

Niagara Priority Profiles



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To improve health and health equity, it is important to understand specific groups in the planning of programs and services. The information in these profiles will help you understand how the different conditions and systems in which people are born, grow, work, and live impact their health. They provide some comparisons of different groups and over time. As populations change, programs can adapt to meet changing needs.

These profiles were created for Niagara Region Public Health and Emergency Services, but can be used by anyone. You can use these profiles in planning and making decisions in any sector, department, or organization.

Intersectionality is the idea that people have many layers of their identity. Each person has a unique identity. That identity leads to different ways that the systems they live in benefit or harm them. Due to this, some individuals experience more health concerns than others. When you read these profiles, think about these different experiences. When planning projects, think about how you can include people with different voices and perspectives. To learn more about intersectionality, visit: [NCCDH Intersectionality and Health Equity](#)¹.

For further information, please visit:

[Government of Canada Health Inequalities Data Tool](#)²

[Public Health Ontario Health Equity Data Tool](#)³

Please note the date ranges used within these profiles vary based on the data available, and are included in the references. These Profiles were created in 2020 and updated in 2023. The intent is to update with each census cycle. For more information or if you have any concerns, please contact healthequity@niagararegion.ca.

¹ <https://nccdh.ca/resources/entry/public-health-speaks-intersectionality-and-health-equity>

² <https://health-infobase.canada.ca/health-inequalities/data-tool/index>

³ <https://www.publichealthontario.ca/en/data-and-analysis/health-equity>

Niagara Priority Profiles



Niagara Priority Profiles: Low Income
Version 2

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Note:

If referencing a hardcopy of this Niagara Priority Profile, please confirm that it is the most up to date version by visiting: <https://www.niagararegion.ca/health/equity/priority-profiles.aspx>

The version number can be found at the top of this page on each profile.

Niagara Priority Profiles



Preamble and Background

On March 15, 2020, the Government of Canada created the Canada Emergency Response Benefit (CERB) in response to shut downs that resulted in significant job and income loss due to the COVID-19 pandemic (9). As a result, individuals age 15 or older who involuntarily stopped working due to the COVID-19 pandemic, had earned an annual personal income of at least \$5,000 in 2019 and had an income below \$1000 for at least 2 weeks prior to their application were eligible to receive CERB. CERB consisted of a taxable benefit of \$2,000 per month for up to 7 months paid to each eligible individual that applied (9).

On September 26, 2020 the CERB program ended with the government redirecting claims back to Employment Insurance (10). On September 27, 2020 the federal government launched the Canada Recovery Benefit (CRB) to assist in the transition of individuals from CERB. The CRB provides a taxable benefit of \$500 per week to eligible Canadians for up to 42 weeks and \$600 for each two-week period afterwards for up to an additional 12 weeks (10). The benefit was intended for “employed and self-employed individuals who had at least a 50% reduction in average weekly income compared to the previous year due to the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus and who are not eligible to receive Employment Insurance (EI) benefits” (10). This program ended on October 23, 2021 (10).

The 2021 census reports income data from 2020 and therefore estimates in this profile are influenced by CERB and CRB. These estimates should be interpreted within the context of the year 2020 as both the CERB and CRB programs have now ended (9).

Low Income: Demographic Information

Median After-Tax Family Income

- Niagara’s median after-tax income for economic families is \$86,000, which is lower than Ontario’s median after-tax income for economic families of \$96,000 (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 union, adoption or foster relationship. Economic families also include

Niagara Priority Profiles



two co-resident census families who are related to each other, co-resident siblings who are not members of a census family and nieces or nephews living with aunts or uncles (1)

- All members of a census family are also members of an economic family (1)

