

**To:** Mayor and Members of Council

**From:** Zaryab Ahmad, Economic Analyst, Burlington Economic Development  
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**Cc:** Anita Cassidy, Executive Director, Burlington Economic Development  
Mark Simeoni, Director of Community Planning  
Brynn Nheiley, Executive Director of Community Planning, Regulation and Mobility  
Tim Commisso, City Manager

**Date:** September 16, 2022

**Re:** 2021 Census Release: Income, Canadian Military Experience, and Families, Households, and Marital Status

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This memo presents the 2021 Census income, Canadian military experience, and families, households, and marital status data for the City of Burlington. The memo was jointly prepared by Burlington Economic Development and Community Planning to present the latest data in one comprehensive document while providing some analysis relevant to the interests of each department.

## **Background**

On July 13, 2022, Statistics Canada released the 2021 Census data for income, Canadian military experience, and families, households, and marital status counts. This was the third release of the 2021 Census data with four future data releases from now until November 30, 2022. The Census of Canada commenced in May 2021 during a global pandemic, with Statistics Canada reporting an overall response rate of 98.3% for Ontario.

### Previous 2021 Census Release Memos:

February 25, 2022: [2021 Census Release: Population and Dwelling Counts](#)

June 30, 2022: [2021 Census Release: Age, Sex at Birth and Gender, and Types of Dwellings](#)

### **2021 Census Highlights:**

- Nearly half of all Burlington households (46%) had a total annual household after-tax income of over \$100,000 in 2020, a significant increase from nearly one-third of households in 2015 (32%).
- The number of households with a total income of \$150,000 or more increased by nearly 80%, over the last five years accounting for nearly one-quarter of Burlington households in 2020.

- Approximately 60% of Halton Region adults<sup>1</sup> received income from one or more COVID-19 government relief programs, amounting to an aggregate of \$1.26 billion. The aggregate amount of COVID-19 support accessed by Burlington residents was \$377 million.
- The share of households containing a single census family<sup>2</sup> declined from 93.2% of households in 2011 to 67.2% of households in 2021. This shift can be partially attributed to the increasing number of people remaining in the family home beyond the age of 25 due to a variety of housing constraints.
- Statistics Canada published data on the number of multigenerational households at the municipal level for the first time in its 2021 Census. In 2021, there were a total of 2,015 multigenerational households in Burlington, accounting for 2.8% of all census family households.
- Over the last five years, median housing and rental prices increased by 31% in Burlington while household and individual income increased by just 9.3%.
- Since 2016, the cost of detached houses rose in price by 31.1%, apartment condominiums increased by 44.0% and the overall asking rent in the primary rental market increased by 24.6%, more than double the rate of growth of household income.

## 2021 Census Income

This is the first release that contains income data from the 2021 Census and is based on annual income information for the 2020 reference year. As with the 2016 Census, income data was collected from the Canadian Revenue Agency (CRA) for all census respondents from the previous year, allowing for a comprehensive estimate of Canadian income and low-income status. All dollar amounts are presented in 2020 constant dollars<sup>3</sup> and before tax unless otherwise stated. Further information on the income characteristics of Canadians tied in with data on education, occupation, Indigenous identity and ethnocultural composition will be made available from the long-form census questionnaire in subsequent census releases.

### Median Household Income

In Burlington, the overall median total income of households in 2020 was \$110,000, an increase of 8.9% from \$101,000 in 2015. Burlington has incomes above average when compared to Ontario and Canada but below the rest of the Halton Region.

After-tax household income most closely captures the overall economic well-being of Canadians, reflecting how much money families have to support their consumption, investment, and savings needs. The median after-tax household income in Burlington in 2020 was \$94,000, an increase of 9.3% from \$86,000 in 2015. Burlington's median after-tax household income falls below every other municipality in Halton Region, by at least \$13,000. Oakville accounts for the Region's highest earnings, with a median after-tax household income of \$108,000. The figure below depicts growth in median after-tax income for all households across the Halton Region.

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<sup>1</sup> Following Statistics Canada's example, when covering income data, the term *adults* will refer to all census respondents aged 15 years and over.

<sup>2</sup> Based on Statistics Canada's definition, a *single census family* is defined as a now-married couple, a common-law couple or a lone parent with a child or youth who is under the age of 25 and who does not have his or her own spouse or child living in the household.

<sup>3</sup> The term *constant dollars* refers to dollars of any year expressed in terms of their value in a single base year (i.e., 2020). This type of adjustment is done to eliminate the impact of widespread price changes, such as inflation.

