
Simcoe County 2021 Census Data: Income

Introduction

In Canada, the Census of Population (Census) is carried out every 5 years. The Census provides detailed information about the population and dwellings/households in Canada. The 2021 Census day was May 11th and provides an accurate snapshot of Canada's society at that point in time.

Small changes are made to the Census every cycle. Updates to the 2021 Census included a new question on Canadian military experience; a modified question on sex at birth and a new question on gender; updates to ethnic or cultural origins; new labour questions addressing underemployment; updated terminology related to Indigenous peoples; and new questions on membership within a Métis organization or Settlement, and enrollment under an Inuit land claims agreement (Statistics Canada, 2022).

The short form Census is completed by 100% of households and the long form is completed by 25% of households. The long form gathers additional detail, which is later mathematically applied to represent the whole population. Where possible, information is pulled from administrative databases such as personal income tax and benefit data from the Canada Revenue Agency (CRA) and immigration information from Immigration, Refugees and Citizenship Canada (IRCC). The purpose of obtaining data from administrative sources is to reduce response burden and increase data quality.

The 2021 Census methodology and data was impacted by the COVID-19 pandemic. Topics likely impacted by the COVID-19 pandemic include information on employment, education, commuting and expenditures. Additional information about COVID-19 impacts on the Census can be found on the [Statistics Canada website](#) (Statistics Canada, 2022).



The response rate for the 2021 Census nationally was 98.0%. In 2021, 84.1% of census forms were submitted online, up from 68.3% in 2016.

Statistics Canada uses a method called random rounding to ensure confidentiality. This means the values, including totals released are randomly rounded either up or down to a multiple of '5' or '10.' As a result, when these data are summed or grouped, the total value may not match the individual values since totals and sub-totals are independently rounded. Similarly, percentages, which are calculated on rounded data, may not necessarily add up to 100%.

The data presented in this report includes information for those residing in private dwellings and information from the short form questionnaire unless otherwise specified. Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons. This excludes those living in collective dwellings such as nursing homes, hospitals etc.

Throughout this report gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Given that the non-binary population is small, individuals in the category "non-binary persons" were distributed into the other two gender categories and are denoted by the "+" symbol. Currently, data broken down by gender beyond Men+ and Women+ is not available for the Simcoe County census division.



Summary

- In Simcoe County in 2020:
 - Approximately 3.3% or 14,255 people aged 15 years and over in private households were without income.
 - Government transfers made up a larger share of total income of the population 15 years and older compared to 2019 and 2015 (19.1% vs 13.4% and 12.8%). This is likely due to the new and existing federal, provincial and territorial government income programs intended to provide financial support to individuals affected by the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus.
- Between 2015 and 2020:
 - The median total income of the population aged 15 years and over increased 12.7% from \$36,896 to \$41,600, although employment income only increased 2.7% from \$35,839 to \$36,800.
- Between 2019 and 2020:
 - The median total income of recipients increased from \$40,000 to \$41,600, due to the increase in median government transfers as well as the increase in the percentage of government transfer recipients.
- In 2020:
 - The median total income of Women+ recipients was 30.4% less than Men+ recipients for the population aged 15 years and over in private households (\$36,000 vs \$48,000). When looking at income excluding government transfers (market income) Women+ recipients' median income was 59.4% less than Men+ recipients (\$27,600 vs \$44,000). Note this data does not take into consideration hours worked.
 - The local municipalities with the highest median individual total income were Springwater (\$47,600), Essa (\$47,200) and Oro-Medonte (\$47,200).
 - Christian Island 30 had the largest percentage of the population 15 years of age and older who were COVID-19 emergency and recovery benefits recipients (33.9%), followed by Bradford West Gwillimbury (32.9%) and Barrie (31.5%).
 - Approximately one in ten (10.4%) or 44,105 individuals 15 years and over made \$100,000 and over in total income.
- Between 2015 and 2020: Median total household income increased 12.4% (\$82,761 vs \$93,000).
- In 2020:
 - The median total household income was the highest in Springwater (\$122,000), followed by Adjala-Tosorontio (\$117,000), Bradford West Gwillimbury (\$114,000) and Oro-Medonte (\$114,000).
 - Approximately one in ten (10.2%) or 20,750 households in Simcoe County made \$200,000 and over.
 - The median total household income of all economic families was \$109,000 and persons aged 15 years and over not in economic families was \$39,600.
 - The median total income of economic families was the highest in Springwater (\$135,000) followed by Adjala-Tosorontio (\$131,000) and Oro-Medonte (\$129,000).
 - The prevalence of low-income (LIM-AT) was 8.1, down from 11.4 in 2015.
 - The number of people 65 years and over in low-income increased by 26.0% between 2015 and 2020.

- Women+ had a higher prevalence of low income compared to Men+ (8.5 vs 7.7). This difference was especially present when looking at the population 65 years and over (11.3 vs 8.1).
- The prevalence of low income (LIM-AT) was the highest in Christian Island 30 (30.6), followed by Midland (14.2) and Orillia (12.6).
- Overall, the Gini index was smaller than that of Ontario and Canada across all three income types (total income, market income, and after-tax income).
- The Gini index on adjusted household total income was the lowest in New Tecumseth (0.272), followed by Essa (0.274) and Bradford West Gwillimbury (0.284) and the highest in Collingwood (0.359), followed by Oro-Medonte (0.330) and Springwater (0.326).



Concepts of Income Data

Definitions are listed in logical order first and then the order they appear throughout the report:

Total income includes employment income; income from investment sources; income from employer and personal pension sources; other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships; and income from government sources.