LIM-AT ⁴

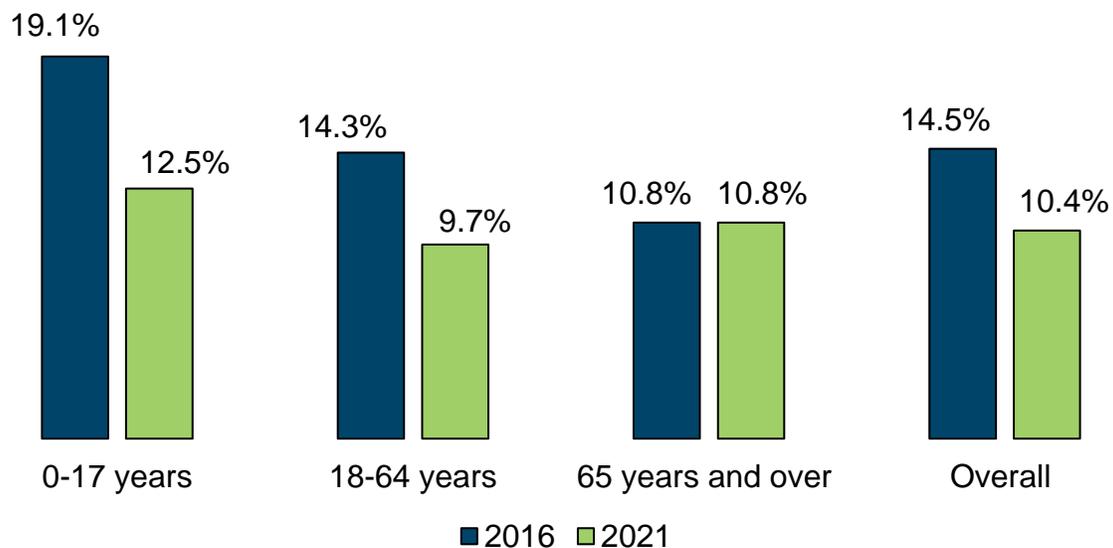
- **Low-income Measure After-Tax (LIM-AT)** measures households that are above or below the median after-tax income for private households in Canada
- A household is considered to be living in low-income if its after-tax income is less than the median after-tax income of all households in Canada, according to the LIM-AT the cut-off amount is adjusted based on the number of people living in a household using an equivalence scale (1)
 - Individuals living in a household that falls below this threshold are identified as low income using the LIM-AT measure
- From 2016 to 2021, the percentage of individuals living in low-income, according to the LIM-AT, decreased across all age groups except among those aged 65 years and over where it stayed the same (Figure 1).
- Niagara and Ontario have nearly the same percentage of individuals living with low-income according to the LIM-AT (10.4% for Niagara and 10.1% for Ontario) (Figure 2)

⁴ LIM-AT was used here to provide an idea of how many households fall below the fixed percentage of median income, which is another indicator to assess low income households.

Niagara Priority Profiles



Figure 1: Percentage of individuals living in Niagara households classified as low-income according to the LIM-AT measure by age group in the years 2016 and 2021



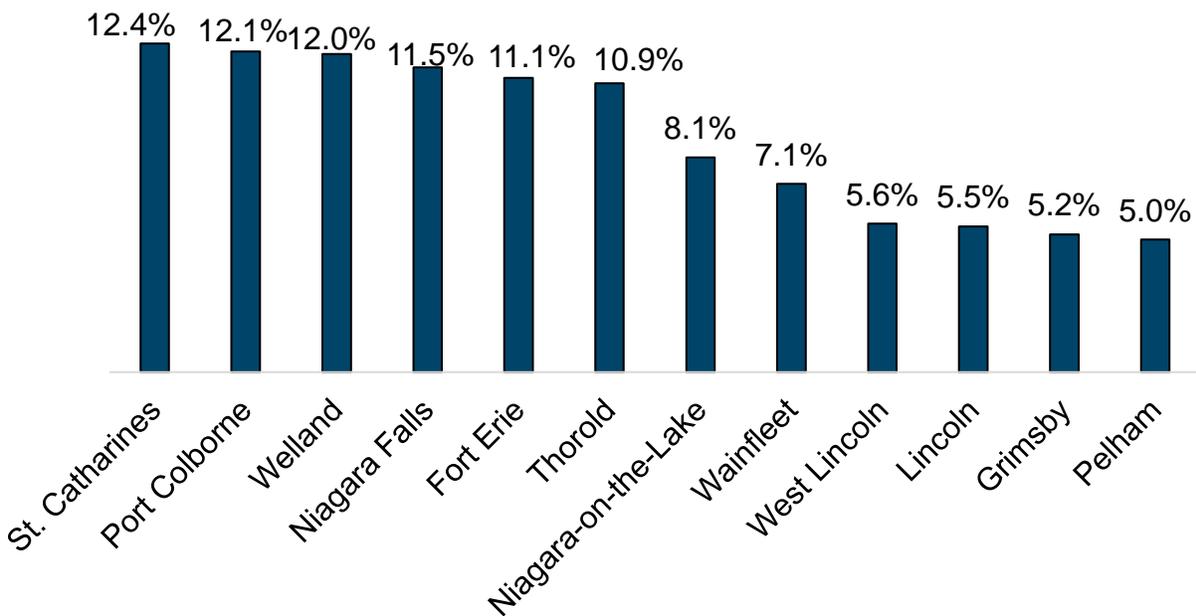
Data Source: Statistics Canada, Census Profiles (2016, 2021)

