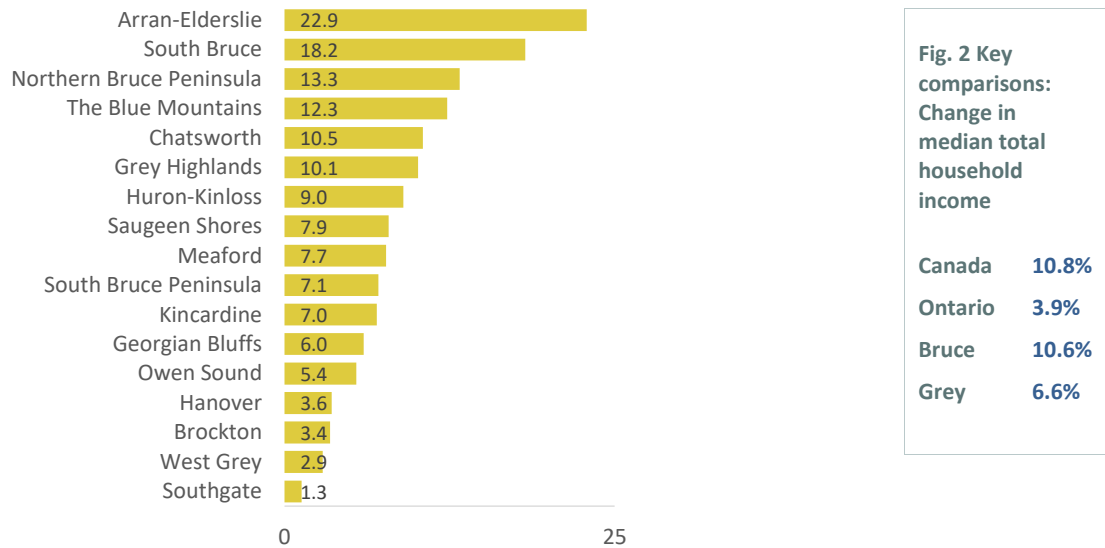


Table 1. 10 year change in median household total income, Grey Bruce 2005-2015

Geography	2005 (in 2015 constant dollars) ²	2015	% Change	Geography	2005 (in 2015 constant dollars)	2015	% Change
Ontario	71,529	74,287	3.9	Ontario	71,529	74,287	3.9
Bruce	64,368	71,193	10.6	Grey	59,055	62,935	6.6
Arran-Elderslie	51,827	63,687	22.9	Blue Mountains	69,880	78,490	12.3
Brockton	65,349	67,597	3.4	Chatsworth	59,924	66,202	10.5
Huron-Kinloss	69,221	75,456	9.0	Georgian Bluffs	73,454	77,861	6.0
Kincardine	80,713	86,363	7.0	Grey Highlands	61,254	67,447	10.1
N. Bruce Peninsula	52,778	59,776	13.3	Hanover	52,972	54,869	3.6
Saugeen Shores	81,482	87,916	7.9	Meaford	61,092	65,792	7.7
South Bruce	60,285	71,270	18.2	Owen Sound	48,414	51,042	5.4
S. Bruce Peninsula	53,926	57,766	7.1	Southgate	67,098	67,959	1.3
				West Grey	61,666	63,450	2.9

² Constant dollars are adjusted (by inflation or deflation) to show changes in the purchasing power of the dollar

Individual Income

Figure 3 displays median individual incomes before and after tax, by municipality. In 2015 the median total income for individuals in Bruce County was \$33,887, and the median after-tax income was \$30,801. In both cases the median income in Bruce County is slightly higher than in Ontario. In Grey County, the median total income of individuals was \$31,115, and the after-tax median income was \$28,580, both lower than Ontario. Median individual incomes were lower than the provincial median in over half of Grey Bruce municipalities.

Individual Income: By Gender

Figure 4 displays the median total incomes of individuals broken down by gender for municipalities in Grey Bruce. Median total income in Bruce County is higher than Ontario for men, but lower for women. Median total income in Grey County is lower than Ontario for both men and women. About half of the municipalities in Grey Bruce have a higher median total income among men than Ontario, but only two (The Blue Mountains and Georgian Bluffs) have a higher median total income among women than Ontario. Municipalities with the highest median total incomes for men also have the largest gap between men and women for this measure (Saugeen Shores and Kincardine).

Figure 3. Median individual total income, by Municipality

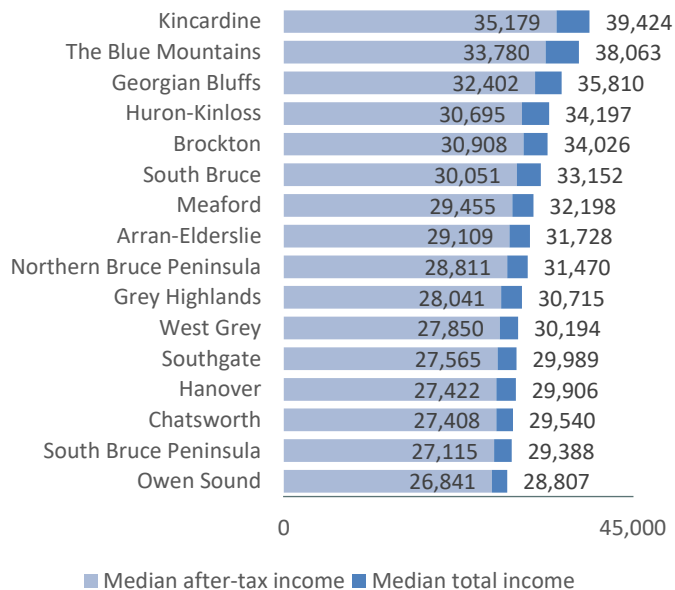


Figure 4. Median individual total income by gender, by Municipality

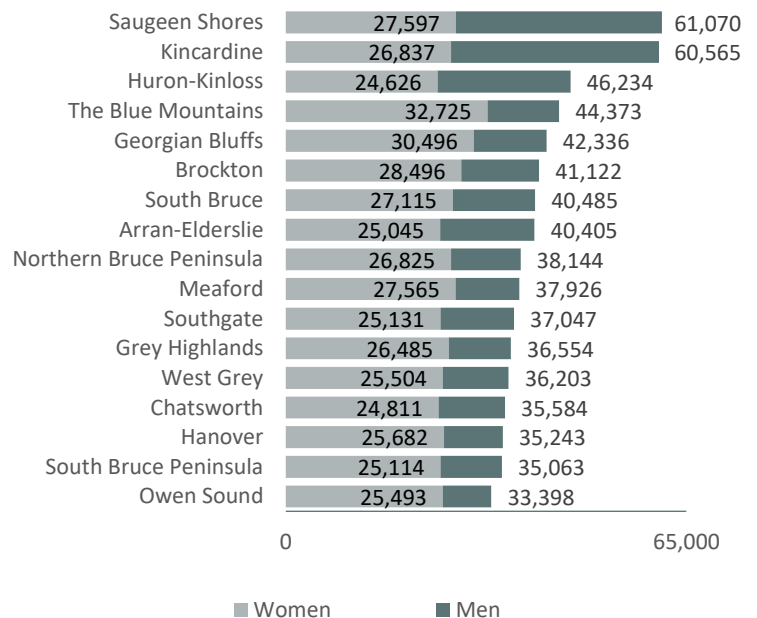


Fig. 3 & 4 Key Comparisons: Median individual income

	Total Overall	After-tax Overall	Total Men	Total Women
Canada	\$34,204	\$30,866	\$40,782	\$28,860
Ontario	\$33,539	\$30,641	\$39,889	\$28,676
Bruce	\$33,887	\$30,801	\$44,638	\$26,381
Grey	\$31,155	\$28,580	\$36,987	\$26,683

Employment Income

Figure 5 displays the median employment income among recipients for municipalities in Grey Bruce in 2015.

Employment income refers to all income received as wages, salaries and commissions from paid employment and net self-employment income. In Bruce County the median employment income was \$27,723, and in Grey County it was marginally higher at \$27,921. Median employment income was lower than Ontario in both counties overall, and in every individual municipality in Grey Bruce.

Employment Income: By Gender

Figure 6 displays median employment income broken down by gender for municipalities in Grey Bruce. In 2015, Bruce County men had a median employment income of \$34,384, while for women it was \$22,654. Men in Grey County had a median employment income of \$32,258, and women had a median employment income of \$24,118. Men and women in both counties had lower median employment incomes than Ontario. At the municipal level, median employment income was lower than the provincial median for all men and women in Grey Bruce, with the exception of Kincardine and Saugeen Shores. Gender disparities for this measure were highest in Kincardine, Huron-Kinloss, and Saugeen Shores.

Figure 5. Employment income, by Municipality

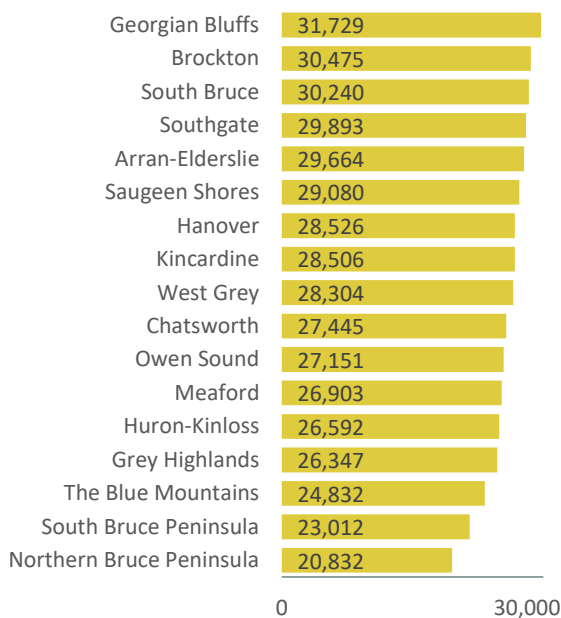


Figure 6. Employment income by gender, by Municipality

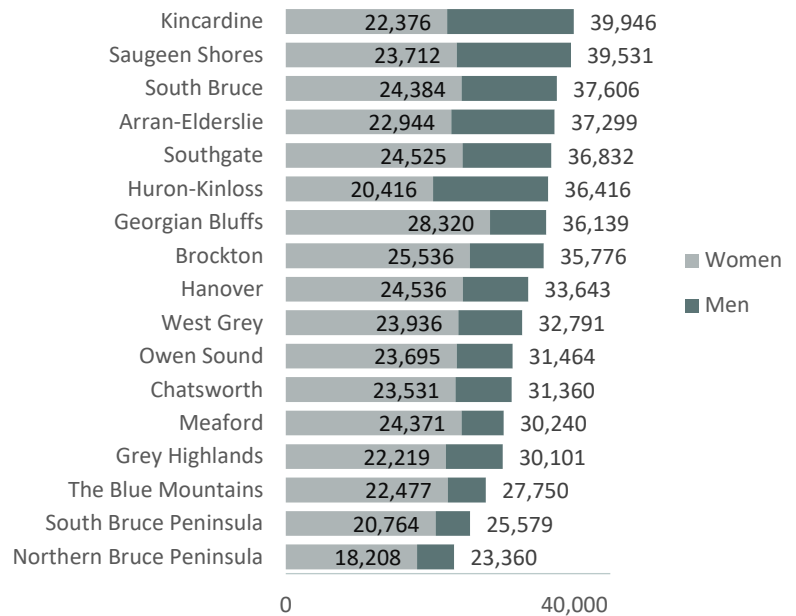


Fig. 5 & 6 Key Comparisons: Median employment income

	Overall	Men	Women
Canada	\$33,684	\$39,836	\$28,474
Ontario	\$39,946	\$39,490	\$29,413
Bruce	\$27,723	\$34,384	\$22,654
Grey	\$27,921	\$32,258	\$24,118

Low Income

Introduction to Measures of Low Income

Canada does not have an official poverty line. Statistics Canada refers to the low income lines it uses as indicators of the extent to which some Canadians are less well-off than others based solely on income, and does not officially recognize them as poverty measures (Statistics Canada, 2016)³. Despite this, measures of low-income are often used to approximate poverty levels. Low Income Cut-offs (LICOs), and Low Income Measures (LIMs) are widely used in Canada as approximations for poverty measures.