Employment income includes all income received as wages, salaries and commissions from paid employment and net self-employment income from farm or non-farm unincorporated business and/or professional practice during the reference period.

Government transfers include all cash benefits received from federal, provincial, territorial or municipal governments during the reference period. It includes: Old Age Security pension; Guaranteed Income Supplement; Allowance or Allowance for the Survivor; retirement, disability and survivor benefits from Canada Pension Plan and Québec Pension Plan; benefits from Employment Insurance and Québec parental insurance plan; child benefits from federal and provincial programs; social assistance benefits; workers' compensation benefits; Canada workers benefit (CWB); Goods and services tax credit and harmonized sales tax credit; other income from government sources. For the 2021 Census, this includes various benefits from new and existing federal, provincial and territorial government income programs intended to provide financial support to individuals affected by the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus.

Market income is equivalent to total income minus government transfers. It is also referred to as income before transfers and taxes.

After-tax income refers to total income less income taxes. Income taxes refers to the sum of federal income taxes, provincial and territorial income taxes, minus reductions where applicable.

Employment Insurance benefit includes benefits received during the reference period, before income tax deductions. It includes benefits for unemployment, sickness, maternity, paternity, adoption, compassionate care, work sharing, retraining, and benefits to self-employed fishers received under the federal EI Program or the Québec parental insurance plan. For the 2021 Census, this includes enhancements to the EI benefits in 2020 in response to the COVID-19 pandemic.

COVID-19 – Emergency and Recovery Benefits refers to the benefits from all federal programs intended to provide financial support to individuals affected by the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus. It includes: the Canada Emergency Response Benefit (CERB); the Canada Recovery Benefit (CRB); the Canada Recovery Caregiving Benefit (CRCB); the Canada Recovery Sickness Benefit (CRSB); the Canada Emergency Student Benefit (CESB).

2020 Constant Dollars: Similar to Statistics Canada, dollar amounts have been adjusted and given, where necessary, in 2020 constant dollars, using the national annual average all-items Consumer Price Index (CPI). More specifically, income for a given reference year in current dollars is adjusted



and given in 2020 constant dollars by multiplying the nominal income for that reference year by an adjustment factor equal to the CPI for 2020 divided by the CPI for that reference year.

Economic families include 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 a foster relationship. All persons who are members of a census family are also members of an economic family. In the context of economic families, total income refers to receipts from certain sources of all of its family members, before income taxes and deductions, during a specified reference period.

Composition of Total Income for Individuals

Government transfers made up a larger share of total income of the population 15 years and older in Simcoe County in 2020 compared to 2019 and 2015 (19.1% vs 13.4% and 12.8%). This is likely due to the new and existing federal, provincial and territorial government income programs intended to provide financial support to individuals affected by the COVID-19 pandemic and the public health measures implemented to minimize the spread of the virus.

Composition of Total Income for the Population 15 Years and Older in Private Households in Simcoe County – 25% Sample Data			
	2015	2019	2020
Market income	87.2%	86.6%	80.8%
Employment income	71.6%	71.0%	64.8%
Government transfers	12.8%	13.4%	19.1%
Employment insurance		1.1%	1.2%
COVID-19 government income support and benefits			5.7%
COVID-19 emergency and recovery benefits			5.0%
Composition of total income	100.0%	100.0%	100.0%

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

Statistics Canada. 2017. (table). Census Population. 2016 Census of Population. Statistics Canada Catalogue no. 98-401-X2016052. Ottawa. Released August 2, 2017.



Recipients and Median Income for Individuals

Approximately 3.3% or 14,255 people aged 15 years and over in private households in Simcoe County in 2020 were without income.

Between 2015 and 2020:

- the percentage of total income recipients for the population 15 years and over in private households increased slightly from 96.4% to 96.7%,
- the median total income of the population aged 15 years and over increased 12.7% from \$36,896 to \$41,600 although
- employment income only increased 2.7% from \$35,839 to \$36,800.

The median total income of recipients increased from \$40,000 in 2019 to \$41,600 in 2020, although market income and employment income were less in 2020 compared to 2019. There was an increase in median government transfers as well as an increase in the percentage of government transfer recipients between 2019 and 2020. The percentage of the population 15 years and over in private households in Simcoe County who were government transfer recipients increased from 69.3% in 2015 to 82.6% in 2019 and 87.6% in 2020. The median amount of government transfers received increased 48.9% from \$6,581 in 2015 to \$9,800 in 2020.

Income Statistics for the Population 15 Years and Over in Private Households in Simcoe County, 2015, 2019 and 2020				
	2015*	2019*	2020	% Change Between 2015 and 2020
Total income recipients	96.4%	95.2%	96.7%	
Median income	\$36,896	\$40,000	\$41,600	12.7%
After-tax income recipients	96.4%	95.2%	96.8%	
Median income	\$33,489	\$36,000	\$37,600	12.3%
Market income recipients	87.0%	86.0%	86.6%	
Median income	\$34,671	\$37,200	\$35,200	1.5%
Employment income recipients	71.8%	70.5%	70.1%	
Median income	\$35,839	\$38,400	\$36,800	2.7%
Government transfer recipients	69.3%	82.6%	87.6%	
Median government transfers	\$6,581	\$3,680	\$9,800	48.9%
Employment insurance benefits recipients		7.3%	9.6%	
Median employment insurance benefits		\$5,680	\$5,640	
COVID-19 emergency and recovery benefits recipients			28.7%	
Median COVID-19 emergency and recovery benefits			\$8,000	

Note: *All data is in 2020 constant dollars using the national annual average all-items Consumer Price Index (CPI).

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

Statistics Canada. 2017. (table). Census Population. 2016 Census of Population. Statistics Canada Catalogue no. 98-401-X2016052. Ottawa. Released August 2, 2017.