- LIM-AT can also be applied to households, rather than individuals
 - Among all Niagara municipalities, St. Catharines has the highest percentage of households that are classified as low-income according to the LIM-AT at 12.4% (Figure 2)
 - Pelham has the lowest percentage of households that are classified as low-income according to the LIM-AT at 5.0%

Niagara Priority Profiles



Figure 2: Total percentage of households classified as low-income according to the LIM-AT, by municipality (2021)



Data Source: Statistics Canada, Census Profiles (2021)

Niagara Priority Profiles



Child and Youth with Low-Income

In 2019, the Canadian Health Survey on Children and Youth (CHSCY) was administered by Statistics Canada. The sampling frame for the CHSCY is the Canada Child Benefit file. Children living on First Nation reserves or other Indigenous settlements, in foster homes, or children and youth that are institutionalized are excluded from the survey. For children aged 1-17 their main caregiver completed the survey, children over the age of 12 also had the option to complete their own survey in addition to the survey completed by their caregiver. Overall, this survey had a response rate of 52.1% and 51.8% in Canada and Ontario respectively.

- In the past 12 months, 6.4%^{5(c)} of children and youth aged 1-17 in Niagara were unable to visit a dental health professional due to cost
- 18.3% of children and youth aged 1-17 in Niagara live in food insecure households
- In the week preceding the survey, 82.3% of children and youth in Niagara ate breakfast almost every day or every day.

