

September, 2013

2011 National Household Survey

Income and Shelter Costs

The 2011 Census / National Household Survey Day was May 9, 2011. On September 11, 2013, Statistics Canada released its third set of data from the 2011 National Household Survey (NHS). The voluntary NHS replaces the mandatory long-form Census, last used in 2006.

According to the 2011 Census, the population of Toronto in 2011 was 2,615,060, an increase of 4.5% since 2006. All income and shelter cost data reported is based on income earned and costs incurred the year 2010. The data are not adjusted for undercoverage.

This Backgrounder does not compare 2011 NHS results with those from earlier Census releases. This is because NHS data was collected differently than data from the 2006 Census and prior Censuses. Until a full evaluation of the methodological changes is conducted, such comparisons are not appropriate.

Key Points

- In 2010, median household income in Toronto was \$58,381.
- The percent of Toronto households with annual income over \$100,000 was 26.1%, and with an income over \$150,000 was 12.6%.
- Toronto's average personal income for men was \$52,716, 42% higher than that of women at \$37,015 in 2010.
- The City of Calgary had the highest median household income of all major cities across Canada at \$81,256, followed by Ottawa at \$79,634 and Edmonton at \$72,248. Toronto ranked 9th out of a total of 15 major Canadian cities.
- In 2010, there were 496,665 persons or 19% of the population with an after-tax income below Statistics Canada's Low Income Measure (LIM-AT).
- Toronto continues to have a higher incidence of low income than the rest of Canada, Ontario and the rest of the Greater Toronto and Hamilton area (RGTAH).
- Housing affordability continues to be a concern. In 2010, there were 207,097 renter households paying 30% or more of their income for rent. This represents 43.5% of Toronto renter households and 19.8% of all households in the city.

Income

- Toronto's average annual income in 2010 was \$87,038 for households, \$105,526 for economic families, and \$42,425 for non-families.
- Average household income in Toronto is higher than the national and provincial averages, however it is the second lowest in the Greater Toronto and Hamilton Area (GTAH).
- Women continue to lag behind men in income earnings in Toronto. The average income for men was \$52,716 and \$37,015 for women, a difference of \$15,701.
- Income situation varies depending on family status. Lone-parent families had the lowest average total income at \$59,719, while two-parent families with children had the highest average income of \$126,706.
- In 2010, median household income in Toronto stood at \$58,381. For men 15 years and over, the median income was \$31,233, and for women 15 years and over it was \$24,359 or 78% of that of men.
- Toronto's median household income was the lowest of all municipalities in the GTAH, ranking 6th.
- Toronto accounts for 44.2% of all household income in the GTAH.
- Of the GTAH municipalities, Halton, York, and Durham Regions had the highest reported median household incomes. The three lowest household incomes were in Peel Region and the cities of Hamilton and Toronto.
- Toronto's median income for non-families in 2010 was \$29,108, the second lowest in the GTAH after Hamilton.
- In Toronto, the ratio of average household income to median household income was 1.49, greater than that of other GTAH municipalities. This indicates a higher income disparity in Toronto versus other municipalities in the GTAH.
- In 2010, 26.1% Toronto households earned an annual household income over \$100,000 and 12.6% had incomes over \$150,000. In the RGTAH, 37.7% of households had annual incomes over \$100,000 and 17.3% earned over \$150,000.
- The City of Calgary had the highest median household income of all major cities in Canada in 2010 at \$81,256. This was followed by Ottawa at \$79,634 and Edmonton at \$72,248. Toronto was 9th. See Table 1.
- The composition of total income for City of Toronto residents is 88.5% market income and 11.5% government transfer payments. Wages and salaries make up the bulk of market income, accounting for 69.6% of the total, which is the 5th highest in the GTAH. A higher percentage of City of Toronto residents reported income from investments than residents in the rest of GTAH, Ontario, and Canada.

Low Income

- In 2010 there were 675,900 economic families, 203,305 couple-only economic families, 311,835 couples with children economic families and 127,050 lone-parent economic families in Toronto.
- In 2010 there were 496,665 persons with after-tax income below Statistics Canada's Low Income Measure (LIM-AT) or 19% of the population.
- Based on the 2010 after-tax Low-Income Measure (LIM-AT), the prevalence of low-income in Toronto is (see Chart 3):
 - 42,830 (26%) of children less than 6 years of age;
 - 122,135 (25%) of youth less than 18 years of age;
 - 332,360 (19%) of adults aged 18 to 64;
 - 42,170 (12%) of seniors aged 65 years and over.
- Toronto has the highest incidence of low-income children under the age of 6 across the GTA, followed by Hamilton, Peel, Durham, York and Halton.
- The incidence of low-income in Toronto (19.3%) is significantly greater than in Canada (14.9%), Ontario (13.9%) and the rest of the GTA (11.5%). See Chart 1.
- Toronto has a disproportionate number of people living with low income as compared to the GTA. In 2010, 52.4% of the GTA low-income population lived in Toronto.
- Within the GTA, Toronto comprises:
 - 18.5% of all low-income children under the age of 6;
 - 18.0% of all low-income youth under the age of 18;
 - 14.5% of all low-income adults between 18 and 65 years of age;
 - 9.2% of all low-income seniors over 65 years of age.

Housing Affordability

- As a traditional measure of affordability, Statistics Canada and Canada Mortgage Housing Corporation use the percentage of income households spend on shelter (including rent, mortgage, taxes, repairs, etc.). If a household spends more than 30% of their income on shelter costs, they are considered to be experiencing affordability issues. According to the 2011 NHS, there were 207,097 renter households that fall into this category. This represents 43.5% of all renter households, and 19.8% of total households in the city. See Table 2.
- The proportion of Toronto renter households experiencing affordability issues is higher than the 42.4% in rest of the GTA, 42.3% in Ontario and 40.1% across Canada.

- There were 157,813 owner households that spent 30% or more on shelter costs. This represents 27.6% of Toronto owners experiencing affordability issues, which is higher than in the RGTAH (24.1%), Ontario (20.9%) and Canada (18.5%).
- In 2010, Toronto was home to two out of three GTAH renter households spending 30% or more of their income on rent.
- Household income between owners and renters differs greatly in Toronto. The average income of owner households (\$114,848) is more than double the average income of renter households (\$53,298). Median income of owners (\$88,656) is also more than double that of renters (\$40,995).