The median total income of Women+ recipients was 30.4% less than Men+ recipients for the population aged 15 years and over in private households in Simcoe County in 2020 (\$36,000 vs \$48,000). When looking at income excluding government transfers (market income) Women+ recipients' median income was 59.4% less than Men+ recipients (\$27,600 vs \$44,000). Note this data does not take into consideration hours worked.

Income Statistics for the Population 15 Years and Over in Private Households in Simcoe County by Gender, 2020				
	Total	Men+	Women+	% Difference (Men+ and Women+)
Total income recipients	96.7%	96.6%	96.9%	
Median income	\$41,600	\$48,000	\$36,800	30.4%
After-tax income recipients	96.8%	96.7%	97.0%	
Median income	\$37,600	\$42,800	\$33,600	27.4%
Market income recipients	86.6%	88.3%	85.0%	
Median income	\$35,200	\$44,000	\$27,600	59.4%
Employment income recipients	70.1%	74.1%	66.2%	
Median income	\$36,800	\$44,800	\$30,000	49.3%
Government transfer recipients	87.6%	86.2%	89.0%	
Median government transfers	\$9,800	\$7,850	\$11,700	-32.9%
Employment insurance benefits recipients	9.6%	8.8%	10.5%	
Median employment insurance benefits	\$5,640	\$5,600	\$5,720	-2.1%
COVID-19 emergency and recovery benefits recipients	28.7%	28.3%	29.2%	
Median COVID-19 emergency and recovery benefits	\$8,000	\$8,000	\$8,000	0.0%

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



The percentage of total income recipient's varied by local municipality. Christian Island 30 had the smallest percentage of the population 15 years of age and older who were total income recipients (93.3%), followed by Bradford West Gwillimbury (95.8%), Barrie (96.1%) and Innisfil (96.1%). The local municipalities with the highest median individual total income were Springwater (\$47,600), Essa (\$47,200) and Oro-Medonte (\$47,200).

Total Individual Income for the Population 15 Years and Over in Private Households in Simcoe County and Local Municipalities, 2020				
	Population aged 15 years and over	Number of total income recipients	% total income recipients	Median total income
Adjala-Tosorontio	9,260	8,975	96.9%	\$44,800
Barrie	120,690	116,030	96.1%	\$41,200
Bradford West Gwillimbury	33,150	31,770	95.8%	\$43,200
Chippewas of Rama First Nation*	825	805	97.6%	\$32,000
Christian Island 30**	520	485	93.3%	\$23,800
Clearview	12,255	11,920	97.3%	\$42,400
Collingwood	20,980	20,570	98.0%	\$42,000
Essa	18,165	17,495	96.3%	\$47,200
Innisfil	35,650	34,265	96.1%	\$42,000
Midland	15,020	14,640	97.5%	\$36,000
New Tecumseth	35,075	33,940	96.8%	\$45,600
Orillia	27,630	26,810	97.0%	\$37,200
Oro-Medonte	19,405	18,935	97.6%	\$47,200
Penetanguishene	7,860	7,660	97.5%	\$37,600
Ramara	9,175	8,920	97.2%	\$40,400
Severn	12,430	12,120	97.5%	\$42,400
Springwater	17,660	17,120	96.9%	\$47,600
Tay	9,440	9,195	97.4%	\$39,200
Tiny	11,215	10,945	97.6%	\$41,200
Wasaga Beach	21,685	21,245	98.0%	\$36,800
Simcoe County	438,130	423,875	96.7%	\$41,600

Note: * In 2021 Statistics Canada updated the name of Chippewas of Rama First Nation from Mnjikaning First Nation 32

**Data for Christian Island 30A was not available.

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



The percentage of COVID-19 emergency and recovery benefits recipients varied by local municipality. Christian Island 30 had the largest percentage of the population 15 years of age and older who were recipients (33.9%), followed by Bradford West Gwillimbury (32.9%) and Barrie (31.5%). The local municipalities with the highest median COVID-19 benefits were Chippewas of Rama First Nation (\$11,200), Christian Island 30 (\$10,000) and Orillia (\$8,500).

COVID-19 Emergency and Recovery Benefits for the Population 15 Years and Over in Private Households in Simcoe County and Local Municipalities, 2020				
	Population aged 15 years and over	Number of COVID-19 benefits recipients	% of COVID-19 benefit recipients	Median COVID-19 benefits
Adjala-Tosorontio	9,260	2,415	26.1%	\$8,000
Barrie	120,690	38,015	31.5%	\$8,000
Bradford West Gwillimbury	33,150	10,900	32.9%	\$8,000
Chippewas of Rama First Nation*	825	280	33.9%	\$11,200
Christian Island 30**	520	130	25.0%	\$10,000
Clearview	12,255	3,315	27.1%	\$8,000
Collingwood	20,980	5,915	28.2%	\$8,000
Essa	18,165	4,895	26.9%	\$8,000
Innisfil	35,650	11,135	31.2%	\$8,000
Midland	15,020	3,780	25.2%	\$8,000
New Tecumseth	35,075	10,180	29.0%	\$8,000
Orillia	27,630	8,075	29.2%	\$8,500
Oro-Medonte	19,405	4,625	23.8%	\$8,000
Penetanguishene	7,860	1,815	23.1%	\$8,000
Ramara	9,175	2,450	26.7%	\$8,000
Severn	12,430	3,165	25.5%	\$8,000
Springwater	17,660	4,435	25.1%	\$8,000
Tay	9,440	2,425	25.7%	\$8,000
Tiny	11,215	2,590	23.1%	\$8,000
Wasaga Beach	21,685	5,375	24.8%	\$8,400
Simcoe County	438,130	125,930	28.7%	\$8,000