^{5(c)} Interpret this number with caution due to high sampling variability

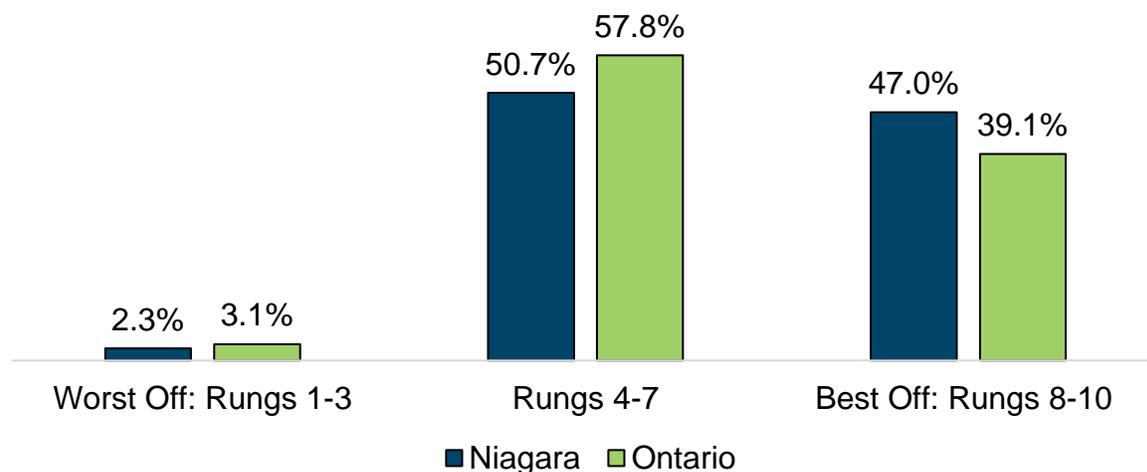
Niagara Priority Profiles



Subjective Family Socioeconomic Status

- In 2019, Niagara Region Public Health and Emergency Services partnered with the Centre for Addiction and Mental Health to obtain an oversample of the Ontario Student Drug Use and Health Survey (OSDHUS) for local information of the health and well-being of elementary and high school students
- Students were asked to imagine a ladder illustrating Canadian society, and asked to identify the rung that best represents their family (2)
 - The top of the ladder represents individuals who are the “best off”, illustrating families with the most money, most education and most prestigious jobs and the bottom of the ladder represents individuals who are the “worst off”, illustrating families with the least money, little education or no jobs
- For analysis, “best off” was considered rungs 8-10 on the ladder, the middle included rungs 4-7 and “worst off” was considered rungs 1-3 (2)
- Compared to Ontario (39.1%), a higher proportion of students in Niagara perceive their socioeconomic status (SES) to be in the “best off” category (47.0%) (Figure 3) (2)

Figure 3: Subjective family socioeconomic status of Niagara students and Ontario students (2020)



Data Source: Niagara Region Public Health, OSDUHS Report (2020)

Niagara Priority Profiles



Income Distribution in Private Households

- Table 1 displays after-tax income groups for the population aged 15 years and over in private households, comparing Niagara and Ontario
 - **After-tax income** includes: employment income; investment income; pension income; government sources such as EI benefits and Old Age Security; and other cash income, such as child support, minus income taxes during the reference period (1)
 - **Private household** refers to a person or group of persons who occupy the same private dwelling (1)
- Niagara has a higher percentage of individuals in income groups from \$10,000 to \$59,000 and a lower percentage of individuals in income groups above \$70,000 compared to Ontario (Table 1)

Table 1: After-tax income groups for the population over 15 in private households, Niagara versus Ontario (2021)

Income Category	Niagara	Ontario
Under \$10,000 (including loss)	7.4%	8.7%
\$10,000 to \$19,999	12.7%	12.2%
\$20,000 to \$29,999	16.9%	15.5%
\$30,000 to \$39,999	14.9%	12.3%
\$40,000 to \$49,999	12.0%	10.5%
\$50,000 to \$59,999	9.2%	8.7%
\$60,000 to \$69,999	6.9%	6.9%
\$70,000 to \$79,999	5.0%	5.4%
\$80,000 and over	15.0%	19.6%

Data Source: Statistics Canada, Census Profiles (2021)

Niagara Priority Profiles



Living Wage in Niagara

- The living wage is not the same as the minimum wage. A living wage reflects what earners in a family need to be paid based on the actual costs of living and being included in a specific community (3)
- This formula calculates an hourly rate at which a household with two adults working full-time and two children can meet its basic cost of living needs
- A living wage also takes into consideration government transfers and subsidies
- Included in this calculation are: food, shelter, clothing, transportation, communication, child care, private health and dental coverage, continuing education and other items, like birthday gifts, family leisure, and local recreation (3)
 - Using this formula, the living wage in Niagara for 2022 is \$19.80 per hour, in comparison the minimum wage in Ontario in 2022 is \$15.50 per hour (13)
 - Niagara's living wage is higher than what is seen for other urban communities, and instead is more in line with the expected living wage for rural areas
 - This is a direct result of the public transit challenges for commuters in the region. Niagara's calculation includes the cost of two vehicles for transportation

To learn more about living wage visit, [Living Wage Niagara – United Way⁶](https://www.unitedwayniagara.org/living-wage-niagara/#:~:text=The%20living%20wage%20reflects%20what,can%20meet%20its%20basic%20needs.)