Dwelling Units and Tenure

- 571,790 households or 55% of all private households in Toronto are owned, while 476,085 or 45% are rented. This proportion of renters is large, as compared to 19% in the rest of the GTAH and 31% in Canada. See Chart 4.
- 234,965 (22%) of occupied private dwellings in Toronto were condominiums. This was higher than the RGTAH (13%), Ontario (12%) and Canada (12%).
- 36% of occupied private dwellings in the City were constructed in 1960 or earlier, compared to 14% in RGTAH, 27% in Ontario and 25% in Canada.
- 46% of occupied private dwellings in Toronto had 1 to 4 rooms, higher than Hamilton (24%), Peel (21%), York (15%), Halton (14%) and Durham (13%). Across the GTAH, the top three municipalities that had occupied private dwellings with eight or more rooms were York (43%), Halton (43%), and Durham (40%). These were notably higher than Ontario (32%) and Canada (30%).
- In Toronto, 0- and 1-bedroom dwelling units accounted for 29% of the total number of occupied private dwellings, followed by 2-bedroom units (28%), 3-bedroom units (26%) and units with 4 or more bedrooms (16%). The percentage of dwelling units with 0 or 1 bedrooms was the highest in Toronto compared to RGTAH (9%), Ontario (14%) and Canada (15%) due to recent trends in the high volume of condominium development in Toronto.
- Compared to Ontario and Canada, Toronto has more persons per households living in apartments that are owned. Toronto also has a higher average number of persons per household in single, semi-detached and row houses. See Chart 5.
- Renter households have a much higher average number of persons per households living in houses, especially row houses than does Ontario and Canada. The average number of persons in apartments is higher in Toronto than it is in Ontario and Canada. See Chart 6.

FREQUENTLY ASKED QUESTIONS:**What is meant by the term “undercoverage”?**

Statistics Canada's numbers upon release and as reported above do not account for undercoverage. Although Statistics Canada makes a great effort to count every person, in each survey a notable number of people are left out for a variety of reasons. For example, people may be traveling, some dwellings are hard to find, and some people simply refuse to participate. While Statistics Canada takes this into account and estimates an ‘undercoverage’ rate for the urban region (CMA), it does not estimate undercoverage for the City. However, based on the *Annual Demographic Estimates*, Cat. No. 91-214-XWE released March 7, 2012, the implied net undercoverage rate for the City of Toronto in 2011 is estimated to be 5.02%.

Net undercoverage also varies by age and sex and is highest for those between 15 and 44 years of age. In 2006, net undercoverage peaked at 9.91% for males and 6.08% for females 24-34 years of age, per the *2006 Census Technical Report: Coverage*, Cat. No. 92-567-X, released March 2010.

How do the changes in the 2011 Census & NHS methodology affect this release?

There have been changes in the way information has been collected for some components of the 2011 Census. This will impact the extent to which comparisons can be made with previous Census periods on some Census variables.

Has the City of Toronto completed Backgrounders on any other 2011 Census or National Household Survey releases?

Given Statistics Canada's Census & NHS 2011 release schedule, of which this release is the last, City of Toronto staff have prepared Backgrounders on the following topics:

- Population and Dwellings – February 8, 2012
(<http://www.toronto.ca/demographics/pdf/2011-census-backgrounder.pdf>)
- Age and Sex – May 29, 2012 (http://www.toronto.ca/demographics/pdf/censusbackgrounder_ageandsex_2011.pdf)
- Families, Households and Marital Status – September 19, 2012
(http://www.toronto.ca/demographics/pdf/censusbackgrounder_hhds_2011.pdf)
- Language – October 24, 2012
(http://www.toronto.ca/demographics/pdf/language_2011_backgrounder.pdf)

The following backgrounders were prepared by City of Toronto staff based on the new voluntary National Household Survey (NHS):

- Immigration, Citizenship, Language, Ethnic Origin, Visible Minorities, Religion, Aboriginal Peoples – May 8, 2013
(http://www.toronto.ca/demographics/pdf/nhs_backgrounder.pdf)
- Labour, Education, Place of Work, Commuting, Mobility, Migration, Language of Work – June 26, 2013
(<http://www.toronto.ca/demographics/pdf/nhs-backgrounder-labour-education-work-commuting.pdf>)
- Income, Earnings, Housing and Shelter Costs – September 11, 2013

When will the City’s Ward Profiles and Neighbourhood Profiles be released?

The Ward Profiles are based on a series of custom tabulations from what are now the Census and the NHS. City Planning staff have updated the Ward Profiles from the necessary custom tabulations from Statistics Canada based on 2011 Census data. These profiles will be further revised with NHS data once City Staff obtain the necessary custom tabulations from Statistics Canada. The Ward Profiles can be found at: <http://www.toronto.ca/wardprofiles/index.htm>

The Neighbourhood Profiles will be released through the Social Development Finance & Administration Division a few weeks after each Census and NHS release. The current Neighbourhood Profiles can be found at:

<http://www.toronto.ca/demographics/neighbourhoods.htm>

Some of the information will also be released through WELLBEING TORONTO:

www.toronto.ca/wellbeing

Table 1: Median and Average Household Income for top 15 Canadian Cities

Geography	Total income in 2010 of population aged 15 years and over			Family income in 2010 of economic families			Household income in 2010 of private households		
	Median income \$	Average income \$	Income Ratio *	Median income \$	Average income \$	Income Ratio *	Median income \$	Average income \$	Income Ratio *
Toronto	27,371	44,517	1.63	72,890	105,526	1.45	58,381	87,038	1.49
Halifax	32,078	40,453	1.26	80,070	92,805	1.16	62,049	76,193	4.23
Montreal	24,541	36,748	1.50	60,849	84,218	1.38	44,157	63,891	1.45
Vancouver	28,726	41,031	1.43	80,006	99,723	1.25	63,347	83,666	1.32
Victoria	30,177	37,718	1.25	69,929	81,035	1.16	45,827	58,648	1.28
Oshawa	31,352	38,510	1.23	76,992	87,701	1.14	63,136	75,833	1.20
London	29,478	39,229	1.33	74,448	89,591	1.20	56,241	73,107	1.30
Hamilton	29,399	38,965	1.33	77,497	92,240	1.19	60,259	76,742	1.27
St. Catherines	27,802	36,156	1.30	69,658	83,112	1.19	54,409	68,482	1.26
Edmonton	35,363	46,571	1.32	89,252	107,644	1.21	72,248	90,340	1.25
Calgary	37,697	55,203	1.46	97,790	128,841	1.32	81,256	109,698	1.35
Regina	36,113	45,698	1.27	89,172	105,089	1.18	69,192	86,246	1.25
Winnipeg	30,344	38,159	1.26	75,395	88,899	1.18	57,925	72,612	1.25
Windsor	25,507	34,005	1.33	63,418	76,143	1.20	49,113	62,175	1.27
Ottawa	39,530	49,826	1.26	101,134	116,630	1.15	79,634	96,815	1.22

* Income Ratio is the ratio of the average income to the median income.

