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## Average income by census subdivision

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### Highlights

- In 2015, 85% of the census subdivisions within non-metro census divisions had an average income below the provincial average.
- The substantive differences in income per person across rural geographies is evidence of the geographic inequality of income (i.e., concentrations of relative wealth and concentrations of poverty).

### Why look at average income?

The level of income is a partial indicator of well-being and is a measure of the capacity of the population to purchase the goods and services for a reasonable standard of living. Notably, income is a key social determinant of health.

The income level is also an indicator of the economic vibrancy of the local economy in terms of the size of labour earnings. Clearly, places with higher or lower incomes have populations that can sustain different levels of taxation for local services and facilities.

This Fact Sheet topic has both census division (CD) and census subdivision (CSD) Fact Sheets that should be read together. Figure 1 in the CD Fact Sheet includes all the CDs in the province and Table 1 in the CSD Fact Sheet presents results for top and bottom ranked CSDs.

### Findings

There is a wide range across CSDs<sup>1</sup> in non-metro Ontario in terms of the average income (per person 15 years of age and over) (Table 1 and the Map).

The far-left column shows the rank of the CSD in terms of the level of average income (which is shown in the far-right column). We show the top 10 and lower 10 ranking CSDs within non-metro CDs. Within metro and partially-non-metro CDs, we show the top 5 and the lower 5 ranking CSDs.

Within non-metro CDs, there were 10 CSDs with an average income above \$52,500 and 10 CSDs with an average income (per person 15+ years of age)

below \$17,200 (Table 1). Note that top CSD within in non-metro CSDs had an average income about 6 times the level of the income in the lowest CSD. The range was smaller within partially-non-metro CSDs (about 5 times) and smaller again within metro CSDs (about 2 times). The poorest non-metro CSDs are relatively poorer and are northern First Nations communities.

Within non-metro CDs, 85% of the CSDs had an average income below the provincial average (\$45,825):

- 24% of the CSDs with an average income less than \$32,000;
- 21% of the CSDs with an average income of \$32,000 to \$37,999; and
- 22% of the CSDs with an average income of \$38,000 to \$41,999; and
- 18% of the CSDs with an average income of \$42,000 to \$45,824 (Table 2).

Among the 58 CSDs (with 150 residents, 15+ years of age) with the lowest average income in Ontario, 57 were Indian Reserves and 1 was an Indian Settlement.

### Discussion

On average, income levels are lower in non-metro Ontario. Some CSDs (15%) have higher incomes, on average. However, the variation in average income across census subdivisions within non-metro census divisions is VERY wide.

Within non-metro census division, the average income in the highest-ranking census subdivision was six times the average in the lowest-ranking census subdivision.

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<sup>1</sup> A census subdivision (CSD) is an incorporated town or municipality (or similar jurisdiction, such as an Indian Reserve). Income data were published only for CSDs with a population of 150 or more residents, 15 years of age and over. For details, see Statistics Canada. (2017) **2016 Census Dictionary** (Ottawa: Statistics Canada, Catalogue no. 98-301).