⁶ <https://www.unitedwayniagara.org/living-wage-niagara/#:~:text=The%20living%20wage%20reflects%20what,can%20meet%20its%20basic%20needs.>

Niagara Priority Profiles



Low Income: Social Outcomes

Income is considered one of the most important determinants of health because it has an influence on all other living conditions, including: access to health care services, access to healthy food, safe housing, access to education, and sense of community belonging. As such, people who are living with low income or living in poverty often experience worse health.



In Canada, those who are low income⁷:

- Experience living in housing below standard at a rate that is 7.0 times higher than the highest income quintile
- Experience food insecurity at a rate that is 24.5 times higher than the highest income quintile
- Are 3.6 times more likely to live alone as seniors than the highest income quintile
- Are 19% less likely to perceive their neighbourhood as safe (4)

Data Source: Pan-Canadian Health Inequalities Data (4)

Low Income and Social Outcome Concerns

Low Income and Education Level

- In Canada, having a lower educational level is correlated with an increased chance of living with low-income according to LIM-AT (12)
- While individuals with no certificate, diploma or degree make up 16.0% of the population, they make up 26.5% of those who are classified as low income according to LIM-AT (12)

⁷ Low income is defined utilizing provincial income quintiles. Provincial income quintiles are ranked from least affluent (quintile 1) to most affluent (quintile 5) based on respondent income

Niagara Priority Profiles



- In comparison, those with a university certificate or diploma make up 26.8% of the population and 9.2% of those being classified as low income according to LIM-AT (12)
 - In 2021, 17.2% of people in the Niagara region aged 15 or older did not have a high school diploma while 16.7% of people in Ontario aged 15 or older did not have a high school diploma (1)
 - The 5 year graduation rate in 2016 was 90.8% for Niagara and the 5 year graduation rate in 2016 was 86.5% for Ontario (6)
 - The 5 year graduation rate in 2021 was 90.0% for Niagara and the 5 year graduation rate in 2021 was 89.0% for Ontario.

Low Income and Lone-Parent Families

- According to the Canadian Institute for Health Information, nearly two in five children in lone parent families lived in a low-income household in 2015 (38.9%), which is three and a half times higher than for children in two parent families (11.2%) (7)
- In Niagara, there are 22,930 lone-parent families, which represents 17.7% of census families (7)

Labour Force Characteristics

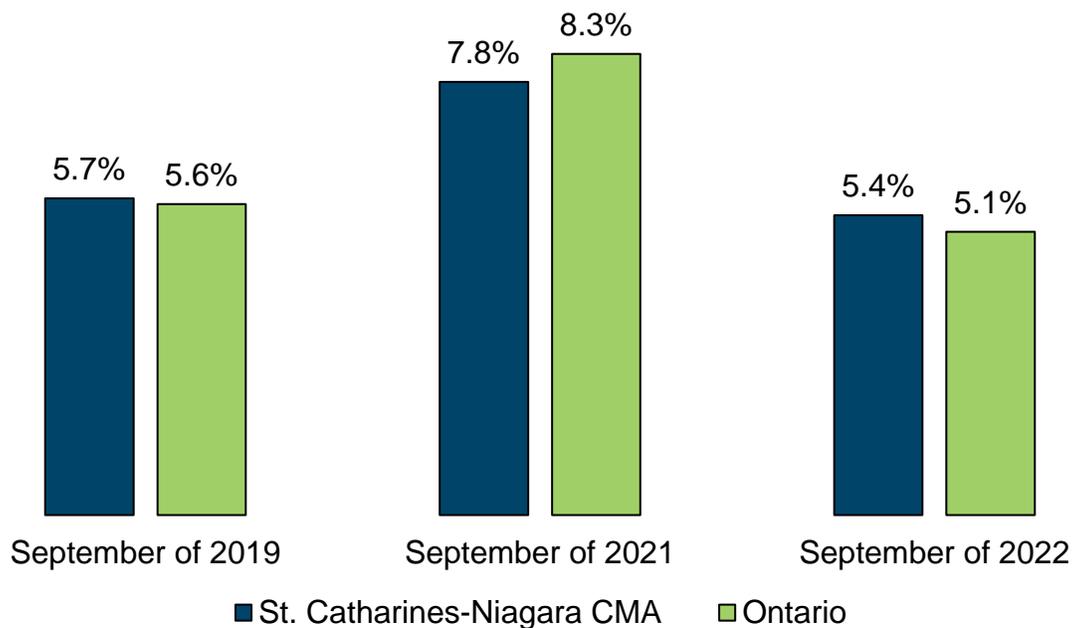
- The **labour force** refers to individuals age 15 years or over who are not institutionalized and who when surveyed will be quantified as either employed or unemployed (8)
- The **employment rate** refers to the percentage of the population age 15 years or over who are employed
- The **unemployment rate** refers to the percentage of the labour force who are “without work, available for work and were either on temporary layoff, had looked for work in the past four weeks or had a job to start within the next four weeks” (8)
- In the St. Catharines-Niagara Census Metropolitan Area (CMA) the unemployment rate was slightly lower than Ontario in 2021, and slightly higher in 2022 (Figure 4)
 - In the St. Catharines-Niagara CMA, the unemployment rate decreased from 7.8% to 5.4%.