Low income comparisons over time for Grey Bruce should be done using the LICO-AT, since this is the measure that has been employed in past census reports. For other purposes, we recommend using the LIM-AT as a measure of low income. LICOs are increasingly out-of-date, and LIMs are currently being used by Statistics Canada and the Ontario government to measure low-income. (Statistics Canada, 2016; Government of Ontario, 2016)⁴ Key features of these measures are summarized below, and in [Figure 7](#).

Key Features of LICOs and LIMs (Shillington & Stapleton, 2010)⁵

Low Income Measures (LIMs)

- Set income threshold relative to median family income
- Commonly use a poverty level of 50% or half that median
- Relatively straightforward and useful for international comparisons
- Assumes that being poor is relative to a nation's standard of living (e.g. half the median income in a developing country will be much lower than half the median income in Canada)

Low Income Cut-Offs (LICOs)

- Set income threshold based on spending on necessities as a percentage of income (people on low incomes spend a higher percentage of income on necessities than people with higher incomes)
- Increasingly out-of-date because they reflect spending patterns from 1992

Figure 7. Commonly used measures of low income

Adapted from Citizens for Public Justice, 2013 ⁴

Low Income Measure (LIM)

Used for international comparison, and increasingly being adopted by the Canadian anti-poverty community, the LIM is a purely relative measure of low income, set at 50 per cent of adjusted median household income. The LIM is categorized according to the number of persons present in the household. The LIM has been criticized for defining poverty in relative rather than absolute terms.

Low Income Cut-Off (LICO)

The oldest and most commonly used measure, the after-tax LICO is the level at which a family spends 63.6 per cent or more of its income on food, shelter, and clothing. Statistics Canada calculates 35 different LICOs, according to community and family size for both before- and after-tax incomes. The LICO has been criticized for its lack of sensitivity to regional differences and the fact that it hasn't been adjusted to reflect changing spending patterns since 1992.

³ Statistics Canada, 2016. <http://www.statcan.gc.ca/pub/75f0002m/75f0002m2016002-eng.htm>

⁴ Statistics Canada, 2016. <http://www.statcan.gc.ca/daily-quotidien/170913/dq170913a-eng.htm>

Government of Ontario, 2016. <https://www.ontario.ca/page/poverty-reduction-strategy-annual-report-2016>

⁵ Shillington & Stapleton, 2010. <http://metcalfoundation.com/wp-content/uploads/2011/05/cutting-through-the-fog.pdf>

⁶ Citizens for Public Justice, 2013. <https://www.cpj.ca/sites/default/files/docs/Poverty-Trends-Highlights-2013.pdf>

LICOs and LIMs in Grey Bruce

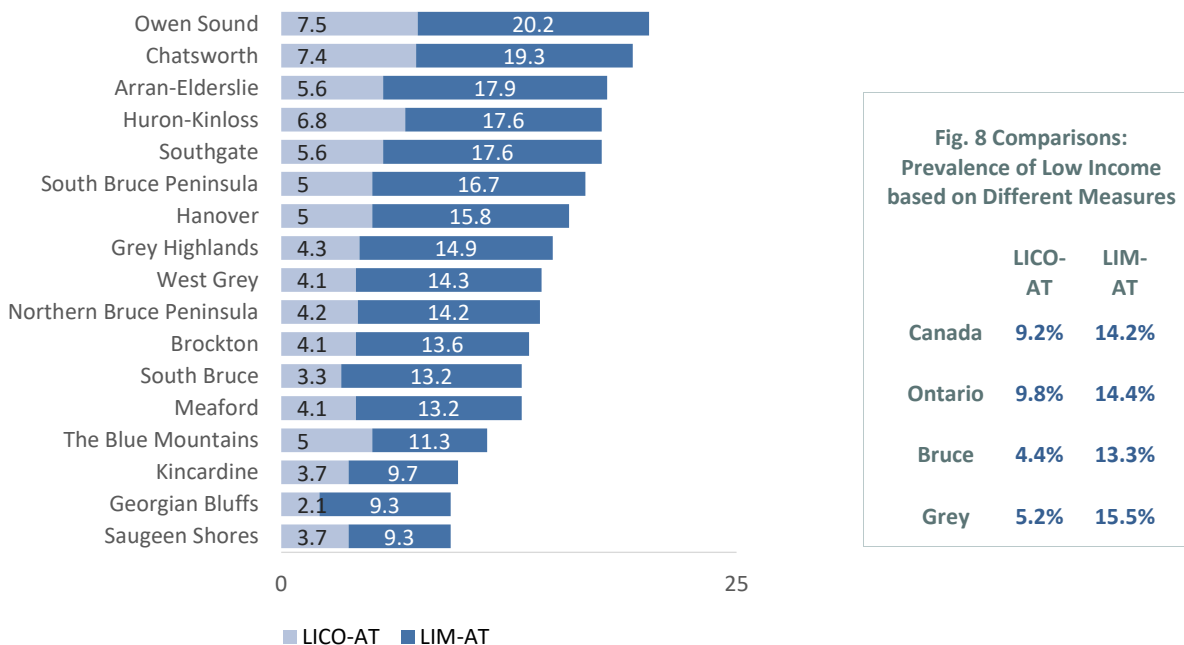
While these poverty measures do not lead to dramatically different poverty rates at the national level, there can be important differences between these measures when considering geography (by municipality or province, for example) (Shillington & Stapleton, 2010)³.

Table 2 summarizes key differences in these measures for Grey Bruce and **figure 8** compares the prevalence of low income in Grey Bruce when using the LICO-AT versus the LIM-AT. When compared to the LICO-AT, prevalence of low income based on the LIM-AT is higher. Unlike results based on the LICO-AT, Grey County fares worse than Ontario, as do about half of Grey Bruce municipalities on indicators that employ this measure. In addition, when using the LIM-AT, proportions of women in low income are higher than men in all but two Grey Bruce municipalities. Conversely, when using the LICO-AT, proportions of men in low income are higher than women in all but three Grey Bruce municipalities.

Table 2. Prevalence of low income in Grey Bruce based on LICO-AT and LIM-AT

Prevalence of low income based on LICO-AT	Prevalence of low income based on LIM-AT
→ Lower than LIM-AT	→ Higher than LICO-AT
→ Lower in Grey and Bruce counties and most municipalities than Ontario	→ Higher in Grey County and roughly half of municipalities than Ontario
→ Slightly higher among men than women in Grey and Bruce counties, and most municipalities	→ Higher among women than men in Grey and Bruce counties, and most municipalities

Figure 8. Prevalence of Low Income based on LICO-AT and LIM-AT (%), by Municipality



³ Shillington & Stapleton, 2010. <http://metcalfoundation.com/wp-content/uploads/2011/05/cutting-through-the-fog.pdf>

Low Income (LIM-AT)

The following indicators are based on low income measures, after tax (LIM-AT). Based on the LIM-AT, a household has low income if its after-tax income is less than half of the median after-tax income of all households in Canada. The LIM is adjusted for household size because a household's needs increase as the number of members increases. For low income thresholds based on household size see the [LIM-AT definition](#) in the glossary. Low income comparisons over time for Grey Bruce should be done using the LICO-AT, *not* the LIM-AT, since the LICO-AT is the measure that has been employed in past census reports. For other purposes, we recommend using the LIM-AT as a measure of low income.

[Figure 9](#) displays the prevalence of low-income households in Grey Bruce municipalities based on the LIM-AT. The proportion of low-income households in 2015 was lower than Ontario in Bruce County, and higher than Ontario in Grey County. The municipalities with the highest proportions of low-income households were Owen Sound and Chatsworth, where around one in five residents belong to a low-income household.

LIM-AT: By Gender

[Figure 10](#) displays the prevalence of low income in Grey Bruce municipalities according to the LIM-AT, broken down by gender. In 2015, 12.7% of men in Bruce County lived in low-income households, as did 13.9% of women- both lower rates than Ontario. Prevalence in Grey County was higher than Ontario, at 14.5% for men and 16.4% for women. The prevalence of low income using this measure is higher among women than men in Grey and Bruce counties, and in every municipality except Huron-Kinloss and Northern Bruce Peninsula, where it is slightly higher among men.

Figure 9. Prevalence of low income after tax (LIM-AT), by Municipality (%)

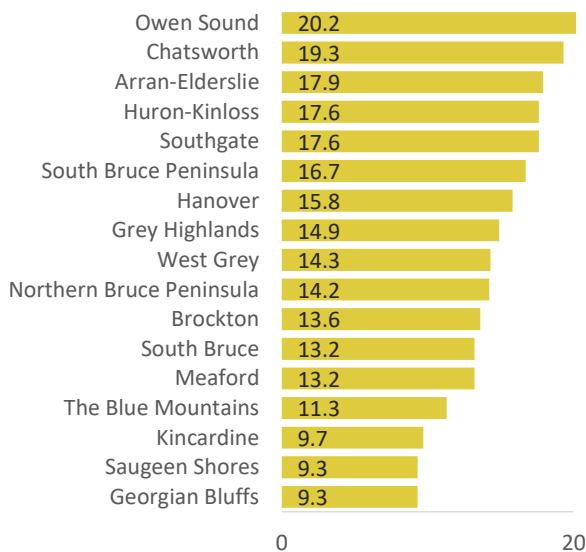


Figure 10. Prevalence of low income after tax (LIM-AT) by gender, by Municipality (%)