Note: * In 2021 Statistics Canada updated the name of Chippewas of Rama First Nation from Mnjikaning First Nation 32

**Data for Christian Island 30A was not available.

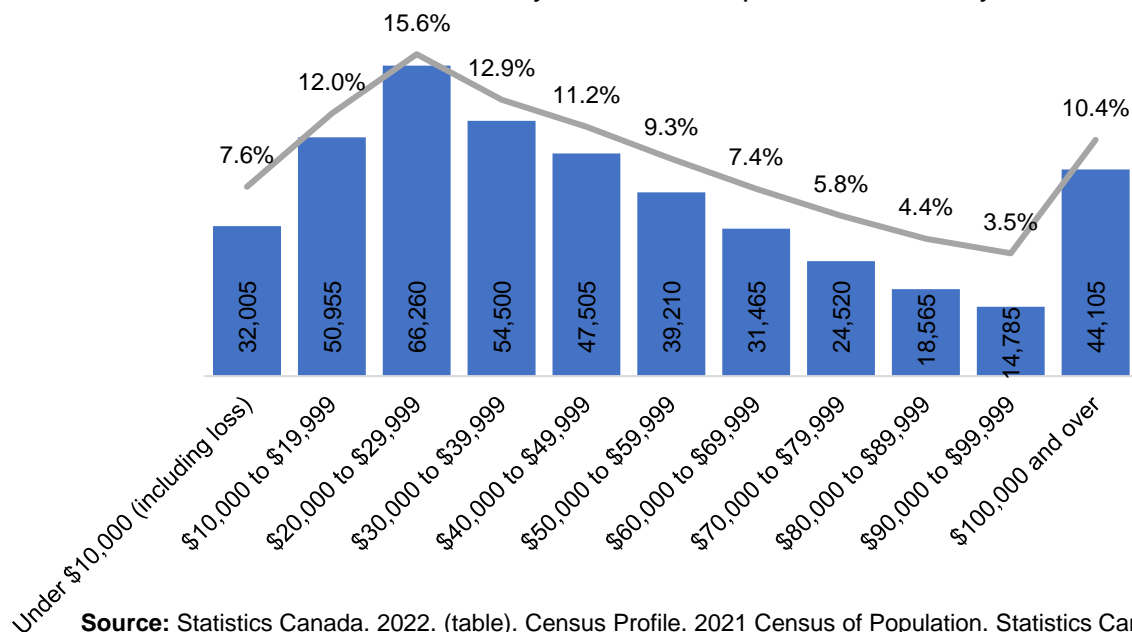
Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



Total Income of Individuals by Income Group

In 2020, approximately one in ten (10.4%) or 44,105 individuals 15 years and over living in Simcoe County made \$100,000 and over in total income. The largest percentage of individuals (15.6%) made \$20,000 to \$29,999.

Total Income for the Population 15 Years and Over in Private Households with Income by Income Group, Simcoe County, 2020



Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



When looking at total income by gender, more Men+ made \$100,000 and over compared to Women+ (14.3% vs 6.7%).

Total Income for the Population 15 Years and Over in Private Households with Income by Income Group and Gender, Simcoe County, 2020						
	Total		Men+		Women+	
	#	%	#	%	#	%
Under \$10,000 (including loss)	32,005	7.6%	13,435	6.5%	18,575	8.6%
\$10,000 to \$19,999	50,955	12.0%	21,150	10.2%	29,810	13.7%
\$20,000 to \$29,999	66,260	15.6%	28,050	13.5%	38,210	17.6%
\$30,000 to \$39,999	54,500	12.9%	23,110	11.2%	31,385	14.5%
\$40,000 to \$49,999	47,505	11.2%	21,505	10.4%	26,005	12.0%
\$50,000 to \$59,999	39,210	9.3%	18,875	9.1%	20,330	9.4%
\$60,000 to \$69,999	31,465	7.4%	16,680	8.1%	14,780	6.8%
\$70,000 to \$79,999	24,520	5.8%	14,265	6.9%	10,255	4.7%
\$80,000 to \$89,999	18,565	4.4%	11,400	5.5%	7,170	3.3%
\$90,000 to \$99,999	14,785	3.5%	8,955	4.3%	5,830	2.7%
\$100,000 and over	44,105	10.4%	29,655	14.3%	14,445	6.7%
With total income	423,875	100.0%	207,070	100.0%	216,805	100.0%

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



Household Income

Median total household income increased 12.4% between 2015 and 2020 (\$82,761 vs \$93,000). The median total household income of two-or-more persons private households increased more than one-person private households (12.7% vs 8.6%).

Median Household Income in Simcoe County, 2015 and 2020			
	2015*	2020	% Change (2015 and 2020)
Median total income of one-person households	\$39,765	\$43,200	8.6%
Median after-tax income of one-person households	\$35,749	\$39,200	9.7%
Total one-person private households	41,225	46,750	13.4%
Median total income of two-or-more-persons households	\$97,631	\$110,000	12.7%
Median after-tax income of two-or-more-person households	\$85,037	\$96,000	12.9%
Total two-or-more-persons private households	142,310	156,075	9.7%
Median total income of household	\$82,761	\$93,000	12.4%
Median after-tax income of household	\$72,518	\$82,000	13.1%
Total households	183,535	202,825	10.5%

Note: *All data is in 2020 constant dollars using the national annual average all-items Consumer Price Index (CPI).

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

Statistics Canada. 2017. (table). Census Population. 2016 Census of Population. Statistics Canada Catalogue no. 98-401-X2016052. Ottawa. Released August 2, 2017.



