

# JUST THE FACTS ABOUT YOUR COMMUNITY

Diversity of Residents Living in York Region: Employment and Income

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## Introduction

The Regional Municipality of York is an affluent community with a growing and diversified labour force. It has the fifth highest median family income in Canada and the second highest in Ontario based on the 2006 Census. Between 2001 and 2006, York Region's labour force grew by 22% – the highest of all Census Divisions<sup>1</sup> in Ontario.

It is also clear that not all residents are fully benefiting from York Region's wealth, with a growing number of residents living in low income households<sup>2</sup>. This number grew from 72,565 residents in 2001 to 112,501 residents in 2006.

Analysis in this fact sheet is based on the 2006 Census survey. Since that time there have been significant economic changes both locally and globally such as the collapse of the U.S. housing market, shifting gas prices and the downturn in the manufacturing sector.

Our economy will continue to evolve as these external influences and market conditions change over time. It is expected that the full impact of these changes on residents will take place over the next year or so as the economy readjusts.

<sup>1</sup>A Census Division is a group of neighbouring municipalities joined together for the purposes of regional planning and managing common services (such as police or ambulance services). There are 85 Census Divisions in Canada.

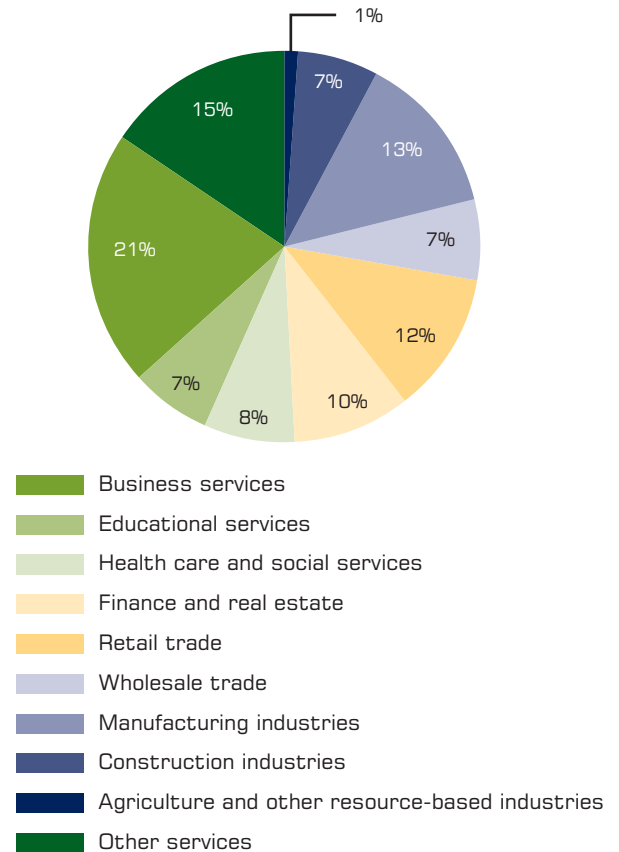
<sup>2</sup> Calculated using Before Tax Low Income Cut-offs. These reflect the income levels at which families or persons not in living in families spend 20% more than the average of their before tax income on food, shelter, and clothing. The low income cut-off for a family of four living in a community with a population between 100,000 and 499,999, such as Markham, Richmond Hill, or Vaughan is about \$33,250. For an individual living by themselves it is \$17,895.



