

CENSUS 2016 – HIGHLIGHTS

Income



Unless otherwise noted (see COEDC commentary boxes), all headings, comments, tables and data have been directly sourced from [Statistics Canada, Census Profile, 2016 Census](#).

The median total income of Canadian households rose from \$63,457 in 2005 to \$70,336 in 2015, a 10.8% increase.

The Statistics Canada 2016 Census release on income presents incomes of Canadians as measured in 2015, and looks at trends over the 2005-to-2015 period, a decade of significant income growth and economic change.

An important factor in the economic story of Canada over the decade was high resource prices that drew investment and people to Alberta, Saskatchewan and Newfoundland and Labrador, boosted the construction sector, and more generally filtered through the economy as a whole.

This boom in the resource sector coincided with a decline in the manufacturing sector, with fewer jobs in this sector in 2015 than 2005. The bulk of these manufacturing job losses were in Ontario and Quebec.

This census release paints a picture of the income of Canadians in 2015 before the effects of the oil price slowdown in 2015 and 2016 were fully felt.

Led by growth in resource-rich provinces, median income rose 10.8% in Canada from 2005 to 2015, compared with 9.2% growth in the previous decade and a decline of 1.8% the decade before that.

Provincial median income growth reflects employment trends in resources and manufacturing

According to the Labour Force Survey, two industrial sectors experienced declines in employment from 2005 to 2015: manufacturing (-22%) and agriculture (-14%). Over the same period, employment in the health care sector rose over 30% as did employment in construction and the professional, scientific and technical services sector, sectors associated with economic expansion. These changes in the economy are reflected in changes to median household income.

Nunavut (+36.7%) and Saskatchewan (+36.5%) had the highest growth in median incomes over the past decade. Newfoundland and Labrador, the Northwest Territories, Alberta, and Manitoba also saw median incomes grow by more than 20% over the decade.

The decline in manufacturing jobs in Quebec and Ontario was reflected in the lower growth of median incomes in those two provinces. Quebec (+8.9%) and Ontario (+3.8%) were the provinces with the lowest growth rates.

COEDC Commentary

Employment Trends Align with Central Okanagan Industry Trends

- With the exception of manufacturing, employment demand in the Central Okanagan in 2017 aligns with national trends identified above.
- Top employment sectors in Kelowna CMA by job postings are Health Care (24.7%), Retail Trade (24.2%), Professional, Scientific & Technical Services (7.7%) and Manufacturing (7.4%).

British Columbia just above the national growth rate

The median household income in British Columbia was \$69,995 in 2015, seventh among the provinces and territories, down from sixth in 2005. Median incomes¹ increased 12.2% from 2005, 1.4 percentage points above the Canadian average, making British Columbia the eighth-fastest growing region over the decade. Fewer manufacturing and agricultural jobs

¹ Median incomes includes households, families and individuals not in census households

coincided with employment increases in utilities, health care and social assistance, and forestry and construction sectors.

COEDC Commentary

Medium total income for households and families rises dramatically

- Adjusting for inflation, household and family income in Kelowna CMA increased by 19.5% and 25.3% respectively, outpacing the provincial increase of 12.2% and 19.9%.
- In 2005, household median income in Kelowna CMA was slightly below the provincial average. 10 years later, Kelowna CMA household income has risen to slightly more than the provincial median.

Total Income – Households and Families

		2005*	2015	% Change
Kelowna CMA (Central Okanagan)	Median total income – households	\$59,517	\$71,127	19.5%
	Median total income - families	\$69,900	\$87,612	25.3%
BC	Median total income – households	\$62,372	\$69,995	12.2%
	Median total income - families	\$73,755	\$88,451	19.9%

*2005 dollar amounts have been converted to 2015 constant dollars using the Consumer Price Index (CPI).

Fewer children living in low income, more low income seniors

Younger Canadians were more likely to live in low income than adults in 2015. Among children 17 years of age and younger, the low income rate was 17.0% compared with 13.4% for Canadian adults.

A smaller proportion of children aged 5 or younger were living in low income households in 2015, as the rate decreased from 18.8% to 17.8% over the decade, while it was unchanged for children 6 to 15 years of age at 17.0%. However, a larger proportion of Canadians 65 years of age or older were in low income in 2015 compared with 2005. The rate of senior Canadians in low income rose from 12.0% in 2005 to 14.5% by 2015. While the increase was particularly strong for senior men, overall, senior women were still more likely to be in low income in 2015.

Income of couples: Nearly one-third of all couples had fairly equal incomes

There were 8.2 million married or common-law couples in Canada in 2016. Among the vast majority of these couples (95.9%), each partner received some form of income in 2015, up significantly from about two-thirds of couples in the mid-1970s. Although one partner often received substantially more than the other, the incomes of nearly one-third (32.0%) of couples were fairly equal (both earning from 40% to 60% of the couple's total income). This was up from 30 years ago, when 20.6% of couples had fairly equal incomes.

Many factors have contributed to this advance, led by the increased labour force participation of women. Combined with a narrowing of the gender wage gap, women now contribute a larger portion of the couple's combined income.

Men are more likely to be the higher income recipient

While partner's incomes were fairly equal in one-third of couples, in 50.7% of couples a male had relatively higher income while in 17.3% a female had relatively higher income.

This too, has changed over time. In 1985, a man had relatively higher income in 71.3% of couples compared with 8.0% for women.

The combined median total income of couples was \$87,688 in 2015. The higher income partner had a median income of \$59,121, more than double that of the lower income partner (\$25,015).

COEDC Commentary

Men in Kelowna CMA earned 46.7% more than women with median individual incomes of \$42,337 vs. \$28,859 for women, roughly in line with the provincial trend.

Same-sex couples have higher incomes

Median incomes were higher in same-sex couples than in opposite-sex couples, in part because a greater proportion of same-sex couples are in their prime working years. Female same-sex couples had a median total income of \$92,857 in 2015, while male same-sex couples had a median income of \$100,707—the highest among all couple types. In fact, over 12% of male same-sex couples had incomes over \$200,000, compared with 7.5% of female same-sex couples and 8.4% of opposite-sex couples.

Almost two-thirds of households used a tax-assisted savings option

With an aging population and longer life expectancies, the need to save for retirement is high on many people's minds. Canadians use a variety of methods to save for their retirement, including employer sponsored Registered Pension Plans (RPPs), or tax-sheltered savings in either

Registered Retirement Savings Plans (RRSPs), or Tax-Free Savings Accounts (TFSA). In 2015, almost two-thirds (65.2%) of Canada's 14 million households contributed to one of the three major types of registered savings accounts. Just over 30% of households contributed to more than one account, and 9.3% contributed to all three.

Household Median Income by Community

Kelowna CMA	District of Lake Country	City of Kelowna	City of West Kelowna	WFN – Tsintike ptum 9	WFN – Tsintike ptum 10	District of Peachland	Central Okanagan Electoral Area CD	Central Okanagan J
\$71,127	\$83,243	\$68,627	\$83,942	\$53,742	\$77,227	\$72,294	\$85,504	\$66,912

COEDC Commentary

Among Central Okanagan communities, West Kelowna and Lake Country have the highest median total income for households in 2015, above the BC median of \$69,995 by 20% and 19% respectively.

Useful Census Tables:

[The Daily – Household income in Canada](#)

[Census Profile – Kelowna CMA](#)

[Cansim Table 111-009: Characteristics of families, summary census family income table](#)

Note:

Family household refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family). One-family household refers to a single census family (with or without other persons) that occupies a private dwelling. Multiple-family household refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.

Non-family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family