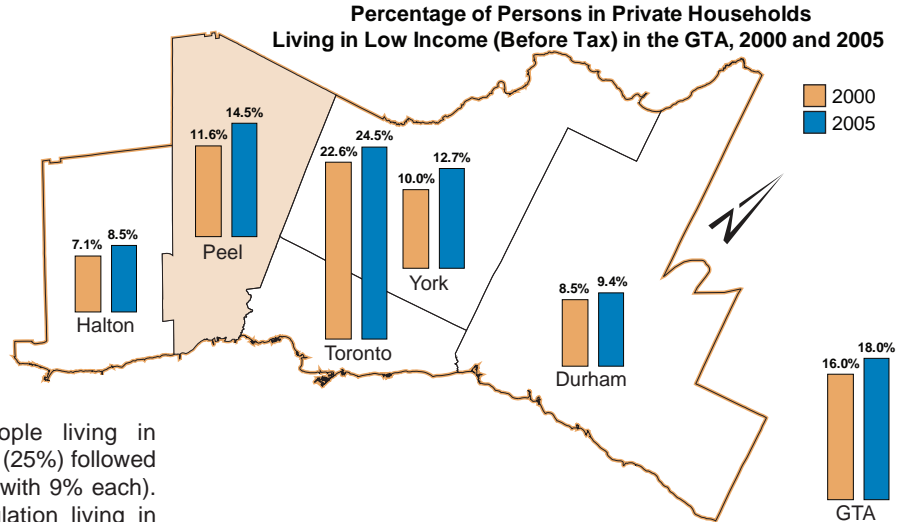


This bulletin summarizes the 2006 Census release on Income, Earnings and Shelter Costs for Peel Region and the Greater Toronto Area (GTA). Data from the 2006 Census were collected on May 16, 2006. Respondents to the long Census questionnaire (which is completed by 20% of Canadian households) are asked to provide annual income data from the previous year rather than estimate their earnings for the current year. As a result, all income statistics from the 2001 and 2006 Censuses are reported for 2000 and 2005 respectively. In 2005, 973,000 people (or 18%) of the 5.5 million people occupying private households in the GTA lived in low-income according to the Before-Tax Low-Income Cut-Off measure, compared to 16% in 2000. Before-Tax Low-Income Cut-Offs are based on income levels and average Canadian expenditures on food, shelter and clothing. They vary by family and community size.

Highlights

- In 2005, Peel had the second highest low-income rate in the GTA (15%) after Toronto (25%).
- Peel's 2005 median household income was \$72,655, an increase of nearly \$3,500 compared to 2000.
- Across the GTA and Peel, growth in households spending more than 30% of their household income on shelter costs surpassed total household growth.

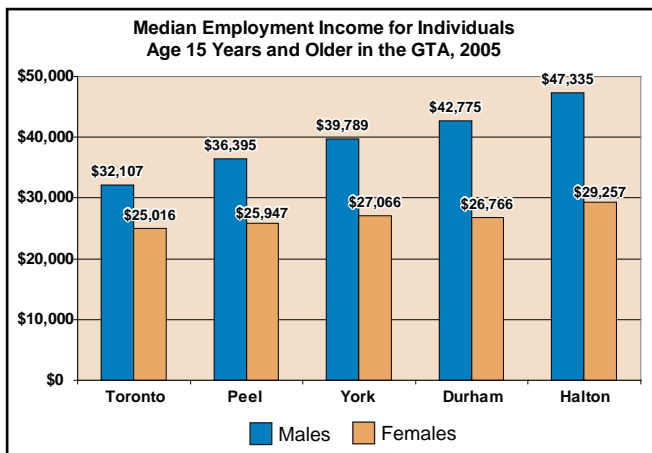


Toronto had the highest percentage of people living in low-income (as defined above) in 2005 in the GTA (25%) followed by Peel (15%), York (13%), Durham and Halton (with 9% each). In every upper tier GTA municipality, the population living in low-income increased at a faster rate than the total population. York and Peel recorded the highest low-income population growth rates (with 55% and 46% respectively). In all GTA municipalities except Halton, children age 0 to 5 years recorded higher rates of low-income than the population in private households while people age 65 years or older had lower low-income rates than the population in private households. Toronto, Peel and York recorded the three highest low-income rates in both categories.

In 2005, female-led lone parent families recorded higher low-income rates than male-led lone parent families in all GTA municipalities. In Durham and Halton, the low-income rates of

female-led lone parent families were double that of male-led lone parent families. Elsewhere, the low-income rates of female-led lone parent families were at least 1.5 times greater than low-income rates for male-led lone parent families.