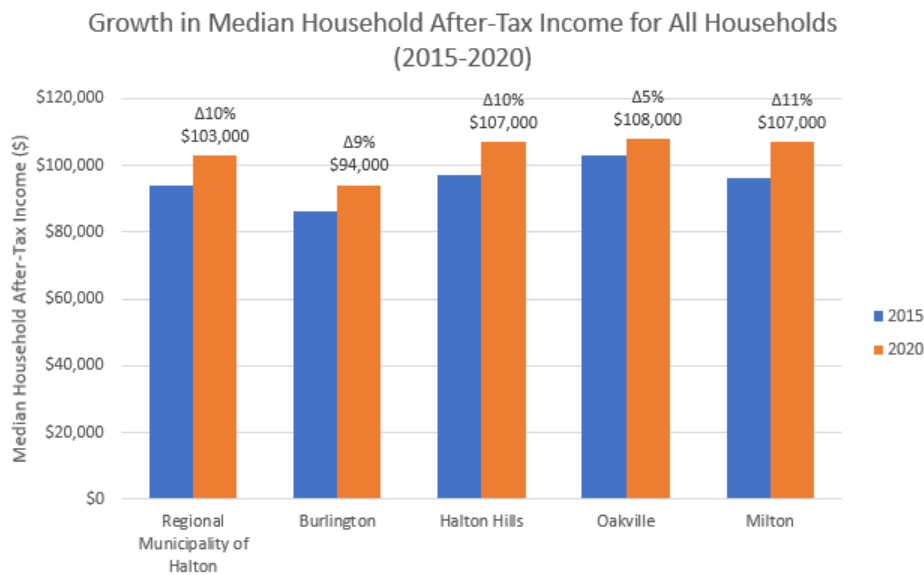


Figure 1: Source: Census of Population, 2016 and 2021.

On average, all household types based on census family structure in Burlington saw an increase in after-tax household income between 2015 and 2020. Contributing most significantly to the growth seen in Burlington’s after-tax household income were one-parent census family households whose median income increased by 15.2% between 2015 and 2020, with the biggest jump seen in families with a woman+ parent (17.1%). Despite the growth in income for such households, they continue to be the lowest-earning household type after non-census family households, with a median after-tax income of \$74,000.

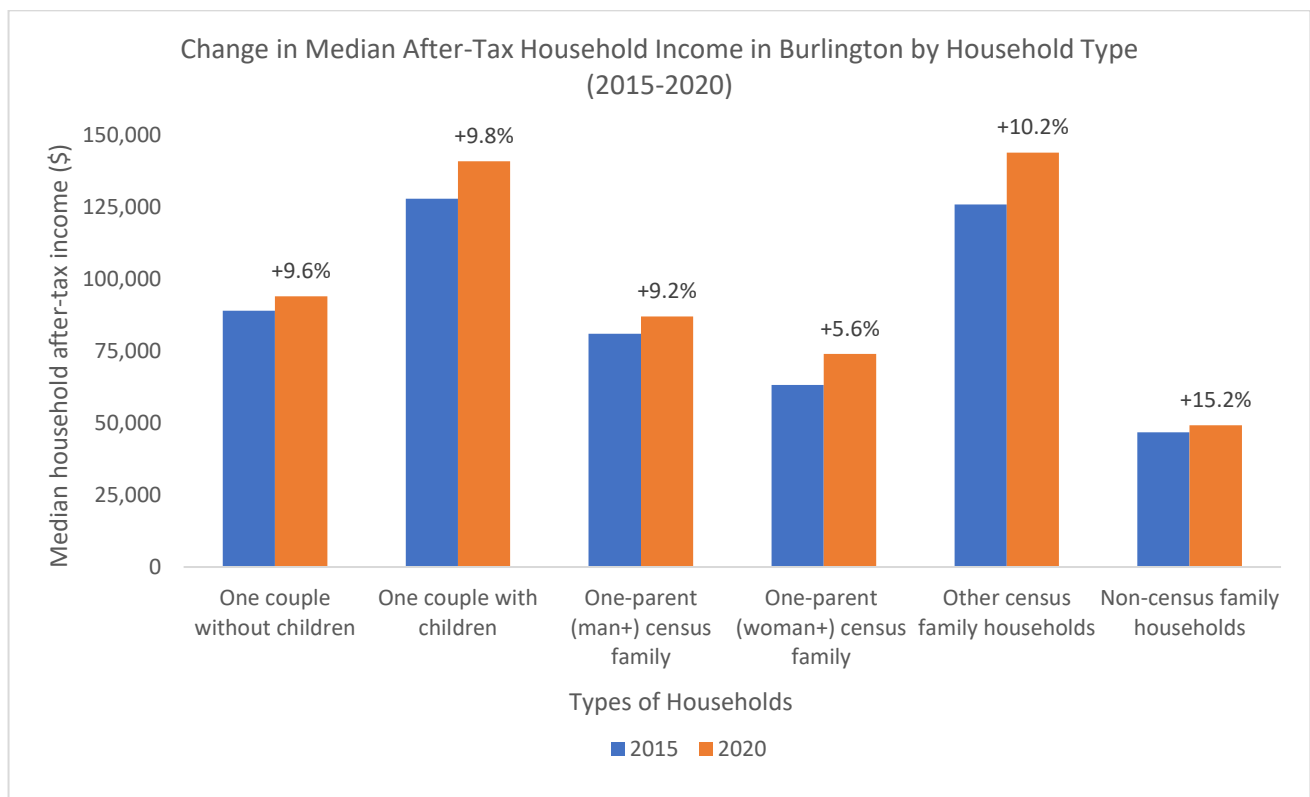


Figure 2: Change in the median household after-tax income in Burlington by census family structure or household type between 2015 and 2020. Data labels indicate the growth in after-tax income for each household type. Source: Census of Population 2016 and 2021.