Chart 1:

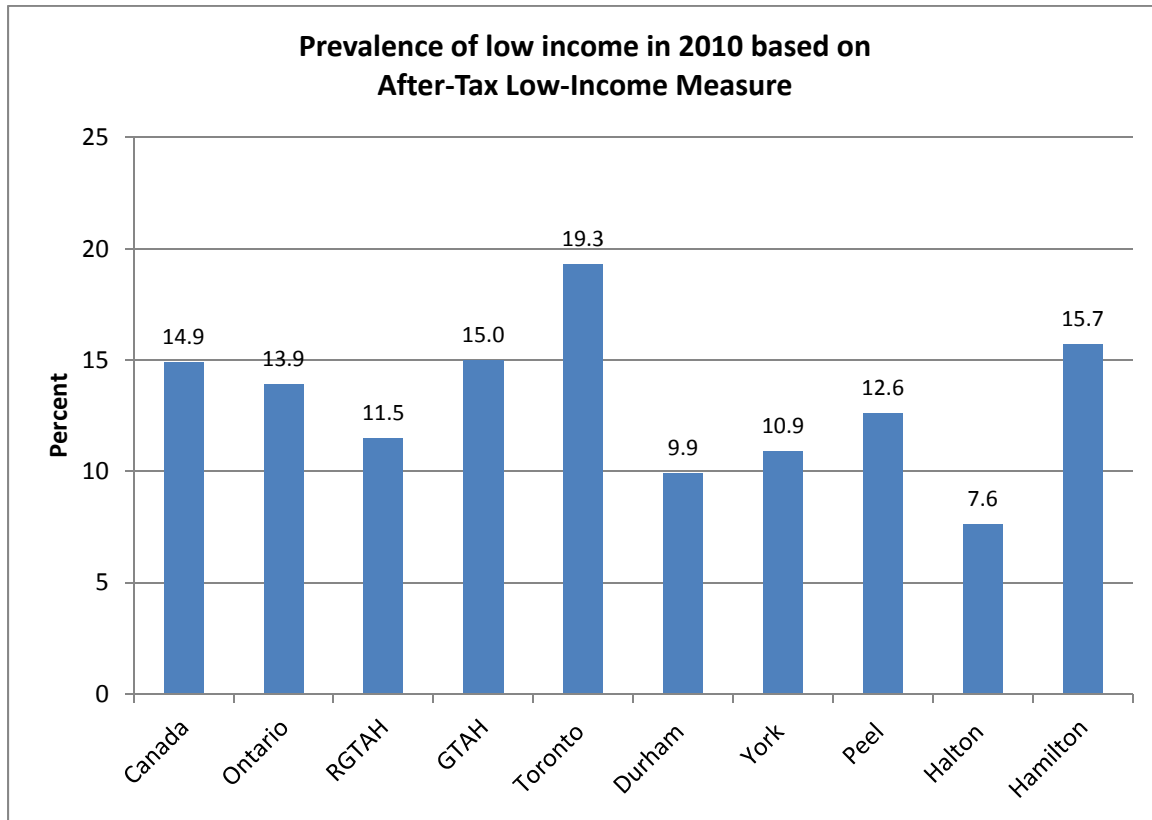


Chart 2:

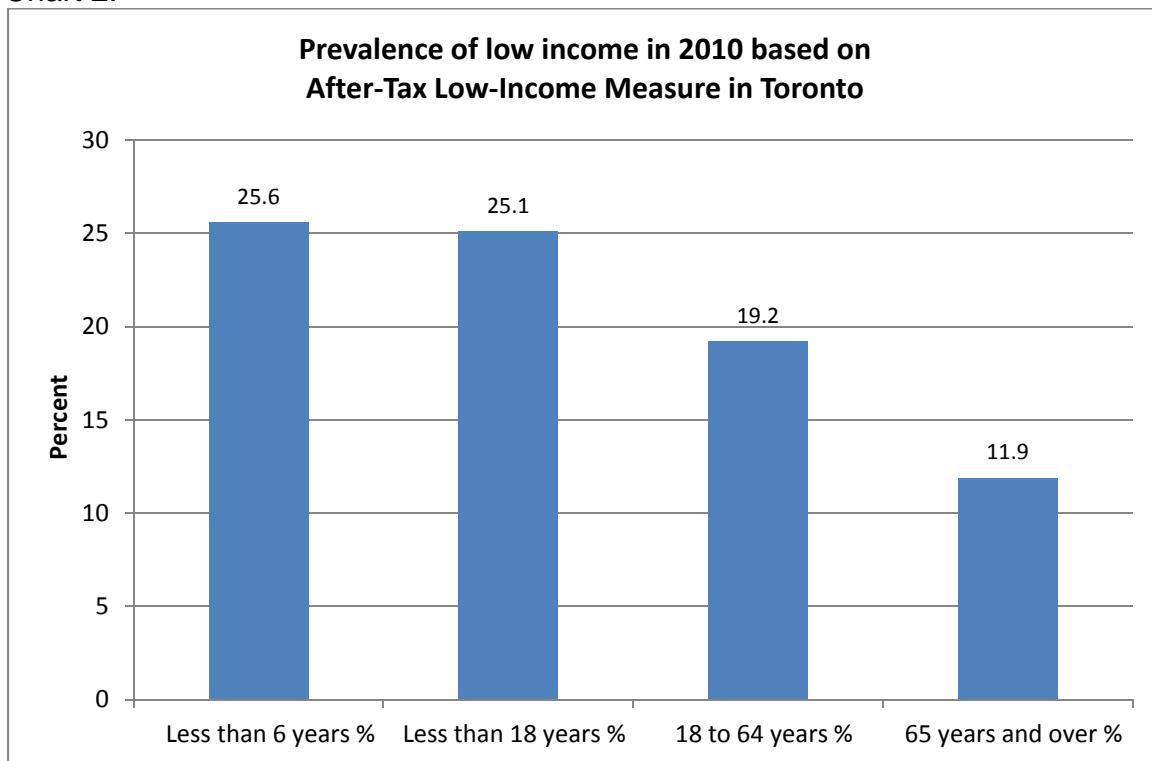


Chart 3:

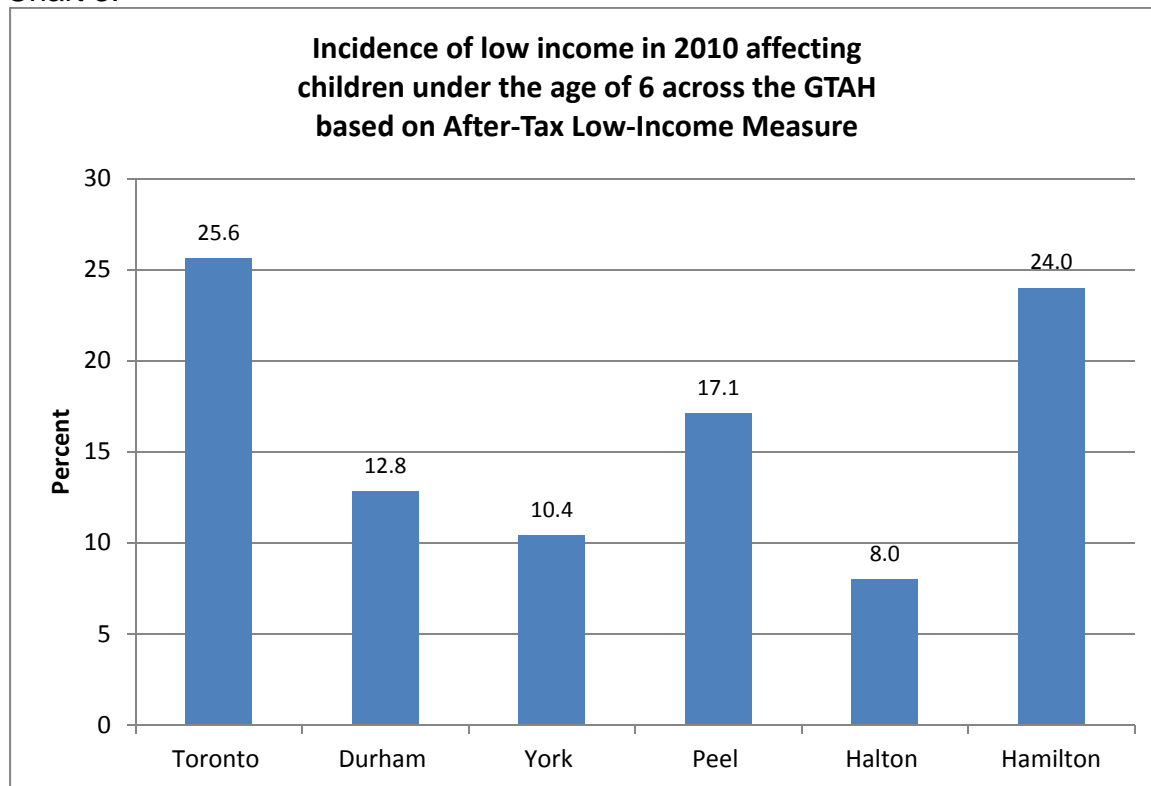


Table 2: Housing Affordability in Toronto

Geography	Canada	Ontario	Toronto	RGTAH	Durham	York	Peel	Halton	Hamilton
Total number of private households by tenure	13,319,250	4,886,655	1,047,875	1,323,030	213,745	323,530	402,940	179,010	203,805
Number of owner households	9,013,410	3,446,650	571,785	1,063,720	175,770	285,750	314,990	148,445	138,765
% of owner households spending 30% or more of household total income on shelter costs	18.5%	20.9%	27.6%	24.1%	21.4%	26.4%	28.1%	19.2%	18.9%
# of owner households spending 30% or more of household total income on shelter costs	1,667,481	720,350	157,813	256,293	37,615	75,438	88,512	28,501	26,227
Number of tenant households	4,060,385	1,385,535	476,085	256,575	36,995	37,165	87,675	30,310	64,430
% of tenant households spending 30% or more of household total income on shelter costs	40.1%	42.3%	43.5%	42.4%	42.1%	44.5%	41.5%	41.6%	42.8%
# of tenant households spending 30% or more of household total income on shelter costs	1,628,214	586,081	207,097	108,683	15,575	16,538	36,385	12,609	27,576

Table 3: Income Level of Owners and Renters in Toronto

Toronto	Median Household income			% of Owner Income
	All Households	Owners	Renters	
Single Family	82,410	95,905	47,971	50%
Multiple Family	119,748	125,245	88,212	70%
Lone-Parent	48,482	64,500	34,275	53%
Single Person	36,335	47,457	26,631	56%

Chart 4:

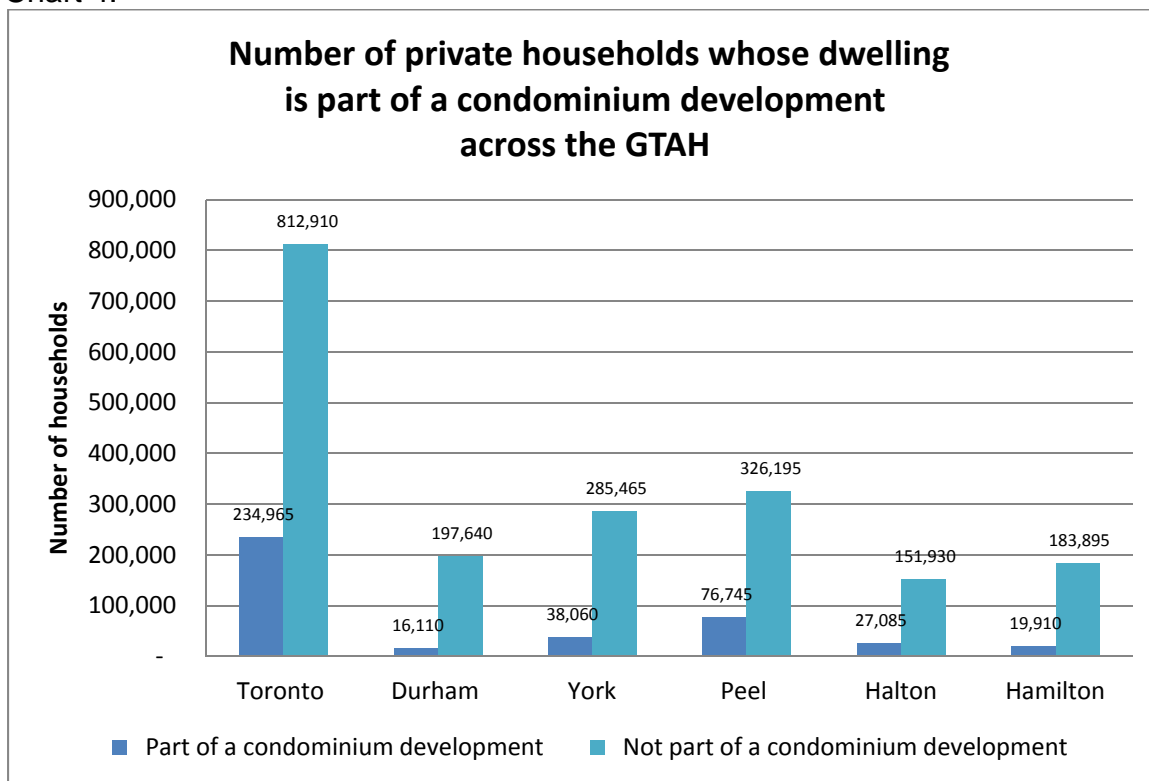


Chart 5:

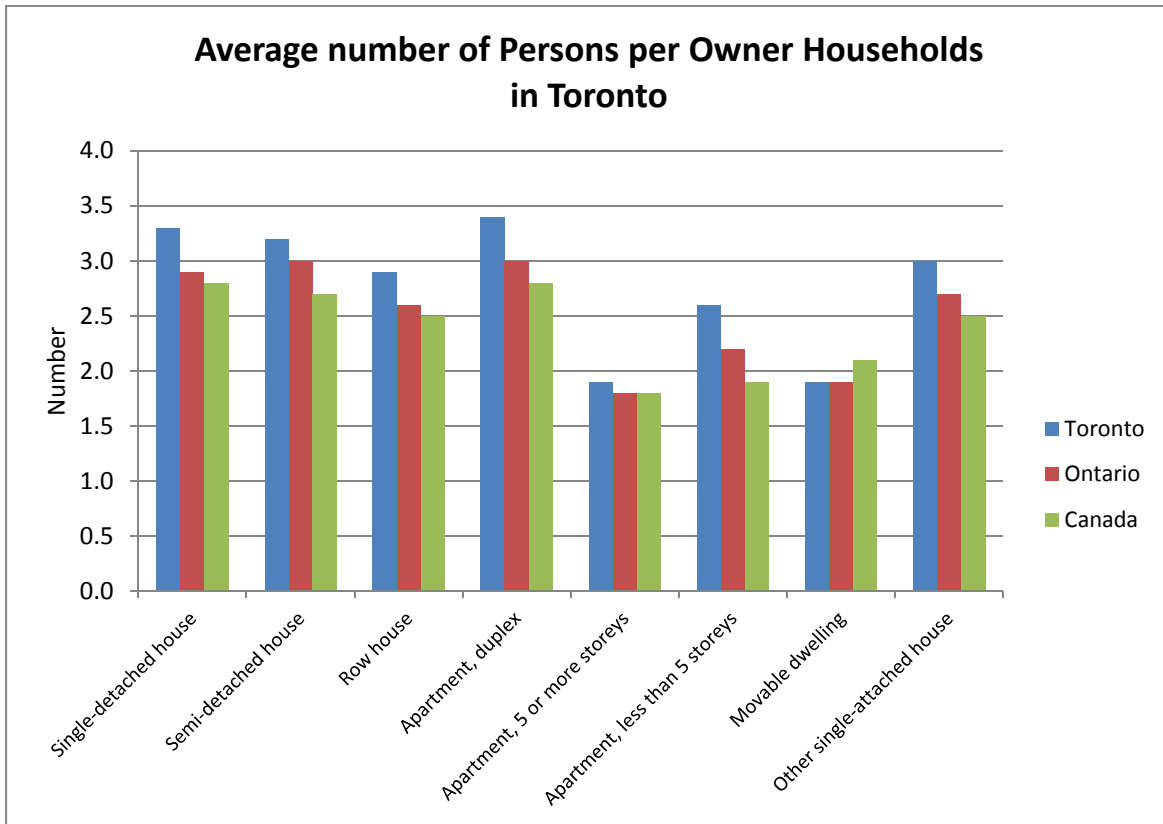
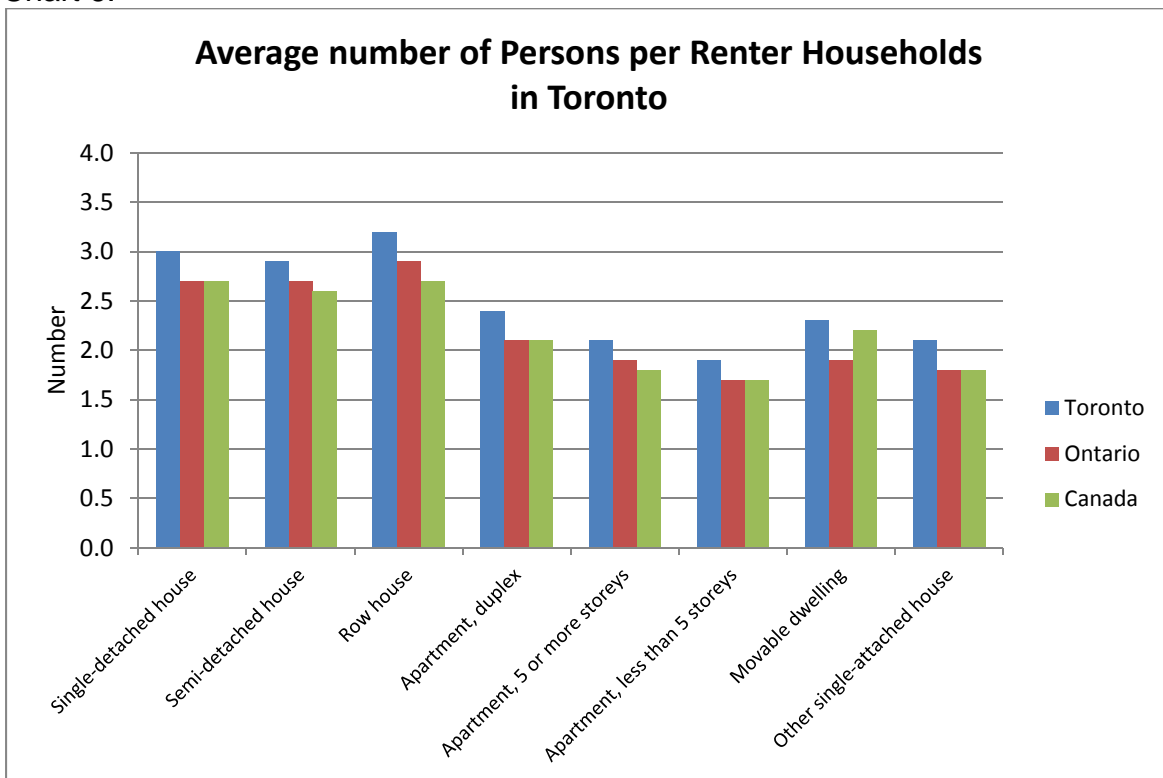
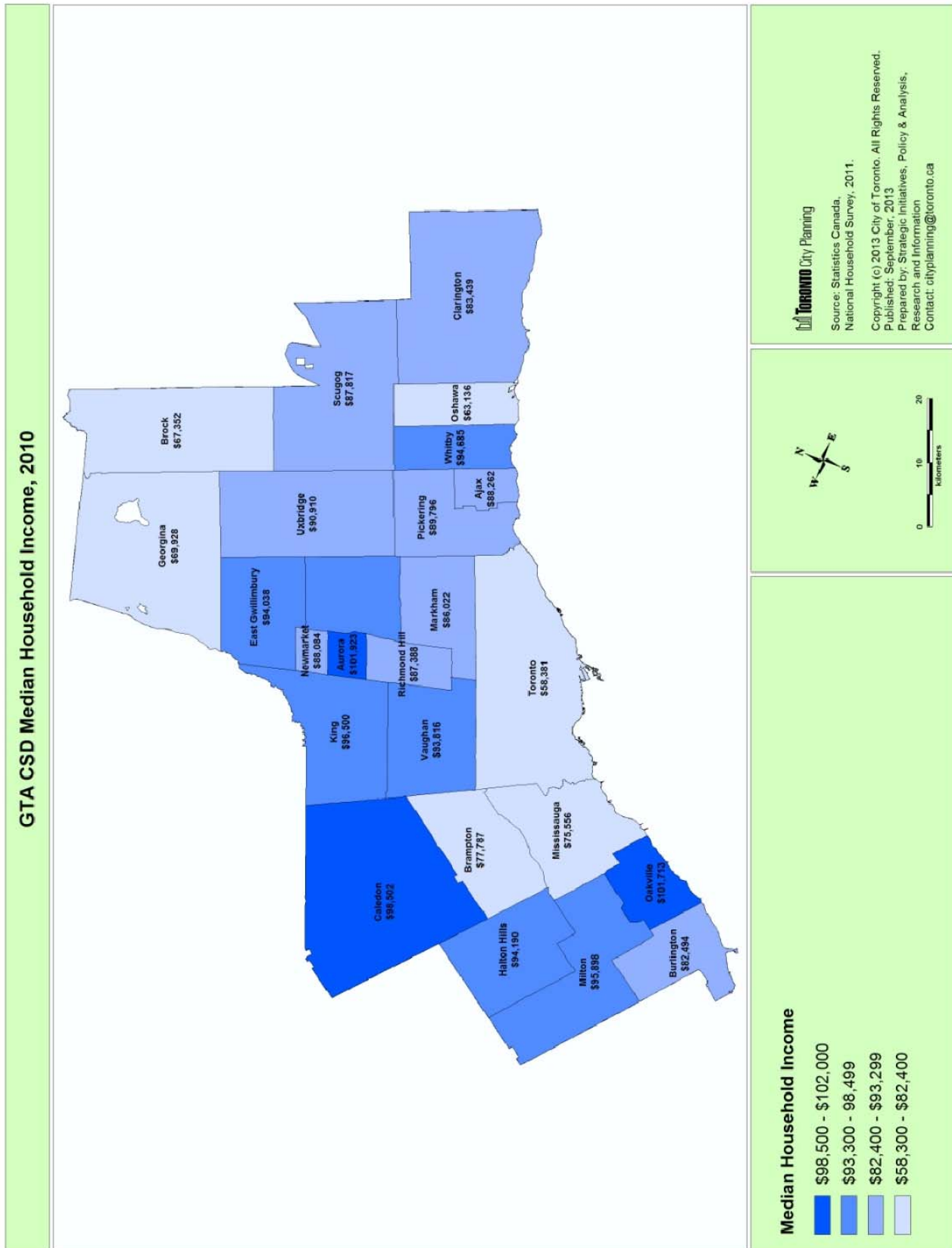