## Employment Trends in 2006

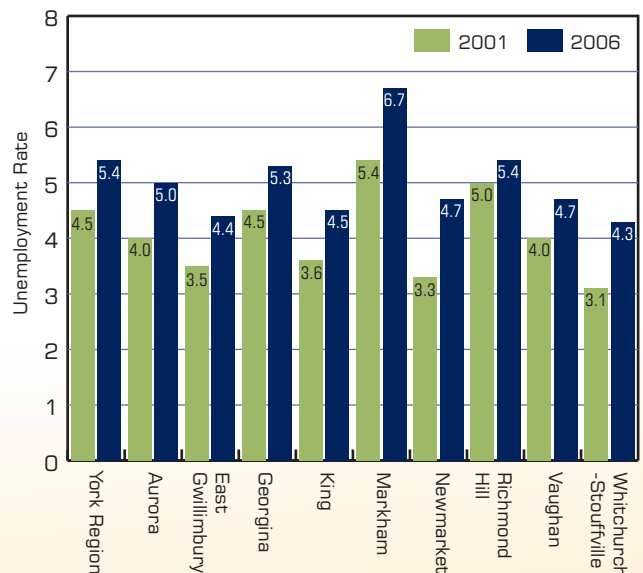
- As of 2006, York Region's labour force was 500,060, making it the third-largest labour force in Ontario.
- Of those residents who worked, 78% worked full-time and 22% part-time.
- As shown in Chart 1, top industries in which York Region residents worked were:
  - Business Services (21%)
  - Manufacturing Industries (13%)
  - Retail Trade (12%)
- Other services, which includes a variety of industries (e.g. Entertainment, Arts and Recreation, Accommodation and Food Services, and Public Administration), represented 15% of the industries in which people worked.
- Between 2001 and 2006, all industries in which residents work experienced an increase in the number they employed.
- In 2006:
  - 50% of York Region's employed labour force worked within the Region
  - 40% worked outside York Region
  - 10% either worked outside of Canada or had no fixed work address
- In 2006, York Region's unemployment rate was 5.4%. At the time, this was the second lowest unemployment rate in the Greater Toronto Area (GTA) next to Halton at 4.7%. In 2006, the unemployment rate was 6.4% in Ontario and 6.6% in Canada.
- Since 2006, the economy has shifted. However, York Region usually experiences an unemployment rate that is about 1% - 2% lower than the GTA.
- Chart 2 shows that between 2001 and 2006, unemployment rates increased in all nine local municipalities in York Region. Markham and Newmarket had the highest increases.

**Chart 1**  
Industries in Which York Region Residents Work, Census 2006



Source: Statistics Canada, Census 2006  
Note: Percentages are calculated on rounded figures; therefore, do not necessarily add up to 100%

**Chart 2**  
Unemployment Rates for York Region Municipalities, Census 2001 and 2006



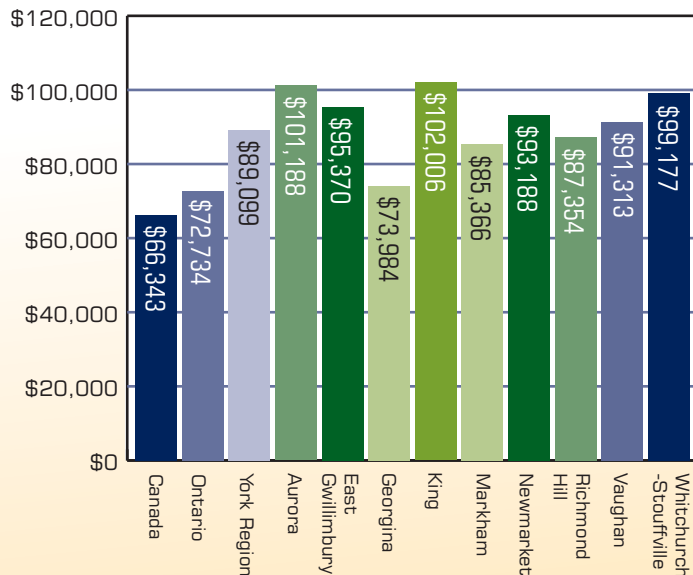
Source: Statistics Canada, Census 2001 and 2006

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## Family Income Trends<sup>4</sup> in 2006

- A family can have several different sources of income. These sources may include how much a family makes from work or earnings, investment income (i.e., retirement pensions) or government transfers such as Employment Insurance. Income, rather than earnings alone, provides a good sense of the resources available to a family.
- In 2006, there were 238,640 families living in York Region. The median earnings for a family was \$82,912 which is slightly lower than the median family income of \$89,099. A high proportion of family income is from employment earnings.
- Since 2001, York Region's median income for a family dropped by 3% or \$2,433 between 2001 and 2006. This was the third-highest proportionate decrease in Ontario. Only five other Census Divisions in Ontario experienced decreases (Peel, Toronto, Essex, Dufferin, and Chatham-Kent).
- As shown in Chart 3, King (\$102,006) and Aurora (\$101,188) had the highest median family income.
- In fact, King had the second-highest median family income of all Census Subdivisions<sup>5</sup> in Ontario. As well, King, Aurora and Whitchurch-Stouffville were within the top 25 municipalities in Canada for highest median family income as reported in the 2006 Census.