The highest income households in Burlington in 2020, with a median after-tax income of \$144,000 were those categorized as other census family households, which include one-census-family households with additional persons and multiple-census-family households. In 2015, the highest income households were

one-couple census families with children. In 2020, they are now the second highest income households. Across Canada, after-tax income growth was fastest for households with lower incomes, reflecting greater contributions of the Canada Child Benefit and pandemic relief benefits to the incomes of lower-income families.

In terms of after-tax income growth by household size between 2015 and 2020, the rate of growth increased with household size. One-person households grew from \$44,800 in 2015 to \$46,800 in 2020 (+4.5%), while 5+ person households grew from \$136,000 in 2015 to \$156,000 in 2020 (+14.7%). Similar patterns are seen across Halton Region municipalities.

In 2020, nearly half of Burlington households (46%) had a total annual household after-tax income of over \$100,000. This is a significant increase from nearly one-third of households in 2015 (32%) earning over \$100,000 in 2015, even after accounting for inflation. The proportion of households with a total income of less than \$30,000 decreased by 40% over the five-year period while the number of households with a total income of \$150,000 or more increased by nearly 80%, accounting for nearly one-quarter of Burlington households in 2020. The figure below shows the changes in the distribution of households by total household income between 2015 and 2020.

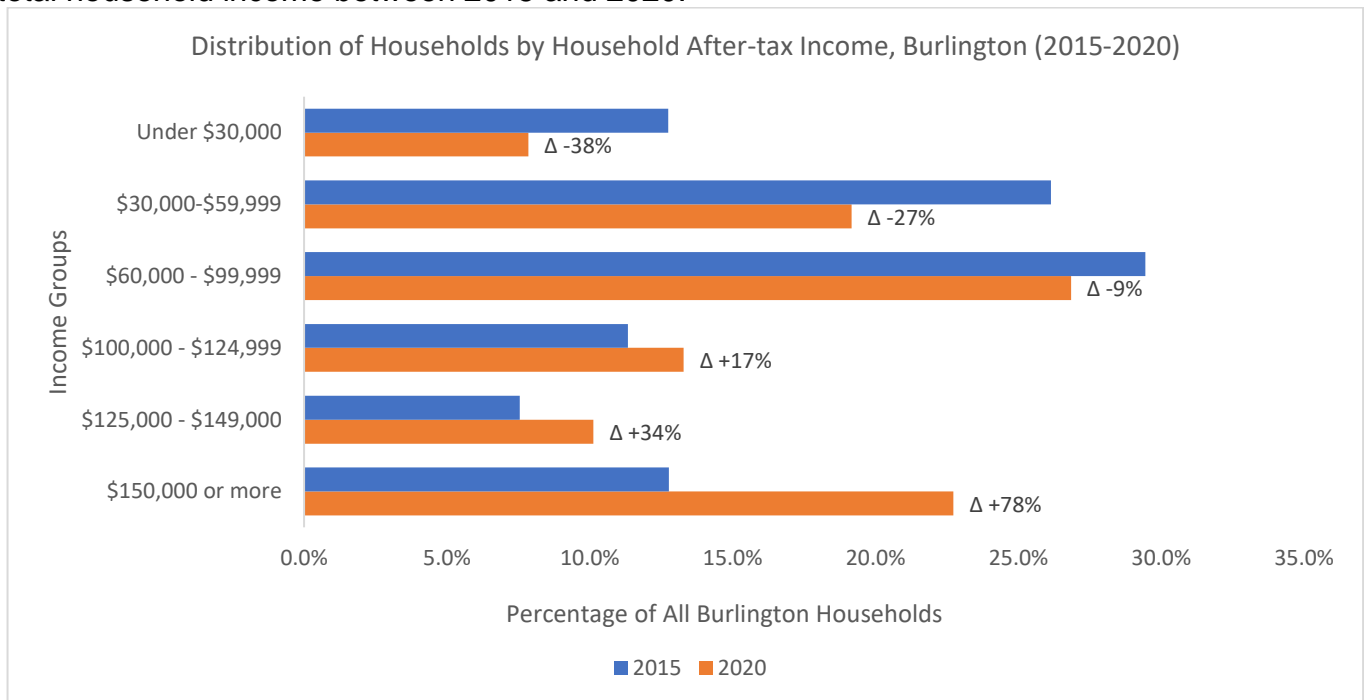


Figure 3: Changes in the distribution of households by income group between 2015 and 2020. Δ reflects the percentage growth in the portion of households of each income group in 2020 compared to 2015. Source: Census of Population 2016 and 2021.