Niagara Priority Profiles



- In Ontario, the unemployment rate decreased from 8.3% to 5.1%.
- The employment rate in the St. Catharines-Niagara CMA is slightly lower than in Ontario (Figure 5)
- Both the local and provincial employment and unemployment rate are now at rates comparable to September of 2019, prior to the pandemic.
- Note: The St. Catharines-Niagara CMA is not inclusive of the entire Niagara region, it excludes Grimsby and portions of West Lincoln

Figure 4: Unemployment rate for St. Catharines-Niagara CMA and Ontario (2019-2022)

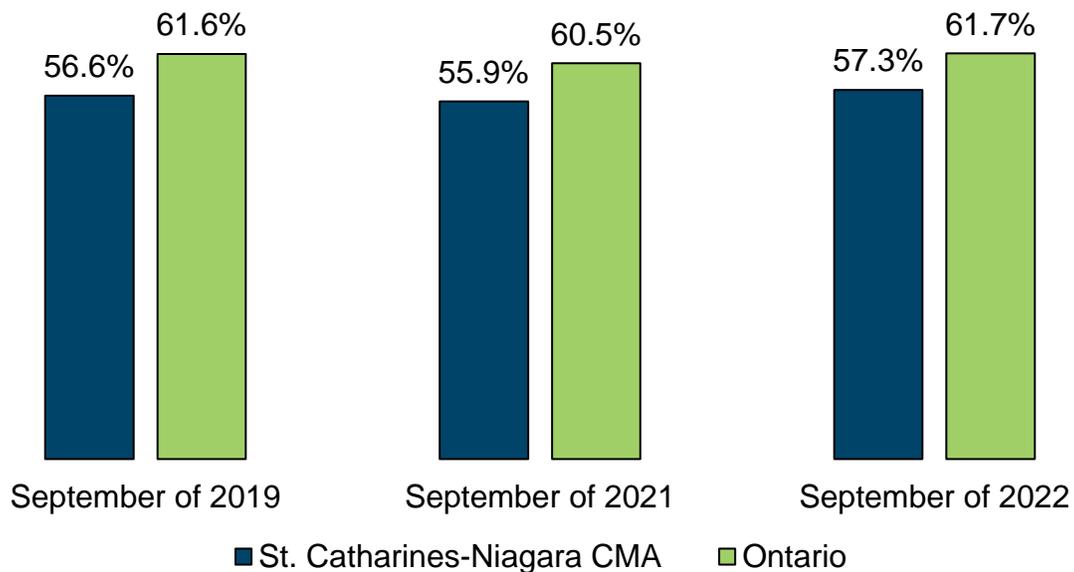


Data Source: Statistics Canada, Table 14-10-0380-01. Labour force characteristics, three-month moving average, seasonally adjusted

Niagara Priority Profiles



Figure 5: Employment rate for St. Catharines-Niagara CMA and Ontario (2019-2022)



Data Source: Statistics Canada, Table 14-10-0380-01. Labour force characteristics, three-month moving average, seasonally adjusted

Niagara Priority Profiles



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Niagara Priority Profiles



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