Median household incomes (the income levels that equally divide all households into lower and higher income halves) increased in every GTA municipality from 2000 to 2005. The percentage of households with an annual income of \$100,000 or more increased from 2000 to 2005 across the GTA, while the percentage of households with annual incomes less than \$100,000 decreased. These figures have not been adjusted for inflation. In Halton and York, 2005 median household incomes surpassed \$80,000. In Durham and Peel, this figure was over \$70,000, while in Toronto it was just over \$50,000. Males age 15 years or older recorded higher employment incomes than females in the same age group. In 2005, the difference between male and female median employment incomes ranged from \$7,091 in Toronto to \$18,078 in Halton.



In the GTA, 46% of all tenant-occupied households and 26% of all owner-occupied households reported spending more than 30% of their household income on shelter costs (such as rent or mortgage payments). York recorded the highest percentage of tenant-occupied households spending 30% or more of their household income on rent (48%) while Peel recorded the highest figure for owner-occupied households (29%). From 2000 to 2005, households spending more than 30% of their income on shelter costs grew faster than tenant-occupied and owner-occupied dwellings in every GTA municipality.

Income and Shelter Costs, in the GTA, 2000 and 2005

Municipality	Population in Private Households	% of Persons in Private Households Living in Low-Income (Before Tax), 2005			Male Lone Parent Families		Female Lone Parent Families		Median Household Income (Before Tax), 2000	Median Household Income (Before Tax), 2005	% of Households Spending 30% or More of Household Income on Shelter Costs	
		All Persons	Persons Younger than 6 Years of Age	Persons Age 65 Years or Older	Total Number of Families	% Living in Low Income (Before Tax), 2005	Total Number of Families	% Living in Low Income (Before Tax), 2005			Tenant-Occupied	Owner-Occupied
Toronto	2,465,500	25%	32%	21%	17,645	24%	103,595	39%	\$49,345	\$52,833	47%	28%
Peel	1,151,445	15%	20%	13%	7,000	15%	34,350	27%	\$69,162	\$72,655	43%	29%
York	885,840	13%	13%	12%	4,875	14%	21,000	25%	\$75,719	\$81,928	48%	27%
Durham	555,875	9%	12%	9%	4,275	12%	18,285	25%	\$66,832	\$75,397	45%	22%
Halton	433,375	9%	8%	9%	2,480	10%	11,325	22%	\$74,946	\$83,496	43%	19%
GTA	5,492,035	18%	22%	17%	36,275	19%	188,555	33%	NA	NA	46%	26%

Source: Statistics Canada, Census of Canada: 2001 and 2006.

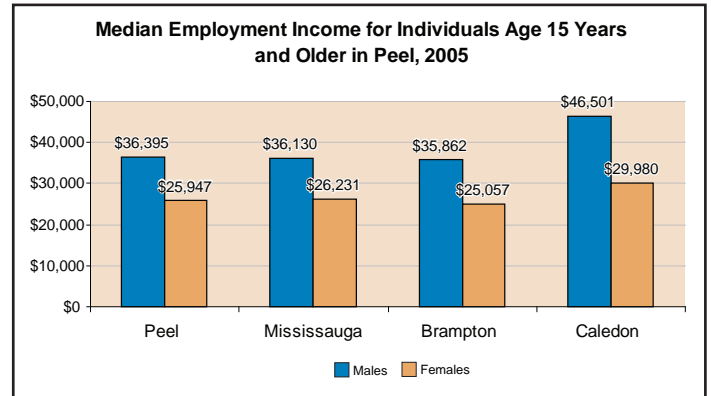
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May, 2008

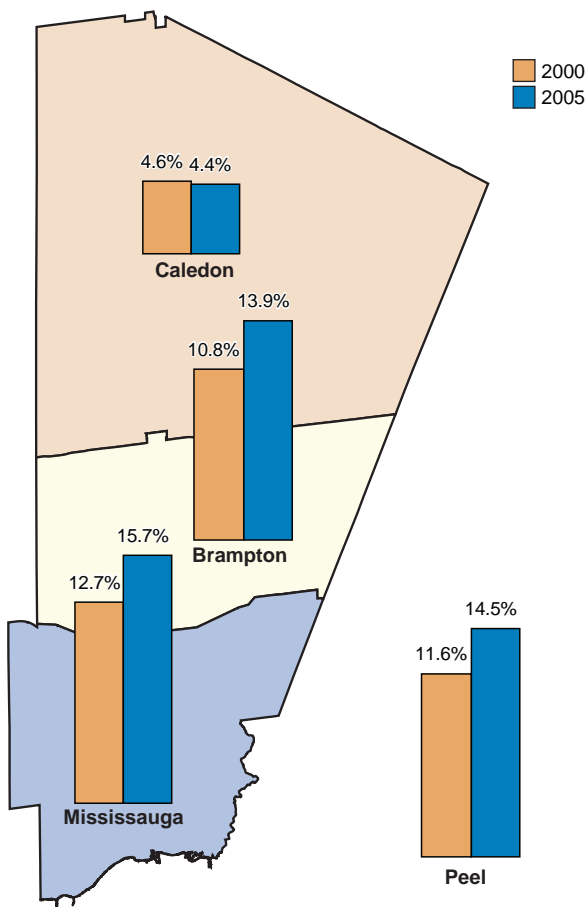
According to the 2006 Census, 166,960 people (or 15%) of the 1.2 million people in private households in Peel lived in low-income according to the Before-Tax Low-Income Cut-Off measure in 2005, up from 12% in 2000. Before-Tax Low-Income Cut-Offs are based on income levels and average Canadian expenditures on food, shelter and clothing. They vary with family and community size. Respondents to the long Census questionnaire (which is delivered to 20% of Canadian households) are asked to provide annual income data from the previous year (rather than estimate their earnings for the current year). As a result, all income statistics from the 2001 and 2006 Censuses are reported for 2000 and 2005 respectively.