### Individual Income

Compared to other Halton Region municipalities, Burlington has the highest median individual after-tax income, along with Halton Hills. The median total income for individual Burlington residents aged 15 years and over in 2020 was \$49,600, and the median after-tax income was \$43,600.

Nearly 97% of Burlington adults had some form of income, whether through employment, investment, private retirement, or through government transfers such as the Canadian Pension Plan, Employment Insurance, child benefits, GST and HST credits in 2020. The total aggregate amount of income of all Burlington residents in 2020 was \$10.3 billion, with an after-tax aggregate of \$8.2 billion. The figure below depicts the median income amount by income source for all adults with an amount listed from each source. Government transfer amounts are significantly higher than they have been historically due to the government’s COVID-19 support programs.

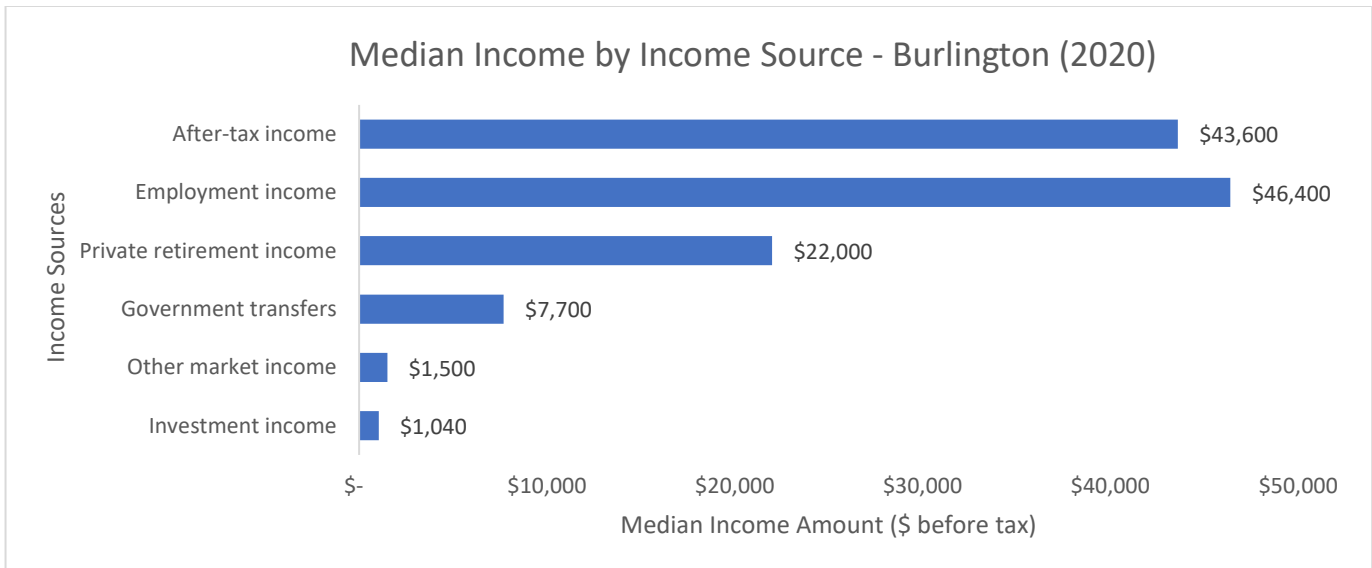


Figure 4: Median income by income source for all Burlington adults with an amount for each income source. Note that the data does not reflect the median amount of income earned or received by income source per Burlington adult. Source: Census of Population, 2016 and 2021.

In comparison to other Halton Region municipalities, Burlington has the highest percentage of adults in Halton Region receiving private retirement income at 19.2% of Burlington residents, followed by Halton Hills and Oakville at 13.8%, and Milton at 7.8%. Burlington also has the highest median private retirement income in the Region at \$22,000. Employment income accounts for the largest overall share of total aggregate individual income<sup>4</sup> in the city, at 69.6%. However, compared to other Halton Region municipalities, Burlington adults also rely more on private retirement income as a portion of total aggregate individual income with 8.5% of total adult income coming from retirement income. This can in part be explained by the larger proportion of adults aged 65 years and over living in Burlington when compared to the other municipalities.