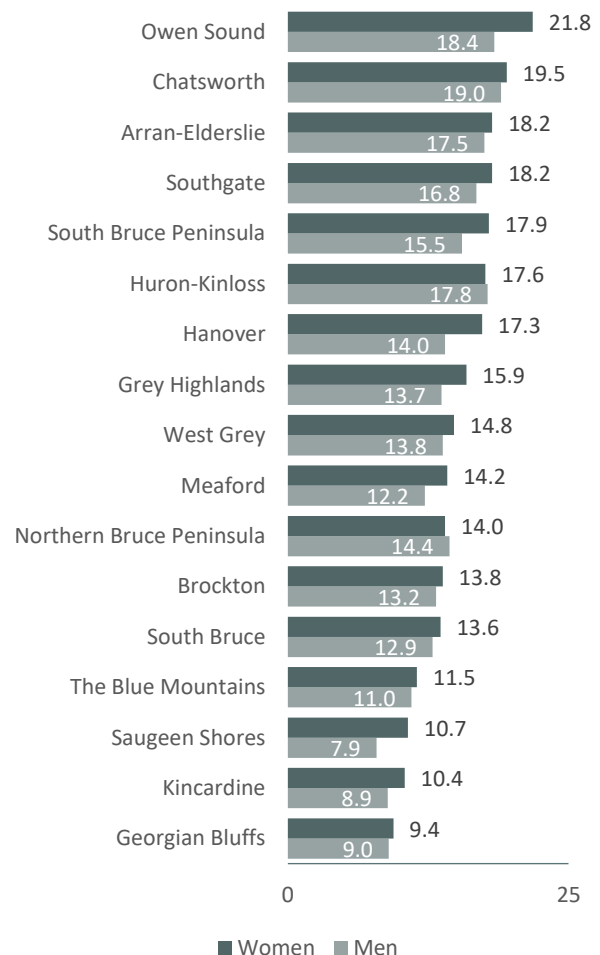


Fig. 9 & 10 Key Comparisons: Prevalence of Low Income (LIM-AT)

	Overall	Men	Women
Canada	14.2%	13.4%	14.9%
Ontario	14.4%	13.8%	15.0%
Bruce	13.3%	12.7%	13.9%
Grey	15.5%	14.5%	16.4%

LIM-AT: Children and Seniors

[Figure 11](#) displays the prevalence of low income in Grey Bruce municipalities among children under 18 years of age according to the LIM-AT. In 2015, 17.9% of children in Bruce County and 20.0% of children in Grey County lived in low-income households. The low-income rate among children was lower than Ontario in Bruce County and higher in Grey County. At the municipal level, about half of municipalities have a higher proportion of children in low-income households than Ontario. The highest proportions were found in Huron-Kinloss, Chatsworth, Owen Sound, Southgate, and Arran-Elderslie, where around one quarter of children live in low-income households.

[Figure 12](#) displays the prevalence of low income in Grey Bruce municipalities among seniors (aged 65 years and older), according to the LIM-AT. In Bruce County, 11.5% of seniors lived in low-income households in 2015 (lower than Ontario), as did 13.4% in Grey County (higher than Ontario). At the municipal level, over half of municipalities in Grey Bruce had a higher low-income rate among seniors than Ontario. See [tables 9 and 11](#) for additional age breakdowns.

Figure 11. Prevalence of low-income among children (LIM-AT), by Municipality

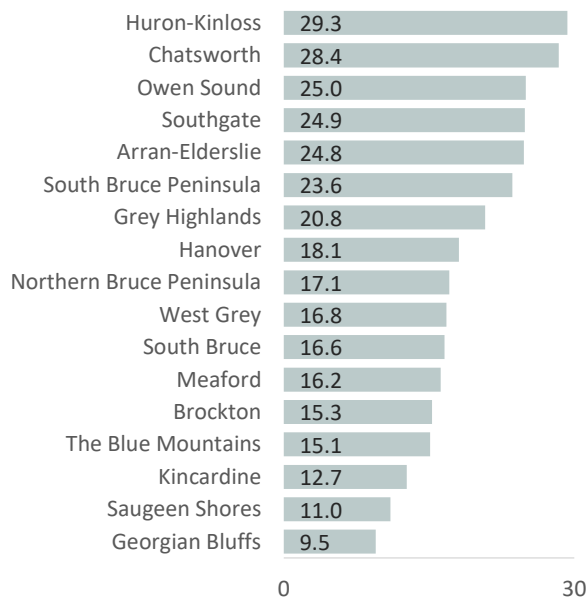
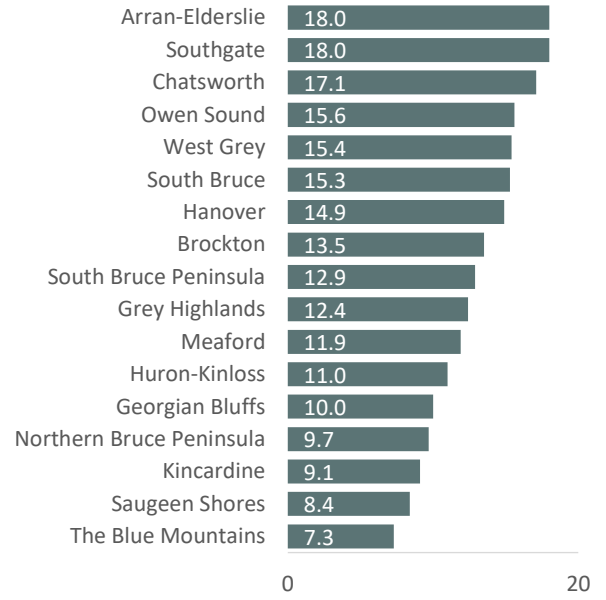


Figure 12. Prevalence of low-income among seniors (LIM-AT), by Municipality



**Fig. 11 & 12 Key Comparisons:
Prevalence of Low Income
(LIM-AT)**

	Children 0-17	Seniors 65+
Canada	17.0%	14.5%
Ontario	18.4%	12.0%
Bruce	17.9%	11.5%
Grey	20.0%	13.4%

Low Income (LICO-AT)

The following indicators are based on low-income cut-offs, after tax (LICO-AT). The low income cut-offs (LICOs) are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. LICO cut-offs vary by family size and size of area of residence. This is intended to capture differences in the cost of living between families of different sizes and between living in rural and urban areas. For a table of low income cut-offs see the [LICO-AT definition](#) in the glossary. Low income comparisons over time for Grey Bruce should be done using the LICO-AT. For other purposes, we recommend using the LIM-AT to measure low-income.

Figure 13 displays the prevalence of low-income households in Grey Bruce municipalities based on the LICO-AT. The proportion of low-income households in 2015 was lower than Ontario in Bruce and Grey counties. The municipalities with the highest proportions of low-income households were Owen Sound and Chatsworth, where around seven percent of residents belong to a low-income household.

LICO-AT: By Gender

Figure 14 displays the prevalence of low income in Grey Bruce municipalities according to the LICO-AT, broken down by gender. In 2015, 4.5% of men in Bruce County lived in low-income households, as did 4.3% of women- both lower rates than Ontario. Prevalence in Grey County was also lower than Ontario, at 5.3% for men and 5.1% for women. The prevalence of low income using this measure tends to be slightly higher among men in Grey and Bruce counties, unlike provincially and nationally where it is slightly higher among women.

Figure 13. Prevalence of low income after tax (LICO-AT), by Municipality (%)

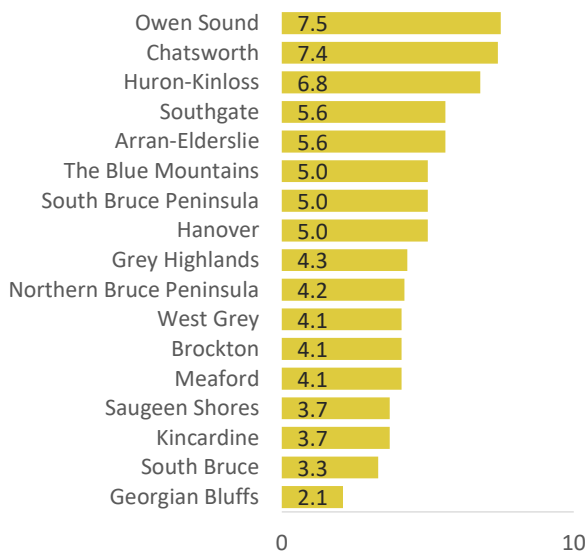


Figure 14. Prevalence of low income after tax by gender (LICO-AT), by Municipality (%)

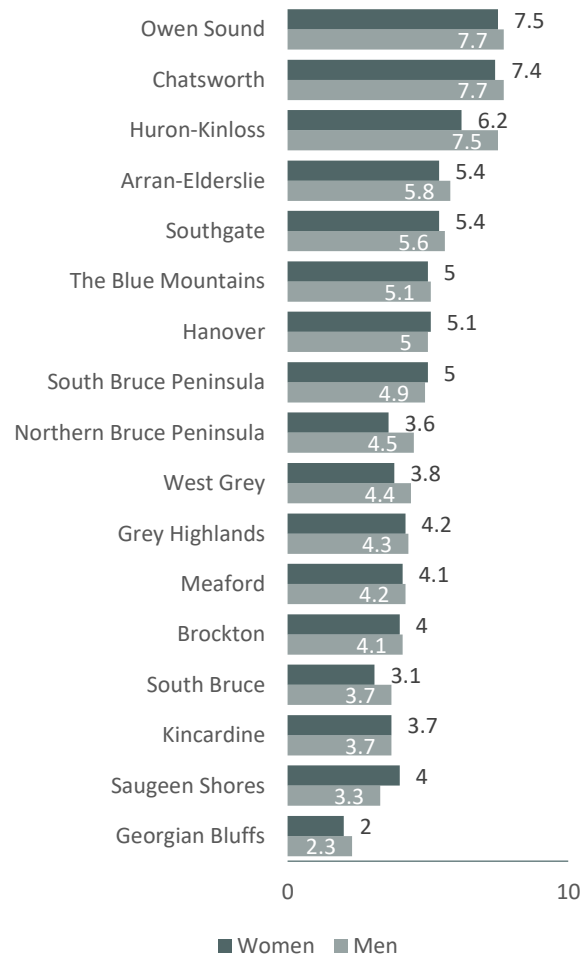


Fig. 13 & 14 Key Comparisons: Prevalence of Low Income (LIM-AT)

	Overall	Men	Women
Canada	9.2%	9.1%	9.3%
Ontario	9.8%	9.7%	9.9%
Bruce	4.4%	4.5%	4.3%
Grey	5.2%	5.3%	5.1%

LICO-AT: Children and Seniors

[Figure 15](#) displays the prevalence of low income in Grey Bruce municipalities among children under 18 years of age, according to the LICO-AT. In 2015, 5.7% of children in Bruce and Grey counties lived in low-income households. The low-income rate among children was lower than Ontario in Grey and Bruce counties. At the municipal level, Chatsworth and Huron-Kinloss had higher proportions of children living in low-income households than Ontario.

[Figure 16](#) displays the prevalence of low income in Grey Bruce municipalities among seniors (aged 65 years and older), according to the LICO-AT. In Bruce County, 1.4% of seniors lived in low-income households in 2015, as did 1.5% in Grey County- both lower than the proportion in Ontario. At the municipal level, every municipality in Grey Bruce had a lower low-income rate among seniors than Ontario. See [tables 8 and 10](#) for additional age breakdowns.