In 2020, the median total household income was the highest in Springwater (\$122,000), followed by Adjala-Tosorontio (\$117,000), Bradford West Gwillimbury (\$114,000) and Oro-Medonte (\$114,000). Between 2015 and 2020, median total household income increased the most in Christian Island 30 (47.4%), followed by Chippewas of Rama First Nation (39.3%) and Collingwood (17.7%).

Percent Change in Median Household Income in Simcoe County and Local Municipalities, 2015*-2020						
	Number of Households		Median Total Income		Median After-Tax Income	
	2020 #	% Change 2015-2020	2020 \$	% Change 2015-2020	2020 \$	% Change 2015-2020
Adjala-Tosorontio	3,835	0.0%	117,000	7.6%	100,000	8.1%
Barrie	55,315	5.4%	93,000	10.3%	82,000	11.4%
Bradford West Gwillimbury	13,415	15.7%	114,000	13.0%	98,000	13.2%
Chippewas of Rama First Nation*	380	8.6%	67,500	39.3%	66,500	40.8%
Christian Island 30**	220	2.3%	52,000	47.4%	51,200	45.4%
Clearview	5,570	4.4%	97,000	14.2%	84,000	12.5%
Collingwood	11,175	17.0%	82,000	17.7%	72,500	17.9%
Essa	7,950	10.7%	108,000	14.4%	93,000	14.0%
Innisfil	15,705	17.5%	101,000	11.8%	88,000	12.1%
Midland	7,850	6.5%	69,500	17.0%	62,800	16.5%
New Tecumseth	15,850	22.8%	104,000	11.8%	90,000	12.3%
Orillia	14,420	7.0%	71,000	17.6%	64,000	17.6%
Oro-Medonte	8,640	8.1%	114,000	10.1%	98,000	9.9%
Penetanguishene	3,975	8.0%	74,000	14.5%	66,500	14.1%
Ramara	4,410	9.4%	85,000	8.9%	75,000	8.6%
Severn	5,800	6.7%	94,000	12.8%	83,000	14.5%
Springwater	7,515	12.2%	122,000	13.3%	103,000	12.5%
Tay	4,535	9.9%	82,000	16.3%	73,000	15.5%
Tiny	5,435	10.9%	88,000	16.3%	77,000	14.6%
Wasaga Beach	10,815	20.1%	76,000	13.0%	68,000	11.7%
Simcoe County	202,825	10.5%	93,000	12.4%	82,000	13.1%

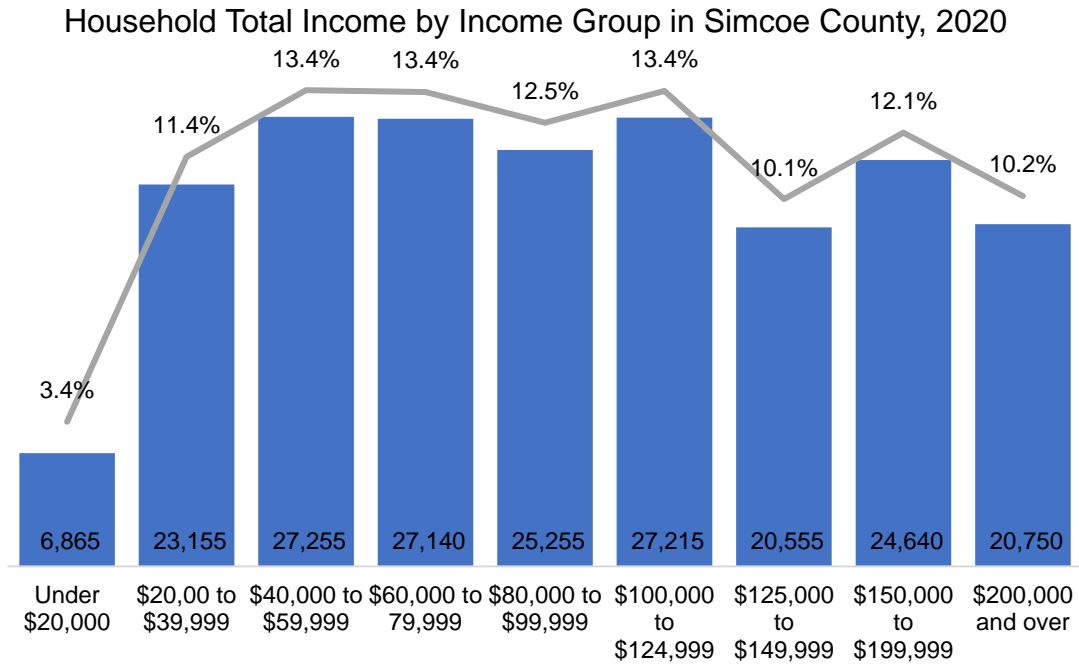
Note: *All data is in 2020 constant dollars using the national annual average all-items Consumer Price Index (CPI).

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In 2020, approximately one in ten (10.2%) or 20,750 households in Simcoe County made \$200,000 and over.



Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



Income Statistics for Economic Families

In Simcoe County, economic families increased 9.4% from 137,875 in 2015 to 150,880 in 2020. Persons aged 15 years and over not in economic families increased 15.3% from 57,905 in 2015 to 66,740 in 2020. The average family size of economic families stayed the same between 2015 and 2020. The average family size of couple-only economic families was 2, couple-with-children economic families was 4 and one-parent economic families was 2.7.