**Table 1. Ranking of census subdivisions<sup>1</sup> by income per person (15 years and over), Ontario, 2015**

Rank of CSDs within each type of CD	CD ID	Name of census division (CD)	CSD ID	Name of census subdivision <sup>1</sup> (CSD)	Total population (15+ years) in private households	Aggregate total income from all sources (\$,000)	Income per person (15+ years) (\$)
<b>Census subdivisions within metro CDs (showing<sup>2</sup> the 5 highest and the 5 lowest ranking CSDs)</b>							
1	3524	Halton	3524001	Oakville	155,025	11,251,578	72,579
2	3519	York	3519049	King	19,930	1,431,088	71,806
3	3519	York	3519046	Aurora	44,870	2,782,599	62,015
4	3524	Halton	3524002	Burlington	149,495	8,807,640	58,916
5	3519	York	3519044	Whitchurch-Stouffville	36,040	2,010,547	55,787
20	3519	York	3519070	Georgina	37,275	1,562,757	41,925
21	3529	Brant	3529006	Brantford	78,495	2,960,984	37,722
22	3529	Brant	3529021	New Credit (Part) 40A	455	16,845	37,022
23	3521	Peel	3521010	Brampton	470,765	16,608,639	35,280
24	3519	York	3519076	Chippewas of Georgina Island First Nation	215	7,325	34,070
<b>Census subdivisions within partially-non-metro CDs (showing<sup>2</sup> the 5 highest and the 5 lowest ranking CSDs)</b>							
1	3510	Frontenac	3510005	Frontenac Islands	1,550	127,463	82,234
2	3523	Wellington	3523001	Puslinch	6,240	445,906	71,459
3	3539	Middlesex	3539033	Middlesex Centre	13,550	788,873	58,219
4	3522	Dufferin	3522012	Mono	7,190	408,661	56,837
5	3523	Wellington	3523017	Erin	9,660	544,635	56,380
175	3512	Hastings	3512004	Tyendinaga Mohaw k Territory	2,035	49,761	24,453
176	3558	Thunder Bay	3558076	Aroland 83	240	4,848	20,200
177	3543	Simcoe	3543069	Christian Island 30	465	8,682	18,671
178	3558	Thunder Bay	3558097	Whitesand	230	4,126	17,939
179	3558	Thunder Bay	3558068	Long Lake 58	260	3,903	15,012
<b>Census subdivisions within non-metro CDs (showing<sup>2</sup> the 10 highest and the 10 lowest ranking CSDs)</b>							
1	3542	Grey	3542045	The Blue Mountains	6,280	399,566	63,625
2	3544	Muskoka	3544053	Muskoka Lakes	5,905	367,695	62,268
3	3560	Kenora	3560042	Red Lake	3,315	198,400	59,849
4	3541	Bruce	3541024	Kincardine	9,325	542,959	58,226
5	3541	Bruce	3541045	Saugeen Shores	11,455	655,665	57,238
6	3549	Parry Sound	3549005	The Archipelago	475	27,109	57,072
7	3557	Algoma	3557096	Hornepayne	800	44,262	55,328
8	3547	Renfrew	3547096	Deep River	3,390	183,151	54,027
9	3538	Lambton	3538035	Plympton-Wyoming	6,425	344,889	53,679
10	3557	Algoma	3557014	Tarbutt and Tarbutt Additional	425	22,329	52,539
270	3560	Kenora	3560068	Shoal Lake (Part) 39A	285	4,877	17,112
271	3560	Kenora	3560071	Sandy Lake 88	1,310	21,874	16,698
272	3560	Kenora	3560055	Osnaburgh 63B	265	4,390	16,566
273	3560	Kenora	3560075	Kitchenuhmaykoosib Aaki 84 (Big Trout Lake)	660	10,896	16,509
274	3560	Kenora	3560063	Sabaskong Bay 35D	275	4,388	15,956
275	3559	Rainy River	3559066	Seine River 23A	205	3,045	14,854
276	3560	Kenora	3560058	English River 21	445	6,482	14,566
277	3560	Kenora	3560050	Fort Albany (Part) 67	875	12,357	14,122
278	3560	Kenora	3560061	Wabaseemoong	590	6,285	10,653

1. A census subdivision (CSD) is an incorporated town or municipality or a similar jurisdiction, such as an Indian Reserve. Income data were published for each CSD with 150 or more residents, 15 years of age and over.

2. For the complete ranking of all CSDs, see the "Expanded Table 1" at <http://www.ruralontarioinstitute.ca/rural-reports/focus-on-rural-ontario>.

Source: Statistics Canada. Census of Population, 2016, Table 98-400-X2016120.

**Table 2. Percent distribution of census subdivisions<sup>1</sup> by average income per person (15 years of age and over), Ontario, 2016**

Size class of average income per person (15 years of age and over)	Type of census division (CD)			
	Metro CDs	Partially-non-metro CDs	Non-metro CDs	All CDs
	Percent distribution of census subdivisions <sup>1</sup>			
Less than \$32,000	0	9	24	17
\$32,000 to \$37,999	17	19	21	20
\$38,000 to \$41,999	4	22	22	21
\$42,000 to \$45,824	13	23	18	20
\$45,825 to \$49,999	21	12	9	11
\$50,000 and over	46	14	6	11
All CSDs	100	100	100	100

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