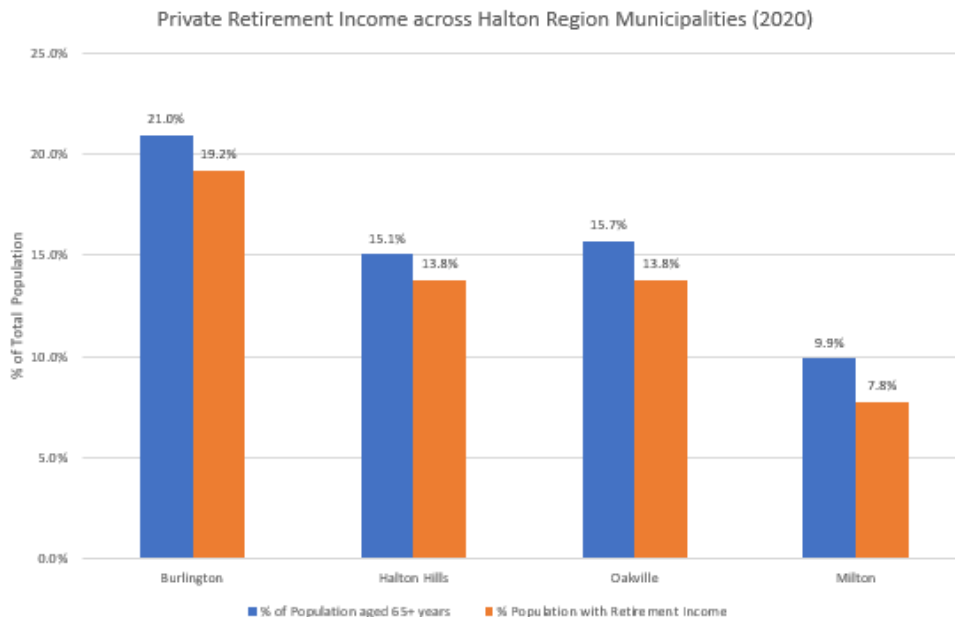


Figure 5: Source: Census of Population, 2016 and 2021.

The [Housing Needs and Opportunities Report](#) created by Dillon Consulting served as the background technical work to inform the City of Burlington's [Housing Strategy Report](#), which was released on June 7<sup>th</sup>, 2022. Based on estimates, they found that household and individual income in Burlington between

<sup>4</sup> Total aggregate individual income is defined as the total amount of income generated by all people in a given area.

2015 and 2020 did not increase as fast as housing and rental prices did. The 2021 Census Release on income data further supports this finding. The median household after-tax income in Burlington increased by 9.3% between 2015 and 2020, while detached houses rose in price by 31.1% and the price of apartment condominiums increased by 44.0%<sup>5</sup>. The overall asking rent in the primary rental market increased by 24.6%, more than double the rate of growth of household income.

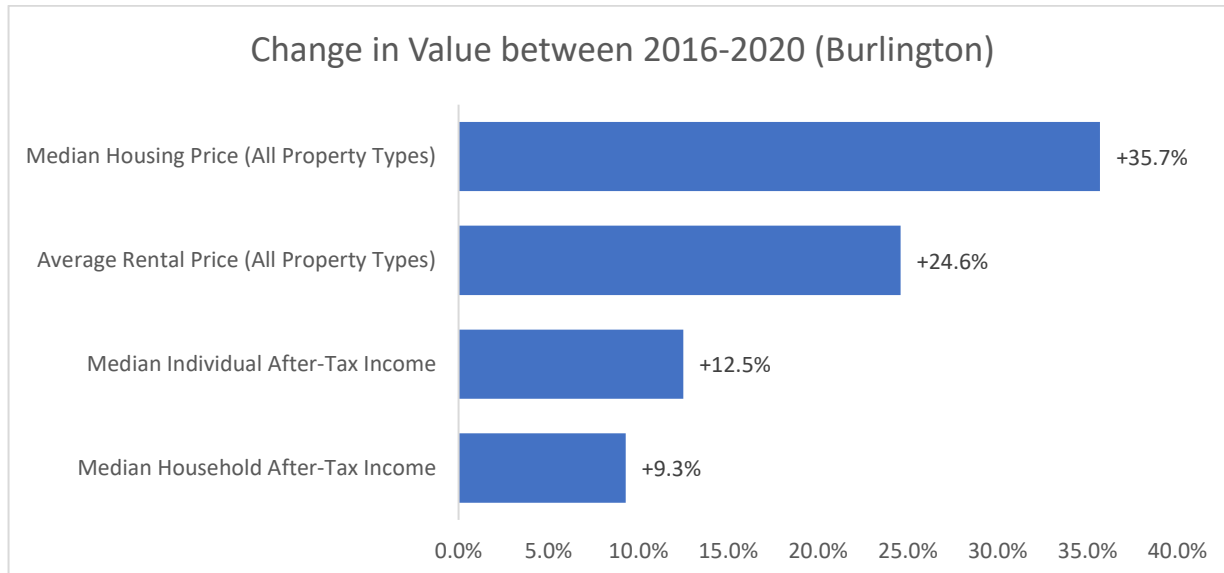


Figure 6: Source: Statistics Canada, Census of Population 2016 and 2021; Dillon Consulting, Housing Needs and Opportunities Report (2021)

### Low Income

In the 2021 Census, the after-tax low-income measure (LIM-AT) for a one-person household is \$26,503. For larger households, this amount is adjusted upward by multiplying it by the square root of household size. The LIM-AT for a five-person household is \$59,263.

