

LIVING STANDARDS

SUMMARY OF INDICATORS

CIW National Report 2012	Vaughan Wellbeing Report	
<i>Income distribution</i> – ratio of top to bottom quintile of economic families, after tax	<i>Income distribution</i> – percent distribution of population by decile group of after-tax income	■
<i>After-tax median income of economic families</i>	<i>After-tax median income of economic families</i>	■
<i>Incidence of low income (LICO)</i> – % of persons in low income	<i>Incidence of low income</i> - % of persons in low income using the low-income measure based on after-tax income (LIM-AT)	■
<i>Economic Security</i> – scaled value of CSLS Economic Security Index		■
<i>Long-term unemployment</i> – % of labour force with long-term unemployment	<i>Unemployment rate</i> – % of labour force aged 15 years and over unemployed	■
<i>Employment rate</i> – % of labour force employed	<i>Employment rate</i> – % of labour force employed	■
<i>Job Quality</i> – CIBC Employment Quality Index		■
<i>Housing suitability and affordability</i> – RBC housing affordability index	<i>Housing suitability and affordability</i> – defined using Canada Mortgage and Housing Corporation standards	■

- Comparable indicator available
- Similar indicator available
- No comparable indicator available

FINDINGS BY INDICATOR

INCOME DISTRIBUTION

According to the 2011 National Household Survey (NHS)¹, 6.9% of Vaughan residents aged 15 years and over had total income belonging to the top five percent while 1.5% belonged in the top one percent. The national statistics for the same year were 5.0% and 1.0% (Statistics Canada, 2014).

Based on the same survey, 63.4% of the Vaughan population living in private households was in the top half of the income distribution. This was higher than the percentage of 53.5% in Ontario and 50% in Canada. As illustrated in Figure 1 below, the proportion of the Vaughan private household population in the highest income decile group was 16.4%, which was higher compared to the Ontario percentage of 11.6%. Likewise, the percentage of the Vaughan private household population in the lowest income decile group, i.e. 6.6%, was lower than the percentage of 9.3% for Ontario. (Statistics Canada, 2014)

Population in by decile group, after-tax income adjusted by family size, 2010	Vaughan	Ontario	Canada
Population in private households (count)	286,305	12,651,795	32,852,320
In bottom half of Canadian distribution (%)	36.6	46.5	50.0
In lowest decile (%)	6.6	9.3	10.0
In second decile (%)	6.2	9.1	10.0
In third decile (%)	7.4	9.3	10.0
In fourth decile (%)	7.7	9.3	10.0
In fifth decile (%)	8.7	9.5	10.0
In top half of Canadian distribution (%)	63.4	53.5	50.0
In sixth decile (%)	9.3	9.8	10.0
In seventh decile (%)	10.9	10.1	10.0
In eighth decile (%)	12.5	10.7	10.0
In ninth decile (%)	14.3	11.3	10.0
In highest decile (%)	16.4	11.6	10.0

Source: Adapted from Statistics Canada. (2014). NHS Focus on Geography Series – Vaughan. Retrieved from <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/fogs-spg/Pages/FOG.cfm?lang=E&level=4&GeoCode=3519028>

¹ Estimates from the 2011 National Household Survey (NHS) presented throughout this report, use the global non-response rate (GNR) as an indicator of data quality. A low GNR indicates a lower non-response risk and hence, a lower risk of inaccuracy of the estimate. A GNR of 50% or more triggers the suppression of an estimate by Statistics Canada. The GNR for the 2011 NHS estimates produced for the City of Vaughan was 23.2%.