Figure 15. Prevalence of low-income among children (LICO-AT), by Municipality

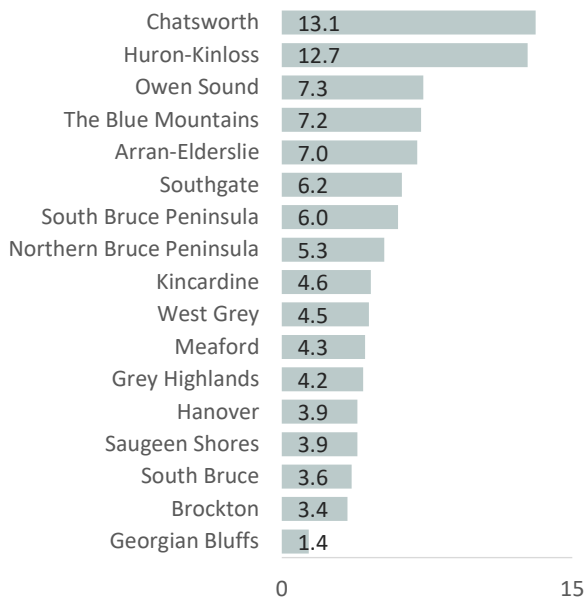
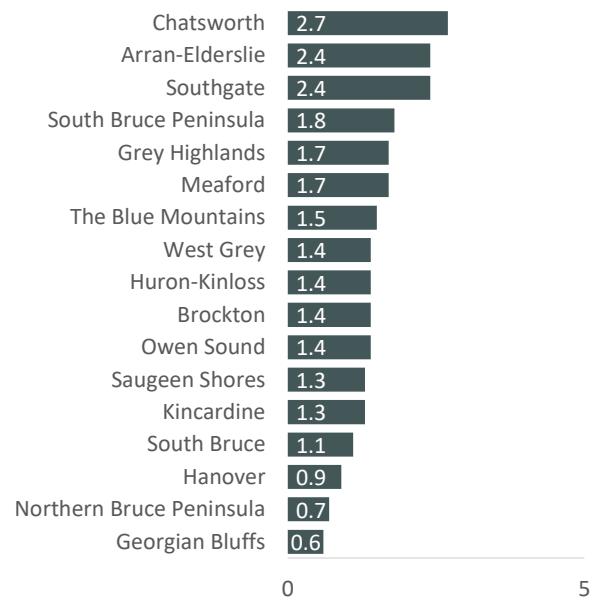


Figure 16. Prevalence of low-income among seniors (LICO-AT), by Municipality



**Fig. 15 & 16 Key Comparisons:
Prevalence of Low Income
(LICO-AT)**

	Children 0-17	Seniors 65+
Canada	10.2%	5.1%
Ontario	11.5%	5.1%
Bruce	5.7%	1.4%
Grey	5.7%	1.5%

Additional Figures

Total Individual Income Groups

Figures 17 and 18 display the distribution of total (before-tax) income groupings for individuals in private households in Bruce and Grey Counties.

Figure 17. Total individual income groups, Bruce County (%)

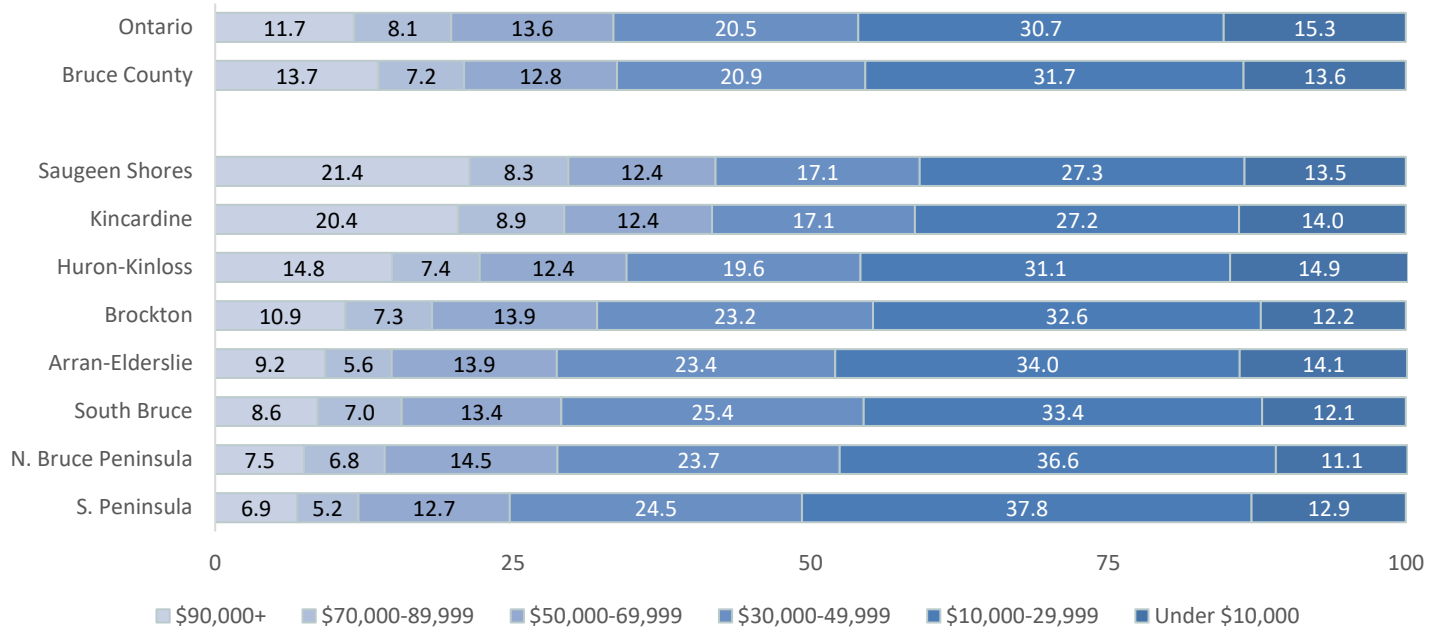
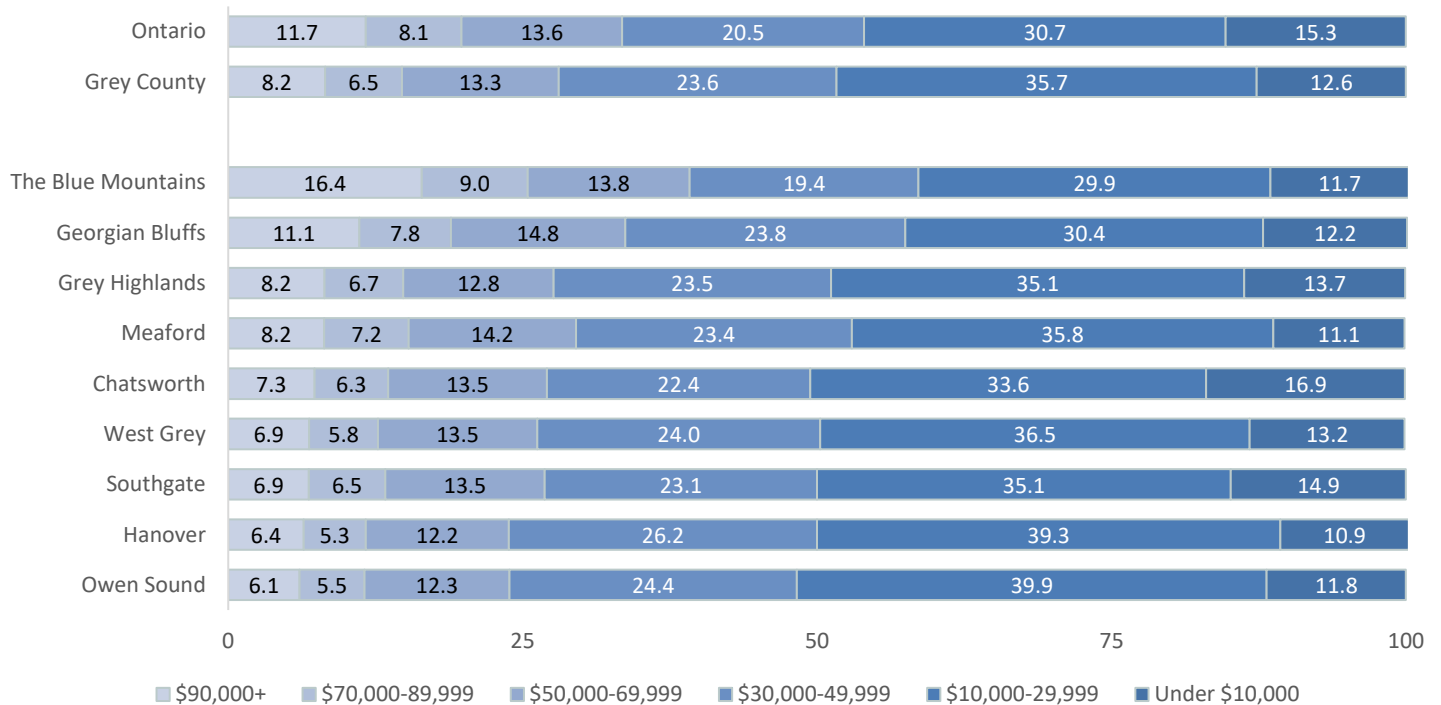


Figure 18. Total individual income groups, Grey County (%)



Total Household Income Groups

Figures 19 and 20 display the distribution of total (before-tax) income groupings for private households in Bruce and Grey Counties.

Figure 19. Total household income groups, Bruce County (%)