**Chart 3**  
**Median Income for Economic Families, Canada, Ontario and York Region Municipalities, 2006**



Source: Statistics Canada, Census 2006

## Household Income Trends in 2006

- Households are different from families as they can be either a group of people living together or an individual living by themselves. There are 275,680 households in York Region.
- In 2006, the median income for these households was \$81,928. York Region had the second-highest median household income in the GTA after Halton which was \$83,496.
- The municipality with the highest median household income was King at \$91,762, followed by Aurora at \$89,177. The municipality with the lowest median household income was Georgina at \$65,645.
- The median household income for couples with children was \$98,899. In comparison, the median household income for people living alone was \$35,387.
- The number of households with an income over \$100,000 increased by 45% between 2001 and 2006, so that by 2006 there were 106,295 households in York Region in this income group. This represents nearly 40% of all households.

### Did You Know?

Unlike median family income which decreased between 2001 and 2006, the median household income in York Region increased by \$6,209.



<sup>4</sup>For the purposes of this fact sheet, family refers to economic families or a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption.

<sup>5</sup>Census Subdivisions is the general term for municipalities.

## Low Income Trends in York Region

- York Region has seen an increase in high income households. At the same time, the low income population in York Region is increasing. In 2006, about 13% or 112,501 residents lived in low income households – 55% more than in 2001.
- In 2006, York Region’s low income rate was the third-highest in the GTA after Toronto (25%) and Peel (15%). The low income rate in 2006 was 15% for both Ontario and Canada.
- Particular groups tend to be at a higher risk for living in low income households. These groups include people with disabilities, female lone-parents, recent immigrants, Aboriginals and people living alone.
- As of 2006, about 25% of female lone-parent families and 34% of people not living in families (such as someone living alone or two people unrelated living together) lived in low income households. In comparison, the low income rate for couple families was significantly lower at 10%. These proportions increased slightly since the 2001 Census.
- Table 1 shows that about 16% of Markham’s and Richmond Hill’s residents lived in low income households compared to about 4% in East Gwillimbury and 5% in King.

**Table 1**  
**Number of Low Income Residents, York Region Municipalities, 2006**

Municipality	Number of Low Income Residents	Low Income Rate (Before Tax)
Aurora	3,843	8%
East Gwillimbury	907	4%
Georgina	5,150	12%
King	1,045	5%
Markham	41,928	16%
Newmarket	7,180	10%
Richmond Hill	25,526	16%
Vaughan	25,209	11%
Whitchurch-Stouffville	1,347	6%

Source: Statistics Canada, Census 2006

## Children Living in Low Income Households

- In 2006, almost 15% or 32,500 of York Region’s children under the age of 18 lived in low income households. This is the third-highest proportion of children living in low income households after Toronto (32%) and Peel (19%).
- In comparison, the proportion of children living in low income households was approximately 18% for both Ontario and Canada, or close to one in five.
- The proportion of children living in low income households in each of the nine local municipalities is indicated on Map 1. The highest proportion was in Markham (20%) and Richmond Hill (18%). However, Vaughan had the highest increase in number of children living in low income households, up 97% between 2001 and 2006 (see Table 2).
- With the exception of East Gwillimbury, the number of children living in low income households increased in all local municipalities at a faster rate than the change in the overall child population between 2001 and 2006.