MEDIAN INCOME

Based on data from the 2011 NHS, the 2010 median after-tax income for all economic families in Vaughan was \$86,659. This is compared to \$71,128 in Ontario and \$67,044 in Canada as a whole. (Statistics Canada, 2014)

Total employment income for residents of Vaughan comes mainly from market income, which makes up 90.5% (vs. 9.5% from government transfers). This is higher than the proportions observed for Ontario (87.7%) and Canada (87.6%). (Statistics Canada, 2014)

INCIDENCE OF LOW INCOME

The 2011 NHS reported that the proportion of the Vaughan population living in low income² in 2010 was 9.5% for all persons living in private households. This is lower than the Ontario and national figures of 13.9% and 14.9%, respectively. In the same year, the largest gap in low-income incidence was observed among the population aged under 6 years, where 9.2% was reported for Vaughan, 18.4% for Ontario and 18.1% for Canada. (Statistics Canada, 2014)

UNEMPLOYMENT RATE

The 2011 NHS reported a total of 10,580 people living in Vaughan were unemployed in May 2011, accounting for 6.7% of the total labour force. For Ontario, this rate was 8.3%. (Statistics Canada, 2014)

EMPLOYMENT RATE

The 2011 NHS reported a total of 148,410 people living in Vaughan were employed in May 2011, accounting for 65.2% of the total labour force. This compares to an employment rate of 60.1% in Ontario for the same time period. (Statistics Canada, 2014)

Note: According to the CIW team, the estimates from the 2011 National Household Survey are out-dated as a measure of labour force activity. The suggestion was to use estimates from the Labour Force Survey. However, LFS estimates are unavailable for Vaughan and even the York Region; it is available at the provincial level.

² The incidence of low income as measured in the NHS was based on the after-tax low-income (LIM-AT) measure. Estimates of low income from the NHS should not be compared to estimates from earlier censuses or the Survey of Labour and Income Dynamics.

HOUSING SUITABILITY AND AFFORDABILITY

According to the 2011 NHS, 6.6% of households in Vaughan were deemed not suitable³, which was lower than the Ontario average of 7.2%. In Vaughan, the proportion of owner households that were not suitable (5.9%) was lower than that of tenant households (14.5%), which showed a similar trend found for Ontario and Canada. Only 2.3% of households in Vaughan reported living in dwellings that required major repairs in 2011. This is low compared to the provincial and Canada averages of 6.6% and 7.4%, respectively.

Based on results of the 2011 NHS, 27.7% of owner households and 47.4% of tenant household spent 30% or more of household income on shelter costs⁴. For Ontario, the proportions were 20.9% of owner households and 42.3% of renters under the housing affordability threshold.

In 2011, Vaughan's homeownership rate was 92.2%, the highest among Ontario's ten largest cities. The provincial and national rates were 71.4% and 69.0%, respectively, for the same time period. The average monthly shelter cost in Vaughan was \$1,609 (\$1,636 for owner households and 1,283 for renters), which was higher compared to the provincial average of \$1,181.

OBSERVATIONS

Vaughan has a higher proportion of residents compared to Canada in the top half of the Canadian income distribution. For economic families, Vaughan fares slightly better than in having higher after-tax median income and a lower incidence of low income than Ontario and Canada as a whole. Despite a higher income, Vaughan's homeownership rate was much higher than the provincial and national rates for the same time period. Moreover, the costs for shelter are higher in Vaughan, as evidenced by a higher proportion of households spending 30% or more of household income on shelter costs. Housing affordability is becoming an issue for Vaughan residents as housing costs rise but income does not keep pace.

REFERENCES

1. Statistics Canada. (2014). NHS Focus on Geography Series – Vaughan. Retrieved from: <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/fogs->

³ Suitable housing is defined as housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements, according to the Canada Mortgage and Housing Corporation (http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Suitable_dwellings).

⁴ The Canada Mortgage and Housing Corporation and its provincial partners use a 30% threshold to define housing affordability.

- [spg/Pages/FOG.cfm?lang=E&level=4&GeoCode=3519028](https://www.vaughan.ca/business/market_indicators/demographics/General%20Documents/Average%20Household%20Income,%202010.pdf)
2. City of Vaughan. (2014). Income in 2010. Retrieved from https://www.vaughan.ca/business/market_indicators/demographics/General%20Documents/Average%20Household%20Income,%202010.pdf