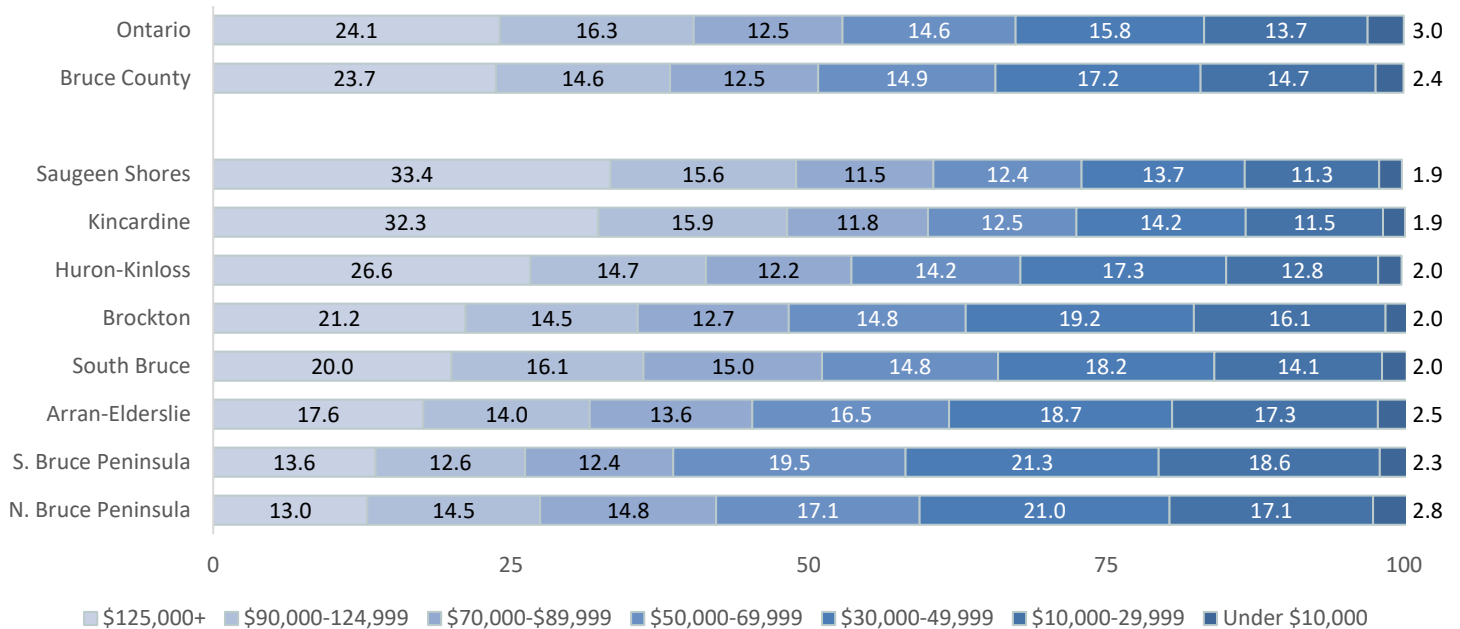
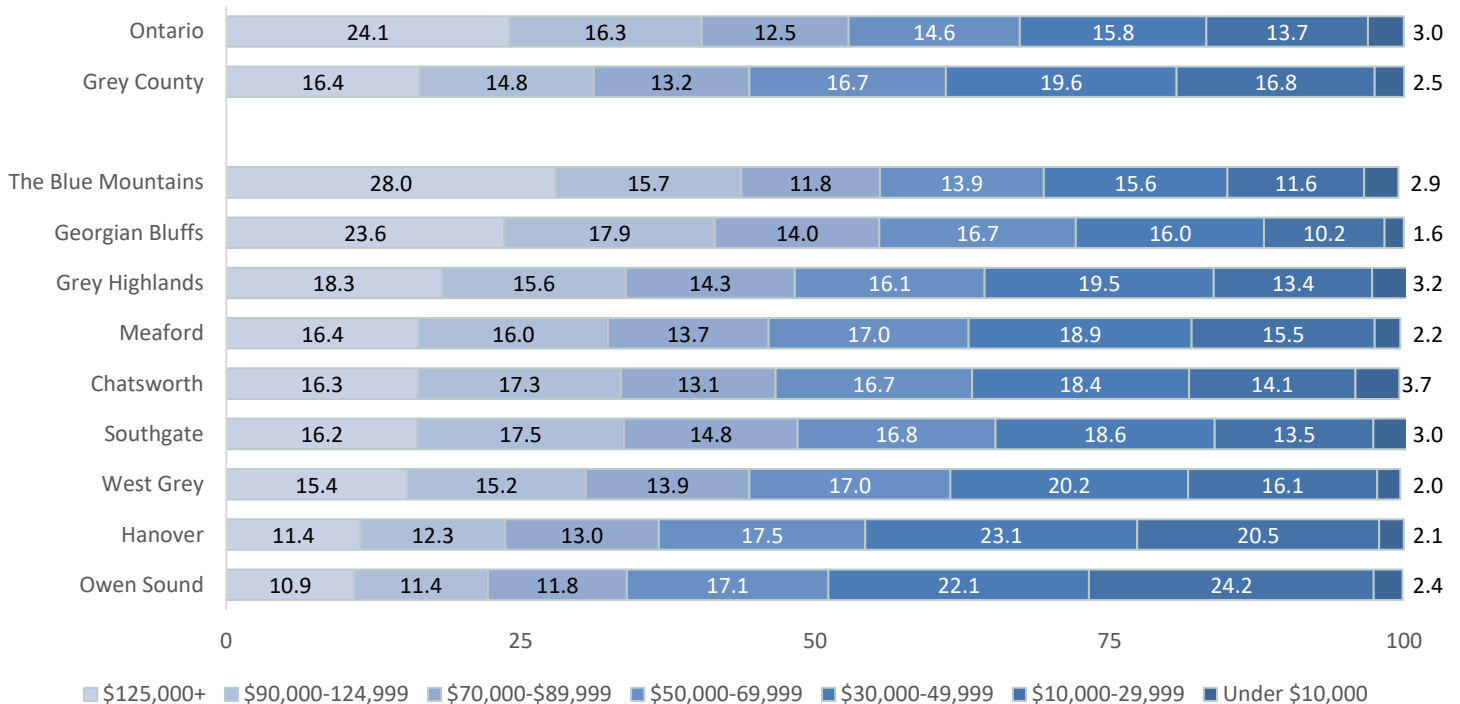


Figure 20. Total household income groups, Grey County (%)



Economic Family Income Decile Groups

Figures 21 and 22 display the distribution of economic family income decile groups in Bruce and Grey counties. Deciles rank the economic situation of a person based on his or her relative position in the Canadian distribution of the adjusted after-tax income of economic families. People in the 6th through 10th (top) deciles are in the top half of the distribution and people in the 1st (bottom) through 5th deciles are in the bottom half of the distribution. In Figures 21 and 22, the top half of the distribution is shaded blue, and the bottom half is shaded grey. These figures can be used to view how a county or municipality's economic family income distribution compares to that of Canada e.g. an area with a similar distribution to Canada will have around 10% of its population in each decile group.

Figure 21. Economic family income decile groups, Bruce County (%)

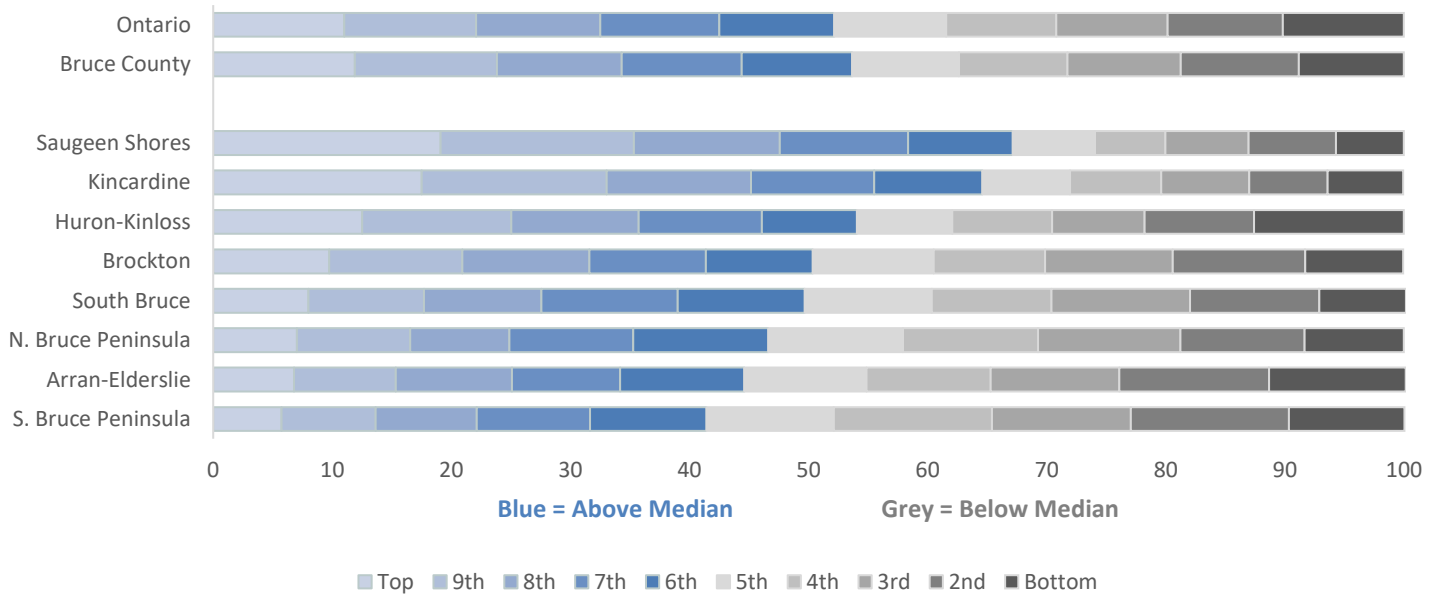
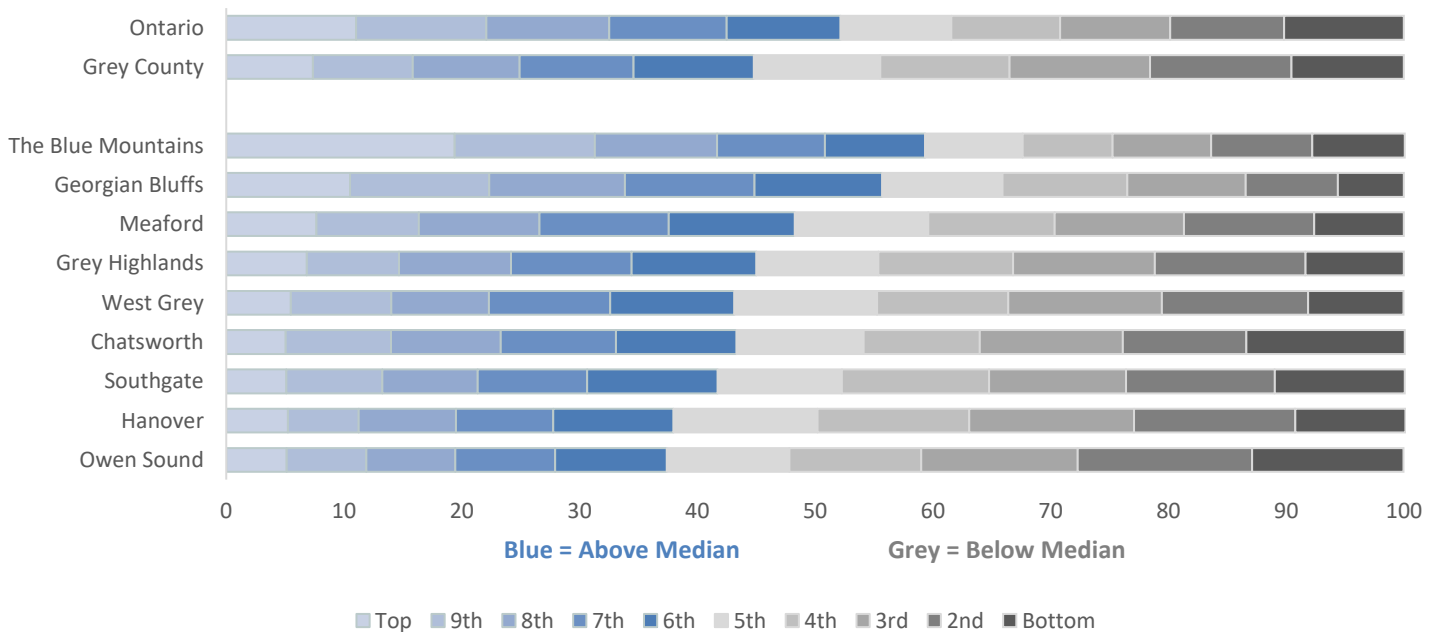


Figure 22. Economic family income decile groups, Grey County (%)



Economic Family Income by Family Type

Figure 23 and 24 display the total (before-tax) **economic family** incomes for municipalities in Grey Bruce by economic family type. Median economic family income is consistently highest among couple families with children, followed by couple families without children or other family members, lone-parent families, and persons not living in an economic family.

