Income, Earnings and Means of Transportation

On September 11, 2013 Statistics Canada released 2011 National Household Survey (NHS) data on Income, Earnings and Means of Transportation. This summary highlights data for the City of London.

**Highlights**
- 95% of all Londoners ages 15 years and over had income in 2010
- For individuals the average after-tax income was $33,263
- For households the average after tax income was $61,980
- The overall prevalence of low income in London was 16.7% based on the after-tax low income measure (LIM-AT) for all households.

**Income of Individuals**
- 95% of all Londoners ages 15 years and over had income in 2010
  - The average income before tax was $39,229
  - The median income before tax was $29,478
  - The average income after tax was $33,263
  - The median income after tax was $27,320
- The average before tax income of males in London ($45,469) was 35.7% higher than females ($33,499) whereas the average after tax income of males ($37,792) was only 29.9% higher than females ($29,102).

**Table 1: Total Income in 2010 of Population 15+**

<table>
<thead>
<tr>
<th></th>
<th>London</th>
<th>Ontario</th>
<th>Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Income Before Tax</td>
<td>$39,229</td>
<td>$42,264</td>
<td>$40,650</td>
</tr>
<tr>
<td>Median Income Before Tax</td>
<td>$29,478</td>
<td>$30,526</td>
<td>$29,878</td>
</tr>
<tr>
<td>Average Income After Tax</td>
<td>$33,263</td>
<td>$35,249</td>
<td>$33,998</td>
</tr>
<tr>
<td>Median Income After Tax</td>
<td>$27,320</td>
<td>$28,118</td>
<td>$27,334</td>
</tr>
</tbody>
</table>

- Total income can be broken down into market income (employment, self-employment and investments) and government transfers (CPP, EI, OAS, Social Assistance etc.). In London, 86.1% of total income was from market income in 2010 and 13.9% was from government transfers. The market income rate for London in lower than Ontario (87.7%) and Canada (87.6%).
• About 35% of Londoners ages 15 years and over worked full year, full time with employment income in 2010. This group had an average employment income of $57,112 and a median employment income of $47,805.

**Income of Families**

- Couple with children families had higher incomes compared to other family types.
- Individuals not in economic families\(^1\) had lower incomes than individuals in economic families.
  - Females not in economic families had higher median after-tax incomes than males not in economic families: $25,052 versus $23,909.
- Families come in different sizes and larger families may benefit from a pooling of resources and economies of scale. In London, based on their after-tax income adjusted for family size, 48.3% of the population was in the top half of the income distribution compared to 53.5% for Ontario.

**Table 2: After-Tax Income for Family Types and Individuals Age 15+ and Not in Economic Families**

<table>
<thead>
<tr>
<th></th>
<th>Average After-Tax Income</th>
<th>Median After-Tax Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Economic Families</td>
<td>$75,703</td>
<td>$65,851</td>
</tr>
<tr>
<td>Couple Only Families</td>
<td>$71,035</td>
<td>$61,608</td>
</tr>
<tr>
<td>Couple with Children Families</td>
<td>$92,367</td>
<td>$83,342</td>
</tr>
<tr>
<td>Lone Parent Families</td>
<td>$44,413</td>
<td>$39,465</td>
</tr>
<tr>
<td>Persons 15+ Not in an Economic Family</td>
<td>$29,998</td>
<td>$24,440</td>
</tr>
</tbody>
</table>

**Income of Households\(^2\)**

- In 2010 the average after-tax household income in London was $61,980. This was lower than Ontario ($71,523) and Canada ($66,149).
- In 2010 the average after-tax household income in London $33,509 for one person households and $74,546 for two or more person households.

**High Income**

- Among the Canadian population in private households aged 15 years and over, 10% had total incomes of more than $80,400 in 2010. To be in the top 5%, Canadians needed to have a total income of slightly above $102,300 and to be in the top one percent required just over $191,100.

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\(^1\) 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

\(^2\) Household - 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. The total income of a household is the sum of the total incomes of all members of that household.
In London, 9.6% of the population aged 15 years and over had a total income that put them in the top 10 percent, 4.3% in the top five percent and 0.8% in the top one percent as compared to the overall Canadian population.

**Low Income**

- In the National Household Survey a relative measure is used to classify persons by income status: the low-income measure based on after-tax income (LIM-AT). For this measure, the income threshold is half the Canadian median of after-tax household income. The income has been adjusted to account for household size. Persons in households with a household income below this threshold.
- The LIM-AT varies by family size; the threshold for a single person was $19,460, a household of two was $27,521 and a household of four was $38,920.
- In London the prevalence of low income in 2010 based on the after-tax low income measure (LIM-AT) was 16.7% representing 60,310 individuals. This is higher than Ontario (16.0%) but lower than Canada (17.4%)
- In London the prevalence of low income varies across age groups:
  - 20.9% for individuals less than 18 years of age
  - 21.7% for individuals less than 6 years of age
  - 17.3% for individuals 18 to 64 years of age
  - 7.9% for individuals 65 years of age and over

**Mode of Transportation to Work**

- Of the 167,570 Londoners aged 15 years and over with a usual place of work or no fixed workplace address:
  - 76% of employed Londoners drove to work
  - 6.9% rode to work as a passenger in a car, van or truck
  - 8.7% took public transit
  - 5.8% walked
  - 1.7% cycled

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3 Statistics Canada: For the 2011 National Household Survey, low-income statistics are presented based on the after-tax low-income measure (LIM-AT). This measure is not related to the low-income cut-offs (LICO) presented in the 2006 Census and prevalence rates are conceptually not comparable. Because of the sensitivity of certain income indicators to differences in methodology and response patterns, direct comparisons to establish trends with low-income estimates from other household surveys, administrative programs or the 2006 Census are discouraged. The prevalence rates observed in the NHS at the national level are generally 1 to 2 percentage points higher than seen for similar concepts in other programs.

4 The LIM-AT threshold for a single person was $19,460. For any other household size, the threshold is equal to the single-person threshold multiplied by square root of the household size.
Londoners aged 15 years and over with a usual place of work or no fixed workplace address by time leaving for work:

- 19.8% between 5:00 am and 6:59 am
- 57.2% between 7:00 am and 9:00 am
- 23.0% any time after 9:00 am

- The average commuting time was 15.9 minutes.

Data Sources


For further detailed information visit Statistics Canada website at www.statcan.gc.ca