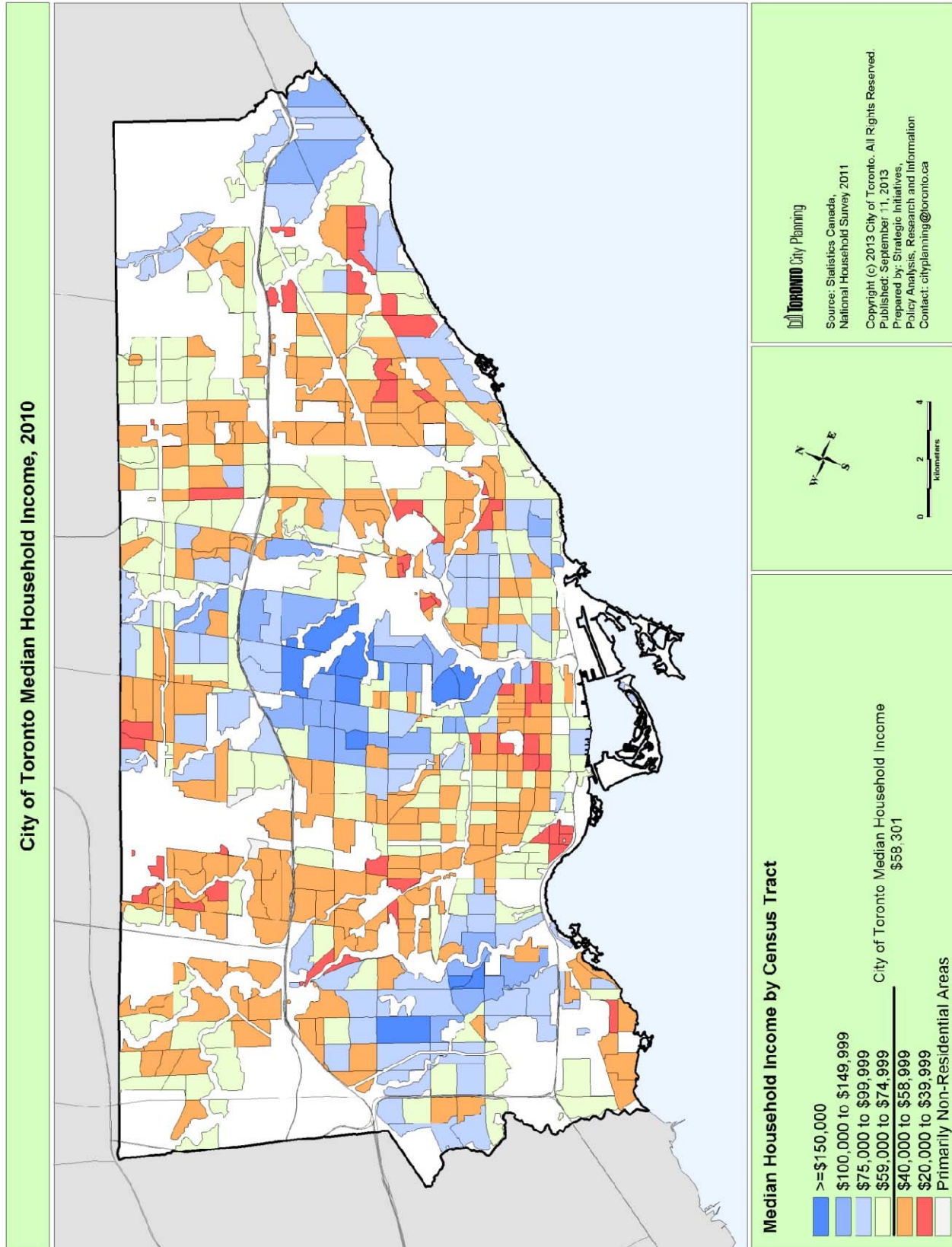
Chart 6:



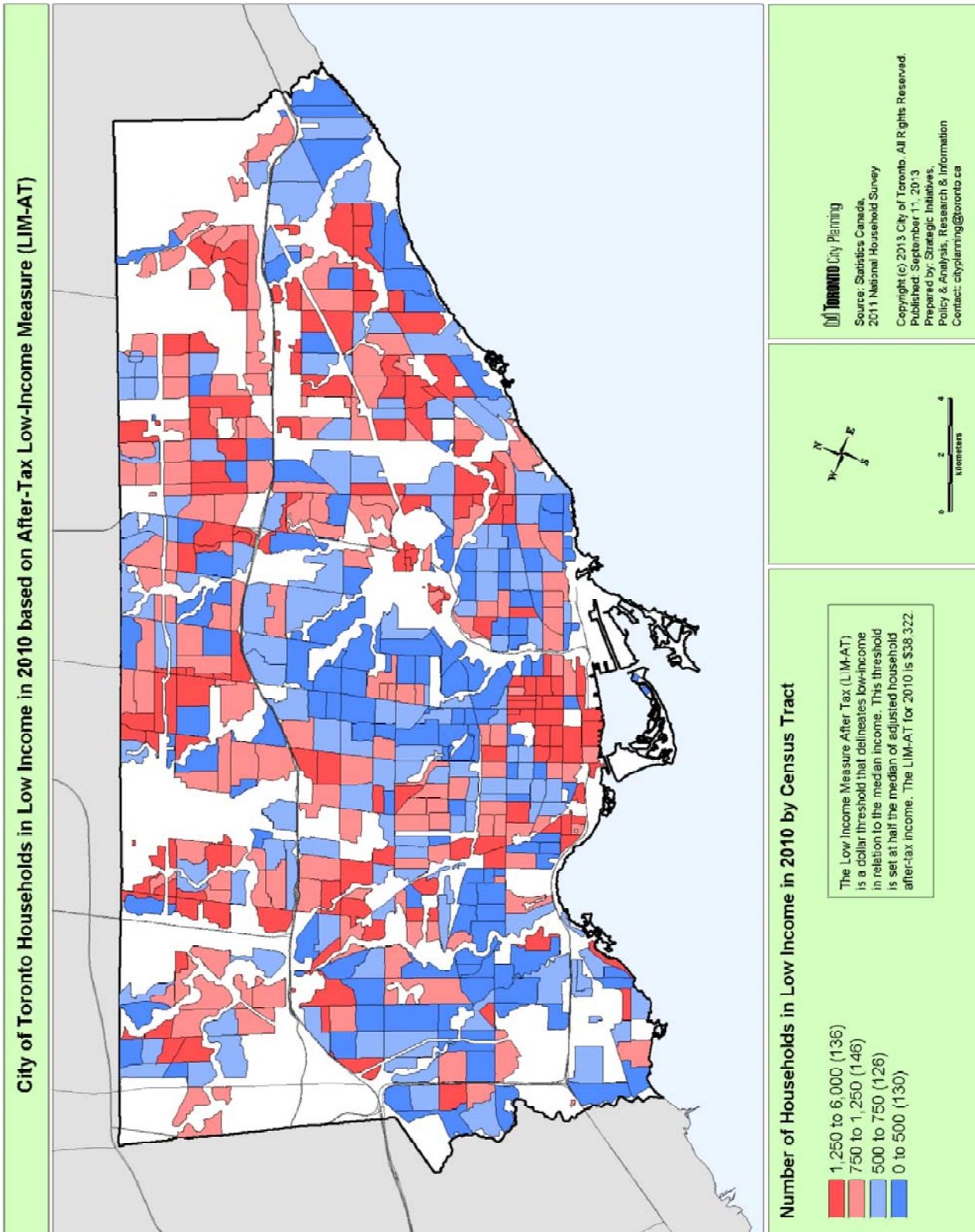
Map 1: Median Household Income in GTAH by Census Subdivision