Figure 23. Median total economic family income by family type, Bruce County (\$)

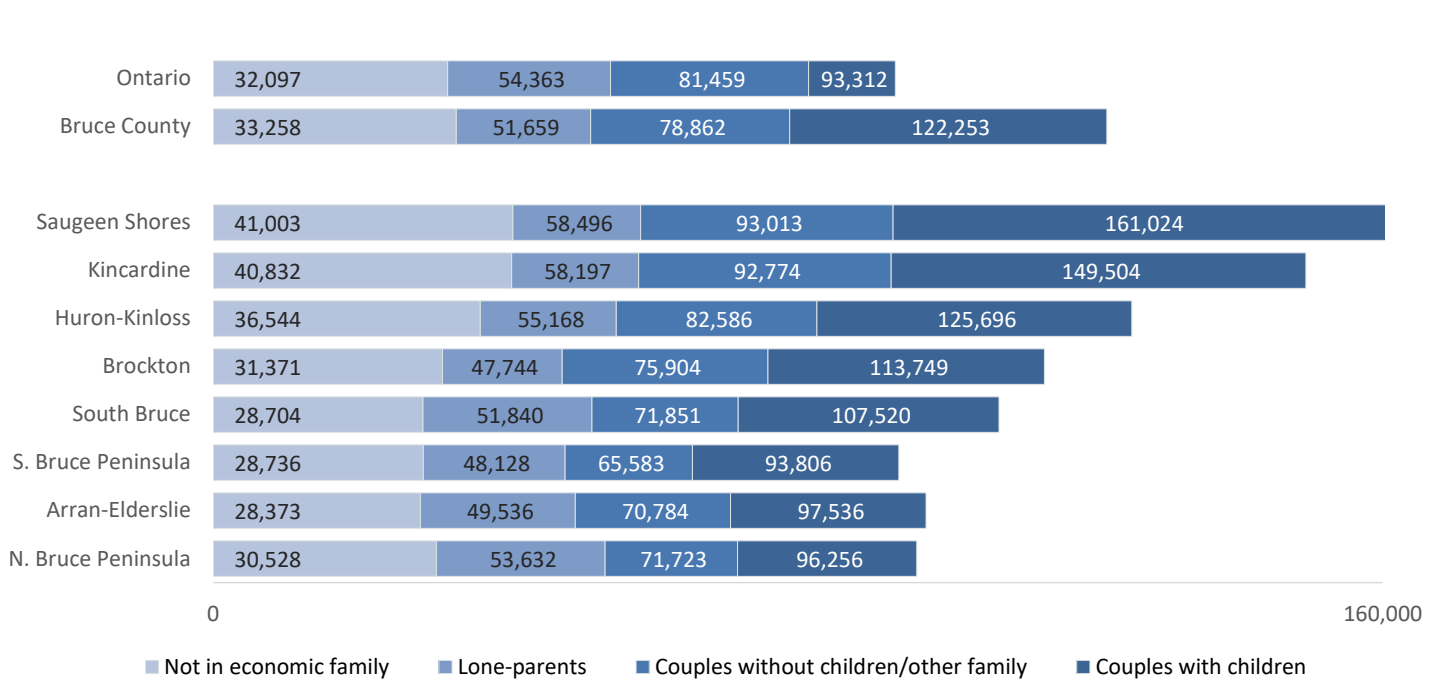
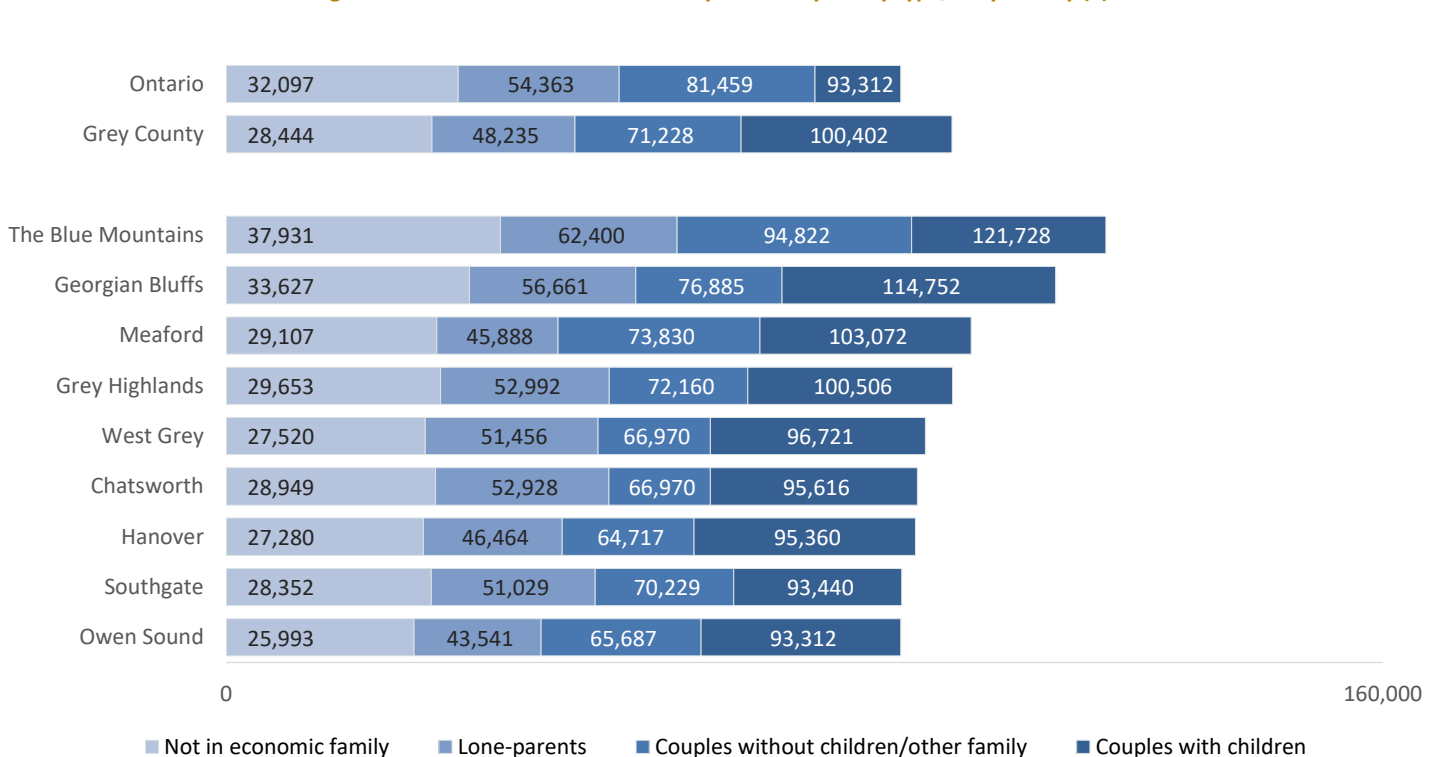


Figure 24. Median total economic family income by family type, Grey County (\$)



Geographic Profile Tables

Individual Income⁷

Table 2. Individual income, Bruce County 2015

	Ontario	Bruce	Arran- Elderslie	Brockton	Huron- Kinloss	Kincardine	Northern Bruce Peninsula	Saugeen Shores	South Bruce	South Bruce Peninsula
Number of total income recipients 15+	10,556,935	54,510	5,195	7,460	5,425	9,060	3,480	11,230	4,465	6,990
Median total income (\$)	33,539	33,887	31,728	34,026	34,197	39,424	31,470	40,042	33,152	29,388
Number of after-tax income recipients 15+	10,559,805	54,550	5,195	7,465	5,430	9,085	3,480	11,235	4,470	6,995
Median after-tax income (\$)	30,641	30,801	29,109	30,908	30,695	35,179	28,811	35,571	30,051	27,115
Number of market income recipients 15+	9,391,800	49,870	4,700	6,885	5,005	8,445	3,215	10,405	4,185	6,255
Median market income (\$)	32,871	30,482	28,755	31,014	30,635	36,632	24,741	36,608	29,603	24,296
Number of government transfers recipients 15+	7,632,575	39,655	3,795	5,390	3,770	6,270	2,810	7,900	3,110	5,560
Median government transfers (\$)	4,206	8,078	7,344	7,623	7,611	6,829	11,014	8,155	5,860	10,404
Number of employment income recipients 15+	7,790,680	39,155	3,865	5,630	3,995	6,785	2,105	8,050	3,565	4,480
Median employment income (\$)	33,946	27,723	29,664	30,475	26,592	28,506	20,832	29,080	30,240	23,012
Market income⁸ (%)	88.9	87.0	85.1	86.3	88.1	90.5	80.2	89.8	87.2	79.4
Employment income (%)	72.9	64.5	70.4	67.3	66.4	65.5	47.1	64.8	73.5	55.5
Government transfers (%)	11.1	13.0	14.9	13.6	11.9	9.5	19.8	10.2	12.9	20.6
Percentage with total income (%)	95.6	97.4	96.7	97.5	97.1	97.2	98.7	98.0	97.0	97.6
Percentage with after-tax income (%)	95.7	97.5	96.8	97.5	97.1	97.4	98.7	98.1	97.0	97.7
Percentage with employment income (%)	70.6	70.0	72.0	73.6	71.5	72.8	59.9	70.3	77.3	62.6

⁷ Individuals in private households

⁸a.k.a. income before transfers and taxes

Table 3. Individual income, Grey County 2015

	Ontario	Grey	The Blue Mountains	Chatsworth	Georgian Bluffs	Grey Highlands	Hanover	Meaford	Owen Sound	Southgate	West Grey
Number of total income recipients 15+	10,556,935	75,500	6,170	5,185	8,700	7,830	6,000	9,190	16,770	5,620	10,020
Median total income (\$)	33,539	31,155	38,063	29,540	35,810	30,715	29,906	32,198	28,807	29,989	30,194
Number of after-tax income recipients 15+	10,559,805	75,535	6,185	5,190	8,710	7,830	6,005	9,195	16,780	5,620	10,025
Median after-tax income (\$)	30,641	28,580	33,780	27,408	32,402	28,041	27,422	29,455	26,841	27,565	27,850
Number of market income recipients 15+	9,391,800	68,105	5,895	4,675	8,090	7,115	5,340	8,455	14,465	5,035	9,035
Median market income (\$)	32,871	27,901	32,555	26,880	32,299	27,640	25,798	27,180	25,984	28,720	27,275
Number of government transfers recipients 15+	7,632,575	56,385	4,495	3,785	6,210	5,850	4,675	6,890	13,170	3,915	7,395
Median government transfers (\$)	4,206	8,347	9,225	7,024	7,881	7,856	9,507	9,060	8,975	5,398	8,237
Number of employment income recipients 15+	7,790,680	53,065	4,135	3,855	6,315	5,680	4,015	6,290	11,235	4,330	7,210
Median employment income (\$)	33,946	27,921	24,832	27,445	31,729	26,347	28,526	26,903	27,151	29,893	28,304
Market income⁹ (%)	88.9	84.3	90.0	84.0	86.8	85.5	81.0	83.6	80.6	85.9	82.8
Employment income (%)	72.9	62.9	56.3	67.6	65.2	60.5	63.4	59.7	61.9	73.6	66.1
Government transfers (%)	11.1	15.7	10.1	15.9	13.1	14.5	19.0	16.4	19.3	14.2	17.2
Percentage with total income (%)	95.6	96.9	98.3	95.5	97.1	96.5	97.6	97.5	97.0	95.4	96.8
Percentage with after-tax income (%)	95.7	97.0	98.4	95.5	97.2	96.5	97.7	97.5	97.1	95.4	96.8
Percentage with employment income (%)	70.6	68.1	65.8	71.0	70.3	69.9	65.4	66.7	65.0	73.4	69.6