In Burlington, the number of residents that fall below LIM-AT has decreased over the last five years; 10,845 persons or 5.9% of the population were under the low-income measure in 2020, compared to 13,075 low-income persons or 7.3% of the population in 2015. The age group with the highest prevalence of low income in Burlington in 2020 was adults aged 65 years and over at 7.8%, up from 6.9% in 2015. The growth rate of seniors in low income (13%) was nearly matched by the growth rate in the population of seniors in Burlington (12.3%). Previously, in 2015, children under 17 years had the highest prevalence of low income (9.3%) followed by adults aged 55-64 years (7.6%). In 2020, these groups had a lower prevalence of low income, at 6.1% and 6.9% respectively. The reduction in low-income prevalence in these age groups was not matched by a decrease in their population. Similar patterns were seen across Canada, with all age groups seeing a reduced prevalence of low income in 2020, except seniors aged 65+ years. This shift in low-income demographics may be due to the government's COVID-19 relief measures.

<sup>5</sup> Toronto Region Real Estate Board Market Watch Report, 2016, 2020, 2021 (Table 44 of the Housing Needs and Opportunities Report)

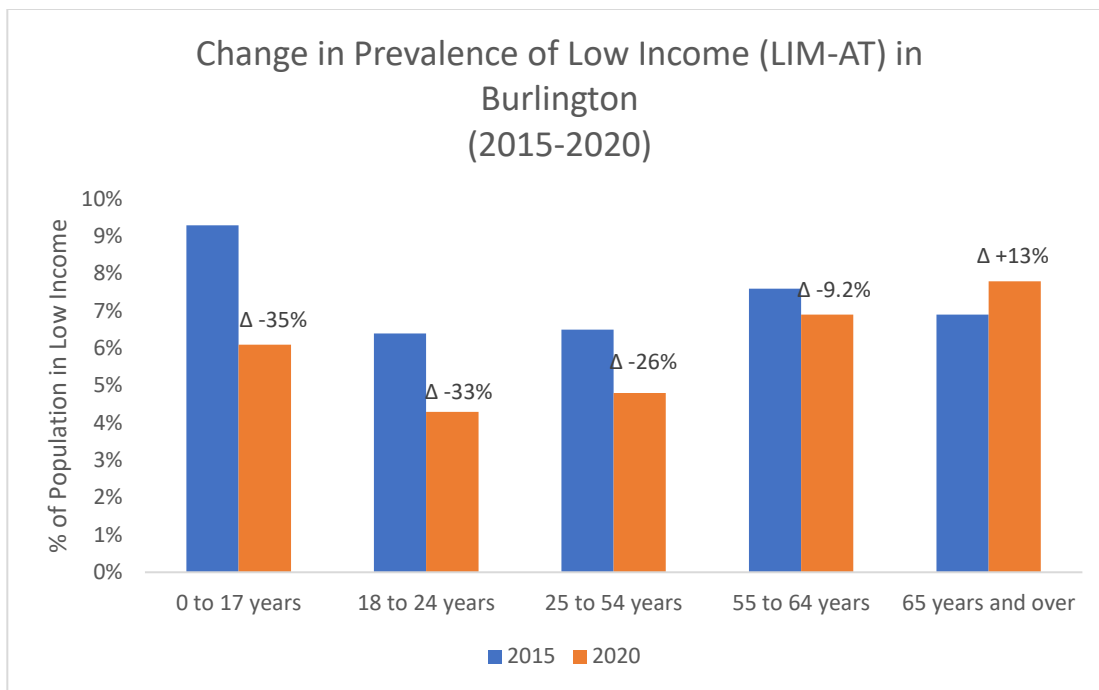


Figure 7: Changes in the prevalence of low income in Burlington, by age group between 2015 and 2020. Δ reflects the percentage change in prevalence of low income. Source: Census of Population 2016 and 2021.

At a low-income rate of 6.7% in 2020, Halton Region has a smaller proportion of low-income individuals compared to Ontario and Canada, at 10.1% and 11.1% respectively. Oakville has the largest proportion of low-income individuals (8.9%), followed by Burlington (5.9%) and Milton (5.8%), with Halton Hills having the smallest proportion of low-income individuals (4.8%).

Among Halton Region municipalities, a similar pattern is observed at the household level as at the individual level, with Burlington ranking second highest in the prevalence of low-income households at 8.3%. In Burlington one-person households account for 25% of all households, with 3,405 or 18.5% in low-income. Conversely, two or more-person households account for the remaining 75% of households, with 2,665 or 4.9% in low-income.

Included in Appendix A is a map prepared by Statistics Canada illustrating the percentage of the population below the after-tax low-income measure (LIM-AT) in 2020, by the 2021 Census Tract in the City of Burlington, which is part of the Hamilton Census Metropolitan Area (CMA).

### COVID-19 Impacts and Benefits

COVID-19 had a significant impact on employment income, with over 20% of Burlington adults employed in both 2019 and 2020 seeing a decrease of over 30% in their employment income. Between 2019 and 2020, the number of government transfer recipients aged 15 years and over in private households rose from 123,505 to 131,795, accounting for an additional 5% of Burlington adults. The median amount of government transfers received as income increased drastically from \$1,780 to \$7,700 in the same period (+333%).