Economic Families in Private Households in Simcoe County, 2015 and 2020			
	2015	2020	% Change (2015-2020)
Couple-only economic families	53,230	57,090	7.3%
Average family size	2	2	
Couple-with-children economic families	59,830	66,275	10.8%
Average family size	4	4	
One-parent economic families	20,955	22,265	6.3%
Average family size	2.7	2.7	
Total economic families	137,875	150,880	9.4%
Average family size of economic families	3	3	
Persons aged 15 years and over not in economic families	57,905	66,740	15.3%

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

Statistics Canada. 2017. (table). Census Population. 2016 Census of Population. Statistics Canada Catalogue no. 98-401-X2016052. Ottawa. Released August 2, 2017.



Median total household income varied by economic family type. In 2020, the median total household income of couple-only economic families was \$93,000, couple-with-children economic families was \$137,000 and one-parent economic families was \$73,500. The median total household income of all economic families was \$109,000 and persons aged 15 years and over not in economic families was \$39,600.

Between 2015 and 2020, median total household income of one-parent economic families in Simcoe County increased the most (25.2%) followed by couple-with-children economic families (10.3%) and couple-only economic families (9.2%). Median total income of persons 15 years and over not in economic families increased 11.7% between 2015 and 2020 from \$35,467 to \$39,600.

Income Statistics for Economic Families in Private Households in Simcoe County, 2015 and 2020			
	2015*	2020	% Change (2015-2020)
Couple-only economic families			
Median total income	\$85,137	\$93,000	9.2%
Median after-tax income	\$74,673	\$81,000	8.5%
Couple-with-children economic families			
Median total income	\$124,160	\$137,000	10.3%
Median after-tax income	\$106,238	\$118,000	11.1%
One-parent economic families			
Median total income	\$58,724	\$73,500	25.2%
Median after-tax income	\$54,168	\$67,000	23.7%
Total economic families			
Median total income	\$96,961	\$109,000	12.4%
Median after-tax income	\$84,408	\$95,000	12.5%
Persons aged 15 years and over not in economic families			
Median total income	\$35,467	\$39,600	11.7%
Median after-tax income	\$32,299	\$36,000	11.5%

Note: *All data is in 2020 constant dollars using the national annual average all-items Consumer Price Index (CPI).

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

Statistics Canada. 2017. (table). Census Population. 2016 Census of Population. Statistics Canada Catalogue no. 98-401-X2016052. Ottawa. Released August 2, 2017.



In 2020, the median total income of economic families was the highest in Springwater (\$135,000) followed by Adjala-Tosorontio (\$131,000) and Oro-Medonte (\$129,000). Median total income of couple-only economic families was the highest in Adjala-Tosorontio (\$106,000) and Oro-Medonte (\$106,000) followed by Springwater (\$105,000). Median total income of couple-with-children economic families was the highest in Springwater (\$168,000), followed by Oro-Medonte (\$159,000) and Adjala-Tosorontio (\$157,000). Median total income of one-parent economic families was the highest in Springwater (\$91,000) followed by Oro-Medonte (\$85,000) and New Tecumseth (\$84,000). Median total income of persons not in economic families was the highest in Essa (\$48,800) followed by New Tecumseth (\$46,000), Bradford West Gwillimbury (\$43,200), Innisfil (\$43,200) and Oro-Medonte (\$43,200).

Median Total Income by Economic Family Type in Simcoe County and Local Municipalities, 2020					
	Economic family	Couple-only economic families	Couple-with-children economic families	One-parent economic families	Persons not in economic families
Adjala-Tosorontio	\$131,000	\$106,000	\$157,000	\$79,500	\$42,800
Barrie	\$108,000	\$95,000	\$136,000	\$72,000	\$38,800
Bradford West Gwillimbury	\$123,000	\$99,000	\$141,000	\$82,000	\$43,200
Chippewas of Rama First Nation*	\$84,000	\$72,000	\$114,000	\$81,000	\$27,000
Christian Island 30**	\$60,000	\$51,600	\$104,000	\$45,600	\$22,400
Clearview	\$111,000	\$95,000	\$138,000	\$73,000	\$40,800
Collingwood	\$104,000	\$97,000	\$134,000	\$71,500	\$40,800
Essa	\$119,000	\$104,000	\$137,000	\$80,000	\$48,800
Innisfil	\$115,000	\$95,000	\$138,000	\$80,000	\$43,200
Midland	\$85,000	\$78,500	\$114,000	\$61,600	\$32,800
New Tecumseth	\$117,000	\$101,000	\$137,000	\$84,000	\$46,000
Orillia	\$90,000	\$84,000	\$116,000	\$62,400	\$35,200
Oro-Medonte	\$129,000	\$106,000	\$159,000	\$85,000	\$43,200
Penetanguishene	\$92,000	\$81,000	\$125,000	\$63,600	\$35,200
Ramara	\$100,000	\$86,000	\$131,000	\$73,500	\$42,000
Severn	\$110,000	\$92,000	\$140,000	\$74,000	\$40,800
Springwater	\$135,000	\$105,000	\$168,000	\$91,000	\$42,800
Tay	\$94,000	\$83,000	\$123,000	\$71,000	\$38,000
Tiny	\$104,000	\$88,000	\$141,000	\$73,000	\$42,400
Wasaga Beach	\$89,000	\$77,500	\$126,000	\$72,000	\$38,000
Simcoe County	\$109,000	\$93,000	\$137,000	\$73,500	\$39,600

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



Low Income Measures

Data on four of the five low income measures were given in the 2021 Census Profile (Low Income Measure Before Tax [LIM-BT] and After Tax [LIM-AT]; and Low Income Cut Off Before Tax [LICO-BT] and After Tax [LICO-AT]). Data on the fifth measure, the Market Basket Measure (MBM), Canada's official poverty line will likely be released later. This report will focus on LIM-AT data.