⁹a.k.a. income before transfers and taxes

Household Income

Table 4. Household income by household size, Bruce County 2015

	Ontario	Bruce	Arran- Elderslie	Brockton	Huron- Kinloss	Kincardine	Northern Bruce Peninsula	Saugeen Shores	South Bruce	South Bruce Peninsula
Private households (all)										
Median total income (\$)	74,287	71,193	63,687	67,597	75,456	86,363	59,776	87,916	71,270	57,766
Median after-tax income (\$)	65,285	62,926	56,448	59,886	66,085	73,884	54,080	75,431	63,118	52,536
One-person households										
Median total income (\$)	36,900	34,926	29,440	32,608	38,229	41,440	31,296	43,925	30,507	29,312
Median after-tax income (\$)	33,219	31,556	27,392	30,192	34,219	36,710	28,762	38,613	28,075	27,392
Two-or-more-person households										
Median total income (\$)	90,967	87,620	78,103	84,318	92,132	107,819	74,368	108,800	83,610	69,494
Median after-tax income (\$)	79,528	76,616	69,845	74,411	80,000	90,480	66,901	91,603	73,344	63,117

Table 5. Household income by household size, Grey County 2015

	Ontario	Grey	The Blue Mountains	Chatsworth	Georgian Bluffs	Grey Highlands	Hanover	Meaford	Owen Sound	Southgate	West Grey
Private households (all)											
Median total income (\$)	74,287	62,935	78,490	66,202	77,861	67,447	54,869	65,792	51,042	67,959	63,450
Median after-tax income (\$)	65,285	56,458	68,518	59,255	68,267	59,718	49,810	58,528	46,857	60,501	57,193
One-person households											
Median total income (\$)	36,900	30,049	42,112	29,824	34,688	31,211	28,208	30,336	27,340	31,296	28,688
Median after-tax income (\$)	33,219	27,613	36,992	27,712	31,488	28,378	26,352	28,203	25,576	28,352	26,928
Two-or-more-person households											
Median total income (\$)	90,967	77,628	96,796	77,286	88,869	78,918	70,969	80,294	68,770	77,824	75,776
Median after-tax income (\$)	79,528	69,249	83,021	68,470	78,021	70,238	64,416	70,976	62,161	69,449	68,224

Economic Family Income

Table 6. Economic family income by family type, Bruce County 2015

	Ontario	Bruce	Arran- Elderslie	Brockton	Huron- Kinloss	Kincardine	Northern Bruce Peninsula	Saugeen Shores	South Bruce	South Bruce Peninsula
Economic families (all)										
Median total income (\$)	91,089	87,786	77,803	84,305	93,082	107,861	74,027	109,129	83,789	69,666
Median after-tax income (\$)	79,531	76,756	69,561	74,359	80,345	90,496	66,702	91,758	73,984	63,181
Couple economic families without children or other relatives										
Median total income (\$)	81,459	78,862	70,784	75,904	82,586	92,774	71,723	93,013	71,851	65,583
Median after-tax income (\$)	71,237	69,632	62,784	67,119	72,302	79,424	64,160	80,000	63,488	59,221
Couple economic families with children										
Median total income (\$)	115,381	122,253	97,536	113,749	125,696	149,504	96,256	161,024	107,520	93,806
Median after-tax income (\$)	99,205	102,732	85,419	96,853	104,875	119,603	85,504	127,296	92,928	83,257
Lone-parent economic families										
Median total income (\$)	54,363	51,659	49,536	47,744	55,168	58,197	53,632	58,496	51,840	48,128
Median after-tax income (\$)	50,317	48,336	46,720	45,440	51,328	52,992	50,432	53,632	49,280	44,629
Persons 15+ not in economic families										
Median total income (\$)	32,097	33,258	28,373	31,371	36,544	40,832	30,528	41,003	28,704	28,736
Median after-tax income (\$)	29,417	30,366	26,368	29,040	32,640	36,181	28,032	36,636	26,976	26,743

Table 7. Economic family income by family type, Grey County 2015

	Ontario	Grey	The Blue Mountains	Chatsworth	Georgian Bluffs	Grey Highlands	Hanover	Meaford	Owen Sound	Southgate	West Grey
Economic families (all)											
Median total income (\$)	91,089	77,658	97,920	77,005	88,930	78,918	71,111	80,339	68,672	77,483	75,653
Median after-tax income (\$)	79,531	69,280	84,281	68,293	78,061	70,187	64,585	70,894	61,958	69,193	68,000
Couple economic families without children/other relatives											
Median total income (\$)	81,459	71,228	94,822	66,970	76,885	72,160	64,717	73,830	65,687	70,229	66,970
Median after-tax income (\$)	71,237	63,655	81,254	59,968	67,980	63,936	58,697	65,792	59,663	61,536	59,847
Couple economic families with children											
Median total income (\$)	115,381	100,402	121,728	95,616	114,752	100,506	95,360	103,072	93,312	93,440	96,721
Median after-tax income (\$)	99,205	87,936	104,320	84,992	99,044	86,886	84,224	90,261	82,912	82,578	85,732
Lone-parent economic families											
Median total income (\$)	54,363	48,235	62,400	52,928	56,661	52,992	46,464	45,888	43,541	51,029	51,456
Median after-tax income (\$)	50,317	45,657	57,728	47,552	52,096	48,256	44,416	43,904	41,328	48,256	48,512
Persons 15+ not in economic families											
Median total income (\$)	32,097	28,444	37,931	28,949	33,627	29,653	27,280	29,107	25,993	28,352	27,520
Median after-tax income (\$)	29,417	26,488	33,856	26,544	30,608	27,088	25,440	27,264	24,486	25,938	25,785

Low Income

Table 8. Low income based on LICO-AT, Bruce County 2015

	Ontario	Bruce	Arran- Elderslie	Brockton	Huron- Kinloss	Kincardine	Northern Bruce Peninsula	Saugeen Shores	South Bruce	South Bruce Peninsula
Total population in private households to whom low-income concepts are applicable	13,184,055	65,070	6,715	9,245	6,870	11,165	3,840	13,425	5,625	8,180
In low income based on LICO-AT	1,298,590	2,880	375	375	470	415	160	495	185	405
Men	627,935	1,465	195	190	260	205	85	215	105	200
Women	670,650	1,415	180	185	210	210	70	275	85	205
0 to 17 years	304,390	695	110	65	190	100	20	90	45	75
0 to 5 years	102,750	270	45	25	90	50	*	20	20	30
18 to 64 years	887,640	1,970	230	290	260	280	130	365	130	290
65 years and over	106,555	210	30	25	20	30	10	40	10	45
Prevalence of low income, LICO-AT (%)	9.8	4.4	5.6	4.1	6.8	3.7	4.2	3.7	3.3	5
Men (%)	9.7	4.5	5.8	4.1	7.5	3.7	4.5	3.3	3.7	4.9
Women (%)	9.9	4.3	5.4	4	6.2	3.7	3.6	4	3.1	5
0 to 17 years (%)	11.5	5.7	7	3.4	12.7	4.6	5.3	3.9	3.6	6
0 to 5 years (%)	12.3	6.2	7.9	3.8	16.2	6.3	*	2.3	4.8	7.8
18 to 64 years (%)	10.5	5.2	5.9	5.2	6.6	4.2	6.5	4.6	3.8	6.5
65 years and over (%)	5.1	1.4	2.4	1.4	1.4	1.3	0.7	1.3	1.1	1.8

* suppressed

Table 9. Low income based on LIM-AT, Bruce County 2015

	Ontario	Bruce	Arran- Elderslie	Brockton	Huron- Kinloss	Kincardine	Northern Bruce Peninsula	Saugeen Shores	South Bruce	South Bruce Peninsula
Total population in private households to whom low-income concepts are applicable	13,184,055	65,070	6,715	9,245	6,870	11,165	3,840	13,425	5,625	8,180
In low income (LIM-AT)	1,898,975	8,655	1,205	1,255	1,210	1,085	545	1,255	745	1,365
Men	886,530	4,090	590	610	620	485	275	520	370	625
Women	1,012,445	4,565	610	640	595	595	270	735	375	740
0 to 17 years	489,905	2,205	390	290	440	275	65	255	205	295
0 to 5 years	165,140	845	160	100	200	110	15	90	65	110
18 to 64 years	1,155,315	4,740	580	715	615	595	335	730	395	760
65 years and over	253,755	1,705	225	245	160	210	140	265	145	315
Prevalence of low income, LIM-AT (%)	14.4	13.3	17.9	13.6	17.6	9.7	14.2	9.3	13.2	16.7
Men (%)	13.8	12.7	17.5	13.2	17.8	8.9	14.4	7.9	12.9	15.5
Women (%)	15	13.9	18.2	13.8	17.6	10.4	14	10.7	13.6	17.9
0 to 17 years (%)	18.4	17.9	24.8	15.3	29.3	12.7	17.1	11	16.6	23.6
0 to 5 years (%)	19.8	19.4	28.1	15.3	36	13.9	13	10.5	15.7	28.6
18 to 64 years (%)	13.7	12.5	14.9	12.9	15.7	8.9	16.6	9.2	11.5	16.9
65 years and over (%)	12	11.5	18	13.5	11	9.1	9.7	8.4	15.3	12.9

Table 10. Low income based on LICO-AT, Grey County 2015

	Ontario	Grey	The Blue Mountains	Chatsworth	Georgian Bluffs	Grey Highlands	Hanover	Meaford	Owen Sound	Southgate	West Grey
Total population in private households to whom low-income concepts are applicable	13,184,055	91,730	6,935	6,540	10,430	9,715	7,330	10,845	20,345	7,350	12,240
In low income based on LICO-AT	1,298,590	4,735	345	485	220	415	365	450	1,530	410	505
Men	627,935	2,380	175	255	120	210	175	220	735	215	215
Women	670,650	2,360	175	240	100	205	195	230	805	275	190
0 to 17 years	304,390	960	60	180	25	80	55	75	270	110	105
0 to 5 years	102,750	400	25	85	10	25	30	35	95	50	45
18 to 64 years	887,640	3,465	250	275	175	295	300	325	1,200	280	360
65 years and over	106,555	315	35	35	15	35	15	50	65	25	40
Prevalence of low income, LICO-AT (%)	9.8	5.2	5	7.4	2.1	4.3	5	4.1	7.5	5.6	4.1
Men (%)	9.7	5.3	5.1	7.7	2.3	4.3	5	4.2	7.7	3.3	5.6
Women (%)	9.9	5.1	5	7.4	2	4.2	5.1	4.1	7.5	4	5.4
0 to 17 years (%)	11.5	5.7	7.2	13.1	1.4	4.2	3.9	4.3	7.3	6.2	4.5
0 to 5 years (%)	12.3	7.3	10.2	18.9	1.8	3.9	6.9	6	7.7	8.1	6.3
18 to 64 years (%)	10.5	6.4	6.5	7.1	2.8	5.2	7.2	5.3	9.9	6.2	5
65 years and over (%)	5.1	1.5	1.5	2.7	0.6	1.7	0.9	1.7	1.4	2.4	1.4