### Did You Know?

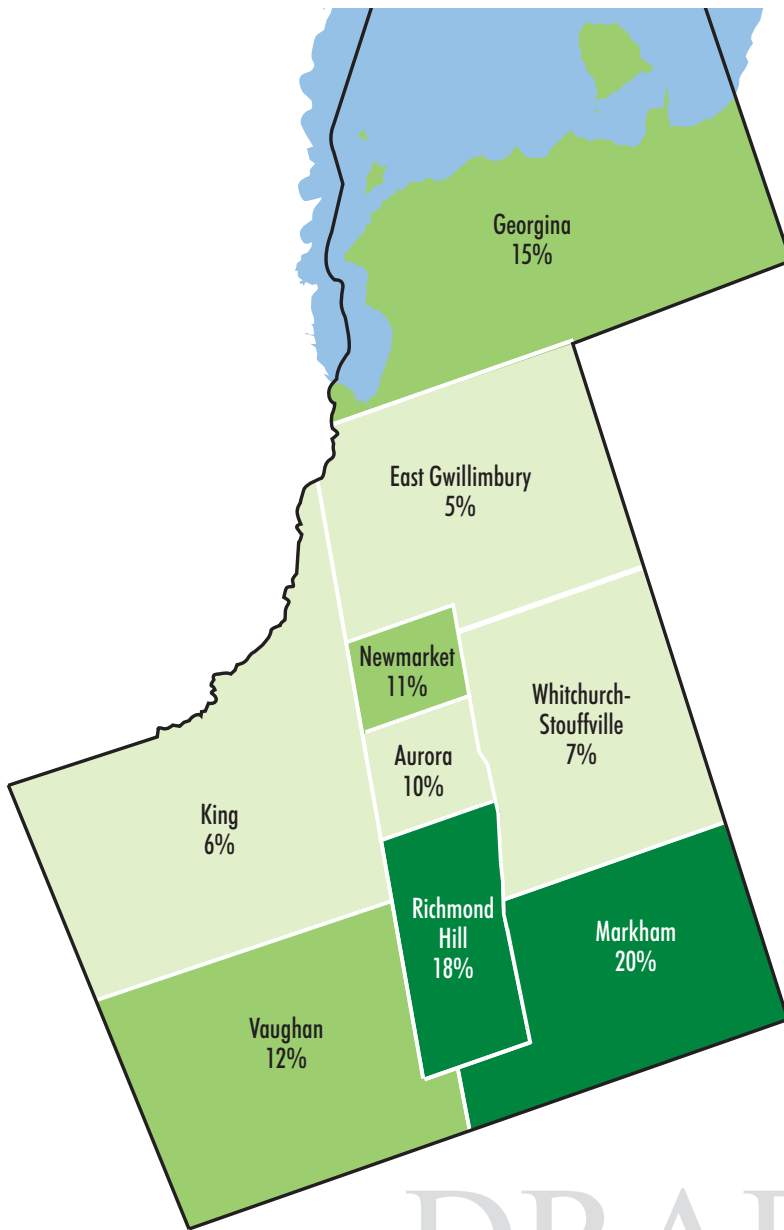
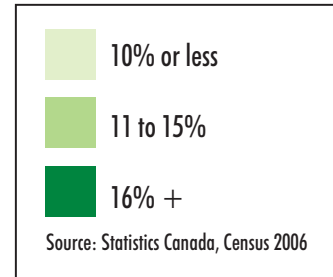
In 2006, 82% of low income residents lived in Markham, Richmond Hill and Vaughan.

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**Map 1**  
**Children Living in Low Income Households**  
**in York Region**

**Proportion of Children (0 to 17 years)**  
**Living Below the Low Income Cut-Off**



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**Table 2**  
**Percentage Change of Children in Low Income Households between 2001 and 2006, York Region Municipalities**

Location	Total Number of Children under 18			Children under 18 in Low Income Households		
	2001	2006	% Change (2001-2006)	2001	2006	% Change (2001-2006)
York Region	188,495	219,440	16%	20,075	32,477	62%
Vaughan	48,525	62,405	29%	3,805	7,489	97%
Markham	49,290	59,365	20%	7,085	12,110	71%
Richmond Hill	33,025	39,005	18%	4,380	7,099	62%
Whitchurch-Stouffville	5,695	5,520	-3%	265	403	52%
Aurora	12,060	13,130	9%	805	1,247	55%
Newmarket	18,815	19,340	3%	1,740	2,069	19%
King	4,640	4,640	0%	260	269	4%
East Gwillimbury	5,395	5,100	-6%	370	240	-35%
Georgina	11,065	10,775	-3%	1,315	1,595	21%