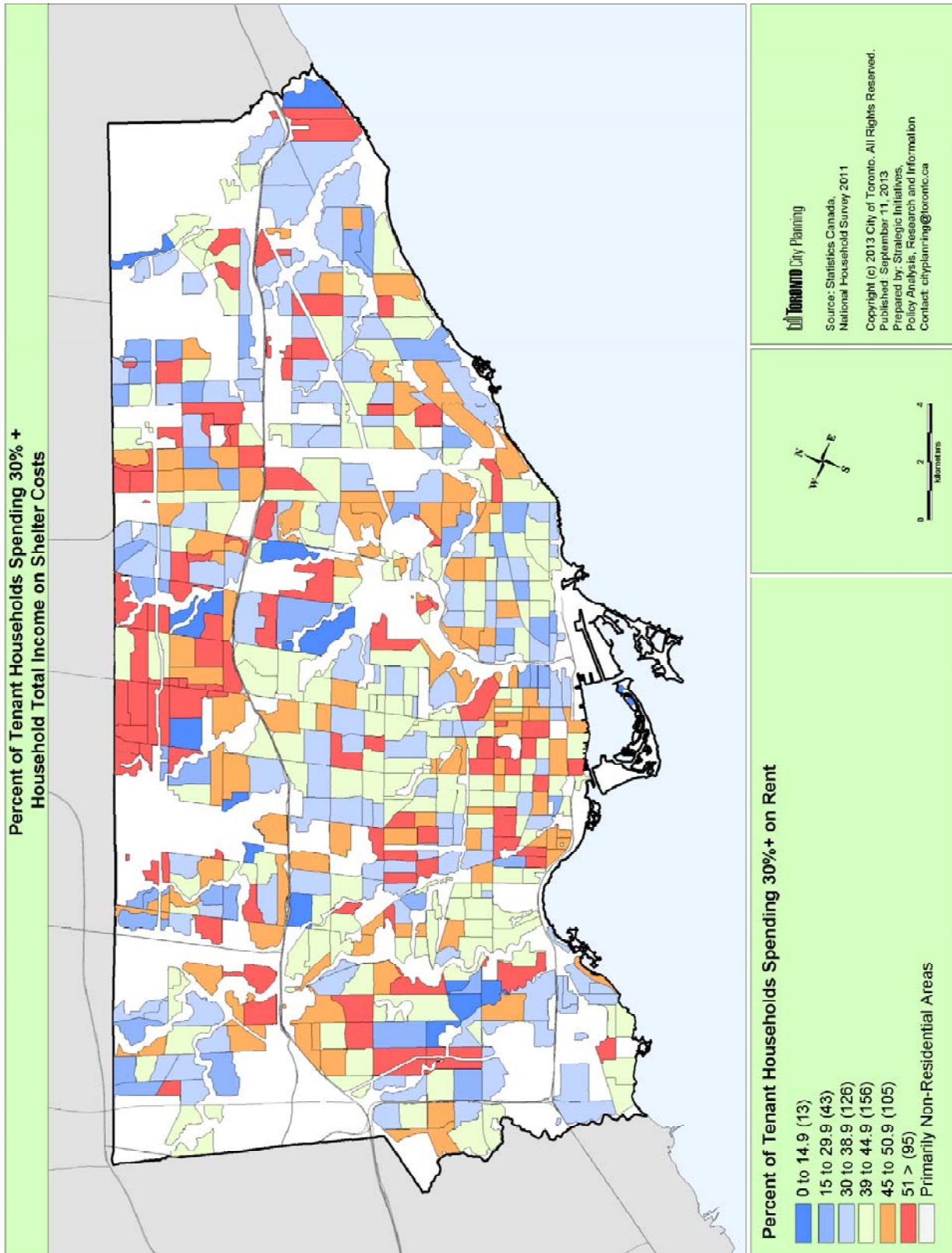
Map 2: Median Household Income in Toronto by Census Tract



Map 3: Number of Households in Low Income based on After-Tax Low Income Measure in Toronto by Census Tract



Map 4: Percent of Tenant Households Spending 30%+ of Household Income on Shelter Costs in Toronto by Census Tract



GLOSSARY**Affordability**

Traditionally, affordability has been based on a ratio of housing costs to total household income. A household paying 30% or more of its pre-tax income for housing is considered to have affordability problems. For more information, see: <http://www.statcan.gc.ca/pub/75-001-x/11106/9519-eng.htm>.

Census Households

Refers to a person or a group of persons (other than foreign residents) who occupy the same private dwelling and do not have a usual place of residence elsewhere in Canada. Household members who are temporarily absent on May 10, 2011 (e.g. temporarily residing elsewhere) are considered as part of their usual household. Every person is a member of one and only one household.

Census Families

Refers to a married couple (with or without children), a common-law couple (with or without children) or a lone-parent family.

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, adoption or a foster relationship. A couple may be of opposite or same sex. The economic family concept requires only that family members be related by blood, marriage, common-law or adoption. By contrast, the Census family concept requires that family members be either a male or female spouse, a male or female common-law partner, a male or female lone parent, or a child with a parent present. The concept of economic family may therefore refer to a larger group of persons than does the Census family concept.

GTAH

The Greater Toronto Area and Hamilton, which corresponds to the City of Toronto, the regional municipalities of Durham, Halton, Peel and York, and the City of Hamilton.

Household Income

The total income of a household is the sum of the total incomes of all members of that household.

Low Income

Measures of low income known as low income (before tax) cut-offs (LICO-BT) were first introduced in Canada in 1968 based on 1961 Census income data and 1959 family expenditure patterns. At that time, expenditure patterns indicated that Canadian families spent about 50% of their total income on food, shelter and clothing. It was arbitrarily estimated that families spending 70% or more of their income (20 percentage points more than the average) on these basic necessities would be in "straitened" circumstances. With this assumption, Statistics Canada set low income cut-off points for five different sizes of families.

Low-income measure (LIM-AT)

The Low Income Measure After Tax (LIM-AT) is a dollar threshold that delineates low-income in relation to the median income and different versions of this measure are in wide use internationally. There are no regional variations to account for prices or cost of living differences: all applicable households in Canada face the same line adjusted for household size. This threshold is set at half the median of adjusted household after-tax income. To account for potential economies of scale, the income of households with more than one member is divided by the square root of the size of the household.

Statistics Canada considers the after-tax Low Income Measure as better suited to the analysis of low income in the voluntary NHS because the threshold level of income below which one is considered to have low income is itself derived from the households that responded to the survey. This circumstance is different from the compulsory Census which has a different sampling method and higher response rates.

Household Income

The total income of a household is the sum of the total incomes of all members of that household.

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