The low-income measure (LIM) is an internationally used measure of low income. The concept underlying the LIM is that a household has low income if its income is less than half of the median income of all households. The LIM income threshold is the same for a household, regardless of where they live in Canada, and is derived from the private households present in the Census. The 2020 LIM-AT included the population in territories and on reserves. This was not the case in past Censuses and the Canadian Income Survey (CIS) for 2020 and before (Statistics Canada, 2022).

The threshold of low income varies based on the size of a household. For 2020, the LIM-AT threshold was \$26,503 for a one person household, \$37,480 for a two person household, and \$53,005 for a four person household (Statistics Canada, 2022). For 2015, the LIM-AT threshold was \$22,133 for a one person household, \$31,301 for a two person household, \$38,335 for a three person household and \$44,266 for a 4 person household (Statistics Canada, 2016). Using 2020 constant dollars, the LIM-AT increased 10.7% between 2015 and 2020 which is slightly less than the 12.4% median total household income increased in Simcoe County between 2015 and 2020.

The prevalence of low-income (LIM-AT) in Simcoe County in 2020 was 8.1, down from 11.4 in 2015. The number of people in private households in Simcoe County in low income based on the LIM-AT decreased 20.8% between 2015 and 2020. While this number decreased for the population overall, it increased by 26.0% for the population 65 years and over.

Individuals in Low-Income Status Based on the Low Income Measure After Tax (LIM-AT), Simcoe County 2015 and 2020					
	2015		2020		% Change (2015-2020)
	#	%	#	%	
0 to 17 years	14,290	15.0	9,475	9.1	-33.7%
0 to 5 years	4,715	16.0	3,005	9.1	-36.3%
18 to 64 years	31,485	10.7	23,125	7.2	-26.6%
65 years and over	7,800	9.6	9,830	9.8	26.0%
Total individuals in low-income	53,580	11.4	42,435	8.1	-20.8%

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

Statistics Canada. 2017. (table). Census Population. 2016 Census of Population. Statistics Canada Catalogue no. 98-401-X2016052. Ottawa. Released August 2, 2017.



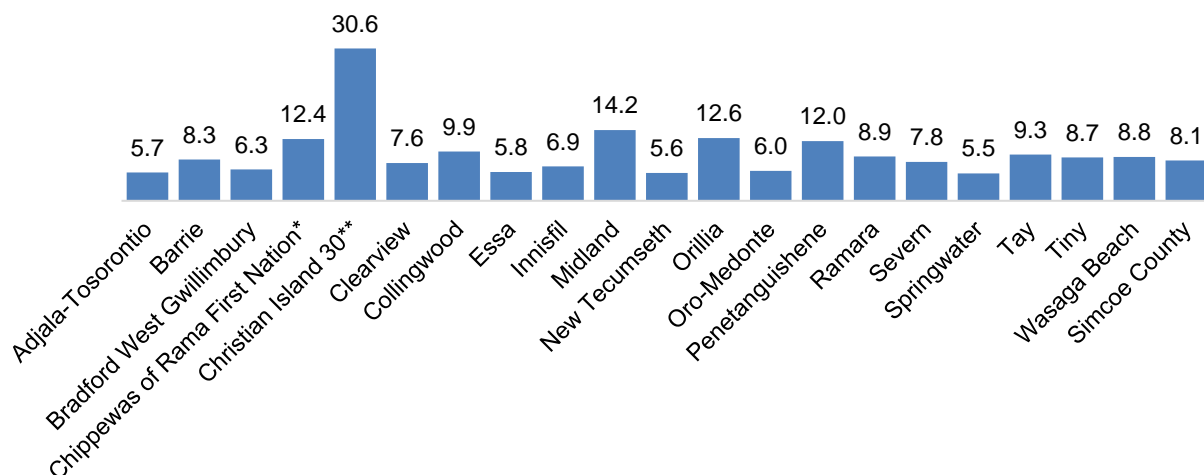
Women+ had a higher prevalence of low income compared to Men+ in 2020 (8.5 vs 7.7). This difference was especially present when looking at the population 65 years and over (11.3 vs 8.1).

Individuals in Low-Income Status Based on the Low Income Measure After Tax (LIM-AT) by Gender, Simcoe County						
	Total		Men+		Women+	
	#	%	#	%	#	%
0 to 17 years	9,475	9.1	4,930	9.2	4,540	8.9
0 to 5 years	3,005	9.1	1,585	9.4	1,420	8.9
18 to 64 years	23,125	7.2	11,155	7.0	11,975	7.4
65 years and over	9,830	9.8	3,800	8.1	6,030	11.3
Total individuals in low-income	42,435	8.1	19,885	7.7	22,545	8.5

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

The prevalence of low income (LIM-AT) was the highest in Christian Island 30 (30.6), followed by Midland (14.2) and Orillia (12.6).

Prevalence of Low Income Based on the Low-Income Measure, After Tax (LIM-AT) in Simcoe County and Local Municipalities, 2020



Note: * In 2021 Statistics Canada updated the name of Chippewas of Rama First Nation from Mnjikaning First Nation 32
 **Data for Christian Island 30A was not available.

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



Prevalence of low income (LIM-AT) varied by age and local municipality. For the population 0-17 years, prevalence of low income (LIM-AT) was the highest in Christian Island 30 (32.0), followed by Midland (16.9) and Orillia (15.5). For the population 18-64 years, prevalence of low income (LIM-AT) was the highest in Christian Island (28.4), followed by Midland (13.3) and Chippewas of Rama First Nation (12.4). For the population 65 years and over, prevalence of low income (LIM-AT) was the highest in Christian Island 30 (44.0), followed by Chippewas of Rama First Nation (19.0) and Midland (14.3).