Approximately 48% of Burlington adults employed in 2019 and 2020 saw no change or a decrease in employment income while 52% saw an increase in employment income in 2020. The largest decreases in employment income (i.e., >30%) were seen in the third and fourth deciles<sup>6</sup>, with over one-third of

<sup>6</sup> Using data from the 2021 Census of Population, the population is sorted according to its adjusted employment income and then divided into 10 equal groups each containing 10% of the population. The decile cut points are the levels of adjusted

individuals in these groups seeing a significant reduction in employment income. The greatest increases in employment income were seen in the bottom decile, with over 75% of persons in that group seeing an increase in employment income of more than 30%. Statistics Canada attributes some of the increases seen in income among lower-wage groups to pandemic relief benefits.

In response to the pandemic, the government offered significant relief measures across Canada, covering three main categories of benefits: COVID-19 emergency and recovery benefits (e.g., Canada Emergency Response Benefit (CERB), Canada Emergency Student Benefits (CESB), etc.), enhancements to existing federal support programs (e.g., Canada Child Benefit, Old Age Security (OAS), Guaranteed Income Supplement (GIS), etc.), and provincial and territorial benefits. Across Canada, over two-thirds of Canadian adults received income from one or more pandemic relief programs. The benefits from COVID-19 income support offset losses in employment income among low-income wage earners helped to accelerate household after-tax income growth from 2015 to 2020, and reduced income inequality across all provinces and territories.

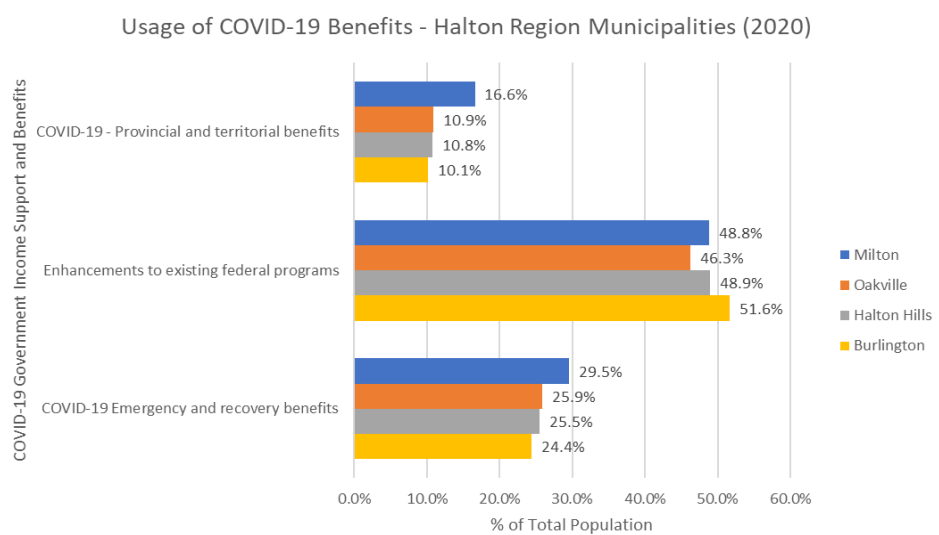


Figure 8: Source: Census of Population, 2016 and 2021.

Approximately 60% of Halton Region adults received income from one or more COVID-19 relief programs, amounting to an aggregate of \$1.26 billion. The aggregate amount of COVID-19 support accessed by Burlington residents was \$377 million.

### 2021 Census Canadian Military Experience

The smallest geography for which census information was released regarding Canadian military experience was at the Census Metropolitan Area (CMA) level. The City of Burlington falls within the Hamilton CMA, in which 840 currently serving military personnel live. Across Canada, there are currently 97,625 individuals currently serving in the military.

### 2021 Census Families, Households, and Marital Status

The most recent 2021 Census release provides details on marital status, family characteristics and household types. In 2021, there were 73,180 private households in Burlington. This is an increase of 1,810 private households (2.5%) over the last five years. The 2021 census found that 2-person households represent the greatest share of households in Burlington and account for 47.7% of households, followed by 4-person households accounting for 23.1%.

employment income that define the 10 groups. The third and fourth deciles in Ontario include all those with salaries ranging from \$34,701-\$48,400.



Initial findings from this release show that the average size of a census family in Burlington is growing. In 2021, the average size of a census family was 2.9 people, increasing from 2.5 people in 2016 by 16% over the last 5 years. In 2021, 61.3% of Burlington’s households had one or more children with an average of 1.7 children in a census family up from 1.1 children in 2011<sup>7</sup>.