Table 11. Low income based on LIM-AT, Grey County 2015

	Ontario	Grey	The Blue Mountains	Chatsworth	Georgian Bluffs	Grey Highlands	Hanover	Meaford	Owen Sound	Southgate	West Grey
Total population in private households to whom low-income concepts are applicable	13,184,055	91,730	6,935	6,540	10,430	9,715	7,330	10,845	20,345	7,350	12,240
In low income (LIM-AT)	1,898,975	14,185	785	1,260	965	1,445	1,155	1,430	4,115	1,290	1,750
Men	886,530	6,550	375	625	480	665	485	645	1,760	640	865
Women	1,012,445	7,635	405	635	480	775	665	785	2,355	645	885
0 to 17 years	489,905	3,375	125	390	170	400	255	280	925	440	390
0 to 5 years	165,140	1,340	55	155	50	165	95	115	360	195	150
18 to 64 years	1,155,315	8,000	495	645	550	780	640	800	2,495	665	935
65 years and over	253,755	2,810	165	225	235	260	260	355	700	185	425
Prevalence of low income, LIM-AT (%)	14.4	15.5	11.3	19.3	9.3	14.9	15.8	13.2	20.2	17.6	14.3
Men (%)	13.8	14.5	11	19	9	13.7	14	12.2	18.4	16.8	13.8
Women (%)	15	16.4	11.5	19.5	9.4	15.9	17.3	14.2	21.8	18.2	14.8
0 to 17 years (%)	18.4	20.0	15.1	28.4	9.5	20.8	18.1	16.2	25.0	24.9	16.8
0 to 5 years (%)	19.8	24.5	22.4	34.4	9.1	26.0	21.8	19.7	29.0	31.5	21.0
18 to 64 years (%)	13.7	14.9	12.9	16.7	8.8	13.7	15.3	13.0	20.5	14.6	13.0
65 years and over (%)	12.0	13.4	7.3	17.1	10.0	12.4	14.9	11.9	15.6	18.0	15.4

Glossary of Terms¹⁰

Median Income

The median income of a specified group is the amount that divides the income distribution of that group into two halves, i.e., the incomes of half of the units in that group are below the median, while those of the other half are above the median.

- Median incomes of households are calculated for all units, whether or not they had income.
- Median incomes of individuals are calculated for those 15 years and older with income (positive or negative).

Total Income

The sum of certain incomes (in cash and, in some circumstances, in kind) of the statistical unit during a specified reference period. The components used to calculate total income vary between:

- statistical units of social statistical programs such as persons, private households, census families and economic families;
- statistical units of business statistical programs such as enterprises, companies, establishments and locations;
- statistical units of farm statistical programs such as farm operator and farm family.

In the context of individual persons, total income refers to receipts from certain sources, before income taxes and deductions, during a specified reference period.

In the context of census families, total income refers to receipts from certain sources of all of its family members, before income taxes and deductions, during a specified reference period.

In the context of economic families, total income refers to receipts from certain sources of all of its family members, before income taxes and deductions, during a specified reference period.

In the context of households, total income refers to receipts from certain sources of all household members, before income taxes and deductions, during a specified reference period.

The monetary receipts included are those that tend to be of a regular and recurring nature. Receipts that are included as income are:

- employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities);
- income from investment sources, such as dividends and interest on bonds, accounts, guaranteed investment certificates (GICs) and mutual funds;
- income from employer and personal pension sources, such as private pensions and payments from annuities and registered retirement income funds (RRIFs);
- other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships;

¹⁰ All definitions, with the exception of “constant dollars”, taken directly from Statistics Canada (2016). Census Dictionary, Census year, 2016. Ottawa: Minister of Industry.

- income from government sources, such as social assistance, child benefits, Employment Insurance benefits, Old Age Security benefits, Canada Pension Plan and Québec Pension Plan benefits and disability income.

Receipts excluded from this income definition are:

- one-time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump-sum insurance settlements and tax-free savings account (TFSA) or registered retirement savings plan (RRSP) withdrawals;
- capital gains because they are not by their nature regular and recurring. It is further assumed that they are more relevant to the concept of wealth than the concept of income;
- employers' contributions to registered pension plans, Canada Pension Plan, Québec Pension Plan and Employment Insurance;
- voluntary inter-household transfers, imputed rent, goods and services produced for barter and goods produced for own consumption.

After-tax income

Total income less income taxes of the statistical unit during a specified reference period. Income taxes refers to the sum of federal income taxes, provincial and territorial income taxes, less abatement where applicable. Provincial and territorial income taxes include health care premiums in certain jurisdictions. Abatement reduces the federal income taxes payable by persons residing in Quebec or in certain self-governing Yukon First Nation settlement lands.

Market income

The sum of employment income (wages, salaries and commissions, net self-employment income from farm or non-farm unincorporated business and/or professional practice), investment income, private retirement income (retirement pensions, superannuation and annuities, including those from registered retirement savings plans [RRSPs] and registered retirement income funds [RRIFs]) and other money income from market sources during the reference period. It is equivalent to total income minus government transfers. It is also referred to as income before transfers and taxes.

Government transfers

All cash benefits received from federal, provincial, territorial or municipal governments during the reference period. It includes:

- Old Age Security pension, Guaranteed Income Supplement, Allowance or Allowance for the Survivor;
- retirement, disability and survivor benefits from Canada Pension Plan and Québec Pension Plan;
- benefits from Employment Insurance and Québec parental insurance plan;
- child benefits from federal and provincial programs;
- social assistance benefits;
- workers' compensation benefits;
- Working income tax benefit;
- Goods and services tax credit and harmonized sales tax credit;
- other income from government sources.

Employment income

All income received as wages, salaries and commissions from paid employment and net self-employment income from farm or non-farm unincorporated business and/or professional practice during the reference period.

Low-income status

The income situation of the statistical unit in relation to a specific low-income line in a reference year. Statistical units with income that is below the low-income line are considered to be in low income.

The low-income concepts are not applied in the territories and in certain areas based on census subdivision type (such as Indian reserves). The existence of substantial in-kind transfers (such as subsidized housing and First Nations band housing) and sizeable barter economies or consumption from own production (such as product from hunting, farming or fishing) could make the interpretation of low-income statistics more difficult in these situations.

Low-income measure, after tax (LIM-AT)

The Low-income measure, after tax, refers to a fixed percentage (50%) of median-adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.

Using data from the 2016 Census of Population, the line applicable to a household is defined as half the Canadian median of the adjusted household after-tax income multiplied by the square root of household size. The median is determined based on all persons in private households where low-income concepts are applicable. Thresholds for specific household sizes are presented below.

Low-income measures thresholds (Low-income measure, after tax and Low-income measure, before tax) for private households of Canada, 2015

Household size ^{Note 1}	After-tax income	Before-tax income
1 person	22,133	25,516
2 persons	31,301	36,084
3 persons	38,335	44,194
4 persons	44,266	51,031
5 persons	49,491	57,054
6 persons	54,215	62,500
7 persons	58,558	67,508

Note 1

To convert to other household sizes, multiply the value in the one-person household by the square root of the desired household size.

When the unadjusted after-tax income of household pertaining to a person falls below the threshold applicable to the person based on household size, the person is considered to be in low income according to LIM-AT. Since the LIM-AT threshold and household income are unique within each household, low-income status based on LIM-AT can also be reported for households.

Low-income cut-offs, after tax (LICO-AT)

The Low-income cut-offs, after tax refers to an income threshold, defined using 1992 expenditure data, below which economic families or persons not in economic families would likely have devoted a larger share of their after-tax income than average to the necessities of food, shelter and clothing. More specifically, the thresholds represented income levels at which these families or persons were expected to spend 20 percentage points or more of their after-tax income than average on food, shelter and clothing. These thresholds have been adjusted to current dollars using the all-items Consumer Price Index (CPI).

The LICO-AT has 35 cut-offs varying by seven family sizes and five different sizes of area of residence to account for economies of scale and potential differences in cost of living in communities of different sizes. These thresholds are presented below for economic families and persons not in economic families.

Low-income cut-offs, after tax (LICO-AT – 1992 base) for economic families and persons not in economic families, 2015

Economic family size	Size of area of residence				
	Rural area	Small population centres (less than 30,000)	Medium population centres (30,000 to 99,999)	Large population centres (100,000 to 499,999)	Large population centres (500,000+)
Person not in an economic family	13,335	15,261	17,025	17,240	20,386
2 persons	16,230	18,576	20,722	20,982	24,811
3 persons	20,211	23,129	25,802	26,128	30,895
4 persons	25,213	28,856	32,191	32,596	38,544
5 persons	28,711	32,859	36,657	37,118	43,890
6 persons	31,841	36,441	40,654	41,165	48,675
7 or more persons	34,972	40,024	44,649	45,211	53,460

When the after-tax income of an economic family member or a person not in an economic family falls below the threshold applicable to the person, the person is considered to be in low income according to LICO-AT. Since the LICO-AT threshold and family income are unique within each economic family, low-income status based on LICO-AT can also be reported for economic families.

Economic families

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 union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family. Examples of the broader concept of economic family include the following: two co-resident census families who are related to one another are considered one economic family; co-resident siblings who are not members of a census family are considered as one economic family; and, nieces or nephews living with aunts or uncles are considered one economic family.

Economic family after-tax income decile group

The economic family income decile group provides a rough ranking of the economic situation of a person based on his or her relative position in the Canadian distribution of the adjusted after-tax income of economic families for all persons in private households.

Using data from the 2016 Census of Population, the population in private households is sorted according to its adjusted after-tax family income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of adjusted after-tax family income that define the 10 groups.

Constant dollars¹¹

"Current dollars" are what we usually mean when we refer to a currency in the current time period. The term "constant dollars" refers to dollars of several years expressed in terms of their value ("purchasing power") in a single year, called the base year. This type of adjustment is done to eliminate the impact of widespread price changes.

Current dollars are converted to constant dollars using an index of price movements. The most widely used index for household or family incomes, provided that no specific uses of the income are identified, is the Consumer Price Index (CPI), which reflects average spending patterns by consumers in Canada. To convert current dollars of any year to constant dollars, divide them by the index of that year and multiply them by the index of the base year you choose.

Reference period

For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

¹¹ <http://www.statcan.gc.ca/pub/75f0011x/2011001/notes/analytical-analytiques-eng.htm>
<http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/econ46a-eng.htm>