Within Peel, Mississauga had the highest rate of low-income (with 16%) followed by Brampton (14%) and Caledon (4%). From 2000 to 2005, the number of people living in low-income increased in every area municipality. The percentage of the population living in low-income increased in Brampton (from 11% to 14% from 2000 to 2005) and Mississauga (from 13% to 16%) but decreased slightly in Caledon. The low-income population grew at a faster rate than the total population in Peel and every area municipality except Caledon during this time period.

In 2005, one in five children age 0 to 5 years in Peel lived in low-income. Children age 0 to 5 recorded higher low-income statistics than the total population living in private households. In the area municipalities, this figure was 4% in Caledon, 19% in



Percentage of Persons in Private Households Living in Low Income (Before Tax) in Peel, 2000 and 2005



Brampton and 22% in Mississauga. The low-income rates for people age 65 years or older were slightly lower than the low-income rates for the population living in private households in all area municipalities except Caledon, where the rate was the same. Mississauga recorded the highest rate (14%), followed by Brampton (13%) and Caledon (4%).

Female-led lone parent families recorded higher rates of low-income than male-led lone parent families. In Mississauga and Brampton, female-led lone parent families had low-income rates that were 1.7 and 1.8 times higher than male-led lone parent families respectively. In Caledon, female-led lone parent families had triple the rate of low-income compared to their male counterparts.

In 2005, Peel's median household income (the income level that equally divides all households into lower and higher income halves) was \$72,655, an increase of nearly \$3,500 compared to 2000. Within the area municipalities, 2005 median household incomes ranged from just over \$70,000 in Mississauga and Brampton to nearly \$90,000 in Caledon. The percentage of households with annual incomes surpassing \$100,000 increased by at least 4% in all area municipalities, while the percentage of households with annual incomes less than \$100,000 decreased by the same amount. In 2005, the median employment income of males age 15 years or older was over \$15,000 higher than the same figure for females. This gap has decreased by 4% since 2000. These figures have not been adjusted for inflation.

From 2000 to 2005, growth in households spending more than 30% of their household income on shelter costs (such as rent or mortgage payments) surpassed total household growth in Peel and the area municipalities. In 2005, almost one-third (32%) of households in Mississauga and Brampton spent more than 30% of their household income on shelter costs (compared to only 26% in 2000), while in Caledon this figure was 22% (compared to 19% in 2000).

Income and Shelter Costs, in Peel and the Area Municipalities, 2000 and 2005

Municipality	Population in Private Households	% of Persons in Private Households Living in Low Income (Before Tax), 2005			Male Lone Parent Families		Female Lone Parent Families		Median Household Income (Before Tax), 2000	Median Household Income (Before Tax), 2005	% of Households Spending 30% or More of Household Income on Shelter Costs	
		All Persons	Persons Younger than 6 Years of Age	Persons Age 65 Years or Older	Total Number of Families	% Living in Low Income (Before Tax), 2005	Total Number of Families	% Living in Low Income (Before Tax), 2005			Tenant-Occupied	Owner-Occupied
Mississauga	663,830	16%	22%	14%	3,910	17%	20,165	29%	\$67,542	\$71,393	43%	28%
Brampton	430,810	14%	19%	13%	2,735	15%	13,005	26%	\$69,646	\$72,402	42%	32%
Caledon	56,805	4%	4%	4%	355	3%	1,180	11%	\$84,381	\$89,275	38%	21%
Peel	1,151,445	15%	20%	13%	7,000	15%	34,350	27%	\$69,162	\$72,655	43%	29%

Source: Statistics Canada, Census of Canada: 2001 and 2006.