Individuals in Low Income Status Based on the LIM-AT by Age in Simcoe County and Local Municipalities, 2020								
	Total in Low Income		0 to 17 years		18 to 64 years		65 years and over	
	#	%	#	%	#	%	#	%
Adjala-Tosorontio	625	5.7	125	6.0	375	5.4	125	6.4
Barrie	12,080	8.3	3,025	10.0	6,850	7.3	2,205	10.2
Bradford West Gwillimbury	2,650	6.3	865	8.0	1,355	5.1	430	8.5
Chippewas of Rama First Nation*	120	12.4	20	9.0	80	12.4	25	19.0
Christian Island 30**	205	30.6	60	32.0	120	28.4	25	44.0
Clearview	1,110	7.6	210	7.4	605	6.8	295	10.6
Collingwood	2,395	9.9	420	10.5	1,310	9.9	670	9.5
Essa	1,315	5.8	355	6.6	680	4.6	280	10.2
Innisfil	2,980	6.9	695	7.6	1,615	6.0	665	9.3
Midland	2,465	14.2	485	16.9	1,315	13.3	665	14.3
New Tecumseth	2,430	5.6	680	6.9	1,265	4.8	490	6.5
Orillia	4,065	12.6	865	15.5	2,125	11.2	1,080	13.8
Oro-Medonte	1,380	6.0	250	5.8	750	5.4	380	7.8
Penetanguishene	1,075	12.0	185	13.2	585	11.5	310	12.4
Ramara	925	8.9	145	9.8	530	8.9	245	8.6
Severn	1,130	7.8	170	6.9	650	7.6	305	8.9
Springwater	1,175	5.5	245	5.2	660	5.0	270	7.6
Tay	1,025	9.3	165	9.1	565	8.6	290	11.4
Tiny	1,110	8.7	165	8.9	600	8.4	345	9.2
Wasaga Beach	2,165	8.8	345	9.9	1,095	8.7	725	8.5
Simcoe County	42,435	8.1	9,475	9.1	23,125	7.2	9,830	9.8

Note: * In 2021 Statistics Canada updated the name of Chippewas of Rama First Nation from Mnjikaning First Nation 32

**Data for Christian Island 30A was not available.

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



Income Inequality

The 2021 Census profile included the Gini index or coefficient, a measure of inequality that indicates how equally income is distributed for a given population. The value ranges from 0 to 1, where a value of 0 means income is equally divided among the population and 1 means all of the income in the economy is going to one unit (example individual or household). The Gini index was calculated for three types of adjusted household income—market income, total income and after tax income. Adjusted income is computed by dividing the household income by a factor equal to the square root of the household size (known as the equivalence scale).

The P90/P10 ratio was also included in the 2021 Census profile. It is the ratio of the 90th and the 10th percentile of the adjusted household after-tax income. The 90th percentile means 90% of the population has income that falls below this threshold. The 10th percentile means 10% of the population has income that falls below this threshold.

Overall, the Gini index in Simcoe County was smaller than that of Ontario and Canada across all three income types (total income, market income, and after-tax income). The adjusted household after-tax income Gini index was smaller than the adjusted household total income Gini index which shows tax deductions have an equalizing impact on income.

The P90/P10 ratio on adjusted household after-tax income was 3.4 for Simcoe County compared to 3.9 for Ontario and 3.8 for Canada. This means the upper bound value of the ninth decile is 3.4 times larger than the upper bound value of the first decile.

Income Inequality on Household Income in Simcoe County, Ontario and Canada, 2021			
	Simcoe County	Ontario	Canada
Gini index on adjusted household total income	0.306	0.357	0.347
Gini index on adjusted household market income	0.421	0.470	0.462
Gini index on adjusted household after-tax income	0.268	0.308	0.302
P90/P10 ratio on adjusted household after-tax income	3.4	3.9	3.8

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.



The Gini index on adjusted household total income was the lowest in New Tecumseth (0.272), followed by Essa (0.274) and Bradford West Gwillimbury (0.284) and the highest in Collingwood (0.359), followed by Oro-Medonte (0.330) and Springwater (0.326).

Income Inequality on Household Income in Simcoe County and Local Municipalities, 2021				
	Gini index on adjusted household total income	Gini index on adjusted household market income	Gini index on adjusted household after-tax income	P90/P10 ratio on adjusted household after-tax income
Adjala-Tosorontio	0.306	0.390	0.267	3.2
Barrie	0.295	0.408	0.259	3.3
Bradford West Gwillimbury	0.284	0.388	0.249	3.1
Chippewas of Rama First Nation*	0.293	0.464	0.280	3.6
Christian Island 30**	0.291	0.478	0.289	4.0
Clearview	0.324	0.428	0.278	3.4
Collingwood	0.359	0.480	0.309	3.8
Essa	0.274	0.362	0.243	3.0
Innisfil	0.301	0.413	0.264	3.3
Midland	0.321	0.483	0.282	3.5
New Tecumseth	0.272	0.370	0.239	3.0
Orillia	0.303	0.460	0.268	3.4
Oro-Medonte	0.330	0.414	0.287	3.6
Penetanguishene	0.318	0.464	0.281	3.6
Ramara	0.305	0.430	0.272	3.4
Severn	0.308	0.419	0.271	3.4
Springwater	0.326	0.403	0.281	3.4
Tay	0.288	0.424	0.255	3.2
Tiny	0.315	0.434	0.279	3.6
Wasaga Beach	0.293	0.452	0.258	3.2
Simcoe County	0.306	0.421	0.268	3.4

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released July 13, 2022.

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