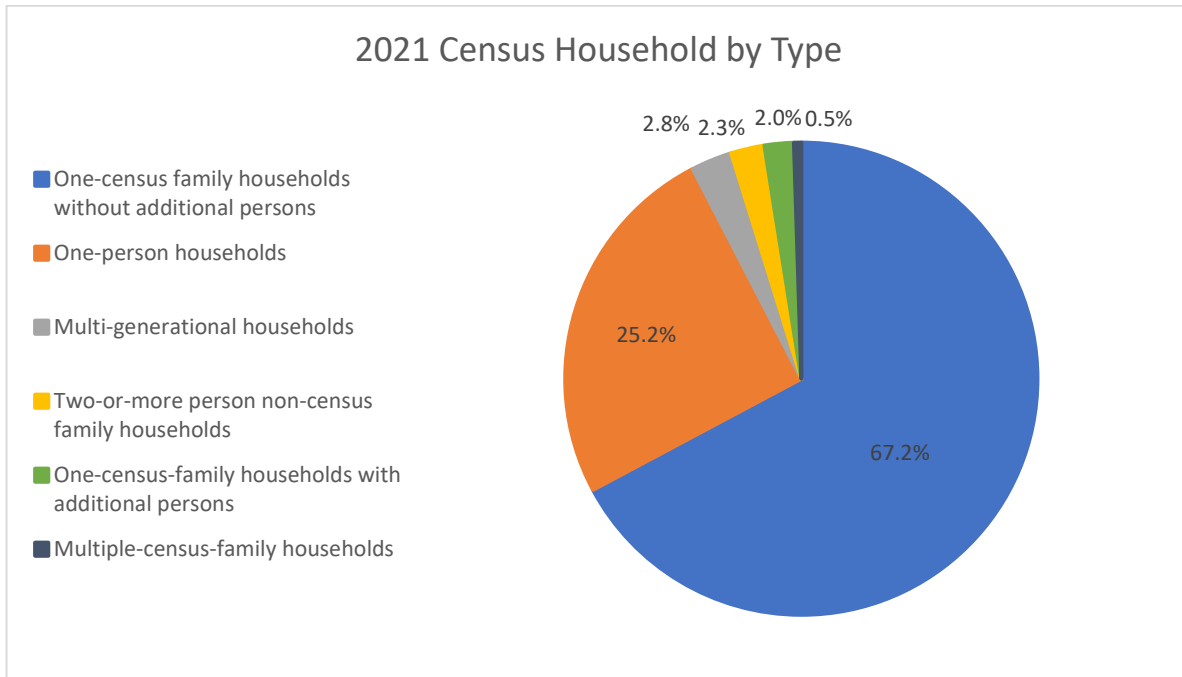


Figure 9: Source: Census of Population 2021.

The 2021 census shows that the diversity of Burlington’s family characteristics and household types continues to grow. Over the last ten years, the share of households containing a single census family<sup>8</sup> declined from 93.2% of households in 2011 to 67.2% of households in 2021 with this trend in increasing diversity reflected at the national level. This shift can be partially attributed to the increasing number of people remaining in the family home beyond the age of 25 due to a variety of housing constraints.

One-third of households in Burlington are comprised of a mix of one-person households, a census family with one or more additional people, or multigenerational households. As of 2021, Statistics Canada now publishes census data about the number of multigenerational households at the municipal level. In 2021, there was a total of 2,015 multigenerational households in Burlington accounting for 2.8% of census family households.

Family characteristics in Burlington are diversifying as well. In 2021, there was a total of 8,005 one-parent families in private households, an increase of approximately 2.5% from the number of one-parent families in 2016.

As Burlington’s family characteristics and household types continue to become more diverse, the need for housing options in the City that meet the needs of all residents at all stages of life and income levels will become increasingly important.

<sup>7</sup> The 2016 census profile did not include average children in a census family.

<sup>8</sup> Based on Statistics Canada’s definition, a *single census family* is defined as a now-married couple, a common-law couple or a lone parent with a child or youth who is under the age of 25 and who does not have his or her own spouse or child living in the household.

## Next Steps

Staff will use the 2021 Census income, Canadian military experience, and families, households, and marital status data as well as other data sources to support any growth-related studies and initiatives that would benefit from this data. Staff will also continue to update Council on future 2021 Census releases, as appropriate, in accordance with the following Statistics Canada release schedule:

- **August 17, 2022:** Language
- **September 21, 2022:** Indigenous peoples, Housing
- **October 26, 2022:** Immigration, place of birth and citizenship, Ethnocultural and religious diversity, Mobility and migration
- **November 30, 2022:** Education, Labour, Language of work, Commuting, Instruction in the official minority language

If you have any questions, please feel free to contact us.

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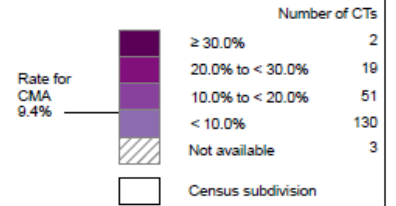
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## Attachments:

Appendix A: Hamilton CMA: Percentage of Population below the after-tax low-income measure in 2020, by 2021 Census Tract.

# Hamilton CMA

## Percentage of the population below the after-tax low-income measure<sup>1</sup> in 2020, by 2021 census tract (CT)



1. For a one-person household, the after-tax low-income measure (LIM-AT) is \$26,503. For larger households, this amount is adjusted upward by multiplying it by the square root of household size.