Source: Statistics Canada, Census 2001-2006

**Table 3**  
**Household Income, Low Income Rate, Median Monthly Payments for Owners and Tenants and Housing Affordability, York Region Municipalities, Census 2006**

Municipality	Household Income (Both Tenant and Homeowners)	Low Income Rate	Tenants		Owners	
			Median Monthly Rental Payment	Proportion of Tenant Spending 30%+ on rent	Median Monthly Owner's Payment	Proportion of Owner Spending 30%+ on Major Payments
York Region	\$81,928	13%	\$957	48%	\$1,463	27%
Aurora	\$89,177	8%	\$951	37%	\$1,559	22%
East Gwillimbury	\$87,913	4%	\$819	39%	\$1,326	17%
Georgina	\$65,645	12%	\$836	48%	\$1,292	26%
King	\$91,762	5%	\$951	31%	\$1,158	19%
Markham	\$79,924	16%	\$995	52%	\$1,453	30%
Newmarket	\$81,640	10%	\$900	48%	\$1,491	22%
Richmond Hill	\$78,976	16%	\$1,001	49%	\$1,580	31%
Vaughan	\$86,616	11%	\$1,100	47%	\$1,479	28%
Whitchurch-Stouffville	\$86,364	6%	\$924	49%	\$1,175	22%

Source: Statistics Canada, Census 2006

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## Housing Affordability Trends in 2006

- Spending more than 30%<sup>6</sup> of one's household income can make it difficult to pay for necessities such as food, clothing, education and transportation. Unlike other necessities, housing is a set expenditure. When funds run short during the month, a family can reduce the amount they spend on things such as food and clothing but not on the cost for housing. Failure to make rent or mortgage payments may result in eviction.
- The ability of York Region residents to afford housing is an increasing issue. In 2006, the proportion of all York Region households that spent 30% or more on housing was 30% compared to 25% in 2001.
- As shown in Table 3, tenants tended to be more vulnerable than homeowners. In 2006, 27% of homeowners compared to 48% of tenants spent more than 30% of their income on shelter costs.
- In fact, close to 50% or more of tenants in Georgina, Markham, Newmarket, Richmond Hill, Vaughan and Whitchurch-Stouffville may have struggled with housing affordability.
- Factors that can contribute to housing affordability include high housing prices, lack of affordable rental housing or low household income.

### Did You Know?

At 48%, the proportion of York Region tenants who spent more than 30% on shelter costs was the highest in the GTA.

<sup>6</sup>One measure of affordability used by Statistics Canada and Canada Mortgage and Housing Corporation is the percentage of income that households spend on shelter costs (including rent, mortgage, taxes, repairs, utilities etc.) Most commonly, the affordability threshold is defined as spending 30% or more of household income on housing costs.

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## What Does This Mean?

In general, York Region employment trends have remained comparatively positive in the midst of economic uncertainty. The rising number of low income residents and shifting unemployment rates means that many families and individuals are having difficulty providing for one of their most fundamental needs – the need for shelter.

All levels of government need to develop economic strategies and invest in both community and human services so residents can:

- find and keep employment
- train for better jobs
- overcome longer-term barriers to opportunities to participate both socially and economically in society
- manage economic hardship caused by unemployment or changing labour markets.

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York Region has a relatively strong and diverse economy which, to some extent, provides a buffer from the uncertainties of the Canadian and American economies. In the 35-year span between 1971 and 2006, York Region's employment growth on average, has increased at a higher rate than its population growth.

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### York Region's Community Social Data Strategy Consortium



### York Region's Community Reference Group

Aurora Chamber of Commerce, Big Brothers/Big Sisters, Catholic Community Services of York Region, Central Local Health Integration Network, Human Services Planning Coalition, The Regional Municipality of York, Town of Markham Planning & Urban Design Department, Richmond Hill Chamber of Commerce, United Way of York Region, Vaughan Chamber of Commerce, York Catholic District School Board, York Region District School Board, York Regional Police, York South Simcoe Training and Adjustment Board

To view this document as well as other socio-economic information about York Region's residents, please visit York Region's Community Social Data website:

[www.york.ca/yrcsd](http://www.york.ca/yrcsd)